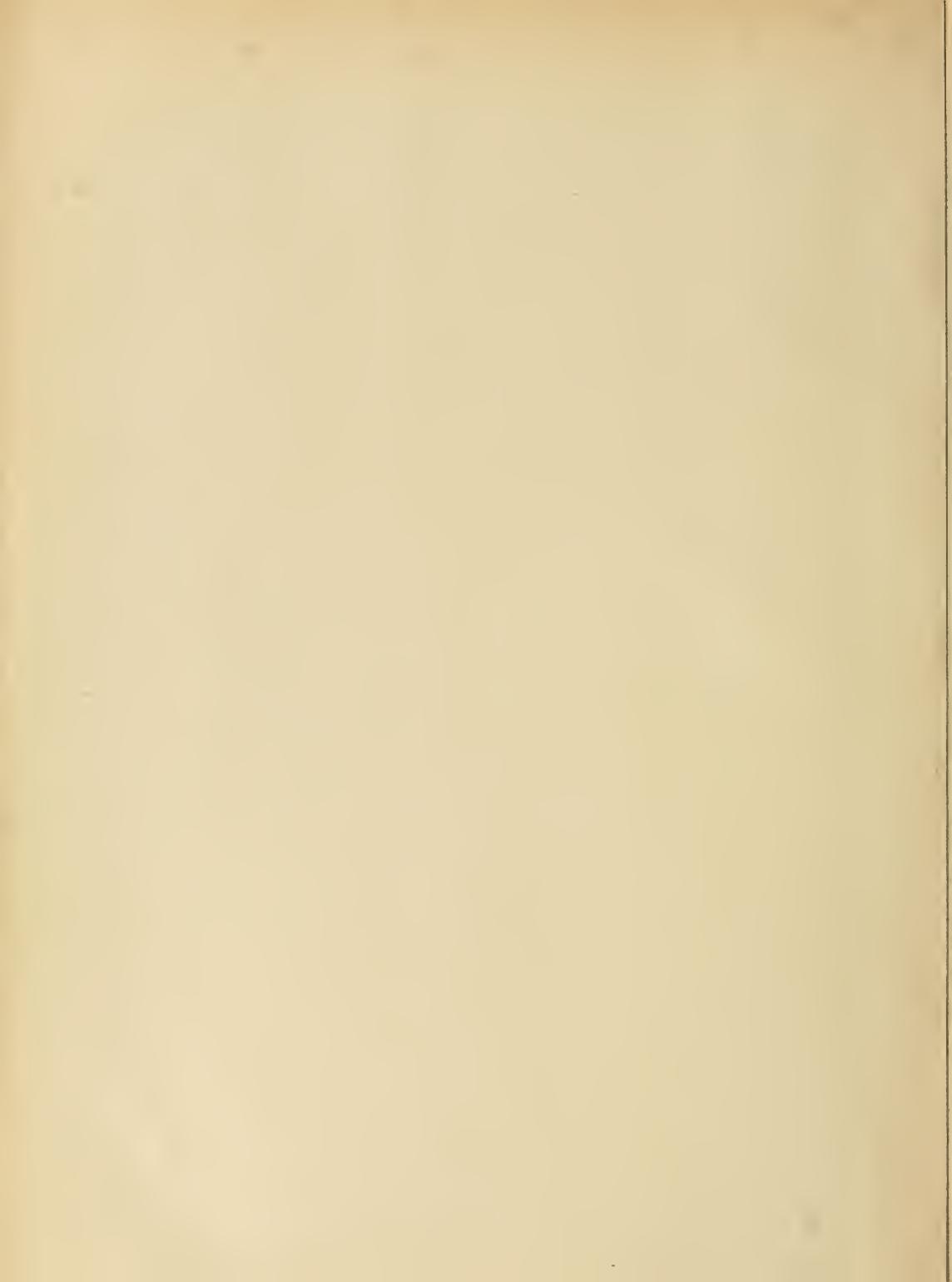


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1613 BUSINESS EDUCATOR

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NEW YORK

CINCINNATI

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At the "Little White House"

**GIRL TYPIST'S SPEED
SURPRISES WILSON**

Salome Tarr Takes His 6,000-
Word Speech at the Rate of
150 Words a Minute.

SHE'S A WORLD CHAMPION

Took the Prize for Accuracy and Her
Friends Are Predicting a White
House Career for Her.

Special to The New York Times

SEA GIRT, N J Aug 2.—Through her excellent work in taking from dictation in about an hour Gov Wilson's entire speech of acceptance of more than 6,000 words, and then preparing a typewritten copy of the speech so nearly perfect that only two or three slight changes were found to be necessary, Miss Salome Tarr, a wisp of a girl, 18 years old, from Jersey City, has sprung into sudden favor at the Little White House.

The Jersey City girl seemed a mere child when she appeared at Sea Girl last Friday and announced that she had been sent in response to a request from Gov. Wilson's secretary for a stenographer. She is small for her age. When Walter Measday, the Governor's campaign secretary, glanced up at the young applicant, he assigned her to an inconsequential post in his office. But he began to notice that his letters dictated to her came back to him without errors and with great speed.

On Tuesday evening Gov Wilson found that he was unable to undertake the dictation of his speech of acceptance at Trenton, where he had gone to spend the day on State business, and he decided to undertake the task at his home after motoring back from the State House.

At 8:35 o'clock Mr Measday's stenographer was sharpening up her three pencils after a hard day's work when she was informed that the Governor wished her to come to his library.

"I will take all these pencils," she told the other stenographers; "there's no telling how many I will need."

At 10:25 o'clock the young stenographer came out of the Little White House with three very dull pencils in her hand. One of the Governor's secretaries was with her, and had instructions to see her to her home, as it was rather late. In the intervening time she had taken dictation steadily at the rate of 150 words per minute, and had the Governor's complete speech in her book of notes. Interruptions had taken up the Governor's time for half of the period she had been in the Little White House.

Next morning Miss Tarr was up and at her desk by 5 o'clock. She worked steadily through the early morning hours, and when Gov. Wilson sent over at 10 o'clock to ask how the transcript of the shorthand notes was progressing Miss Tarr was able to send him the complete text of his speech.

- N.Y. Times

**CHAMPION TYPIST TOOK
GOV. WILSON'S BIG SPEECH.**

He Dictated Acceptance from Own
Shorthand Notes to Miss Tarr
in Ninety Minutes.

(Special from a World Staff Correspondent.)

SEA GIRT, N J, Aug 2.—From his own shorthand notes, Gov Wilson last Tuesday night dictated his speech of acceptance of 6,500 words to an eighteen-year-old girl in less than one hour and a half. The stenographer was Miss Salome Laning Tarr of No. 513 Jersey avenue, Jersey City, who has made half a dozen speed records in contests with the best shorthand writers in the country.

Miss Tarr went to the office of Walter Measday, the nominee's campaign secretary, at 5 o'clock Wednesday morning, and before noon she delivered typewritten copies of the speech to the Governor. In making a final revision of the speech, Gov Wilson found Miss Tarr had made only a few slight errors. Her stenographic record is 220 words a minute. She uses the Gregg system and cannot read the Governor's shorthand.

- N.Y. World

*- Ask any one of the two
thousand schools teaching "Gregg."*



Another Record Broken

Miss Bessie Friedman Sets the Amateur Typewriting Record
at 107 Net Words a Minute.

At the National Commercial Teachers' Federation at Spokane, on the 18th of July, Miss Bessie Friedman won the National Amateur Typewriting Championship, writing in competition with unfamiliar matter at the rate of 107 net words a minute for thirty minutes, breaking the Amateur Record established at Madison Square Garden last year by nine net words a minute.

Not only does Miss Friedman's achievement break the Amateur Record, but it also gives her a higher record than that of many of the professional operators.

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"The exercises in 'A Practical Course in Touch Typewriting' are carefully graded, and so arranged that one makes rapid progress and overcomes difficulties almost without being conscious of them. I believe the methods employed produce the very best results that can be desired. In my own case I was able to win two championships, writing in competition over 100 net words a minute in less than twenty months from the time I first began the study of typewriting. I heartily recommend 'A Practical Course' to all who wish to thoroughly master touch typewriting, and are looking for a text-book which gives the right start."—*Bessie Friedman.*

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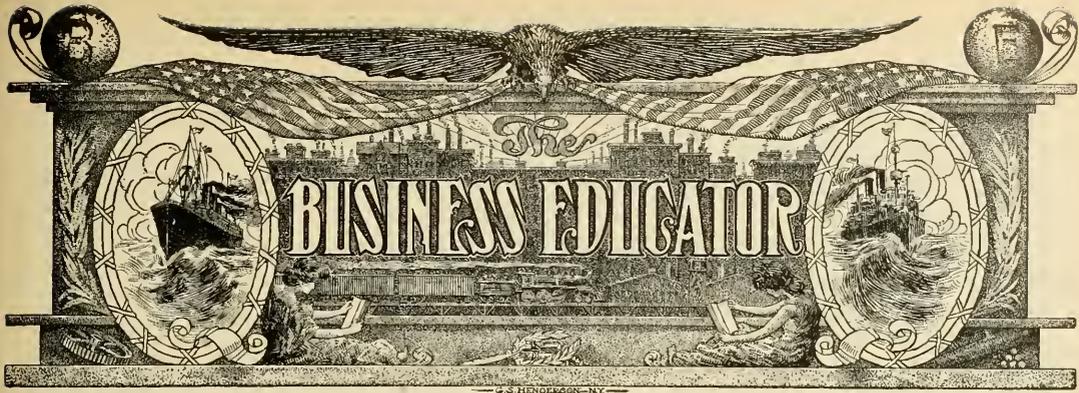
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U.S. HENKELSON, N.Y.

VOLUME XVII

COLUMBUS, O., SEPT., 1912

NUMBER 1

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 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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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 interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class, is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

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.

MODERN FLOURISHING.

Not long since we had the pleasure of visiting the State Normal School of Salem, Mass., presided over by Mr. J. Asbury Pitman. In the commercial department we found on the blackboard some remarkably appropriate and effective blackboard illustrations which attracted our attention. The director, Mr. Arthur J. Meredith, informed us that Mr. Charles Frederick Whitney, the art instructor, did the work. Through the courtesy and photographic skill of Mr. Walter G. Whitman, head of the science department, we have been favored with photos for our readers, the first of which is presented herewith.

It is the first of a series of nine illustrations depicting the development of commerce as shown in the evolution of transportation. Watch the succeeding steps from month to month. This illustration is that of the galley or man-propelled ship and represents primitive activity in manufacture and transportation.

In making these mass drawings, Mr. Whitney uses soft chalk and charcoal or black cray-

on. With these he mixes much brains. He did not say so, being too modest, but one must perceive before he can execute.

The side rather than the end of the chalk is used, varying the pressure as delicate or strong tones are desired. The end or point is used occasionally for details and accenting.

The sky is massed with the side of the chalk, then the distance is erased, leaving a gray tone. The foreground is then drawn still using the side of the chalk and varying the stroke with the subject to be represented.

It will be observed that the horizontal, vertical, curving, or irregular masses show quite distinctly the strokes used.

The darkest tones are then added with black chalk, and the accented details with white chalk or charcoal.

A study of composition, a careful study of the scene or objects to be represented, and a little practice to get the technic described above will enable anyone to do creditable work. But lest you expect too much and thus become discouraged after a few attempts and failures, we will add that Mr. Whitney is a master at this work, and you cannot therefore expect to do as well without much study and practice.





THE OUTLOOK.

We have never known a presidential year in which business seemed to be disturbed so little as in this, and in which political parties were so numerous and divided. People seem to be getting wise to the fact that politics in the party sense is a selfish game, and that the country would very well get along for a while at least without political parties.

And we have never known a fall season that looked better for commercial schools than the one we are facing. The past year has been quite up to if not above the average as concerns attendance and prosperity among private commercial schools. With the increased interest in and appreciation for commercial education on the part of the general public, and with business conditions averaging far above par, considering the indications are that people are going to swap presidential horses, we predict a very satisfactory year for all those who are doing good work in the commercial school line, and we wish therefore for each all the prosperity he deserves and can stand.

COMMON SENSE PEDAGOGY IN WRITING.

Children are incapable of doing as difficult things as adults. Everyday observation proves that. Laws recognize the fact and prohibit child labor in factories. And yet there is

little of such labor as difficult and taxing and breathing suppressing in nature as small writing.

The copy-book kind, the slow, small, precise kind, focuses the vision, prematurely suppresses breathing, and cramps the motor machinery.

The so-called muscular movement kind, the small, rapid, spasmodic, scrawly kind, forces premature vision and abnormal tension of the nervous system, which is detrimental to the child's fullest growth and development.

The large, arm movement kind adapts itself to childhood's limitations and capacities, and enables him to acquire form and movement at the same time and in a manner whereby he can use writing in the service of other subjects.

To exact the same size and rate of speed in writing from children is as unwise as to exact the same speed and load from a year-old colt as from a three-year old, for a colt at one year of age is relatively older than a child of six years of age.

Large free writing, as opposed to small, slow or rapid writing, is pedagogical and practical because it adapts itself to childhood limitations and at the same time lays the foundation for and leads the way to correct adult writing.

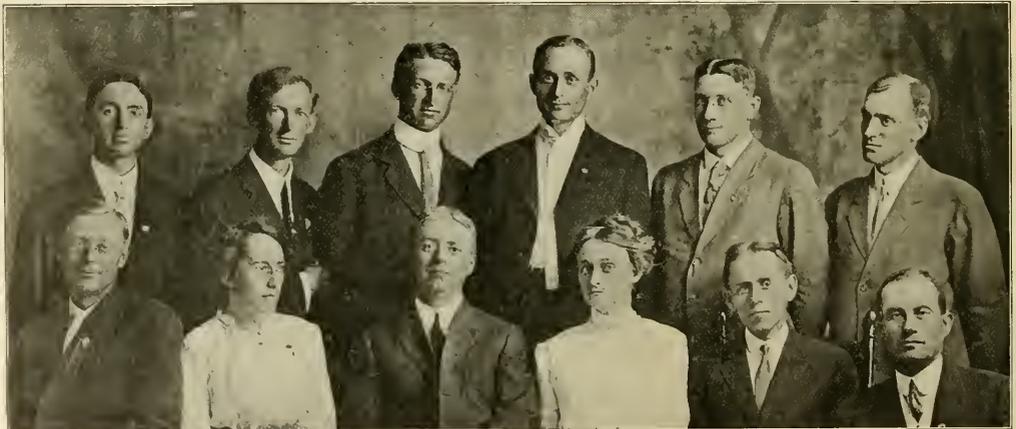
ONE THING AT A TIME.

"We are going after one thing at a time and the worst mistakes are disappearing."

The above sentence was taken from a letter received from one of America's most progressive and successful supervisors of writing. It outlines in the fewest possible words the most successful method of improving the writing in all systems of schools. Concentration is the law of success in all lines of human endeavor, and no less true is it when applied to the teaching of writing.

The specimens she submitted with the letter confirm the manner or plan of her working. They show a decided gain from the year before in the several things she had worked for during the year, one after the other, the first of which was position, the second of which was movement, and the third of which was form supplemented and supported all along the line by better blackboard writing on the part of teachers and pupils. Of course, concentration along the wrong lines means but little, but when concentration is supported by common sense, theory and practice, practical and permanent results are sure to follow.

The art of writing takes proportionately more sustained concentration and concert of action on the part of pupil and teacher than probably any one thing in the school curriculum—certainly more than in other manual art. This is due to the fact that the drill or manual part of writing is proportionately greater than the mental part.



A group of Zanerians in attendance at the Spokane, Wn., meeting of the Penmanship Association of the National Commercial Teachers' Federation.

Top row from left to right—V. E. Madray, Prin. Coml. Dept., Butte, Mont., High School; J. O. Peterson, Supr. Penmanship, Tacoma, Wn., Public Schools; C. J. Hoffman, Coml. Teacher, Spokane; E. H. Fearon, Prin. Coml. Dept., Blair Business College, Spokane; G. G. Hoole, Prin. Coml. Dept. Miles City, Mont., High School; E. G. Miller, Director Penmanship, Pittsburg, Pa., Public and High Schools. Lower row—H. L. Darnier, Penman Blair Business College, Spokane; Miss Julia Bender, Supr. Penmanship, Greensburg, Ind.; R. G. Laird, High School of Commerce, Boston; Miss A. Emilie Olson, Supr. Penmanship, Spokane; Fred Berkman, Penman, High School, Pittsburg, Pa.; M. A. Adams, Propr., Marietta, O., Commercial College.



Business Writing
F. O. PINKS,
Lancing, Mich., Lancing Business College

Send specimens with self-addressed postal to above address for criticisms.

This course of lesson is not intended to give to those who follow it a copy-book style of accuracy, but rather to develop in each a handwriting that not only has a commercial value, but also so much freedom of execution, such perfect legibility and "staying qualities," that it will be a source of keen pleasure to its possessor all through his business career and on into that "afternoon of life" when he has earned the right to rest.

While the typewriter has taken the place of the old quill-driver, to the joy of all concerned, it cannot usurp entirely the honored place that longhand fills, for checks must be endorsed, records of accounts must be kept, friendly letters and notes of invitation should be pen-written, if Custom's decree is respected, and last but not least, "Apply in your own handwriting" is likely to be popular with the "Old Man" as long as jobs are to be had.

Fifteen minutes of the right kind of practice daily for six months will give to any normal boy or girl, man or woman, a handwriting that will meet the requirements of the business world, yet many whose daily work calls for four or five hours of writing a day, and who have been at that kind of work for years, write a hand that can be read only by the aid of context. As proof, look at the penmanship of authors. This makes it clear that it is not the quantity of practice so much as the *kind* of practice that brings about the desired result.

All normal babies are born with an instinct which prompts them to use their voices immediately, and they continue to use them in speech as long as life lasts, yet very few of those who do not later give the subject special attention have voices that are well-modulated and musical, for the reason that they do not know until they are told by one who understands the subject thoroughly, how to produce vocal tones that are clear and sweet-sounding. This tendency on the part of Nature to cheat us, if it is not sacrilegious to attribute our shortcomings to her, is not confined to the voice, for not one in ten breathes properly, and the proportion of those who walk erect and with graceful carriage is almost as small. So it would appear that what seems to be the "natural" way to do all these things is not necessarily the best way. Indeed, it is doubtless if more than one in a hundred of those whose first lessons in writing were given by teachers not familiar with modern methods, holds his pen correctly, sits properly at the desk, or conforms in any way to those laws of good writing which have made our Janers and Conrneys. Yet, nothing is of greater importance than position and relaxation, for without a thorough mastery of these at the start, *you will never progress to that stage where form-study and observation are necessary.*

Don't begin to practice until you have read carefully and understood thoroughly the following instructions pertaining to position and re-



NUMBER TWO.

laxation, and until you have practiced conscientiously the various attitudes and postures pictured in the illustrations. No. 1 shows the hands perfectly relaxed, as in walking. Stand or sit with the hands hanging in the same manner, and notice carefully the relative curvature of each finger and the thumb.

No. 2 is the same as No. 1, but with the pen inserted and held properly. Observe that the hand in No. 2 is held in a position almost precisely like that in No. 1. The object of holding the pen thus becomes at once apparent when one realizes that the hand, if held in this normal position and relaxed will never cramp.

No. 3 is the same as No. 2, with the exception that the hand is held horizontally, as in writing. Notice that the thumb is nearly straight, and that it rests against the side of the peholder at a point about opposite the first joint. This shows that the function of the thumb is merely to keep the holder from falling to the left. The holder crosses the hand about even with the knuckle joint. It may properly cross just forward of this joint, or considerably below it, depending upon the shape of your hand. It is generally agreed by penmen that the holder should be held at an angle of forty-five degrees, or half-way between perpendicular and horizontal. Notice carefully, too, the curvature of the first finger—that it is held in a perfectly normal position.



NUMBER THREE.

No. 4 shows the hand from the right, and illustrates the amount of curvature in the third and fourth fingers, and also their function, which is to serve as a movable rest for the hand. More will be said of these later. **Important.** One of the most serious faults of beginners, and one which positively precludes the possibility of their ever becoming arm movers or writers, is the pernicious habit of allowing that part of the hand indicated by a small cross, to touch the desk. This makes it impossible for the lower part of the arm and the hand to swing up and down, and from left to right and back again, with that freedom and ease which are so essential to graceful writing. **ease of execution.** Good writers never indulge in this habit; poor ones always do. If you are now the ignominious possessor of a handwriting which, if applied to an irregular-shaped piece of pink paper, would fool a Chinaman into giving you another person's laundry, you must overcome this ruinous tendency to drop the wrist before you can hope to win THE BUSINESS EDUCATOR Certificate. The change will doubtless seem most awkward at first, but that fact would



NUMBER FOUR.

not serve a strong man as an excuse for giving up the struggle. The habitual drunkard has an insatiable thirst, but that doesn't excuse his weakness when he tumbles off the water wagon. **Stick!**

No. 5 gives a front view of the hand and shows that the fingers are held close together. **Don't spread the fingers apart.**

No. 6 shows position for writing. Study carefully the following points, and then make use of them in your practice: Notice that there is a right-angle turn at the elbow, and study carefully in your own case how far this places the pen from the front edge of the table. And then observe that in the illustration, the chest is pushed out instead of being folded in by stooped shoulders. A violation of this rule will not likely affect your writing seriously, but it will injure your health by cramping your lungs and digestive organs, and impair your sight by forcing your eyes to work and work hard, (for the art of writing well necessitates watching with extreme care every turn and angle, until your hand is thoroughly trained to follow automatically the form of the letter) at a range entirely too close.

This illustration also shows the direction of the down lines, which is so important that if you disregard it, your progress will be labored, slow, and most difficult. Notice carefully that if the pen were driven up and down the black line on paper, as shown in illustration, the movement would not be directly in and out the sleeve, or, in other words in a direction parallel with the lower part of the right arm, but, instead, would be pushed directly from the center of the body, and pulled back exactly toward the center of the body. This necessitates a slight hinge motion at the elbow, which is a perfectly natural motion, and the one over which complete control is the most easily acquired.

No. 7 shows the position and angle of the paper. Notice that if a line were drawn from



NUMBER FIVE.



NUMBER ONE.



the lower left to upper right corners of the desk, that the paper should be held in such a way that the top edge would be exactly parallel with this line. Of course, the paper should be shoved from you, or pulled back toward you, as the case may be, so that the line to be written on will be under the pen point; but the angle of the paper should not, under any circumstances, be changed.

If the paper is held in this way, and all the down lines are pulled toward the center of the body, as shown in previous illustration, the slant of the writing will take care of itself. For left-handed writers, the pen should be held in such a way that when the pen is swung from left to right, using that part of the arm from the elbow down, as a radius, the ruled line of paper would form an arc to the curve thus made. The down lines should be pulled to the left, and in a direction parallel with the front edge of the table. If you are past the first grade, it is not considered advisable to try to change from the left hand to the right.

Materials. The difference in cost between good materials and cheap ones is so small, and the difference in results secured so great, it would seem most inadvisable to try to economize in this essential. Use a straight penholder, preferably cork or rubber-tipped, and a pen that is non-flexible and quite coarse. (Don't use a stub pen until you are ninety years old.) I think Higgins' Eternal ink is best, but a good fluid ink is satisfactory. Use paper that is perfectly smooth, and which has a surface so hard that a compact oval drill will not roughen it. If you live in a small town where these materials cannot be procured, just write to Zaner & Blosser, Columbus, Ohio, and tell them to send you catalog of materials for practicing penmanship. What you get will be low-priced but not cheap.



NUMBER SEVEN.



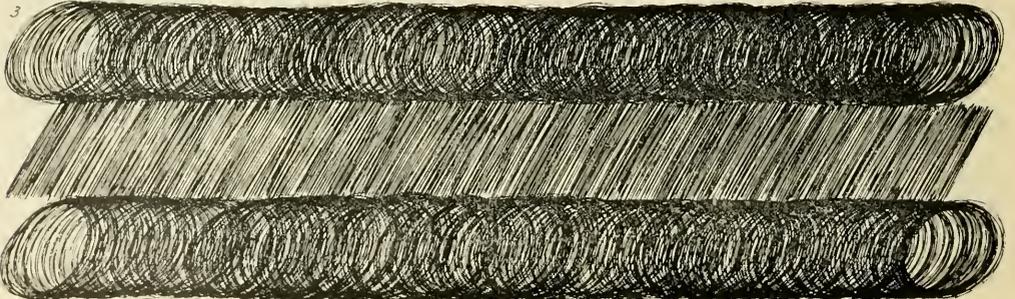
NUMBER SIX.



Preliminary Drill. Lay pen and paper aside, place both feet flat on the floor, or push them back one on either side of the chair, and sit in position shown in illustration No. 6. Lean weight of body on left arm, and let the right arm lie flat on the desk, and be sure that the only part of the hand that touches the desk is the third and fourth fingers. Now push the right hand from you as far as it will go without letting the arm slip, and in a direction exactly at right angles to the front edge of the desk, then pull it back over the same course, or directly toward the center of the body, and as far as it will go without letting the sleeve slip. Continue this exercise for five minutes, and at the rate of 200 down lines or motions a minute.

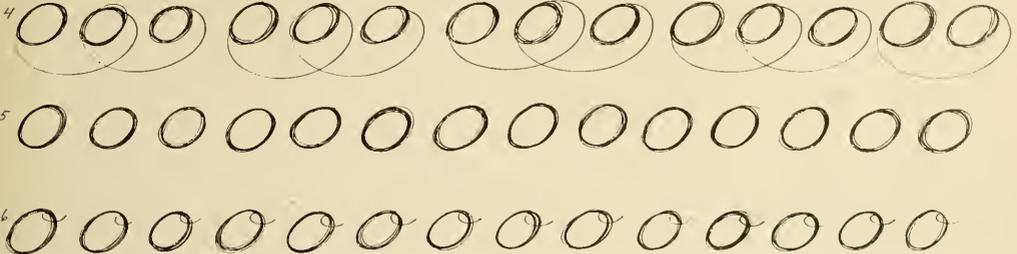
Don't guess at this rate of speed, but count the motions and time yourself. Keep this up for five minutes, or until you can do it without a particle of tension in any muscle of the body. At the end of five minutes, and without stopping the motion, or slackening the speed, reach for the penholder with the *left hand*, insert it into the right hand, and in exact harmony with preceding instructions pertaining to pen holding. Now, take the pen out and put it back again, and repeat the process dozens of times or until you can insert it without making any muscle of the right hand tense. Next, place the paper under the right hand and in position and at angle explained above, and with the pen in the hand, but without ink, go through the motions of making drill one. After you are sure that the writing machine is in good working order and running without friction, take a dip of ink and make drill one complete. Lift the pen twice in going across, and at each lift of the pen, move the paper to the left just one third of the distance across the entire drill. Don't move the hand to the right; move the paper to the left. Let the drill extend over two ruled spaces, and count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, etc., at the rate of 200 down lines a minute, making 400 down lines in the drill. This will be easy for you if the down lines are pulled directly toward the center of the body—most difficult if they are not. The drill should receive forty-five minutes practice, and is important, as it regulates slant. No. 2 is the same size as No. 1. Notice carefully that the motion should be in the form of an ellipse rather than a circle, and that the diameter of this ellipse the long way is on the same slant as down lines in No. 1. This is important.

Take a dip of ink, and then before making the drill, test the movement by swinging the pen over the form to be made, and at the rate of 200 revolutions a minute. Continue this false motion until size, slant, and speed are regulated, and then without slackening the speed, drop the pen to the paper. Lift the pen and move the paper twice, as in No. 1. This drill contains 400 revolutions, and should be made in just two minutes. Don't guess at it; time your-self.





Lesson 2. Drill three is a combination of the two preceding drills, but should be made with more regularity and finish. Let each of the three sections extend over two ruled lines, and try to eliminate all the white between the sections. This drill merits an hour's hard work, for it not only develops scope of movement but also trains the hand to go in all directions required in making any capital or small letter.



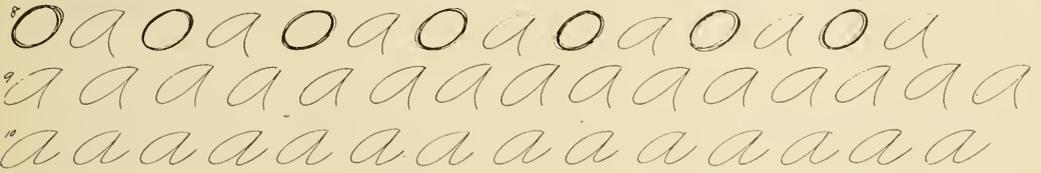
Lesson 3. Skill in executing the three preceding drills is very easily acquired, but it is quite another thing to glide from the motion used in making the oval to the form of the letter with no slackening of the speed and with a relaxed movement. You may learn to take this important step by thoughtful and conscientious practice of drill four, for the rate of speed is the same throughout the entire drill, or from the time the first oval is begun until the third one is ended. Notice that the line connecting the first and second ovals, leaves the first and joins the second without an angle, and that in order to do so it drops nearly to the ruled line below. The same is true of the line connecting the second and third ovals. Retrace each oval six times. Make a page of this exercise, for the principle involved is used extensively in many of the following lessons.

No. 5 is made exactly like No. 4, with the exception that the pen, after making the first oval, is lifted *without checking the motion*, and carried off the paper, but over the same connective line, to the point where the second oval is begun, and dropped to the paper again with no loss of time. In other words, use the momentum acquired in making the first to carry the pen over to the beginning of the second.

Drill 6. Capital O is made with the same motion used in making the two preceding drills, and a little observation will show you how to place the loop on top. To avoid making the right side of the letter flat, try to so shape the finishing loop that its diameter the long way will be at right angles to the main slant of the letter. The ending line is thrown up, and should not be ended abruptly; i. e., when the pen passes the point where you want the finishing line to end, simply lift it from the paper with no decrease of speed, and come to a stop afterwards.



Lesson 4. Drill 7. Students usually have more or less trouble with this letter, and this trouble is nearly always caused by making the first line too straight, and also by using what printers call a standing start. Have the pen in motion when the letter is begun, and see that the motion is in the direction of the line to be made. If you will remember this very good rule: "The motion preceding contact of pen to paper should be in the direction of the line to be made." and if you will apply this rule constantly in all your practice, your progress will be most rapid.

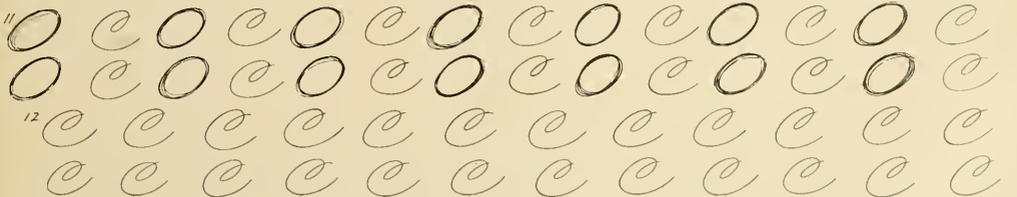


Lesson 5. Drill 8. Retrace the oval six times, and without checking the motion, swing to the top of A, as you swung to the top of the second oval in drill 4, and with no pause at this point either. Use the same freedom of motion in making the A that you used in making the oval. Count for the oval and the A, 1, 2, 3, 4, 5, 6-1, 2, allowing no greater pause between 6 and 1 than there is between 5 and 6. After the ability to do this is acquired, then learn to swing from the finishing line of A to the top of the next oval, using the imaginary connective line shown in drill four.

Drill 9. Many persons prefer this style of capital A, especially when it is not to be joined to a following letter. It is here given not only on that account, but for the additional reason that it affords an excellent movement drill, in that it is so finished that you may swing the pen from one letter to the next without checking the motion. Make five A's to a count of 1-2, 3-4, 5-6, 7-8, 9-10, then move the paper to the left a distance equal to the space occupied by the five A's already made, and so on until the line is finished, putting exactly fifteen A's on a line. Then move the paper back to its original position, and continue as before, making seventy-five A's to the minute. This is a splendid drill, and should be practiced a few minutes every day throughout the entire course.

Drill 10. It not only saves time but adds also to the appearance of a word beginning with capital A, if the initial letter is so finished that it may be joined to the following letter. For that reason this style of A is here given, and it should be thoroughly mastered. To avoid hook at the top, start with a down line.

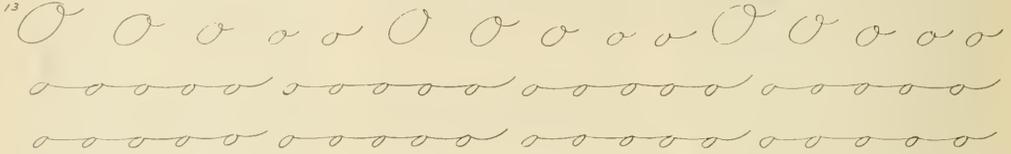
Notice width of turn at the bottom. As the pen nears the bottom of the second down line, slow up a trifle to avoid making the turn too round, but do not stop entirely lest it be too sharp.



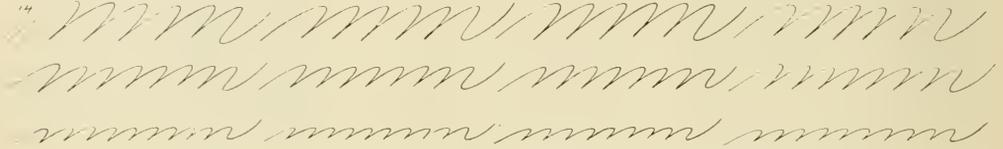


Lesson 6. Retrace oval six times, lifting pen on count six, and swing it to the finish of capital C with neither a pause in the motion nor an angular turn. Pull first and second down lines toward the center of the body so that both parts of the letter will be on the same slant.

Drill 12. Notice carefully that the first line in C is a curve, and remember too that the false motion or "running start" preceding contact of pen to paper should be in the direction of the curve to be made. Observe finish of letter that it is a curve, and that it ends in about the right place to begin a small r.



Lesson 7. Drill 13. Maintain the same freedom of motion in making the small o that was used in making the capital O. Remember that the down line is a curve. Wherever there is an angle there is a full stop. There are two angles in this letter; make a short but complete pause at each one, and don't lift the pen from the beginning of the first o to the end of the fifth. Make a hundred or more a minute, putting five a's in a group, and count 1-2, 8-4, 5-6, 7-8, 9-10 for each group.



Lesson 8. Drill 14. This is one of the most important exercises given this month, for the reason that it deals with a principle used directly or indirectly in more than half the letters of the alphabet. Study carefully, then practice it conscientiously. Notice that each up line is a true curve, and that each down line is straight. Count over, over, over, over, over—under, etc., and stick to it until each up line is curved just as it should be. The mastery of this drill makes many of the following lessons easy.



Lesson 9. Drill 15. Scarcely less important than the preceding lesson is the drill given for today's practice, for nearly all of those up lines that are not made with the over motion are made with the opposite, or under, motion. Get all the curve you can in the up line. The turn at the base line, which is like that used between all small letters, is made round by using plenty of speed.



Lesson 10. Drills 16-20. This lesson is a combination of the two preceding ones, and is designed to enable those who master it to change from over to under motion while maintaining a speed that would satisfy either an accountant, or a busy business man who had fifty letters to sign. Making up lines straight, instead of curving them with either the over or the under motion, not only spoils the appearance, but also lessens the legibility of every letter. If you can here master this lesson, and are already master of the ones that precede it, more than half the obstacles will have been surmounted, for nearly all the letters that follow are parts or combinations of drills and exercises already had.



Lesson 11. Drills 21 and 22. This lesson is but a repetition of Lesson 10. Make the different sections of m and n round on top, not by making them broad, but by getting lots of over motion in the up lines. To start the letter, have the pen a trifle below the point where you want it to begin, and then move the pen upward rapidly, letting it describe a curve such as that with which the m or n begins. When it gets to the base line, drop it to the paper without checking the motion.



It is said that the small t is a small letter i with the figure 1 on top of it. Do not loop this letter. You will avoid this by coming to a full stop at the top.

t t t t t t tttt tttt tttt

The t is about two times as high as the u. Write the word freely. Keep the u narrow and cross both t's carefully.

tut tut tut tut tut tut tut

If you have never mastered this exercise "Do it now," because this is one of your last chances during the course.



Retrace the small direct oval and the straight-line exercise six times each and make a finishing stroke without hesitating in the motion. Plenty of freedom.

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

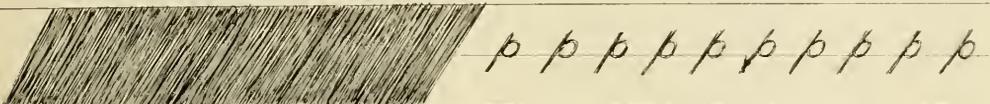
Notice that there is a perfect small letter a in every d. You will find the d a difficult letter. You may use the fingers a trifle in making the extended part.

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

You need not use this style of d for finishing a word unless you choose. If you loop the top of the d end the letter below the base line.

dad dad dad dad dad dad dad dad dad

This exercise explains itself. The little oval in the second part of the line is made indirectly and rests on the base line. Watch the proportion.



p p p p p p p p p p

More pupils have trouble with this letter than any other, and it is one of the easy extended letters. Close the little oval on the base line and you will have little or no trouble. Don't make the letter too long.

pp pp pp pp pp pp pp pp pp

This is a pretty word when well written. Watch your spacing and slant. Try to get the beginning and final p's exactly the same in form and size.

pump pump pump pump pump p

This exercise is self-explanatory. Start with the compact straight-line exercise, making it less compactly as you go toward the right, keeping the same speed throughout.



Remember, the down stroke is straight and that the pen is lifted after it stops. Do not shade.

W W W W W W W W W W W W W W

The W is a combination of the first part of the M and the last part of the second exercise given above. Notice that the first and second parts are the same height and that the third part is two-thirds the height of the letter.

W W W W W W W W W W W W W W

Do not shade the down strokes in the W. Remember, the i is sharp and the tops of the W's are rounding. Watch spacing and slant.

Winner Winner Winner Winner Win

Raymond Stewart

Feb. 6, 1911.

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

Raymond Stewart, May 21, 1912.

u v w x y z a b c d e f
g h i j k l m n o p q r s t

"Before and After Taking" instruction of F. E. H. Jaeger, Prin., Com. High School, Toledo, O. Mr. Jaeger gets maximum results with minimum time and effort.



Business Educator certificate winners, Blair Business College, Spokane, Wn

This is an interesting exercise and you should be able to make a neat looking page of it. In making the first oval see that the down stroke is straight and that you come to a full stop at the base line. The second part is an ordinary direct oval.



You should now be able to make this exercise almost perfect. Refer to previous instruction.



The first part of the v is the same as the principle given in the line above. The second is about one-half of a direct oval made freely with the arm motion. See that the two strokes touch or nearly touch. Shade neither of them.



You may disjoin the capital and the small letter if you choose. Watch the e and the a.

Xenia Xenia Xenia Xenia Xenia X



linear
 limpid
 lieutenant
 licentiate
 libelous
 liberal
 liberate
 license
 licentiate
 localism
 litigate
 literature
 literal
 locomotion
 logic
 logical
 longitude
 lotion
 invigorate
 languish
 laborious
 lamentable
 invasion

- | | |
|---------------|-------------------|
| 1. conduct | 11. dictate |
| 2. adduce | 12. dictator |
| 3. conductor | 13. diction |
| 4. introduce | 14. dictum |
| 5. educate | 15. prediction |
| 6. productive | 16. interdict |
| 7. induce | 17. contradiction |
| 8. ductile | 18. valedictory |
| 9. deducible | 19. benediction |
| 10. reduce | 20. malediction |

An arm movement spelling slip by Estelle Hamilton, 7th grade pupil, Longfellow School, Spokane, Wn., Miss Emilie Olson, supervisor of writing. The delicacy and rapidity of the above was lost in the engraving.



B. E. certificate winners, Meadville, Pa., Commercial College. Top row—Tdyler, Roche, Thayer, Fox, Nicholas, Boylan; second row—Affantranger, Eastman, Dillaman, Clancy, Mumford, Leffingwell (teacher), Wood; third row—Bell, Schrub, Platt; fourth row—Strayer, King.

By Ida Thall, 7th grade, Fourth St. School, Columbus. Applied arm movement writing. Note continuity of motion, lightness of touch, and ease of action.

Compliments for Mr. Guillard

In looking over your announcement of contributors for 1912-1913 I was glad to notice a feature which will be a leader throughout the year. I refer to Mr. Guillard's lessons in ornate writing. In my opinion Mr. Guillard is the only one who can execute both capital and small letters in real Madarasz-like style. This is something very few can do. Most can do only one or the other, and I have seen the work of many. It will be my aim to follow this course very closely, as I like Mr. Guillard's style best of all. The signatures in the June B. E. show plainly that the course is going to be a "live wire". The inspiration I will get out of each lesson will be worth the price of a year's subscription to the B. E. the BUSINESS ENTERTAINER in the World of Penmanship—bar none.

JACOB MILLER
 45 Ave. B, New York City, N. Y.

These are two most valuable possessions which no search-warrent can get at, and no execution can take away, and which no reverse of fortune can destroy. They are what a man puts into his brain—knowledge, and into his hand—skill.

By Josephine Daniels, pupil, Miss Ida M. Baldwin, teacher, Manual Arts High School, Los Angeles, Calif.



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

WE AIM TO IMPROVE.

Some people never change their minds; we do. If we were standpaters" THE BUSINESS EDUCATOR would not be the mouthpiece of practical methods and the demonstrator of modern practices.

Some people do not hold opinions; opinions hold them. It is a blessed privilege to think; it is a grand opportunity to change opinions; it is a calamity to not profit by experience. The fool and the egotist only are sufficient unto themselves.

While it is a great privilege to think thoughts and to hold opinions, it is also a great responsibility to publish them by word of mouth or by printers' ink. For that reason we are careful to determine as nearly as possible the general character of the material presented in our columns.

By publishing contributions we become a party to them, but not necessarily a part of them to the extent that we must think and believe the same as the contributors.

Occasionally some one who ought to know better (some one-idea person) imagines that we endorse the opinions and practices of those who contribute to our columns. This is as narrow and foolish as it would be for us to dominate, all contributions and limit all contributors to our view point, which in such case, would be very narrow indeed. Needless to say we would not have much brains on our contributing staff.

As a consequence of this liberal policy on the part of the publishers of THE BUSINESS EDUCATOR, the leading men of our profession read and contribute to our columns. We are careful whom we select, and then we let them free to express their opinions.

We long since learned that it takes purpose and common sense rather

than a large amount of intelligence to conduct a journal; purpose to conduct it along legitimate lines, and common sense to select men of progressive ability to contribute to the various departments.

The co-operation and support of professional friends are responsible for THE BUSINESS EDUCATOR being better today than ever, and with a continuance of the same we hope and intend to make it better tomorrow.

THE BERKMAN PRIZES.

In accordance with the offer made by Mr. Berkman who conducted one of the series of lessons in THE BUSINESS EDUCATOR last year, \$10 prizes were awarded as follows:

Best Business Writing—F. A. Kazamarck, Sacred Heart College, Prairie DuChien, Wis.

Best page of Movement Exercises—L. J. Bingham, Lincoln, Neb., Business College.

Most improvement in business writing—John Shields, Kearney, Neb., State Normal.

Best work received from grammar grades—Miss Effie Collamere, Fort Collins, Colo.

Largest group of BUSINESS EDUCATOR CERTIFICATE winners—G. E. Spohn, Madison, Wis., Capital City Commercial College.

Best writing from a home student—Sturgis Stanton, Beverly, Mass.

Largest subscription club received—423 (name not desired published)

These are probably the largest prizes ever awarded at one time by a journal in our profession, and we congratulate not only the winners but many who gave them a close call, and most of all Mr. Berkman for having inspired so many to such superior efforts.

Hymenial

Mr. Ivan Wesley Ellenberger
Miss Mary Elizabeth Clements

Married

Wednesday the twelfth of June
One thousand nine hundred and twelve
McKeesport, Pa.

At Home

after August first
26 North Seventh St.
Zanesville, Ohio

Mr. Cyrus Mendenhall
announces the marriage of his sister
Laura Etta

to

Mr. John O. Peterson
on Thursday, the twentieth of June
nineteen hundred and twelve

Tacoma, Washington

At Home
after July the tenth

Mr. and Mrs. Hanford D. Cole
announce the marriage of their daughter
Laura

to

Mr. James Quinter Barnes
on Wednesday, June the twenty-sixth
nineteen hundred and twelve
Central, Pennsylvania

Mr. and Mrs. David M. Potter
request the honor of your presence
at the marriage of their daughter
Sarah Alice

Mr. Fred Berkman
on Wednesday June the nineteenth
one thousand nine hundred and twelve
at high noon
Omaha, Nebraska

John Ogan

Flora L. Adair

Married

June eighth

nineteen hundred and twelve
Covington, Ky.

At Home

after June twenty-eight

Richwood, Ohio

Mr. and Mrs. E. I. Dunbar
announce the marriage of their daughter
Lillian Esther

to

Mr. M. S. Judy
Sunday, June ninth
nineteen hundred twelve
Bowers, Indiana

At Home

after June 15, 1912

218 East Gay Street

Columbus, Ohio

PARTIAL CONTENTS

Of the Professional Edition of the
Business Educator for Sept., 1912.

ACCOUNTANCY, B. P. Leister, C. P. A.,
Canton, O.

ARITHMETIC, J. H. Minick, Eastman Col-
lege, Poughkeepsie, N. Y.

TYPEWRITING, Miss E. B. Dearborn
Meriden, Conn., High School.

ENGLISH, J. S. Hall, Central High School,
Philadelphia, Pa.

BUSINESS SUCCESS, Sherwin Cody, Chi-
cago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair
Business College, Spokane, Wn.

REPORT OF SPOKANE MEETING.

EDITORIALS.

NEWS NOTES, ETC.

CONVENTION REPORTS.

*To know
To make
is well,
President is better.*

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. Your thoughts are cordially invited.

STRANGE, ISN'T IT?

For some years the Private Commercial School Managers' Association has been trying to persuade the National Commercial Teachers' Federation to change its time of meeting from mid-winter to Mid-summer. Eventually when it was decided to go to Spokane, they concluded to hold it in the summer time. The strange part of it was that the Private Commercial School Managers' officials were not on hand, and practically nothing was accomplished by them. Furthermore, they have arranged to hold their next meeting in winter time.

Stranger still, the Federation seems to be inclined to hold another meeting in the summer time. Thus it is that the ones who have been asking for the summer meetings failed to show up and are holding their independent meetings in the winter time. It would thus seem that many members of our profession are quite as subject to the emotions of visionary leaders as people in other callings.

MEMBERSHIP VS. ATTENDANCE.

We understand the finances of the National Commercial Teachers' Federation are again in a depleted condition. From what took place at the last Chicago meeting, it was not expected by those who had inside information that the finances would be in good shape at this time. Extravagance in expenditures, and emphasis upon attendance rather than membership are two of the chief causes. Two things are necessary to make it a financial, as well as a professional, success, for unless it is a financial success it can only be partially a professional success.

First. Strict economy must be used in expenditures. Second the members of our profession must come to recognize that *continual membership* in the National Commercial Teachers' Federation is as essential as occasional attendance. It is an impossibility for the majority

of our members to attend the Federation meetings regularly, but it is not only a possibility but a *duty* that all commercial teachers should be members, and thus by their membership fee and influence contribute to its success, so that it in return can contribute tenfold to their success.

We know well whereof we speak for we have watched carefully its ups and downs, and noted the causes which have led to the depletion one year and to the replenishment another year of its treasury. We believe that Pres. Van Antwerp will do his part toward getting it in effective shape once more, and to that end we would urge the co-operation of all commercial teachers. All who are not members should get in touch with Pres. F. M. Van Antwerp, Louisville, Ky., care of Spencerian Commercial School, and contribute their material mite in the form of a membership fee, and their moral support in the way of encouragement to attend, or influence those who can attend the next meeting and thus make it the largest as well as the best thus far held.

A Word to the Executive Board of the National Commercial Teachers' Federation

The small attendance at the Spokane Meeting was due to three things: Distance from the center of population, midsummer instead of mid-winter time of the meeting, and lack of friendly co-operation between the president and officials of the Spokane Club.

All of these drawbacks to attendance at Spokane can be done away with for the Chicago meeting, providing it is held in the winter rather than in the summer time. We feel sure that Van Antwerp will co-operate cordially and sincerely with all who desire to boost the Federation.

Even the National Educational Association is debating the question of changing the time of its meeting from summer to winter, and it was the consensus of opinion at Chicago when the change was made from winter to summer it was done so only temporarily to make it possible to go to Spokane. We therefore hope the federation officials will restore it to the mid-winter holiday season at which time a large majority of its members have always voted that it should be held.

Whether the rank and file of our profession want the meeting December '12 or '13 we are unable to say, but we would recommend that all interested parties communicate without delay to the President, F. M. Van Antwerp, Louisville, Ky.

TWO LETTERS IN THE SAME MAIL

We are looking for a man to take charge of the Commercial Branches including Bookkeeping, Commercial Law, Commercial Arithmetic and Commercial Geography in the High School and Supervision of Writing in the grades. We require a man who is wide-awake, progressive, up-to-date in his methods, one who has had at least four years of High School training in addition to his commercial training. Furthermore, he must be a man of some successful experience. The position will pay \$85.00 up for nine months, dependent upon preparation and experience. We are losing a most capable man who has been with us for three years and has brought the commercial work to a high standard. We are very desirous of securing a man who is able to fit into the community life, who is strong morally—a man who is larger than his work.

We have a vacancy in our school for a good commercial teacher. The salary will be from \$1,200 to \$1,500 per year. This ought to warrant a good teacher for our school.

We would prefer a young man 25 to 30 years of age, single. If you think we are not offering enough salary to get a good teacher, please write us what we will need to do along this line, in order to get well prepared and efficient help.

We have a good school and a good reputation and we want to up-hold it and to make it better if possible. We fully realize that a school cannot get much above its teaching force.

The first letter is from the superintendent in a small city, and the second from a business college in another city with less than fifty thousand inhabitants. Notice how much the first man wants for his money, and then note in contrast how much the second is willing to pay for what he asks. Of course, it is needless to say that under the circumstances the public school can not hope to compete with a private school, for it can not possibly get the quality of teacher the larger salary attracts.

Occasionally we find a progressive community in which the public school is willing to offer a good wage, and the private school who wants as much ability as it can get for a small salary. In such cases public schools necessarily deliver the better goods of the two, by way of commercial instruction.

But we want to emphasize the thought expressed in the last paragraph of the second letter, wherein he says that "We fully realize that a school cannot get much above its teaching force." We wish more principals and proprietors of schools could realize the truthfulness of this epigrammatic statement. The spirit back of this letter is the spirit that has made the private commercial school a success, and worthy of imitation on the part of the high school, and it is this same spirit that will continue to make the private commercial school the most efficient of its kind. Whenever and wherever the public school fosters this spirit and the private school fails to maintain it, then and there we will see the private school outdistanced and outdone by the public school.



THE SPOKANE CONVENTION

The annual gathering of the National Commercial Teachers' Federation for 1912 will be remembered as a very successful outing, but a very ordinary convention. The weather was perfect; the hospitality extended by the business and professional interests of the city, unsurpassed; the attendance, small; the program badly broken by absentees.

The Executive Committee met Monday afternoon, July 15, at the Spokane Hotel and invited some of the older members present to join the conference. The four-day program was easily condensed into a three-day program, the only difficulty occurring in connection with the Penmanship and Shorthand Sections, which had full programs with nearly all speakers present.

The High School Section had probably more representatives present than any other except the Shorthand Section, which, as usual, was the largest of all. But, because only V. E. Madray, of Butte, Mont., and S. A. Moran, of Ann Arbor, Mich., were present to represent the program speakers, and all officials were absent, the High School program was abandoned, Mr. Madray speaking before the Business Teachers' Section, and Mr. Moran before the Shorthand Teachers' Section.

The Federation program opened with a general meeting Monday evening, July 15, a splendid address of welcome being given by Mayor Hindley, in the beautiful Lewis and Clark High School, where all sessions were held. President Morton MacCormac, of the Federation, read a very interesting address, particularly emphasizing the value of agricultural as well as commercial education; thorough courses; reduction of evils due to excessive zeal in soliciting; closer organization on a nation-wide plan; lower and uniform membership fees; and a Federation committee to standardize courses and schools.

Tuesday was Chamber of Commerce Day, and the visitors were given a complimentary luncheon at the Chamber of Commerce Building. A regular business session was held while the luncheon proceeded and subsequently there was a happy exchange of brief complimentary addresses by representative teachers and business men.

Tuesday afternoon the session was short because only one member on the program was present. That was C. P. Smith, Berkeley, Calif., who spoke very effectively on "Co-operation."

In the evening at the Silver Grill, Spokane Hotel, the Chamber of Commerce gave the teachers a complimentary banquet. A vice president of the Chamber presided; a large

number of guests responded with brief, impromptu speeches; a local bank teller gave an interesting exhibition of sleight-of-hand work and everybody went away happy.

Wednesday afternoon the program was to have been provided by the Central Commercial Teachers' Association, but no program had been prepared, and the Association was not officially represented, so the Chamber of Commerce trip was taken Wednesday afternoon instead of Friday as scheduled. The chamber therefore gave an electric car trip through the Spokane Valley to those of the members who were not with the Teachers' Spokane Club, and the Spokane Realty Board, under the leadership of its President, Mr. D. M. Thompson, gave a forty-mile automobile trip to the club, about the city and through the Valley, as a compliment to Mrs. A. E. Yerex, the Manager of the Teachers' Spokane Club special train.

The teachers ate until sated, of cherries that are selling in the East at twenty cents a pound. They saw verified many of the all but incredible stories of apple, peach and small fruit plantations. Interest in this side of the Spokane entertainment was heightened by the fact that the widely-known and deservedly popular Raymond P. Kelly has bought a fruit orchard in that part of the Valley known as "Greenacres," and is now building a bungalow on it. It was announced at the banquet that Mr. Kelly will be connected with the Blair Business College, Spokane, the coming year. It will be strange if other commercial teachers are not soon reported as afflicted (?) with "Spokanitis." It is really a very pleasant contagion.

Wednesday evening Mr. N. W. Durham, of Spokane, gave a fine address, reviewing the history of Spokane briefly and telling entertainingly of its resources and prospects. Mr. T. B. Bridges, of Oakland, California, followed with an offhand address highly creditable to the profession. Mr. Bridges, in his several public appearances amply upheld the high reputation of the Heald schools, which he represented.

The evening closed with the election of officers. The afternoon papers had announced that President MacCormac would probably be re-elected, and developments of the evening showed that he was not only a receptive, but also a very eager candidate. In fact, he violated all the canons of good taste by making a speech before the vote was taken, showing why he should be chosen as standard-bearer again and why the only other nominee (modest and efficient Secretary F. M. VanAntwerp) should not be chosen. Mr. VanAntwerp was elected. C. A. Faust, the veteran Treasurer, was unanimously

re-elected and Walter E. Ingersoll, of the Northwestern Business College, Spokane, was made Secretary without a dissenting vote. It was the common opinion that Mr. Ingersoll had done more than any other single person to arouse interest in the Spokane meeting and to affect a good attendance. President-elect VanAntwerp, in seconding Mr. Ingersoll's nomination, paid a well deserved tribute to Mr. Ingersoll's enthusiasm, energy, and enterprise. The new President and Secretary did not know that they were to be nominated. It was a clear case of the office seeking the man.

T. B. Bridges, of San Francisco, was chosen first Vice President, and Mrs. Francis Effinger-Raymond, of Frisco, was made second Vice President.

The Executive Board recommended that the next meeting be held the latter part of June, 1913, in Chicago. Various invitations had been received and considered. The convention voted to meet in Chicago, but left the date of the meeting to the discretion of the Board. The last of June will seriously interfere with the attendance of public school commercial teachers, many of whom are then just closing their regular school work for the year. And it is by no means certain that a summer meeting is so popular as the winter meetings have been. No doubt the Executive Board will gladly respond to the wishes of interested teachers in setting the date of the next meeting.

On Thursday the chief feature of interest was the Typewriting Contest, which took place at eleven o'clock on the stage of the large auditorium of the Lewis & Clark High School under the direction of Mr. J. N. Kimball, of New York City. All records were broken. Florence E. Wilson, of New York City, won the professional championship with a net speed of 115 words a minute for one hour. Her prize was a silver loving cup valued at \$100.

The second prize, a gold medal worth \$50, went to Margaret B. Owen, of New York City, who wrote for one hour at a net speed of 107 words a minute.

In the amateur class, the first prize was won by Bessie Friedman, of New York City, with a net speed of 107 words a minute for thirty minutes. Miss Owen won the second prize in this class, too, with 106 words a minute.

In the student class, Winifred Bills, of Spokane, writing 53 words a minute for fifteen minutes, won the gold medal. The second prize, a bronze medal, went to Miss Areta Bowes, of Seattle. She wrote 47 words a minute for fifteen minutes.

This very successful contest was due primarily to the untiring enthusiasm of the Chairman of the Contest

Committee, Walter E. Ingersoll, and finally to the experience, patience and good humor of J. N. Kimball, the one pre-eminent American stage manager of this sort of exhibition; the man whose incisive, racy, humorous, and altogether sensible talks, to students and to teachers, by voice and by pen, have made for him a great army of friends.

Thursday afternoon had been set aside for the Gregg Shorthand Association, and as usual, these enterprising and enthusiastic teachers were ready with a full and practical program, although two of the advertised speakers were absent, and everybody regretted the absence of the genial founder of this now widely known and popular system of shorthand.

Thursday evening about 125 guests sat down to a sumptuous dinner at Davenport's, Spokane's world famous resort for gourmets. The dinner was arranged for by the ubiquitous Walter E. Ingersoll as a testimonial to President MacCormac. The Hall of the Doges at Davenport's never held a jollier party. Music and laughter, real fun and good fellowship demonstrated the success of Mr. Ingersoll, the organizer, and Raymond P. Kelly, the toastmaster. Addresses complimentary to President MacCormac were made, some very happy original features were introduced, and about eleven o'clock everybody said good bye and prepared to leave hospitable, virile Spokane as an unorganized "Booster's Club."

The Sections

The Private School Managers' Section did not hold a meeting at Minneapolis as planned, and they were not officially represented at Spokane. But two profitable sessions were held at the lunch hour at Davenport's, and Morton MacCormac was made president of this section for the coming year.

The High School Section held no program meetings, although there was a good attendance. The President of the Federation called a meeting of this section for the election of officers, however, and R. G. Laird, of Boston, was chosen president; W. E. Haesler, of Spokane, vice president, and Miss Fannie B. Porch, of Kankakee, Ill., secretary.

The Business Teachers' Section had no officers present, but President MacCormac appointed E. H. Fearon, of the Blair Business College, Spokane, Acting-President, and E. P. Brewer, of the Northwestern Business College, Spokane, Acting-Secretary. Half the advertised speakers were absent. Three interesting short sessions were held, addressed by Thos. F. Campbell, of Indianapolis; E. H. Fearon, of Spokane; W. O. Crosswhite, of Cincinnati; M. M. Higby, of

Spokane, and R. G. Laird, of Boston. No meeting was held for the election of officers, for the coming year. This presents a knotty problem to the Federation Management for next year.

The Shorthand Teachers' Section had fewer absentees from the printed program than any other section, and under the even-handed guidance of President H. M. Hagar, carried out its regular program in an interesting way. The new officers are: President, W. H. Coppedge, Boise, Idaho; Vice President, Miss Hazel Worswick, Salt Lake City; Secretary, Miss Mary Cherry, Findlay, Ohio; Member of the Executive Board, Miss E. M. Johnson, Elyria, Ohio.

The Gregg Shorthand Association elected these officers: President, F. H. Gurtler, Chicago; Vice President, L. M. Lewis, Wenatchee, Wash.; Sec-Treas., Miss Pearl A. Power, Chicago. The next place of meeting was left to the decision of the Executive Committee.

The Penmanship Teachers' Section was second only to the Shorthand Teachers' Section in point of interest and attendance. Besides many not so well known, the presence of E. G. Miller, Fred Berkman, H. L. Darner, C. A. Faust, and G. G. Hoole, gave the flavor of expert authority to what was said, although it seemed strange to have a National Convention of penmen without the two foremost apostles of good penmanship present, C. P. Zaner and A. N. Palmer. The former was engrossed with his large summer school; the latter was advertised to speak, but did not make the trip. The new president is M. A. Adams, Marietta, Ohio.

Comment

No other meeting of the Federation has had so small an attendance. Never have so few of the leaders been present. No convention of the profession has been more diligently advertised, and no other city ever gave the Federation such expensive and flattering attention. In no other place could a meeting have been held offering to members enroute any better combination of scenery, or any broader conception of our country's area and varied topography.

The story of the trip of the Teachers' Spokane Club will appear in successive numbers of THE BUSINESS EDUCATOR. Here it may be said that the party was not nearly so large as expected. There were 64 in it chiefly teachers with their wives and friends. The trip was packed full of interest, and the jolly informality of the "family life" will always be remembered with pleasure by the fortunate club members. Denver, Salt Lake City, and Seattle School men extended lavish hospitality.

The "Official Train" did not come up to expectations, either. President

McCormac reported eleven in his party, of whom he was the only official. Two or three of the others were commercial teachers. They were given a two-hour automobile tour of Minneapolis and St. Paul. They did not stop at Hunter's, Hot Springs, as advertised. Butte was prepared to offer some entertainment, but the party did not stop. At Spokane, the members of this party separated, returning individually.

W. J. Staley and F. A. Keefover, of the Capital Commercial College, Salem, Oregon, sent two crates of the famous Willamette cherries to the Convention, but they were stranded on the way and the accompanying letter was not delivered in time to be read at the Convention. This news will make some months water, for the cherries were guaranteed to eclipse even the Spokane Bings.

A fractured ankle put Carl Marshall on crutches in Salt Lake City, and, to the regret of his many friends, kept him from the Convention.

Let everybody resolve to do his best to make the next meeting the biggest and best ever. E. E. GAYLORD.



It is with sincere regret that we announce the death of Prof. H. S. Goldey, founder of Goldey College, Wilmington, Del., which occurred at his brother's home in Germantown, Pa., Saturday, July 20th, the cause of his death being a general break down which began more than a decade ago, when he began to withdraw from the active management of the school which bears his name. For some years he has had no financial interest in the institution, and therefore it will go on as usual under the management of Messrs. Douglas, Fuller and Phillips.

Mr. Goldey was a fine man and will be greatly missed by a large number of friends. He is survived by a widow, to whom sympathy is extended.





DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,
CANTON, OHIO.

Problem 2

Charles & Robert Wilson are copartners in a manufacturing business, trading under the firm name of Wilson Bros. A statement of their financial condition at December 31, 1911, was as follows: Fig. 2.

They incorporate under the corporate title of Wilson & Wilson Co., with an

OPENING CORPORATION BOOKS

Twenty manufacturers, each having an independent business, and wishing to effect a consolidation of their respective interests, organize The Atlas Manufacturing Company with an authorized capital stock of \$15,000,000.00, consisting of 75,000 shares preferred stock, and 75,000 shares of common stock of \$100 each. They sell to the new Company all their real estate, buildings, machinery, tools, and good-will in consideration of \$15,000,000, and agree to accept 75,000 shares of preferred, and 75,000 shares of common stock of The Atlas Manufacturing Company at par. The vendors donate to the treasury of the company \$1,500,000 preferred stock, and \$1,500,000 of the common stock to provide for working capital. The company sells \$1,000,000 of its preferred stock in the treasury for 80% cash giving a bonus to the purchaser of 20% in common stock.

For the purpose of raising additional funds for improvements and additions to the plant, the company mortgages its real estate and buildings, as security for an issue of bonds amounting to \$2,500,000. These bonds the company sells to bankers at 90%, giving as a bonus 10% of preferred stock and 20% common stock.

The following entries will correctly express the accounts on the books of the corporation: Fig. 1.

When shares have been issued as *fully paid up*, and are donated to the company, they can be sold at the best price obtainable. This stock can be carried on the books of the company as an asset, but cannot be voted. When setting up a balance sheet, this stock must be included as an asset, and not deducted from the capital stock issued. The discount on such stock (donated) is not chargeable to "Discount on Shares Account" but to the "Working Capital Account," as it is not a business expense, but a deduction from the amount expected to be realized from the sale; hence, the true working capital would be the net cash received from the sale of the donated stock.

The original issue of capital stock must always be paid for in full, but treasury stock may be sold for whatever price is offered for it.

Cost of Property	15,000,000.00	
Preferred Stock		7,500,000.00
Common Stock		7,500,000.00
"Bill of sale, and all records relative to transfer in Minute Book; pages — to —"		
Preferred treasury stock	1,500,000.00	
Common treasury stock	1,500,000.00	
To working capital		3,000,000.00
"15,000 shares each of preferred and common stock donated by vendors to provide working capital"		
Cash	800,000.00	
Working Capital	200,000.00	
To Preferred treasury stock (10,000 shares sold at 80 per cent)		1,000,000.00
Working capital	200,000.00	
To Common treasury stock (20 per cent. of \$1,000,000.00 preferred sold)		200,000.00
Cash	2,250,000.00	
Discount on bonds	250,000.00	
To Mortgage bonds (Entire bond issue sold to bankers at 90 per cent.)		2,500,000.00
Working capital	750,000.00	
To preferred treasury stock		250,000.00
To common treasury stock (Bonus of 100 per cent. preferred and 20 per cent. common stock)		500,000.00

Fig. 2

ASSETS		
Accounts Receivable	15,000.00	
Notes Receivable	5,000.00	
Material and supplies	20,000.00	
Patents	1,500.00	
Delivery Equipment	1,500.00	
Machinery and Tools	39,000.00	
Real Estate and Buildings	165,000.00	
Total Assets		250,000.00
LIABILITIES		
Notes Payable	6,000.00	
Accounts Payable	34,000.00	
Net Assets		210,000.00
Represented by:		
Charles Wilson capital	150,000.00	
Robert Wilson capital	60,000.00	210,000.00

Fig. 3

The Wilson & Wilson Co. incorporated under the laws of the State of ——— with an authorized capital of 8 per cent. Cumulative Preferred Stock	60,000.00	
Common Stock	240,000.00	
	300,000.00	

Charles Wilson	10,000.00	
Robert Wilson	10,000.00	
Henry Miller	10,000.00	
To Subscription		30,000.00
Real Estate and Buildings	165,000.00	
Machinery and Tools	39,000.00	
Delivery Equipment	1,500.00	
Patents	1,500.00	
Material and Supplies	20,000.00	
Notes Receivable	5,000.00	
Accounts Receivable	15,000.00	
To Chas. and Robert Wilson, Vendors		250,000.00
Charles and Robert Wilson, Vendors	40,000.00	
To Notes Payable		6,000.00
To Accounts Payable		34,000.00
Charles and Robert Wilson, Vendors	210,000.00	
To Common Stock		210,000.00
Treasury Bonds	50,000.00	
Mortgage Bonds		50,000.00
Notes Payable	3,000.00	
Accounts Payable	17,000.00	
To 8 per cent. Preferred Stock		20,000.00
Notes Payable	3,000.00	
Accounts Payable	17,000.00	
To Treasury Bonds		20,000.00

authorized capital of \$300,000, of which \$60,000 is 8% cumulative preferred and \$240,000 is common stock (par value of both 100 per share) to acquire and con-

duct the business of Wilson Bros. Charles and Robert Wilson, and Henry Miller each subscribe for \$10, (Concluded on page 29.)



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

APPLICATIONS OF PERCENTAGE.

As was stated in the last article on arithmetic, the applications of percentage to business transactions are extensive. This is owing principally to the convenience of computing by hundredths, and also to the fact that our money system reckons one hundred cents to the dollar.

The applications of percentage in almost any arithmetic occupy the greater part of the book after percentage has once been introduced. These applications are of two classes: Those in which the element of time is not considered, and those involving the time element. To the former belong the subjects of profit and loss, trade discount, commission, insurance, taxes, duties, bankruptcy, etc. To the latter class belong simple interest, accurate interest, compound interest, partial payments on interest-bearing notes, bank discount, exchange, average of accounts, partnership settlements, etc.

In the few remaining articles to be given on arithmetic for 1912, I shall devote myself to such subjects in percentage as seem to me to be among the most important in commercial calculations.

Profit and Loss.

Profit and Loss, as its name implies, is the application of percentage which treats of the method of reckoning gains or losses in business transactions.

If the pupils have thoroughly mastered these cases of percentage discussed in the last number of THE BUSINESS EDUCATOR, they should find little difficulty in solving problems in Profit and Loss.

The quantities should be considered as follows:

The cost as the base.

The per cent of gain or loss, as the rate.

The gain or loss, as the percentage.

The selling price, if at a gain, as the amount; if at a loss, as the difference.

The subject of profit and loss enters so widely in commercial calculations that the teacher should be satisfied with nothing short of a complete mastery of the principles involved in the subject. Sufficient problems should be given in both oral exercises and in written work to enable the pupils to determine almost instantly the method of solution. They should be taught to use the common fractional part of 100

when convenient to do so, rather to use the decimal form (see table in June article.)

It should be remembered that unless a problem otherwise states, the gain or loss is always reckoned on the cost.

Oral Examples.

1. A book was bought for 60 cents and sold at a profit of 20%. What was the gain?

Solution. A profit of 20% is $\frac{1}{5}$ of the cost. $\frac{1}{5}$ of 60 cents is 12 cents, gain.

The solution just given is the expression of the line of thought. The correct result should be reached mentally and almost instantly.

2. An organ was bought for \$72, and sold for 12 $\frac{1}{2}$ % less than cost. What was the loss?

In this example we should instantly think that the loss is $\frac{1}{4}$ of the cost or \$9.

By selling an article for \$3 more than it cost 25% was gained. What was the cost?

Solution. The gain, 25%, is $\frac{1}{4}$ of the cost, which is \$3. $\frac{1}{4}$ or the cost is 4 times \$3, or \$12.

4. A man sold a wagon for \$18 less than cost, and thereby lost 30%. What was the cost of the wagon?

Solution. A loss of 30% is a loss of $\frac{3}{10}$ of the cost. Hence \$18 is $\frac{3}{10}$ of the cost; $\frac{10}{3}$ of the cost $\frac{1}{3}$ of \$18 or \$6, and $\frac{10}{3}$ or the cost is 10 times \$6 or \$60.

5. A horse was sold for \$210 which was at a gain of 40%. What was the cost of the horse?

Solution. A gain of 40% is a gain of $\frac{2}{5}$ of the cost. Hence $\frac{2}{5}$ of the cost is the selling price, \$210. $\frac{5}{2}$ of the cost is $\frac{5}{2}$ of \$210 or \$30, and $\frac{5}{2}$ or the cost is 5 times \$30 or \$150.

6. A merchant sold a suit of clothes for \$40 which was at a gain of 25%. What did the merchant pay for the suit?

7. Mr. Brown sold a stove for \$26 which was at a loss of 35%. What was its cost?

Solution. A loss of 35% is a loss of $\frac{7}{20}$ of the cost. Hence $\frac{7}{20}$ or $\frac{14}{40}$ of the cost is the selling price or \$26; and $\frac{20}{14}$ or the cost is $\frac{10}{7}$ of \$26 or \$40.

8. A coach was sold for \$180 which was at a loss of 10%. What was the cost of the coach?

9. A table that cost \$25 was sold at a profit of \$5. What was the gain per cent?

Solution. A profit of \$5 on \$25 is a gain of $\frac{1}{5}$ of the cost, or the $\frac{1}{5}$ of 100% of the cost, or 20%.

10. A cow that was bought for \$48 was sold for \$36. What was the loss per cent?

Examples under each of the solutions given above should be read to the pupils or written upon the board to be solved mentally by the

class. Sufficient practice should be given to enable the pupils to see the relations of the quantities in each problem almost instantly and how to solve it. From the statement of the problems the pupils should learn to see through them. This, of course, comes by thinking and practice.

Problems should also be given from time to time, which tend especially to stimulate thought; and which are well suited to illustrate short cuts, even though the problems may not be regarded as strictly practical. Two examples will be given:

1. A man bought two farms for \$6000 each. In selling them he gained 20% on the one and lost 20% on the other. Did he gain or lose by the transaction, and how much?

Solution. If he gained 20% on the one, he gains $\frac{1}{5}$ of the cost, or the $\frac{1}{5}$ of \$6000, or \$1200. If he lost 20% on the other farm, he lost $\frac{1}{5}$ of the cost, or the $\frac{1}{5}$ of the \$6000, or \$1200. Since the man gained \$1200 on the one farm and lost \$1200 on the other, he neither gained nor lost by the transaction.

2. A man sold two farms for \$6000 each. On the one he gained 20% and on the other he lost 20%. Did he gain or lose by the transaction, and how much?

Solution. If he gained 20% on the one he gained $\frac{1}{5}$ of the cost. Since $\frac{2}{5}$ is the cost, and he gained $\frac{1}{5}$ of the cost he sold the farm for $\frac{7}{5}$ of the cost. If $\frac{2}{5}$ of the cost is the selling price or \$6000, $\frac{1}{5}$ of the cost or the gain is the $\frac{1}{2}$ of \$6000 or \$1000.

If he lost 20% on the other, he lost the $\frac{1}{5}$ of the cost. Since $\frac{2}{5}$ is the cost and he lost $\frac{1}{5}$ of the cost, he sold the farm for $\frac{3}{5}$ of the cost. If $\frac{2}{5}$ of the cost is the selling price or \$6000, $\frac{1}{5}$ of the cost or the loss is the $\frac{1}{2}$ of \$6000 or \$1500. Since the man gained \$1000 on the one farm, and lost \$1500 on the other, he lost \$500 by the transaction.

Note the following points with reference to the last two problems: (1.) The solutions have been made full and complete so that the pupils may see clearly the reasoning. (2.) When two articles cost the same, and the rate per cent of gain in selling the one is the same as the rate per cent of loss on the other, there is no gain or loss in the transaction; for the cost (base) and rate in each are the same. (3.) When two articles are sold for the same sum, and the rate per cent of gain on the one is the same as the rate per cent of loss on the other, there is always a loss; for the cost (base) of the article on which there is a gain is less than the selling price, while the cost (base) of the article on which there is a loss is more than the selling price. (4.) It is not necessary to find the cost in dollars of each farm in the second problem, but only the gain or loss on each. (5.) By solving the second problem decimally, the pupils will see the advantage of the fractional method.

In the solution of problems pupils should be taught to take a direct course when possible for the required result.

Much practice should also be given in the solution of problems requiring written work and the use of decimals.



BUSINESS ENGLISH, THE NEED.

The spoken word has always been a power in swaying man's mind from one opinion into the direction of another. Demosthenes, in Greek times, Cicero, of Rome, Martin Luther, during the Reformation, Patrick Henry, with pre-revolution oratory, and William Jennings Bryan, present-day idol of the American platform, are synonymous with power. To assert dogmatically that those men, and others of their type, merely crystalized public opinion is to deny them their due, in many cases they shaped and developed it through formative stages. To be able to address convincingly the masses is a gift which few enjoy but to present in writing to a second person one's thought or sentiment upon a given topic is a possession all should covet. Never has the need for the latter capability become quite so acute or the reward nearly so attractive as in our own day.

It is beyond contradiction to state that more business is now transacted by mail than at any other time of which there is preserved written record. Advices come from one of the mammoth mail order houses, of Chicago that a corps of clerks and stenographers are kept constantly employed in unraveling and straightening transactions which have become involved as a result of loose and indifferent letter-writing. The letters come each morning from all quarters, visitors of equal rank, as it were, but upon arrival, some are able to explain their mission better than others, many, it would seem, cannot even account for their presence. The factor of preparation, whether careful and thorough, or quick and forgetful, now comes to light. The situation is similar to that related by a recent traveler through Europe of his visit to Scotland. "In the high-land section, for a certain 'bus ride, three kinds of tickets were on sale, first, second and third class, with respective diminution in cost. Not knowing the difference in the service to be rendered, I purchased a first class ticket, and you can understand my surprise when the coach began to move, to find seated to my right and left those who held second and third class tickets. I could not help but remonstrate with the attendant upon

the rear steps for this apparent disparity in tickets but similarity in service. 'Sir,' said he, 'it'll be very clear to you in a little while.' Presently, at the end of a half hour, the horses came to a stop at the foot of a very precipitate grade, it looked to be over fifty per cent. The man at the back stepped to the ground and, with a sonorous voice, called, 'First class passengers, keep your seats; second class passengers, get out and walk; third class passengers, jump off and push.'" Thus the three classes of letters, if properly addressed, travel under the same conditions on the level road of Postal Service but the classes readily divide themselves upon arrival at Mail Order Department hill. First class letters accomplish their purpose without further correspondence, a second class communication must be followed by another to explain several unclear points, and third class missives require substantially rewriting before being admitted to second class.

An analysis of the reason for letter-writing will but emphasize this all-important feature of clarity. The letter is but the substitute for personal visit and who would think of calling upon a business man without his mission, in brief and at length, on the tip of his tongue? The letter should even go a step further and anticipate, if possible, the addressee's viewpoint and so intrench one's position from counter-argument. For example, if one is writing a letter of complaint, setting forth some imperfection in service given by an article, it is not difficult to divine the likely reply that the article was given hard usage or received a sudden fall, or it is the first complaint concerning that class of goods, etc., etc. In event neither one of these answers is the fact, it is well to pre-state that in positive terms at the first writing, consequently avoid delay, and letting one's position be understood early in the correspondence. This particular aspect of letter-writing may be carried into almost every class of communication.

It would sometimes seem that the careful letter-writer wastes much time in preparation without a corresponding gain in attention given, but the proposition viewed conversely will perhaps be more readily per-

ceived. How much of the careless letter-writer's time is afterward consumed in additional reply, supplementing initial letters, correcting erroneous impressions, and the like? The answer must certainly be "considerable." Would it not be well, therefore, after writing a letter, to read it over, as the addressee, to see that each statement is entirely clear and the sentences are coherent? In many cases, such a practice would obviate a subsequent letter of inquiry, seeking light upon some confused detail.

The masters of tongue and pen, and in art, have always sought to create an altogether favorable impression with the first opportunity, and experienced a sense of disappointment if failure seemed to have attended their efforts. Lincoln, it is said, thought out his brief but memorable Gettysburg address, on the train en route, and after delivering it, the audience was so thrilled as scarcely to be able to show its full appreciation. Those close to the great President tell that he was downhearted fearing he had failed to reach his hearers, but his spirits were lifted, upon his return, when he heard the newsboys calling their extra editions and observed the large numbers of people reading, with intense interest, the bold face type, "Fourscore and seven years ago our fathers brought forth upon this continent a new nation, conceived in liberty, and dedicated to the proposition that all men are created equal. * * * " And his ability was not limited to public addresses as is illustrated in the following letter:

"Executive Mansion,
Washington, Nov. 21, 1864.

To Mrs. Bixby,
Boston, Mass.

Dear Madam:

I have been shown in the files of the War Department a statement of the Adjutant General of Massachusetts that you are the mother of five sons who have died gloriously on the field of battle. I feel how weak and fruitless must be any word of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering you the consolation that may be found in the thanks of the Republic they died to save. I pray that our Heavenly Father may assuage the anguish of your bereavement, and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours very sincerely and respectfully,
A. LINCOLN."

It is related of Beethoven that after writing the Ninth Symphony, considered by many his masterpiece, he was persuaded to give the first rendition in his home city, of Vienna. He led with wonderful effect. After the performance was concluded, the applause was profuse but the author sat there apparently dejected. He had become totally deaf several years before and to him the people seemed without appreciation. It was not until someone in attendance remem-

(Concluded on page 29.)



TYPEWRITING

MISS E. B. DEARBORN,

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TOUCH TYPEWRITING

At this season our pupils are coming in to us fresh from a summer's vacation, and filled to overflowing with the hopes and ambitions so characteristic of youth. They come surcharged with all the confidence in the world that they can master typewriting very easily, and they see visions just ahead of them of the large glories that await them when they shall have demonstrated their skill on the machine. But the important question that confronts us at the start, as teachers, is how to keep this ambition and faith alive, and yet to so control and direct these determining and compelling forces as to bring forth method, accuracy and order out of seeming chaos.

Now almost anything in the line of mechanical execution is a very pleasing diversion in the round of studies for the average boy or girl, but while it appeals alike to all, all will not become and cannot become, alike proficient in the art. In my experience more people fail in Shorthand and in their sense of English, than fail in Typewriting. I do not believe, however, that the slowest and most backward pupil, who has decided on a business career, should be denied a chance to make the most he can of typewriting just because he has failed in shorthand, for the typewriter is becoming more and more the means by which even the man of small business carries on his correspondence, makes out his statements, etc.

There has nothing come in the past experience of most of our pupils, that has developed to any appreciable extent the power of concentration. In the preparation of their studies, heretofore, their thoughts might wander momentarily, or be distracted and yet not spell failure in their work; but in typewriting to be even comparatively successful, one must develop the power of concentration to a high degree, and this development should start with the first day at school.

It is a very easy matter to suppress a pupil and make his work appear a drudgery to him; and when that is done, his interest and ambition in that line has received a staggering blow. The average pupil likes to feel that he is getting somewhere and getting somewhere fast—he wants to

see himself grow. Why not let him? This is one way of keeping up his enthusiasm. I can't see why a pupil should be compelled to go through the whole long tedium of *learning* the keyboard with never a variation. When he has learned, say the middle row of keys, so that he can write the simple words formed from the combination of those letters without looking on the keyboard, I believe it is a good plan to let him write, "A sad lad," etc., holding the watch over him and letting him see himself gain, from say ten to twenty words accurately written, up to fifty words a minute.

Now work of this character must be watched over very carefully by the teacher else it brings more harm than good. Pupils are liable to do either one of two things—set their hands to work and allow their minds to be pervaded with the thought of how beautifully they are writing—just like playing the piano—or else every expression of their faces will say, "O, dear me, I know I can never write this if I am watched and timed." Now in either case it is a "House divided against itself," and it is bound to bring failure in the end. While a pupil is learning typewriting, every side thought produces an error or errors, and if the pupils are shown at the start that the cause of their failure is due to their mental digressions rather than to any physical infirmity on their part, they have something definite to work on and correct in themselves that no one can do for them.

Professor Judd tells us in his Genetic Psychology that anything must be held up before the mind as well as before the eyes in order to be seen. This is so true in typewriting. Pupils see their mistakes with their eyes, but they go on and on making the same mistakes over and over again, simply because they do not properly sense their errors. Here is where the teacher shows his real teaching ability or his woeful lack of it.

Introducing this speed element near the beginning of their work, if rightly done, has the additional value of training the pupils the co-ordination of the mind and hand in order to produce a well organized movement. I know a great many teachers object to even the word "speed" until after the pupil has "mastered the key-

board." But when is the keyboard mastered? Has it ever really been accomplished? If so there is nothing more for our champion typists to do but rest where they are on the laurels they have already gained. Is not "mastering the keyboard" a comparative expression, differently interpreted by as many different teachers as you talk with on the subject? And would these same teachers who so strongly object to "speed" work on the typewriter, go far in a shorthand manual, just teaching principles, principles, principles, with never a thought of the practice necessary in order to develop a fair amount of manual dexterity in applying those principles. To my mind the best way in the world to fix a principle is to stay right with it and practice on it until it becomes largely automatic, and costs no further mental strain to produce it. I do not think too much can be said in favor of this speed work as a means for teaching and developing the power of concentration, if it is rightly done. But there is that "If", and what a happy time we teachers would have if there were no "ifs" to get around.

Let me repeat—I would practice on these simple exercises until they become largely automatic, or in other words a habit with the pupil. Psychology teaches us that: 1. Habit always diminishes the amount of conscious attention with which acts are performed. 2. Habitual movements are less fatiguing than other activities. 3. Habitual activities are performed with less effort and in less time than other acts are. 4. Habitual movements are more concise and accurate.

So let us be vigilant, indeed, right now at the beginning of the year and see that our pupils form only those habits which will be productive of the highest results. In so doing we shall lighten our own labors for the rest of the year and have the satisfaction, in the bargain, of seeing our work grow as it should day by day.

"Salesmanship and Business Efficiency," by James Samuel Knox, is the title of a 232-page cloth-bound text book on the subject named in the title. It has been prepared to meet the needs of students in high schools, business colleges, universities, and for business men who study in Y. M. C. A. or other classes. Many helpful suggestions in this volume have been contributed by well known and successful business college men, who have been teaching the course in their schools. The aim of the author has been to prepare a simple, practical and comprehensive text book on the subject of Salesmanship, Philosophy of Leadership, Business Efficiency, Man-building, Character Analysis, Development of Personality, the study of Human Nature, and in fact the art of Making Good in Life. Anyone interested in the subject of Salesmanship or the ability to make good in what ever work engaged, will find this volume of distinct value.



LECTURES ON
**THE PRINCIPLES OF SUCCESS
 IN BUSINESS**

By SHERWIN CODY, Copyright, 1912

1411 Security Bldg., Chicago, Ill.

AMERICAN IDEALS IN BUSINESS.

Among certain classes of people there is an idea that business is a matter of overreaching the other fellow, driving a sharp bargain, growing rich at the expense of the helpless. The advertisement that deceives is the most successful, and the salesman who gets his orders by hypnotism is the really clever one. "There are letters in that book that would sell rotten apples," writes an English reviewer, and he really thought that selling rotten apples for good ones was the true business ideal—that is, if you could "put it over."

It is true that patent medicine men have built up fortunes on fraud, and publishers have grown rich (sometimes) by taking advantage of authors, and millionaires have ruined the homes of widows and children to build up their fortunes through "squeezing the helpless and ignorant." Such instances are well known, because they are the cases that are advertised in the newspapers, which find that crime is news.

The thousands and millions of business men who have quiet and happy homes and carry on their business on the basis of mutual service attract no attention and are seldom mentioned. It is they, however, and they alone, who have built up American trade until it stands first in the world. All the deceit and clever hypnotic shrewdness in the world never advanced a nation one iota. America has grown by what it has produced, by the good it has done the world, the actual wealth it has created. The few rogues who have crushed out competitors, deceived ignorant buyers, run "corners" on the Board of Trade, and accumulated fortunes by gambling, so getting more than their share of riches, have not added a single dollar to the total of American wealth, but probably have destroyed millions. And the fact is, few of them have even lived to enjoy their stolen gains; they have died poor, unhappy, or execrated by their fellows. When the present writer was struggling in New York one big business manager ruthlessly broke a contract—and five years later he was in Sing Sing at hard labor. Another was arbitrary and unjust, and in the end he fled the country, a self-con-

fessed embezzler, to stretch out a living death in an obscure corner of Africa.

The ideal of the American business man is personal service. There is some one thing that every man, woman and child in all this world can do or give that can be had as well from no one else. In that one small corner he has or can have a monopoly. He has got that monopoly by concentrating on his own work until in that one particular he stands unique in the service he can render his fellows about him. Getting for that service what it is worth is salesmanship; but there can be no true salesmanship until there is true value to sell, until something unique has been produced. So the broad philosophy of business is to add to the world something it has never had before in equal quality and then to exchange it in the markets for the unique services performed by others, which will tend to make each a complete and well-rounded human being, enjoying everything that anybody has done.

And the strange thing about it is that the only coin that is really good in this broad exchange is unique personal service. The rich man's son may inherit his millions and may think he can go out and buy life, but it escapes him every time. To the American business man the one great joy in life is *the pleasure of playing the game.*

The great game of war as our forefathers played it, the game of knight errantry in the middle ages, or the game of social success as played by the aristocrats of Europe, not one of these is more exciting, more thoroughly pleasurable, and certainly not one is nobler than the game of business as it is played by the American man of business who knows the rules and obeys them with scrupulous honor. It is a game in which American women have a part that has never been told and in which more and more girls will take an equal part with boys, though the American game of business is pre-eminently a man's game.

Every one of you wants to know how to play that game successfully and get out of it all there is in it. He wants to know how to play the game with a high hand and not go groveling and crawling along behind, trying to keep out of the way of the real players.

This lecture course is planned for the express purpose of showing boys and girls how to play the American game of business in a clean, sportsmanlike, healthy way—in a way to enjoy it through and through, and in a way to be better when we come to die and thank God we were permitted to live such a life.

Making Oneself Fit

When an athlete sets out to win in baseball, football, running, jumping, or any other athletic contest the first thing he tries to do is to "make himself fit"—to get a clear head and a quick eye, a good digestion and firm, resilient muscles.

The next thing is to find a scientific trainer who knows the points of the game through long and repeated personal experience and who will teach the aspirant day by day until he gets the necessary skill.

In the end, however, success will depend far more on personal fitness than on technical skill, as personal fitness is so much harder to acquire.

One of the most successful systems of business training is that devised by Arthur Frederick Sheldon, who himself has been a remarkable personal salesman. There have been other good salesmen, but Mr. Sheldon was the first to formulate the principles of successful selling into a science that could be taught to others. As Professor Walter Dill Scott stands as the chief writer on "The Psychology of Display Advertising;" Frank Gilbreth, Harrington Emerson, and Dr. Frederick Winslow Taylor as the formulators of the principles of "Scientific Shop Management," and Sherwin Cody of "Office Salesmanship" (the psychology of using words effectively), so Mr. Sheldon is the acknowledged leader in the study of "Personality in Business" (making the man personally fit and then teaching him the art of success as a salesman). Every teacher of the subject ought to acknowledge indebtedness to the pioneer workers. Success in giving these lectures will depend on familiarity with the teachings of the pioneers, but chiefly with Sheldon's teachings on man-building.

Prof. G. M. Smithdeal of the Smithdeal Business College, Richmond, Va., the well known penman and business educator of that city, died January 12th following an operation for appendicitis. He was sick but three days and his passing away therefore was a complete surprise to his many friends.

Mr. Smithdeal was one of the best known educators in his part of the country. He was a man of attractive personality and a penman of considerable ability, having published a series of writing books a number of years ago which have had a large sale. The school and business is being continued successfully by his nephew, Mr. W. T. Smithdeal, whom we wish success in his assumed responsibilities.



COMMERCIAL LAW

E. H. FEARON,

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Commercial Law.

Our law teaching should have a direct bearing on the science of business. It is not our purpose to prepare our pupils to be lawyers but to give them such legal information as will make them better business men and women. We should aim to teach them how to keep out of legal difficulty rather than how to get out. Many people think they are well-informed in law if they only know how to defend and evade a tangle once they are involved. The wisest and best is to know how to keep out and it is our duty to teach our pupils to weigh well the proposition both in the making and accepting. We should not lose sight of the fact that our law teaching in commercial school life should be founded upon sound and well regulated principles of business.

It is usually an easy matter to obtain cases and points of law concerning the legal affairs in our community which will better illustrate the work outlined in the daily lesson. The pupils always enjoy a reference to their own immediate surroundings and a case which has a bearing on the work adds something to the interest of the class. Some pupils say law is a dry subject but it certainly need not be. Everything depends upon the activity of the teacher in this direction. We can make the work interesting if we will or can lose interest in a very short length of time. The teacher who can create interest and *command attention* in class is sure to have an interested class and it goes without saying that he is doing a vast amount of good in commercial work. We should make a special effort to be supplied with these cases concerning these business problems—they cannot be obtained without some effort. The fact that they will help the pupil to remember the principle presented is alone worth your effort.

Contracts

A contract is a transaction between two or more persons in which each party comes under an obligation to the other and each reciprocally acquires a right to whatever is promised by the other. How often they are apparently "contracts of mistake and regret" and not contracts in which one's interests are closely and fairly guarded with all due honesty!

Before the signature is placed to the document which shall create our obligation, be sure that we are not promising to do what will work a hardship upon ourselves and those who have, at least an indirect right in our affairs. The business man who continually breaks his contract soon loses his credit and fails in business. The young business man should act carefully and judiciously in all his transactions and thereby preserve and safeguard his reputation.

A contract is either executory or executed. An executory contract is one where it is stipulated by agreement upon a sufficient consideration that something is to be done by one or both parties. An executed one is where everything is done at the time of agreement. When we speak of contracts we generally mean executory contracts, and it is this kind of contracts that we shall consider in our discussion.

In every agreement there must first be a proposition. While there are various ways of making it, we should lay stress on the need of evidence in our misunderstandings and advise the preserving and filing of all letters or memoranda which may have a bearing on every contract. It is nearly as important to know how to preserve and to have at hand these necessary papers at a moment's notice as it is to have the ability to write them.

The acceptance of the proposition should be made in the same terms as the offer if the acceptor desires the receipt of his acceptance to constitute a binding contract. The means of accepting must also be in keeping with the manner of making the proposition if the acceptor desires the mailing of the letter or the sending of the telegram, etc., to constitute a valid and binding acceptance. If the telegram or letter is conditional there is no contract until the telegram or letter is received and the condition acceded to by the party, who made the offer. An offer must be intended to create legal relations in order that it may be turned into a contract by acceptance. The intent to make a proposition or acceptance should be distinguished from a mere preliminary step. The fact that a person may reply "you are the lowest bidder" or "you are the lucky man" does not constitute an acceptance of

a proposition nor could a prospectus stating terms, etc., with room for the applicant to fill out constitute a proposition.

A proposition under seal or under a consideration cannot be revoked, but with these two exceptions, it is subject to revocation. The time of communication of a revocation unlike the time of communication of an acceptance is the time of its receipt and not of its sending, mailing, etc. If the means which is used to revoke the offer fails, the revocation is not effective. Many misunderstandings may arise by reason of a failure to understand when an offer is no longer open for acceptance, etc., or what is clearly required by the acceptor that his acceptance may be effective.

One of the hard things for the law student to understand in the study of contracts is consideration. It is ordinarily defined as the material cause which induces the parties to enter the relationship of contract, and that a valuable consideration may consist of some right, interest, profit, or benefit accruing to one party or some forbearance, detriment, loss or responsibility given, suffered, or undertaken by the other. While these definitions are clear and concise they are not ordinarily understood by the average member of the class without considerable work and care on the part of the teacher. To constitute a consideration it is not necessary that a benefit should accrue to the promisor; it is sufficient that something valuable flows from the person to whom it is made and that the promise is the inducement to the transaction. A detriment to the promisee constitute as good a consideration as a benefit to the promisor. Consideration means something in which the law can recognize some value. It is not essential that the consideration should be adequate in point of value (though gross inadequacy may indicate fraud) for it is almost impossible for the law to decide upon such matters. Every man is granted the free exercise of his own judgment in making his transactions provided he is not dealing with one who is not incompetent to handle his affairs.

An agreement to accept a smaller sum in payment of a liquidated or undisputed debt is not binding and is a well settled principle of law in all states with the possible exception of one. We should notice that the accepting of a part payment of a disputed claim with the understanding that it is tendered upon the condition that it shall be rejected entirely or else accepted upon condition that it is full payment of the claim, thereby assents to the condition and effects an accord and satisfaction. A subsequent agreement to pay for a material rejected by virtue of a con-

(Concluded on page 29.)



Marshall's Mental Meanderings

A Week and a Day With the Mormons.

BY THE MEANDERER

The Week was for myself and does not count particularly. The day was for others, and was an Occasion. Each shall have a separate writing *doppia scriptura*, the old Italian accountants would have called it, which, being translated into the latest modern jargon, might be rendered "double dope."

So, first, for my own week in Mormondom. Like many another blessing, it came to me through misfortune. A week or two before, I had been innocently perambulating the rocky trails which pass for sidewalks, at Colorado Springs. An unwary step sent my 175 lbs. avoird. careening over on a frail ankle, which nature had originally planned for a fellow who would not enter the ring at over one twenty. There was a horrible crunching of ligaments and other undergear, with the result that, at this writing, two months later, I am still giving an imitation, barring the wings and cloven foot, of the hero of "The Devil on Two Sticks." I relate this mishap particularly to admonish innocent rubberneckerers who go to Colorado Springs not to gaze on "cloud capped Pikes Peak" to the neglect of the treacherous gorges and precipices and other scenic features that may lurk in their immediate pathway—(No, Smarty, I had *not* touched any liquid more seductive than that which flows from the spring at Manitou.) Well, a little later I tried to convince that ankle that it could get well, while we were traveling. It's like arguing with a woman. She may seem to give up and you may think you have won out, but later you find you haven't moved her from her original opinion any further than you could have moved the Washington Monument with a fly-swatter. As the surly ankle did not talk back much, a week or so later, I fared on joyously through the Royal Canon, the Black Canon, etc., and wound up with a hilarious auto ride with Bro. Hoel, the genial business college man at Grand Junction. We chased about for a dozen miles or so among the glorious fruit farms, and the next day I went on to Utah. Then it was that the ankle turned on me so convincingly, that a day later a Salt Lake doctor bore me tenderly and triumphantly in his auto to the Lady Mercy hospital. There they put that ankle in a wire cage, propped it up with pillows, X-rayed it, and gave it other coddling attentions, while I had to lie back and look on as helpless as a ham-strung elephant, and without even the poor privilege of commenting on the situation in unpurgated language.

O, guileless reader, if you have never been in a hospital thus, "horse dew combat," as an old friend of mine who spoke French with an Indian accent, used to say, you have missed something worth the price of admission. That is, if you, like me, are an enthusiastic collector of new experiences. Think of a grown man who never even had a valet, being suddenly laid by the heels and placed at the mercy of a team of young women in white caps, who refer to him as "case," and who persist in treating him as impersonally as though he had just arrived on the planet. My manly dignity has not yet got done shriveling up at the memory of it. And just think! Only the other day I met one of those same pretty nurses in a cafeteria in Los Angeles where she is taking her vacation (in Los Angeles, I mean, not the cafeteria) and she had the nerve to come over to my table and ask how I was coming on! It is curious how some

people like to rub it in. When she started toward me, I had a horrid fear that it was her intention to give me another alcohol bath.

However, I have been straying a good way from the Mormons. I suppose nobody ever yet visited Salt Lake City, who did not center most of his interest around the Mormons, and their peculiar institutions. Of course, it all comes through the attractive mystery of polygamy. Although more than half the population is non-Mormon, and of the Mormons, more than ninety-five per cent are not polygamous and never have been, the stranger yet thrills with the morbid interest, and can hardly pass a man in the street without wondering how many wives he has, or gazes at the windows of every house, in half expectation of seeing signs of a harem. Of course, it is all both. It is a matter of unquestioned statistics that polygamy was never, in its palmist days, practiced by more than twenty per cent of the Mormons themselves; and, for at least a generation, the institution has, practically speaking, been as dead as Julius Caesar, certain raucous agitation to the contrary, notwithstanding. I talked with dozens of resident Gentiles during my stay, and everyone of them agreed that most of the erotic stuff that has from time to time appeared in the magazines and newspapers about the "revival" of polygamy in Utah, is the merest tommyrot. Not one of my informants—and some of them are strongly anti-Mormon—believed that the church is any longer solemnizing plural marriages. There are doubtless here and there, some irresponsible people in Utah, who try to cloak their immorality under the old time approval of polygamy. But they are probably even less numerous than folks of the same class who, in other states, use the divorce laws to the same purpose.

In truth, it is quite time to "forget" all this silly prejudice, and consider Salt Lake City, on its merits, as a live, hustling and very attractive American town. It lies in the heart of what is probably the richest agricultural region of the same area in all the world. The nearby mountains are masses of mineral wealth, in copper, gold, silver and other rare metals, as well as coal, iron, building stone, gypsum, etc., which is simply incalculable. The full-fed streams that pour down from the Wahsatches, supply water for irrigation and power for lighting and machinery beyond the possibility of exhaustion by any conceivable demands. Aside from these solid advantages, there is no city in this land that enjoys a nobler scenic setting. The purple mountains rising up on all sides, and the broad salt and fresh water lakes nearby, give Salt Lake City, a salubrity of climate, and a beauty of outlook that are unsurpassed.

The town itself is broad-streeted and clean, and adorned with splendid modern skyscrapers

and up-to-date public buildings. I have seen no city where there is a larger proportion of beautiful and well kept homes. There seem to be no slums or other areas of squalor. A striking charm of Salt Lake City, are the long rows of plummy Lombardy poplars that border nearly all the streets. The lacy honey locusts also abound, and to my eye, there is no more beautiful tree.

The chiefest beauties of Nature, and of civilization have clasped hands at Salt Lake City, and it is no wonder that her citizens love their town, with loyal enthusiasm. Whoever tarrys there will want to return.

The Day And now for that momentous day. The word had come that a section of the "Rex Tour" excursionists, accompanied by Mrs. Yonrex, herself, and other notables, consisting chiefly of commercial teachers from the East, would reach the city on a certain day en route for the Spokane meeting, and the local educational brothers and sisters at once organized to receive the guests fittingly. The meanderer, as a visiting brother was called into their councils, and preparations were made for big doin's. The pushers and promoters consisted of Bros. Davis and Henager, of the local business world; J. C. Thomas and others of the Latter Day Saints Business College; U. E. Hancock and C. E. Corey, respectively, local managers of the Remington and the Underwood typewriting companies; F. W. Ottman, court reporter for the 3rd. Judicial District; and Joseph Nelson, a former business educator, who is now general manager of the big joy factory that is run down at Saltair on the Lake. This small group of gentlemen, none of whom are in the Rockefeller class, pluckily bore all the expense of the generous entertainment of their hundred or more guests, with the exception of the luncheon at the Commercial Club and I submit that they came close to holding the record for hospitality.

It was about eleven thirty a. m. when the excursion train pulled into the Rio Grande station. The guests were at once given handsome souvenir cards containing the day's program, and a list of the attractions they were expected to notice. At the bottom of the card, ran the legend: "*Your money does not pass in Salt Lake today. Keep your hands out of your pocket.*"

It had been expected to begin the day with a visit to the Mormon Tabernacle, and a recital on the famous organ, but owing to the late arrival of the train, this feature had to be left out. So, the guests were at once conducted to the Commercial Club one of the swell show places of the city, where a delicious luncheon was served. The menu included mountain trout, fresh from the Wahsatch canons as well as other dainties. At the conclusion, there was some



The Salt Splash Party of Commercial Teachers in Salt Lake, Utah, on their way to Spokane, Wn. Did they have a good time? Who's who?



speech making. There was first a "welcome talk" by the "Chief Booster" of the club. This was followed by responses from E. E. Gaylord, of Massachusetts, R. G. Laird, of the Boston Commercial High School, the present meanderer, and several others. J. C. Henager, of Salt Lake, presided gracefully as toastmaster.

After the luncheon, came a two hours' joy ride by special street car, out to Ft. Douglas, and along the principal business and residence streets. The rubber-neck ride terminated at the Lake Station when all boarded the train for Salt-air, eighteen miles away on the shores of the Great Salt Lake. The way ran through the broad green meadows north of the Ogairik Range and up the interesting, to sink with out ballast. It was worth something to see that bunch of school masters and school ma'ams struggling in that funny water. Having but one leg in active service, I kept out of it, for I had been in before, and know that when a fellow gets into that queer brine, he needs all the limbs he has and more. You would think that you would be perfectly safe and comfortable in water that can't get higher than your elbows when you stand up in it, but there is where you get fooled. You will not be allowed to stand up in it. Your center of gravity has a way of moving about under you, and trying to get on top and may succeed, unless you have a number-five head and feet large enough to serve as anchors. The school safe and of course, were built on the reverse of this plan, hence the frequent disasters. In spite of everything, the pretty little feet would seek the surface, and the lofty high brows would go down, and then, O, me, O, my! that awful brine would get into mouth and eyes. It is no good trying to rub the smart out with the wet hands, one just zets more of the brine in. The only thing to do is to grin and bear it and not say things that would spoil the record. When the salt dip is over, you have to have an immediate fresh water bath, too, as I heard one little maid put it, "Wash off the first bath," otherwise you will have the odor and other similitudes of a dried herring.

The crowd got back to the city at seventy-three and at once boarded their train which was to take them on to the Yellowstone Park. How I should have liked to accompany them on that glorious outing! But my crutches forbade, and so, with the others left behind, I could only wave them a regretful goodbye, as the Rio Grande train pulled away, and be thankful to have been with them through the delightful day that was over.

English—Continued from page 24.

bered about Beethoven's lost sense and commenced the waving of handkerchiefs and swinging of arms that the master musician came to know his composition was a success. Then it was Beethoven's face became lighted with recognition as he bowed this way and that. The humblest letter-writer should be imbued with the same spirit of striving to produce the desired result with the first effort.

Completeness with careless arrangement "is a poorly matched double team, and don't pull well together in harness. They are like Peter Johnson's sorrel and chestnut. The chestnut wants to prance all the time, and the sorrel is sober and melancholy. They stand out against each other, and neither can know what he can do best, because the other interferes." A letter may include every essential item but the

effect is lost if the order of presentation is not "smooth" and logical.

In such a brief survey of the province of letter-writing, one can but intimate and suggest the scope of the field. As the agencies of exchange become like a labyrinth, the emphasis upon letter-writing is, of course, more striking. Many parts where trading at one time was between buyer and seller directly have inaugurated the "Mail Order Department." Many at a distance are faithfully served, and they who possess the faculty of graphically indicating their needs are more satisfactorily served than those with limited power of expression. Such as are familiar, in addition, with the inherent factors of current business methods are naturally attended more expeditiously. The department stores, were they called upon to relinquish their mail order facilities, would be cutting off a lucrative channel of revenue and the distant buyer would be obliged to forfeit comfort and convenience which have become well-nigh necessities.

LEISTER'S ARTICLES ON ACCOUNTANCY.

We wish to call special attention to the splendid contributions on accountancy by Mr. Leister. In each of his papers he is showing a problem which contains a specific accounting principle and how it is done, with notes or quotations from authority as to "why" it is done. Everyone of those papers can be profitably studied by every teacher of business.

Few people know, except those who have tried, how difficult it is to get real valuable information and *inside facts* from accountants of established reputation and unquestioned ability.

Mr. Leister is exceptionally free in these articles to give our readers the facts as he is able to discover them from the inside of the inner circles of accountancy and as secured through experience and through personal contact with accountants.

He has paid mighty dear for this information. He has covered much of the country in the interests of nearly every kind of business from a steam railroad to the Salvation Army.

Every school proprietor should see to it that his commercial teacher reads these articles and absorbs them.

Law—Continued from page 27.

tract requiring material of a certain quality or standard is without consideration and so a promise by the owner to pay the contractor for certain work covered by the contract an amount in addition to that stipulated in the contract is without consideration and unenforceable. Where a contract of employment is made for

a certain time at a stipulated salary per month or year, an agreement during the term to receive less or pay more than the contract price is void unless supported by some change in place, hours, character, of employment, etc. As a general rule a promise of additional pay for completing an existing contract creates a moral obligation only and is without consideration.

It should not be a matter of evading an obligation however if once made in good faith. As stated before in this article one's success and credit in business life depends much upon one's attention to promises. In commercial school life we should not put too much stress in teaching a means of evading (legally) a contract. It should have its place in the argument but should not overshadow the fact that honesty requires something of the individual who has given his word to an understanding.

Accountancy—Continued from page 22

000 of common stock at par. The company votes to acquire the interest of Charles and Robert Wilson in the business, real estate, plant, outstanding accounts, etc., of Wilson Bros., and to assume the firm's indebtedness of 40,000 in consideration of the sum of \$210,000 and to pay therefore 2,100 shares of the common stock, 1,500 shares to be issued in the name of Charles Wilson and 600 shares in the name of Robert Wilson. The company votes to place a mortgage on its real estate and plant for \$50,000 to secure an issue of \$50,000 first mortgage 5% gold bonds of the denomination of \$1,000 each. The creditors subscribe for preferred stock to the amount of 50% of the amounts due and take bonds at par for the remainder.

The entries in order of their occurrence to properly express the foregoing transactions are as follows: Fig. 3

When stock is subscribed for, unpaid, and misused, it is not correct to credit capital stock, but subscription account and charge the subscriber

When stock is subscribed for, and the subscriber agrees to pay for same in installments, the shares at par are charged to subscribers' account and credited to subscription account, not to treasury stock or capital stock, as original shares cannot be issued until fully paid for.

When the subscriber pays in full for his subscription and the stock is issued, subscription account is debited, and capital stock account is credited.

When the number of subscribers is numerous, a separate subscription ledger is opened and a controlling account is carried on the general ledger.



Hurrah for Wisconsin

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:—I thought perhaps you would be interested in knowing something about the meeting of the Wisconsin Business Educators' Association at Appleton, Wis., in Bushey Bros.' new building, July 2d and 3rd. A very profitable program was rendered and a new Constitution adopted, which we believe, will accomplish things. The Association is to be regularly incorporated, so we shall have authority to enforce our mandates; then each affiliated school will be furnished with a seal of the Association, which it must use on all advertising matter. Before the school is duly a member, its representative must subscribe to the following declaration:

"I solemnly agree to forward promptly, when issued, to the Secretary of the Association, a copy of all printed circulars, catalogs and advertisements, and all newspaper copy upon the request of the executive committee or any one of its members; to adhere strictly to our published tuition rates; to make no misrepresentations regarding our school nor that of my competitor; not to employ one of our own students as a regular teacher in the school, except during the temporary absence of the regular instructor, until after such student shall have graduated and received his diploma; to be cheerfully governed by the Constitution and By-laws of this Association; to keep our course of study up to the standard, as outlined by this Association, and to do everything within my power to forward the best interests of the Association."

Perhaps the following is the most unusual part of the Constitution:

"An inspection committee consisting of a representative from each of the three affiliated schools located in widely separated parts of the state shall be elected by ballot at the annual meeting of 1919; one to serve one year, one two years, and one three years. At each annual meeting thereafter, the Association shall elect in the same manner, and for a term of three years, one representative to succeed the one whose term shall have expired. This committee shall organize promptly and apportion the membership schools among them for inspection purposes, so that each school shall be inspected once annually by one of its members. This visiting committee-man being the direct representative of the Association shall examine into the conduct of the school in any or all particulars—quarters, surroundings, equipment, teachers, courses of study, rates charged for tuition and for supplies, quality of supplies and text books, method of obtaining business, securing employment, etc."

Each committee-man shall promptly make to each visited school in writing such suggestions for its improvement as in his judgment are necessary to meet the reasonable requirements of the Association. It shall be the duty of each school promptly to conform, as nearly as practicable to the suggestions and report to the visiting inspector. A copy of his suggestion as well as of the report made to him by the school shall be kept on file by the committee."

This committee shall make a full report in writing to the Association at each annual meeting. Each member of the inspection committee shall be paid \$3 a day and actual railroad expenses while on the inspection duty. All bills of this committee having the O. K. of both President and Vice President shall be promptly paid by the Treasurer."

This Association intends to place Wisconsin Business Education on the same plane with other Wisconsin Educational Standards.

Yours very truly,

OTIS L. TRENARY.

President O. L. Trenary presided and after routine business an interesting and practical program was carried out as follows:

Tuition—How Much and How, E. D. Widmer, Wausau, Wis.

Employment of Students, O. E. Wood, Stevens Point, Wis.

Stenographers' Salaries, John T. Bushey, Appleton, Wis.

How the Business Man Views the Business College, F. J. Harwood, Supt. of Appleton Woolen Mills.

Course of Study and Time Requirements, L. D. Atkinson, Madison, Wis.

Entrance Requirements, Miss Abbie Brown, Milwaukee, Wis.

English—Where are We Going to do with it? E. F. Muntal, Green Bay, Wis.

Lively discussions followed all these subjects and many good and practical ideas were brought out. The Convention was also favored by a splendid address by Mr. Knight from the State Civil Service Commission asking for the co-operation of the Business Educators of the State in preparing young people for government positions, outlining the qualifications necessary for such work.

About fifteen of the leading schools of the State were represented. Robert C. Spencer, of Milwaukee, addressed the members with his old time vigor on the subject of "Universal Education" to which he has given many years of study and thought. The Convention adopted the following resolutions:

WHEREAS, We members of the Wisconsin Commercial Educators' Association, in Convention assembled at Appleton, Wisconsin, fully appreciated the great value of universal popular education;

AND WHEREAS, We desire to place ourselves on record as favoring any movement which shall tend to better conditions and lead to a system of national education; therefore be it

RESOLVED, That we, as commercial teachers of Wisconsin, are heartily in sympathy with this movement to educate the masses.

Perhaps one of the most important acts of the Convention was the adoption of a new Constitution and the incorporation of the Association under a State Charter.

The following officers were elected for the current year: President, C. A. Cowee, Wausau, Wis.; Vice President, O. E. Wood, Stevens Point, Wis.; Secy.-Treas., Miss Abbie Brown, Milwaukee, Wis.

W. W. DALE,
Janesville, Wis.

NEWS NOTES AND NOTICES

Lincoln Berkman, the "live wire" last year of the Lincoln Business College and the B. E., is this year in charge of the penmanship of one of Pittsburg's big high schools under the general supervision of the director of writing, Elmer G. Miller, who has under his charge nine supervisors of writing in the grades and about a half dozen in the high schools. Surely there is something doing in Penmanship in Pittsburg.

Miss Jessie E. Wones, of Springfield, Ohio, is this year supervising penmanship in the public schools of Boyne City, Mich. In due time the good people of Boyne City will discover first-class material in the person of Miss Wones.

Mrs. Alice D. Root, of Wooster, Ohio, has been elected principal of the Middletown, O., schools, and to supervise penmanship in the grades as well.

Mr. O. B. Thomas, the efficient supervisor of writing and drawing of South Vienna, Ohio, will this year instruct teachers and pupils in the arts of drawing and writing in the public schools of Wapakoneta, Ohio.

Mr. Frank Andrews, of the Central Normal College, of Danville, Ind., now has charge of the commercial department of McCann's Business College, Mahanoy City, Pa.

Mr. T. C. Sawyer, last year supervisor of writing and drawing in the Middletown, O., schools, has been elected supervisor of writing in the Norwood, O., public schools at a substantial increase in salary. Mr. Sawyer is a young man of much more than average ability and we predict exceptional work under his supervision.

Mr. R. W. Carr, of Cambridge, O., has been elected to supervise writing in Middletown, O., following Mr. Sawyer.

The Fitzgerald Business School, Schenectady, N. Y., has secured the services of Mr. E. W. Frear, a penman and Engrosser, to take charge of its Commercial Department the coming year. Mr. Frear is a graduate of the Zanerian College, and for the past four years penmanship teacher and assistant in the commercial department of the Greer College, Hoopstern, Ill. Mr. Frear starts in his new position July 15th.

Mr. S. E. Ruley, last year with Creager's School, Louisville, Ky., is now connected with the Springfield, Ill., Business College.

Mary Ellison, of Norway, Michigan, is the new commercial teacher in Crystal Falls, Mich.

Mr. J. Clifton Bryant, a graduate of the Accountancy Class of the Y. M. C. A., of Los Angeles, succeeds Mr. Whitley who goes to Santa Ana as commercial and penmanship instructor. Mr. Bryant is an able, thorough, conscientious young fellow whose work and worth are being recognized right at home.

Mr. W. J. Stewart, of the Springfield, Ill., Business College, has accepted a position with the commercial high school of Santa Ana, Cal., as instructor of bookkeeping and accounting. Mr. S. E. Ruley, of Louisville, Ky., succeeds Mr. Stewart.

A. B. ZuTavern, formerly of the Metropolitan Business College, Chicago, Ill., is now business manager of the Winnipeg, Man., Business College. THE BUSINESS EDUCATOR extends best wishes for Mr. ZuTavern in his new field of work.

Mr. A. W. Maderia, of Elizabethtown, Pa., is now teacher of penmanship and assistant in the commercial subjects in Elliott's Business College, Burlington, Iowa.

Mr. J. E. Plummer, of Heald's College, San Francisco, Calif., is now with A. F. Gates, of the Waterloo, Iowa, Business College.

A. M. Wonnell, of the Ferris Institute, Big Rapids, Mich., whose penmanship is par excellence, and whose teaching qualities are a 1 in every particular, goes to Cincinnati this year as an assistant supervisor of writing to Mr. A. H. Steadman. We don't know who to compliment the most, the city of Cincinnati or Mr. Wonnell. Both we believe, will be the better for the combination.

Mr. M. D. Zimmerman is the new commercial teacher in the Bristol County Business School, Taunton, Mass.

L. C. Kline has organized and is conducting a first class business school in Alhambra, Calif., a suburb of Los Angeles. He reports a good attendance, a first class equipment, and a fine outlook.

A. D. Shimek formerly of the Ferris Institute, of Big Rapids, Mich., takes charge of the commercial department of the San Francisco, Calif., Business College next year. We wish him much success in his new position.

N. A. Campbell, who for some time past conducted the Haussam School, of Penmanship, Hutchinson, Kans., is now with the American Business College, Pueblo, Colo.

We were perhaps never more surprised than to learn that Mr. Raymond P. Kelly, who has had charge of the school interests of the Remington Typewriter Company, had severed his connection with that company and had joined the Blair Business College, of Spokane, becoming the head of the shorthand department. Surely this is quite a feather in the Blair cap, and quite an important catch for Spokane and the Northwest, for few in our profession are more widely known and admired and appreciated than Mr. and Mrs. Kelly. They are estimable people and their influence in that city will be for good.

Mr. Kelly has invested some of his earnings in a country place near Spokane in the form of a fruit farm, so that he will from this time on combine the duties and pleasures of school man and country gentleman.

McCann's Business College Commencement, Mahanoy City, Pa., was held in the Family Theater in that city July 10th. Rev. Dr. John Merritt Driver, of Chicago, being the principal speaker of the evening. McCann's Commencement exercises are noted events in Mahanoy City and Reading, Pa.

Mr. A. R. Reelthorn, formerly of North Manchester, Ind., and recently of Mesa, Ariz., is now teacher of the commercial subjects in the Corning, Calif., Union High School.

C. B. Edgeworth, last year with the North Hampton, Pa., High School, has accepted a position this year with the Holyoke, Mass., High School at a big increase in salary. At the close of school he was married and spent the summer in traveling.

What Are You Going To Do?

CHAS. T. CRAGIN,

Holyoke, Mass.,
Thompson's Business
School.

What Are You Going to Do?

More than fifteen million young people between the ages of six and twenty will, at about the time this magazine reaches its readers, enter the schools of the United States. These schools are scattered all the way from frozen Alaska to the broiling Philippines, and they cover all sorts and conditions of men from the Indian of the Arctic to the head hunters of the islands of the Indian Ocean.

It is a tremendous problem, this of the education of such a people as the American people has come to be. While our methods are not to be compared in thoroughness with those of such a nation as Germany or in scholarship with such a country as misty little Scotland, yet no nation in the world spends money so liberally and with such a lavish hand provides all the necessities of education as the United States, "the melting pot" of the world.

Wonderful it is to see the splendid results that have come from this great educational scheme. It is an interesting sight to go down to Ellis Island where sometimes in a single day as many as seven thousand immigrants are landed from holds of the great ocean liners. A strange collection of humanity, Russian Jews, Hungarian peasants and Polish exiles, Italians, Sicilians or Romans. Old Ireland, "rem of the ocean," used to furnish most of the immigrants to this country when I was a boy, but today the Irish are few in number compared with the swarms that have been driven out of Russia, Poland and Hungary by persecution, and out of Italy by poverty. All these strange people come swarming into Ellis Island where, if they pass the rather rigid inspection of the government officials, they land in New York, and perhaps go to the plains of the far West, the plantations of the South, the mines of Pennsylvania, the forests of Wisconsin. But a great number, especially of the Russian Jews and Italian peasantry, remain in the great city to crowd still further the swarming warrens of the east side.

They can speak no word of English, these people, and except they have friends of their own, they are helpless. Most of them have their friends, who are ready to receive them and welcome them with such hospitality as the poor allways offer to one another, and it is wonderful to see the almost miraculous rapidity with which the children of these foreigners pick up the language and adopt the manners and customs of the American people in the public schools.

In a little while you find them in the night sessions of business colleges, and soon they appear in the ranks of stenographers and clerks, for their education is almost always along industrial lines. Yet higher education is not neglected for the great "College of the City of New York," with several thousand students is made up largely of young Jews. Wonderfully fine scholars these young Jews.

The safety of a nation lies in its public school system, but the school system of itself does not supply a sufficiency of technical education, and so it comes that there are in this country today probably, more than 5,000 private business schools.

Hardly a city of 20,000 but contains its business College or Commercial School, and these private commercial schools contain a great multitude of young people who feel the need of technical education, and yet cannot give the four years required in the city high schools, which themselves are offering a commercial course with few text-books, free stationery and everything else free.

I have been, for a good many years, engaged in commercial education, and I have had an opportunity to see the growth of the business col-

lege, and the commercial high school, for there were no commercial high schools in this country when I began teaching in business colleges.

It is true that bookkeeping was taught in most high schools and in some grammar schools, but there was no attempt at the general education now provided in the first-class commercial high school. Nor was shorthand so much as thought of. True, the courts employed a few stenographers, but a few only, and it was the coming of the typewriter a few years later that made stenography the prominent branch of education it has now come to be. The women of America owe a tremendous debt to Sholes who, I believe, was the first man to invent a typewriter.

The Remington Company put their typewriter on the market less than thirty-five years ago and there were no female stenographers at that time. Today an army of them are earning good salaries at an art that does not overwork them and adds to their intelligence every day. Certainly the young business women of America could not be indebted to Sholes.

Now in the course of my daily work in schools of different orders of merit, most of them very good, one or two slightly below par, I have found everywhere one serious fault. The business college of today is filled with students, male and female, who have no definite idea of what they want to do. I know I did not have when I attended business college a good many years ago.

The glowing literature of the college I attend led me to believe the business world would be extremely anxious to secure my services. There was no special excitement over my graduation and the leading business men of New York, which was my nearest city, did not rush forward to secure me as soon as my diploma was handed me. Indeed when I called upon them soon after my exit from school, they were about as cordial, warm and genial as a load of ice in a cold storage warehouse. I didn't really know what I wanted to do. I knew nothing about shorthand but I was fairly expert with figures, understood the English language better than most, and had graduated with high rank in bookkeeping, which was about the only study that received any attention.

The first thing that changed much since my day. The business colleges still print advertising which does not understate matters in the least, though nothing to be compared with the flowery literature that went forth twenty-five years ago. The business colleges of today do far more towards securing employment for pupils than they did in my boyhood. It is not, for that, such a good thing, in another it is, for if it has come to be a fact that many large business colleges are simply employment agencies, nothing less and *not much more*.

It is quite an easy thing in an active, wide-awake city for such schools to find positions for all reasonably bright and intelligent pupils, and most of the young pupils who pay out money to go to a business college are fairly intelligent and industrious. There are some exceptions it is true, but very few fail to secure employment of a certain kind in a certain period of time generally being a year or less. It is easy for a school of this kind to employ \$50 a week solicitors and \$50 a month teachers which does not insure much real instruction to the pupil.

It has come to be expected that in a year's time less the school will find a position for a pupil and the pupil takes little interest in the matter of preparation knowing the school will find a place for him. The result is not all that could be desired.

It is right and proper that the business school should, so far as possible, aid the student in securing employment, but I seriously object to having a school of mine considered just an employment agency. I want my graduate to know more than just enough to get a job, and I never make any promises that I will secure a position. As a matter of fact I don't have to. For when business is good, positions are more plentiful than really good graduates.

But I wish every young man and young woman who comes to me had some conception of what he or she wanted to do instead of being so perfectly satisfied, after paying so much money, to let the school send them out in any position that offers a living salary, for that is not the way to reach any high order of success.

The business student like any other student should have some clear and definite aim and should know what the world has to offer and then strive along those lines. If we had that kind of pupils we would get far higher results. But it is a fact that the average young person is in about the same position that I was. My ideas of the business world at eighteen were very vague. I knew but little of its opportunities. I had only a slight idea of what lay before me, and I thought that to be a bookkeeper was about the limit of business education—just as many people think now that to be a stenographer is the limit of stenography.

I am going to try to tell in three or four articles in succeeding numbers of THE BUSINESS EDUCATOR what others have done, and in this number, just to show the difference, I am going to tell you briefly the story of a young man who failed.

THE STORY OF ONE WHO FAILED.

Tom Gardner walked down the gang plank of the Mary Powell, the swiftest boat on the Hudson 30 years ago and a boat who can still show her heels to most anything afloat on that noble stream. Tom was a tall slender youth of twenty or thereabouts. In one hand he carried an old fashioned carpet bag which had been in the Gardner family ever since the first member came over in the Mayflower. He was a stylish looking youth for his clothes were cheap of quality and although neat, lacked that air of distinction which comes from clothes made by city tailors, for Tom was a New England Yankee, who, attracted by the brilliant advertising of a great commercial school, had come to the valley of the Hudson to get the training which should assure him of a good future. He was now, with a parchment done up in a tin roll which assured the world in general that Tom Gardner was a Master of Accounts, he was making his first entrance into the big city of New York.

It was a big city then but not by any means with the tremendous metropolises that greet the new-comer of today. West street, where the Mary Powell landed, did not then float the flags of all nations from a fleet of ocean monsters that cross the Atlantic in less than five days. There was no roaring elevated and the subway with its atmosphere like that of the Tomb of the Pharaohs was not dreamed of. The ferry boats were the only method of getting across the East and North River to the neighboring cities of Brooklyn, Hoboken and Jersey City for the wonderful river tunnels were yet in the future. The trolley car had not come nor was there any "Great White Way" for the electric light had not put in an appearance to any extent, and a man did not take his life in his hands to escape joy riders in whirling automobiles, when he crossed Broadway.

A jingling horse car took Tom Gardner out to Central Park which he had read about and had resolved to see. It was an hour of horse-car journey out to the entrance of the big park where he was duly impressed by the hideous statuary which adorns that beautiful breathing place, and he admired the big elephants and hippopotami and laughed at the antics of the denizens of the "monkey house" immortalized by Caruso.

All the way up to the park on the west side, where now appear sky-scrapers, and great apartment blocks, were \$10,000 a year just pays the rent of a single comfortable flat, where a queer collection of houses made out of piano boxes, dry goods cases and the like, covered with flattened out tin cans to protect from the rain, and each having a joint of stovepipe for the rusty stove, which heated and furnished cooking conveniences. There were a goat or two browsing around each of these humble abodes, and frequently a mangy dog, a tramp cat, and perhaps a few hens and chickens and there were a plentiful supply of children, who had no fear of dirt, and very little regard for the fashions in clothing.

This was "Shanty Town," the most picturesque of all the regions of old New York, long since vanished. Edward Harrigan immortalized "Shanty Town" in that fine series of plays that made Harrigan & Hart's Theater famous for years. They squatted on the land, erected their own house out of piano boxes and the like, bought a goat to furnish milk for the babies, and



lived a care-free, joyous and somewhat turbulent life, for there were glorious fights in "Shanty Town" in those good old days.

Well, to come back to Tom Gardner. He took a day to see the sights of Central Park, and as night came on, he sought a lodging place. Tom had heard about the perils of the city and fought shy of irritating gentlemen. Tom offered to show him the place and show him around. For Tom was not an ignomiamus. He had read the papers, and while there was still traces of hayseed in his hair, he was by no means an easy mark, and was fully capable of taking care of the few dollars he had left after graduating from business college.

AFTER A JOB.

"Do you want any office help?" This was about the twentieth time young Gardner had asked the question and the reply had been in every case the same, with various modifications. "We're turning off help not hiring it." "What experience have you had?" was occasionally thrown at him and Tom had to admit that his experience was to be gained, not already acquired. It was a dreary business this going from place to place. He had seen in the morning papers a few advertisements that send him on fruitless errands. Most of these were for agents or require the applicant to have a deposit and were invariably in localities that did not inspire confidence.

The great business houses all had the same reply, for mind you this was in the year of the great panic, which following the flush time after the Civil War, had swept the country like a tornado and left ruin, destruction, and wreck in every business center throughout the land.

ALONE IN NEW YORK.

There are lonely places in the world. I have been on the deck of a steamship far out of sight of land where I did not know a soul. I have slept out at night on the prairie where it was fifty miles anywhere and the only sound at night was the moaning of the wind as it swept over the desolate landscape and through the tall grass and the yelp of the Coyote. I have been at night in the Canadian woods, away out in the lumber country, where you heard the scream of the wild cat, the cry of the lynx and the chattering of the loon as he swept through the night sky, and you saw only the stars above and nothing but thick forest all about you. These are lonely places but none to compare in loneliness with a great city to a country boy without friends, without occupation, and with mighty little money.

In less than a week Tom Gardner was the most homesick man in the whole city of New York. He had not seen a soul that he knew in all that time. There seemed to be no earthly prospect of getting employment and his finances were getting to a very low ebb.

THE FIRST JOB.

One morning walking down West Street toward the dock he saw in front of a low saloon a poster saying "Able bodied men wanted to work on the Jersey Central Extension at Port Jervis. Wages two dollars a day." Tom had been to business college with no intention of becoming a railroad shoveler but his money was gone and he was no loafer and so he walked into the saloon and enquired about the position. A tough looking fellow was there taking names and giving the necessary information. He was not nearly so tough as he looked, and answered Tom civilly enough, saying, "you may have a job if you want one, but you don't look like the kind we are after. The result was that Tom was given a ticket to Port Jervis and on an afternoon train he left New York to put in an appearance at the office of a railroad shanty boss. He was given a ticket number, and shovel, permitted to rest, and told to report the next morning at seven.

WITH THE SHANTY BOSS.

"You don't look as if you had the beef," said the section boss to Tom Gardner, as he took his place with 20 or 30 husky Irish and Italian hoppers in the pit of the railroad extension at Port Jervis. Tom was slender, but he was of that tough New England stock that is whiplike, made of steel springs, and 20 years on a rocky New Hampshire farm had made him as hard as iron and he was fully capable of holding his own with the stout laborers, who grunted and

sweated as they heaved sand and clay into the dump-carts of the railroad gang.

Tom was a good mixer too, and if the rough fellows of the gang were inclined to make sport of him at first, he soon made good for there was no nonsense about the boy and he had that first element of success, the ability to meet any kind of a person on his own footings, and in a little while the ignorant fellows of the gang were coming to Tom to write home "a bit of a letter to the old woman," or to address an envelope to the "gyurl," for Tom was really a pretty good penman. He had learned that much in the business college, if nothing more, and one day the boss put him on to the job of a bookkeeper and he became at once a member of the clerical force of a big railroad building company, but Tom Gardner had no liking for his surroundings. The shanty boarding house did not appeal to his higher emotions, and he at once began to lay plans for getting another position.

He wanted to wear better clothes, he wanted to mingle with more refined people, and he did not know enough to understand that he was on the direct road to promotion in a business so big that there was no limit to its opportunities. He found an old copy of Bradstreet at the office and from it selecting the names of small manufacturers all over his own country, New England, he wrote in his best hand, letters applying for the position as bookkeeper. He showed shrewdness in his method and in a month or two he had an offer from The Carter Mfg. Co. to keep their books at \$12 a week.

He drew his pay, took the first train for Middleton, the small New England city, in which the company was located. It was a little manufacturing company. Its owner was a man of slight culture, some intelligence, and a boundless capacity for taking chances. A natural gambler he would take any chance for success. He had started the business without capital and succeeded in getting enough trade to keep a dozen or so relatives and acquaintances in fairly steady employment.

When Tom came to look over the books, which had been kept in a haphazard manner, he was able to start to find that the help, especially the relatives were several months in arrears in salary; that there was no regular pay day and that a man when he wanted ten dollars would ask for twenty-five and, as likely as not, get five dollars. More than that he was cheered by confidential information from outsiders, who told him the concern was in its last legs and that he would be mighty lucky if it did not go up inside of three months.

This was not encouraging, but when Gardner came to look over the accounts he saw the profits on the article sold was at least one hundred per cent. He found, moreover, that it had been the custom of the proprietor to sell a bill of goods on time to anybody who ordered in case he had a printed letter head, or the place of destination could be found in the post office directory, in fact anybody could get credit and most everybody did.

The bills were not, as a rule, large, any where from five to twenty-five dollars, but several thousand dollars worth were scattered all over the United States, too small to collect by legal means and yet too large to lose. In the failure to collect these bills was plainly to be seen the reason why the company was from six months to a year behind on the pay-roll.

Tom Gardner had plenty of faults, a lack of self-confidence was one of them, a lack of foresight another, but he did not lack industry and he at once set to work to collect these bills and to get more business. There was stenography and typewriting, but bookkeeping was almost a minus quantity. An hour each day was amply sufficient to do all the clerical work of the tottering concern and so Gardner put in the rest of his time writing to every business house in the country, which was likely to buy the goods of the company.

As I said before he was a good penman and did his very prettiest work, these letters were the result was most satisfactory. In a little while he began to make his collection business tell. Most of the people who owed these little bills were responsible and Gardner had excellent tact. He did not bluster but used persuasion and flattery and as a last resort only threatened to sue. In three out of four cases two or three letters brought the remittance, and often

orders for more goods. Others showed marked admiration for the fine penmanship and one Swedish gentleman at the head of a large manufacturing concern in Illinois was so enraptured with Tom's "flourishes" and "curlicles" that he sent an order for fifty dollars worth of goods and became for many years an extremely profitable customer.

Then Tom took a position in a night school just opened by the Y. M. C. A., in the city of Middleton. There wasn't much money in it but he knew there was a chance of getting acquainted with some of the people and he was glad to add a few dollars to his income.

In less than six months Tom had saved the Manufacturing Co. had doubled its force and had cleaned up all its old stock with orders ahead for business to keep the concern rushing two or three months. The help, to their delight were getting their pay every month and Tom Gardner was the most popular man in that part of the city for everyone had been sure when he came there that neither he nor anybody else would save the Carter Manufacturing Co. from going on the rocks. It was a great achievement and the boy really did show remarkable sagacity and boundless energy in his efforts to make things go, but the Carter Mfg Co. was a small concern at the best and its field of business was limited for it made a specialty of goods only used by a few and never could become a large affair.

ANOTHER MISSED OPPORTUNITY.

Then came the second opportunity. Among the night school students at the "Y. M. C. A." was a young fellow whose brother-in-law was just then beginning a business which has since developed into one of the monster corporations of the world. The man's name was Bailey and the name of his brother-in-law was Swift. Now everybody has heard of the "Swift Dressed Beef Co.," which employs thousands of men in the great Union Stock Yards of Chicago and which sends millions of dollars worth of beef, pork and mutton all over the civilized world, with its storage houses in every large city in America. George Swift had just begun the business of selling dressed beef in refrigerator cars to other parts of the country. He had opened a warehouse and office in Boston and he wanted a young man to act as bookkeeper and young Bailey, who was a great admirer of Tom Gardner's penmanship and his ability as a teacher, advised his brother-in-law to see the youngster and ask him to take charge of the Boston office. The dressed beef magnate came to see Gardner and offered him a thousand dollars a year to come to Boston and act as bookkeeper. He told him: "If you make good there isn't any limit to the salary you can make in this business." We are just beginning but we are going to do business that will make your eyes stick out. He told the truth and Swift did make everybody's eyes stick out and they have been sticking out every since until now only a millionaire can afford beefsteak.

Now Tom Gardner read the newspapers every morning. He knew the growing importance of the dressed beef business and more than that he knew that the business that he was engaged in was not one that would offer much scope for a man's ability, but Tom lacked resolution. One of his weak points was lack of self-confidence and he did not have the sense which made him go to others for advice.

Carter, the proprietor of the business which employed him was no fool. He knew he had been on the edge of bankruptcy when he was lucky enough to be impressed by young Gardner's letter and offered him the position of bookkeeper to his crumbling business. He had seen the almost magic manner in which the youth had restored that business, built up his tumbling fortune and set him on the road to success. Somebody gave Carter the tip that Swift, the big beef man was after his bookkeeper, Carter managed the thing very well, for he had considerable shrewdness. He strolled in that evening just about as Tom had mustered up his wavering mind to give his notice and accept the position with Swift. "Tom" he said, "you and I have got along well together. I never had any young fellow that I took to as I do to you, and the help all like you here, and you ought to raise your pay \$1 a day." He knocked the understanding from Tom's resolution to leave. He liked the place and was allowed to do about as

he saw fit. All the help *did* idolize him and the extra dollar a day made his pay a little more than Swift had offered, and the result was that Tom Gardner stayed and in doing so signed the death warrant of any chance he may have had of getting either fame or fortune for there were two certain elements of failure in his present position.

The first was the moral atmosphere that surrounded him. Carter was a man without principle, a sentimentalist. Theoretically he believed in all good things, practically when it came to a question of making money for himself, gratifying sensual appetite or getting pleasure, he was entirely without scruples and a young man cannot live in that atmosphere long and not absorb some of it.

Tom Gardner began to be as sharp in business practice and as unscrupulous in methods of getting business as his employer. More than that the business began to increase by leaps and bounds. In five years after the young fellow became bookkeeper for the business with a dozen ill paid, discontented employees, there were a hundred well paid, well satisfied and extremely busy employees.

The young fellow was really the whole show for besides being bookkeeper he was buyer for the business, he hired and discharged the help at will, he fixed the prices, made contracts, and even went on the road and covered the whole country in occasional trips of inspection. When he did this he found his work piled up awaiting his return. The result was he was really doing the work of two or three good men without realizing it and Carter did not have the sense to realize it either.

The business itself was one of constant worry. If the goods were not properly made they were entirely worthless and more than that would do a great deal of damage where they were put to work. Gardner used to take the business home with him nights, and worry about it while his time by day was fully occupied with hundreds of things that came to the attention of a manager for that was what he was.

Carter had long ceased to pay any attention to the business and would go off for months at a time on pleasure trips leaving Gardner with the whole of the business on his hands and then Tom began to do what many older and wiser men have done. He began to stimulate his flagging energy with alcohol.

He had been brought up in a family where there had been no drunkards and yet no teetotalers. His father, an old timer, liked a drink and would take it when offered, but such a thing as intoxication was entirely out of his line. The boy had been given an occasional glass of wine and when he became a young man, among the farmers, a glass of liquor, while there was always plenty of cider to be had in any farm house that he visited. Therefore, the thought of drink had no terror to him and he took it when he wanted it which was seldom. The nervous strain of the growing business required rest not stimulants, but rest was unknown to Gardner.

At twenty-eight Tom Gardner was one of the most promising young men in the city of

Middleton. Business men and bankers knew that he had made the flourishing business of the Carter Manufacturing Co. and put Gardner on the high road to fortune, for Carter had purchased land, built a factory of his own and several tenement houses out of the profits of his business since Gardner came to be its bookkeeper at \$12 a week.

Gardner belonged to the "Stylus Club," limited to fifty and these fifty comprising the best young business men of the city. He was quite well known among the newspaper men for he had developed a ready style of writing and furnished a weekly letter to his country paper, and extracts from these letters, which were bright and witty, were being widely copied by other papers throughout the state. More than that he was well known politically for as I have said before, Gardner was a good mixer and like men of intellect he was interested in the politics of his state and was talked of as a candidate to the legislature from the city of Middleton.

THE DOWNWARD ROAD

In three years more he was a little better than a common drunkard, although the fact was not generally known. The business had become so strong that it would almost run itself and Gardner was able to hold his position. He had realized at first that he was in the grip of a habit which has sent many a better man to ruin. When he did realize the fact, he struggled desperately, frantically for a time, but the habit was too strong, the poison was too deadly, and he could not break away. And then he gave up and settled down to steady heavy drinking without any effort to shake off the shackles.

Those who met him intimately were quick to see the change and there was no more talk of Gardner for the legislature. He was seldom seen at the club, the church did not know him any more, and the lecture, the concert, the theater, no longer had any attractions for him. And then there came a crash and Gardner was down and out. They took him away to a sanitarium and patched him up again. When he came out Carter was eager to have him come back, but Gardner had little faith in himself. He knew that the old surroundings would bring back the same old appetite for he still had a craving in his blood for stimulants, and so he gathered together the few hundred dollars he had saved and went away into the wide West, hoping in new scenes, among new people, to rebuild his shattered life. It was a fruitless effort. In six months he was in a Chicago hospital, half dead with delirium tremens.

Then followed years of life as an Insurance agent, a book agent, a temperance lecturer, for he had the gift of eloquence. He always did well at the start but the curse of drink was upon him and he had no real aim in life, and success meant a debauch because he felt so good, and failure a debauch because he felt so bad. And one morning in a cheap hotel in Chicago the chambermaid found Tom Gardner dead with a bottle bearing the inscription "Chloral Hydrate," half empty on the cheap table by his bedside. It was the end and we who knew him and loved him for his many fine qualities were not sorry.

For years it had been a constant struggle to get up, for Gardner never stayed down, no matter how hard the blow, how badly he was beaten in the struggle, there was a resilience about him that brought him back again into the ring. He died fighting his vice for he never gave up it and sunk down in utter degradation, but the man was a failure. He had all the capacity to have made a splendid success, but he had no real idea of what he wanted to do to begin with. He drifted into this thing, that thing, and the other thing just as nine-tenths of the young men who come to me today will do.

THE MORAL OF IT

It is not a pretty story, the story of this man's life. I know him well, he was always my friend but the evil was with him and as he once said to me, "it will never leave me until I take up my residence in the six feet of earth where every man may claim at the finish."

You readers of this little story of real life who are beginning your business career I wish it might impress upon you the fact that it is best to find out what one is fitted for and then work for that goal. Do not consider the question of salary at the start, it is an unimportant feature. You will get what you are worth in the business life, not a doubt of it.

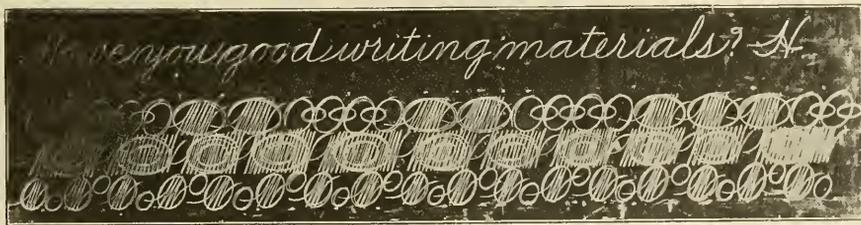
Do not select a business that offers no opportunity for growth. When a young man takes a position he should take it with the feeling in his heart that he is going to be the owner or manager of that business. Somebody has got to be when the present owner dies, and it might as well be he. I do not find so much fault with a young woman who takes the first position that comes along. The chances are she will get married in a few years anyway. Although, it would be just as well if there were more women of brains who did not marry, but even a stenographer or typist ought to have some definite plan. Don't be satisfied to be merely a taker of letters at from six to fifteen dollars a week. Why not know something about our big language and be private secretary, literary amanuensis or something that calls for brains that give intellectual growth and give a salary worth having. It is simply a line of definite effort that is required. Nobody gets there in a day, but if you know where you are going, and move ahead only a little distance every day you will get there. It is the wandering here and there, a little way in this direction, and a little way in that direction that makes the lives of so many people aimless and they get nowhere.

Greatest of All

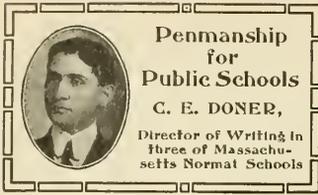
The Madaras Book received. Poor, indeed, must be the penman who cannot afford a copy of the greatest of all penmanship publications.

I also enclose \$1.00 for the BUSINESS EDUCATOR for another year. You may always count on me as a subscriber. I couldn't get along without it.

E. E. GWIN,
Shoshone, Idaho.



By W. J. Slifer, penman, Spaldings Commercial College, Kansas City, Mo.



Suggestions For Blackboard Practice Grades One and Two.

During the first four or six weeks penmanship lessons should be at the blackboard only. After six weeks, practice should be done on paper, but frequent board drills should be given throughout the whole year. A fifteen minute penmanship period each day is recommended.

The pupils should stand nearly at arms length from the board and use a free, whole-arm movement. The hand or arm must not touch the board. The left hand should hold the eraser, the erasing always being done with this hand. Chalk should be of a hard, dustless quality and pupils should use any length except a whole piece. Board practice gives facility in handling the chalk, overcomes timidity, and assists Nature in developing and controlling the larger muscles of the arm and body.

The teacher should use a softer quality of chalk and write her illustrative copy from ten to twelve inches in height.

The lessons in grade one should be devoted to practicing direct and indirect ovals and straight line exercises tipped a little to the right of the vertical, also the small letters in the following order: a, o, n, m, x, i, u, w, e, c, r, s, t, d, p, l, b, h, k, g, y, z, j, f. The size of the exercises should be four inches in height, also the extended or loop letters. The minimum letters should be two inches in height. During the latter part of the year a few words and simple sentences can be used in board practice.

The lessons in grade two should be devoted to practicing direct and indirect ovals and straight line exercises, small m and u exercises, and the capital letters in the following order: O, D, A, C, E, P, R, B, N, M, H, K, W, X, Q, Z, V, U, Y, I, J, S, G, L, T, F. The size of the exercises and capital letters should be four inches in height, and the small m and u exercises two inches in height, tipped to the right of the vertical on a slant of from fifteen to twenty degrees. During the latter part of the year a few words, simple sentences, and the figures can be used in board practice. Extended or loop letters should be four inches in height, minimum letters and figures two inches in height.

The teacher should occasionally write a model copy, with yellow chalk, for the pupils to trace lightly and freely. A little tracing is good but it should not be carried to extreme. The best model copy should always be made. The teacher should aim to be a model in every respect for her pupils. Put in weight and more to what the teacher does than to what she actually says.

The teacher should count and have the pupils write or trace the exercises, letter or word, lightly, and freely to her count. Each oval and straight line exercise should be traced at least ten times, at a rate of speed of ten revolutions or ten downward motions in five seconds. Individual pupils should be traced and also the whole class in concert. A class that is good in counting is usually a class that is good in writing. There must be rhythm in the count, however.

At all times the purpose should be to get the pupils to stand in healthful positions at the board to use a free whole-arm movement, and to practice with a light, easy touch. A little at a time should be done and done thoroughly. Be definite.

A good way to have a pupil change from the left to the right hand is to have him practice on the board. He should do no writing on paper until the habit of using his right hand is well established. The left hand should hold the eraser behind the back and when erasing with

this hand the right hand holding the chalk should be held behind the back. Thus holding the eraser in the left hand behind the back and exchanging hands when erasing, the teacher will find this an effective means of training a pupil to use his right hand.

Directions For Teaching Position in Grades One and Two.

In training pupils to sit properly at the desk two important things must be considered: First, health; second, efficiency. If efficient work in writing is to be the result as the pupils advance in the grades, it is very important that they be trained from the start to sit in easy, upright, healthful positions. The five main essentials of a good position are: feet, body, arms, paper, and penholding. Thorough training in these essentials is more important than immediate results in writing. If the training is of the right kind the results later on will be the right quality.

The feet should be flat on the floor and slightly separated.

The body should assume a square, front position, inclined slightly forward from the hips. If the shoulders are square, the back straight, and the eyes kept from twelve to fourteen inches from the paper, there will be no danger of cramping the lungs or contracting bad habits that will result in defective eyesight.

Both arms should be placed evenly on the desk. However, when the pupils practice, the right arm should slide on, or be slightly raised from the desk. No unnecessary weight from the body should be placed on the left arm.

The paper should be directly in front of the body and tipped so the right forearm will be about parallel with the right or left edge of the paper. The left hand should hold and adjust the paper.

A pencil the size of "Dixon's Beginner" should be used. It should be held loosely between the thumb, forefinger and second finger. The thumb should be placed on the pencil back of the forefinger. The distance between the tip end of the forefinger and the pencil point should be at least one inch. The other end of the pencil should point toward the right shoulder. The third and fourth finger nails should glide freely on the paper. The under part of the wrist must not touch the paper.

Suggestions For Paper Practice, Grade One.

The first lessons should be on unruled paper. This usually means that pupils will practice with more freedom of movement than they would otherwise use if ruled paper were to be used. However, after a free whole-arm movement has been established, and during the latter part of the year, half-inch ruled paper should be used.

If the pupils have had thorough training in the position essentials they are now ready to begin practice on the direct and indirect ovals and straight line exercises, tipped a little to the right of the vertical. The pupils should be led to see that the ovals and straight line exercises

should be about one inch and a half in height. This can be done if the teacher will make one model copy for each pupil with blue or red pencil and have them trace this copy, after which, the pupils will practice the succeeding copies as the teacher directs. The teacher should illustrate her copy on the board calling attention to direction, tracing, the count, etc. Her illustrative copy should be ten or twelve inches in height for ovals and straight line exercises.

Each oval and straight line exercise should be traced 10, 20 or 30 times, at a rate of speed of ten revolutions or ten downward motions in five seconds. At first only one exercise should be given in a lesson; later in the year two or three can be combined.

Pupils should be taught to begin the direct oval at the top going in the opposite direction that the hands go on a clock; the indirect oval at the bottom going in the direction that the hands go on a clock; and the straight line exercise at the top. In practicing these exercises on paper, the arm should slide on, or be slightly raised from the desk. Either way so long as a free whole-arm movement is used and not the fingers. Pupils must be taught to hold the pencil loosely in the fingers and propel it by the use of the whole-arm—a movement which comes mainly from the shoulder. The third and fourth fingers should slide freely on the paper, the under part of the wrist must not touch the paper, and the pencil should point in the direction of the right shoulder.

In connection with practice on ovals and straight line exercises, the small letters should be practiced in the order given in the outline. Minimum small letters should be half the height of ovals, and loop letters the same in height as ovals. Capital letters can be taught as needed for the written work in language. During the latter part of the year words, sentences and figures can be practiced.

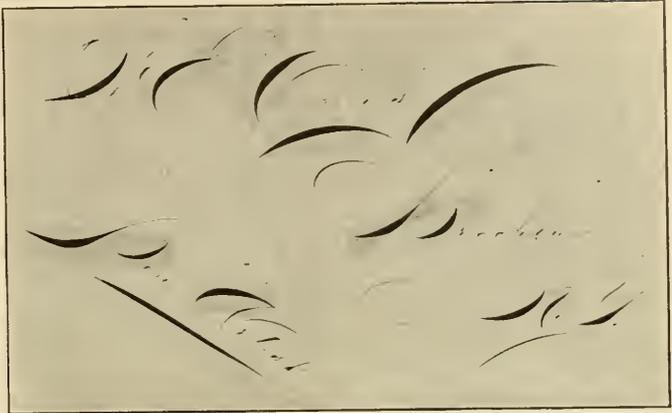
The best results are obtained when form and movement are taught together. For instance, during the latter part of the year when ruled paper is used, the movement exercises and small letters can be practiced together, the exercises one inch in height and the small letters one-half inch in height. For sentence practice the capitals should be one inch in height and the small letters one-half inch in height. Figures should be the same in height as the small letters.

Bear in mind that frequently all pupils should practice on the board. If all pupils cannot be accommodated at the board at one time, some should practice on paper while others practice on the board. In this way, the tactful teacher will have all of her pupils working together. The teacher and pupils should count as practice is being done on paper or on the board, sometimes the teacher, sometimes a pupil, and sometimes all in concert. But the count should always be rhythmic.

If the best results in writing are to be secured, no penmanship lesson should be given without the direct instruction and supervision of the teacher. Also no busy work in writing should be given.



B. E. certificate winners, Norwich, Conn., Business College, A. G. Berry, penman.



The above is a specimen from the pen of P. Escalon, Santa Ana, Central America. He is the owner of a large coffee plantation in Central America. He is quite an all-around athlete, being a crack shot, an expert at rowing, as well as at swimming; having won first prize last year in the former, and will contest this year in the latter. For his present high degree of skill in penmanship, he is indebted to Fred O. Young, the left handed penman of San Francisco, and, as he says "Our late and lamented Madarasz." He is certainly setting a lively pace for the young men in our country, which they will do well to endeavor to equal.

P. Escalon, St. Ana, Rep. Del Salvador, C. A. Photo made five years ago when Secretary to Legation for the marriage of H. M., the King of Spain.

SPECIMENS

One of the finest professional letters we have received for many a day is from T. Courtney, Pocatello, Idaho. Mr Courtney writes an exceptionally strong and accurate hand, either ornamental or business, and easily ranks among America's foremost penmen.

Some beautiful specimens have been received from A. L. Peterson, of Holdredge, Neb.

A package of cards from W. A. Bode, Fairhaven, Pa., written in ornamental style indicates that he is doing good work. His cards are skillful, graceful and fairly accurate.

Ed. L. Teeter, of West Hartford, Conn., in renewing his subscription to THE BUSINESS EDUCATOR, enclosed some specimens of penmanship which show him to be the master of a splendid business hand and quite an expert in the ornamental style.

The Commercial High School, Santa Ana, Cal., is turning out some excellent penmanship. Mr. V. L. Hughes, instructor, recently sent us thirty specimens, all of which easily came up to our Certificate standard. This certainly speaks well of the work that is done in that school.

Excellent specimens are hereby acknowledged from the National Business College, Roanoke, Va., M. A. Smythe, teacher, E. M. Coulter, President. Both gentlemen are fine professional penmen, and their efforts certainly show themselves in the students' specimens.

Some especially skillful specimens in round-hand, ornamental, business and Madarasz script are at hand from Mr. E. H. McGehee, penman, teacher and engrosser, Trenton, N. J., with the Rider-Moore and Stewart School.

Mr. J. A. Stryker, of the Kearney, Neb., State Normal School is evolving into a penman of unusual excellence as shown by the specimens recently received from him.

The Business Educator.

This excellent periodical from a very modest beginning continued to improve until now it stands at the head of publications of its class. There is no longer any doubt as to which is the best penmanship journal.

To the student it is a source of inspiration that keeps him ever steadily striving for greater excellence in his writing. For the teacher it proves a silent but wonderfully active and efficient assistant, giving a great variety of the best copies from the world's best penmen, thus serving to arouse and maintain a degree of enthusiasm in the student not otherwise possible. Especially to the engrossing artist is the Business Educator of inestimable value, serving as a clearing house of ideas among the most eminent American penmen!

C. P. Zaner and E. W. Blosier,

the gentlemen who established the Business Educator and have advanced it to its present high standard of excellence, deserve the most sincere thanks of every member of the penmanship profession.

Every teacher of penmanship should show his appreciation by giving this periodical his most liberal support.

T. Courtney

By T. Courtney, penman, Academy of Idaho, Pocatello, Idaho.



THE SPOKANE MEET.

A brief report of the Penmanship Section of the National Commercial Teachers' Federation Meeting held at Spokane, Wash., July 16, 17, 18, 1912, by Fred Berkman, Chairman Executive Committee National Penmanship Teachers' Association.

The meeting was called to order by President J. H. Bachtentkircher, Lafayette, Indiana.

By a motion duly made and seconded the reading of the minutes of previous meeting was dispensed with.

"Why the Business College Laughs,"—John O. Peterson, Supervisor of Writing, Tacoma, (Wash.) Public Schools.

Mr. Peterson said, among other good things,—*"In the Public Schools, a larger part of the teacher's effort must be directed toward teaching the pupil the act of writing as the means of expression, whereas the Penmanship Teacher's effort in a Business College is usually directed solely toward teaching penmanship as an art or technical skill. The public school pupil, except in a minority of cases, where he comes under the influence of an excellent teacher, goes to school because he has to, and does what he does, not usually because of any innate desire on his part, but because it is required of him, while the Business College pupil is usually of an age where he has begun to see the advantages of learning to write and so works at it because he wants to."* He believes the reason the Business College laughs is not because the effort to teach writing in the Public Schools are futile, but because every effort to learn to write well, made by a pupil, tends to create an interest in one of the most important subjects taught by the Business College and every bit of skill acquired in this practice work seeks an outlet through some other commercial subject. Therefore the teaching of penmanship in the Public Schools, where penmanship is well and properly taught, brings a pupil's attention to focus upon the advantage of a complete commercial training."

"How to Secure the Best Efforts of the Penmanship Class in the High School"—Virgil E. Madray, Butte, Montana, High School. Mr. Madray struck the nail on the head at the outset by saying: *"Enthusiasm is the heart of any recitation, and the teacher must be bubbling over with his subject. He must be a fountain of inspiration. He should have a surplus knowledge of his subject. The teacher must pour from the fountain of inspiration into the cups that are thirsty for knowledge. He must possess a certain amount of human kindness, of intuition, and personality in order to get out what is best in every student."*

Incentives, according to some Authors of Pedagogy, and as expressed by Mr. Madray, may be divided into two classes—Artificial and Natural. By Artificial incentives—prizes. By Natural incentives—a desire to excel; a desire for knowledge and the hope for future good. He also believes that artificial incentives should never be offered. The Natural incentives are the ones that appeal to him the most, and are the motives that attend effort and attainment as natural result or consequence. They range from the more or less selfish to those high motives that beckon the soul to homage and stir it with the pride of pure obligation—the highest joy of life—that springs up in the pathway of duty and the result of human effort.

"Successful Teaching of Penmanship in the Business College"—M. A. Adams, Marietta (Ohio) Commercial College. Mr. Adams said: *"The first essential is personality—teaching the student how to observe—very essential in the development of a practical handwriting. It is easy to cultivate a finished product but difficult to create an ideal beyond criticism. Another great essential is earnestness. Ten simple copies practiced one hundred times each will produce better results than one hundred copies practiced ten times each."*

JULY 17, 1912

"Talk"—Morton MacCormac, Pres. of Federation, Chicago. "Mac," as he is familiarly known to many members of the N. C. T. F., was "equal to the occasion" here as well as elsewhere. In fact, he is always "there with the goods." See the printed report for the stirring address he delivered—which dealt mainly on Commercial and Vocational education, and a number of "eye-openers" on the value of penmanship, and the "keeping of boys on the farm."

"Forgery"—H. C. Blair, Pres. the Blair Business College, Spokane, Washington. The "Scholarly Paper" (if that is the correct term to use) of the Federation was the one on Forgery by Mr. Blair. When it comes to Expert Testimony on Forgery or Questioned Hand-writing, Mr. Isaacs, of Los Angeles, and Mr. Blair, of Spokane, will make as good a team as there is to be found west of the Rockies—and that's saying a whole lot. This valuable contribution will be appreciated and prized most highly by all who are fortunate enough to secure a copy of the Printed Report.

"Drills and Exercises Which will Produce the Desired Results in the Shortest Time."—C. A. Faust, Treasurer of Federation, Chicago, Ill. Mr. Faust asked the reporter to lay his pen aside—and then, much to our delight, asked all present to join him in making some of the favorite drills and exercises which he considered

the most valuable in securing the desired results. It was a treat to all present—young and old—and we had the pleasure of witnessing, right with our own eyes, how he "turns the trick." It was a regular old-fashioned, down-to-the-minute, free-for-all penmanship drill—the kind that makes has-been's, would-be's, and those-who-know-it-all "sit up and take notice." For lo, these many years,—year in and year out—Mr. Faust has been a regular attendant at the Federation Meetings, as well Treasurer. Now, you're going to hear him next year, too aren't you?

"The Scribes and Pharisees" (Some reflections by a Philistine who desires to remain incog. until the catastrophe) was our good member, educator and friend, Carl C. Marshall, but much to our disappointment, he found it impossible to reach Spokane in time for the meeting on account of a "personal catastrophe" of his while en route, (compelled to go to a Hospital.)

JULY 18, 1912.

"Business Figures," Elmer G. Miller, Director of Writing, Pittsburg, Pa., Public Schools. Mr. Miller started the ball rolling as soon as Mr. Bachtentkircher indicated by his "smile of approval" that all was ready, and the way he disposed of the figures wasn't slow either, to say nothing of the masterly way in which he disposed of the numerous questions fired at him from right and left while actually demonstrating how plain business figures should be taught. Mr. Miller is opposed to bringing the 7 and 9 below the line of writing. Are you? That's worth thinking about.

"Ornamental Writing," H. L. Darner, Penman, The Blair Business College, Spokane, Washington. While Mr. Darner spoke extemporaneously, he handled the subject of "Ornamental Writing" admirably. Really it was so good from start to finish that no one present dared (as it seemed) to say one word of protest against any of the statements made. He was simply "Master of Ceremonies," that's all. And the best of all, Mr. Darner is just as good a teacher as he is a writer—is a leader in Business Writing, Ornamental Penmanship, Roundhand, Text Lettering, and Practical Engraving.

"Bookkeeping or Accountancy in the Schools: Which?" Raymond G. Laird, Director of School of Commerce, Boston, Mass. Comments on Mr. Laird's paper would be superfluous. It would be something like sprinkling sugar on ice cream (that is, when it's ready to eat)—it would spoil it.

Election of officers for the ensuing year: President, M. A. Adams, Marietta, Ohio; vice president, E. G. Miller, Pittsburg, Pa.; secretary, V. E. Madray, Butte, Mont.



Mr. Bliss will be missed by thousands who recognized him as a man of merit and reliability and the policy of the company will be to carry out the plans he had developed as well as the one he has formulated for the future.

LIGHTENING THE LOAD.

That part of Mr. Houston's paper touching throwing more responsibility upon the pupil, not only in writing, but in all subjects is well taken. To do so, more lasting and much better results will be reached. Touching on these points I will give some of my plans of creating interest and lightening the teachers load. Creating an interest I mention the writing match. I select a word, or an exercise and designate how it is to be executed. Every one must give a square deal in this match. "No fudging." "Toe the line." After I have designated what to write and how it is to be done, I give the signal to write. Just as soon as a page or certain number of lines are finished, the pupil stands. The game is to see who will be up first, all the boys, or all the girls? Number does not count. It matters not how unevenly the class is divided. The pupil becoming careless is not allowed to stand. Poor work *never* pays, even to beat. I conducted this match in a fourth grade not long ago and noticing a boy who had finished, but was not standing, and when I asked why he replied, "It's too bum." I find pupils generally square. My pupils love the "writing match." It shows up both *right doing* and *wrong doing* in good style.

Encouraging correct penholding, I have always considered correct penholding the very "corner stone" of good writing. To encourage good penholding in *all* work the teachers request each member of the class to bring a piece of "babyribbon," any color, about 6 or 8 inches long. You can soon interest pupils in grades two, three, four and five in "babies and baby ribbon." Many will ask, "What are you going to do?" The teacher replies "That is my secret." "Just bring on the ribbon." The teacher makes little bows of these pieces of ribbon and when the pupil can use his "push-and-pull," with a "flat arm," the teacher slips his bow on his penholder. My! how these little fellows get down to brass tacks. A flat arm and the push-and-pull correct many faults.

J. H. BACHTENKIRCHER,
Lafayette, Ind.

CLUB CHAT

On July 3rd, we received a list of thirty-seven subscriptions from the Metropolitan Business College, of Cleveland, O., indicating a splendid summer school, the list having been sent in by J. K. Admire, a brother of E. E. Admire, the proprietor.

On July 24th a list of seventeen subscriptions came from Mr. N. V. Johnson, of the Southern Shortland and Business University, Atlanta, Ga. This goes to show that interest in penmanship does not wane during the summer months in that institution.

One Number Worth the Price

June 29, 1912.

Gentlemen: Inclosed find \$1.00, which please accept as payment for another year's subscription to THE BUSINESS EDUCATOR. The more I study it the better I like it. One number is worth many times the price for one year.

Yours very truly,
S. FENTON HARRIS.

Com'l. Dept. Boys' High School,
Frederick, Md.

Mrs. Eliza W. Dyson
announces the marriage of her daughter
Mary Elizabeth

to

Mr. Harold Knapp Watrous
on Tuesday, July the thirtieth
between hundred and twelve
at New Britain, Connecticut

At Home
after September the first
Fort Smith, Arkansas.

CARD WRITING.

This is a unique and practical style of penmanship for card writing. After one is able to write either the business or ornamental style, this can be acquired by a few weeks' practice. There are two main principles which are used in the construction of most of the capital letters. Considerable time should be spent in practicing upon them.

A straight holder instead of an oblique should be used, and a fine flexible pen, such as the Zanerian Fine Writer, should be employed. The holder should be thrown out somewhat from the elbow, rather than held in a conventional manner, in order that the shades may be made from left to right.

The small letters should be made with practically no shade, and rather angular.

Some letters are more difficult than others, but all are easier than they look and easier than they will at first appear, but as soon as you get in the habit of pointing the holder toward the right and making shades freely, but little trouble will be experienced.

Sincerely,

JAMES K. LOWE.

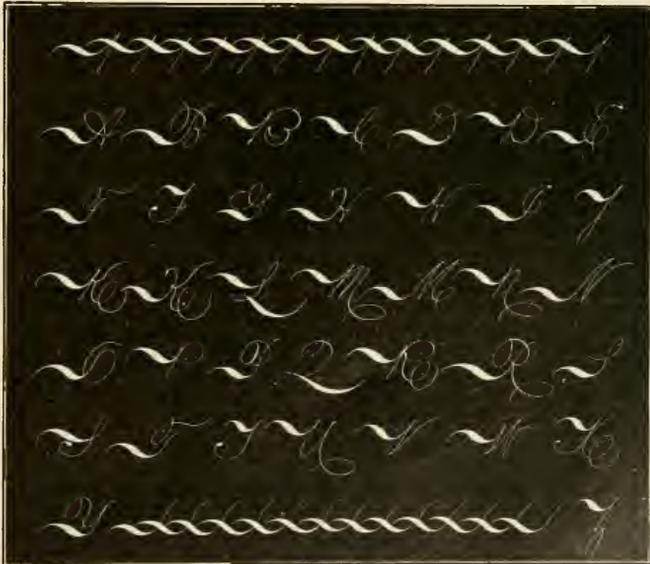
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One Thousand

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First January,

Samuel H. Stone.

St. Louis, Missouri.

His wife, Susan Stone.

Madrasg. Script.

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A well established, flourishing, Business School in City of 350,000 in one of the northern States. Well located in new building. Doing good business. Satisfactory reason of private nature for selling. Correspondence confidential. Address Box 545, care Business Educator, Columbus, Ohio.

WANTED

An Associate—A Thorough Business Educator and Professional Penman who is tired of working for wages, to identify himself with me. Business safe, climate delightful, environment pleasing, endless "side" opportunities. Address, "Ingenuous," care BUSINESS EDUCATOR COLUMBUS, O.

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Backed by twelve years of successful experience in supplying first-class bookkeeping, shorthand and penmanship teachers, we solicit a share of your patronage this year.
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Free Normal Course on How to Teach Business English.

Review of Textbooks, How to Teach Grammar and Get Results, Class Work in Grammar, Correcting Papers, Letter Writing for Pupils Who Do Not Know Business, Clichés and Slang, Program for Class in Business English, Illustrative Criticism of an Actual Letter, by Sherwin Cody, author of "How to Do Business by Letter," "Correct English Drill Book," etc. Sent free to any teacher of English writing on school letterhead.

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Luther B. D'Armond, who manages our commercial department, has been closely associated with school authorities for some eighteen years; and through his large number of acquaintances among educators who head the commercial departments, we are enabled to fill positions second to no other agency. Permit us to further advise you, that we are numbered among the few agencies who employ a special man to head our commercial department, and by the way, this same Mr. D'Armond gives all his time to this particular work.
Other offices: Boston, New York, Washington, Denver, Berkeley, Los Angeles, Portland.

A GOOD OPPORTUNITY for an Ambitious Teacher.

I will sell a half interest in a thriving school in a town of 7000 in the great Northwest. The town is growing fast. The equipment is new. Business has been good. The price is \$700 cash. Address NORTHWESTERN, care Business Educator, Columbus, Ohio.

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We have excellent positions on file now and every mail brings in new openings. We need more teachers. Our necessity is your opportunity.

High School and Business College positions our specialties. FREE registration.
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GOOD BUSINESS COLLEGE in city in middle west. Prosperous farming country surrounding. School enjoys large business. Sale price reasonable. Write at once.

Address "Busy," care The Business Educator, Columbus, Ohio



\$1800 to \$2000! That is what our man will eventually receive as head of the Business Department in the Schenectady, New York, High School. It paid this man, and it will pay you to keep an up-to-date registration in our files. Watch this space. Scores of good positions are going to our members. *We get results.*
THE SPECIALISTS' EDUCATIONAL BUREAU
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GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

ALL SUMMER SCHOOL RECORDS BROKEN.

Over a hundred commercial school teachers representing seventeen states and Canada in attendance. Over seventy-five per cent of the class wrote the examinations for teachers' diploma, and a large number were engaged on the ground for next year by superintendents, principals, and school officials, many of whom traveled long distances to secure personal interviews. Many members of the 1912 summer school class plan to return next July to complete their preparation for the teachers' diploma. Write for our bulletin and begin now to make your plans to grasp the opportunities this summer school training class offers.
ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

WHAT ABOUT A POSITION ?

We have a number of choice places for you—Salaries \$65.00 per mo. to \$2,000.00 per year. Why not get the best? Write for our FREE literature. Address
THE INSTRUCTORS' AGENCY,
MARION, INDIANA.

HOMeward BOUND

BANFF, ALBERTA, 7-25-12.

I have been enjoying my first real vacation since I established the National Commercial Teachers' Agency in 1904. The trip through Colorado to the Spokane Convention of the National Commercial Teachers' Federation, and back by way of the Canadian Rockies has been in every way delightful, but—I have necessarily not been in so close touch with office details as I shall be within a few days. As your emergency needs occur, write or wire me at the usual address—E. E. GAYLORD, *Prospect Hill, Beverly, Mass.*

Commercial Teachers:

It will cost you just \$1.00 for an everlasting membership in the GIBB TEACHERS' AGENCY. Our Slogan is SERVICE and it belongs to you. DETROIT, MICHIGAN.



LAWYER LAND MERCHANT AND LEFT HANDED PENMAN.

The subject of this sketch, and whose likeness and fair specimen of his "South Paw" (left hand) card work are herewith presented; was born on a farm near Grant, Montgomery Co., Iowa, April 20th, 1875, he being a lineal descendant of the Historic Daniel Boone. At the age of six, his parent moved to a farm near Harlan, Shelby Co., Iowa. During his tender years he was an expert horseback rider and cattle driver, his father at that time being one of the foremost Short-horn cattle breeders of the United States. At the age of eleven years he suffered an attack of hip joint disease from which he was a sufferer for a number of years. He finished his graded and high school course at the Harlan, Ia., schools, also a short business course at the Capitol City Com-

mercial College, Des Moines, Iowa, and a Law course at the State University of Iowa. Graduating with the Law class of 1899. He opened a Law office at Harlan, Ia., where he carried on a successful practice until the fall of 1900, when he moved with his wife and three sons to Nebraska, where he is now maintaining one of the best Real Estate offices in North East Nebraska, being located at Norfolk, Neb., and is widely known throughout the state as "The Land Merchant."

It was during his sickness and confinement that he became interested in the Quill, through his brother P. A. Westrope, who was at that time teaching penmanship in southern Iowa. It was with lots of hard practice that he became able to throw ink enough to be known as the Left Handed Boy Penman, never having had the personal instruction of any penman, and is now classed among the best Left Handed Card Writers of the day.

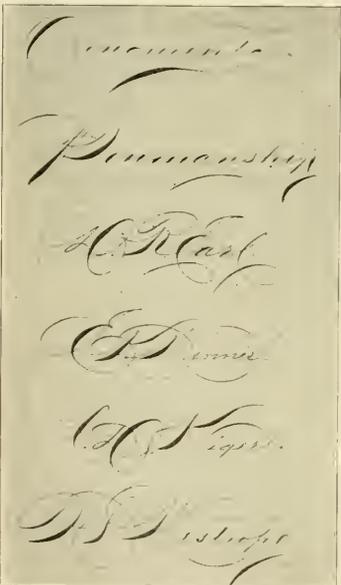
SCHOOL FOR SALE
 Established 8 years; widely advertised; low rent writers; free samplers; cost operation \$100 each 12 month; income \$8000; inventory \$5000; equipment A-1; no debts; attendance 100; growing; no competition; city 10000; rich western territory 30,000 to draw from; reason for selling owner interested in newspapers; cannot handle both; price \$4000 cash. Don't answer unless you have funds and want best proposition. Address "School" care Business Educator, Columbus, Ohio.

*Are you looking for a good position?
 Are you looking for a strong teacher?*
 If so, write us. We have been placing teachers since 1877.
UNION TEACHERS' BUREAU
 Tribune Bldg. New York City

AUTOMATIC SIGN PENS. (Wholesale and Retail.) Over 50 different sizes and styles in MARKING, SHADING, PLAIN, SPECIAL and BORDER pens for all practical Show Card Work, Lettering, Etc. Accurate Lettering is easily and rapidly done with our RELIABLE Automatic Pens and Inks. They are the product of over THIRTY YEARS' experimenting along this line, and combine the desirable features of the ORIGINAL "J. W. STOKES" pens and the "FAUST" pens, both of which are now manufactured by us. Our factory is equipped with MODERN MACHINERY, which is operated by SKILLED MECHANICS. All goods are inspected before leaving the factory. NEW COMPLETE CATALOG FREE. THE NEWTON AUTOMATIC SHADING PEN CO., DEPT. F, PONTIAC, MICH., U. S. A.

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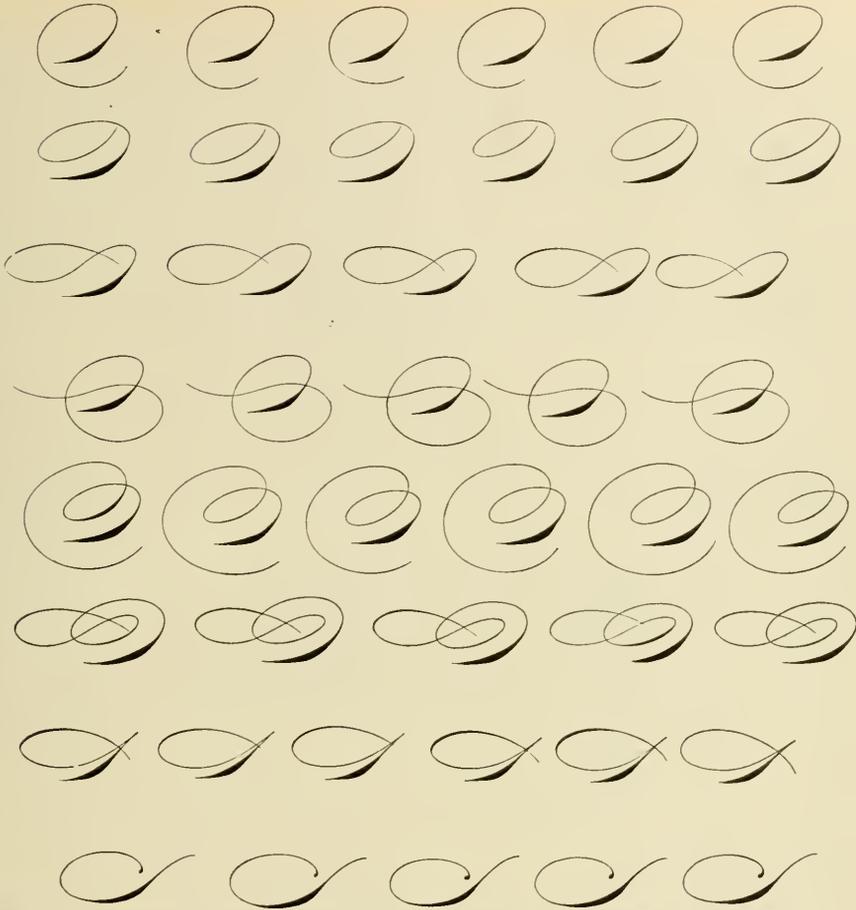
Our specialty is furnishing public and private schools with competent teachers of the commercial branches, shorthand, penmanship, etc. We invite correspondence from schools in need of first-class teachers, and from teachers who desire connection with good schools. *No Registration Fee.*



By N. S. Westrope, the left handed penman, Norfolk, Neb.

THIS BOOK CONTAINS
 the choicest collection of Alphabets and Borders ever published for the price. Every Penman, Engraver, or Engraver should have a copy. Price 75 cents postpaid.
 ADDRESS
C. A. FAUST,
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THE GORDON CONTROLGRAPH
 Absolutely Prevents Finger Movement in the Practice of Muscular Movement Penmanship.
 A Simple, Practical Device, adjustable to a hand of any size; exerts a restful, relaxing, steady influence upon all the writing muscles and insures better work with a minimum of fatigue. Causes no inconvenience and is a valuable aid to the amateur and professional penman. Price (Nestlé Nickel-Plated) Postpaid 25 cents, silver.
 Special Prices to Schools.
W. L. GORDON, INVENTOR, 3304 East 26th Street. KANSAS CITY, MO.




Ornamental Penmanship
RENE GUILLARD,
 Chicago, Ill., Englewood Business College
 Sends specimens with self-addressed postal to above address for criticisms.

A number of years ago while attending a small country school in Pennsylvania, I ran across a specimen of letter writing, by that modest and skillful penman, E. W. Blosser, and could not understand how it could be possible for human hands to write so beautifully. It was an inspiration to me, indescribable. It was far more pleasing to my eyes than anything I had ever seen. It gave me the "penmanship fever". The ability to write a fine ornamental hand is surely worth the attempt; a few spare hours each week, conscientiously spent will accomplish wonderful results.

In presenting this series of lessons to THE BUSINESS EDUCATOR, I realize fully the task that lies before me, but will endeavor to follow the course pursued by those who have preceded

me, to give the best I know as concerns form and freedom.

To the student who is going to follow this course, I would say, stick close to standard copies, do not attempt freak letters, for when you really become proficient, you will look back on your efforts and wonder why it was you should have done such an ordinary piece of work. I say this from actual experience. Madarasz, in whom ornamental penmanship reached its climax, had many freakish styles of letter, but it was not until he had become extremely skillful, that he used them. Anything he did, after becoming the script artist that he was, no matter how carefully written, had the touch of the master hand. Let me say in conclusion; follow each lesson carefully and systematically, "stick-to-it-ive-ness" is the success builder, remember that the greatest achievements are accomplished through perseverance, and that success depends on the man who has "ninety-nine per cent. work and one per cent talent" in his system.

MATERIALS

You must have the best material for this work. If you cannot get your supplies at your dealers, the publishers of this paper will supply you with the very best at a moderate cost. You should have an oblique pen-holder, properly adjusted, and some fine flexible Gillott's No 604, or the Zanerian Ideal pens, either of which is good for

the beginner, but after the familiar light touch has been attained, use Gillott's Principality No. 1 or the Zanerian Free Writer. Your ink should be either Stick India Ink or Arnolds' Japan, however, any black ink will do for general practice. Never use writing fluid. Your paper should be a wide ruled variety with lines one inch apart; it should have a hard, smooth but not a heavily glazed surface.

POSITION AND PEN HOLDING.

The position should be the same as in business writing. Sit squarely facing the table, with the chair far enough away so that you can lean forward, bending the body at the hips. The pen-holder should cross the second finger above the root of the nail, at or near the first joint. The sides of fingers should touch each other. The fingers should be bent well under, yet not allowing the hand to rest on the first joint of the little finger. The holder should cross the first finger at the last joint or a little below it.

MOVEMENT.

Of course, you are thoroughly familiar with the arm movement as used in business writing, at any rate you should be if you are going to make a success of these lessons. For capital letters, I use the arm movement only, but there is no necessity of using the whole arm in executing capitals.

At a meeting of
 THE BOARD OF **Trustees** OF THE **Safe** DIRECTORS THE
Lackawanna OF THE **Deposit Co.**
 City of Scranton, Pennsylvania

held in their rooms, March twenty-second, 1909,
 The following minute of action was unanimously adopted as read:

THE LACKAWANNA TRUST AND SAFE DEPOSIT CO.,
 through its Board of Directors, records the death of the

HONORABLE WILLIAM CONNELL,

MEMBER OF THIS BOARD SINCE THE INCORPORATION OF THE COMPANY
IN EIGHTEEN HUNDRED AND EIGHTY SEVEN.

CONSPICUOUS IN THE COMMUNITY

through his public service, his generosity, his active participation in the many phases of communal development, financial, industrial and philanthropic, his passing away, even at the advanced age of

EIGHTY-ONE YEARS

excites not only sorrow and grief but a deep sense of loss for his sagacious yet kindly counsel was not only often asked but accepted in the many currents of our daily life.

His board would record its own sense of loss, for as a member thereof, he was ever a safe, yet far-seeing counsellor, a true and worthy trustee.

TO HIS FAMILY

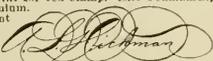
the board would convey the assurance of their sincere sympathy, the assurance of their personal sorrow.

J. Benj. Dimmick, President, Henry Behr, Jr., Secretary.



This group of BUSINESS EDUCATOR Certificate Winners represents the Commercial Department of the High School, of Santa Ana, Calif., Mr. V. L. Hughes, principal, and Mr. G. W. Collins, penman. Mr. Collins is now with Ferris Institute, Big Rapids, Mich., and Mr. P. E. Whitely, of the Y. M. C. A., of Los Angeles, is his successor. Santa Ana is doing exceptionally good work in writing as well as in other things. This is the largest photo group of certificate winners received during the year which places Santa Ana at the top. Who wins in 1913?

Written Cards 15c. per doz., Set of Ornamental Capitals, 25c., Six Assorted Samples, 10c., Oblique Penholder, 10c. Agents Wanted. Terms to agents and agents outfit for red stamp. \$5.00 Penmanship Course as premium. Particulars sent if stamp is enclosed.



120 W. PRESBOTT
SALINA, KANS.

3 Typewriter Ribbons, any color for any machine, \$2.25; 100 Sheets Good Carbon Paper, 8 1/2 x 13, \$3.00, \$2.40 for both, postpaid, as introductory offer, cash with order; satisfaction guaranteed.

JESSE G. CURD,
HUGO, OKLA.

Reference, Hugo Chamber Commerce.

CARDS FREE AND OTHER PEN WORK AT WHOLESALE

For a limited time I offer the most artistic set of ornamental capitals ever made with hands, for 50c., and give free with each order one doz. calling cards. All fresh from my pen.

If interested ask about my COURSE BY MAIL.



Box 1268
Waco, Texas

MINERS' BOOKKEEPING—JUST PUBLISHED

This is a book based upon the Moore and Miner Accounting and Business Practice. Simplicity in both plan and treatment characterizes the work. Principles are presented in simple, clear terms and are emphasized by association with the things familiar to the pupil. Drill and the performance of *actual operations* instead of constant reference to rules make the pupil self-reliant, and prepare him for working in the way he must when he engages in business.

The **INTRODUCTORY COURSE**, 90 cents (Sets I-IV, Exercises and Appendices) is designed for schools that offer a course in the fundamentals of bookkeeping, including the standard books and accounts, the modern use of a bank account, and the common forms of business practice, with an elementary treatise on drafts.

The **INTRODUCTORY and INTERMEDIATE COURSE**, \$1.20 (Sets I-IV, Exercises and Appendices) gives double the amount of work that is contained in the introductory book. It develops detailed applications to partnership and other accounts and the use of the special column and subsidiary books. The introductory and more advanced business practice is included.

The **COMPLETE COURSE**, \$1.40 (Sets I-VIII, Exercises and Appendices) offers, in addition to the material found in the Introductory and Intermediate Course, further work in special accounts and their sub-divisions; the use of the special column and subsidiary books, together with an up-to-date manufacturing-corporation set.

The Banking Set is published in separate form. It comprises the best in modern banking.

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Frederick's School of Penmanship



**DESIGNING
and
ENGROSSING**
By
E. L. BROWN,
Rockland, Me.
Send self-addressed
postal for criticism,
and stamps for return
of specimens.

Heading

We had planned to give another album page this month but owing to a very busy period have been unable to prepare the copy, and trust the student will find much of a practical nature in the heading shown herewith. Las off design

about eighteen inches in length, making lines to regulate height of letters with dividers.

First pencil lettering very roughly to get proper spacing, working for detail afterwards. Aim to obtain uniform size and spacing. Fill in letters with a broad pen then finish with a fine pen.

The flourished vignette adds to the appropriateness of the heading and was executed with a quick, wholearm movement. However, some other design might be used in place of the flourish. If the bird and quill design is omitted the lettering will require more flourished strokes for the best effect.

Remember to use good materials, as poor tools are enough to insure unsatisfactory results.

Next month we plan to give another page of an illuminated album, the first page of which appeared in the June number.

Engrossing and Illuminating.
Script Cards 25c. Plain or Ornamental 20c. per dozen. **H. H. FUNK**
2211 North Camac Street, Philadelphia, Pa.

SOMETHING NEW. Earles' Bookkeeping Reference.
Is for Students, Bookkeepers and Teachers to use in connection with any system of bookkeeping taught in Business Colleges, Commercial Departments of High, Normal and Grammar Schools. For class use or individual study. A wonderful aid to students and teachers of bookkeeping.
Full Cloth, Postpaid 60 Cents.
W. H. EARLES, LANSING, MICH.

Get a Copy of Salesmanship and Business Efficiency for yourself and you will want others for your school

This great text book is making a strong appeal to Business College men from the Atlantic to the Pacific, because it gets into the very heart and life of the student. It arouses his ambition. It inspires him. It gives him confidence in himself. It makes him a leader, and it will make him a better advertiser for your school.

Read what some of the bright school men of the country are saying about the book:

"Your books are the best I have seen on Salesmanship, and I think I have seen everything published on that subject."

"A copy of "Salesmanship and Business Efficiency" came into my hands this morning. A cursory examination of the book convinces me that it is a text that ought to be in the hands of every Business College student and it would do others untold good."

"I am enclosing check for "Salesmanship and Business Efficiency." I want to congratulate you upon the wealth of material you have put in between those covers. I think so far it is the best book available for Business College work."

Names of above men will be sent upon request. The first two are Business College Presidents, and the last one is a prominent Principal.

Write at once for the special September offer on this book. "The book you will eventually buy."

Knox School of Applied Salesmanship
DES MOINES, IOWA



By A. R. Martin, penman, the Magnus School, Providence, R. I.



BOOK REVIEWS

Faust's 75 Alphabets, 75c. by C. A. Faust, 1024 N. Robey St., Chicago, Ill., is the title of a new book recently published by him which is of special value to sign writers and all interested in practical, rapid lettering. Anyone interested in this subject would do well to secure at least an illustrated circular from Mr. Faust.

"Personal Bookkeeping" is the title of a well bound sixty-two page book, dedicated to "Exposition of the Art of Bookkeeping as Applied to Private Accounting." The little volume appeals to us as being one very much in need by thousands of people who should know how to keep their own personal accounts but who have little interest in bookkeeping in general. The volume before us impresses us as being the essence of simplicity and thoroughness, and we should be surprised if it does not receive a large sale and very general recognition. We have not been apprised of the price, but that can be secured by addressing Mr. O. L. Rogers, Fort Wayne, Ind., 1210 Nntman Ave.

"The Shorthand Speed Contests of the National Shorthand Reporters' Association" is the title of a beautifully printed and attractively designed booklet issued by The Gregg Publishing Co., Chicago, Ill.

"Farmers' Manual of Law" by Hugh Evander Willis, Orange Judd Company, publishers, is the title of a four hundred and fifty-eight page book, well bound and well printed, and of special interest and value to farmers. Price is \$2.00. As the name implies it is a Manual of Law especially adapted for the use of farmers and consequently for students in agricultural colleges. The author is connected with the University of Minnesota College of Law, and is therefore in a position which enables him to know the special needs of farmers, for farmers

need to know law just as much so as business men. We can recommend the book most highly to all engaged in agricultural pursuits, and to those qualifying for such work.

"Civil Service Letters—United States Government," is the title of a collection of official communications lately published by the Phonographic Institute, Cincinnati. These letters are designed to be of assistance to shorthand writers and students of Phonography who are preparing themselves for the Government service and wish to fit themselves to pass the Civil Service examinations as stenographers. The letters are genuine specimens of the kind of correspondence that emanates from the nine departments of the federal government, and they are printed first in Benn Pitman Phonography (arrangement style) and then in fac-simile typewriting. They thus furnish admirable models both for the shorthand writer's notes and for the correct style of their transcription on the writing machine.

The pamphlet, which contains fifty-six 12mo pages, retails for twenty-five cents. An examination copy will be mailed to any teacher of shorthand or to any school officer, for twelve cents.

"Bookkeeping, Complete Course," the Moore and Miner series, by Geo. W. Miner, Ginn and Company publishers, Boston, New York, Chicago, etc., price \$1.40, three hundred and thirty-five pages, bound in boards and buckram cloth. The Complete Course offers, in addition to the material found in the Introductory and Intermediate Courses, further work in special accounts and their subdivisions: the use of the special columns and subsidiary books, together with an up-to-date manufacturing corporation set. The following are noted as special features of this text: 1. It is comprehensive in scope, and is adapted to the needs of all schools where bookkeeping is taught. 2. The inductive method is used in developing the various subjects. 3. It inculcates the spirit of self-reliance and gives the student an independent working knowledge of the principles of bookkeeping. 4. Definitely

numbered exercises make it easy to use, both for the teacher and the student. 5. A large amount of supplementary matter is distributed throughout the book. 6. The script work, by E. C. Mills, is of unusual merit, and includes two full sets, in script as models for the inspiration and guidance of the student. 7. The use of rules is avoided; instead, principles are developed and applied. 8. Its adaptability gives the teacher an opportunity to use the text according to the peculiar needs of his class, and the conditions under which the subject must be presented. 9. It may be used for the study of theory only, or in connection with either partial or complete business practice. 10. Attractive blank books, and business forms are provided, and tablets in script containing the incoming business forms.

Churchill Simplis Shorthand A light line, conservative vowel system, based upon the movements of our ordinary longhand writing. The outlines are made with the fewest possible angles. The writing has strength, dash, and brevity of outline. Students attain a working speed of 100 or more words a minute in a comparatively short time. Examination copy, paper binding, sent to teachers upon receipt of 50 cents.

CHURCHILL BUSINESS INSTITUTE
Grand Rapids Michigan

IDEALS ARE THE WORLD'S MASTERS
—HOLLAND

When conditions make it impossible for us to realize the ideal in practical business life, we should endeavor to idealize the real.

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Every teacher knows that theory and practice often conflict. The pupil stumbles until the teacher invents some way to idealize the real, and thus remove the difficulty—that is, make the matter comprehensible. Our books are the very best help to teachers because we have anticipated these difficulties, and straightened the crooked paths by idealizing the real wherever the ideal could not be realized.

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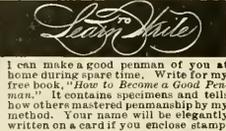
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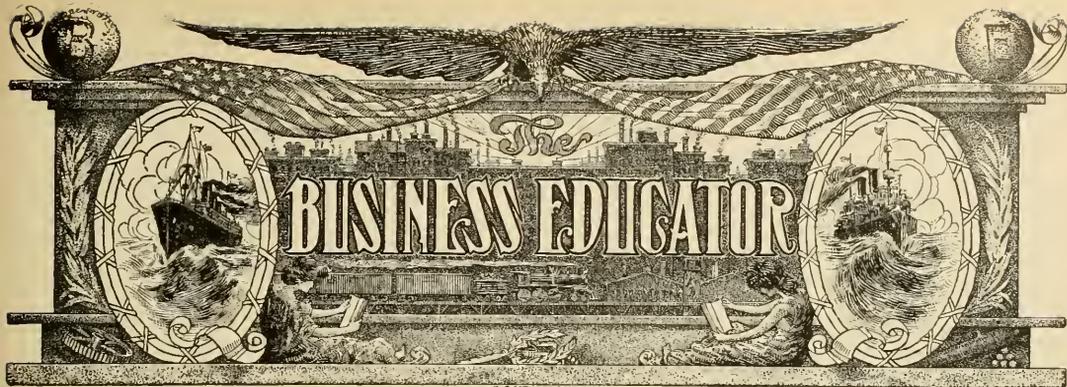
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Year and Place	Contestants	System	Matter Read	Average Gross Speed per Minute for Five Minutes	Error	Percentage of Accuracy	Net Speed per Minute Under the Rules	Positions	Awards
1906, Baltimore	Sidney H. Godfrey	Isaac Pitman	Newspaper	167	16	98.1	150	1	Miner Medal
1907, Boston	Nellie M. Wood	Isaac Pitman	Judge's Charge Newspaper	225	45	96	163	1	Eagan Cup
	Sidney H. Godfrey			165	31	96.25	123	4	Miner Medal
1908, Philadelphia	Nellie M. Wood C. H. Marshall	Isaac Pitman	Testimony Testimony	260	21	98.4	253	1	Eagan Cup
				260	54	95.8	242	3	Miner Medal
1909, Providence	Nellie M. Wood	Isaac Pitman	Judge's Charge Testimony	240 277	65 65	94.6 95.3	227 264	1	Eagan Cup permanently and World's Speed Record
1909, Lake George	Willard B. Bottome	Pitmanic	Speech Testimony	207 280	12 78	98.8 94.3	205 202	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
1910, Denver	Clyde H. Marshall	Pitmanic	Speech	200	39	96.11	192.6	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
			Judge's Charge Testimony	240 280	85 92	92.91 95.58	222.8 268		
1911, Buffalo	Nellie M. Wood	Isaac Pitman	Sermon	150	4	99.47	149.2	1	Adam Accuracy Trophy permanently
			Speech	179	5	98.41	169		
			Judge's Charge Testimony	190 210	2 7	99.79 99.33	189.6 208.6		
	Nathan Behrin	Isaac Pitman	Speech Judge's Charge Testimony	200 240 280	18 40 60	98.2 96.66 95.71	196.4 232 268	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
1912, New York	Nathan Behrin	Isaac Pitman	Speech Judge's Charge Testimony	200 240 281	58 15 17	94.2 98.8 98.8	188 237 278	1 1 1	Shorthand Writer Cup; Title "Champion Shorthand Writer of the World" and Holder of the World's Speed Record

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VOLUME XVII

COLUMBUS, O., OCT., 1912

NUMBER 11

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E. W. BLOSER, Business Manager

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As may be inferred from the heading, we recognize that there are three main divisions of methods or opinions concerning the teaching of writing as practiced by well-meaning, successful teachers of writing.

We know from experience that good results can be secured by any one of these methods, having taught and practiced them ourselves at different times, and we know that good results can be gotten by any one of these plans because we have seen them at the hands of recognized professional and non-professional teachers.

The first, the Conservative Method, teaches form by the finger movement, script drawing plan for from two to four years, and then changes to the forearm, muscular, or arm movement plan.

The advantages of this method are mainly two fold. First, pupils learn form and they are able to use the writing advantageously in other subjects during the first four years of school life.

The disadvantages are that pupils acquire wrong habits of action and position, which must be overcome by the grammar teacher. The primary teacher shifts the burden to the

grammar teacher and thereby doubles her difficulties by making it necessary to destroy one habit while forming a new one.

The second, the Radical Method, teaches position and movement first and form last, starting with formal, technical instruction in the manual part of writing from one to three years in advance of the requirement of writing for other subjects.

The advantages of this method are that right habits in position and movement are cultivated from the beginning, the form being given secondary consideration.

The disadvantages are that pupils cannot use writing for from two or three years in the service of other subjects, and unless the plan is followed with "strict fidelity" as concerns exacting, formal, technical drill, poor results follow.

The third, the Progressive Method, teaches position, form and movement from the beginning by means of large writing, starting upon the blackboard and using it in the service of other subjects soon after starting the formal drill.

The advantages of this method are that right habits of thought and action are cultivated from the beginning, both form and movement being taught from the start, and that it can be used almost from the beginning in written language work.

The disadvantage is that it takes more efficient teaching than by the Conservative plan, but the advantage

is that it takes less strenuous, tedious, taxing training on the part of both teacher and pupil than by the Radical method.

As may naturally be inferred, the Progressive combines the merits of the Conservative and Radical methods, and avoids the most serious objections to both. It adapts itself to the needs and limitations of child school life and at the same time lays the foundation for future training of the same kind but of a finer quality than that used in the beginning.

The Progressive therefore avoids the formation of wrong habits as by the Conservative, and it makes it possible to use writing one or two years earlier than by the Radical plan.

The Progressive is also more healthful than the Conservative, enabling pupils to sit more nearly erect and it is less exacting and less nerve-straining than the Radical, enabling children to write more freely and with less nervous tension.

While we believe, as first stated, that good results can, have been, and are being secured by all of these methods, or by a combination of them, we are also convinced that the best results, pedagogically and practically, are secured by the Progressive Method.

We also recognize that the personality of the teacher is of more value than formal method, and that circumstances and local conditions modify methods and results.

Successes

*FOLLOW DAILY DUTIES WELL PERFORMED, AND END IN ONE GRAND
ACHIEVEMENT—A SUCCESSFUL LIFE.*

An editorial preachment in lines and letters instead of type to suggest harmony in thought and continuity in action.



Business Writing
F. O. PINKS,
 Lansing, Mich., Lansing Business College
 Send specimens with self-addressed postal to above address for criticism.

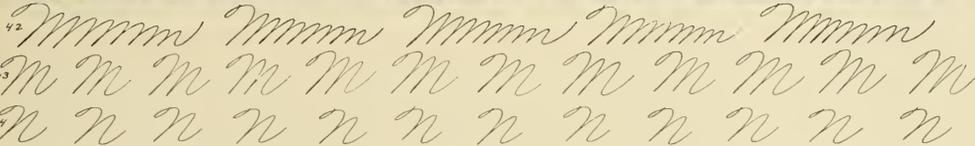


Business writing is worth more today than ever before. Are you qualifying for the demand?

Lesson 21. Drill 41. Daily practice on this drill is strongly urged on all students of arm movement writing. It is a sort of tonic that stimulates freedom and control of the writing machine. Make 200 revolutions a minute, and work for rhythm, lightness of touch, compactness and uniformity.

Drill 42. If it is true that mankind does not need to be instructed so much as reminded, I want to remind you of the fact that the motion preceding contact of pen to paper should be in the direction of the line to be made. If that rule is violated in making the initial loop in this drill, the loop will be much too long, and worse still, will get longer and longer as time goes on and you use writing to record ideas instead of to serve as a thing of beauty. Start the loop with a quickly-made curve instead of with a straight line. Let each section in the remainder of the drill be a trifle shorter than the one that precedes it, and make all up lines with the over motion. Unless that is done, the sections will be sharp on top.

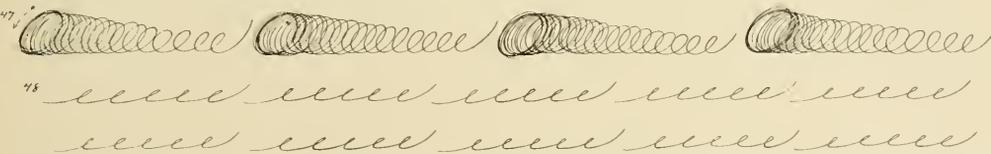
Drill 43. Make capital M no wider than a small m. See that the second section is as much shorter than the first, as the third is shorter than the second.



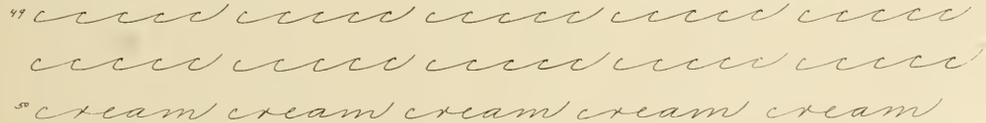
Lesson 22. Drill 45. There are places in a few of the letters of the alphabet where one should slacken the speed perceptibly, at least during the time when control is being acquired, but in all words made up of simple letters like those in "Minnie" and "Narrow" etc., the rate of speed from the beginning of the first letter to the finish of the last, should be uniform, and the movement should be as graceful as a well-made gesture. Many students and teachers of penmanship pause at the base on each down line. This practice is commendable in ornamental penmanship, but is, to my mind, a serious mistake in business writing. With a little extra practice, control can be acquired without this handicap, and then a reasonable degree of accuracy can be maintained when writing is being used for records and the conveyance of thought, rather than for a sort of artistic pastime. In order to bring all this about, use as few angular turns as possible, and an abundance of under motion at the base line. Write these words at the rate of fourteen a minute.



Lesson 23. The secret in making little e well lies in getting sufficient under motion, or right curve in the up line. Conscientious practice on Drill 47, bearing this idea in mind, will give you the "secret." Make twenty or more groups of e's a minute, putting five in each group.



Lesson 24. Do not lift the pen in making c. Start initial c with a dot; the up-line start is superfluous. Keep it narrow across the top, and make the main down line as straight as possible. Count dot 1, dot 2, dot 3, dot 4, dot 5, and make about seventy-five a minute. Write "cream" at the rate of sixteen words a minute. Do not neglect the drop motion in r, nor the over motions in m, especially in the last section.



Lesson 25. Make the main down line in H nearly straight, ending abruptly at the base line. The initial loop should be no larger than a small o, and should be begun with an abundance of right curve. The second part should be made down, pausing an instant at the base line, and should be curved as much as is the first line in capital O. To insure getting sufficient curve, swing pen from bottom of first part to top of second over a curve like that used in making the up line of a compact oval, beginning the second part without a check in the motion—by merely dropping the pen to the paper.



⁵³ M M M M 7 7 7 O 7 O 7 O K K K K K K K
⁵² K K K K K K K K K K K K K K K K K
⁵¹ K Harriman Harriman Harriman K

Lesson 26. K is easily made when one observes that the second part is started like a capital O. The little loop in the center may either just touch the main down line, or be thrown around it.

⁵⁴ 7 7 7 L L L K K K K K K K K K K K K
 K K K K K K K K K K K K K K K K
⁵⁵ Kimono Kimono Kimono Kimono Kim

Lesson 27. Persistent practice on first line in this lesson, will train the hand to make small l well. Notice that the up line is a true curve made with the under motion, and that the down line is nearly, but not quite, straight. A slight extension of the fingers is permissible as the pen nears the top of l, and for a while at least, it is well to slacken the speed a trifle as the pen nears the base line. Avoid making an angular or sharp turn at the base. This is best accomplished by not trying to make the down line rigidly straight. Make a hundred good l's in a minute, and count for each group of five, 1-2, 3-4, 5-6, 7-8, 9-10, 11.

⁵⁶ O O O O l l l l l l l l l l l l l l l l l l
 l
 l
 l

Lesson 28. If you can make small l well, you should have little difficulty with h, provided you observe carefully that the second part is exactly like one section of small m, and should therefore be started with an over motion. Don't try to avoid making the second part sharp on top by making it broad. Write "hill" at the rate of twenty a minute, and "human" at the rate of fourteen a minute.

⁵⁷ O O l m m m h m m h m h m h m h m h
⁵⁸ h
⁵⁹ h
 hill hill hill hill hill hill hill hill hill h
⁶⁰ human human human human hum

Lesson 29. If the first up line is not a true curve, and the down line, straight, review carefully Lesson 27. The second part of k contains two difficult features: The first is the getting of sufficient over motion in the up line; the second lies in keeping the second down line parallel with the first. Try to curve the up line in the second part so much that the little loop at the top will be nearly horizontal.

⁶¹ l l l l k k k k k k k k k k k k k k k k
 k
⁶² like like like like like like like like like
 hill hill hill hill hill hill hill hill hill

Lesson 30. This letter not only contains more beauty, but is also made much more rapidly, if the line connecting h with the following letter is made with a good drop motion. It is finished exactly as is a v or w. Keep the lower part fully as wide, if not a little wider than the loop.



Lesson 40. Like y, small z is begun like m. The down line in the first part is therefore straight, and ends abruptly at the base line. The beginning of the lower loop is joined to this line NOT WITH A LOOP, but with an angular turn. Study this turn carefully.

I am in receipt of some exceptionally fine work from students who practiced last month's installment. Some of the letters, especially the capitals, had a professional swing to them, and I am going to ask the editors to publish some of the specimens.

57. *mm mm mm mm mm mm mm mm mm mm*
hazy hazey hazey hazey hazey hazey z
zodiac zodiac zodiac zodiac zodiac zo



Practical Penmanship
H. L. DARNER,
Spokane, Wn., Blair Business College.
Send specimens with self-addressed postal to above address for criticisms.

The Mollicoddle and the Mediocre are the leaches and barnacles of modern production.
The Manly and the Masterful are the creators and producers of modern civilization.
To which do you belong? To the latter, of course, or you'd not be following Darner and the B. E.

You have had an exercise similar to this one. Notice that in this exercise the ovals are very long and very narrow, in place of being two-thirds as wide as long. Watch slant.



Notice that this exercise is one full space high. Make the exercise as rapidly as you would make an oval. See if you cannot touch the head line and the base line each time.



This letter must be made as freely as the small letter e. Keep the loop short and the crossing of the loop high. Watch ending strokes.



This is a word that can be written very rapidly. See that the first *l* is no larger than the second and third. The crossing in the *l*'s should be as high as the top of the *u*.



Watch the finishing part of the *r* and keep the *e* looped. Make the finishing strokes neatly and watch spacing between the words.



You have unconsciously been making a good *b* while you were writing the word above. Notice that the *b* is a combination of the *l* and *r*.



You will find this a difficult word. Watch the spacing between letters. See if you cannot get a perfect finish or retrace on every *b*. Do not make the loop too long.



This loop is the same size as the one given in *l*. Stop with the pen on the base line and lift the pen after it has stopped. Keep the crossing high.



A turn at the top and one at the bottom. This line should look the same after you have turned your paper upside down. Learn to make the exercises easily and gracefully.





The *h* is one of the easiest loop letters. Notice that the finishing part is exactly the same as the last part of the *m* or *n*.

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

Keep all small letters the same height. Close the *a* at the top and do not make your loops too long.

hammer hammer hammer hammer

The *k*, especially the second part of it, is difficult. The two down strokes are quite close together and, remember, they are parallel. The little loop in the second part is horizontal. Get a nice free finishing stroke.

k k k k k k k k k k k k k k k k k k k k

The first and second *k*'s should be exactly alike. See that you do not get the first *k* larger than the second.

kink kink kink kink kink kink kink kink

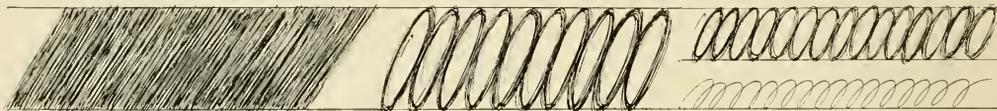
About one pupil out of ten wants to be lazy enough not to close the *o* when it precedes an *r* of this kind or an *u*. Take the time and put forth the effort to close this *o* every time. Your character is easily read by your writing teacher.

harbor harbor harbor harbor harbor

Do not make the second part of the *k* too large. Dot every *i*. The loop in the *l* and in the *k* are the same in size, slant and shape. See what a pretty *n* you can get.

kiln kiln kiln kiln kiln kiln kiln kiln

These ovals are all made indirectly. There is no danger of your getting them too narrow. You can, however, get them too wide. Notice the arrangement. See if you can not equal the copy.

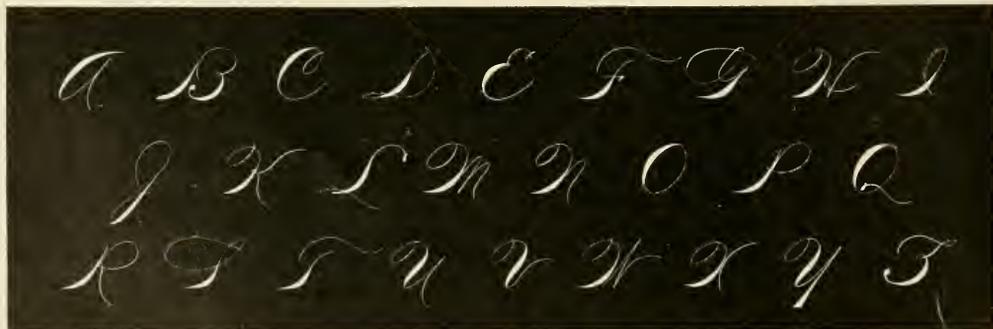


No shades on the down strokes. Make this letter just as freely as you would make a long, narrow, indirect oval. Do not make the letter too long. Study the copy for proportion.

j j j j j j j j j j j j j j j j j j j j

This is an easy word. You will notice that pleasant words have been chosen for you throughout the entire course. The *j* should not be taller than the *n* and *n*.

juniper juniper juniper juniper





Spokane, Wash., 6-19-12.

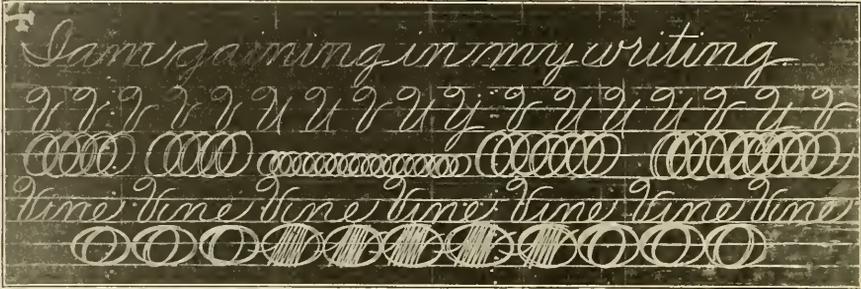
Dear Mr. Higley:

Complying with your request, I have pleasure in submitting this as a fair specimen of my plain business writing at the present time - and a short letter written in the ornamental style on another page.

If I can be of assistance to you at any time, command me.

Very cordially,

Fred Berkman



Blackboard writing by W. J. Slifer, penman, Spalding Commercial College, Kansas City, Mo.

Rome perched Nero upon the greatest throne on earth and so set up a poor madman's name as the synonym of savage cruelty for countless centuries

Madaratzg
Jan 21

Business writing by W. G. Wisely, supervisor of writing, St. Marys, O.

E. H. Martin

C. S. Newton

E. W. Fisher

H. Courtney

By T. Courtney, penman, Academy of Idaho, Pocatello, Idaho.

Associate with men of good quality if you esteem your own reputation for it is better to be alone than in bad company. — GEORGE WASHINGTON.

By A. M. Wonnell, Assistant Supervisor of Penmanship, Cincinnati, O.



indemnity
 inclosure
 incline
 incite
 incident
 incentive
 incense
 incapable
 inane
 impute
 impudent
 improve
 imprison
 impression
 imposition
 importance

By Dorothy Bopp, seventh grade, Fourth Street school, Columbus. Applied arm movement writing. Note strength and freedom.

Tacoma, Wash.
May 29, 1912

Mr J O Peterson,
Central School

My dear Sir

This is a specimen of my arm movement writing presented before completing the work of the Eighth grade in the Logan School

We have had writing drills during the last three years and our practice time has averaged about twelve minutes a day

Trusting you may see some good qualities in this I remain,

Yours very truly,
Ethel M Aldrich

Practical writing by Ethel M. Aldrich, eighth grade pupil, Tacoma, Wn., public schools, J. O. Peterson, supervisor.

Hate is a heavy burden, it sinks the heart low within us and lays a heavy stone upon all joy.

— Goethe

Success is often a little way beyond where we stop.

C. C. Munn.

Business writing by O. L. Rogers, supervisor of writing, Ft. Wayne, Ind.



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

COMMERCIAL AND ETHICAL.

We pass this on to our readers, not so much for the high compliment contained therein, as for the purpose of O. K'ing what Prof. Snoko has said concerning the bi-products of learning to write well. And, by the way, Mr. Snoko writes a splendid hand himself. Many who write much poorer than he, claim much more, and for that reason his words concerning the value of a handwriting both commercial and ethical are well worth considering.

Gentlemen:

You have made me your delighted and appreciative debtor by sending me your truly inspiring and most artistic catalogue. Please accept my thanks and the assurance that I shall gladly reciprocate in some way should opportunity offer.

Looking back retrospectively, I am impelled to say that good writing has a commercial value, and it has something more than money cannot purchase, nor commercialism tarnish. I refer to the patience in practice, the assiduity in study, the training in justness of concept in the acquirement of form, and its execution through hours, days and months of studious, resolute practice—an ethical value not always immediately clear to the student, but duly apparent to and truly appreciated by those who are adept in the school of life and character.

At this time I can lay claim to nothing in my writing more than the factor of legibility, and which I am glad to possess, but I certainly appreciate the beauty and the artistic skill which is productive of the good work in the brochure sent to me.

You merit the laurels you have won, and you have my earnest good wishes for the further attainment of the good your past achievement's warrant.

Sincerely yours,
D. H. SNOKE.

Indianapolis, Ind.

EXPRESSION VS. TECHNIC

Penmen, like elocutionists, are inclined to value technic more than expression. Formality seems more important than originality of thought, and conventional forms more valuable than conciseness of reasoning.

This is naturally due to the fact that they are employed in the service of improving the forms of expression, and in such service they become limited in their vision and consequently narrow.

Like the civil engineer who creates a bridge for the passage of trains but who becomes so engrossed with his work as to conclude that the bridge is an end instead of a means that he ornaments at the expense of strength and service, so the elocutionist and penman sometimes becomes so engrossed in and enamored with the beauty of their arts that they mistake their larger mission and and confine their vision and efforts to technic as an end instead of teaching technic as a means to expression.

As penmen, and especially as teachers of penmanship, we cannot afford to put technic in penmanship above expression except as a means of improving that expression. No more can we afford to do this in written expression than can the teacher of grammar afford to put technic above oral expression.

Of course teachers of penmanship must stick to their task, that of improving the form and facility of written expression through script characters. But by keeping the larger end in view of expression of thought, the teacher of penmanship is less liable to mistake his calling, and more likely to train efficiently.



Mr. and Mrs. Everett W. Beede announce the birth of their daughter Mildred Joyce born the first day of August nineteen hundred and twelve Lynn, Massachusetts

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Of the Professional Edition of the Business Educator for Oct., 1912.

MARSHALL'S MENTAL MEANDERINGS, Carl C. Marshall, Cedar Rapids, Ia.

ACCOUNTANCY, B. P. Leister, C. P. A., Canton, O.

ARITHMETIC, J. H. Minick, Eastman College, Poughkeepsie, N. Y.

TYPEWRITING, Miss E. B. Dearborn, Y. W. C. A., Cleveland, O.

ENGLISH, J. S. Hall, Central High School, Philadelphia, Pa.

BUSINESS SUCCESS, Sherwin Cody, Chicago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair Business College, Spokane, Wn.

EDITORIALS.

NEWS NOTES, ETC.

CONVENTION REPORTS.

"Every little movement has a meaning of its own."

The author of the above probably knew little about the art of penmanship, certainly far less than he did about dancing and music and rhythm, but he could not have said anything more truthful and appropriate about the art of writing. Since forms are but pictures of motions, the result naturally reveals the method or act. If the specimen above looks graceful, it then portrays the thought held by your editor while writing it. "The motion's the thing"; so look well to gracefulness of act, if you would have a pleasing product.

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. Your thoughts are cordially invited.

Our September editorials relative to Federation and association matters have called out a number of letters from prominent members of our profession, commendatory, critical, and suggestive, which we appreciate very highly. One correspondent says:

"The main trouble and the principal cause in my judgment, lies in the series of serious mistakes that have been made for several years by the officers and members in departing from the traditional purpose of the Federation, and in permitting little jealousies and the spirit of personal profit and advantage to control in the management of its affairs. To be a success, any teachers' association must have the loyal, patriotic, unselfish and cordial devotion of every one of its officers and members to the common cause for which that association is maintained. I have observed a different spirit, not only in the Federation, but in several of the other associations as well. The moment the exploitation of individuals is permitted, just then the association is headed towards final dissolution. Just the moment any individual or group of individuals assumes to disregard the common interest of the association, the first step on a downward course is taken."

Well said. There is no question but that too many people with narrow or extreme views or selfish ends have had to do with the Federation to the exclusion of those who are more capable, but more modest, and less ambitious and aggressive. Too frequently the Federation has acted under the momentary spell of some burst of eloquence, and has elected officers and selected places of meeting not in accordance with the best interests of the many.

Too frequently have ambitious persons manipulated matters and elected people to serve their selfish interests.

Frequently we have felt like speaking out, but more frequently have others said, "Don't or it will harm the Federation or Association." The result is that we do not have in all America an association that is a fit representative of what commercial education merits. At times there has been promises of such an association and at other times the promises have gone glimmering, when emotions and selfish interests have gained control. Let us hope that a second sober thought may betake the members of our profession, and that in our forthcoming councils there may be more unselfish service, more co-operation, less loud-voiced exploitations of individuals or impractical theories.

COLLEGE COFFIN NAILS.

Dear Sir:—

Ten delicately blended *Nogul* cigarettes have been mailed to you with our compliments. *Noguls* are mild, rich, fragrant and altogether satisfying, and we are most confident this appealing blend will please you, as *Noguls* "gain a mighty lot of friends daily."

Don't overlook the handsome *college* design on *leather* attached to the package.

Respectfully,
S. ANARGYROS.

Jersey City, N. J.

The above, accompanied by a package as described, was recently received by the Editor of THE BUSINESS EDUCATOR, being the same that is being sent to and received by editors generally and editors of college papers in particular.

We doubt not but that the cigarettes are very fine as cigarettes go, and we doubt not but that S. Anargyros is a reliable and successful business corporation, providing the concern does not use too many of its own goods.

But we are giving the circular letter as above to show one source of consumption and consequent revenue for cigarettes, which is among college professors, editors, and pupils. S. Anargyros knows that if they do not supply the demand some of their competitors will, and are therefore seeking their share of the trade.

What we deplore is the demand for these weapons of destruction among college people which includes professors and pupils. One of two things seem certain. Either cigarette smoking will become well-nigh universal among men and women, or college presidents and professors must come out against the practice.

To attack the practice as a religious question or as a moral issue before students proves far less effective than to attack it on the grounds of efficiency. Statistics are full of facts showing that cigarette smoking impairs rather than improves the working of the human machine.

Heaven or Hell may or may not admit cigarette smokers, we do not profess to know, but many concerns here on earth put a ban on the pullers of the paper poison.

So far as we know, no pupil has ever succeeded in graduating in penmanship in the school of penmanship over which the writer presides who smoked cigarettes, and there is no rule to forbid smoking, either. But the pupils usually find the work of acquiring excellence in skill so difficult that they cannot afford to increase the difficulties by dissipation and dope.

To put a quietus on cigarette smoking college professors would do well to do two things: Quit it themselves, and give their pupils such mental and manual problems that pupils cannot well perform them if addicted to dope such as contained in cigarettes generally.

MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION.

The greatest Commercial Teachers' meeting of the year will be the annual gathering of the teachers of the Middle West at Omaha on Friday and Saturday after Thanksgiving. As the Central Association did not convene, and few teachers from this section attended the Spokane meeting, it is expected that all of the schools from Chicago to the Rockies and from Canada to the Gulf will be represented by the most enthusiastic assemblage of teachers that this part of the country has ever seen.

The Missouri Valley-ites are noted for their good fellowship and the harmony that has always characterized their meeting, and all previous records will be surpassed this year. A strong program is being prepared, upon which will appear the brightest and most experienced teachers in this section. There will be bright snappy addresses by men and women who are doing things, and all who hear them will be inspired to greater endeavor. It will be a free and open meeting where all who will may lead, and all may benefit from the experience of others.

And the meeting is to be in Omaha, the City of Destiny, the gateway to the great West. There will be excursions to points of interest, the great packing center, the greatest smelter in the world, shoe factories, banks that do five million dollars of business per day, and many other points. The association will be the guest of the Commercial Club, one of the real live organizations of its kind in this country, occupying the most elaborate quarters of any association in the West. Omaha's "WELCOME" sign will greet all the teachers by day and night, and the schools of the city, both public and private will do all in their power to entertain and enlighten all who come. Watch next month's magazines for the program and further announcements, but in the meantime, remember that you cannot afford to do otherwise than to plan to come to Omaha.

GREGG PUBLISHING COMPANY OPENS SAN FRANCISCO BRANCH

Owing to the growth of the business of the Gregg Publishing Company on the Pacific Coast and throughout the West, it has been found necessary to establish a branch in San Francisco, to be known as the Pacific Coast office. The new offices are located in the Palatial Phelan Building—which is a landmark of San Francisco—and will be under the direction of Mrs. Frances Ellinger Raymond, who is admirably equipped for the responsibilities of the position through her experience as a teacher in both public and private schools, as well as in shorthand reporting. With three offices—New York, Chicago and San Francisco working in harmony and on a well organized plan, the Gregg Publishing Company is now in a position to render the most efficient and continuous service in all parts of the country.

The Company reports the largest business by far of any year in its history.



Marshall's Mental Meanderings

Spokane Echoes Browsing along my way on and—Lessons frankly expressed private opinions. I gather that the Spokane meeting like Eliphaleth's wedding journey as described by Will Carleton, "was not strictly speaking, a spectacular success." It would be ungrateful as well as ungrateful, to pry too deeply into the reasons for this. Also to do so, would likely start an entirely profitless row. Of course, there are those who will gloat, and cry "I told you so." For instance one jubilant brother, writes me. "What did I tell you pink-blooders, when you insisted on taking the Federation meeting away out in the desert, and holding it at a time of year when every business school man is hunting with his summer advertising campaign?" Well, maybe it was a mistake. But after all, is any very serious harm done, even though the attendance at Spokane was disappointing and most of those who were to furnish the program were "conspicuous for their absence?" Those who didn't go were not hurt, and those who did, so far as I can learn, are very glad they went. The failure of a few long-winded papers and addresses, is of course a serious loss, but let us not be inconsolable. Happily, they will keep without canning or cold storage. There are at least as many years ahead of us as there are behind us, and maybe more. We shall have a rousing meeting next year at Chicago, and those who can't wait, that long for their convention provender will have occasion for a good feast at Omaha this fall. Brothers Smith and Rumsisel will take care of that.

Perhaps the most disappointing thing about the Spokane meeting was the failure of the Pacific Coast brethren to be on hand. But it should be remembered that it is nearly as far, as the locomotive flies, from San Francisco to Spokane as from Chicago. And it cost more to make the trip, for the reason that nobody saw to it, that railroad rate favors, special trains, etc., were given to the coast people, I do not know who is to blame for this, perhaps nobody but the railroads.

Therefore, brethren, let us "forget it," and all join hands to help Bro. Van Antwerp and his co-workers, make next year's meeting at Chicago an old fashioned rousing good time for all of us. Selah!

Education I can see no more helpful sign for Work of the times, than the general and earnest, and intelligent and insistent demand for vocational schools and training. It is sweeping the country like a contagious enthusiasm. Gary, Indiana, and Los Angeles, California, have perhaps set the highest mark as yet, but other cities are moving up by scores from the front ranks, and more are starting. In Kansas City, Mo., it is reported that the whole high and grade school systems are to be re-organized along vocational lines. Of course, this movement does not mean that there is any lessening of the public appreciation of learning, or any lowering of educational ideals. It merely means that the millions of boys and girls who are "cut out" for scholarship as defined by the schoolmaster, are to be awarded the opportunity to be trained at public expense, to be good craftsmen. The boy who does not take to "Latinity" and belles lettres, and speculative science, will be allowed to try his hand at plumbing or painting, or wood and metal working, mechanics and so forth. Of course the schools will see to it that our boys and girls are made intelligent enough to be a good citizen, but there will be more heed given to the things that make for their wage earning power and less insistence on the inconsequential schoolmaster's frills of grammar, geography, history, arithmetic and other over wrought subjects. As a result of this new departure, we are likely to have more boys who can run an engine, keep a

set of books, or repair an automobile, and fewer who can name off-hand the rivers of Siberia, or give the number of soldiers that Grant commanded at Shiloh. Maybe this will give us fewer scholars, but it will also give us fewer tramps.

It is Waste A story from Newport, that Just the Same mecca of the doleless rich, recently carried off a single social "function" that cost somewhere around the million mark. A New York newspaper that is noted for its apologetic attitude toward wealthy Fifth Avenue idlers, attributes a defense of this extravagance on the ground that the money "apparently squandered" in this Newport orgy, was not really wasted, but it is to florists, dress-makers, waiters, jewelers and a host of other trades-people and wage-earners, to whom this generous expenditure was most welcome." Let us see about this. Suppose our inordinately rich were to so increase in numbers that they could divert more than half the labor of the country to supplying their wanton desires for amusements, and that the true cause of diversion would leave fewer people to produce the food and clothes and furniture and books that all of us must have? And would not this withdrawal of labor, make these necessary things harder to get and consequently higher in price? Is it not clear that the time and efforts of all that army of hunkies and luxury prodigals who are doing this million dollar feast, were from an economic standpoint, just as truly wasted as though these "trades people and wage earners who needed the money" had been asleep? Was Nero supporting the industries of the Roman nation, when he sent his army of slaves out into the Apennines, with nets to catch numbing birds and nightingales, that his class could might feast upon ragouts made from their eyes and tongues? Labor that is divested to the purposes of extravagant luxury, is as profitless as though the laborers were idle. It is more than probable that this cost of high living, has a lot to do with the high cost of living, about which so many of us are complaining. The idea is at least logical.

Can You Moo? They brought an expert "moor" from the Maine woods out to Chicago to show the enthusiastic bull moose convention how to moo really moos. Some will regard this as another striking illustration of the growing tendency toward specialization in our industries. If the fad holds, schools for instruction in bull moose mooing may soon be expected. Perhaps these will be established on the same floor with those other beneficent institutions in which degenerating youngsters and their mothers are taught to do a bunny hop and the turkey trot. It really begins to look as though a certain type of humanity is inclined to evolve back toward its primordial ancestry. Some such thought as this came to me last spring when I saw a talented popular actress amusing a supposedly intelligent audience by impersonating a barn yard fowl. The same thought returns when I see a woman exhibiting a bull pup or a poodle, the affections that belongs to a baby. It is a long steep road from the ape to the angel, and alas, the social gravitation pulls hard towards the ape.

To Much of a Commercial education has Good Thing abundantly justified itself, and no longer needs defenders or apologists, but there is danger that in some communities they will get it "on the brain." In some towns it has been proposed to open schools which will offer a short course in bookkeeping and shorthand such as is offered in the average business college. It is easy to see the effect of such a policy. Practically the whole community will rush to take advantage of this easy road to good jobs for their children, and it would be only a short time until the town would be overrun with a horde of cheap, half educated clerks and stenographers, with not a job in sight for one out of every ten of them. The slight advantage that such a business training should be specially selected for this over-exploration. There is every reason why it should not be selected.

Comparatively few of the young people of any community are fitted for business callings, and but few are needed. It will always be a bad thing to flood any one vocation beyond the natural needs of the community. This intensive

business training should be left to the private business schools, and the fact that they charge for it, offers a needed restriction. School boards will do well to go slow in the matter of turning their high schools into short course business colleges.

Producers Who My faith in advertising, as "Don't Consume well as in human nature, once got a rule slack when I learned that a man who has won a national reputation by "knocking" coffee, and manufacturing a substitute for it, himself, drinks coffee and does not drink his substitute. Recently I spent a delightful day in the famous Napa Valley up north of San Francisco Bay. This garden spot has long been famous for its vineyards and its wineries. There is much fog and not enough hot sunshine for the growers to convert their grapes into raisins as they do up in Fresno, so they have to market the juice instead of the dried pulp and skins. Hence the Napa wineries and their rich owners. A free talking Napaite whom I met on the boat told me some interesting things about the wine and the wine makers. Among other things he told me, "I've been present at several banquets where these big wine men were present," he said "and I noticed they always drink water." They have an insane asylum at Napa, and when the interurban car stopped there one of the guards got aboard and was my seat mate in the ride down the valley to Yrebo. He told me that fully one-fourth of the asylum inmates were there through the drink habit, especially wine drinking. "You see this California wine is mighty heady stuff," he said, "and if a man once goes to drinking it regularly, it gets him. It is the worst booze there is. We get a lot of the winery employees—both men and women—who don't know enough to let it alone." It would seem from this that some wine makers are wiser than others; also that the location of the asylum at Napa was well advised. Evidently old Solomon knew what he was talking about when he said, "Who hath woe? Who hath sorrow? Who hath habbings? Who hath wounds without a cause? They who tarry long at the wine. They who go to seek mixed wine." In the meantime the world is full of good water.

Everybody's I have recently been in which for the sake of the amenities, shall be nameless. In this town there is one big prosperous, reputable business school, and four or five others that are struggling to make both ends meet, and do not always succeed. The big school has about as many students as all the rest combined, and it has been this way any time these dozen years. Now all of these schools, so the some Member could get a better idea of a par so far as courses and instruction go, and the question arises, why should the one school get and hold the business and make the money, while the others struggle to keep expenses from outrunning income? The answer must be found outside the class room, and I think I found it. *The man who runs the big school has his own view-point, and delivers his address from the public view-point instead of his own.* He tries to convince the public that his school is a success, and he uses several means to do it. For instance, each year, he hires one of the theatres, and has notable graduating exercises that give him a column or so of free advertising in all the city papers. He always employs some big man in the community to deliver the address, gets a prominent divine to offer the invocation, and a band of high grade musicians. He covers part of this expense by charging his students a graduating fee of several dollars which they pay willingly. Each year's class has a complete organization, embracing a President, Secretary, Valectorian, Poet, Historian, etc. All this makes the students and the public feel that this school is really an important institution, which in fact it is. Also, there is a base ball club, a glee club and other student institutions, and the social life of the students are served and stimulated by frequent receptions, parties, etc.

All this makes for valuable publicity, and helps to hold the loyalty of the students. It is a wonder to me that the more business school men do not see the value of it. There may be other and better ways of keeping a business school in the public eye, but the other schools in the town I speak of do not seem to have found them.



A HOUSE PARTY ON WHEELS

The Teachers' Spokane Club Trip

Number 1.

BY E. E. GAYLORD, BEVERLY, MASSACHUSETTS.

We "Look in the glass," Start said a spick and span trainman as I, in morning dishabile, stepped into the smoking compartment of our special car Sunday morning, June 30. I did so, and I knew at once that my proper place was on the brake-beams under the car, a la William Hobo. Just then in tripped the "Sunny Jim" of the Lake Champlain country, E. G. Evans, proprietor of the Burlington, Vermont Business College. Then I knew how the goat-riding victim looks to the man who has just been initiated. If Brother Evans' pastor could have seen him just then, there would certainly have been a special prayer service to get him back into the path of respectable appearances. Through Vermont and along the St. Lawrence there had been no rain for many days, and the roadbed was merely a dust heap. In deference to the ladies, we averted our own newly-scrubbed faces when the ladies slipped by to their end of the car to remove the stains (!) of travel.

Just before noon, the day before, we pulled out of Boston with fifteen in our car, thirteen of them for the transccontinental trip. Two were going with us to Niagara Falls, bound for the Zeranian Summer School, Columbus, Ohio. Up among the Green Mountains four more were added, one for the round trip, and three for Niagara Falls, aiming for Rochester, N. Y., for the R. B. I. Summer School. Near Burlington we picked up "Sunny Jim" and his better-half, who is the quintessence of kindness and the real source of "Jim's" perennial good nature. So with twenty-one happy, expectant amateur travelers we rolled into Toronto Sunday morning for breakfast. It was a lovely summer day, without the slightest uncomfortable warmth. We had ridden beside the sparkling waters of Lake Ontario for some time and were eager to reach The Falls, where our car was to be set out on a siding while we "did" Niagara. We were on time, and the soup was steaming on the tables as we stepped from our car into the station restaurant, where dinner had been arranged for in advance.

Before the dinner was finished a special car was waiting for us a block from the station, and we were soon bowling away down the Niagara River over the Great Gorge Route. We rode down on the Canadian side at the top of the cliffs, crossed the river at Lewiston, and then returned on the American side practically at the water's level. As the car came into the city of Niagara Falls, automobiles, previously arranged for, met us, and in a few moments we were seeing the great cataracts at close range. When our machines returned our car was ready and we

(Continued on page 22.)



DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,
CANTON, OHIO.

Opening Corporation Books

A corporation was organized to conduct a manufacturing business with an authorized capital of \$2,000,000 divided into 20,000 shares, par 100 each, of which 15,000 is preferred, and 5,000 shares is common stock. The corporation proposes to issue 500,000 Mortgage bonds to be used toward the purchase of property. The

five incorporators each subscribe and pay for 100 shares preferred stock.

To carry out the purpose of the corporation, the real estate, machinery, Goodwill, etc., of the following existing corporations have been purchased at an appraised valuation of \$1,750,000:

Corporation	Total Value	Real Estate	Machinery	Goodwill
A	160,000.00	40,000.00	100,000.00	20,000.00
B	240,000.00	50,000.00	150,000.00	40,000.00
C	400,000.00	200,000.00	300,000.00	100,000.00
D	450,000.00	150,000.00	250,000.00	50,000.00
E	300,000.00	80,000.00	140,000.00	80,000.00
	1,750,000.00	520,000.00	940,000.00	290,000.00

Payment has been made in full on the following basis: 60% preferred stock, 20% common stock, and 20%

bonds.

Frequently in practice I have found the entry made as follows:

Cash	50,000.00		
Real Estate	520,000.00		
Machinery	940,000.00		
Goodwill	200,000.00		
Preferred treasury stock	400,000.00		
Common treasury stock	150,000.00		
Treasury Bonds	150,000.00		
	Preferred capital stock		1,500,000.00
	Common capital stock		500,000.00
	Mortgage Bonds		500,000.00

This entry is incorrect and violates the principles of double entry book-keeping, as the complementary accounts cannot be posted except "sundries," which does not give the origin of the complementary account affected.

The entry is also incorrect because it sets up as an asset unissued stock under the head of Treasury Stock. Stock which has not been issued from the authorized capital, and has not been subscribed for by any person is not Treasury Stock and cannot be expressed as an asset, as it is absolutely without value.

Treasury stock consists of those shares issued and outstanding which

Cash	50,000.00		
Cost of property	1,750,000.00		
	Preferred capital stock		1,100,000.00
	Common capital stock		500,000.00
	Mortgage Bonds		350,000.00

This entry is also incorrect, as the complementary account or accounts cannot be distinguished or posted—and the bonds in the treasury are not expressed as an asset.

Treasury bonds are an asset because when the mortgage is given trustees representing the bondholders, and the bonds are handed over for sale, even if not sold may be utilized as collateral for a loan by

have been acquired by the corporation through purchase, bequest, donation, or otherwise; it may usually be re-issued at any price the corporation may be able to get for it.

The Capital Stock account should show only the paid-up or fully paid stock, the par value of which has been fully paid to the company in cash, property, or services. Unissued stock has no more right to be expressed as a liability than a book of blank notes payable.

A corporation must receive value at par before capital stock may be issued.

The following entry is frequently found:

the corporation, and at the same time the mortgage remains a lien upon the realty for the time during which the bond runs and is a liability absolute to the creditors who purchase or own the bonds. If only one bond is sold the purchaser has a first mortgage, and any other lien would be a second mortgage.

The following journal entry is some times found.



Cash	50,000.00
Cost of property	1,750,000.00
Treasury Bonds	150,000.00
Preferred capital stock	1,100,000.00
Common capital stock	250,000.00
Mortgage Bonds	500,000.00

This entry is also incorrect, as the complementary account or accounts cannot be posted or distinguished, that is, looking at the entry, it would be impossible to tell whether the cash was received from the stock or bond sales.

The following entries will express the transactions and accounts cor-

Cash	50,000.00	50,000.00
To Preferred Capital Stock "being proceeds of 500 shares preferred stock sold to incor- porators."		

COST OF PROPERTY

"being appraised value of real estate, machinery, goodwill, etc., of the following corporations"

1,750,000.00

Total	Real Estate	Machinery	Goodwill
A 100,000	40,000	100,000	20,000
B 240,000	50,000	150,000	40,000
C 600,000	200,000	300,000	100,000
D 450,000	150,000	250,000	50,000
E 300,000	80,000	140,000	80,000
1,750,000	520,000	940,000	290,000

TO PREFERRED CAPITAL STOCK

"being 10,500 shares issued as part of purchase price on a basis of 60 per cent"

1,050,000.00

A 100,000	60 per cent	960 shares	96,000
B 240,000	60 " "	1,440 "	144,000
C 600,000	60 " "	3,600 "	360,000
D 450,000	60 " "	2,700 "	270,000
E 300,000	60 " "	1,800 "	180,000
1,750,000		10,500 "	1,050,000

TO COMMON STOCK

"being 3,500 shares issued as part of purchase price on a basis of 20 per cent"

350,000.00

A 100,000	20 per cent.	820 shares	32,000
B 240,000	20 " "	480 "	48,000
C 600,000	20 " "	1,200 "	120,000
D 450,000	20 " "	900 "	90,000
E 300,000	20 " "	600 "	60,000
1,750,000		3,500 "	350,000

TO MORTGAGE BONDS

"being 350,000 of the bonds paid as part of the purchase price on a basis of 20 per cent."

350,000.00

A 100,000	20 per cent.	32,000
B 240,000	20 " "	48,000
C 600,000	20 " "	120,000
D 450,000	20 " "	90,000
E 300,000	20 " "	60,000
1,750,000		350,000

TREASURY BONDS

To Mortgage Bonds
"being balance of bonds issued, on hand and unsold."

150,000.00

150,000.00

For full details of all transactions, holders' and directors' meetings, bills of sale, titles to realty, stock, etc., see Minute Book, pages — to —.

Spokane Club--Continued from page 21

transferred right from the autos to the street car, without stepping on the ground. Then we whirled away back across the river and up to the Horseshoe Falls on the Canadian side, and then to our car, which was reached ten minutes before it was attached to the regular Pacific Express for Chicago. That afternoon we rode through peach and apple orchards and vineyards that would have excited the admiration of even a Hood River or Spokane Valley man. Five of our happy party had been left behind to fit themselves for better schoolroom work this year; we were going ahead for the same purpose, though our fitting was to be gained through travel, that greatest of all educational mediums.

At London, Ontario, we had supper, and in the quiet of Sunday twilight, we walked through two or three miles of that city's charming residence streets. We had been unable to buy Sunday papers, souvenirs, candy, or anything else of the ordinary tourist's wants while in Canada, for, as we were respectfully told, somewhat to our discomfiture, "it is the Lord's Day," and I fancy that when one became accustomed to it, he would not willingly return to our own noisy free-and-easy Sunday ways. We left London as the shadows of the evening were falling, and the church bells were ringing their reverent invitation to vesper services. So, with the clean quiet of the sacred day about us as we sped on, a ladies' quartet of "the Boston Bunch" (as they came to be called) sang the sweet and simple lines of "Now the Day Is Over," and then all sang gospel hymns for a half-hour, before goodnights were said, and Timothy, our porter, turned the lights low.

In Chicago forty minutes," said Timothy, and out we tumbled. The morning was delightful, and here is a good place to say that all the mornings throughout the trip were delightful. There were no sultry mornings and no rainy days. With the exception of two or three short light showers, which came at a time to cause us no inconvenience, the weather could not have been more nearly perfect. The first friendly face I saw was that of the Rev. Chas. W. McCaskell of the Wilcox Avenue Methodist Church, Chicago, a former Bevodist pastor, who had taken the trouble to meet us at the station at that early hour. The next was our good friend, C. A. Faust, President of our Club, who went with us to the C. & N. W. Station, where we left our "traps," preparatory to a day of sightseeing in Chicago. The representatives of the Rex Tours, under which agency our trip to the Coast and return was to be conducted, were with Mr. Faust, and we were all made comfortable. The morning was spent in the stores and in visiting friends and all met in the Fountain Room of the beautiful restaurant at Marshall Field's for luncheon. Then

(Concluded on page 28.)

Results of the Championship Shorthand Speed Contest of the National Shorthand Reporters' Association, New York, August 20-23, 1912.

Name	System	Number of errors at			Percentage of Accuracy	Experience
		200	240	281.4		
Nathan Behrin	I. Pitman	58	15	17	97.3	8 years
John D. Carson	"Success"	44	22	53	96.7	8 years
Charles L. Swem	Gregg	50	39	64	95.7	4 years
Clyde H. Marshall	"Success"	42	60	70	95.3	14 years
Willard B. Bottome	Graham	70	46	89	94.3	18 years
Nellie M. Wood	I. Pitman	85	103	120	91.5	20 years

There were twenty-five entries in the championship contest, and among them the most expert writers of the world. All of those who qualified were official reporters and former champions except Swem and Carson. The remarkably brilliant work of Mr. Swem in the contest was praised on all sides, not only by the contestants themselves, but by practically every reporter in the convention. Mr. Swem now holds National Shorthand Reporters' Association speed certificates for 268 words per minute on court testimony; 237 words per minute on jury charge (made last year at Buffalo, when he had had less than three years' experience); and 192 words per minute on straight matter.



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

TRADE DISCOUNT.

This is a subject which seems to give pupils considerable difficulty; and yet it should not be so if they are led to clearly understand what is meant by trade discount, and are shown that the computations are made in accordance with the principles of percentage.

It should be explained to the pupils at the outset that a trade discount is an allowance made by manufacturers or merchants upon their catalog, or list prices. They should be told how the prices may vary from time to time owing to the law of supply and demand, the invention of cheaper methods of manufacture, to competition, etc. How a discount series, that is several successive discounts, may come to be allowed, should be clearly explained and illustrated.

To give the young teacher a clearer notion of just what is meant, the following illustration should be helpful: Here is a new make of stove, we will say, which the manufacturer had cataloged and listed at \$50, and which at first sold at list price. A year ago, because of cheaper methods of manufacture, a discount of 10% was made on the list price. It then sold for 90% of the list price, or for \$45. This year, owing to competition, the manufacturer found that in order to find ready purchasers for the stove he had to allow an additional discount of 10%; so that the net selling price of the stove is now 90% of \$45, or \$40.50. The catalog, or list price still remains \$50, but the printed list of prices shows the stove at list price (\$50) as subject to a discount of 10% and 10%.

As seen by this illustration, the base changes with each discount. After the first discount, the stove sold for \$45 which then became the base on which the next discount was computed. In case of a third discount it would be computed on the \$40.50.

It is because the base changes with each discount that a discount of 10% and 10% is not equivalent to a discount of 20%. We may, however, readily find what single discount is equivalent to a discount of 10% and 10%. Thus:

$$\begin{array}{r} .9 \quad 1. \\ .9 \quad .81 \\ \hline .81 \quad .19 \end{array} \quad \text{Explanation. A dis-} \\ \text{count of 10\% will leave} \\ \text{90\% or .9; and a sec-}$$

ond discount of 10% will leave 90% or .9 of .9 or .81, or 81% of the list price to pay. Hence the single equivalent discount is 100% minus 81%, or 19% of the list price.

As is seen from the explanation here given, to find the net amount of a bill subject to successive discounts, it is shorter first to find the net proceeds of 1 by multiplying together the proceeds of each discount; and then multiply the list price by the net proceeds of 1.

Thus, in the illustration, .81 is the proceeds of 1; and of \$50 it is $\$50 \times .81$ or \$40.50. This is shorter than to compute the net price for each sale through a series of discounts.

Examples

1. What is the net price of a bill of goods invoiced at \$450, and sold at 20% and 10% off?

$$\begin{array}{r} .8 \quad \$450 \\ .9 \quad .72 \\ \hline .72 \quad 900 \\ \hline 3150 \\ \hline \$324.00 \end{array}$$

leave 90% or .9 of .8 or .72, the proceeds of 1, and on \$450, it is $\$450 \times .72$, or \$324.

2. What single discount is equivalent to 20% and 15% off?

$$\begin{array}{r} .8 \quad 1. \\ .85 \quad .68 \\ \hline .680 \quad .32 \end{array} \quad \text{Explanation. The} \\ \text{net proceeds of 1 is} \\ \text{.680. Hence the single} \\ \text{equivalent discount is 1 minus .68 or} \\ \text{.32, or 32\%.$$

3. A man bought a bill of merchandise which amounted to \$2000, at a discount of 20%, 10%, and 10%. How much was deducted from the amount of the bill?

$$\begin{array}{r} .8 \quad 1. \\ .9 \quad .648 \\ .72 \quad .352 \\ \hline .9 \quad \$2000 \\ \hline .648 \quad \$704.00 \end{array} \quad \text{Explanation.} \\ \text{Here the net pro-} \\ \text{ceeds of 1 is .648.} \\ \text{Hence the dis-} \\ \text{count equivalent to} \\ \text{the given series is 1 minus .648 or} \\ \text{.352 (or 35\%)} \text{, and on } \$2000 \text{ it is } \$2000 \\ \times .352 \text{ or } \$704.$$

4. What is the net value of a bill of iron amounting to \$480, at a discount of 16 $\frac{2}{3}$ % and 12 $\frac{1}{2}$ %?

$$\begin{array}{r} \frac{2}{3} \times \frac{1}{2} = \frac{1}{3} \\ \frac{1}{3} \text{ of } \$480 = \$160 \\ \frac{2}{3} \text{ of } \$480 = \$320 \end{array} \quad \text{Explanation.} \\ \text{A discount of} \\ \text{16\% or } \frac{1}{6} \text{ will leave } \frac{5}{6} \text{, and a second} \\ \text{discount of 12\% or } \frac{1}{5} \text{, will leave } \frac{4}{5} \text{ of} \\ \text{\% or } \frac{2}{3} \text{ of the amount of the bill, or } \frac{2}{3} \\ \text{of } \$480 \text{ which are } \$320.$$

When more convenient common fractional equivalents should always be used. The pupils should be given similar examples for practice until

they can solve them with apparent ease. Exactness in expressions of value should always be required. The omission of a decimal point where expression requires it, should never be allowed.

To find the price at which goods should be marked when the cost and discount are given to make a certain per cent profit, is found to be rather difficult for the average pupil; yet if he understands the principles of percentage, there should be no difficulty in solving problems under this head after the teacher clearly explains a problem or two. Of course, a simple problem should be given at first. The following will serve as an example:

5. At what price per yard must cloth be marked to net \$1.20 after allowing a discount of 20%?

$$\begin{array}{r} 1. \\ .20 \\ \hline .80 \end{array} \quad \text{Exp la na ti on.} \\ \text{Since a discount} \\ \text{of 20\% is allowed,} \\ \text{\$.120} \div .80 = \$1.50 \text{ only .80 of the} \\ \text{marked price is received, which is} \\ \text{\$1.20. Hence the marked price is} \\ \text{\$1.20 divided by .80, or } \$1.50.$$

Or, since a discount of 20%, or $\frac{1}{5}$, is allowed, only $\frac{4}{5}$ of the marked price is received, which is \$1.20. Five-fifths, or the marked price is $\frac{5}{4}$ of \$1.20, or \$1.50.

6. What must be the marked price of a suit of clothes which cost \$16, that 25% may be gained, after allowing the purchaser a discount of 20%?

Explanation. To gain 25% on the suit, it must be sold for $\frac{1}{4}$ more than it cost, or for \$20. Since the purchaser is allowed a discount of 20% or $\frac{1}{5}$, the sum received \$20, is only $\frac{4}{5}$ of the marked price. Hence the marked price must be \$25.

7. What must be the list price of an article which cost \$6 to gain 20%, after allowing a discount of 20%, and 10%?

$$\begin{array}{r} \$6 \times 1.20 = \$7.20 \\ .8 \times 9 = .72 \\ \$7.20 \div .72 = \$10 \end{array} \quad \text{Explanation. To} \\ \text{gain 20\%, the sum} \\ \text{received must be} \\ \text{120\% of } \$6 \text{, or } \$7.20. \text{ But the sum re-} \\ \text{ceived is only .9 of .8, or } \frac{72}{100} \text{ of the list} \\ \text{price. Hence the list price is } \$7.20 \\ \text{divided by } .72 \text{, or } \$10.$$

Wishing to dispose of a stock of goods which cost \$2000, I so marked it as to allow a discount of 25% and 20%, and yet sell it at a loss of only 10%. What was the marked price?

$$\begin{array}{r} \$2000 \times .90 = \$1800 \\ .8 \times .75 = .60 \\ \$1800 \div .60 = \$3000 \end{array} \quad \text{Explanation.} \\ \text{To sell at a} \\ \text{loss of only} \\ \text{10\%, I must receive 90\% of } \$2000 \text{, or} \\ \text{\$1800. Since a discount is allowed of} \\ \text{25\% and 20\%, I receive only .8 of .75,} \\ \text{or } \frac{60}{100} \text{ of the marked price.} \\ \text{Hence the marked price is } \$1800 \text{ di-} \\ \text{vided by } .6 \text{, or } \$3000.$$

If the pupils will but stop to consider carefully clear explanations of problems similar to the last four given above, they should experience little difficulty in solving others of the same nature. In solving all problems of this kind, first add to the cost the gain required or subtract the loss, and then divide the result by the net proceeds of 1 after allowing for all discounts.



ENGLISH

JAS. S. HALL,

Philadelphia, Pa., Central High School.

LETTER-WRITING

The Pitfalls

In every phase of human endeavor, error stalks and lurks, in wait for the unthinking, and letter-writing certainly cannot be classed as an exception to the operation of the world-wide phenomenon. Surely if one must be constantly on guard in the performance of any kind of work, it is while engaged in the task of preparing communications, and the reason is two-fold: First, statements in writing are, as a rule, more definite in form and much more explicit in wording than oral sentences; second, letters permit of ready filing by the recipient and such is now, indeed, the practice.

Is it any wonder, then, that you hear the remark, "Much may be said in conference among business men that it would not be well to reduce to writing," which does not, of necessity, imply that a shady significance is to be attached to the foregoing injunction, for example, sarcasm may be conversationally employed in the attempt to remedy remissness, often with satisfactory results, but upon paper its efficacy must be gravely questioned. Its verbal use creates not infrequently a pleasant sensation but penned it invariably leaves a sting. We would venture to commend the wording of the following actual letters, which were forwarded, found in Albert G. Belding's admirable treatise, "Commercial Correspondence."

Fictitious names are substituted for real signatures.

"Syracuse, New York,
January 31, 1905.
The Richardson Shoe Company,
Binghamton, New York.

Gents:

Rip, rip, rip! is the order of things with us since we received that last case of so-called ladies' fine shoes. What are they made of, anyway? Is it leather, or an imitation, and what did you use for stitching, paper or thread?

Our patrons are returning shoes from that case on an average of three pairs a day. What do you suppose we are going to do with such shoes? We thought you were real shoe men, who understood their business. We expect to hear from you right away, quick.

Yours, etc.,
Edward Walsh & Sons."

The reply sent is along a like vein and equally objectionable as a business communication to wit:

"Binghamton, New York,
February 2, 1905.
Messrs. Edward Walsh & Sons,
Syracuse, New York.

Gentlemen:

Your very kind favor of the 31st ultimo is received and we are obliged to you for your pleasant way of putting things. Your letter comes to us as a beautiful sunbeam on a dark day. You must have had quite an inspiration to enable you to write such a gem.

Now when you get cooled off and can come down to business, send us the shoes returned to you, together with the balance of the defective case, and we will see whether we can do anything for you. Again thanking you for your favor, we are,

Yours truly,
The Richardson Shoe Company."

Another answer would, without a doubt, have had decidedly more soothing effect upon the irritated retail storekeeper:

"Binghamton, New York,
February 2, 1905.
Messrs. Edward Walsh & Sons,
Syracuse, New York.

Gentlemen:

Replying to your favor of the 31st ultimo, we are sorry to learn that you are having trouble with the last case of shoes we shipped you. We are surprised that there should be any defect in these goods for they had the usual careful inspection, you are aware, all our goods receive. All our inspectors are men of long experience, and we pay them large salaries to prevent conditions such as you have had to meet.

We regret the annoyance and inconvenience suffered, and if you will return to us by express, at our expense, all of the defective shoes, we shall take pleasure in giving you full credit for their cost. We will make a thorough investigation into the cause of this failure in our materials and workmanship, and use our utmost endeavors to locate the fault and apply a remedy. An early reply will oblige us.

Very truly yours,
The Richardson Shoe Company."

A second poignant cause of difficulty in the matter of letter-writing is that frequent absence, in the reply, of specific and sufficient reference to original communication, i. e., date of former letter, file number, if any, and subject of missive. The writer once saw an inquirer enter a busy department of a large corporation and, almost breathless, without even announcing his name, although a stranger and unknown, ask, "Did you get my letter, this morning?" Thousands of letters arrived that very morning from almost as many places, each with date, file number, subject and other marks of identification, and yet in his haste and lack of discernment as to the facts in the situation, that man led himself to be-

lieve, "My letter," was enough appellation to have it quickly located.

The opposite extreme was encountered by a clergyman, who advertised for an organist and music teacher, either lady or gentleman, and received this reply:

Dear Sir:

I notice you have a vacancy for an organist and music teacher, either lady or gentleman. Having been both for several years, I beg to apply for the position.

It cannot be over emphasized that every communication should open with clear reference to its subject and to any previous correspondence relating to it.

Too much stress may not be laid upon the imprudence of preparing a letter which carries a multiplicity of subjects. It must be remembered that upon arrival at destination, the matters will admit of more expeditious treatment if there is a single communication upon each topic, instead of one letter of many paragraphs, necessitating, as the latter would, that missive going the rounds and only one feature being given attention at a time, with the others in abeyance until reached in order. Over against such a letter, place the counter-suggested plan, each subject in an individual communication, and on reaching addressee, each missive would doubtless go to a different pair of hands and the topics could be considered simultaneously.

If one contemplates the many types of letters passing through the mails and undertakes to lay his hand on the class which requires the most painstaking care with reference to wording, punctuation and arrangement, it is those letters which have to do with making of contracts, submitting prices to cover certain fixed materials and to perform specified work and indicating a time within which to turn over a completed product, because in those communications you are passing upon terms of agreement which, if accepted, become in reality a contract and it is in the mode of acceptance that trouble and misunderstanding frequently arise, e. g., appended to the offer will be a stipulated method of acceptance, mayhap, receipt by contractor on or before October fifteenth, which is as essential and inseparable a part of the offer as any clause relating to material or workmanship, and governs the party who is considering the proposition in event it is desired to accept.

Letters requesting payment of outstanding indebtedness call for searching oversight to avoid including in them one word which might be construed as impugning the motive or casting a derogatory reflection, for the reason that the party so

(Concluded on page 26.)



TYPEWRITING

MISS E. B. DEARBORN,

Director Commercial Studies, Y. W. C. A., Cleveland, O.

Nearly a month of school has gone by and the glamour and newness of the new subjects is just beginning, ever so slightly perhaps, to wear off. Some pupils perhaps many of them, are not accomplishing all they hoped to accomplish in a month. They have tried and tried hard, according to their lights, and yet possibly the first lesson still remains to be accurately done. It must be the teacher's fault for surely the pupils have followed all the teacher's directions and worked over time at that.

It is about this time that the most easily discouraged pupils will begin to come to you and say that Miss So-and-So in Mr. So-and-so's office, an expert stenographer by the way, looks on the key board all the time while she is writing. If they are real courageous they may add, or suggest in some way to you, that they would be abundantly satisfied if they could reach a like stage of proficiency. And right here is where the fight has to begin, pleasant, I hope, but none the less determined. Your pupils have tried your way for a whole month and to their sense have accomplished next door to nothing, and it is up to you now, so they think, to withdraw your objections to their looking on the keyboard and give them a chance to show what they can do, by following other examples. They do not aspire to be Miss Wilsons, they simply want to be like Miss So-and-so and it requires timidity on your part to suggest that she could be improved upon.

Won't it be a day of great rejoicing among the ranks of touch typewriting teachers when there are no more examples, like Miss So-and-so, of successful sight operators, to be paraded before their eyes. And the day is fast approaching, for with the increasing demands on the part of business men for more speed and accuracy, a novice will stand no show at all unless able to operate strictly by touch.

What is to be done now, how can this condition be met? The weak teacher will say that he will get ahead of the pupils by fixing it so they can't look on, or if they do look on it won't do them any good. He will equip the machines with caps for the keys or a shield for the keyboard. He might about as well say

that he would make a man honest by tying his hands behind him when he went down street so he couldn't steal. The best that can be said of such work is that it is purely negative in quality. Such teaching lacks every positive element that tends to develop in the training of our pupils a strong self-reliant character.

Now as I take it, all corrective work must come from within. The thought picture which these failing pupils are holding is faulty and must be corrected and retouched at this point. And that leads me to admit that this retouching occurs rather frequently in my experience. Happy, indeed must be the teacher whose personality and influence is sufficiently strong to inspire a confidence on the part of the pupils which will lead them unquestionably over these early stumbling places. I say happy, perhaps I should have used the word easy instead, for true happiness comes to us only through intelligently conscientiously following the right road, and not by a blind submission to a will stronger than ours. Therefore happiness in our teaching should come to us only as we see our pupils accomplishing self-mastery. For it is to "him that overcometh" that the largest rewards are offered.

Let me express plainly what I have attempted to suggest before. I would use all my energy and every atom of resourcefulness at my command to show my pupils wherein touch typewriting, strictly touch typewriting, was the quickest and best way to ultimate success; and convince them that the entertaining of a mental picture, which admittedly had its superior, was a wrong to themselves.

I believe the best of us find ourselves falling far short of the perfect pattern which we attempt to follow, but the deliberate choosing of lower standards by which to regulate our movements is nothing short of crime.

In large classes it is much more difficult to see every little departure from the right course and correct it before it has become more or less of a habit, and it seems as though wrong habits of thought or action are acquired much more easily than good ones. But in large classes there is a certain enthusiasm, and love for competition or rivalry which cannot

be found in the same degree in a small class.

And right here I would say that I believe this measuring up of a pupil with his fellows is of the greatest benefit to him. I know this idea has been objected to on the part of some teachers on the ground that it is liable to injure some sensitive pupil's feelings. To my mind this is foolish. Somewhere, somehow, and sometime, after these same pupils get out into the business world, their work is bound to be compared with others, and their standing will be regulated by comparison, regardless of whether their feelings are injured or not. And why shouldn't they receive a little seasoning right here and now while they are in school, and get over that idea that they were born only to be petted, and that a gross injustice has been done them if it is ever discovered to them that they are not the smartest in the class? I firmly believe that it is our duty to give our pupils a fair idea of their relative worth before they leave us. If we fail in doing this, we have failed to prepare our pupils' minds for a truth which they will very soon learn when they enter the business world, and their respect for us will be lessened.

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:

There are nearly 250 pupils enrolled in the Commercial Department of our High School. The course offers, and a number of pupils are taking, three years of bookkeeping and stenography. This means that material must be provided for three years of typewriting work.

The real purpose of this letter is to secure an expression from teachers and publishers in regard to material that can be profitably used for second and third year typewriting work. A few of our students do not take shorthand but do take typewriting. For this reason it is more difficult to provide them material with which to profitably employ their time. It is for this class of students in particular that suggestions are desired as to second and third year material.

We ought to explain that pupils use the machine one period a day during the first year, one period a day during the second year, and two periods a day during the third year.

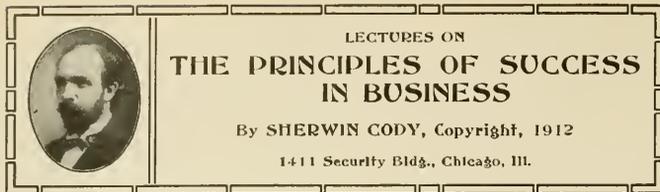
This question is being sent to THE BUSINESS EDUCATOR with the hope that many good answers may be received and a number of teachers benefited thereby.

Yours truly,
J. C. EVANS,
Director.

Plainfield, N. J., High School, Commercial Department.

G. T. Wiswell, the well known penman and commercial educator, is to remain with the Philadelphia Business College another year. In renewing his subscription to THE BUSINESS EDUCATOR, to which journal he has been a subscriber for many years, Mr. Wiswell states that the Philadelphia Business College is doing good work and for that reason is getting its share of the business.

Miss Hazel Trobridge, of Minneapolis, Minn., has been engaged as instructor in the shorthand department of the branch school of the Williams Business College, located at Beaver Dam, Wis. Mr. Williams reports that the Beaver Dam school was opened June 1st, and now has a large enrollment. The headquarters of the Williams' Business Colleges are in the Milwaukee institution.



LECTURES ON
**THE PRINCIPLES OF SUCCESS
IN BUSINESS**

By **SHERWIN CODY**, Copyright, 1912

1411 Security Bldg., Chicago, Ill.

LECTURE I.

We All Have Something to Sell.

If we do not have merchandise to sell, at least we have services. What do the lawyer and doctor, the stenographer and the bookkeeper, and the laborer constantly offer for sale?

A business house is a composite, offering for sale both merchandise and service. What different individuals must co-operate to make up the successful composite salesman—any business concern?

How do you find the general principle of salesmanship in sport? In politics?

Reconcile the "non-advertising ethics" of the legal medical professions with the necessity of salesmanship.

What have you to sell personally? Do you know how to get the full value for what you offer? Do you know how to make what you have to offer more valuable? Can you apply the principle of salesmanship to the marriage contract? Distinguish this from the marriage sacrament.

LECTURE II.

The Factors in a Sale.

In business the four factors are (1) the seller, (2) the buyer, (3) the thing offered for sale and (4) the sale. What are the four factors in industry? In politics? In education?

What four elements enter into every legal contract, and how does the law designate them? Illustrate the application of this principle to all human interchange. Illustrate the application of the principle to social relations.

Service is the chief thing that men and women have for sale, and it is first rendered to a business institution, either an individual owner, a partnership, or a corporation, by which it is transmuted into a composite and finally offered to the user in a form which he will find available.

What would be the factors in a retail grocery owned by one man? In a wholesale packing-house owned by two partners? In a railroad corporation?

Success means selling at a profit. What would constitute success in the case of each of the foregoing institutions? What would constitute success in each one of the factors (persons) in the composite salesman?

LECTURE III.

The Definition of Science and Philosophy in Salesmanship.

A science is "organized knowledge," or "classified common sense," according to Herbert Spencer. Give illustrations of organized and unorganized knowledge.

Salesmanship is defined as "The science of efficient service or the philosophy of profit-making."

"Efficient," defined by the Century Dictionary as "Producing outward effects; of a nature to produce a result; active, causative; acting or able to act with due effect; adequate in performance; bringing to bear the requisite knowledge, skill, and industry; capable, competent." Harrington Emerson defines it as "the doing of the right thing, the right way, by the right man, at the right time, in the right place."

Sheldon defines "service" as follows: "Service is the doing or the performance of a duty in a way that results in benefit to both parties to the transaction."

Who, then, are the greatest lawyers, physicians, merchants?

To what extent do you really serve your employer efficiently?

"Philosophy" is defined by the Century Dictionary as "The science of effects by their causes"—that is, it shows us the reason for things. The study of salesmanship shows us the reasons why profit is made better in one way than in another.

Profit is the difference between the total cost and the total receipts when a real service has been rendered to a customer. If no sufficient service has been rendered the gain that may temporarily arise should be called "plunder," not "profit." In any case the largest and most substantial profit comes when customers return again and again because they have received the best service it is possible to give.

Show how a private school may reasonably make a legitimate and permanent profit.

Food for Thought

Dear Mr. Zaner:

During the last score of years the public and private commercial schools of the United States have made creditable and substantial strides in the direction of business efficiency. Many of them have attained a high standard of education.

al effectiveness, the results of which are already seen and felt in the world of business.

The commercial schools of this country, however, have scarcely outgrown their "swaddling clothes" when compared with some of the best schools of Europe. In a recent editorial of *The Evening Star*, published at Peoria, the editor says, "A boy who is to follow a business career in Germany is not given a haphazard course of instruction. He goes to a special commercial school from the first day until he graduates from the commercial high school."

"The most celebrated and best equipped school of this kind in Germany is located at Cologne. The last semester the attendance numbered 1,221 students from all parts of Germany, and there were also 82 foreigners. The faculty includes about 50 professors and tutors. The list of studies embraces: Political economy, public law, geography, French language and literature, science of insurance, mechanics and electrotechnics, trade technics, English language and literature, English commercial correspondence, common law, pedagogy, botany and microscopy, history, mathematics railway tariffs, banking and board of trade, library, handling of merchandise, textile industry, mail and telegraph, trade laws, newspaper trade, protection of workmen and charitable institutions, tariff, insurance and mutual protection societies, measures, weights and minting, aesthetics, history of business, English, French and German stenography, chemistry, voice building and oratory, philosophy, anatomy and physiology, hygiene, German, literature, archeology, mining, history of architecture, meteorology, history of arts, taxation, ophthalmia, city building, surgery, theory of music, Egyptology, zoology, and diseases of the skin. Languages are also taught as follows: Chinese, Japanese, Portuguese, new Arabic, Turkish, new Persian, German to foreigners, Dutch, Russian, Italian and Spanish. Cologne is perhaps a fair sample of all the German Empire cities in its educational facilities along industrial lines."

It will be readily seen that many of the subjects enumerated would not be necessary in the curriculum of requirements to the end of acceptable efficiency in this country. Nevertheless, who will deny that we are rapidly approaching the day when our commercial "products" must be familiar with many of the studies mentioned above? Who among our educators along "higher education" lines will dare say that a commercial training of this sort is not sufficiently exacting to merit university recognition?

Very truly yours,

G. W. HOOTMAN,
Eureka, Ill.

English—Concluded from page 24.

offended may seek legal redress for defamations of character and the evidence, in the form of the letter, being written, would be very tangible, indeed. Aside from that, the delinquent debtor may be more easily persuaded to liquidate his bills if sentences savoring of threats are omitted from communications. Of course, when courteous steps to collect legitimate indebtedness are of no avail, the way open even then is not an abundance of harsh and threatening words, incorporated in a letter, but the rather, if circumstances would seem to warrant it, to institute proceedings for judgment, which in itself is so often not worth the while. It has been aptly expressed, there is no harm done writing a letter when angry, but the dangers lies in sending it, because mature reflection twenty-four or forty-eight hours later will always lead to the modification of some parts.



COMMERCIAL LAW

E. H. FEARON,

Spokane, Wn., Blair Business College.

PARTIES.

The contracts of idiots, lunatics, and spendthrifts are not binding as they are unable to form an accurate judgment of their actions therefore cannot give serious and sufficient assent to any engagement. Intoxication when it deprives a party of the use of his reason to such an extent as to not know the nature and consequence of his act, will render the contract voidable as in the preceding instances.

The age of twenty-one under the common law was the period when an absolute and unlimited legal ability to contract shall commence. In some states the female attains her majority at eighteen. The general rule is, that the contract of an infant though fair and conducive to his interests, is not binding upon him unless it be for necessities of life. The law does not consider that an infant has sufficient discretion to trade consequently he is not even responsible for necessities of life while under parental care. The term necessities applies to whatever is reasonably needed for his subsistence, health, comfort, or education considering his station in life, and he may be held responsible on his contracts for such if the price is reasonable and he is without parental care. The policy of the law in every respect is to protect those lacking their majority from the effects of heedlessness and the designs of those who are mature and able to take advantage of them. If an infant enters into a contract he may with the exception of a contract for land disaffirm it any time and as a rule recover the consideration. In the case of land he must wait till he is of age to disaffirm. One who occupies such land is liable for rent as though there had been no contract and is entitled to taxes, repairs, and improvements. The law carefully guards the interests of the minor and one who enters into contract with him does so assuming his own chances of loss in most instances. The fact that the minor represents his age as legal will not in the majority of cases stop him from recovering.

Subject Matter

One's right to contract is only restricted by things which are opposed

to the welfare and progress of the community or those tending to corrupt the good morals of the community; things which are fraudulent or which relate to the committing of a criminal act. A contract may be bad in itself or may be bad because prohibited by law. There are many contracts which are prohibited by law which seem to be perfectly right and proper and would be so were they not prohibited by some law of which people may be ignorant at times. For instance, it is perfectly right to put money out at interest, yet if you agree to pay more than the maximum rate allowed by your state, it is called usury and is illegal and punishable. Some contracts are bad in their nature and in such, one's good sense and sound honor should prevent one from even attempting them.

Gambling and wagering are, of course, forbidden by the laws of the various states and all contracts of this kind are usually void. This includes the buying and selling of property on "margins" or futures whereby no property is contracted for, delivered nor intended to be delivered by either party. There must be intent by both parties that there is to be no delivery and that settlement of differences based on the market value of the goods on the day for delivery in order to be classed as a gambling contract. We make contracts for future delivery and which as a matter of fact may never take place but they do not come within the rule of prohibition.

Contracts made and delivered on Sunday or those made to be performed on Sunday would probably be void in all states, but a contract partly made or dated or even signed on Sunday if delivered on a week day would ordinarily be valid.

Contracts which are in unreasonable restraint of trade are void. An agreement made by an association of wholesale dealers in tiles, mantels, and grates in which the dealers agree not to purchase from manufacturers not members of the association and not to sell to non-members for less than list prices which are more than 50% higher than prices to members is an agreement or combination in restraint of trade and unreasonable. A combination between wholesale and retail druggists which

contemplates that the wholesalers shall refuse to sell to any retailer who sells goods below a certain price fixed by the combination and that the retailers shall refuse to buy of any wholesaler who does sell to retailers who cut the price below the standard price is a combination in restraint of trade and void. So an agreement between a plumbers' association and dealers and manufacturers of plumbers' supplies by which the latter agree not to sell supplies to others than members of the association and the former to boycott any dealer found selling to a non-member, entered into for the purpose of fixing prices and limiting the production of such articles is unlawful.

The general trend of decisions appear to be that an agreement in partial restraint of trade relating to a lawful transaction and made for the purpose of protecting a party thereto will not be regarded as violating the law, but where the principal object is the suppression of competition, the agreement is unlawful. In an agreement of sale made as a part of a sale of a business, it was agreed not to compete with others operating a certain defined territory for a certain time; such an agreement would be reasonable and valid. And so a contract not to compete in the manufacture of machinery under patterns the right to use which was sold to the other contracting party is reasonable and valid.

Contracts or clauses in contracts having a tendency to prevent marriage of some person affected are frequently held to be void. The affect of the contract depends largely upon its form whether it is a condition or a limitation, whether it is a condition subsequent or precedent.

A bequest of the income of \$5,000 to a person so long as he or she remains single is not a condition but a limitation as to time. Marriage would terminate a bequest of this nature. But a devise in trust to pay the net income to testator's grandson so long as he shall remain unmarried is void as being a condition subsequent which places a general restraint on marriage. A devise in which the testator gave a portion of his estate to his daughter on her attaining the age of twenty-four or the day of marriage which shall first happen provided his daughter should marry with the approbation of his said executors, etc., and where the daughter married without the consent of the executors would illustrate a condition precedent and as the condition had not been complied with, the estate would not vest in the daughter.

Any promise not to marry at all or not to marry except after an unreasonable time or upon unreasonable conditions is void.



NEWS NOTES AND NOTICES

Spokane Club—Continued from page 22

autos of the touring car type—not the "rubber-neck wagons"—took us for a drive over the parks and boulevards of the great city. To those who see only the smoke and the grime; the long sidings packed with freight cars, odorous of sheep and hogs and cattle; the stockyards and the business districts, with their intolerable rattle and roar, it may be said that there is another side to the exterior part of Chicago's civic life, a part that no one who loves the beautiful in nature as modified by landscape artists, should allow himself to miss. None of us will ever forget what we saw in those two or three hours of automobilizing in Chicago. Some of us attend the winter conventions in Chicago sedulously, but there is never time, and of course that is not the season, to go out to see the attractive part of the city.

At seven o'clock the Eastern party had dinner together in the balcony room of the Roma Restaurant, on Wabash Avenue, provision having been made by Mrs. A. E. Yerex, the manager of the Rex Tours. We were joined there by Mr. and Mrs. J. F. Fish, Mr. and Mrs. C. A. Faust, Mr. and Mrs. F. M. Van Antwerp, Mrs. Van Antwerp's mother, and Mr. Morton MacCormac. Special provision had been made for our coming, and, amid much fun and banter, we did justice to an incredibly good dinner for the small price charged. Dinner over, we strolled over to the magnificent new Northwestern Station, and visited with the other members of the Club until train-time. At the last, with much hurrying about to see that all baggage was aboard, and all passengers too, we struck out for Denver, our first scheduled stop.

Across the Prairies. The first jar came when it was found that those who were to return through California were to be in one coach, and those returning through Canada, in another. That soundered the New England party, and there were some suspicious signs of tears for a while; but new acquaintances were soon made, new adjustments became familiar, and the changed arrangement proved the wiser if it put together those who would travel farthest together. There never was a more homogeneous party of sixty-four than were these. There was no haughty reserve, no grouchy persons, no I-am-holier-than-thou imbeciles, and no vulgarity, although not every member would have been so entirely free from conventionality as a few were on occasion. Everyone was considerate. One of the waiters confidently said, "It is the first party I ever was with when there was not even a grouchy woman in the bunch."

"Barnes' Commercial School, Denver, is the embossed title of a gray-cover, gray-paper, well-printed, effectively illustrated catalog, recently received. From a letter written September 2nd by H. E. Barnes we quote the following: "Judging from today, our enrollment will exceed any preceding opening date. We hope to cross the one thousand mark in enrollment this year." The Barnes boys, for there are three brothers, E. C., R. P., and H. E., are certainly doing effective work in commercial education lines in Denver.

D. C. Beighie, recently of Omaha, Nebr., Commercial College, now has charge of the commercial department in the Elyria, Ohio, Business School.

W. F. Hostetter, principal of the commercial department of the South Bend, Ind., High School, secured in all sixty-eight B. E. Certificates for his pupils, which is going some for high school penmanship and in a city the size of South Bend. Mr. Hostetter is a hustler from the word go, being a combination farmer, professor and hustler all in one.

Mr. H. E. Jorgenson, of Michigan, a recent American student, takes charge this fall of the commercial work in the Bingham School, Mebane, N. C. He is a fine young man, and will doubtless win in the southland.

Mr. E. G. Miller, who has been supervising the writing in Omaha public schools for the past two years, was appointed director of writing in Pittsburg, Pa., about June 1st, and began working immediately. Pittsburg is fortunate in securing so able, progressive and straight forward a man to head the department of writing. Mr. Miller is especially well qualified for the position, and we wish him the success he merits.

F. B. Courtney, better known as the penmanship wizard, has moved his correspondence school of penmanship from Cedar Rapids, Iowa, to Detroit, Mich., his postoffice number being 492. Mr. Courtney has selected an ideal city for his institution, and the B. E. hereby extends to him his best wishes for success.

William F. Fitzgerald, principal of the Schenectady Business School, purchased a valuable piece of ground measures 60x100 feet on which he will erect a modern three-story brick building. The present school room can no longer accommodate the steady increase of students at the Business School.

When the transfer of the new building is made the Schenectady Business School will be able to accommodate many pupils from out of town, who have applied, but haven't been able to enter because of the lack of room.

Mr. Fitzgerald has been extremely successful in his commercial school and hundreds of his graduates are now filling responsible and high salaried positions.

The Pitman Centenary, 1913.



Sir Isaac Pitman, known the world over as the inventor of the system bearing his name and which has been adopted to twenty different languages, was born on January 4, 1813, and it is proposed during January 1913 to celebrate in some fitting manner the centenary of the distinguished Englishman's birth. Sir Thomas Crosby, Mayor of London, himself an Isaac Pitman writer, and a large number of influential men in the United Kingdom are interested in the movement. In this country a movement has been inaugurated by the Isaac Pitman Shortland Writers' Association of America with the object of holding a celebration in New York and many eminent men have signified their willingness to co-operate in making the celebration a success. Among a large number who have already sanctioned their names to be used are: President Hadley, of Yale University, Governor Woodrow Wilson, Professor Brander Matthews, Hon. Geo. B. Cortelyou, Dr. Edward L. Stevens, Associate City Superintendent of Schools, New York, Dr. Frank Rollins, Associate State Commissioner of Education, Dr. A. H. Art, Superintendent of Education, Nova Scotia, Dr. William Wiener, Principal of Newark Commercial and Manual Training High School, also Dr. C. M. Jordan, Superintendent of Schools, Minneapolis, Minn. Further particulars in regard to the celebration can be obtained from Mr. Robert A. Kells, Secy., Isaac Pitman Shortland Writers' Association of America, 145 West 123rd Street, New York.

The Malden, Mass., Commercial School has recently become a Massachusetts Corporation with the following officers: Pres., Walter Leroy Smith; Vice-Pres., Henry R. French; Treas., Josephine Wentworth; Clerk, Grace T. Cahill.

These persons have been conducting the school in the past and this change does not mean any essential change in the conduct of the business. They report that their enrollment is 100 per cent. more than what it ever has been before.

Mr. J. M. Lantz, recently of Schissler's Business College, Norristown, Pa., now has charge of the Keystone Business College, Chambersburg, Pa. We wish him all the success he deserves in his new responsibility and work.

Mr. Charles A. Bittighofer, who for the past four years has been connected with the Drake Business College, Jersey City, N. J., resigned to accept a position as principal of the Shorthand Department of the Easton, Pa., School of Business. Mr. Bittighofer has many friends in Jersey City and his departure will be keenly felt.

Mr. E. L. Glick, proprietor of the Concord, N. H., Business College, has leased his institution for a term of years to Mr. C. C. Craft, who has been connected with the institution for the past nine years. Mr. Glick has engaged to take charge of the shorthand and penmanship departments of the Northwestern Business College, Spokane, Wash. Mr. Glick is an expert in shorthand and penmanship and undoubtedly will make a valuable addition to the Northwestern faculty.

Mr. S. A. Malone, recently in charge of the Shorthand Department of Wilson's Modern Business College, Seattle, Wash., is now with the Butte, Mont., Business College.

W. F. Giesseman, is one of the new additions in the commercial work of the Commercial High School of Seattle, Wash. Mr. Giesseman is a fine all around teacher, as well as an exceptionally fine penman.

Mr. R. C. Anderson, who has been a teacher in the Business Department of Wilson's Modern Business College, Seattle, Wash., has resigned his position.

Mr. H. M. Jameson, for the past five years in charge of the Business Department of Wilson's Modern Business College, Seattle, Wash., will have charge of the bookkeeping work in Heald's San Jose, Cal., Business College the coming year.

Miss Elizabeth Criswell, of Cambridge, Ohio, will head the shorthand department of the Township High School of Joliet, Ill. She is a fine teacher, and a still finer lady.

Miss Mary Mytton, Ansley, Neb., is director of the shorthand department of the Marysville, Calif., Business College. Frank R. Zunwalt, President.

W. F. Paulus, of Cuyahoga Falls, Ohio, is one of the new commercial teachers in the Wheeling, W. Va., High School.

Mr. W. H. Haddock has been elected director of the Business School in connection with Columbia College, Lake City, Fla. Mr. Haddock has just taken a postgraduate course in higher accounting from the Tampa, Fla., Business College, receiving the degree of Master of Accounts. Besides being well qualified in the commercial branches, Mr. Haddock is a penman of much more than ordinary ability. No doubt he will meet with much success in his new field of work.

Mr. George F. Nightingale is to be the new teacher in the Melrose, Mass., High School next year, to handle arithmetic.

The commercial work in the Waterloo Business College, Waterloo, Iowa, is to be handled by Mr. J. E. Plummer, of Los Angeles, Calif.

Mr. J. E. Burridge, for some time commercial teacher in the Teachers' College, Columbia University, has been engaged by the Spencer Business College, Milwaukee, Wis.



Mr. I. T. Conklin, of Peekskill, N. Y., is to follow Mr. Ralph H. Wright, at the Central Branch of the Brooklyn Y. M. C. A., Brooklyn, N. Y.; Mr. Wright having accepted a teaching position in the Patterson, N. J., High School, where he is to handle commercial work.

Miss Hazel Waite, of Wilmington, Mass., has been added to the staff of the Malthy School of Shorthand, Stoughton, Mass.

Mr. E. C. Bosworth is to teach commercial work in the Detroit, Mich., Y. M. C. A., during the year beginning September, 1912.

Miss Luella Fogelsanger is teaching for the summer in the Y. W. C. A., at Brooklyn, N. Y.

Mr. T. R. Morrisey is to be the new commercial teacher in the St. Joseph, Mo., High School for the year 1912-13.

The position as principal of the Normalville Public Schools is to be held next year by Mr. W. D. McLean.

Miss Grace L. Nichols, for some time private secretary for Mr. Montgomery Rollins, Boston, Mass., has been engaged to teach shorthand in Drexel Institute, Philadelphia, Pa., next year.

Mr. A. M. Steed is now the proprietor of the National Business School, at Joliet, Illinois.

Mr. H. W. Jacobs, who taught last year for the Iron Mountain, Mich., High School, has accepted a position with the Taylorville, Ill., High School.

Mr. W. M. Speicher, recently of Columbus, Ohio, where he was attending the Zanarion College, has accepted a position in the Virginia Commercial and Shorthand College, Lynchburg, Va.

The Ramona High School, Ramona, Oklahoma, has added to its staff as commercial teacher Mr. Perry Singer, now of Earleton, Kansas.

The position as manager of the Meadville, Pa., Commercial College is to be held by Mr. D. W. Hoff, of Lawrence, Mass.

Miss Dorothy A. Helme, of Chester, N. Y., is to teach next year in the Nyack, N. Y., High School. Miss Helme, who taught last year at Ansonia, Conn., is to be succeeded by Miss Dora Schumacher and Miss Ada Williams.

The new commercial work in the Princeton, Ill., High School, is to be Miss M. Eleanor Peterson, who last year taught in the LeMars, Iowa, High School. Miss Peterson is to be followed at LeMars by Miss Nellie M. Klaar, of Kenosha, Wis.

Mr. Clyde C. Wilson, of Duluth, Minn., goes next year to teach commercial work in the Austin, Minn., High School.

Miss Mary A. Finley, of Ballston Spa, N. Y., has joined the staff in the Poughkeepsie, N. Y., High School.

The penmanship work in Strayer's Business College, Philadelphia, Pa., is to be handled by J. S. Lilly, of West Virginia.

Mr. R. W. Manly, of Stillwater, Okla., is to teach commercial work in the Nevada, Mo., High School.

Mr. Erwin Campbell, of Detroit, Mich., has engaged to teach commercial work in the Business Institute, Detroit.

Mr. R. S. Baker, of Scranton, Pa., has closed a contract with the Worcester Business Institute, Worcester, Mass. Mr. Baker is to follow Mr. W. K. Crouthamel, who has gone to take charge of the commercial work in the Concord, Mass., High School.

Mr. H. A. Ling, for some years with the Bristol County Commercial School, Taunton, Mass., has secured a position as teacher of shorthand in the Salem Commercial School, Salem, Mass.

Mr. Burt Thompson, now of Rochester, N. Y., where he has been taking work at the Rochester Business Institute, is to be an assistant commercial teacher in the Newark Business College, Newark, N. J.

The commercial work in the Spencerian Business School, Newburg, N. Y., is to be handled next year by Mr. Floyd Marshall, of Seymour, Indiana.

Mr. O. J. Dickey, recently of Menominee, Mich., is teaching now in the Cream City Business College, Milwaukee, Wis.

C. A. Landin has closed a contract to teach commercial work in Trinity College, Round Rock, Texas, for the year 1912-13.

Miss Margaret O. Cook is to teach next year in the Gilbertville, Mass., High School.

W. D. Wigent, of Atchison, Kansas, has accepted a position with the Mosher & Lampan Business College, Omaha, Neb.

The position as head of the commercial department of the Gibson City, Illinois, High School is to be handled by Miss Nora E. Chapman, now of Chicago, Ill.

Frank D. Smith, who has had long experience as a High School Principal and City Superintendent of Schools, is to teach in the Los Angeles Business College, Los Angeles, Calif.

W. R. Thompson, who has been teaching during the past year as commercial teacher in Baker University School of Business, Baldwin, Kansas, has accepted a position as a teacher of similar work at Washington, Kansas.

H. C. Pitton, of Stanton, Michigan, is to be at the head of the Commercial work of the Schenectady High School, Schenectady, N. Y.

T. C. Greene, last year a commercial teacher in the Lowell Commercial College, Lowell, Mass., is to take charge of the commercial work in the North Attleboro, Mass., High School, for the year beginning in September, 1912.

The commercial department of the Casselton, N. D., High School has added to its staff, Roy Edmondson, of Shemandoah, Iowa.

Miss Clara Bushman, of Sidney, Ohio, is to teach shorthand in Merrill College, Stamford, Conn., next year.

F. M. Schuck, of Danville, Ill., goes to the Detroit Commercial College, Detroit, Mich.

C. P. Blackburn, now of Paris, Texas, is to be a new commercial teacher at the University of Puget Sound, Tacoma, Wash.

The assistant commercial teacher at the South Bethlehem Business College, South Bethlehem, Pa., is to be William G. Bird, of Bangor, Pa.

The East Orange High School, East Orange, N. J., has added to its staff of teachers, H. F. Sanger, of Junia College, Huntington, Pa.

A new commercial teacher in the Hannibal, Mo., High School next year is to be Paul Lomax, who last year taught in the Brookfield, Mo., High School.

The Northwestern Business College, of Spokane, Wash., has re-engaged H. N. Stronch, formerly principal of their commercial department, to handle similar work.

Miss Eva Faulkner, this year a teacher in the State Normal School, Warrensburg, Mo., is to join the teaching staff of the Trenton, Mo., High School.

Edwin Harlin, of Grinnell, Iowa, goes to take charge of the commercial work in the East Grand Forks, Minn., High School.

Miss Fern Crum, of Albion, Mich., is to teach in Calumet, Mich., next year.

M. J. Evans, of University Place, Neb., will conduct the commercial work in the San Bernardino High School, San Bernardino, Calif., next year.

Miss Grace M. Junod will teach shorthand and typewriting under Prof. C. M. Copeland at Ohio University, Athens, Ohio, next year.

Frank E. McClintock has secured a position in Duff's College, Pittsburg, Pa.

M. C. Noyer has accepted a position as commercial teacher in King's Business College, Raleigh, N. C.

E. M. Carmody, of Sandy Hook, Conn., has been engaged to take charge of the commercial work in Sherman's Business School. Mt. Vernon, N. Y.

Mr. G. C. Taylor, of Washington, D. C., has been elected to the principalship of the Shorthand Department of the Albuquerque, N. M., Business College. Mr. Taylor is a university graduate, an expert shorthand writer, and has done much office work in addition to teaching stenography.

A letter just received from F. E. Persons, 445 Breckenridge St., Buffalo, N. Y., states that he is still filling orders for pen work. Mr. Persons has been in the business for a good many years, and, of course, desires all to know that he is still in the business of executing fine penmanship.

H. M. Matz, recently of the Zanerian, has charge of the penmanship in the Helena, Mont., Business College this year. Mr. Matz is a rising young penman whose mark in due course of time will be recognized near the top. He goes to a good school and we wish to congratulate all parties concerned.

C. C. Guyett, formerly of Buffalo, N. Y., is now connected with Spencer's Business College, Schenectady, N. Y. Mr. Guyett has been advertising in our columns and reports that THE BUSINESS EDUCATOR paid him better than any other publication in which he advertised. This is certainly a good word for the B. E., and one which advertisers should make a note of.

J. D. Cully, for the past two years with the Norwalk Business College, South Norwalk, Conn., took up the duties of manager of the Pequot Business College, Meriden, Conn., August 1st. Mr. Cully has our best wishes for his success in his new position.

H. C. Pitton, formerly in charge of the commercial work in the Champaign, Ill., High School, and more recently Principal of the Lowell, Michigan, High School, is the new head of the Commercial Department in the Schenectady, N. Y., High School.

Prof. W. P. Steinhäuser, Supervisor of Penmanship in the Public Schools of Iowa (Groves, N. J.), has been honored with the degree of Doctor of Philosophy from Iowa College, Oska-loosa, Iowa, during the June Commencement. He is a graduate of Wagner College, Rochester, N. Y., and the Ferris Institute, Big Rapids, Mich., besides several professional schools. He took special courses in the Summer Schools of the Universities of Michigan and Ohio. His graduate thesis was on "The True Conception of Another World."

The Lawrence, Kansas, Business College, W. H. Quakerbush and E. S. Weatherly, proprietors, published a high grade excellent catalog indicating a progressive and prosperous school. It is profusely illustrated with a large variety of half-tones, substantially covered, printed on exceptionally high grade heavy enameled paper.

Bennett Accountancy Institute is the title of a fifty-four page booklet issued by R. J. Bennett, C. A., C. P. A., director of the above named institute, 259 Farragut St., Philadelphia, Pa. Anyone interested in Accounting and Auditing, Law, Bookkeeping, etc., by correspondence should do well to secure this illuminating piece of advertising. It is probably the best piece of advertising we have ever received of this nature, and in view of the fact that we hear nothing but good reports from those pursuing courses in this institute, we would therefore recommend that you secure a copy.

A special committee appointed by the New York Board of Education reports very strongly in favor of the retention of the present system taught in New York High schools, namely Isaac Pitman Phonography. The committee, after an exhaustive investigation, find that system has given eminent satisfaction; that the shorthand teachers are practically unanimous in favoring its retention; and that the practical results obtained with it are excellent. "We believe," say the Committee, "that it is the best system for the schools. In our judgment it has the best text books. It has the widest range of literature engraved in shorthand for reading practice; and it has the largest number of text-books devoted to training the specialist in shorthand." A copy of this report will be sent to anyone interested by Isaac Pitman & Sons, Publishers, 2 West 45th Street, New York.



CATALOGS CIRCULARS

Advertising literature has been received from the following: Tarentum, Pa., High School; Atkinson, Meitzer & Co., Chicago, Ill.; The Art Institute of Chicago; Granite City Business College, Liano, Texas; Pierson Business College, Chicago; Hunter's Hot Springs Hotel, Springdale, Mont.; and Department M., Tacoma, Wn., Commercial Club and Chamber of Commerce.

The fifty-eighth year catalog of the State Normal School, Salem, Mass., is before us and seems to be a fit representative of that progressive educational institution. It is doing its full share toward making education more pedagogical and more practical than in the past.

Educational Training of an Accountant, by R. J. Bennett, B. S. C., C. P. A., is the title of an address delivered before the Pennsylvania Institute of Certified Public Accountants, Philadelphia, January 15, 1912, reprinted from the Journal of Accountancy in New York City. It is a pamphlet of fourteen pages and contains interesting material for all high grade commercial teachers.

Report of the Ninth Annual Convention of the New England High School Commercial Teachers' Association held at Simmons College, Boston, Mass., is at hand in the form of a thirty-four page booklet, containing the addresses delivered upon that occasion and is a distinct credit to those concerned and an unquestioned asset to the commercial teaching fraternity.

The 1912 Catalog of the Capital City Commercial College, Des Moines, Iowa, is one of the finest ever issued by that institution, which of course, is saying a good deal. On the title page conspicuously printed is the word "Efficiency," which is the latest and most expressive term for the kind of education which commercial schools stand for. The printing is excellent, the illustrations fine, and the penmanship specimens from the hand of Miss Chapman, superb and easily place her in the foremost ranks of America's leading lady penmen.

The Pottsville, Pa., Com'l. School Journal is a creditable production, although it looks more like a catalog than a journal.

Churchman Business College, Easton, Pa., appears to be a school of quality if we may judge from the catalog before us, as well as from what we have heard.

The New Albany, Ind., Business College, H. O. Kessling, Pres., recently issued its forty-eighth annual catalog.

The Evening Tribune, of Providence, R. I., Thursday, June 27th gave half a page to the writeup of the pupils and speed contests in typewriting conducted by and in Child's Business College of that city.

Ex-Governor Folk, of Missouri, was the chief orator at the Rider-Moore & Stewart School graduation exercises June 21, at Trenton, N. J.

Columbia Junior College, Milton, Oregon is the title of a splendid catalog issued in the interest of that institution. In it we find a specimen of penmanship by Mr. D. E. Kowles, who has charge of the commercial department. The specimen is entitled "A House Blessing," and is executed in imitation of Madarasz style. This specimen indicates that Mr. Kowles is coming about as close to Madarasz in effect as anyone. He is yet young and can easily be second to no other in the execution of beautiful and skillful penmanship.

The Taylor School, F. P. Taylor, principal, Philadelphia, Pa., is the title of a well printed, easily read booklet issued in the interests of that institution.

"The Messenger" by Lyons & Carnahan, Chicago, Ill., 623 South Wabash Ave., is again before us, and like its many predecessors is chock full of solid thought on the subject of teaching bookkeeping, together with valuable information concerning their valuable publications.

One of the most sumptuous catalogs received during the year is at hand from the Rider-Moore & Stewart School, Trenton, N. J. It is bound in a white double-folded cover and printed in brown and buff on highly finished paper with numerous and attractive illustrations of school room scenes, with portraits of prominent and successful students, specimens of penmanship etc. It contains a complimentary letter of endorsement from Woodrow Wilson, whose portrait serves as a frontispiece.

"Opportunity" is the title of a fine little paper profusely illustrated, issued by and in the interests of the Monroe, Wis., Business Institute, H. A. Reneau, president. The school is a good one and deserves all that is coming to it.

One of the best catalogs received during the year is from the Capital City Commercial College, Des Moines, Ia., B. F. Williams, president. It is attractively and profusely illustrated with schoolroom scene, faculty, etc. It contains a great variety of penmanship of an exceptionally high order from the pen of the penman, Miss Mary Champion.

Barnes' Business College, St. Louis, Mo., J. R. Anderson, president, issues a splendid catalog, and is doing work second to no other in quality.

One of the finest booklets on penmanship we have had the pleasure of receiving comes from The Blair Business College, Spokane, Wash., most of the work having been done by H. L. Darnier, the penman, and his pupils. Few schools are doing as good work in the penmanship line or as fine work as The Blair Business College.

One of the finest catalogs of the year is hereby acknowledged from the Los Angeles, Calif., Business College. It is quite out of the common run. It is uniquely designed and quite modern in typographical makeup. The cover is especially typical and attractive.

The Churchill Business Institute, Grand Rapids, Mich., recently issued a light buff or cream colored catalog, giving a favorable impression of that institution.

The Georgia Normal College Bulletin, Douglas, Ga., is well printed and shows continued growth and progress in that progressive institution, and manned by W. A. Little and A. A. Kuhl. Buckeyes by birth but Georgians by adoption. The school gives A 1 instruction in literary as well as in commercial subjects.

Two of the most modern booklets received at this office come from the Wilkes-Barre, Pa., Business College. One is entitled The Year Book and the other the Dodson's Magazine, published by and in the interests of the Wilkes-Barre Business College, Victor Lee Dodson, principal. Both are modern creations in every sense of the word. The school is making a fine record in Wilkes-Barre and is gradually growing in numbers from year to year.

The Childs Business College, Providence, R. I., issues an attractively designed catalog folded in a unique manner. The illustrations are particularly attractive and numerous, and considerably out of the conventional order. The large half-tone illustrations of schoolroom scenes are especially instructive and inviting.

"Penmanship Practice" is the title of one of the very best pieces of advertising we have received for many a day. It comes from the Huntsinger School, of Hartford, Conn., and contains the photographs of a large number of pupils who attend that school and made exceptional progress in penmanship. The signature of the pupil is shown as he wrote it when entering the school and then the signature is shown as he wrote it when he left the school, the difference between the first and the last being quite remarkable. This great transformation is due to the special instruction and interest given by Mr. Huntsinger himself and his able assistants. If this does not prove to be a profitable piece of advertising we shall be surprised, as the printing and general make up is exceptional.

"Business Opportunities" is the title of a twelve page booklet issued by Joseph Pickett, principal of the Northampton, Mass., Commercial College. It is a compilation of a series of advertisements published from time to time in the paper published by the students of that school. The articles are quite out of the beaten rut of commercial school advertising, and we doubt not but that they contributed materially to the attendance of that splendid institution, the thorough, modern and practical work of which is being appreciated more and more each year.

The Northampton, Mass., Commercial College, Jos. Pickett, principal, issues a splendid catalog in the interests of that high grade school.

The Parsons, Kans., Business College, J. C. Olson, president, recently published a catalog of sixty-four pages indicating rather exceptional prosperity and progress on the part of that institution, the attendance being unusually large and the work progressive.

Haverhill, Mass., Business College, W. T. McIntosh, principal, recently issued an attractive purple covered catalog.

Bellingham, Wash., Business College, W. T. McIntosh, principal, recently issued a folder booklet showing a successful school.

The twenty-fifth annual catalog of the Gem City Business College, Quincy, Ill., is before us, and a handsome product it is, indicating an even more progressive and prosperous institution than in the past, which is saying more than might be inferred. It is profusely illustrated, and printed on the finest paper and attractively covered.

Advertising literature has been received from the following: Eastman-Gaines School, New York City; American Book Co., Cincinnati, O.; The Desha Publishing Co., Denver, or Fort Collins, Colo.; Gregg Publishing Co., New York; A. A. Galbreath, Rogers, O.; Churchman Business College, Easton, Pa.; Astoria, Oregon, International Business College; Prof. J. Truitt, Washington D. C.; Santa Ana, Calif., Commercial High School; Remington Typewriter Co., New York City; Gem City Business College, Quincy, Ill.; American Book Company, Cincinnati, Ohio; The Gregg Publishing Company, Chicago, Ill.; Rider-Moore & Stewart, Trenton, N. J.; The Clark School, Louisville, Ky.; The Photographic Institute Company, Cincinnati, Ohio; Schubert's Business College, Kittanning, Pa.; Cambria Business College, Johnstown, Pa.; Danville, Va., Business College; McCann's Business College, Mahanoy City, Pa.; The Budget, Baltimore, Md.; Spencerian Commercial School, Louisville, Ky.; Thiselle, Business College, Indianapolis, Ind.; Heald's Business College, Stockton, Calif.; Bowling Green, Ky., University; Matoon, Ill., Business College; Schenectady, N. Y., Business School; Wilson's Modern Business College, Seattle, Wash.; Eastville, Pa., Commercial College; American Book Co., Cincinnati, Ohio; Northwestern Business College, Chicago, Ill.; Hyatt-Fowells Business School, Seattle, Wash.; Southern Alberta Business College, Medicine Hat, Alta., Can.; Lawrence, Kans. Business College.

Attractive, cordial, commencement announcements and invitations have been received from lege, Canton, Ohio; Detroit, Mich., Commercial College; Rider-Moore & Stewart School, Trenton, N. J.; Georgia Normal College and Business Institute, Douglas, Ga.; Meadville, Pa., Commercial College; Seaside, Cal., Commercial College; American Book Co., Cincinnati, Ohio; Sparks Business College, Shelbyville, Ill.; Merrill College, South Norwalk, Conn.; Child's Business College, Providence, R. I. and Wilkes-Barre, Pa., Business College.

Invitations, announcements, etc., have been received from the following: Lockport, N. Y., High School, Bowling Green, Ky., Business University, and McCann's Business College, Mahanoy City, Pa.

What Are You Going To Do?

CHAS. T. CRAGIN.

Holyoke, Mass.,
Thompson's Business
School.

WORKING FOR UNCLE SAM The Story of a Success

In last month's edition I told you a rather depressing story of failure. The wreck of a young man of fine natural abilities because he lacked some qualities that in my opinion are essential to any very high degree of success. It is a much more pleasant task to tell of success than it is of failure, and a moderate degree of success is not possible in every case.

Not only is success as possible as failure, but it is far more common. Of course you have all read that moss grown lie, that "95 per cent. of all men who go into business fail." It will do to hang up beside that other equally truthful statement, that "Opportunity comes but once, and neglected leaves all of life a weary waste behind." What rot! Not one person in ten who fairly fits to do business fails to get at least a living out of it, and even old Coal Oil Johnny don't get much more than that. And as for opportunities, why they are as thick as flees, and I know of many a man who has made a fortune after he was sixty. Now this is a story of success, and of so common a kind that almost any of my young readers who are willing to work may attain it.

THE STORY OF EDWARD KERNAN

Edward Kernan was by no means so brilliant a man as Tom Gardner. Quite the contrary. There was nothing brilliant about Kernan. He was the son of a carpenter, and had himself done considerable work with his father in the small country town near Albany, where he passed the first sixteen years of his life. But the life of a carpenter was not attractive to young Kernan. He had read considerably and greatly admired oratory, and whenever he could get the opportunity his sturdy form pushed its way into the gallery of that architectural monstrosity, erected as a monument to graft, the State Capitol at Albany. He had frequently attended the sessions of the legislature in Albany and there listened to Chauncey Depew, of the golden voice, Bourke Cochran, the Tammany Hall Demosthenes, silver tongued Tom Grady, David Hill, sharp and incisive, and many another politician of note. It had led the boy to read the lives of these men. He knew that David Hill, governor and United States senator, had begun life peddling papers and peanuts on a railroad train. He knew that Cochran was just a common every-day street boy, when he attracted the attention of John Kelly, the Sachem of Tammany Hall.

One summer there was at Saratoga a Shortland Writers' Contest and he saw the swift fingered lie Dement write 400 words a minute, as his well trained wife fired the words at him. Think of having a wife who could talk 400 words a minute when you came home a little late. He found that Dennis Murphy got \$25,000 a year for reporting the proceedings of the National House of representatives, and he decided that he too would become one of the swift fingered brotherhood and enter the Civil Service.

The boy went to a friend of his father's, an old man and a lawyer of ability and asked him for advice as to how he should get at the object he wished to attain, and the old lawyer said to him: "My boy if I were you, I would keep out of State Politics. It is a dirty business at the best, but the law is a noble profession. The art of government is great and fine, and if I were a young man the first thing I would do, would be to go to a good business college, and learn shorthand and I would get a good knowledge of bookkeeping too. When you have done

that, you will find that with your shorthand knowledge and your knowledge of bookkeeping you can get into the government's service if you want to, and once you get into the government service at Washington, do not take a trade job anywhere, but get in at Washington, and there you can study law at the same time and you are earning a good salary from old Uncle Sam, for the great Washington University has a night course of study that gives a young man a fine opportunity for learning such a profession as law.

Ed. Kernan went home to his country town and told his father of the talk he had with the old attorney. Kernan, the regular, was not an intelligent man, although he could not see much sense in the boy going into politics or the study of law, and would have preferred to have him keep on with him and take a share of the business, but he offered no serious objections and that fall with \$40 or \$50 ahead that he had saved, young Kernan entered an Albany Business college, and took the regular course of the course. He also arranged to take bookkeeping in the evening school of the same college, and in six or eight months graduated, passing an examination on new matter at a hundred words a minute with excellent transcriptions from the typewriter.

He had graduated from the High School of his own country town the year before he entered the business college, and while not a brilliant scholar, he was still capable of doing good English and turning out rather better than the usual kind of stenography and typewriting.

My first acquaintance with Edward Kernan took place when he came as stenographer to Dr. Tilton, who was at that time principal and proprietor of one of the leading military schools of the Hudson River Valley where I was teaching. He had sent to Albany asking for a young man who was capable of doing good stenographic work and who was of good character and they picked out young Kernan and sent him down.

He was a round faced youth of guileless appearance and the tough boys, who in large numbers attended the military school, at once proceeded to make it interesting for him, as they did for every newcomer to that institution. Pupil or teacher, it was all one. They always sized him up and gave him a try out before they allowed him to settle down, and young Kernan was no exception to the general rule. Many a trick was played upon him and life for two or three weeks was animated if not especially joyous.

They were a pretty lively bunch, those young fellows at the old White House on the Hill as they called the big military academy. We had about a hundred boarders and a lot more from town. The town boys did not make the place any more orderly because, while we could take pretty good care of our boarders nights and Sundays, we did not have much hold on the town boys.

ABOUT MILITARY SCHOOLS

Military schools are of several grades. Some of them are very good and some of them extremely bad.

At Uncle Sam's training school, West Point, you see the military school at its best. 400 young fellows, without blemish, physically, with ninety million to pick from, Uncle Sam is mighty particular in selecting his future fighting men and when they get into those nice gray suits of theirs that fit as though they had been poured into them, you can tell a West Point cadet as far as you can see him. The private military schools are all modeled after West Point but most of them are a very young way after, and a good many of them are made up of boys who cannot be manœvered anywhere else. They are children of wealthy parents and they are possessed of as many devils as Mary Magdalene, who, I believe, had seven, and each worse than the other.

Our school was one of the best, but our cadets were by no means winged cherubs. (Giving a cadet a winged cherub as an officer or an instructor didn't like and they were sure to make things interesting. We had a couple of old brass cannon that had been condemned by the army and it was a favorite stunt to load those old guns and fire them off in the middle of the night. It was not unusual to pick cannon balls up stairs under cover of an overcoat and then roll them

down the long corridor in the middle of the night and let them bump down the stairs.

One of the servant girls was scared nearly out of her wits when she went to the window one morning in the servants' quarters on the fourth floor and found a ghastly figure in uniform hanging by the neck from a limb of a great oak tree that reached out over the window. The figure proved to be stuffed but how in creation they got him out on that limb without breaking their precious necks was a wonder.

We had a bell on a lofty tower of the "old white house." This bell was used as a fire alarm. It was the ambition of every cadet in that school to get out there in the middle of the night, climb over the roof, ring that bell and then get back into bed. The officer of the 'bell' day could catch him. The ringing of the 'bell' of course, brought the fire department from the village up to the academy and meant an hour or two of joyous confusion before it could be discovered there wasn't any fire.

If a teacher was at all nervous and tricks worried him, his life was pretty sure to be made a burden and a good many couldn't stand the strain and got out. I got along well enough with this lively bunch for I was a pretty good ball player and well up in sporting matters, and was given the management of the ball team. They were not a bad lot if you got to know them and they got to know you, but they certainly made it lively for young Kernan, the first few weeks he was with us.

The first day he came the Dr. set him to work in the office and from time to time Deke (short for Deacon) Morris, the officer of the day, would come in with reports which the Dr. handed over to Kernan. The office was at the end of a long piazza at the other end was the main assembly room where, at 4 o'clock, the whole school gathered to listen to reports. The Dr., the Commandant, all instructors, the officer of the day, and the whole school gathered there for this ceremony. When at 3:45 on the first afternoon of Kernan's appearance, Deke Morris, who was a solemn faced youth, pale of complexion, sandy of hair, with innocent blue eyes and a face as expressionless as a tombstone, came to the office, saluted in solemn form and said,

"Mr. Kernan, at 4 o'clock, precisely, the Dr. will like to have you fire the assembly gun." Kernan looked up in innocent surprise and repeated, "Fire the assembly gun?" "Yes," said Deke, "I'll show you where it is," and he led the way out onto the piazza where, just outside the entrance door, was planted a small iron cannon which was used to fire the sunset gun. Every night when Old Glory came fluttering down from the high flag pole on the parade ground, after a drill parade, when the bugle's last notes had rung, this little cannon barked out a sharp salute. It was not a very big gun, but like many small men and some small women it had a tremendous voice. Of course, it was not part of the school program to fire that gun at assembly, but the young scamps had loaded it to the muzzle and had the lanyard already attached and Deke had given the order to Kernan with all the solemnity and stateliness of a major general. As I have said before, Kernan was as innocent as a new born babe and he didn't dream of any trick being perpetrated and so he took the lanyard in his hand and waited for the clock to strike four.

A SENSATION

In the main assembly room were gathered 150 youth in uniform, a dozen instructors, the commandant, the doctor and the solemn faced officer of the day. The doctor, as the clock struck four and attended his hand to recede all report of the officer of the day, when there came a thundering crash that shattered every square of glass in the assembly room window next the piazza. There was a blinding flash and cries of alarm from all over the building. The young scamps pretended to be frightened to death and there was a scene of the wildest confusion in the big assembly room, although the rebels all knew what was coming, perfectly well. Frantically the doctor rushed out of doors to find young Kernan standing by the side of the little cannon with the lanyard still in his hand, surrounded by a wreath of powder smoke and gazing in consternation at the wreck of window glass all around him.



Dr. Tilton was a very impulsive, but very warm hearted man. He demanded an immediate explanation of this extraordinary conduct and it did not take very long to find out who the guilty party was, and Deke Morris was reduced to the ranks in record time, but Deke didn't mind that. It was not the first time he had been reduced to the ranks. It was something of a lesson to Kernan, for the doctor was very much inclined to discharge him for being so innocent, but Deke and the other boys interfered in his behalf and he was spared for further experiments.

THE D. Y. W. Y. K. CLUB.

Now, we had in our school several, secret societies. These secret societies are a nuisance in any preparatory school. I am not sure that they are a nuisance even in the big colleges and I am very much inclined to agree with Owen Johnson, who has written so powerfully on this subject in his fine novel, "Stover at Yale." But we had one secret society which did a good deal of good. It was called the (DON'T YOU WISH YOU KNEW) D. Y. W. Y. K. Club and was made up largely of fresh youth who had been themselves initiated soon after entrance in the school. The mission of the D. Y. W. Y. K. was to take the freshness out of those who lacked salt in their composition and they were pretty rough in their methods sometimes. For instance a big fellow called the "Grizzly from Denver" was squeezed almost to death between the door and the jamb just to show him that his conduct was too rough on occasions. A young Jew from New York had a nice porous plaster fit tightly over his mouth and was tossed in a blanket for about ten minutes to impress upon his mind the fact that he talked too much, and tricks of that kind were played generally to the benefit of the party whom they selected, who then was ready enough to join in and help initiate the next member. We teachers were instructed to look after the D. Y. W. Y. K. Club which was a little inclined to go to extremes at times and so we kept a sharp look out over them and one night I dropped into Kernan's rooms in a cottage at the lower end of our parade grounds and found the precious gang initiating *him*. I arrived just as they were preparing to give him the shove. They had him in a chair with a sheet around his neck and a pail of soap suds and a white wash brush and a big razor made out of an old iron hoop. He was nicely lathered and they were about to commence shaving when I stepped in. The party promptly skipped through the windows and in every way they could get out and I relieved Kernan from his position. There was really no need of initiating him, except that he was distressingly innocent and green. He didn't take the matter seriously, however, which was the best course to pursue, and after a little time he became very social with the boys.

WORKING FOR AN OBJECT

He used to drop into my room in the evening, so I came to know him very well, and I found that he was working two or three hours every night to improve his shorthand which was already very good. He said to me, "I am not going to stay here very long. I am going to Washington. I am going to get into the government service if I can and I am going to study law." "But," said he, "there isn't any use in taking examinations for the Washington service unless you stand way up. Now they give shorthand at 150, 120, 100 and 80 a minute. I can take 100 easily enough and I can take 120 but I have to get up to 150 before I try that examination. I am going to do it." He had taken the works of Emerson, Carlyle, and men of that type, men who used words that were more than difficult and he had taken every difficult word he came across, every word that bothered him in making outlines, and written that word hundreds of times, just as we used to write copy words when we were practicing ornamental penmanship.

He spent pretty much all of his spare time in that kind of practice, although he was not what one would call a plugger. That is he went to the ball games with the boys and was reasonably sociable, but his light burned late in the night and many an hour I spent with him reading aloud speeches and difficult matter. One day in the second year, he went down to New York City and took the civil service examination. He

passed No. 1 on a list of some 40 of 50, and in less than a week received a call to report to the State Department at the City of Washington.

SOME WORDS ABOUT A PRESIDENT

Ed Kernan reached Washington just after Grover Cleveland had been elected the second time to the presidency.

The greatest of ALL presidents, THE GREATEST OF ALL MEN EVER CREATED since Eve first began to pick apples, was written rather slightly of our president. He admitted that Washington was sort of pumpkins and that Abe Lincoln had his good points, of course, the shrinking modesty which characterizes our only living ex-president prevented any mention of himself, but Jefferson and Jackson and the rest he considers rather "small potatoes, and few in a hill." Of course, it is presumptions for a mere schoolmaster to think of disagreeing with any opinions of our ex-president, but still I cannot help thinking that history does not quite agree with his estimate of some of these men. For instance, Jefferson had his good points and his Constitution of the United States is rather a well written document, though our Progressive friends say it is moth eaten and that the Bull Moose platform beats it out of sight. Stiff old John Adams, of Massachusetts and his son John Quincy the "old man eloquent" of the National House of Representatives were well thought of here in the Bay State and abroad, and "Old Hickory" Jackson himself would put up a pretty fair fight even with our ex-president. He was not any more reckless than the gentleman who speaks so slightly of him, but was a good deal more dangerous, and I think that they did not come up to the almost impossible standard set by Theodore, the first. I am sure that the light of history, which takes fifty years to size a man up, will show that Grover Cleveland, in spite of some failings was really a bold, courageous, able and sincere president.

He stood like a rock against the free-silver basest which would have wrecked the finances of this country, and not all the storm of abuse put upon him or all the pressure brought to bear could induce him to swerve one inch from the course he considered right. Of course he made mistakes, everybody does except the ex-president. Sometimes I think even he has blundered a little on occasion.

Well, it was under this man that Ed Kernan took his first position and three or four days after he was assigned a desk in the State Department, a messenger came to him and ordered him to report to the Secretary of State, Gresham's regular secretary had suddenly left him to accept a better position with some business house and young Kernan was called in to fill the place until they could get a better man. They never got a better man. He stayed there as long as the big, good natured Secretary of State lived and became his warm personal friend as well as his most efficient secretary. Politicians wanted that job for friends of their own and they brought lots of pressure on the Secretary to let young Kernan go and take somebody else, but the big fellow from Illinois said: "I know a good thing when I see it and this youngster brings me better reports than I ever got before, and more than that, I know that I can trust him and that is something you can't say of everybody, and so he stays here as long as I do."

AN INCIDENT

I have said that Sec. Gresham made the remark that he could trust his stenographer. Now he had good reason to say this for the young man Kernan had been tried and not found wanting. You know the nomination of Mr. Gresham as Sec. of State by President Cleveland was a big surprise to the whole country for Gresham had not been a Democrat. On the contrary he had been a Republican all his life, although very likely he had voted for Cleveland in the revolt against Blaine.

The Secretary of State holds a most important position and his correspondence with foreign agents, secret service men, and others is of the utmost importance. Now there is more than one newspaper in the city of New York that make a business of buying any kind of confidential letters of public men that can be purchased. They use these for black-maling purposes, you might almost say, and the papers are entirely unscrupulous.

MAKING ACQUAINTANCES.

Young Kernan lived at a modest boarding house on one side of the streets leading into Pennsylvania Avenue, and there he formed the acquaintance of a number of young men and women, like himself employed in the Government service, or holding clerical positions about the city. Among these casual acquaintances was an especially agreeable young man by the name of Walsh, and he said one evening soon after they had become acquainted: "Come Kernan let's go to the theater. I have some tickets that were given me by a newspaper friend of mine today, and they are putting on a good show at the State. Let me accept the invitation and after the theater they went to a modest restaurant had a bit of lunch, and Walsh smoked a cigar and indulged in considerable talk. Kernan neither smoked nor drank, although he did not set up to be a saint. "Ed how much do you get for scratching pot books for old Gresham?" "One thousand dollars a year," said Kernan. "I wonder you won't get very fat on that." Well, no, I don't expect to, but then I am in pretty fair condition now. I have a few hundred dollars. I can pay my expenses on the thousand, and I am going into the Law School at the University when the Fall term opens, and then I am in line for bigger pay. Where I am, if I get to be Gresham's regular secretary that is good for twelve hundred dollars or more."

"Why don't you do some work on the outside," said Walsh. "Your hours are easy and you can pick up a lot that way."

"Oh, I don't know," said Kernan. "I would not care to mix up commercial matters with my work in the State Department, and there would not be much money in it anyway."

"Commercial matter nothing!" said Walsh. "Who is talking about commercial matter, where they pay you 50 cents an hour. I know where you can easily make anywhere from ten to fifty dollars a week on the outside, and nobody ever be any the wiser."

Kernan's eyes stuck out of his full face, and his mouth opened slowly at the thought of ten to fifty dollars a week. "What do you mean," he said. "What kind of work?"

"Well, you might call it newspaper work, and you might not. Now, understand this is just between you and me. You're a young fellow in here from the country and I like you and I want to help you, but I don't want to get brown down doing it, and what I say to you must not go any further."

"Of course not, said Kernan. "Whatever you say stops right here."

"Well, it is like this," said Walsh. "I am a sort of an agent for newspaper men and stock brokers in New York, and there are men that would give a whole lot to know what old Gresham dictates to you about certain foreign affairs that are giving the Government some trouble. Tariff arrangements and things of that kind, you know you take these notes. Now there is nothing to hinder you giving me a copy of your transcript, is there? and you would not get less than \$10.00 for anything we want, and you might get a hundred."

For a moment or two young Kernan did not catch the drift of the proposition that was being made him to betray his Chief for the sake of helping Black Mail Newspapers, and Speculating Stock Jobbers. When he did his rather rosy face slowly turned a dead white and then came back to a flaming fiery red, as he got up from the table, called the waiter for a check, set back his chair and said:

"I guess that will be about all, Mr. Walsh, you and I could not do business together."

Walsh tried to laugh him out of it, said he was joking anyway that he did not really mean it, but Walsh and Kernan were friends no more, and a day or two later when it was announced to him by the Secretary that he would continue permanently as his private secretary, Young Kernan told him that he had been approached to give confidential information of this kind, although he did not mention any names, nor did the secretary ask him any.

"It is nothing new, said he rather sadly. "There is a whole lot of dirty business in the politics of this city and nation, and there are a whole lot of men that have not any sense of honesty or decency. They will descend to any depths of dirty business to make a dirty dollar,

but I am glad to know that I have a secretary that cannot be tampered with. There has been a whole lot of this kind of business here in Washington. Wall Street gets information away ahead of time, and so do a few newspapers, who will buy the scraps out of a man's waste basket for the sake of finding out something to use against him."

"My boy, I am glad to know I can trust you. You may not make so much money by being on the level, but you will sleep a damn sight better nights."

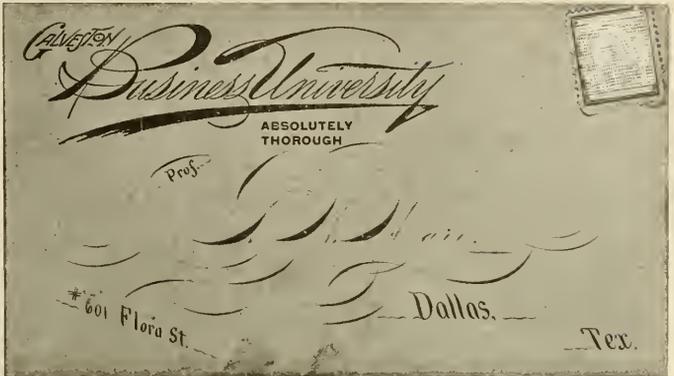
A RECORD OF TWENTY YEARS.

It is twenty years since Ed Kernan entered the service of Uncle Sam and he is still on the job with some threads of silver in his curly hair. Gresham only lived two or three years. Cleveland, too, has gone over to the great majority with the well beloved McKinley, struck down by a madman's bullet. Under both these good men and under the Big Bull Moose, and under that good president but poor politician, Mr. Taft, Kernan has been a trusted employee holding responsible positions in The State Department. He studied law and got his admission to the bar as he had planned to do, but has never practiced for the fascination of his employment in the State Department, dealing, as a department head, with all the nations of the world, is too absorbing to think of leaving it, and besides he draws a top notch salary. More than a lawyer with no brilliant qualities would be likely to earn.

Two or three times during his long term of service attempts have been made to get valuable information from him for illicit purposes and one of the most beautiful and successful female lobbyists in the Capital was sent to "get him" in securing some records against some high up scamps in the matter of the Chinese Indemnity. But the attempt failed for, you see, Kernan is 100 per cent honest and when a man is 100 per cent honest all the crooks in creation fail to reach him.

THE LESSON OF IT ALL.

Not an exciting story this. I wrote it just to show what any young man of fair ability and abundant willingness to work, with good habits and personal honor may do in The Civil Service



Superscription by the late A. D. Taylor.

of the U. S. The only bit of luck young Kernan had was in being assigned at once to the Secretary of State. All the rest was clear merit and hundreds of my readers have as much ability as Ed Kernan.

You will not get very rich in the Civil Service, but it is a life position. The pay is sure and the work generally agreeable. It is worth consideration in answering the question. What are you going to do ?

Lehman's Standard Penmanship

This is the book every teacher of writing needs, and every student should have. It will show you how the letters, figures, and signs are made, and how to teach and practice writing in a systematic way.

H. B. LEHMAN
Central High School ST. LOUIS, MO.

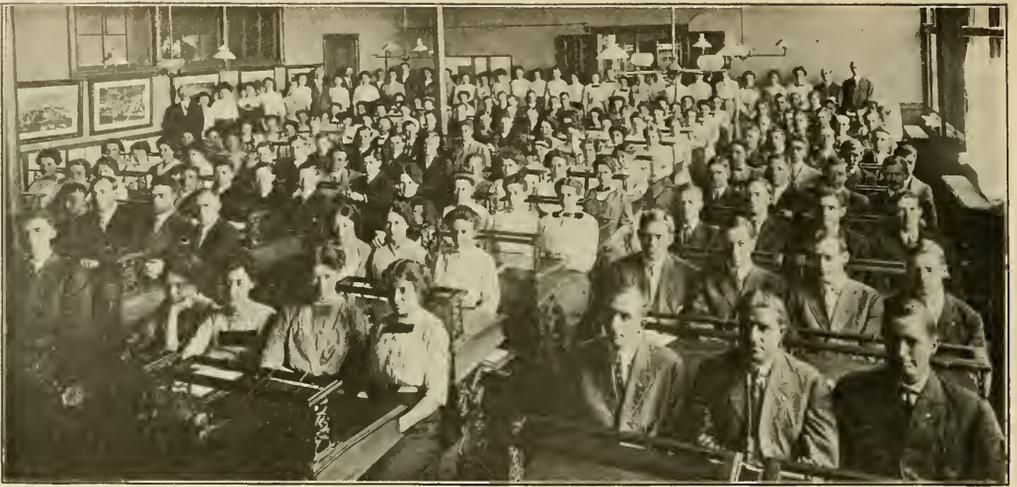
ALL SUMMER SCHOOL RECORDS BROKEN.

Over a hundred commercial school teachers representing seventeen states and Canada in attendance. Over seventy-five per cent of the class wrote the examinations for teachers' diploma, and a large number were engaged on the ground for next year by superintendents, principals, and school officials, many of whom traveled long distances to secure personal interviews. Many members of the 1912 summer school class plan to return next July to complete their preparation for the teachers' diploma. Write for our bulletin and begin now to make your plans to grasp the opportunities this summer school training class offers.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.



By Mr. Guillard, penman, Englewood Business College, Chicago, Ill., whose temporary illness prevented him from preparing satisfactorily to himself the regular lesson for October, but which we hope to have in time for November.



Summer school, Rochester, N. Y., Business Institute.

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 Hazel V. Shields, pupil, Santa Ana, Calif., Coml. High School.

M. M. Higley

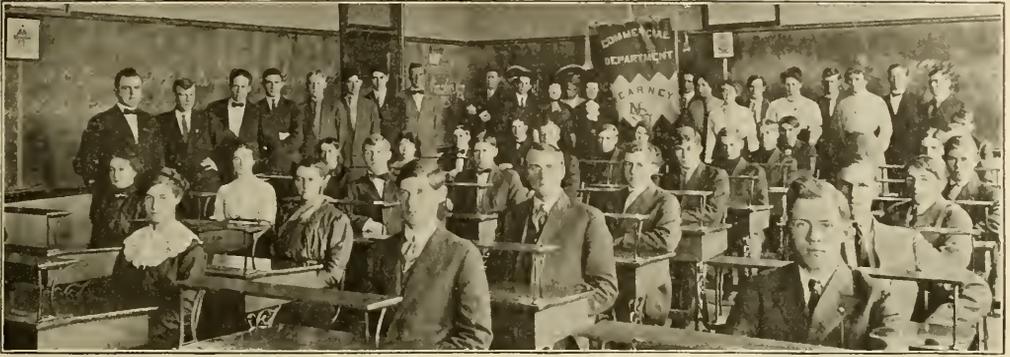
C. P. Brewer

Fred Berkman

A. N. Palmer

H. G. Healey

C. J. Janer



Commercial Department, J. A. Stryker, penman, Kearney, Nebr., State Normal School.

THIS
CERTIFICATE
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the lessons presented in *The Business Educator*, and instruction received
as a student in **Eastman College**, Poughkeepsie, N.Y.
Given at Columbus, Ohio, this 4th day of Nov. 1910.



Instructor

C. Jones
TEACHER-AUTHOR-EDITOR



HANDWRITING DOES DENOTE CHARACTER.

EDITOR THE BUSINESS EDUCATOR :

Marshall's Meanderings in the May number of your attractive magazine are most amusing on the subject of the reading of human character from the handwriting. Ridicule is a most effective wet blanket to spread over a disagreeable fact, and the use of it sometimes becomes ignoble—quench not the truth if that truth be useful—oppose it if you must with a more valiant weapon than ridicule, the resort of the vanished.

Let me suggest a few facts and deductions on this subject of character delineation. To get a complete outline of character you must have recourse to every bit of evidence obtainable—you will never have too much. Detectives scan every trace, circumstance and clew to uncover character and exhaust every proof. They rarely have too much to fasten guilt on a man or exonerate him if innocent.

I think it can be shown that the handwriting does indicate much of one's inner character—but of course not all. The process is also susceptible of analysis as demystified by Marshall, but the process of application and practice is indeed fraught with risk of injustice, and should be used with caution.

Assuming the "character" sought in a delineation from handwriting is that of the inner mind—the inner soul, rather than the physical type of the man, let us agree upon what the man is. Let us assume that the *mind* is the *man*. "As a man thinketh in his heart, so is he." One might as well be himself, whatever he be, for by little things this inner man "as he thinketh" will crop out; if he will not bear inspection, he might just as well with it, throw up his hands or bid the world defiance, for some there be, besides God, who will find him out and faithfully picture him before the world. If this inner man is good and fair to look upon, that too will beam from the inner recesses of his soul and in numerous little things win all in his favor. Also, "by their fruits ye shall know them"—this applies to every soul—a man's works proclaim him, even as the handiwork of the Almighty declares His glory. We must judge a man by what he *does*, every time.

Does architecture proclaim the character of the architect? We think so. By this sign we read the characters of nations passed away. Do not all constructive works have a similar indication of character? History favors the view. You know the inventor more or less through the product of his genius; the soldier by his battles and their results; the statesman by the laws he frames; the ruler by his construction of those laws and the wisdom of his application thereof; the author by the works he writes; the friend by what he does toward you; the enemy by what he does against you; the saint by his open life, done and lived unblemished—and the Malefactor also by what he has done, often openly, as often as possible secretly, but surely coming to ultimate exposure and example, or else leaving telltale marks and signs of something "wrong somewhere" in everything he says or does or winces at.

Habits of life make steady impressions on men—traces that others of long experience, observation and contact with such men come to know by intuition as it were; this is mere evolution, and ear marks and noses, cheek bones, etc., are not very unusual indications by which one can bring to bear on delineations of character, the more complete, unerring and satisfactory will be results of the tests. It is not every one who can decipher character from the works of men. Those having the strongest psychic powers, coupled with the best knowledge of the best works they are studying for a delineation, will have the best success with the tests.

We think Mr. Marshall will agree that the best idea possible of an individual can be gained if you watch him while at work—you could but see him do the works by which he is proclaimed and remembered. If you see a conquerer fight his great victories through; or an architect erect his structures, or an inventor work out his ingenious devices, you at least have a right to an opinion as to who and what he is, provided you appreciate and understand what he is doing. Therefore, anything that closest comes to the *man at work*, must give the best view of the man that is.

To delineate character from handwriting, you are seeking an outline of the *mind of that man*, for that is the man himself and the entity sought as his "character." By the foregoing rule, the best outline obtainable is to be found nearest to where that man (that *mind*) is at work, doing that which characterizes him as a thinking, designing, creative entity.

An instant's reflection will show that the medium most intimately in touch with the characteristic mind of man at work, is none other than the *handwriting*, for this not only registers the executive ability of the united soul and body through its most cunning member—the directing *man*—when the *man* is directly influenced by the initiative *thoughts* of that characteristic mind at work—embodying all the secret emotions—the cunning, crafty or candid designs as may be—and so closely in coordination with that mind as to be practically inseparable therefrom. From this point, where there can be no doubt that the real *man*—the desired "idea"—has been exposed to the view of all who can see, read and understand, the tests become more specific and the perils of error in delineation increase with every step.

Who shall say what these faithful demarcations of a human soul at work shall mean, precisely? They are there, at first hand, warmed by the teeming or limpid "meanderings" of the man who made those inky signs, conveying meanings to other minds; but who shall say these now fixed ideas at the mind of the man at work are of that? Certainly only those who are intimately acquainted with the influence that operate to alter, shape or qualify the formation of letters—for the letters, words and phrases themselves are a creative design, and a project worked out: therefore by these letters as a tiny work of the man's mind in designing activity, must that man be found and measured up and weighed and rated by men for a rating. A delicate bit of calculation, too! Yet the little things of life are fairly taken as a basis for finding out a man—the courts unhesitatingly utilize the merest trifles in evidence on which to restore an accused man his freedom, or send him to the gallows. It is quite possible, and as feasible for an expert penman to say with certainty that one and the same person or hand wrote two given specimens of autographs, as for a witness to positively identify a man at sight. But that expert must be able to find some common characteristic in the two specimens that mark an individuality as unmistakable as the identity of the human face. It is equally possible to give the benefit of doubt the other way, or even to swear positively that such specimens were *not* written by one and the same hand. The limitations of identification in such cases are precisely the same as those of material power of identity by the individual personality expressed, by one good look at a man and all that one such look can take into the memory and retain—save that any person with ordinary eyes can remember an individual or purposes of identity, whereas only those who have spent years of close study of letters and their making, and have observed accordingly many other writers in the act of writing—generally having taught writing, practiced it and worked so hard as to have dreamed of it while sleeping—are competent to identify as readily as an ordinary person would identify an individual.

But mere identity of specimens does not delineate character. What does? *Only an intimate knowledge of what constitutes merit or demerit, weakness or strength, skill or inefficiency, vanity or wisdom, folly or prudence, art or stupidity, caste or vulgarity, deceit or candor, design or chaos, fickleness or constancy, development or inertia, continence or infirmity,*

ferocity or docility, brilliancy or dullness, versatility or ignorance, ambition or servility, egotism or appreciation, bombast or simplicity, suavity or bluntness, avarice or liberality, essential or immaterial, economic or extravagant—all at times discernible in the handwriting of man—can qualify an expert to pass upon a given handwriting for purposes of delineation.

Not every specimen will reveal all these at once plainly; some characteristics may be overshadowed by others. Not every able expert, even with the assistance of the lens, will be able to recognize them at once. Besides, when one undertakes to portray such a thing as a human individual character, he needs not only the handwriting among the first specimens of his work, but also a good look into that man's eyes—a look at his physical appearance—in fact everything that will indicate anything at all concerning him—all assembled facts and appearances will be none too much to do him justice either way. A good photograph of the man, as taken at the man himself, but an interview is far better, where there is where psychology gets in her perfect work, though the man speaks not a word.

Our great detective bureaus and the use of the Bertillon system utilize all these indications, handwritings included and they will no doubt testify that some specimens of humanity, despite all their efforts, have them all still guessing.

One safe line of passing upon the work of a man's mind in operation as portrayed in the autograph, will no doubt recommend itself to Brother Marshall for consideration in his witty "meanderings." Most of us will admit that a man may be judged by his degree of conformity to established *ideals*. Now all men, or most of them nowadays, have learned to write from good copy books, prepared by skillful engravers, establishing uniform ideals for the making of letters. Moderate ornamentation has been introduced into these copies to stimulate the artistic, and simple, basic letters have been also placed before the children and students from which to choose. It stands to reason that the individual handwritings developing under these ideals must show up as such each one has made of his talent—a very important index of human character. In fact, all the wide range of mannerisms, attainments, frivolities, strength, debility, genius, originality, imitation, utility, economy, proportion and extravagance, to say nothing of caste and vulgarity, variability and constancy, may be detected and analyzed in the handwriting of most people, by any good expert who has made a study of the subject to no greater extent than merely examining many specimens of handwriting with a view to discovering these characteristics in the work of men.

As a fair test of the writer's insight into human character as evidenced by handwritings, let us have a look at the works of Prof. Zaner and Prof. Courtney—the two subjects cited by Mr. Marshall in evidence. I know both of them by their rare works—I have never had the honor of a personal interview with either of them and have only seen their portraits years ago.

Let me remark here that professional penmen are more difficult to fathom as a rule than others, because in addition to the fact that they are all artists as a matter of course and therefore pertaining to a group of men—therefore more difficult to get to the inner mind of these fellows—to tell when they are strictly themselves and nobody else.

Zaner shows rare originality; exquisite taste; great steadfastness of purpose and steadiness of attainment; at the same time, he has retained almost from boyhood a boyish enthusiasm, a delightful smile of all penmen—it is therefore more difficult to get to the inner mind of these fellows—to tell when they are strictly themselves and nobody else.

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Zaner is a searching and practical critic—great in powers of comparison, and above all very economical and keen to appreciate utility. He does not believe in genius starving to death,



with virtue as its own reward. He is gentle, whole souled and genial,—scrupulous to a fault if that be possible—commoner and a peer in one—a champion of the "under dog," then able to dine with kings—he would raise all man kind to the plane of princes before he satisfied that interest he feels in his fellow man. He is a free thinker, yet faithful; an iconoclast, then a master builder of something better in places where he tore down. Now Mr. Marshall, have I got him right?

Courtney, in his every pen stroke shows titanic will power and self discipline; the years of his rigorous practice are numbered in his increasing approach to his galaxy of ideals—he has not quite reached them yet but is still working toward that which he thinks better than the last; he shows a true artistic appreciation of the brilliant phase of art; his eye to proportions and symmetry is most exacting in the works he produces; his mind is geometrical, calculating and demonstrative; like Zaner, he is a man of relentless scruples; he is so original that whatever he does, though diameters and altitudes and shades be almost ideal in their accuracy, the stamp of Courtney's self stands out as boldly as though his portrait peered out from every oval. He is jolly and smiling, but has more "brash" in him than Zaner has; he could get mighty angry if he chose and would be a bad man with swords if that were the style today; he too has the chivalry of a knight of old and capacity to enjoy the play, the opera and possibly the festive board. Where Zaner might forget to eat, Courtney would most likely look out for that at regular meal time. But he is temperate and regular; a good lover and a fair hater—though he would not overhate and thereby injure himself; to him, his ambition to be numbered among the greatest in his profession is paramount and will be satisfied with nothing but victory. Such men as Courtney are beyond ordinary defects of character.

So much appears to me, Bro. Marshall, in the works of two great penmen—so many things are apparent therein that it would take much space to enumerate them—and I have already taken a great deal. It would take far less to summarize the points of ordinary autographs of ordinary men. It were necessary to take a different slant at the handwritings of men great in other lines—these show endowments in fields other than art. Nor will the use of the typewriter protect any man from making himself known by what he does—the stuff he writes would still expose him—if he be a good fellow and all right in his heart, he need not be abashed—fancy signs often portray the poorest character, while the world's greatest often exhibit homely grandeur that still reveals the soul unerringly. Every man must sign his name to make his will, and this would offer any expert a chance to look him through, unless he made his mark and declared he could not sign. The signature is the seismograph of the mind and therefore of the man.

RICHARD HARGRAVE,

Acadia, Fla.,
May 1912.

COMMERCIAL TEACHERS' ROUND TABLE

Department of the Kansas State Teachers' Association, to be Held in Topeka, Kansas, November 8 and 9, 1912.

1. The Need of Pedagogic Literature for the Commercial Teacher. Paper by L. A. Parke, Kansas State Normal School. General discussion.
2. Why More Liberal University and College Entrance Credits should be Given the Commercial Subjects—A General Discussion led by J. E. Boyd, Kansas City, Kansas, High School.
3. Why Shall the High School Teach the Use of Modern Business Office Equipment? Five minute Discussions:
 - (a) Filing, F. M. Unruh, Minneapolis, Kansas.
 - (b) Duplicating Devices, Clarence E. Howell, Wichita, Kansas.
 - (c) Loose Leaf Books, Manifoldng Devices, etc., E. W. Swank, County High School, Effingham, Kansas.
4. Favorite Teaching Methods. Three-minute talks by volunteers who are willing to tell of some of their most successful plans for securing good results in any of the commercial branches. Every teacher has something worth contributing. Let us share with one another. Come with your ideas boiled down.
5. What Can the Commercial Section of the Kansas State Teachers' Association do to Further Strengthen and Dignify the Work of Commercial Teaching? General Discussion led by H. T. Jett, Topeka, Kansas.

C. E. BIRCH, Chairman,
H. T. JETT, Secretary.



CLUB CHAT

We greatly acknowledge receipt of a nice club of subscriptions from Mrs. C. O. Meux, principal of the Mobile, Ala., Business College.

A club of one hundred subscriptions has been received from Miles F. Reed, principal of the Academy of Idaho, Pocatello, Idaho. The list is certainly a good indication that this school has a good attendance, and that its instructors are on the lookout for good things for their students.

E. L. Kischel, Wausau, Wis., in renewing his subscription to THE BUSINESS EDUCATOR writes as follows: "This is the ninth year with THE BUSINESS EDUCATOR, and I consider it a *Strong Educator*." Mr. Kischel is one of the many subscribers who have been on our list for many years. It seems difficult for those who are deeply interested in penmanship to do without the B. E.

A list of thirteen subscriptions came in August from J. Kimber Grimm, penman in the summer normal school, Mann's Choice, Pa. Mr. Grimm writes a good hand, is a good teacher of penmanship, knows a good thing in the way of a penmanship Journal, and enthuases his teachers to the subscribing point.

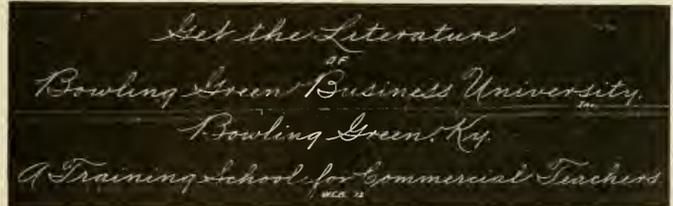
Messrs. J. A. Buell and A. E. Curtis, of the Minneapolis, Minn., Business College certainly have a splendid certificate record. Their record for the past four years is as follows: Forty-four the first year, fifty-nine the second, one hundred and five the third, and one hundred and twenty-six the fourth year.

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By A. P. Meub, La Junta, Col., High School.



January February
 March April May
 June July August
 September October
 November December



Contributions Comprising Text and Illustrations on
INSURANCE POLICY WRITING
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 These lessons also appear in the Madarasz Book

Plate 10.

The first six words are not touched up, the following ones are squared tops and bottoms. Cultivate that even pressure of the pen that gives a uniform down stroke strong, decisive and harmonious. See that your ink has body to it, and is of equal strength throughout—not black in one place, brown in another, or gray anywhere. As Buster said to Tige: "Go to it." Be your own critic. It is much better than having your work criticized when you are getting paid for it. The price you must pay for excellence in any line of work is study, practice and patience, and penmen are developed, not born. Drink deep of the confidence dope, and don't cry "Quits." The penman's stroke will come to you sooner than you've any idea of, if you'll only stick and work faithfully and intelligently.

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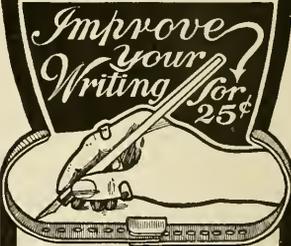
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POWER OF IMITATION IN
SCHOOL WORK.

If one boy in a school wear his trousers turned up, even if it doesn't rain, all the boys may follow his example. If one girl who is popular in her class comes out with a hobble skirt all the little lesser lights eliminate a breadth from their skirts. If a teacher says "nyther" and "eyther" the pupils will introduce the same words in their respective homes.

From these facts we see how necessary it is that pupils should have a good copy to emulate. If a teacher writes a beautiful hand on the blackboard and can show pupils how artistic it would be possible to write their signatures, it is absolutely certain that the majority of scholars will either consciously or unconsciously try to improve their handwriting. If the captain of the base ball team, for example, become interested enough and begins to see an improvement in his writing you will see an improvement in the writing of a dozen other boys.

This is only the beginning; for it is a recognized fact that what we do well we delight in doing. If we can win at tennis we like the game and we play it to the exclusion of some other sport in which we are not quite so handy. The more we play tennis and the more careful attention we give to it the more rapid strides we make in the improvement of our game. Just the same with hand writing. Once interested it means the pupils will work. Intelligent work means improvement. Improvement means greater liking and more practice and so on.

Spend if possible your best efforts to interest the laggards. The boy

who is slack and careless will affect at least four people grouped around him in the class room. These will react on their neighbors and if allowed to go on long enough will effect the whole output of the class. Some educators do not believe in prizes to stimulate work. If this is the case make divisions in your classes. I know for instance of type-writing teachers who grade their pupils every week and all scholars over a certain rank have first choice of machines. There are many other ways. Select one to meet your own particular requirements.

Up to this time I have talked on imitation by pupils. But how about the teachers. Don't they imitate some model. Certainly. Their principal may say. "If your object is to find out how little the pupil knows, examine him on a Monday, if not some other day." Half the teachers, if not all of them will give no more Monday exams. Partly of course this act is policy but in the main imitation is at the bottom of it all. A teacher goes to a convention and hears a stirring talk on penmanship and is impressed by the personality of the speaker and method of interesting hearers by frequent use of stories. When this teacher holds his next penmanship class he is very likely to tell a story or two. Imitation again. A publication like this one focuses the attention upon individuals worthy of imitation by publishing a written record of some new method of presenting an old subject. If the reader does not imitate it closely it is likely at least to suggest some variation which he can use in combination with his own method. If a teacher visits another school and something strikes him as valuable he will imitate it.

Some say that it is a waste of time to visit a smaller school; always one should go to the most efficient of city schools. It is true that you are perhaps surer of striking some more improved method in the city schools but it is not true that you will see nothing new in a smaller school.

It makes no difference who you are talking with, if your conversation lasts long enough you can get something of value. A ditch digger could perhaps tell you how he was separated from his savings by letting one installment lapse. You could see this in your commercial law class. The train boy selling apples can give one lesson in salesmanship. Everywhere there is something of value to be imitated.

It is a psychological fact that we more readily imitate acts which are interesting or acts done by people who are interesting. A sour visaged teacher could talk all day and be talking sense all the time, but could not arouse the interest as could a pleasant featured person who told more stories than facts. In the first case there are a thousand good points but we remember none and in the last there were only ten good points but we remember them all.

You say finally: "Am I always to be an echo. Always to go on imitating until I have entirely lost my individuality." Decidedly not. Great teachers or great men have imitated others and laid their foundation in this way and after having their powers of observation and alertness aroused by looking for the best to imitate, finally have developed so much imitative that they forge ahead of the ones they have copied.

H. H. COMINS,
Commercial Director Danbury, Conn.,
High School.

San Diego, Cal., Sept. 16, 1912.

To all advice give careful heed,
Control the pen with even space,
Scan form and size, increase your speed,
And learn to write with ease and grace.

S. J. H. 

Britain's Most Great Artist

— In Memoriam —

Sir Laurence Alma Tadema

Born 8th Jan. 1836 — Died 24th June, 1912

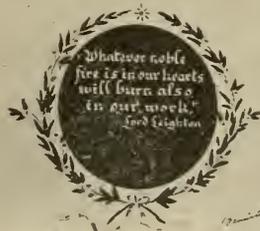
Although of Dutch birth, Sir Laurence Alma-Tadema was essentially a British artist, for much of his important work has been done in England, and in England he attained the crowning glory of his profession, the presidency of the Royal Academy.

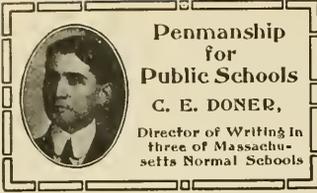
He was born at Doornik, a Frisian village near Sneekwarden, the son of a notary, who died when he was four years old.

It was designed that the boy should follow his father's profession, but his leaning towards art was so pronounced that he was, after much serious consideration, sent to Antwerp, where in 1852 he entered the academy, and thence passed to the atelier of Henri, afterwards Baron Leys. In 1859 he assisted Leys in his fresco for the City Hall at Antwerp.

In the exhibition of Alma-Tadema's collected works at Grosvenor Gallery in the winter of 1882-3 were two pictures which marked the beginning and the end of his first period. These were a portrait of himself dated 1852 and 'A Bargain,' painted in 1860.

His first great success was a picture of "The Education of the Children of Clovis," which was exhibited at Antwerp in 1861. It shows three young children of Clovis and Clothilde practicing the art of hurling their axe in the presence of their widowed mother, who is training them to avenge the murder of their father.





**Penmanship
for
Public Schools**
C. E. DONER,
Director of Writing in
three of Massachusetts
Normal Schools

**SUGGESTIONS FOR PAPER PRACTICE
GRADE TWO**

Paper ruled three-eighths of an inch should be used. Movement exercises, capital letters, and extended or loop letters should be three-fourths of an inch in height, or two spaces; small letters and figures should be three-eighths of an inch in height, or one space.

If the pupils have had thorough training in the position essentials, they are now ready to begin practice on the direct and indirect ovals and straight line exercises, tipped a little to the right of the vertical. The pupils should be led to see that the ovals and straight line exercises should be three-fourths of an inch in height, or two spaces.

The teacher should illustrate her copy on the board, calling attention to direction, tracing, the count, etc. Her illustrative copy should be from ten to twelve inches in height for ovals and straight line exercises. Each oval and straight line exercise should be traced at least ten times, at a rate of speed of ten revolutions or ten downward motions in five seconds. At first practice just one exercise to a lesson.

Pupils should be taught to begin the direct oval at the top going in the opposite direction that the hands go on a clock; the indirect oval at the bottom going in the direction that the hands go on a clock; and the straight line exercise at the top. In practicing these exercises the arm should slide on, or be slightly raised from, the desk. Either way, so long as a free, whole-arm movement is used, and not the fingers. Pupils must be trained to hold the pencil loosely in the fingers and propel it by the use of the whole arm—a movement which comes mainly from the shoulder.

The third and fourth fingers should slide freely on the paper, the under part of the wrist must not touch the paper, and the pencil should point in the direction of the right shoulder.

After some practice on the ovals and straight line exercises, the small m and small u exercises can be given. They are exercises made up of the several individual parts of the m or u, and should be practiced three-eighths of an inch in height, or one space. As in the ovals they can be traced several times. If eight parts, for example, were made in one exercise, the count would be glide 1 2 3 4 5 6 7 8 glide. Glide for the upward stroke and each of the eight counts for each downward stroke and glide for the ending stroke. These exercises are very good for developing the proper movement for making small letters. In connection with practice on the various exercises, the capital letters should be practiced in the order given in the outline.

Bear in mind that frequently all pupils should practice on the board. If all pupils cannot be accommodated at the board at one time, some should practice on paper while others practice on the board. In this way, the tactful teacher will have all her pupils working together. The teacher and pupils should count as practice is being done on paper or on the board, sometimes the teacher, sometimes a pupil and sometimes all in concert. A class good in counting is usually a class good in writing. Rhythm in the count is very important.

If the best results in writing are to be secured, no penmanship lesson should be given without the direct instruction and supervision of the

teacher. Also no busy work in writing should be given.

A good time to begin the use of pen and ink is during the latter part of the year. In many instances, however, it might be well to postpone the use of the pen until the beginning of the third year. Judgment must be exercised in this matter.

**Directions for Teaching Penmanship
in Grades Three and Four**

A good point for each teacher to bear in mind from the start is, good position is two-thirds of good writing. To base instruction on this principle, one is almost sure to meet with success in teaching writing. Of equal importance the two main essentials are: First, health; second, efficiency. If a position is not a healthful one it is not an efficient one and invariably a healthful position while writing leads to efficient results. Therefore, to secure satisfactory results in all written work, it is absolutely necessary that pupils be thoroughly trained in correct position habits until these habits become automatic. When once automatic, proper drill work in movement exercises, letters, words, sentences, etc., will naturally lead to good results in writing. Pupils should be drilled in the position of the feet, body, arms, paper and penholding.

The feet should be flat on the floor and slightly separated.

The body should assume a square, front position, inclined slightly forward from the hips. If the shoulders are square, the back straight, and the eyes from twelve to fourteen inches from the paper, there will be no danger of cramping the lungs or contracting bad habits that will result in defective eyesight.

Both arms should be placed evenly on the desk. No unnecessary weight from the body should be put upon the arms.

The paper should be directly in front of the body and tipped so the right forearm will be about parallel with the right or left edge of the paper. The left hand should hold and adjust the paper.

The penholder should be held loosely between the thumb, forefinger and second finger. The thumb should be placed on the holder back of the forefinger. The distance between the end of the forefinger and pen point should be at least one inch. The other end of the holder should point toward the right shoulder. The third and fourth finger nails should glide freely on the paper. The under part of the wrist must not touch the paper. The third and fourth fingers and the pen should glide together on the paper. This is very important.

**SUGGESTIONS FOR PAPER PRACTICE
GRADES THREE AND FOUR**

In these grades all practice should be done with the forearm resting on the desk. Here pupils should be started in the same kind of Arm Movement training that is given in the grammar grades. The main difference between the training in these grades and in an eighth grade is in quality. Because of age, lack of training and deficiency in muscular coordination, the results in these grades will not be so high a quality as in the higher grades; but the same kind of training should be given as in a grammar grade, which will naturally result in the right quality of work.

**ARM MOVEMENT DRILLS FOR RELAXATION
AND EASE**

The pupils should close the right hand, lapping the thumb over the first two fingers. The hand and wrist should not touch the desk or paper. With the hand closed this way the arm should be made to work rapidly forward and back, round toward the left, and round toward the right, on the muscle in front of the elbow, to a count of 200 push-and-pull or circular motions in one minute. The muscle must not slip on, or be lifted from, the desk. The hand can also be opened out flat and the same movement practiced. The third step is to place the thumb against the forefinger at the joint, curve the third and fourth fingers under the hand so they will glide lightly and freely on the nails, and to keep the under part of the wrist free from touching the paper, and to practice

the same three movements which are push-and-pull, round direct and round indirect to the count of 200 push-and-pull or circular motions in one minute. The fourth step is to practice the same movements with the penholder in the hand but without ink on the pen. These fundamental drills should be given frequently, especially at the beginning of the year, for they serve as the proper foundation upon which the free Arm Movement Method of writing is based.

**FORM AND MOVEMENT SHOULD BE TAUGHT
TOGETHER**

The best results are obtained when form and movement are combined. As a rule it is poor policy to separate the two. Form is essential to give plainness and movement is essential to facilitate execution. If the form is simple in construction, the movement to produce it must be of like character. If the movement used is wild, slow and awkward, the result will be wild, irregular and awkward forms. Forms are pictures of motions, and motions are forms in action. The best results are secured when simple, graceful forms are practiced with simple graceful movements. Therefore, form and movement should go hand in hand. In the grading of writing both form and movement should be considered.

**MOVEMENT EXERCISES, LETTERS, FIGURES,
WORDS AND SENTENCES**

The first practice should be on the push-and-pull exercise, the direct compact oval and the indirect compact oval made two spaces and one space in height. It is well to drill on one at a time until a light, free movement is established. Other exercises are the direct retraced oval and indirect retraced oval. These exercises develop the movement for capital letters. The small m, u, o, upper and lower loop exercises are good to establish a free movement for making small letters, figures, and for word writing. They are exercises made up of the several individual parts of m, u, o, or four or five of them together. The upper loop exercise is made up of several loops like l, and the lower loop exercise is made up of several loops like the loop used in small g. For detailed instruction concerning these exercises refer to Doner's Manual, *Lessons in Practical Writing*, or to any other manual on the Arm Movement Method of Penmanship.

The letters should be practiced according to likeness as given in the outline under "Letters." Capital and loop letters should be one-half inch high or one space; small letters one-fourth of an inch, or one-half space. A little smaller than this for both capital and small letters would be all right. In connection with letters, practice should be given in figure, word, and sentence writing. Keep movement exercises, letters, words and sentences closely connected in all practice.

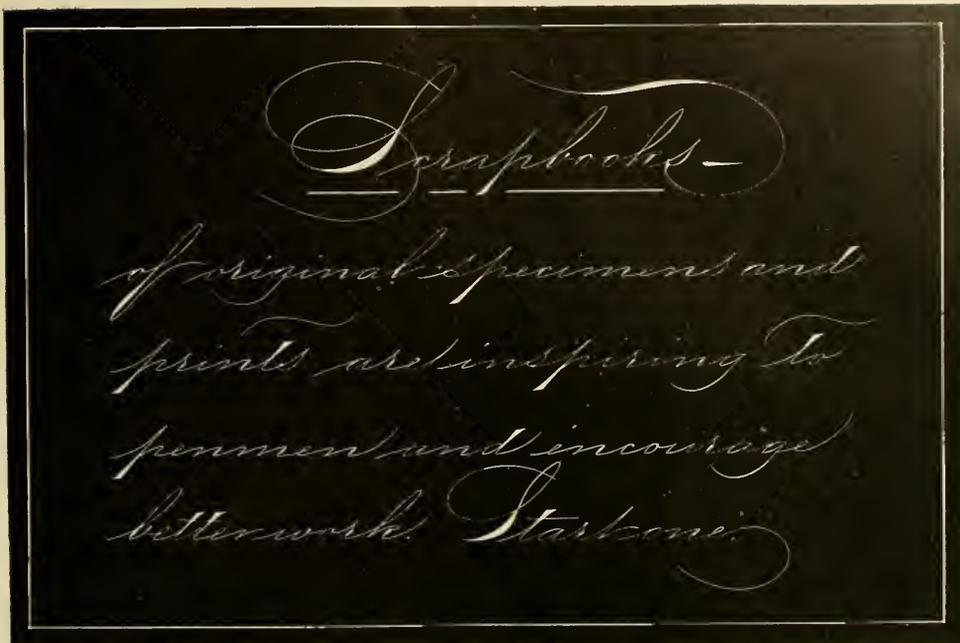
**CORRELATING PENMANSHIP WITH REGULAR
WRITING LESSONS**

To secure good writing in all written work it is a good plan occasionally to substitute for the penmanship lesson a review lesson in spelling or language. This gives opportunity to assist pupils in applying the Arm Movement to the regular writing lessons. For, after all, penmanship lessons in themselves should be for the purpose of training pupils to write well all written work such as spelling, language, etc.

**BLACKBOARD PRACTICE AND PENCIL
PRACTICE**

Occasionally drills should be given at the blackboard. Blackboard practice invariably aids the writing on paper. In case all pupils cannot be accommodated at one time at the board, some can practice at the board while others practice on paper. The size of the writing on the board should be in proportion with that upon paper. It is not well to write very large on the board.

Pupils should receive some practice in using the pencil, particularly in making figures. Occasional penmanship lessons should be done with the pencil. As a rule better form can be obtained with the pencil than with pen, and since pupils do more or less work with the pencil, it is well to teach them how to use it for the best results.



By E. A. Lupfer, assistant instructor in the Zanerian.

IF YOU BUT TRY.

Aim high—
 Start right,
 Then try and try
 To win the fight;
 It matters not
 What you begin,
 'Twill be your lot
 Thru thick and thin,
 To gain access
 Where fond hopes lie;
 To win success
 If you but try.

Act well
 Your part,
 'Twill spell
 From start
 Unto the end,
 That which is due;
 If heart you lend
 Lo what you do
 Whate'er the trend
 'Twill win for you—
 Kind Friend—
 Achievement true.

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and
ENGROSSING**
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E. L. BROWN,
Rockland, Me.
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postal for criticism,
and stamps for return
of specimens.

Album Page

Here is a simple but quite effective page of pen and brush work for an engrossed album. First, lay off design in pencil giving the decorative work and principle lines careful attention. When this is done, prepare for the color work. Colors used are red and blue with gold for background for initial "I" and for face of "R" in word "Robert".

Prussian blue and white mixed with considerable body for the darker tones. Make the color thin for the lighter tones by adding water. Mix Vermilion and Crimson Lake for the Red, adding Chinese white to give that soft, velvety appearance. After the colors and gold are added outline in India ink, using a No. 5 broad pen. The strong outlines will give your colors character and snap. Touches of gold and Chinese white added here and there, with taste, will enhance the artistic effect.

As a news item you will perhaps be glad to know that this school opened for the first time last Monday with six hundred students, requiring the services of twenty-six commercial teachers. We have the best equipment of any commercial school in the West. All of our furniture is of quartered oak, it was made to order for us, and we have in use every device used in a modern office. I do not believe that any city in the United States has given commercial education the recognition it is receiving in Omaha. Another reason for attending the M. V. C. T. A. is L. C. RUSMISEL, Prin. Omaha High School of Commerce Omaha, Nebr., Sept. 13, 1912.

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of **Union Park Lodge**
No. 610
A. F. & A. M.,
Worshipful Brother
Robert J. Daiby
was unanimously elected an
HONORARY MEMBER
of this Lodge

S

ome hae meat wha canna eat,
ome, nae meat that want it,
B ut we hae meat and we can eat,
and so the W ord be thankit.



ome hae meat wha canna eat,
Some, nae meat that want it,
B ut we hae meat and we can eat,
And so the W ord be thankit.

These specimens show the black and the white outlines and the finished product in color by E. S. Jackson, of Jacksonville, Fla. He is a home student in engrossing, who has secured a large portion of his inspiration and instruction from THE BUSINESS EDUCATOR and its contributors. In his letter accompanying the specimens presented, and others not so suitable for reproduction, he says: "The inspiration for this work was received almost entirely from your good contributor, Mr. Daniel W. Hoff, who is now connected with the Meadville Commercial College, Meadville, Pa., a fine man, who has proven to be a most efficient instructor and a true friend."



BOOK REVIEWS

"Teaching English in Indians Schools," is the title of a seventeen-page booklet by C. E. Birch, principal of the Haskell Institute, Lawrence, Kas. It contains some most vital information of special value to teachers of any class of pupils. Birch is a progressive in the teaching world without selfish motives to cause him to make serious mistakes.

The Controlograph, W. L. Gordon, inventor and manufacturer, Kansas City, Mo., price 25c, advertised elsewhere in this journal, is a simple device to prevent finger movement in writing, or perhaps we should say excessive finger movement, as it is possible to use the fingers slightly in connection with it, unless it is adjusted very tightly. It impresses us as being one of the best devices, if not the best, we have ever examined to put a quietus on excessive finger movement. Any one interested in such devices would do well to investigate.

"Lehman's Standard Penmanship," by H. B. Lehman, principal of the department of penmanship in the Central High School, St. Louis, Mo., is the title of a 62-page booklet containing a graded series of copies in business writing intended for use by upper grammar grades, high schools, and business colleges. The capital and small letters are arranged alternately so that either or both can be given in a lesson. Both capital and small letters have been arranged in a logical manner from the easy to the difficult. The work has been so arranged that the capital and small letters are covered three times and

figures twice in going through the book. Suggestive analysis of forms has been given to assist both teacher and pupil in perception of form desired. This is a splendid feature which too many books on penmanship fail to incorporate. Careful attention has been given to the association of the right kind of movement with the development of each form. Price 50 cents.

We have had the pleasure of examining the Lesson in Practical Writing by J. A. Stryker which he is offering for correspondence and we are glad to say it is a most excellent course and one which we can recommend to home students generally. Teachers and home students will therefore do well to investigate what Mr. Stryker has to offer. He is skillful, pedagogical, and honorable.

"Rules of Isaac Pitmon Shorthand" by Isaac Pitman & Sons, 2 W. 45th St., price 45c is the title of a fifty-eight page booklet which will be hailed with delight and profit by thousands of Pitmanic writers, containing as it does an excellent presentation of the rules governing that system of shorthand.

"Life in The Medieval University, by R. S. Rait," "Ancient Assyria" by C. H. W. Johns, and "A History of Civilization in Palestine." by R. A. S. Macalister are the titles of three books, price 40c each, net, by G. Putnam's Sons, Publishers, 2, 1 and 6 W. 45th St. New York. They are published in uniform size 4 1/2 x 6 3/4, cloth covers, 150 pages printed in large clear Roman type and illustrated. Anyone interested in these subjects, (and who are not?) will find these volumes of great interest, having been written by men eminent in their line. These little volumes are therefore rich in the lore of civilization and life which is too little known by too many persons. These popular priced volumes will therefore help to enrich the present by recalling that of the past which is worth while.

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Hazel Exa McIntire
W. Harrison Moore
Married
September the Second
nineteen hundred and twelve
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Mr. and Mrs. Samuel Eikenberry
announce the marriage of
their daughter
Lolla
to
Mr. J. Oscar Winger
on Thursday evening, August fifteenth
nineteen hundred and twelve,
Their country residence
North Manchester, Indiana
At Home
after Sunday September the first
129 Abington Avenue
Zanesville, Ohio

Mr. and Mrs. Theodore Fick
announce the marriage of their daughter
Katherine Elise
to
Mr. Ebert Blaine Johnson
on Tuesday the tenth of September
nineteen hundred and twelve
Jeasey City Heights, N. J.
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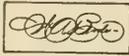
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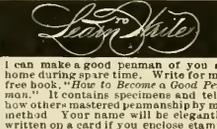
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No penman, teacher or student of penmanship can do a better thing than acquire at least a small penmanship library. From it inspiration and help will be drawn that will be worth many times the cost. The publishers of this journal endeavor to supply any book on penmanship that is published.

The Zaner Method of Arm Movement Writing Complete Manual, by C. P. Zaner, is his latest and best work on practical business writing. Contains the most complete course of copies and instructions for the teacher or for the learner. 112 pages 8 1/2 inches in size. Cloth \$1.00, paper cover 50c postpaid.

The Zaner Method of Arm Movement Writing Manual, by C. P. Zaner, contains most of the copies and instruction that appear in the larger work mentioned above. It is especially adapted for the student, whether in school or at home. This work is used largely in commercial colleges, high schools, etc., and undoubtedly is the best work published for such use. 144 pages, 4 1/2 inches in size. 25c postpaid. Special price in quantities.

Modern Business Penmanship, by E. C. Mills, is a book of 76 pages containing a complete course of lessons in accurate business writing, such as has made Mr. Mills famous. The instructions are to the point. Postpaid 35c.

Lessons in Penmanship, by C. E. Doner, presents a very complete course in practical business penmanship intended for business, high, normal and grammar schools, as well as for home students. The author enjoys an enviable reputation as a penman and teacher. The book contains 98 pages 4 1/2 inches. Postpaid 40c.

One Hundred Writing Lessons, by H. W. Flickinger. A very valuable work for all who wish to become finished professional penmen. Mr. Flickinger has long been recognized as one of the leading penmen and teachers. Postpaid \$1.00.

Muscular Movement Writing, by C. A. Faust, contains a very helpful course of copies and instruction. The author has taught pen-

manship for many years and this book gives the results of his experience. Filled with ideas and valuable points. Postpaid 25c.

Lessons and Lectures on Penmanship, by W. H. Ellsworth, contains a large amount of valuable material on penmanship subjects—too much to be overlooked by anyone who desires to be well informed on penmanship matters. Contains 175 pages, a large number of illustrations. Bound in boards. Postpaid \$1.50.

The Penmanship Dictionary or Word Book contains over three thousand words arranged to help penmanship teachers and penmanship students. To illustrate, if you desire to practice on words containing the small letter "s," the book presents a number of words, such as crisscross, assures, assessors, assassins, etc. Each letter in the alphabet is thus treated, long words for special practice, long letter combinations, sentences, a list of nearly five hundred geographical names, difficult names for business combinations, words, etc. Price postpaid 15c.

The New Education in Penmanship, by L. H. Hausam. A book that should be read by all interested in penmanship. Thought-provoking and helpful. Contains 138 pages 5 1/2 x 7 1/2, bound in boards. Postpaid \$1.00.

The Madarasz Book. Contains the best penmanship executed by L. Madarasz, who was considered the finest penman that has ever lived. How he wrote, how he taught, etc., are fully explained—just the things young penmen who aspire to be masters should know. It will be many years before another book the equal of this in charm and skill is produced. 80 pages, 8 1/2 x 11 1/2 inches, many full-page specimens. Paper binding \$1.00, cloth \$2.00, half morocco \$3.00 and full morocco \$5.00. All postpaid.

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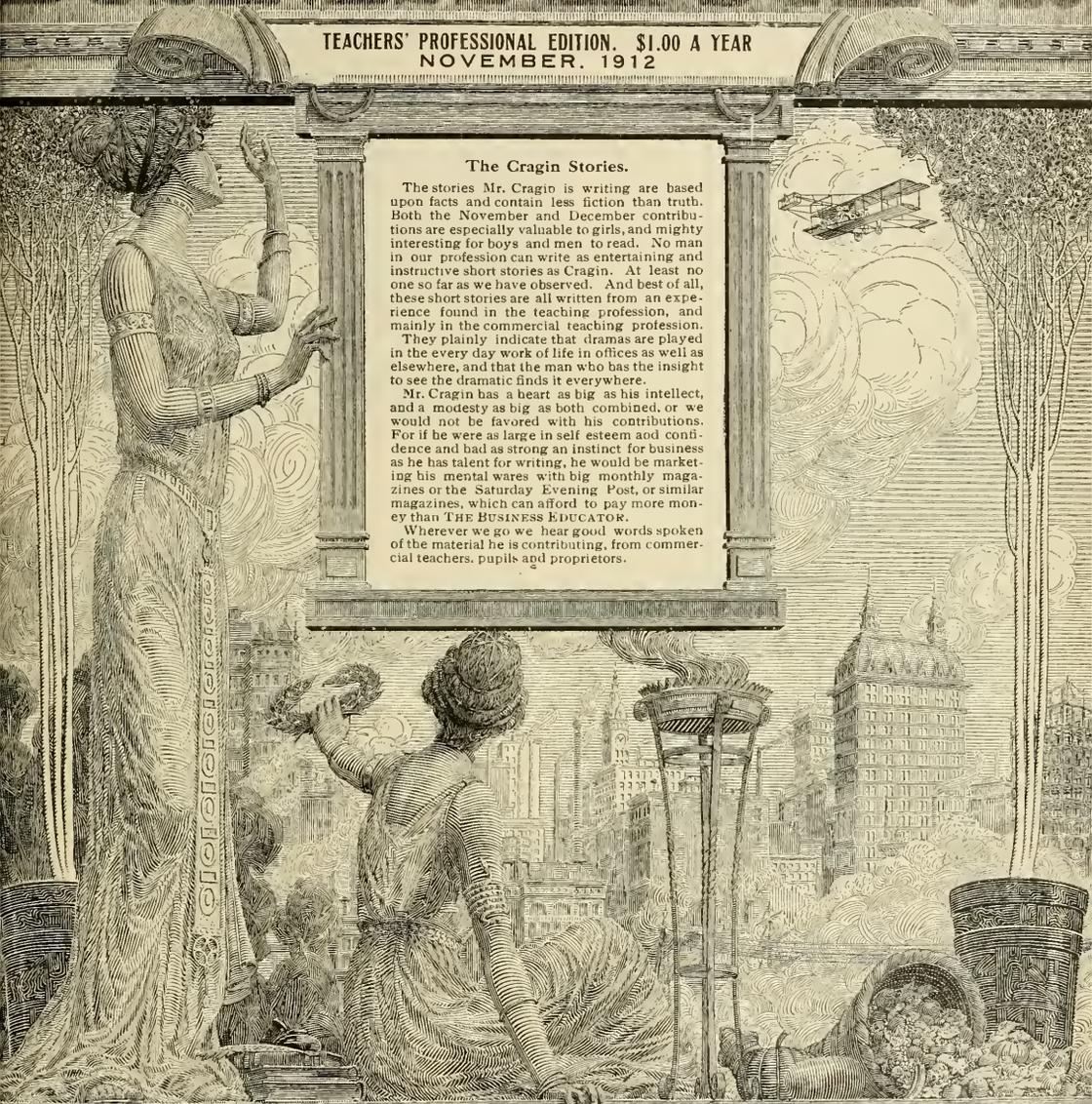
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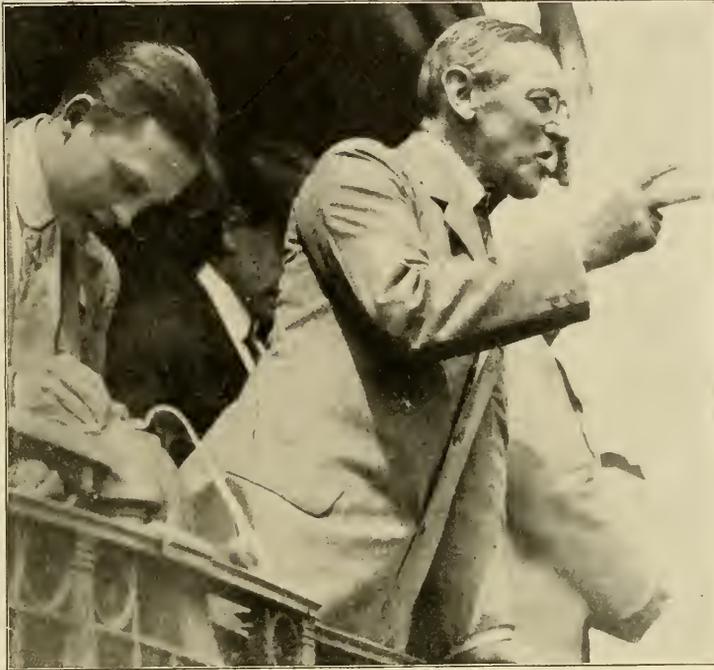
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COLUMBUS, OHIO



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NEW YORK BOARD OF EDUCATION INVESTIGATES SYSTEM OF SHORTHAND

From the American School Board Journal

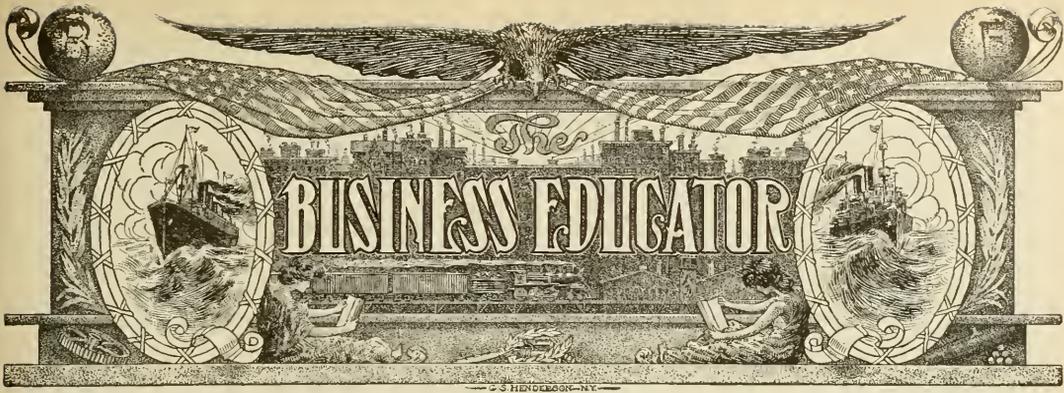
A special committee appointed by the New York board of education has been investigating the claims of various systems of shorthand, shorthand textbooks, and the question of teaching of shorthand in the New York high schools. Their report, which has lately been published, is very strongly in favor of the retention of the present system taught in the schools, namely, Isaac Pitman Phonography. The committee, after an exhaustive investigation, find that the Isaac Pitman system has given eminent satisfaction; that the shorthand teachers are practically unanimous in favoring its retention; and that the practical results obtained with it are excellent.

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VOLUME XVII

COLUMBUS, O., NOV., 1912

NUMBER III

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 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.)

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, Pencilwriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors. The students' Penmanship Edition contains 38 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 interest 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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OWNERSHIP OF THE B. E.

Statement of the ownership, management, etc., of THE BUSINESS EDUCATOR, published monthly at Columbus, Ohio, required by the Act of August 24, 1912. Name of Editor, C. P. Zaner, Columbus, O.; Business Manager, E. W. Bloser, Columbus, O.; Publishers, Zaner & Bloser; Owners: C. P. Zaner & E. W. Bloser.

E. W. BLOSER,
Business Manager.

Sworn to before me this first day of Oct. 1912
WILBUR E. BENOY,

Notary Public, Franklin County, O.
(My commission expires Dec. 9, 1914.)

The above statement is now required by the Post Office Department at Washington and is intended to disclose to the public the ownership of newspapers and magazines. Doubtless strange bedfellows will be disclosed in "Who's Who" in the publishing world.

AN UNUSUAL YEAR.

Indications are that this will be the most prosperous year this country has ever experienced in the products from the soil. Bumper crops are

reported in a number of things, so that records are likely to be broken in the things which go to sustain physical life.

It is also proving to be an exceptional year politically. We have never known a presidential year in which business was disturbed so little and in which business seemed to be concerned so little, despite the fact that political parties and friendship have been split as never before.

At this time, October 1st., it also indicates that the year is going to be a record breaking one in attendance in commercial schools, both private and public. This last considered is the result of a demand for commercially trained pupils, and an appreciation on the part of the public generally of the value of commercial education, for all of which let us be thankful, and show our thankfulness, by each one of us doing his level best to contribute to the wealth of the nation by turning out the most efficiently trained pupils thus far produced.

THE PRAIRIE SCHOONER.



The third of a series of blackboard sketches illustrating the evolution of transportation by Charles Frederick Whitney, director of art, Salem, Mass., State Normal School.



THE MONTESSORI MOVEMENT As Applied to Teaching Writing.

(BY THE EDITOR.)
NUMBER ONE

Madame Maria Montessori is an Italian physician whose tremendous energy, unique personality, and revolutionary methods are transforming many schools of Italy and influencing the entire educational world.

As yet it is too early to estimate the real merits of the so-called new education or to determine to what extent it will become an established factor in the educational world. But it is arriving in this country in the form of enthusiastic proselytes and high priced apparatus, and therefore deserves the consideration of all who would be informed upon the latest and best in educational matters.

To that end we shall discuss in these columns that of the Montessori method which seems to bear most directly upon the art of writing, for we wish to assimilate that which is beneficial.

The first principal of the Montessori philosophy is to so environ the child as to develop his personality through freedom in action, being, it would seem, an enlargement or extension of the well-known principle of suggestion or direction through "self-activity."

The next principle is that of sense training, which prepares the child to accommodate himself to his environment of material surroundings, the child learning to manage his own body, to handle objects, and to perform simple tasks with ease and considerable skill.

The third principal involves intellectual development through sense contact with material things. Environment and sense training, are therefore the means of intellectual awakening.

Beginning at birth, Dr. Montessori would environ the child with an observant nurse rather than with an over-indulgent parent, and later, with a sympathetic, suggestive companion rather than with a schooled, skilled teacher of the conventional sort, in order to develop individuality and self-reliance. Spontaneity of expression and act is vital to physical and intellectual growth, and is encouraged by this system.

Formal discipline, formal instruction, formal acts and arts are frowned upon and ridiculed and delegated to the past in education, in the Montessori philosophy.

One of the most vital elements or principles of the Montessori method is suggestion. Instead of instructing, the teacher suggests. If the child does something wrong the teacher suggests a better way or directs attention and directs it in some other direction. Activity

is encouraged and directed suggestively. Good and evil impulses are complimented or frowned upon much in the conventional way and sometimes bad conduct is dealt with firmly and specifically. But passivity on the part of the teacher, and spontaneity on the part of the pupil constitute the general Montessori plan for children from, say, three to ten years of age.

Now there is very little of this Montessori philosophy which one could wish to find fault with. Little of it is new to students of anthropology, child nature, and development, and the history of the education of defective or idiotic children. And therefore it is something which need not be feared but understood, adapted and applied.

The plan favors individual rather than class instruction and consequently small rather than large classes.

The application of the general theory of environment to American school room conditions; of sense training to meet American complex and intensive school requirements; of intellectual development through sense contact with geometric, natural and constructed objects, means modification, adaptation, and assimilation to so great an extent that by the time it has become a part of our educational system it will have lost much of its present simplicity and apparent superiority.

Then, too, by the time it has been technicized to suit each separate subject, such as arithmetic, reading, writing, drawing, music, etc., through the media of specialists in each line, still less of the original method will be observable. For be it remembered that Madame Montessori is a generalizer rather than a detailist, and consequently the plan must take upon itself the impress of the specialists of the various subjects.

In the matter of writing, for instance, Dr. Montessori knows practically nothing of the free hand kind taught in American schools. And the same is probably as true of many other subjects. Therefore that which passes for good writing in Montessori schools, would be considered cramped, script drawing by American teachers of practical writing.

The first steps in the direction of teaching writing are taken with children from three to six years of age and consists in placing before the child a frame work of the three basic geometric forms, the square, circle and triangle, so they may be lifted out of their grooved settings and then replaced by the same children. As soon as they have learned to recognize each through touch and sight, they are then allowed to draw around them, thus discovering the charm of outline drawing.

Following this, letters are given to be placed into grooves or depressions for them, and to be laid together in words and sentences whenever the child discovers his ability or desire to do so.

After the child becomes familiar with the letter forms, the black board and chalk and then pencils, slates, and paper are each in turn placed near for his use. And Dr. Montessori seems to have discovered for the first time that which Americans have long known, which is that children can learn to write remarkably early and remarkably well considering the complexities of the art and the immaturity of the child.

And the good Dr. Montessori cares little whether or how they sit or stand; how they hold chalk, pencil or pen; or whether they use their fingers or arms, or even which way they go around to make the letters, just so the dear little things may write what, when and how they please.

Naturally, the child which is trained through suggestion, encouragement, and repetition to perform simple domestic duties and commonplace manual arts well and habitually, will learn to write in less time and with greater facility than children who know no duties at home and consequently possess little manual command of anything requiring patience, perseverance and skill.

But no child, however precociously trained by the Montessori or any other method, if left alone without specific suggestion and concrete illustration will form correct habits of sitting, holding the pen, or moving rightly.

The reason is that the manual difficulties in learning to write are so much more complex and difficult than any of the other arts and acts of daily use that if a child attempts to think and express thought before having familiarized himself with the letter forms and practiced them as such, he is unable to perform the task normally, and as a consequence he contracts the vision, distorts the body, and cramps the hand in his endeavors to manage that which has been declared mightier than the sword.

The "let alone" policy in writing for children means trouble later on for pupil and teacher, no less so than it means trouble in politics for "stand-patters" in due course of time.

If children were surrounded with good models of writing, done large and freely by teachers and older pupils, with positions healthful, hands held correctly, and arms moving gracefully, they would unconsciously acquire correct rather than incorrect methods of writing, for good writing can be assimilated and absorbed as readily as good English,

Columbus, Ohio, Sept. 24, 1912.

Progressive Teachers:

With our excellent corps of contributors and your loyal support, we hope to make this the banner year for the Business Educator.

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Yours for improvement,

James B. Brier

Written by Lippin

providing those who surround us use good writing.

Spontaneity in writing is as essential as in oral speech, and no more hampering should be indulged in, in teaching writing than in teaching oral expression. Stammering and stuttering have been known to result from too technical and fault find instruction on the part of a nagging teacher and sensitive pupil. So, too,

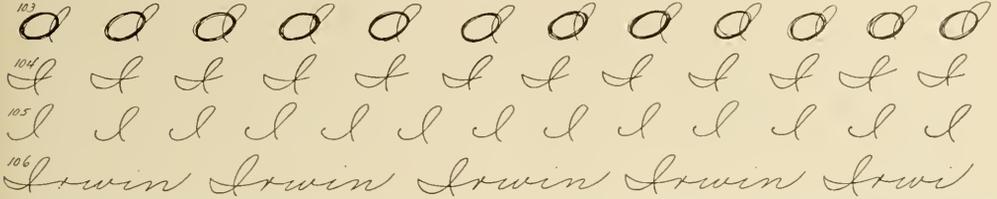
cramped, crippled writing is the result of exactions and restrictions inconsistent with the child's mental and manual development.

The serious defect in Madame Montessori's method as she applies it to writing is that she does not appreciate the difference between good and poor writing as concerns manual effort, and as a consequence she does not plan to encourage the same flu-

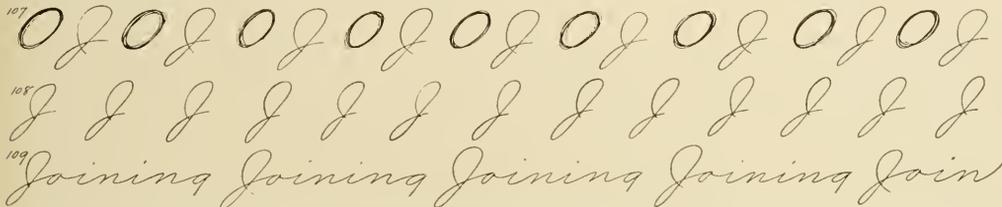
ency in execution she so highly prizes in oral expression. The earlier children begin to write, the more unsurmountable the manual difficulties and double the care necessary to form correct habits; otherwise the wrong habits formed are more difficult to correct than right formation from the beginning. Reform in any line is too expensive when correct formation is possible.



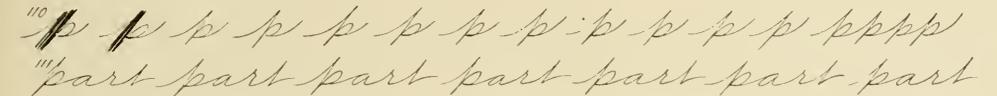
Lesson 43. As little l and capital G are started somewhat alike, you should begin with a decided under motion. Notice carefully the length of the upper loop, and also the height above the base line of the angle to the right. Study the letter until you have an accurate mental picture of the relative size and shape of the various parts, for when the mind sees clearly the hand portrays beautifully.



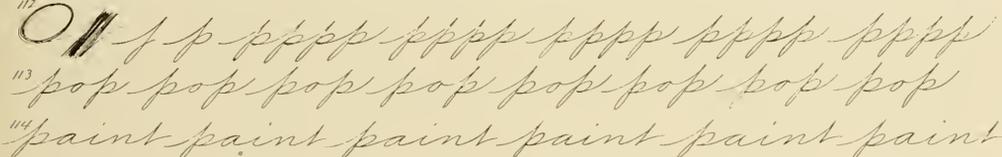
Lesson 44. Capital I is much less difficult if the initial line is started in the right direction. Notice that a straight line drawn down through the middle of the upper loop should be on the same slant as all down lines. Let the two lines forming the upper loop cross fully a half space above the base. Write "Irwin" sixteen times a minute, and watch carefully the retrace in w and r.



Lesson 45. Drill 107. Make oval with indirect motion, retracing six times, and on count six, and without checking the motion, lift the pen, swinging it over its natural course to the point where J begins, letting it strike the paper at this point without a pause. Count for an oval and a J, 1, 2, 3, 4, 5, 6, -1, 2, and see that the duration between counts 6 and 1 is no greater than between 5 and 6. Start J on base line, or a trifle below, and keep the top part a little wider and a little longer than the lower part.



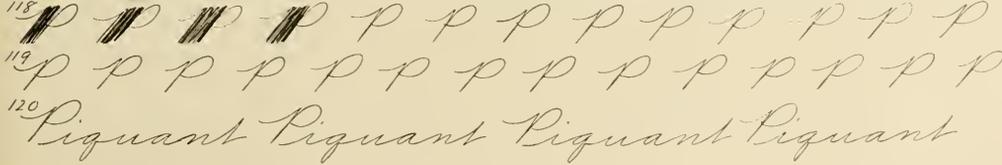
Lesson 46. This style of small p is usually preferred by those whose artistic sense is well developed, but it is very easily distorted by failure to retrace on the lower part. This tendency is occasioned by the fact that the up lines are usually used as connectives, and are therefore more slanting than the down ones. Come to a full stop, making also a slight pause at the extreme lower end. Do not lift the pen.



Lesson 47. The intentional loop made in the lower part of this style of p renders it most easy of execution, and for this reason, it is to my mind, preferable to the one given in preceding lesson. You are to use the style you like the better. Most all pupils have a tendency to make first part of p like j, or only one space above the line. It should be two spaces above, and about one and a half below. The last part of the letter is the same height as small o, and should be closed at the base line.



Lesson 48. You are likely to discover two faults in your execution of this style of P: One, in starting the letter with a straight line; the other, in getting insufficient curve in the finishing line, so that it crosses the other two at obtuse angles.





Lesson 49. The secret of making this letter well lies in the ability to make a downward and an upward line on the same slant. Come to a full stop at the base line. Notice the size of the upper part. Count 1, 2, 3 for each letter. Write "Piquant" from twelve to fourteen times in a minute, keep on the line, and make all one-space letters of equal height.

¹²¹ R R R R R R R R R R R R
¹²² Raining Raining Raining Raining

Lesson 50. Start R with a right swing, but do not make the initial line as high as the other part of the letter is to be. Notice height above the base line of the little loop, and avoid flattening the letter on the upper left side by the use of a free, rolling, graceful arm movement. Count 1, 2, 3, 4 for each letter.

¹²³ R R R R R R R R R R R R R R R R
R R R R R R R R R R R R R R R R
¹²⁴ Require Require Require Require R

Lesson 51. Let the little loop in R just touch the main down line on the letter and notice that the upper part is somewhat wider than the lower part.

¹²⁵ B B B B B B B B B B B B B B B B
¹²⁶ B B B B B B B B B B B B B B B B
Bailing Bailing Bailing Bailing B

Lesson 52. The same difficulty that you found in making capital P and capital R in accordance with lessons 49 and 51, will confront you also in making this style of B. Practice drill 126 persistently, so as to train the hand to make an up and a down line on the same slant. Unlike R in preceding lesson, the little loop should not touch the main down line. Make this loop quite long and narrow, and keep it parallel with the base line. Write, "Bailing" at the rate of fourteen a minute, and watch carefully the over and under motions. Maintain a uniform rate of speed from start to finish, all save a slight slackening as you approach the base line in small l. Keep the wrist off the paper, and let the third and fourth fingers serve as a movable and not as a stationary, rest.

¹²⁸ O t t t t t t t t t t t t t t t t
¹²⁹ t
¹³⁰ train train train train train tra
¹³¹ trait trait trait trait trait trait

Lesson 53. t is an extended i, and the two lines that form it should join at a point just one space above the base line. This can be done only by getting sufficient curve in the initial line. This letter is two spaces in height, and should be made without lifting the pen. Write words "train" and "trait" at the rate of eighteen or twenty a minute, and study carefully the over-motion curve in finishing line of final t in "trait."

¹³² a a a a a d d d d d d d d d d d d d d d d
¹³³ d
¹³⁴ daring daring daring daring dare

Lesson 54. This loop style of d is somewhat ungainly in appearance, but is a favorite with users of rapid, tireless, arm movement writing, for the reason that it can be made without lifting the pen, and that the loop makes its execution easy. Make the first part just like small a, beginning, of course, with a down line, and see that the two lines forming the loop cross just one space above the base line, and right at the apex of the "a." Count 1, 2 for each letter, "daring" should be written at the rate of sixteen a minute.

¹³⁵ d
¹³⁶ did did did did did did did did did did

Lesson 55. This style of d is usually favored by those who do not consider writing from the utilitarian standpoint. If one attempts to make it rapidly without lifting the pen, one is likely to spread it at the bottom.



Keep the down strokes close together and see if you cannot equal the copy. Write freely at all times.



The u starts like the v and ends like the capital A. It is an easy letter. Keep it narrow.



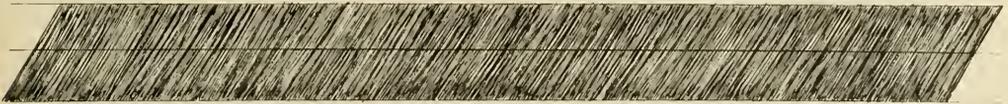
Do not let o slant too much. Remember there are two ovals in the small letter o. Do not neglect the form nor the freedom



There is good advice for you in this sentence. See how well you can write it. Watch spacing between words, and ending strokes.



This is an easy exercise. Pay particular attention to your position at the table. Notice how you are holding your pen. See that the down strokes are light and fine.



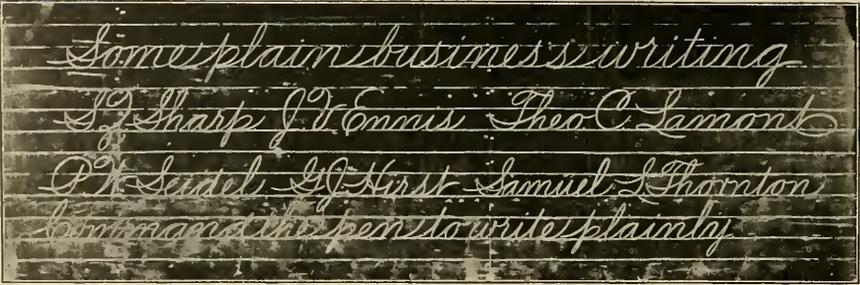
The first part of the capital Y is the beginning for the U. The lower loop in the Y is exactly the same in size, slant and form as the loop in the small letter y.



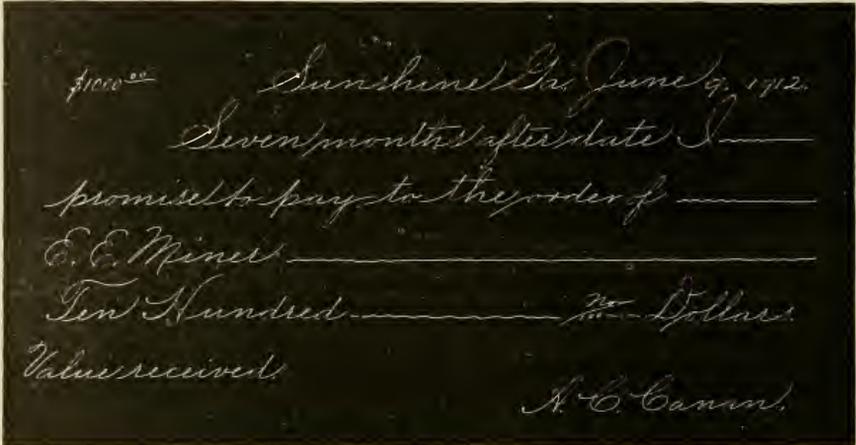
Read the sentence carefully. No one succeeds in penmanship who does not try. Many persons make complete failures simply because they think they cannot learn. Remember "All things come to him who waits." That is to the fellow who works while he waits.



The above copies, written by the famous A. D. Taylor, are well worth much study by all who wish to become accurate and graceful writers.



Blackboard writing by W. J. Slifer, penman, Spalding Commercial College, Kansas City, Mo.



A. A. Kuhl, Georgia Normal College and Business Institute, Douglas, Ga.

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

Professional or model business forms by Fred Berkman, penman, Fifth Ave. High School, Pittsburg, Pa.

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



fairies
 brandy
 gypsy
 enemy
 brandies
 fairy
 gypsies
 enemies
 pastry
 pennies
 pastries
 penny
 follies
 novelty
 folly
 novelties
 tory
 navies
 tories
 navy



B. E. certificate winning group, Kearney, Nebr., State Normal School, J. A. Stryker, penman.

The difference between long and short hours, low and high wages, between drudgery and dignified employment, is mainly in education.

By Grace I. Peel, pupil, Miss Ida M. Baldwin, teacher, Manual Arts High School, Los Angeles, Calif.



B. E. certificate winners, Churchman Business College, Easton, Pa., Miss Lillian Cole, penman.

An arm movement spelling lesson by a 3 A or 4 B pupil, Elna Faulstich, Spokane, Wn., Miss Emilie Olsen, supervisor. The work of the entire class was excellent.

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. L. Zenzen, student, National Business College, Minneapolis, Minn., C. E. Lowder, penman.



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

VISUALIZATION.

A correspondent recently asked for light on the subject of "Visualization and how best to teach it," as related to the teaching of writing.

The method that has been more widely recommended than any other in educational circles is the placing of a form upon the board and have pupils look at it intently for a second or so and then erasing it and have them describe it, and then make it, repeating the process a number of times until a rather fair mental imagination has been secured of the form. Another method is to give each pupil a copy enlarged in form and have him trace over it with his finger or pencil a number of times and then to attempt a similar form without the copy, and then again with the copy in sight.

Some pupils' power of percept is much better than others. Some perceive better through their ears than through their eyes, while others perceive better through touch.

The Montessori Method emphasises the sense of touch as an avenue of perception, presenting for pupils to handle letter forms cut out of paste board or modeled out of some other substance.

Our experience has been that the form should first be placed before the pupils to observe. It should then be described in the simplest terms, and next the pupils should be given a chance to draw it. In this way pupils are appealed to through three avenues of sensation: sight, hearing and touch.

It is very essential that pupils be helped to perceive clearly that which we wish them to do. It is also equally necessary that they be assisted to the best mode of expressing their percepts. To that end execution should be adapted to the age of the child, quality depending upon the age. A much less fine quality should be expected and exacted from children than from adults. The larger the writing in the beginning for children, the easier it is to perceive and record their perceptions.

THE LEFT HAND QUESTION.

Kittanning, Pa.

EDITOR BUSINESS EDUCATOR,
Columbus, Ohio.

Do you advise insisting on students in the Penmanship Class who write with their left hand exclusively? I shall appreciate a word from you along this line in order that I may bring the matter clearly to the minds of any such persons who may come to me for instruction.

Thanking you in advance for this, favor, I remain,

Yours very respectfully,
FRANK M. SCHUBERT,

The left hand writer is more or less of a question. We advise the starting of all children, when they first enter school, to write with the right hand first upon the black board, next upon the paper. As the pupils work up through the grades, it becomes more of individual judgment than general ruling as to what is best. In Business Colleges the individual is old enough to determine whether or not he should change from left hand writing to right hand writing. Our general policy is to recommend that those who write poorly with the left hand should change to the right. In other words, if a left hand adult is doing good work with the left hand, there is little need of change. Anyhow, to avoid harm, the change should involve the individual's determination to succeed with the right hand.

English.

The contribution from Mr. James S. Hall, in the department of English in the professional edition of THE BUSINESS EDUCATOR, entitled "Commercial Correspondence in the Postal Service", is especially timely, and will doubtless add commercial teachers to enrich their courses.



William J. Slifer, Jr.,
Sept. 8th, 1912

Mr. and Mrs. W. J. Slifer
2512 Chestnut St.
Kansas City, Mo.

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REPORTS.

Pain Teaches by Negation.
*It is the Voice of Nature crying in the
Wilderness of Ignorance.*

"If you can't hear you must feel" is an old injunction. Instruction is the short-cut to success and excellence. Are you appreciating your instruction opportunities? Or must you get and lose a job or two before you realize the importance of *thoroughness* and *faithfulness*? Experience is the teacher of last resort, better than none, but dearer than the regular kind.

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. Your thoughts are cordially invited.

A BULL MOOSE COMMERCIAL TEACHERS' ASSOCIATION

A Bull Moose member of our profession recently suggested a new association as the best means of avoiding the bosses and rattle heads of the existing associations.

Your editor and his worthy partner are poor Bull Moosers in the usual acceptance of the term, one wouldn't if he could and the other couldn't if he would, so we are not going to fall out with the existing associations just yet, if ever, which we hope will not be necessary.

If the associations are not managed as they should be, the members themselves are to blame. And since there would be little or no change in the personnel of the members, the chances are bosses would still exist so long as there are willing bosses.

What we need is more interest and vigilance on the part of the average member, and bosses, cliques, and emotional leaders will cease to head the organizations. Matters are not so bad as some believe, even though they are not so good as many imagine or so good as they should and must be.

Pay up your membership fee regularly, attend when you can, vote when in attendance, pull wires if necessary to beat the shortsighted or selfish, air your views as we are ours, and better and bigger associations will result.

So let us think more, talk less, do more, and knock only when anything else would be weak and cowardly and more real progress will be achieved than by splitting. So here's to the good of the Federation and the Eastern, Central and Western Association, our co-operation all of the time, and knocks only when we think them the only way to progress.

THE INSTITUTE IDEA

One of our correspondents in speaking of Association matters recently made the following very pertinent remarks:

"I do not believe that any association of this kind can ever amount to very much unless it sticks to the old institute idea of such gatherings. The Federation should be a teachers' association for teachers, and for those directly in touch with teachers' work. Teachers will not travel several hundred miles to listen to lectures on all sorts of subjects by notables, who however brilliant they may be as orators and public speakers, know very little of what the teacher

needs and requires for his work in the school room. They can get all that kind of thing they want in the lecture courses that are offered in almost every town or village."

"There is room in this country for a commercial teachers' institute. There is room for a half dozen commercial teachers' institutes, organized and conducted so that teachers may come together and discuss between themselves and by themselves ways and means and methods for improving their work. Of course, leaders in the various specialties, who are really capable and in close touch with the teachers' needs, could be heard with profit, but these leaders are themselves teachers, first and last, and consequently their participation would not cause a departure from the basic principle that the meeting was of, for and by teachers."

There is much food in the above for serious thought. Long papers read by wise people nearly always either shoot over the heads of the hearers or tire them so they are unable to absorb, appreciate and enjoy them as intended. The round table idea, the conversational way of speaking, are taking the place of the long-winded, high-sounding papers in nearly all bodies comprising associations of more or less consequence. This same well-known, unselfish worker furthermore remarks:

"Then, I believe in discussions and not in papers. It might be well for the speaker opening a subject to present a brief paper. Introducing the subject, but it should be brief and it should be suggestive, so that it will bring forth discussion."

"Of course when the institute idea is followed, there must be a strong hand at the helm to shut off the fellow who knows it all and wants to tell all that he knows. In other words, there must be strict rules observed in connection with such meetings, but this is the right idea, and just as soon as such an organization is formed and it sticks to the institute policy, its meetings will be attended by vast numbers, and the interest will be unabated from year to year."

We recently attended an association where one section had been called together for round table discussions and where we observed the chairman was compelled to call one voluble and persistent speaker off his feet three times in order to give others a chance to say something worth while.

Speakers should be sought who have the duty to the many rather than the services of the few in mind when occupying the chair.

Where discussions are kept to the point, and low in voice, they are much more apt to hit the nail than the long, loud, high-sounding sort. But the round table or institute plan makes this order of procedure easier than where too much is expected of a speaker, and where too much time is given for one-man expostulation.

We have come to the conclusion that any man who has a message to deliver that is worth while, can unload it in ten or fifteen minutes. If he can't get rid of it in that time the chances are he cannot do it in an hour, and therefore we heartily suggest and recommend that the framers of our programs to look well to the curbing of long papers and speeches, and to provide for round table, informal discussions.

PRESIDENT'S ANNOUNCEMENT.

Arrangements have been completed for the meeting of the Private School Managers' Association at Chicago convening at the La Salle Hotel on December 11, 12, 13 and 14th. These dates have been chosen after several conferences between President Williams and myself and conferences with a large number of the commercial proprietors of the middle west. We regret exceedingly that the date will prevent a number of the live energetic Westerners who were with us in Spokane to reach us. It is a busy season of the year with them and they would have to travel many thousand miles at a time of the year when travel is not conducive to much pleasure but there should be no one from Denver to the Atlantic coast that cannot come to us at this particular time.

For two years Mr. Williams has been working on plans for the reorganization of this body and a program of great strength is being prepared. Reports of the Committee on the new Constitution and on reorganization are to be presented. We already have the assurances from a number of the really progressive leaders of the business school field that they will be present to aid us in every way possible toward putting business education upon the plane it should occupy. This is to be a down to brass tacks affair. Three days of hard, conscientious effort is to be put forth. Every business school proprietor in the United States is invited and urged to be present.

Despite rumors to the contrary coming from certain sources, the officers of last year and those elected at Spokane are working in absolute harmony with each other. There is no thought upon the part of Mr. Williams nor myself as to who is or who is not president. The one thought is that of giving to the private school proprietor of the United States an organization worthy of the name.

Will you be present and will you see to it that others from your state come? Can we count on you to work up a certain portion of the territory for attendance and membership. If so, please address me at Chicago at your earliest possible moment that we may advise you fully as to our plans. Anyone desiring information relative to the program can receive it by addressing the undersigned or B. F. Williams, Pres., C. C. C. College, Des Moines, Iowa.

Respectfully yours,
MORTON MACCORMACK,
1208 East 63d Street, Chicago, Ill.

CHICAGO DECEMBER 11-14

The school proprietors are in earnest. A big meeting of private school Managers' has been called to meet in Chicago, December 11-14, and plans are under way for a reorganization of the Association on a business basis.

Thoughtful school men have felt for a long time that their work is entitled to more generous recognition as an educational force than has been accorded to it. Lack of standard and lack of organization are the two things that have prevented the general acceptance of the commercial school as an educational institution.

These two things will, it is believed, be remedied at the Chicago meeting. Very elaborate plans for national school advertising are being prepared for the business educators by an advertising agency, and the progressive men in the profession believe that much good will come from this work.

The next number of THE BUSINESS EDUCATOR will contain a complete program of the meeting. In the meantime it will be well for all school proprietors to fix the date in mind, and to plan as to make certain that they will be present.



Marshall's Mental Meanderings

Where Climate Is Capital Some six or seven years ago a young Iowa commercial teacher went out to Los Angeles and took a job in a local business school. At that time his entire capital consisted of some two hundred dollars worth of household goods, another hundred dollars in cash, a vigorous physique and a good set of brains. That young man continued to hold his job and work strenuously, but today, he is worth around twenty-five thousand dollars over and above what he has earned.

How did he do it?

Well the answer is fairly easy. If you could buy a vacant lot on Jan. 1, for, say, \$1000, paying one-fourth down, and on July 1, sell the same lot for \$2000 on the same terms, and then invest the proceeds in another lot worth \$2000 which, on the following Jan. 1, you sell for \$4000, and keep this thing up for four or five years, you could get rich too, couldn't you?

That is what has been going on down in this orange country for the last forty years and it is likely to go on for another fifty or longer.

I haven't any figures to prove it, and I wouldn't use them if I had, but I think it is a fact that land values have gone up higher and faster in this "Land of Sunshine" than they have in any other land on earth, at any time. There are just two parts to the explanation, *climate and advertising*. Considering everything that appeals to the soul and body of man there is no other region on the earth that can hold a candle to southern California. Floods of almost perennial sunshine, tempered by cool gentle sea-breezes, and a landscape with all the charms of rugged sea coast, cozy valleys, and snow-tipped mountains, and billowy foot-hills, cross-crossed here and there by flashing snow fed streams, these are the

ever present charms of this favored land. Now, when wealthy middle-aged easterners who have made their hundreds of thousands, or, maybe, millions, drift out to this paradise, just to see the country," they see and feel what they have never before seen and felt except in their dreams. Laden orange and lemon trees as common as apples are in the East. Beautiful feathery palms of a dozen varieties rising on every hand, and lining every avenue. Tea roses, passion flowers, and jessamine bowering every porch and window, while the odor of magnolia, and camelias perfumes every door yard. There is no resisting it. Right there and then, Mr. Visitor, resolves that he is done with the frosts and snows of Michigan or the east winds of New England forever. He has the price and can live where he pleases, and he will just break away and bring all the missus and whole family, poor relations and all, out to this Utopia. When he reaches this state of mind there is not a bit of trouble in selling him a forty thousand dollar home that will for twenty-thousand six months before. He will buy most anything that strikes his fancy, no matter what the price. Incidentally he looks over the business situation. He would like to put his money to work and if there is any stock for sale in some fairly paying local industry, he is the man to buy it.

Is it any wonder that there is perennial prosperity in a city where there is a steady immigration of people like that?

Years ago folks predicted that the Los Angeles boom would soon blow up? But there has been no sign of an explosion yet, and the real estate values continue to soar, and the inflowing stream of eastern millionaires, is steady as ever.

Los Angeles has not had a boom. It has merely been discovered.

The Cost I know an otherwise first class Grouch commercial teacher who has to my knowledge lost four good jobs, because he has an ingrowing temper that makes him cross and disagreeable in the classroom. He continually finds fault with his students, indulges in sarcastic ill-natured remarks on the slightest provocation, thereby making himself comically detested by all. Although this man is a conscientious and painstaking teacher and expert in his specialties, his employers simply had to get rid of him in order to keep good students from leaving school. It is a heavy handicap to have a disposition like that and be unable to control it.

The queer thing about this man's case is, that he does not seem to have any idea why he cannot hold a position. Of course he blames everybody but himself. Of all persons a teacher ought to have a kindly spirit and sunny temperament. They cover a multitude of other professional shortcomings.

Gratifying Improvement In a former number of the EDUCATOR, I had occasion to call attention to the rapid passing away of the business school fakir. I have just completed a journey of some 6000 miles through the West, visiting some fifty or sixty towns, and in hardly one of them did I find a typical school fakir at work.

Moreover, there is a growing spirit of fraternity and fellowship among the school men, and very seldom did I find any of them indulging in unprofitable advertising, or engaging in any noted advertising tendency. I have also noticed an increased tendency on the part of successful school men in both public and private schools to keep in close association with the business men where they live. In a number of instances I was entertained at the local commercial club by teachers who were members of the club, and had fellow-well-met with the leading men in affairs of the city. I confess myself at a loss to understand why all business school men do not see the supreme importance and advantage that will come to them by cultivating such relationships. On the whole the results of my observations write on this journey through the West, have convinced me that the good private business schools of the country are stronger and more prosperous than they ever were before, especially in the larger cities.

The Future of the Trust One of the things that make this world so interesting as well as perplexing, is the tendency of the people to differ about great questions. Just now the American people are in the throes of an intense

discussion as to how to deal with those big, ominous, and generally hated organizations popularly known as trusts. Mr. Wilson and Mr. Taft disagree that the thing to do is to destroy them by means of a prohibitive law. Mr. Roosevelt says that has been tried and fails in works; that the trust is here to stay, and the only thing to do is to regulate it, by a commission, as is done already in the case of the railroads. Mr. Debs and his followers would give the trusts a free hand until they get so busy that they absorb all business, and then the government will take them over and sell them for the benefit of the Socialistic dreamer. Morgan and Rockefeller and the rest seem to be getting along very well thank you, and the Wall Street prices of the stock in the hundred or so trusts, remains fairly steady. When a court decision commands that Standard Oil or the Tobacco Trust shall be cut up into fifteen or twenty parts, the big Wall Street owners smugly obey the edict, and then proceed to pocket the pieces which are found to be more valuable than when they were covered by one stock certificate.

The trouble appears to be that there is no law to prevent any gentleman in this country from owning as much of anything as he can pay for. Neither is there any law to compel the gentlemen who control a given industry, to compete when they don't want to compete.

In Minneapolis the other day, a dozen of the local milk dealers got together for a nice innocent little discussion as to the best way to clean milk bottles but before they adjourned somebody suggested that the price of milk should be boosted to 8 cents a quart. The next day it was boosted; also the conspiring vendors were sent to jail. But I noticed the price of milk remained at 8 cents. Regulating competition by law in these days of business monopolizing seems to be about as difficult as it was in the olden days to force people to trade with fiat money.

Whether accepting monopoly as a fact and regulating prices by law will prove any more practicable remains to be seen. It's a tough problem, and if we Americans succeed in solving it, we shall have to do some hard thinking, and it may be that some clear old economic idols will have to be shattered.

Now can you tell whom the Meanderer is going to vote for?

To Cure A Little experience I had on a Walk Will train down in the Utah desert last summer seems worth relating. At breakfast on the diner I was seated opposite a young man who at once compelled my attention. At first glance he seemed a young fellow who might be worth knowing. He had a well formed head set off by clear brown eyes, and a delicate mouth, and his countenance generally combined keen intelligence and good humor. He had a fine pair of shoulders, strong, well-shaped and carefully kept hands, and an "out-door" complexion, that suggested rowing, tennis, or mountain climbing. My approaches in the way of conversation were met quickly and frankly, and soon we were chatting familiarly. At breakfast, however, we found we were near neighbors in the Pullman, and with a long day before us, with nothing more interesting to be seen from the car windows than the wide grey reaches of sagebrush desert. Naturally we continued our conversation, which soon drifted into philosophic topics, and the ever interesting problems of life. I found that the young man had a fair amount of good books, and learned to do considerable independent thinking. He did not vouchsafe any personal confidences, however, and I found myself growing more and more curious as to the vocation of this very bright young fellow. I felt sure he was a college man of some sort, but he did not seem to be a teacher or a lawyer, or a doctor, or fit into any other professional calling I could think of. Finally I said, "Mr. B, I have been greatly interested in this talk with you, and I am curious to know what you do, for I am sure you do something. He laughed, "Yes, I am something of a worker, but I think you would hardly guess my business. I do not know that it is anything to be ashamed of, but the fact is I am a sheep shearers."

I had been somewhat acquainted with sheep shearers, as I had found them in the California mountains, and I confess this statement floored



me. I had never known a sheep shearer who was familiar with Carline and Emerson, and the philosophy of Schoppenhaur, and I frankly showed my surprise. Then he went on to explain that "just for a lark," he had learned sheep shearing up in Montana on his uncle's ranch, that he became expert, liked the work, and now was one of the fastest shearers in the country, having taken prizes at several contests. He traveled about from one wool-growing country to another, had his regular "clients" among the sheep men, and made big money—as much as \$20 and \$25 a day during the season.

"But how have you found time and opportunity for so much reading?" I asked, "or were you a college man before you took up shearing?"

"O, no," he answered, "I never quite finished the high school, but I have spent a good deal of time in the mountains, and in towns where there are libraries, and I read simply to put in the time. I used to read cheap novels, and other things, but I soon found there are a lot of books more interesting. However, my education, what little I have, doesn't amount to much, and I feel that my life has been mostly wasted thus far." There was a rather sad look in his eyes as he said this.

"But why don't you go to college?" I asked. "With your ability to earn money during the summer you could easily imagine it."

"Yes," he answered, "I have thought of this, and I have the money, but the sad truth is, Mr. Marshall, that I have no will."

"What do you mean?"

"Just this, I like to have a good time, with the boys. I gamble a good bit, as all the sheep-men do, and I do lot of other things I know I oughtn't to do, just because I haven't will enough to stop. Now, you have my case in a nutshell. To do anything, a man must have a will, and I have no will."

"But why not grow one?"

"How could that be done?"

"Look here, my young friend, you tell me you won out in the hundred yards dash, and in the high jump at high school. Now suppose you found yourself with weak arms or legs, couldn't you get them back into condition?"

"Sure," he said. "All I should have to do would be to go into a gym somewhere and go to work."

"Well, then sir, you can strengthen your will in the same way. It is under the same law."

"But how?"

"Simply by practice. Do something every day that you are not inclined to do. Put your will into action systematically and at every opportunity stop doing or not doing things merely according to your inclination. Do the opposite thing. Your weak will comes from disuse. Use it."

He remained silent for a few minutes, his fine brow wrinkled with deep thought.

"Then he looked up. "Say," he exclaimed, "You've given me a brand new idea. Why have I never thought of that? I'm going to put your plan into operation. If it works, I'll be a man yet."

"It will work all right," I answered.

He left the train early the next morning, and when he bade me goodbye, he said:

"Mr. Marshall, I'm going to enter Berkeley this fall if they'll have me, and I'm going to make good. I believe he will."

Kelly at I suppose there are not many Ed- the Flow UCACTO readers who do not know Raymond Kelly. I first met Raymond when he was a mere boy, a dozen or so years ago. (He looks at the present day as much the juvenile cherub as ever.) He was then the main reliance of John R. Gregg, to prove that his then struggling young system of shorthand was really practical and could be written rapidly and accurately by persons of extreme youth and innocence.

When G. W. Brown occupied the southwest corner of the Educational Building of the World's Fair in St. Louis, with his famous model school, Kelly did the shorthand stunts for the amusement and amazement of all corners. At the beginning of each spasm, G. W. used to introduce Kelly to the audience with the invari-

(Concluded on page 22.)



DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,
CANTON, OHIO.

RECEIVERSHIP AND TRUSTEE ACCOUNTS.

"A receiver may be defined as a person appointed by the court as a quasi officer or representative of the court, and therefore occupying a disinterested position as between the parties, whose function is to hold, control, and deal with the property."

"It is the duty of the receiver to report to the court from time to time the condition of his accounts, so that at all times, all parties in interest may have official information as to the true condition of affairs, and this should be done without an order of the court requiring him to do so. Being an officer of the court, a great degree of strictness is required of him, and the funds in his possession being trust funds, the utmost care must be exercised in reference to their disposition, and his accountability therefore. A proper accounting from time to time, as well as a final report, renders it incumbent upon the receiver to carefully inventory the estate, property, goods and effects of every nature that come to his hands."

"The receiver is required to scrupulously care for the property placed in his charge, and is not permitted to use the funds for his own private purposes; nor has the receiver a right to deposit trust funds with his own money; doing so renders him liable to interest and should the bank fail he must make good the loss."

"A receiver having money in his hands, has no right to part with the actual custody of such money by depositing it in the bank, or otherwise, save at his own risk, without order of the court, and he must make good the loss."

"Receivers are bound to keep trust funds in a separate account, and distinct from money of their own."

"The receiver is authorized to purchase on credit the necessary supplies and such indebtedness is payable out of the net earnings, and if they are insufficient, then it may be a charge upon the funds realized on a sale of the premises."

"The receiver must render an account."

The preceding notes relative to the law applying to receivers and trustees and their accounts are taken from "Smith on Receiverships," their object being to show that it is absolutely necessary that the receiver or trustee keep his accounts not only correct, but separate from the Company accounts, so as to enable him to correctly report to the court or to the parties interested.

In accordance with above law, the receiver will have an inventory taken at once and supply himself with proper system of account books. Assuming that the following statement represented the condition of The A. B. C. Mfg. Co., on Jan. 1, 1911, the date, N. Sharp was appointed Trustee to realize and liquidate for the benefit of their creditors:

Assets		
Land and Buildings	\$125,000.00	
Machinery and Tools	75,000.00	
Furniture and Fixtures	10,000.00	
Material and Supplies	95,000.00	
Notes receivable	15,000.00	
Accounts receivable	115,000.00	
Cash	450.00	\$435,450.00
Liabilities.		
Mortgage payable	\$100,000.00	
Notes payable	135,000.00	
Accounts payable	105,000.00	
Interest accrued on mortgage (3 months)	4,250.00	
Accrued taxes (estimated)	885.00	
Capital stock issued	90,000.00	
Surplus	3,365.00	\$435,450.00

The trustees' cash receipts and payments for year 1911, were as follows:

Receipts.	
Notes receivable—outstanding Jan. 1, 1911	\$ 15,000.00
Accounts receivable—outstanding Jan. 1, 1911	106,500.00
Cash sales—during 1911	5,435.00
Notes receivable—contracted during 1911	13,500.00
Accounts receivable—contracted during 1911	212,000.00
Total	\$352,435.00



Payments.

Notes payable—notes prior to Jan. 1, 1911	\$ 25,000.00
Accounts payable—prior to Jan. 1, 1911	35,000.00
Interest on mortgage 1 year 5 per cent.	5,000.00
Taxes for year 1910	865.00
Purchase of material and supplies	98,000.00
Labor	135,000.00
Forward	\$298,865.00
Forward	\$298,865.00
General expense	45,000.00
Interest on notes payable to 9-30-11, at 5 per cent.	2,800.00
Total	\$346,665.00
Other transactions were as follows :	
Sales on credit	\$335,000.00
Uncollectable accounts—prior to 1-1-11	8,000.00
Uncollectable accounts during 1911	2,000.00
Discounts and allowances to customers prior to Jan. 1, 1911	500.00
Discounts and allowances to customers during 1911	300.00
Notes received from customers during 1911	200,000.00
Notes given creditors, settlement account prior to Jan. 1, 1911	70,000.00
Notes given creditors renewal of notes prior to Jan. 1, 1911	110,000.00
Material and supplies, inventory Dec. 31, 1911	92,000.00
Taxes accrued for year 1911	835.00
Accrued interest notes payable 3 months, \$100,000.00 at 5 per cent.	2,250.00
Accrued interest notes on mortgages 3 months \$100,000.00 at 5 per cent.	1,250.00

At the end of the year the Trust was terminated, and the business turned back to the owner.

Following is the journal entry on Trustee's books for cash, material and supplies at Jan. 1, 1911.

Cash	\$ 450.00	
Material and supplies	95,000.00	
To A. B. C. Mfg. Co.		95,450.00

The corresponding entry on A. B. C. Mfg. Co. books is :

N. Sharp, Trustee	\$ 95,450.00	
To cash		\$ 450.00
To Material and Supplies		95,000.00

Entry on Trustee's books for cash receipts :

Cash	\$352,485.00	
Sales for cash		\$ 5,435.00
Notes receivable		13,500.00
Accounts receivable		212,000.00
A. B. C. Mfg. Co.		121,500.00
Notes receivable	\$ 15,000.00	
Accounts receivable	106,500.00	
	\$121,500.00	

Corresponding entry on books of the A. B. C. Mfg. Co. :

N. Sharp, Trustee	\$121,500.00	
To notes receivable		\$ 15,000.00
To account receivable		106,500.00

Trustees entry for cash payments :

Material and Supplies	\$ 98,000.00
Labor	135,000.00
General expenses	45,000.00
Interest on mortgage	3,750.00
Interest on notes payable 9 months	2,800.00
A. B. C. Mfg. Co.	62,115.00
Notes payable	\$25,000.00
Accounts payable	35,000.00
Accrued int. on mtg.	1,250.00
Accrued taxes	865.00
	\$ 62,115.00

To cash	\$ 62,115.00	\$346,665.00
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Corresponding entry on A. B. C. Mfg. Co. books :

Notes payable	\$ 25,000.00	
Accounts payable	35,000.00	
Accrued interest on mortgage	1,250.00	
Accrued taxes	835.00	
Profit and Loss (Taxes underestimated)	30.00	
To N. Sharp, Trustee		\$ 62,110.00

Marshall's Mental Meanderings—Continued from page 21.

able formula: "Now, ladies and gentlemen, I want you to see what a mere boy can do with our remarkable system of shorthand." Then Kelly standing up on a box like a freak at a dime museum would write the little wiggly characters on a blackboard at an amazing rate of speed, blindfolded, if requested, and taking dictation from anyone in the audience who might be inclined to offer it, and in whatever language he spoke, whether it was Chactaw, ancient Irish, or native Missourian. I had a little side show myself in the building, but my booth was always empty when the Kelly was in action, and no wonder, for he was certainly what Artemus Ward would have called an "amooz'n kuss."

After the show hours were over, Kelly and I, along with a few other choice spirits, would

have a lot of fun doing the various features of the pike, or taking the half-hour trip on the Ferris Wheel just as the myriads of lamps began to light up this modern fairy land at eventide.

However, I did not intend to get into this reminiscent vein when I started to pen this paragraph. What I wanted to set forth is the well-nigh inconceivable fact that Kelly is now a farmer, (or rancher, as they say out in the Spokane Valley.) He lives on a little tract of pay dirt right on the banks of the Spokane River, and his charming little bungalow is so close to the stream that when the water is a little high Kelly can rest on his veranda and catch a mess of breakfast trout without getting out of his hammock. (Mind, I do not say he *does* catch these fish, I only say he *could* do it.)

It was my delight one evening recently to take potluck with Raymond and his charming better half out on this ranch. The place is fifteen miles east of Spokane, and within a ten

minute walk of the car line. Just now, while he is waiting for his Baldwins and Jonathans to mature, Kelly is varying his biologic existence by teaching shorthand and doing the advertising for the Blair Business College, Spokane, not over the rural free delivery telephone, but by running in and out of the city of mornings and evenings. In the meantime Mrs. K. stays by the farm, and sees to it that the young apple trees grow up in a moral and orderly way, and that the ferocious Spitz dog does not rush out and devour any unwary travelers. Mr. and Mrs. Kelly, as folks of brains always do when they break into the rural districts, have become personages of influence, belonging to the Punkin Trust, and the Society for the Preservation of Superannated Eggs, and other local organizations conducive to the cost of high living. Their family consists of the Spitz dog, aforesaid, and a devout and unemotional horse, who helps them and their friends to and from the railroad station. Theirs is an ideal and idyllic life, and they have proved that life in Chicago does not necessarily unfit people for being really useful. May there be others to follow their joyous and long-headed course. It's a whole lot sner than selling typewriters or tuition, and living on skim milk and Welch rabbits.

By B. Kelly, a keep-a-cow-but-for-the-fact-that-his-early-education-has-been-neglected-and-he-does-not-know-how-to-milk.

A HOUSE PARTY ON WHEELS

The Teachers' Spokane Club Trip

Number 1—Continued

BY E. E. GAYLORD, BEVERLY, MASSACHUSETTS.

About a dozen of the party were Chicago people who had no interest in the convention, and took the trip with us merely because our own people did not turn out in sufficient numbers to make a special train possible without Mrs. Yerex's having turned over some of her regular tourists to us. Fully twenty others were the wives or friends of commercial teachers, so that the actual teaching membership was not large. Some went only to and through the Park; some stopped at Spokane; others, at Portland and San Francisco. A few more than twenty were with each group (The California and the Canadian return parties) from start to finish.

Tuesday morning, July 2, we breakfasted in the cornfields of western Iowa,—at about forty miles an hour. We reached Omaha just after noon, and, unexpectedly, were told that we should have three hours there, with time for a trip about the city. A car was quickly chartered, and a satisfactory trip was made. It developed that a group of six of our members had reached their station nearly an hour ahead of the schedule time, only to find that the train had passed through some time before; and so, after some telegraphing, our train was held at Omaha until the train bearing our friends should catch up. This they did, and about three o'clock in the afternoon we pulled out of Omaha across the plains. I first made that interesting trip in a canvas-covered wagon at the mature age of two. My father was the personal conductor of the "tour," and my mother attended to the dining car service. We settled on a "claim" in Hamilton county, near Aurora, Nebraska, and for two years I roughed it on the frontier. Naturally some details escaped my observation, but I do not forget the occasional visit of an Indian; the

(Concluded on page 25.)



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

SIMPLE INTEREST.

There are a number of good methods of finding the simple interest on notes, among which may be mentioned the Six Per Cent Method as commonly found in all arithmetics for public schools, the Cancellation Method, and the 60-Day Method. Then there are short methods suited to certain rates per cent other than six per cent:

In all of these methods of figuring simple interest, 30 days are reckoned as a month, and 12 months or 360 days as a year.

I teach the Six Per Cent Method because it is so commonly used that many students know something about it before they enter business schools. Then, too, it is the shortest method for solving many problems. I take pains to explain the method clearly, showing why in finding the interest on \$1 of the principal for the given time at 6%, we multiply the rate by the number of years, take half the number of months as cents, and $\frac{1}{2}$ of the number of days as mills, and find their sum.* That the interest on \$1 of the principal multiplied by the principal will give the interest on the principal, or the face of the note, is so simple that it scarcely needs explanation.

Two or three lessons spent on this method with exercises assigned for practice, should enable the pupils to find the interest on any sum for any length of time at 6%. After this, it is but a step to find the interest at any other rate per cent, as will be seen after explaining the 60-Day Method.

The 60-Day Method Explained

This Method for brief periods of time is perhaps unsurpassed.

Interest at 6% for 1 year is at the rate of 1% for 2 months or 60 days. 1% of any principal is $\frac{1}{100}$ of it. Hence the interest of any sum for 2 months or 60 days may be found at once by moving the decimal point two places to the left. Thus the interest of

\$375 for 60 days at 6% = \$3.75
 \$460.25 " " " " = \$4.60
 \$547.51 " " " " = \$5.48

To find the interest of \$375 for 30 days at 6%, since 30 days are half as long as 60 days the interest will be half as much, or \$1.88. For 90 days which are a half more days than 60 days, the interest will be a half more

than for 60 days, or \$3.75+\$1.88, or \$5.63. For 80 days which are $\frac{1}{3}$ more than 60 days, add to the interest for 60 days one-third of itself; etc., etc.

Changes in the number of dollars and days which do not affect their product may be made to simplify an example. Thus the interest of \$400, 30 days = the int. of \$200, 60 days.
 \$400, 15 " = " " " 100, 60 "
 \$400, 12 " = " " " 80, 60 "
 \$400, 120 " = " " " 800, 60 "

Oral Drill

Tell quickly the interest on each of the following sums for the given number of days at 6%:

\$200, 60 days, 30 days, 90 days, 15 days
 \$300, 60 days, 120 days, 30 days, 40 days
 \$400, 60 days, 30 days, 75 days, 90 days
 \$500, 60 days, 12 days, 30 days, 75 days
 \$600, 60 days, 90 days, 45 days, 30 days

The process may often be shortened by taking as the basis the interest for 6 days instead of for 60 days. The interest for 6 days is for $\frac{1}{10}$ as long as for 60 days; hence it is $\frac{1}{10}$ as much as for 60 days, or $\frac{1}{10}$ of $\frac{1}{100}$ or $\frac{1}{1000}$ of the principal. The interest of any principal for 6 days at 6% can, therefore, be instantly found by moving the decimal point three places to the left. Thus the interest of

\$375 for 6 days at 6% = \$38
 \$460.25 " 6 " " 6% = \$46
 \$547.51 " 6 " " 6% = \$55

Oral Drill

Tell quickly the interest on each of the following sums for the given number of days at 6%:

\$400, 6 days, 12 days, 18 days, 24 days.
 \$250, 6 days, 12 days, 18 days, 24 days.

Suggestion. The interest on \$250 for 12 days equals that on \$500 for 6 days; and on \$250 for 18 days, equals that on \$750 for 6 days.

\$500, 6 days, 18 days, 24 days, 36 days
 \$600, 12 days, 24 days, 6 days, 18 days
 \$240, 3 days, 12 days, 1 day, 24 days
 \$ 70, 6 days, 30 days, 24 days, 12 days

Written Exercises

If the given number of days is not a number of times 60 or one of the exact parts of 60; as $\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{4}$, $\frac{1}{5}$, etc. of 60, separate the number so that the component parts will be multiples or exact parts of 60.

Thus, 7=6+1; 11=6+5; 13=10+3, or 12+1; 29=20+6+3; 90=60+30; 179=60+60+30+20+6+3.

A perpendicular line may be used to separate dollars and cents in solving examples by this method.

1. Find the interest on \$360 for 85 days at 6%.

\$3 60=Int. for 60 days
 1 20= " " " 20 " ($\frac{1}{3}$ of 60 days)
 30= " " " 5 " ($\frac{1}{12}$ of 20 ")

\$5 10= " " " 85 " " "

2. Find the interest on \$765 for 117 days at 6%.

\$7 65=Int. for 60 days
 3 825= " " " 30 " ($\frac{1}{2}$ of 60 days)
 2 55= " " " 20 " ($\frac{1}{3}$ of 60 ")
 765= " " " 6 " ($\frac{1}{10}$ of 60 ")
 127= " " " 1 " ($\frac{1}{12}$ of 6 ")

\$14 917=

Find the interest on the following sums at 6%:

- \$560 for 60 days, 75 days 90 days, 100 days.
- \$420 for 60 days, 95 days, 70 days, 47 days.
- \$640 for 30 days, 76 days, 115 days, 195 days.
- \$385 for 60 days, 120 days, 136 days, 229 days.
- \$575 for 4 mo., 12 days. For 5 mo., 20 days.
- \$850 for 3 mo., 25 days. For 4 mo., 27 days.

Interest at Other Rates Per Cent

The interest at any other rate may be found as follows: First get the interest at 6%. Then for 1%, divide by 6; at $1\frac{1}{2}$ %, divide by 4; at 2%, divide by 3; at 3%, divide by 2; at 4%, subtract $\frac{1}{3}$ of the interest at 6%; at $4\frac{1}{2}$ % subtract $\frac{1}{4}$; at 5%, subtract $\frac{1}{5}$; at $5\frac{1}{2}$ %, subtract $\frac{1}{6}$; at 7%, add $\frac{1}{6}$; at $7\frac{1}{2}$ %, add $\frac{1}{8}$; at 8%, add $\frac{1}{10}$; at 9%, add $\frac{1}{12}$; at 10%, divide by 6, and move the decimal point one place to the right. At any per cent, divide by 6 and multiply by the number expressing the rate.

Written Exercises

Find the interest on

- \$600 for 72 days at 6%, 3%, 5%, 7%.
- \$400 for 90 days at 6%, 2%, $4\frac{1}{2}$ %, $7\frac{1}{2}$ %.
- \$550 for 24 days at 6%, 1%, 5%, 4%.
- \$172.40 for 80 days at 6%, 4%, 5%.
- \$167.25 for 95 days at 6%, 4%, 5%.
- \$250.90 for 19 days at 6%, at $4\frac{1}{2}$ %, 8%.
- \$1145.75 for 108 days at 6%, $5\frac{1}{2}$ %, 6%.
- \$2000 for 212 days at 6%, $3\frac{1}{2}$ %, $6\frac{1}{2}$ %.

Find the amount of

- \$400 for 90 days at 6%, 7%, 8%.
- \$615 for 117 days at 6%, 4%, $4\frac{1}{2}$ %.

Additional exercises may be given in both oral and written work. Promissory note forms may be written upon the board with the date of the note and also stating the date of maturity to find the amount of the note; the time of the note to be found by compound sub-

(Continued on page 26.)



ENGLISH

JAS. S. HALL,

Philadelphia, Pa., Central High School.

COMMERCIAL CORRESPONDENCE AND THE POSTAL SERVICE.

JAMES S. HALL.

The course in Commercial Correspondence may scarcely be termed complete from which is omitted at presentation of postal facilities and the problems before those entrusted with the maintenance and development of the Postoffice Department. Not another single branch of the federal government's activity reaches the individual so directly and beneficially as the mail and its prospect of quick communication with the distant as well as nearby. The Report of the Postmaster General for the fiscal year, ended June 30, 1911, admits of interesting study and reflection.

The most significant statement forms the subject of the opening item, namely, a surplus is indicated for the first time since 1883, the year's revenues totaled \$237,879,823 60, expenditures \$237,660,705 48, leaving surplus of \$219,118.12. The figures are all the more gratifying when it is remembered that the deficit even in 1909 amounted to \$17,479,770.47 and the latter had to be overtaken before a surplus would be possible. The Postmaster General gives the assurance that the foregoing was attained side by side with extensive betterment of the service, e. g., there were 3,744 new postoffices established, 186 additional cities now enjoy delivery by carrier, 2,516 new rural routes or 60,679 more miles were opened, 8,000 additional postal employes are at work, the salary schedule stands \$14,000,000 heavier than in 1909. The average annual salary for each class of employe has risen, viz, rural carriers from \$869 to \$967, postoffice clerks from \$979 to \$1,082, city letter carriers from \$1,021 to \$1,084, and railway postal clerks from \$1,168 to \$1,183.

The Postal Savings System, though an innovation in the United States, has been a successful adjunct of the postoffice in European countries. The unpretensions beginning, one postoffice in each of the 48 States and Territories designated as depository, and opened January 3, 1911, paved the way for the savings feature being extended to nearly all of the 7,500 presidential postoffices. So

pleased is the Department that plans are being projected to add 40,000 fourth-class offices. The practice in vogue of issuing certificates to depositors in lieu of recording entries in pass books, it is felt, has worked an economy by eliminating the necessity of vast ledger system at the central office. It is striking to note the ratio of increase in deposits:

End of first month	\$ 60,252
In six months	679,310
After eleven months	11,000,000

Instead of being withdrawn from circulation, the latter sum was distributed among 2,710 National and State banks, secured by bonds in the possession of the Treasurer of the United States.

Since the Postal Savings System has experienced such an auspicious first year, the Postmaster General sought authority to inaugurate, upon an abbreviated scale, the parcel post, because to attempt, at one stroke, opening the postal facilities in entirety, would cripple and materially undermine, temporarily at least, the present high state of efficiency.

In order of importance, next to parcel post of the topics to be placed before Congress, is readjustment of postal rates. The fact that second-class matter is now carried at a loss, and statistics, compiled from time to time, display the profitable nature of first class mail, leads to the thought, if second-class rate of one cent per pound was sufficiently advanced to approximate the cost of service, then it would be within the range of possibility to anticipate penny letter postage. The commission, created by joint resolution of Congress, to which was assigned the thorough investigation of second-class rates, conducted inquiries, and it is the Department's hope that a rate of two cents per pound be adopted as a tentative basis for a short time, subject to later increase, should the figures justify.

The franking privilege is pointed to as the source of millions in loss because no record is preserved, or no accounting undertaken, to ascertain the tonnage of matter franked. Such a result could be attained if each department, or government office, enjoying the franking privilege, would be obliged, before forwarding official matter, to procure necessary envelopes and stamps through the Postoffice Department. With the intro-

duction of the Postal Savings System was instituted a similar plan applying to it and there is nothing but praise for the satisfaction and accuracy growing out of its use. "Every letter and package mailed in conducting the business of the system has been required to carry postage sufficient for its weight and class. Thus it has been possible to ascertain the exact amount expended by the Government for postage in this new branch of the postal service. A similar opportunity to determine the proper postage charges against other branches of the Government establishment ought to be afforded. By granting the desired authority Congress can aid in a substantial way the efforts of the department to render still more accurate its system of accounting. The importance of such a reform is apparent when it is understood that the annual loss in postal revenue as a result of the franking privilege reaches into millions."^{**}

One of the economy-working provisions of the 1911 program was to divert from postal cars to fast freight lines, monthly, semi-monthly and bi-weekly periodicals. The element of economy was supplemented by the larger measure of attention it was then possible to accord other classes of mail at magazine-issuing intervals of the year. Congestion on the railway postoffice cars has been thus eliminated, and letters especially, as a direct result, receive more expeditious handling.

In September, 1910, there were dispatched from Aeroplane Postal Station No. 1 on Nassau Boulevard to Mineola, Long Island, 43,000 pieces of mail matter, and if the conquest of the air continues so aggressively in future as in past, service will be maintained by this agency where topographical obstacles are in the way of speedy surface communication.

The consolidation of postal and telegraph facilities under one system in Great Britain, Germany, France, Russia, Austria and Italy has given rise to the suggestion that important benefits might be afforded patrons of the telegraph service if it were incorporated as part of the postal system. Lower telegraph rates would doubtless follow in the wake of such a combination because of lower operating expenses, to wit, telegraph quarters could be allotted in practically all the existing postoffice buildings, without seriously interfering with the conduct of postoffice business proper, wiping out the expense of maintaining independent telegraph offices. At the same time, the telegraph could be extended to those obscure postoffices which serve a population now without immediate telegraph connection. Section 5207,

(Concluded on page 26.)





TYPEWRITING

MISS E. B. DEARBORN,

Director Commercial Studies, Y. W. C. A., Cleveland, O.

After two months the typewriting structure is pretty well formed in the rough. Habits of fingering and touch should be established at this time.

Now we must turn our attention to the smaller details, details which in a large measure, are to determine the extent of the success our pupils are to reach as typists.

Let me ask a few questions. First—Are some of your pupils still taking the carriage very gently in both hands as if it were glass following it in its reverse motion to its destination; and then do they go back and test it at least once to see if it has really and truly reached its limit of reverse action? Much time is wasted in doing this. To begin with your machines should be so carefully adjusted as to secure the confidence of the operator at once. There is nothing that will produce greater discord and uncertainty in the mind of a pupil than giving him a machine which he is never sure of, and on which he can blame all the errors of any sort or kind he may make.

Any of the standard makes of machines are capable of such careful adjustment—as will meet the exact needs of the individual operator, and if your machines are not in the very best of condition, it is either due to your oversight in not reporting them to the typewriting companies, or else your machines have outlived their usefulness for school purposes and should be traded out. Business economy would seem to demand that no machines should be kept in use more than three years as the best service can be had during the first three years and at that period it can be traded out to the best advantage because of the allowances offered by the different companies.

In my experience the typewriter companies are uniformly courteous and attentive to all calls for repairs. It is for their interest to be, for no pupil is going to pin his faith and everlasting regard to a machine on which he cannot depend to do the work. I think we owe it to ourselves as teachers, to the schools we represent, and to the typewriter companies, who are really doing a very great deal in their line to benefit the schools, to see that our pupils find no excuse in their machines for their errors or poor work of any kind, either in quality or quantity.

Second—Do your pupils require both hands to adjust the paper for insertion or are they able to do it with one hand, quickly and surely, leaving the other hand free to operate the machine? Here is another big time-saver for them of which they should take advantage. Let them take a period and practice just inserting the paper until they can develop some dexterity in the movement.

Third—Have you taught the correct use of the shift key yet; or have you allowed your pupils to work out the problem as they saw fit, using their thumbs or forefingers as they sought for capitals with which to write their names on their daily exercises? Why not teach the shift key now and thereby save the forming of a faulty habit on the part of the pupils?

At this stage of the game a pupil should be sufficiently advanced to be able to try the different machines and select the one best suited to his particular taste, and when the pupil has made his selection, he should be taught to take

care of his machine. A workman's pride and care in his tools should be developed at an early period.

Fourth—Do you ever examine the waste basket in your typewriting room, and if so, do you find a large portion of the contents composed of sheets of paper with only a few lines written on them, and then crumpled and discarded because of errors? Some of the pupils had evidently set their hands to work before their minds were ready to settle down to business. Here is another habit to be corrected. Economy of supplies must be taught in school or else it will be learned at the cost of some humiliation later. I sometimes ask my pupils if they would be willing to throw in the waste basket a dollar or even ten cents out of their pay envelope each week. So many of our pupils never stop to think that they are being wasteful for the reason that they have never really appreciated the exact purchasing power of a dollar. They would throw away a tenth of the value in paper or supplies when they would think twice, perhaps, before spending ten cents for a perfectly legitimate purpose. I think this is a line in which we can do some very good work in character building among our students. Added to the economic value of this training there is a splendid discipline gained by being taught to finish whatever you begin even though a perfect product is out of the question.

And that leads me to ask my fifth and last question. Do you find that some of your pupils, while they were "made upright" yet "they have sought out many inventions"? They just naturally seem to think it is all right to beat the game by making a very delicate erasure of a mistake, or striking one letter over another, or else have a perfectly convenient way of not seeing their own mistakes? All these little tricks the average pupil seems to think legitimate. They don't class it as cheating—that's too ugly a word—they just "put one over the teacher," and they just hope with all their might that the teacher will be humanly blind or else too busy to detect the fraud. Of course we all like to be thought human, but are we really being kind when we allow our pupils to practice these little deceptions, even if the deceptions are injurious to themselves alone? When I see this funny game start, I tell my pupils that even a perfectly written sheet is of no use to me. Personally, a blank sheet of paper would be of more value for a sheet written all over, perfectly or otherwise, is of no further use to anybody. It does, however, represent exactly the typists' ability to do accurate work or inaccurate, honest work or dishonest; and the power he gained by doing that sheet is his, even though the sheet be destroyed. And since it is the power to do accurate work that he is honestly after, how very foolish it is for him to try to build up a fictitious rating for himself.

I think every pupil should be held responsible for the correcting of his own papers. (Quickness in noting errors comes with practice, and this the pupil should have before he goes out in business. He can hardly expect to find an employer who is willing to take the time to look through his letters for typographic errors. If he is obliged to call his stenographer's attention to

them, it will be unpleasant for them both. We should hold our pupils up to the very best and all that is in them. Polonius' advice to his son Laertes is not inapt here.

Spokane Club—Continued from page 22.

long bright red line of a prairie fire at night; the bounding antelope; the insufferably bare and flat plains. I vividly recall, too, that my father gave up the fight because the grass-hoppers ate up absolutely every green thing—except me. It was exceedingly pleasing, therefore, on this Old-Home-Week trip to see everywhere vigorous crops, comfortable farm buildings, healthful orchards and windbreaks of large trees.

Denver On this part of our journey we saw none of the great cattle country. By the time we reached what is left of it, night had fallen, and when we got up the next morning we were entering Denver—two or three hours ahead of time, notwithstanding the delay in Omaha. To most of us, this Queen City of the Plains was fascinating, not alone because of its size and quality, but even more because of the noble nature of its mountain background, with the sun shining on summer snow. Our train was parked conveniently near the station.

Tuesday, while on the way to Denver, we received a message from the Denver commercial teachers saying that their plan to entertain us had to be called off. A little later a message came from Mr. W. T. Parks, of the Parks Business College, offering to provide entertainment, both during the day and in the evening. Mr. Parks' invitation was accepted, and soon after we had breakfasted, he and his son called and discussed plans. A few minutes afterward a delegation of excellent gentlemen appeared as a Reception Committee, representing the other commercial schools and the public schools, saying that they understood that our plans were completed for the short time we were to be in the city, and, since they could not agree on the form of entertainment most likely to be possible in the brief time at their disposal, they had planned to accompany us on the trip up into the mountains on the "Moffatt Road" which we had arranged to take. After a conference it was decided that this Committee would be our hosts during the day, and, after our return in the late afternoon, Mr. Parks would be ready to give us an automobile trip about the city, and, afterward, should time permit, a trip to Lakeside (an attractive suburban resort) in the evening.

L. A. Arnold and E. A. Van Gundy, of the Central Business College; Mrs. Clara Wilson, of the Modern School; W. A. Woodworth, of the Woodworth School of Shorthand; H. E. Barnes, of the Barnes Commercial School; J. E. Hutchinson, Supervisor of Writing in the Denver schools; R. C. Bushnell, Manager of the Remington

(Continued on page 28.)



LECTURES ON

THE PRINCIPLES OF SUCCESS IN BUSINESS

By SHERWIN CODY, Copyright, 1912

1411 Security Bldg., Chicago, Ill.

LECTURE IV.

How to Increase Personal Efficiency.

Every one has certain latent powers. Develop those powers and a profit-creating efficiency results.

The laws governing the development of those powers when systematically studied and correctly classified constitute the science of efficiency.

The first great principle as stated by Sheldon is, "Make the man right and his efficiency takes care of itself."

We are governed in our beings by natural law, just as the state is governed by man-made laws. What is LAW? Let us give some illustrations of natural law, comparing it with the laws of our country.

Sheldon specifies two kinds of laws—fundamental law, "by which we mean a primary or basic rule of action or conduct," and a related or tributary law, by which we mean "a rule of action or conduct related to one of the fundamental or basic laws." He defines seven fundamental laws. The tributary laws can never be fully defined until the science has been perfected, and so far the only perfect science may be said to be mathematics. Others are constantly developing as more great men study them.

LECTURE V.

Illustrative Application of One Law of Efficiency.

A good salesman must know his goods, be a good judge of human nature, a good talker, and reliable. But if he didn't work regularly and systematically he would not be efficient.

State this as a law and you have the formula, "Industry is a cause, the effect of which is increased efficiency."

State the proper formula for laziness, carelessness, and carefulness substituted for industry. Be very careful about your wording, and be sure you state a true law.

LECTURE VI.

The "Area" Philosophy.

Mr. Sheldon illustrates his formula thus:

- A bility—intellectual power.
- R eliability—moral power.
- E ndurance—physical power.
- A ction—will power.

These are the underlying mental and physical qualities which go to make up an efficient salesman, and in proportion as one has them one may be said to possess personal "area"

or bigness. If you want to know how much of a man or woman you are, carefully examine yourself for each of these elements, and remember that a chain is no stronger than its weakest link, so if you have three of these elements and lack the fourth you are still not in position to make a real business success.

Apply the same principle to the success of any business institution made up of personal units. Trace back a great business catastrophe to the lack of one quality in one human unit—as the cashier who lacked reliability.

LECTURE VII.

Supervision.

What does it really cost to get out one letter.

There is the time of the stenographer who takes down the letter from dictation and transcribes it on the typewriter.

There is the time of the dictator.

But that is not all. There is the time required to look the letter over after it is written, and there is the time of the person who looks after the stenographer to see that she gets to the office at the right time in the morning, that she has just the right amount of work supplied to keep her busy all day, that she uses just the right stationery, that she makes just the right inclosures in the letter, and lastly, that she works under such conditions as to accomplish the maximum amount of work in a day. Looking over the letter and looking after the stenographer are "supervision" and are a part of the total labor needed to get out each letter.

It is easy to figure up what these different phases of the work really cost in any particular case. For example, suppose there are five dictators, each receiving \$25 a week, one head stenographer receiving also \$25 a week and ten stenographers each receiving \$12 a week. Each stenographer averages 100 letters a day, each dictator dictating 200, the total being 1,000 letters. These figures closely correspond to the actual facts in a certain large mail-order house where the writer was once connected. What does each letter cost?

Suppose the stenographers become more proficient, so that each stenographer can write 20 letters without dictation, or all of them 200 letters a day. That would save one dictator,

whose salary is \$25 a week. How much would each stenographer be worth if the cost per letter remained the same?

If less supervision were needed, so that the head stenographer could do the work of one regular stenographer and also supervise the work of the others, what would each stenographer be worth if the cost per letter remained the same?

Law: The efficiency value of each individual varies inversely with the cost of the supervision needed.

Arithmetic—Continued from page 23. traction. Once having the forms up on the board the face of the note and dates can readily be changed.

Exercises similar to the following are admirably adapted to short tests for speed and accuracy. The interest on each item should be thought out mentally and written as indicated in the first exercise given below.

Find the total interest at 6% on each of the following examples:

(1)			(2)		
\$	da.	Int.	\$	da.	Int.
400	60	\$4.	360	30	
300	30	1.50	240	18	
200	6	.20	480	36	
500	15	1.25	325	12	
			\$6.95		
(3)			(4)		
\$	da.	Int.	\$	da.	Int.
500	30		425	60	
450	60		280	45	
300	15		350	120	
400	6		300	21	

Interest at other rates per cent may also be required.

English—Concluded from page 24.

of the Revised Statutes provides "that the government may, for postal, military, or other purposes, purchase telegraph lines operating in the United States at an appraised value." From 1844 to 1847 the Government operated the first telegraph in the United States, so a precedent is not lacking. Second only to the parcel post stands the acquisition of the telegraph by the Postoffice Department as a desirable and remunerative addition to the postal service.

*Annual Report of the Postmaster General of the United States for the fiscal year ended June 30, 1911

Law—Continued from page 27.

Agreements in Consideration of Marriage.

An agreement relative to the settlement of property rights in consideration of marriage must be in writing that the agreement may be effective. An oral promise to transfer property in consideration of marriage cannot be proved.

The weight of authority goes to show that a post nuptial written contract will not confirm an anti-nuptial oral contract relative to a marriage settlement. There are some exceptions to this rule, the most important exception being rendered in Indiana.



COMMERCIAL LAW

E. H. FEARON,

Spokane, Wn., Blair Business College.

STATUTE OF FRAUDS.

The form or manner in which contracts are executed is not determined by any definite rule. Some contracts are by law required to be in writing and though the contract is very important and you may have many witnesses to the agreement, you will not be able to prove the contract in court unless you have the writing signed by the other party. The law which imposes this condition is called the Statute of Frauds and was first enacted in England in the expectation that it would prevent perjury. The crime was commonly perpetrated prior to the enactment of this law. Designing and unscrupulous men with their accomplices were always ready upon the payment of a fee for their services to perjure themselves and swear that contracts had been entered into with them which really had not been. Some statute of this kind exists now in every state of the Union and covers buying, selling or obtaining an interest in real or personal property; answering for the debt or default of another; the making of contracts which by their terms cannot be performed within a year; agreements made in consideration of marriage.

The apparent intent to be bound on the contract determines the liability and so it matters not that the party failed to subscribe his name in the usual place of signing. It is sufficient signing if he voluntarily sign at the beginning, end, or middle of the contract except where a statute expressly requires that the contract or instrument shall be "subscribed." It is custom however to subscribe the name to a contract and though the law may legally permit the signing elsewhere, it is the duty of the business man to adhere to well defined habits of the majority.

Contracts Not Within One Year.

It is the general rule that an oral contract for a year's services or employment which is to commence in the future is within the statute of frauds which declares that every agreement which, by its terms, cannot be performed within one year from the making thereof shall be void, unless such agreement or some note or memorandum be in writing and subscribed or signed by the party to be charged. Thus, a parole contract made on the

20th of November to employ one for a year to commence as soon as the one so engaged shall be able is void. It seems to be the intention of the law that the time of making and the year of performance must be within the same year; and if the time of making is to be excluded and the time of performance is to be a full year, a contract cannot be performed within the year within which it is made and must be in writing. This rule, of course, applies to such contracts which by their terms cannot be performed within a year. If a contract can be performed within a year though it may be for a longer time, it is not within the statute. An agreement by one to work for another to commence as soon as the former is released by his present employer is one of which performance may begin at once and, therefore, is not within the statute although a few days may lapse before performance begins. If the agreement contain a contingency that may happen within a year it is held not to be within the statute although the contract may be for a longer time than one year and the same is true in regard to contracts indefinite as to their duration. A contract of employment for one year and afterwards as long as the parties should please is not within the statute. A contract for maintenance, support and education of a minor for a term of years is valid though not in writing. Death in a case of this kind is a contingency which might occur before the lapse of a year and this circumstance would render the agreement one which might be fulfilled in less time than a year.

Sale or Any Interest in Real Property.

A writing sufficient to satisfy the statute of frauds as a contract for sale of real estate may be contained in an instrument in the form of a receipt acknowledging payment from a purchaser of a certain sum as part of a stated purchase price for some designated property and signed by the seller. Correspondence, telegrams, etc., relative to sale or interests in property will be sufficient to take the contract out of the statute of frauds and give binding effect and even a letter written by the party to be charged to a third person relative to and definitely describing the interest granted has been held as sufficient to prove a contract. It is not a ques-

tion of how little will suffice to enable one to prove a contract of this nature, however, but more a problem of what should a good business man do to evidence his understandings. We all know that parole evidence is not admitted to prove a contract pertaining to real property. Our transfers ordinarily contain agreements concerning provisions for payments of purchase money by installments, sales subject to existing mortgages, options to the removing of buildings, removing of crops, rights to cross, construct and maintain pipe lines, telephone and power lines, etc.; agreements relative to value restrictions and place of construction of buildings, agreements concerning restrictions in the use of property all of which should be *completely and carefully* placed in writing and signed by those to be obligated.

Sales of Personal Property.

Contracts executed and executory for the sale of goods, wares, and merchandise must be in writing where the amount is more than \$50. (In some states the amount is less.) The statute applies to sales at public auction as well as private sales, sales of growing crops raised by cultivation and sales of timber and other natural produce of land.

Sales of notes and bonds are within the statute in some states.

The contract is not within the statute where the buyer accepts and actually receives part of the goods sold, but there must be—

1. Delivery by the seller.
2. Acceptance by the buyer,
3. Actual receipt by the buyer.

To satisfy the statute of frauds delivery must be made with the intent to vest the right of possession in the vendee; and there must be actual acceptance by him as vendee.

The contract is not within the statute: where the buyer makes a part payment or pays something to bind the bargain.

Answering for the Debt or Default of Another.

Instances in which the guaranty or promise is collateral to the principal contract but is made at the same time, and becomes an essential ground of the credit given to the principal debtor are in general within the statute of frauds.

One who promises to answer for the debt or default of another must not himself be or become primarily liable for if he is, he is not answering for the debt of another and the agreement is not required to be in writing to be proved.

Wherever the main purpose of the promiser is not to answer for another but to answer some business purpose of his own, his promise is not within the statute of frauds, although it may be in form a promise to pay the debt of another.

(Concluded on page 26.)



MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION.

MEETING AT OMAHA, NEBRASKA, NOVEMBER 29-30, 1912.

The Program Committee, as well as all officers of the Missouri Valley Commercial Teachers' Association, has left nothing undone toward making the coming meeting the greatest in the history of any association ever held in the East. This association, although the youngest in this country, has outstripped all others in numbers, in enthusiasm, in good fellowship and general results.

The association is the exponent of all that is good in business education, as practiced in all schools, public, private and parochial. It has never been dominated by any clique or clan but every one who has ever attended one of its meetings has become an enthusiast. Prominent educators, book and appliance men and others have frequently made the remark: "The Missouri Valley is the one association I never miss."

The program, which appears on this page, will be found replete with good things. There are speakers of national renown, who will come half-way cross the continent to be present. Then there are many bright, energetic, resourceful teachers, who have the latest and best to give all who attend. The Missouri Valley program is always "something different"—something that can be carried back to the schools and used for the uplifting of the profession. Then the social side will not be neglected, we will have a reception and banquet, and the Publicity Bureau of the Commercial Club will be in evidence in such a way that every teacher will realize that never before have we met in a city where the glad hand had been so numerous, where the city sends forth her business men to welcome everyone and appreciate our presence.

Omaha and her suburbs contains nearly 200,000 people, Omaha has a Central High School that cost over a million dollars, Omaha has the only High School of Commerce in the United States that is purely commercial, the equipment of which cannot be surpassed by any business school. Omaha is the third largest packing center in the world, Omaha has the largest smelter and refinery in the world, Omaha is the greatest creamery butter producing city in the United States, Omaha has banks doing as high as \$5,000,000 business each per day, Omaha has buildings twenty stories high, Omaha has the headquarters of one of the greatest railway systems in the world as well as one of the greatest fraternal insurance companies in existence.

One afternoon of the meeting will be set aside for visits to these great institutions, where a cordial welcome will be given to all who desire to study *Business* at short range.

All of the schools of the city will be open for the reception of visitors and the principal and teachers will be pleased to extend every courtesy to those in attendance. There are seventy-five commercial teachers employed in Omaha alone.

This meeting, being centrally located, will attract the best of the profession from Missouri,

Kansas, Oklahoma, Iowa, South Dakota, North Dakota, Minnesota and Illinois. "All railroads lead to Omaha," and the service is so excellent that teachers may come from any point within this radius after the Thanksgiving festivities at home and arrive in time to attend the opening exercises, remain through the entire session and reach home Saturday night.

After reading the program and deciding to attend, teachers will coöperate a great favor and assist those in charge in providing for their comfort if they will send a card to Mr. E. V. Parrish, Omaha Commercial Club, or Mr. L. C. Rumsdel, Principal High School of Commerce, Omaha.

PROGRAM

FRIDAY MORNING

Music.
Address of welcome, E. V. Parrish, Publicity Bureau, Omaha Com'l Club.
Response, Allen Moore, Chillicothe Normal, Chillicothe, Mo.
President's Address, C. T. Smith, K. C. Business College, Kansas City, Mo.
Frandulent Letters, T. E. Musselman, Gem City B. C., Quincy, Illinois.
Spelling that Teaches, J. L. Braford, High School of Commerce, Omaha, Neb.
Rapid Calculation—An Art, J. H. Redmond, Central High School, St. Joseph, Mo.
First Steps in Typewriting, Ella McVey, Business College, Joplin, Mo.

FRIDAY AFTERNOON

Music.
What the Business Men Demand, Ellis U. Graff, Sup't Public Instruction, Omaha.
Business Excursions, Omaha Industries—A Modern Bank—Shoe Factory—Smelter and Refinery—Stock Yards—Creamery—Garment Factory—Insurance Headquarters—Railway Headquarters, etc.

FRIDAY EVENING

Reception and Banquet.
The Signs of the Times, A. N. Palmer, New York City.
Three-minute Hold-up, Road Agents.

SATURDAY MORNING

Music
Disciplinary Value of Study, Grace Borland, Westport High School, Kansas City, Mo.
Great Weaknesses of shorthand Teachers—Alice B. Hoskin, High School of Commerce, Omaha, Neb.
Little Things in the Development of the Stenographer, E. M. Douglas, Capital City Commercial College, Madison, Wisconsin.
Things I Have Learned, Dr. H. M. Rowe, Baltimore, Maryland.

SATURDAY AFTERNOON

Music.
Rapid Calculation Contest.
The Old and the New, Hon. James E. Dalzell, State Sup't Public Instruction, Lincoln, Neb.
What I May Do in Advanced Work, Aside from Merely Teaching Bookkeeping and Shorthand—Ira N. Crabb, High School, Denver, Col.
Some Phases of Discipline, Marie Fraleigh, High School, Junction City, Kansas.
Election of Officers.
Selection of Place of Meeting,
Adjournment.

Spokane Club—Continued from page 25

Typewriter Company; and A. W. Eaton, Manager of the Underwood Typewriter Company were the members of the Reception Committee who went along with us a little more than 11,000 feet toward the zenith that day, explaining noteworthy bits of scenery. We stopped at Corona, and ate ravenously of the food they set before us up there in the snow. The temperature was that of late March in Iowa and Illinois—likewise the footing: snow, slush and mud, with every now and then a gust of marrow-chilling wind from the nearby—as well as the distant snow-shrouded mountains. Do not take that trip if you have a weak heart. The effect of the altitude on several of us was anything but pleasant. There are two lunch counters. In the one under the snowshed that covers the track there, we were quite well served, at a reasonable price, considering everything. At the one outside, both food and service were unsatisfactory. The ride is of surpassing interest to those accustomed to none but the engineering tricks east of the Rockies.

Almost from the moment we left Chicago, Charlie Faust had been "Foxy Grandpa" to most of our company, and Charlie does not welcome the—as yet—hazy outlines of the man with the Scythe down the path, any more than does Palmer, or Marshall, or Gaylord, or any other man who finds this a mighty interesting old world in which to work and play. Well, Charlie gave us a slogan that we all soon learned, and that nobody will ever forget. It was, "Where's Mary?" Now, everybody who is anybody knows that Mrs. Mary Faust is an Al shorthand teacher and one of the most womanly women that ever got caught by a good hearted, lovable fellow who needed a keeper. In fact, when one considers that her value is above rubies, it is not strange Charlie was running around all the while like a lost child, baying out, "Where's Mary?" But to prove that he needed—and still needs—a keeper, he was forever just around the corner, or somewhere else. It didn't bother Mary; no, not a little bit. She is "on to his curves," so to speak. She just sailed right on like a jolly cruiser that had a haven in view and was going to reach it; and Charlie always turned up, at least about mealtime, with that piteous wail, "Where's Mary?" Why it got so common that some of the girls composed a ballad on the subject, and set it to the tune of "Has Anybody Here Seen Kelly."



An
Omaha
Retail
House



In the Wholesale District of Omaha where the M. V. C. T. Asso. meets Thanksgiving week.



Let's see, what was I talking about? Oh, yes, we were up at Corona. They have some stunted mules up there—and elsewhere in the mountain country—that they call burros. These are for the delectation of the naive tourist and the enrichment of the shrewd native. We were kodaked to death, on the burros, beside the burros, between the burros, and almost inside the beasts. I awoke just in time to save myself from becoming a sort of Rocky Mountain Jonah. One of the beggars had eaten up half of the morning paper that cost me five cents, and was starting in on the posterior part of my raiment, when I came out of my trance and departed thence. Well, we subsequently sloshed around in the water and mud and wet snow, out where the sun got a good whack at us, and, taking the chance of catching "our death o' cold," we were snap-shot in the middle of a great field of snow.

We were promised a return by special locomotive at 4 o'clock, but we came down on the regular at six p. m., just the same. We found Brother Parks about distracted, but grimly holding the fort. We were immediately loaded into automobiles, "Foxy Grandpa" and "Yours truly" being granted seats of honor in Mr. Parks' velvety car, where it was possible to obtain sensible answers to intelligent (!) questions about civic conditions, property values, park and boulevard development, etc. That ride showed us one of the handsomest cities I have ever seen. For many years Denver has had in force an ordinance forbidding the erection of buildings made of wood. In consequence, everywhere, even to the diminutive bungalow, buildings are of durable materials; stone, brick, cement, concrete. And they are architectural beauties, too. I saw no city in all the trip where I would rather live. It took us more than two hours to complete the trip, and to those of us who were just becoming acquainted with the effect mountain air has on an Easterner's appetite, the postponed dinner was rapidly coming to be an imperative necessity. It was much too late to attempt the Lakeside part of the program, and so after an evening spent by many with friends in Denver, we were glad to catch a wink of sleep in preparation for the Glorious Fourth to be spent next day in and about Manitou and Colorado Springs.

NEWS NOTES AND NOTICES

G. G. Winter, last year of Fort Collins, Colo., High School, now has charge of the bookkeeping department of the Newark, O., high school.

Herbert M. Heaney who has had charge of the College of Commerce at Kenosha, Wisconsin, began his duties at the Michigan Business and Normal College, Monday, September 9. Mr. Heaney is a commercial teacher of the first class. He has supplemented a splendid scholarship obtained in college work, with fourteen years' experience in teaching and supervising.

Howard D. Borley says of Mr. Heaney:—"In the class-room he was always the real teacher, master of his subject, earnest, sympathetic in

the treatment of his pupils. His excellent personality stamped itself upon those with whom he came in contact and he interested young people in an enthusiastic devotion to their intellectual and moral development.

Tuesday, September 3rd, five students more than twice the number ever enrolled before at an open session entered the American Commercial School, O. C. Dorney, Prop., Allentown, Pa. This is a fine tribute to the splendid work Mr. Dorney has been doing for many years in Eastern Pennsylvania.

D. W. Hoff, president of the Meadville, Pa., Commercial College, reported September 10th an enrollment of exactly one hundred pupils. He recently equipped the typewriting department with wholly new oak tables, mission style, 18 inches wide by 12 feet long, with five machines to the table, which make a very tidy table for the work. Other improvements are under way. A large number of new typewriters were recently installed.

C. V. Cramley, president of the National Teachers' Association for 1912-13, goes to Tacoma, Washington, as principal of the shorthand department in the Beutel Business College. Mr. Cramley also won the gold medal at the Gregg Shorthand Teachers' Contest which took place in Spokane last July.

Mr. John W. Parker is now principal of the National Business College, Albert Lea, Minn., having been elected to fill that position a few months ago. He reports that the outlook for a large attendance is most flattering. Mr. Parker has had much experience as a teacher. He also attended the Zanerian College several times. We wish him much success in his new position.

Miss Marie E. Kauffman, has been appointed supervisor of writing in the Plattsmouth, Nebr., schools.

Oscar W. Burgess, of Ypsilanti, Mich., is the new man at the head of the commercial department of the Lockport, N. Y., High School.

E. H. Tullis, of the Alliance, Ohio, Business College, reports that school has opened with a very good attendance, and that the prospects are good for an enrollment larger than they can accommodate in their present location.

J. C. Evans, formerly of Lockport, N. Y., is now connected with the High School, Plainfield, N. J., as a commercial teacher.

Miss Maud E. Harris, who recently completed work in the Fitchburg, Mass., Business College, goes to Mobile, Ala., to teach penmanship, arithmetic and bookkeeping in The Barton Academy.

Miss Hazel Trobridge, of Minneapolis, is a new teacher in the Williams Business College, Milwaukee, Wis.

H. G. Kidd, of Canton, Ohio, has been engaged by the Santa Barbara, California, Business College, to teach commercial work there this year.

Miss Olive Hunsaker is teaching this year in the Springfield, Ohio, High School.

The position as commercial teacher in the West Allis, Wis., school was filled by the engagement of A. E. Rowland, formerly of the Cream City Business College, Milwaukee, Wis.

L. O. Clement, of Central Square, N. Y., has recently taken a position as commercial teacher in the Schenectady Business College, Schenectady, N. Y.

E. W. Keenan, of Barneston, Pa., is to teach commercial subjects in the Wilmington, Del., High School, this year.

L. M. Carter, of Yale, Ill., is a new commercial teacher in the Grand Forks, N. D., High School.

Miss Anna T. Carey, of Rochester, N. Y., has been appointed assistant commercial teacher in the East Orange, N. J., High School.

E. J. Goddard, last year with Bank's Business College, Philadelphia, has taken a position as head of the commercial department in the Hammond, N. J., High School.

The Kingston, Pa., High School has added Miss Anna E. Townsend, of Cape May Court House, N. J., to its staff as a commercial teacher.

H. W. Hammond's "Style Book of Business English" and Charles E. Smith's "Cumulative Speller and Shorthand Vocabulary", by Isaac Pittman & Son, of New York, are late additions to the New York Board of Education list.

Mr. Raymond W. Carr is supervising penmanship in the Middletown, Ohio, Public Schools.

Mr. Edward H. Green, of Virginia, is a new teacher in the shorthand department of the Merrill College, Stamford, Conn.

Miss Emma Thebisy has taken a position in the Oskaloosa, Iowa, High School.

Miss Grace S. Criswell, of Cambridge, Ohio, has recently been employed by E. E. Admire, of his East Side School, The Metropolitan Business College, Cleveland; and Miss Grace E. White, of Stanton, Mich., has been engaged by the same school.

Mr. L. D. Nation, of Lincoln, Neb., has signed a contract to teach in the Mosher & Lampman Business College, Omaha, Neb.

Mr. W. R. Smith has been engaged as an assistant teacher in the Bridgeport, Conn., High School.

Mrs. Gertrude Jay, who for some years has been at the head of the shorthand department of Blair's Business College, Spokane, Wash., has been engaged as a teacher to head the commercial work in the Phoenix, Arizona, High School.

Alvin C. Hart last year with Heeb's School, Indianapolis, is now a member of the faculty of Barnes' Business College, St. Louis, Mo.

The commercial work in the Sparta, Wis., High School, is now in charge of Fred O. Sigus, who last year taught similar work in the Day School of the Portland, Oregon, Y. M. C. A.

Basil Perkins, of Hudson, N. H., is a new teacher in the Bristol County Business School, Taunton, Mass.

J. T. Butt, of Bowling Green, Ky., is now head of the shorthand department of the Cincinnati, Ohio, Y. M. C. A.

The commercial work in the Haverhill, Mass., High School, is in charge of Ralph Stevens, who last year held a similar position in the Dedham, Mass., High School.

Miss Flora Gordon is now an assistant teacher in the Laconia Business College, Laconia, N. H.

Miss Maggie Burrell is teaching commercial branches in the Oconto Falls, Wis., High School.

The following new teachers have been added to the staff of the commercial department of the Leonister, Mass., High School: the Misses Edna Cole and Alice Smith, as teachers of shorthand and typewriting; and Blanche Jobes, as teacher of penmanship, arithmetic and bookkeeping.

T. W. Owens, who formerly owned the Owens School, Pottsville, Pa., has accepted the Principalship of the Southern Alberta Business College, Medicine Hat, Alberta.

Miss Myra F. Carvill has been hired as instructor of typewriting in Bliss Business College, Lewiston, Maine.

The Globe Business College, St. Paul, Minn., has engaged H. H. Kloopping to teach commercial work.

The position as supervisor of penmanship in the Omaha Public Schools has been filled by the election of Mr. Peel, of Cedar Rapids.

L. C. Smith, of Enid, Okla., is a new commercial teacher in the Albion, Nebraska, High School.

Sydney L. Angell, of Streator, Ill., has closed a contract with Beckley Institute, Beckley, W. Va. He is to teach the usual commercial work.

Miss E. Florence Stapler, of Abington, Pa., has taken the position held last year by Miss Gertrude I. Johnson, in the Schissler College of Business, Norristown, Pa.

Bruce Jeffries, a recent graduate of the Canada Business College, Chatham, Ontario, is teaching commercial work in the Dominion Business College, Winnipeg, Manitoba.



C. E. Chamberlin, who for some years past has been connected with Ellsworth College, Iowa Falls, Iowa, is now connected with the Heald's College, Stockton, Calif. The B. E. wishes Mr. Chamberlain much success on the Pacific Coast.

A. P. Meub, last year in Hartford, Conn., is now connected with the Otero Co., Commercial High School, La Junta, Colo. We wish him success in that progressive country and school.

J. P. Simon, President of the New Era Business College, Superior, Wis., reports that the September opening of his institution shows the largest enrollment for a number of years. Mr. Simon is to be congratulated upon the success he is achieving in conducting his institution.

Earle Powers, last year with the Piquod Business College, Meridian, Conn., now heads the commercial department of the Clinton, Mass., High School.

J. J. Drury, of Troy, O., and recently a Zanerian Student, now has charge of the penmanship in the Southern States Business College, Pensacola, Fla. Mr. Drury is a young man of excellent character and habits and will, we feel sure, achieve success in the Southland.

Ralph Howard Wright, formerly Associate Principal of the Central Branch Y. M. C. A., Brooklyn, N. Y., has been appointed as an instructor of commercial subjects at the High School at Paterson, N. J. Isaac T. Conklin takes his place at the Y. M. C. A. Mr. Conklin was formerly with the Peekskill Military Academy.

Miss Julia Mansfield, Osage, Iowa, will have charge of the commercial work in the North Platte, Neb., High School this year.

Miss Emma Dearborn, last year and for several years head of the commercial work of the Meriden, Conn., High School, will have charge of the new commercial work in the Cleveland Y. W. C. A.

Arthur Meredith, who was the first principal of the commercial department of the State Normal School, Salem, Mass., has been appointed commercial instructor in the William Penn High School for Girls, Philadelphia.

J. L. Kauffman, Elkader, Iowa, is the new commercial teacher in the Iron Mountain, Mich., High School.

G. W. Miner, co-author with J. H. Moore, of the Moore & Miner bookkeeping and arithmetic text-books, widely known, the commercial teacher in the Westfield, Mass., High School, has been re-elected. The rumor to the contrary is the cause of this news item.

George F. Gundry, of Wallace, Idaho, Frank H. Arnold, of Cheyenne, Wyo., and John Davis, of Spokane, are the new commercial teachers in the North Central High School and the Lewis and Clark High School, Spokane. Mr. Arnold goes to the Lewis & Clark; the other two to the North Central.

Raymond Goodfellow is the new commercial teacher in Colby Academy, New London, N. H.

Miss Nora E. Chapman is the new commercial teacher at the Gibson City, Ill., High School.

C. B. Carey, last year with the Atlantic City, N. J., High School, is to be an assistant teacher this year in the West Hoboken, N. J., High School.

Luther B. D'Armond, last year manager of the commercial part of the Fiske Teachers' Agency, has given up the work and taken a position with the Metropolitan Business College, Chicago.

J. R. Hadley, principal of the Metropolitan Business College, Aurora, Ill., is to be the head of the Gregg-Aurora Business College, established by Mr. John R. Gregg.

Forrest White, a graduate of Oberlin, Ohio, Business College, has charge of the commercial work of the Hammel Business College, Akron, Ohio.

Jasper Robertson, Grand Bay, Ala., and Mand Harris, Fitchburg, Mass., are new commercial teachers in the Mobile, Ala., High School.

Miss Alice Richardson has charge of the shorthand work of the University of North Dakota Model High School.

E. L. Glick, one of the most widely-known penmen in the country, and for a number of years located at Concord, N. H., is the teacher of penmanship and Gregg Shorthand in Northwestern Business College, Spokane, Wash.

Miss Annabelle Lowney, Providence, R. I., is to be a new teacher in the Haverhill, Mass., Business College.

B. E. Alward, for two or three years with the Hillsboro, Ohio, High School, goes to the Mountain Home, Idaho, High School, to take charge of commercial work.

L. A. Newton, employed last year in Cumberland Mt., High School, is with the Malden, Mass., Commercial School, taking the place of George A. Parker who goes to the Jamaica High School, New York City.

A. W. Aladeira, one of the Zanerian pupils, has charge of the penmanship work of the Elliott's Business College, Burlington, Iowa.

Edgar T. Beede, for some years teacher of shorthand in the Manchester, N. H., Business College, goes to the Vermont State Prison at Windsor, as a clerk.

J. W. Poisson is opening a new business college in Winnipeg, Manitoba.

David E. Peck, of Northboro, Iowa, is to teach at Claranda, Iowa.

Miss Alice F. Lunt, will be with Kinyon's Business School, at New Bedford, Mass.

Miss Cora M. Schmalme will be a new assistant commercial teacher in the West High School, Des Moines, and W. W. Arner, last year at Nevada, Mo., will be another assistant in the West High School, Des Moines.

Miss Louise G. Smith, of Pottstown, Pa., goes to the Millville, N. J., High School.

R. S. Hiner, of Cambridge, Ohio, and Miss Alma Bayman, of Fort Wayne, Ind., are new commercial teachers in the Metropolitan Business College, Cleveland, and Miss Stella Crawford, of Alliance, O., is shorthand teacher there.

Miss Sue L. Redcay, last year with the Corry, Pa., High School, is to be a new commercial teacher in the North Union High School, Uniontown, Pa.

R. G. Cowles, Springfield, Mass., is a new assistant commercial teacher in the Atlantic City, N. J., High School.

Miss Mary Dodge, of Manchester, Mass., goes to the York, Maine, High School to take charge of commercial work.

Miss Mary E. Day, of Salem, Mass., is a new assistant in the Salem, Mass., High School.

L. A. Carnahan has sold his school at Columbus, Neb., and will have charge of the commercial work of the Charles City, Iowa, College.

W. L. Edwards is the new commercial teacher in the Tacoma, Wash., High School.

A. D. Shimek, for several years with Ferris Institute, Big Rapids, Mich., is to be with Sau Francisco, Calif., Business College.

R. S. Bailey, of Hoopeston, Ill., N. I. Cross, of Normal, Ill., and Frank Lindley, Winfield, Kansas, are to be the new commercial teachers in the Lincoln, Neb., High School.

Miss Deborah Blossom is the new shorthand teacher in the Lowell, Mass., Commercial College.

Miss Ruth Douglas will have charge of the commercial work in the Cedar Falls, Iowa, High School.

Guy R. Newberry, last year special teacher of penmanship in Highland Park College, Des Moines, is now teaching penmanship and English work in the Wichita, Kan., Business College.

Charles R. Crossett, Jr., for two or three years teacher of commercial branches in the Wakefield, Mass., High School, has similar work in the Dedham, High School.

Miss Jessie Farrol, a Vassar College graduate, will have charge of the commercial work in the Barre, Mass., High School.

Miss Eva B. Walt, of Philadelphia, is the new commercial teacher in the Chester, Pa., High School.

George A. Kennedy, of Plymouth, Mass., will have charge of the commercial work in the Maynard, Mass., High School.

R. A. Brubeck, who for several years has had charge of the commercial work in the Bulkeley High School, New London, Conn., has resigned on account of illness, and James R. Mahoney, last year with the State Normal School at Claremore, Okla., has the position.

Walter S. Seyler, of Reading, Pa., is the new commercial teacher, in the Latrobe, Pa., Commercial College.

Miss Lucy Mae Taylor, of Tappan, Ohio, goes to the Waterbury, Conn., High School as a teacher of shorthand.

H. W. Parks, a graduate of Ohio University, will have charge of the commercial work in the Cheyenne, Wyoming, High School.

Miss Nellie M. Brown, is a new shorthand teacher in the Montpelier, Vt., Seminary.

D. L. Evans, who has teaching in Merrill College, Stamford, Conn., for two or three years, will have similar work with Becker's Business College, Worcester, Mass.



"Elliott" is the title of the nineteenth catalog issued by the Elliott Commercial School, Wheeling, W. Va. It is printed on high grade white paper with black ink and orange borders. Half-tone illustrations of school room scenes show rooms all well filled with well developed pupils.

Mr. Elliott conducts one of the best schools of our profession, and deserves the splendid patronage he is receiving.

The Seattle, Wash., Business College, issues a unique folder circular in the interest of that institution.

The Niagara Business Institute, Niagara Falls, N. Y., puts out a well printed and attractively illustrated circular giving information in regard to that institution, E. H. Goit, Principal.

One of the best home-made typewritten duplicated catalogs ever received at this office is hereby acknowledged from the Colorado Business College, Boulder, Colo. It is artistically covered in brown with gold seal and tied with orange and black ribbon.

"Fruit of our Loom" is the title of a high grade catalog issued by and in the interests of Roger's and Allen's School, Fall River, Mass.

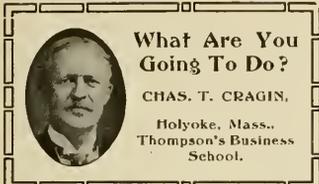
In the annual announcement of the Webster College of Law, 29 LaSalle St., Chicago, Ill., we note that Frederick Juchhoff, Ph. D., LL. M., is Secretary of Pre-Legal Department. This is the Mr. Juchhoff who contributed a series of articles on law in THE BUSINESS EDUCATOR some years ago. Hon. James Hamilton Lewis, nicknamed "Jim Ham Lewis," is president of the College.

The Helena, Mont., Business College catalog gives one a good glimpse of that excellent school, as well as glimpses of that thriving city of the northwest.

The Los Angeles, Calif., Business College reaches patrons by a catalog of high quality with an especially attractive title page of a business man dictating to a stenographer.

The LeMaster Business Institute, Orange, N. J., is sending out a booklet containing specimens showing improvement in penmanship and pen lettering made by the pupils of that institution under the expert instruction of Miss Nina Pearl Hudson.

The Nixon-Clay Commercial College, Austin, Texas, is a growing, practical institution, as evidenced by the catalog recently received.



What Are You Going To Do?

CHAS. T. CRAGIN,
Holysoke, Mass.,
Thompson's Business
School.

THE STORY OF TWO GIRLS.

The orchestra of two fiddles, a cornet, a clarinet and a big double bass ceased playing the "Overture to William Tell," and the curtain rolled jerkily up, and sagged a little to either side till it reached the top of the proscenium, and then it was a whir and a whizz, a little red banner bent right through the open practical window at the high hand side of the stage, and scuttled across the floor to a hiding place behind a set up porcelain stove, and an instant later the elf-like figure of a girl, with tousled hair and ragged garments, one bare foot and the other in an apology for a shoe, bounded through the open window and pursued the escaping one to her hiding place.

There was an instant burst of applause from the audience which packed the town hall to the doors. It was the opening scene of "Fanchon the Cricket" that old time play from George Sand's novel, which made Maggie Mitchell, a favorite of thirty years ago, famous the wide land over.

I am to the theater once in a while, now, though I must confess I have lost most of my admiration of the Thespian art, but I shall never forget Maggie Mitchell as Fanchon the Cricket. There may be better actresses today but I don't believe it, and if I could get as much joy out of any play as I did thirty years ago I would give up a week's salary.

Well, I was the new school teacher in the little town of Belford in the good old "Granite State," I had come in a month earlier to teach the village school at Belford, which had become too unruly for the female teachers who had thus far attempted to manage it.

My entry into the town of Belford was not at all spectacular for I came in walking ten miles with a "nightie" a clean collar, a tooth brush and some few other necessities of life tied up in a bundle I carried attached to a stout stick over my shoulders, for it was in the year in which the "epizootic" made all the horse flesh in New England unfit for labor. My father had a good horse which I, an eighteen year old high school boy, long, lank and lean, was accustomed to drive; but the horse like everybody else's horse was done up with "pink eye," and I had to march in lonely procession to my first country school. This was the opening performance of the season by the Belford Dramatic Club" and "Jen" Wilder the village beauty and the village tomboy was playing "Fanchon the Cricket." Mighty well she played it too. She was an attractive girl, daring and dashing and handsome, she could dance like an elf and when she came to that scene in the old play "Fanchon" where the ragged girl dances with her shadow in the moonlight, in the glen, and kicked her one shoe high in the air, she brought down the house with a vengeance.

I have never had so much fun in my life as I had as a member of the Belford Dramatic Club which speedily discovered marked tokens of genius for humorous parts in my elongated figure. I played comic parts, and occasionally I played the lover though my best hold was eccentric comedy.

The town was small, not more than 1000 or 1500 inhabitants scattered on farms around the little village where there was a very good town hall and in the town hall a stage large enough to admit of some pretty ambitious efforts.

We played "Nick of the Woods" the old play which Joseph Proctor a famous New England tragedian used for many years. Nobody who ever saw Joseph Proctor as the "Jibbeninosy" will ever forget the Indian character. "Nick of the Woods" would forget him, and we put that play on in good shape, for there is a good

ly amount of dramatic talent in pretty much everybody after you once get at it and bring it out, and when you get a country people interested in plays they can put on some most surprising stage effects too. I don't remember how we acted up the fall of rushing water where the "Jibbeninosy" comes sailing over it in his canoe of fire and rescues the captives from the Indians, but it was a rip roaring play all right, and "Jen" Wilder played "Telie Doe," the Indian maiden as well as any actress Joe Proctor ever had. We played "The Drunkard" and we had an actor in the town who was splendidly qualified for the role and we got him sobered up sufficient to do the part and "Joe Morgan," the Drunkard, really knew what "*Mania a Potu*" was, and gave the great delirium tremens scene with vivid power and realism.

We played "Uncle Tom's Cabin and trained Bill Wilson's shoung dogs so they chased "Eliza" across the white canvas cakes of ice in a most realistic style. "Eliza," who was Bill Wilson's wife, aattie, we might be acquainted with those dogs and she held a piece of meat in one hand behind her to encourage the pups as she skipped gaily across the Ohio River, about twenty feet wide, bearing her child in her arms.

We played "Robert Macaire." I made a hit as "Jacques Strop," afterwards made famous by Francis Wilson. Francis did not play it the same way that I did, and perhaps it is just as well he did not. We played the Drummer Boy and I had to play the back out of the town hall in the great battle scene, for everybody loaded his gun to the muzzle and you could cut the air in that town hall up into chunks of powder smoke and carry it home with you after we got through.

There is great fun in amateur dramatics and it brings out a lot of latent talent for everybody is more or less of an actor in real life as well as on the mimic stage.

Well, I am going to tell you the story of two girls and one of them was "Jen" Wilder.

"Jen's" father was one of the best fellows I ever knew and "Jen" loved her father from the bottom of her heart but he was an easy going indulgent fellow who left the bringing up of the girl entirely to her mother and she was a good girl, like "Jen" herself, warm hearted, impulsive and with little liking for anything intellectual, and the country dances, the sleigh rides and straw parties were enlivened by the presence of mother and daughter and the girl grew up wild, a splendid dancer, she could sing like a lark although she had no musical training and she was as amoral as the Hindoos or the Japanese, but not immoral in mind, just un-moral. She didn't know and she didn't care.

I spent two joyous winters in the little town of Belford. I liked the people and they liked me notwithstanding the fact that I had to woloop small a small boy for this was before the day when moral suasion only could be used in the public schools. I had two boys whose mother felt I had neglected my duty if I didn't trounce her youngsters four days out of five every week of the season, but my school days at Belford were over. I went on to the Big city for more profitable employment there, and it was ten years before I again heard of Jen Wilder.

Of course I had letters occasionally from friends of mine at Belford, and from them I presently learned that "Jen" had run away from home and gone on the stage, and that she was playing somewhere in the West, and that's all I knew about her until she was recalled to my memory by a startling and tragic incident.

"A TRAGEDY."

It was two o'clock in the morning, and even the great city of New York was comparatively quiet. The city of New York is like the Kingdom of Heaven in this; there is no night there.

In other respects it differs somewhat from the abode of the blest, but along about two o'clock in the morning things quieted down, and a night-hawk cab, drawn by a rusty looking horse, driven by a rusty looking driver, turned off Broadway at Union Square and headed east on Fourteenth Street, there was only here and there a straggler, a lonely policeman pounding his beat around the Square, and the human Rotam and jetsam that all night long finds a resting place on the benches of the park, to notice the stray cabman and his fare.

And then--of a sudden--there came a woman's shrill scream, a volley of oaths and curses, and a spurt of flame leaped from the darkness of the cab window followed by three sharp reports of a gun.

In an instant the square broke into life. The sharp rat-tat-tat-tat of the policeman's locust on the sidewalk was answered by the pounding feet of half a dozen officers rushing to the scene.

The slumbering human derelicts sprang to life again and staggered drunkenly from their interrupted slumber and in a moment fifty or a hundred men and women swarmed around the halted cab from which a swirl of acrid powder smoke was emerging. There was an ominous silence within.

A sturdy officer wrenched open the door of the cab and pulled out a woman, her gorgeous satin dress torn about the neck, her big plumed hat smashed down over her face and a smear of blood across her bare arms and face. She was insensible but speedily came to life again and began to scream and babble hysterically as the officer set her, not too gently, upon her feet, and she splashed water from a drinking hydrant in her face. But there was something else hidden up on the floor of the cab. It lay there shapeless and formless in ominous silence and then a man's crushed hat rolled out and a white ghastly face came to view. The neck tipped back limp and helpless as they pulled out the body of a man and laid it down upon a neighboring bench while another officer rang in an ambulance from Bellevue, and called up the nearest station house.

In a few moments the ambulance came whirling up at top speed. The ambulance doctor leaped out, bent over the man, and in a moment came to his feet and said, "nothing doing, he's all in."

Another ambulance from the station house whirled up just at this moment, and two officers got in with the driver and drove off, while another officer took the name of the abandoned cabman. And the human dregs slouched back to the benches in the park, wrapped their old coats and newspapers around them, and subsided again into the half drunken slumber, from which they had been awakened.

THE MORNING AFTER.

The next day the newspapers were full of it. A prominent sporting man well known about town as a liberal spender of money, had been shot to death in the Night-Hawk Cab, by a woman, a variety actress, who travelled under the name of Belle Braceley. The two had spent a wild night around town, after she had done her turn at an up town theater, near Columbus Circle.

They had started on a tour of the lobster palaces of the White Light district. Champagne and everything else of a liquid nature had flowed freely as they journeyed from place to place, stopping a little while, and then moving on to the next resort, being piloted by the night-hawk cabman.

They had reached Fourteenth Street and were turning east to go to the "Cafe Boulevard," a noted all night resort down on Second Avenue. A quarrel had begun. The girl claimed that the man tried to kill her, and that in the struggle to get the pistol away from him, he had been shot himself. The officers claimed that the girl deliberately attempted to kill the man and succeeded in her attempt.

I was teaching school at that time in the little city of Peekskill, forty miles up the river from New York, and, of course, we had the morning papers. And when "The World" came out that morning with a picture of Bill Harding, the sporting man, and of Belle Braceley, the variety actress, and of the cabman, and the old cab horse, and the pistol, and everything else with which the modern newspapers so charmingly illustrate their reports and other sports, I stared for a moment at the picture of the woman. Where had I seen that face? I knew it, yet I did not. You know how it is sometimes, you see a face, you say "I know that person," but you can not recall who it is, I could not.

But a few days later the feeling was explained when the busy reporters got at things, and the story came out that Belle Braceley was a country girl from New Hampshire, who had run away

from home a dozen years ago, and gone on the stage, and that her real name was Wilder, and that her father, was there looking after her interests in the trial that was coming on, and which might send her to the electric chair as a murderer.

THE TRIAL.

I need not say that I followed, with breathless interest, the reports of the sensational trial which followed.

"Jen" Wilder had no money. Her father was in very moderate circumstances, but by straining every nerve and appealing to friends, he succeeded in getting money enough to procure a well known criminal lawyer to undertake the defense. He knew his business.

And when "Jen" came into the dock to plead "not guilty" to the crime of murder, it was a very different looking Jen from the gaudily dressed woman who was dragged out of the back that night on Union Square. He had her hair dressed up to show her girlishness, her hair was done up in soft curls, and she had on a hat and two in prison which preceded the trial had done everything to wipe out the marks of dissipation which were only too plainly stamped upon her features when she was arrested. She was dressed in a simple manner to accentuate her youth and the innocence of expression, in which he had drilled her thoroughly, became her well.

It was a pitiful little girl who appeared before the jury of twelve good men and true, and there was sympathy in the eyes of every spectator in the crowded court room, but the district attorney was out for a record.

He was a new man. He had been elected on the promise that crime should not go unpunished and he pursued relentlessly every thread of evidence to indicate that it was murder, and not a scuffle of two drunken persons for the possession of a loaded revolver. He showed that this man, Harding, already married, had been for months, if not years showering gifts upon the variety actress, that her clothes and jewels were gifts from him, that it was he who paid for the apartment she occupied and for many luxuries and then he brought out, the point that the wife deserted and neglected and had appealed to her husband and was about to be reconciled to him and claimed that the actress, seeing him about to escape, and seeing him determined to give her up and return to his wife, had killed him rather than let him go back.

It was not a pretty story that he mercilessly unfolded before the jury and when he sat down after his closing plea, which lasted three full hours and held the courtroom breathless, "Jen" Wilder's face was buried in her arms and her form was shaking with sobs, and there were stern eyes looking upon her from every part of the courtroom.

But the "Counsel for the Defense" was no novice in his profession. It is hard enough to convict a woman under any circumstances of such a crime as murder, especially so in the courts of New York. The Attorney, an old man he was, could turn on the water from his eyes at a moment's notice and the tears ran down his cheeks as he pleaded for the life of his client. An appealing figure it was too, that she made before the jury, as he told them to remember that they were husbands and fathers, and that they had children of their own like this girl, defenseless in a great city, beset with temptations and almost forced by necessity to depend upon the aid of men who cared little for woman's virtue.

"Jen" was twenty-eight years old if she was a day, but she didn't look more than eighteen as she made up for the trial, and when at last he finished his plea and sat down burying his own face in his handkerchief, there was not a dry eye in the crowded audience, and even the stern judge on the bench and the police guards about the doorway had a suspicious moisture in their eyes and half the jury were gulping uneasily and blowing their noses.

The judge's countenance was severe but impartial and the jury filed out and the court room settled down into a long silence to wait the coming of verdict.

It was nearly mid-night when there came a message to the courtroom asking that the jury be dismissed that they could not possibly agree upon a verdict. The judge sent them back

again and dismissed the court to meet at ten the next morning. At ten the jury was still out but in about an hour they came in looking haggard and worn after their all night session and lined up in the jury box. "Gentlemen of the jury," said the stern faced judge, "Have you agreed upon a verdict?" And the foreman, white lipped and pale replied, "We have your honor." "What is your verdict, guilty or not guilty?" There was a breathless instant with every eye in the courtroom half filled with newspaper men and curious followers of the trial, fixed upon the foreman as he answered in a low clear voice, "Not guilty."

"Jen" flew into the arms of her father, there was a hurried burst of applause from the crowd, quelled by the sharp rap of the judge's gavel and the case was over. And that was the last I heard of Jen Wilder for ten years more.

THE GIRL'S STORY.

It was in the closing years of the nineteenth century that I took a position in a New England city, and there I met an old friend who had been with me at Belford before I first became a newspaper carrier. We had played together in the old Belford Dramatic Club, and he knew "Jen" Wilder as well as I, in fact much better, for he had been her school mate in Belford. Of course, we got talking over things, and he said to me, "Why, 'Jen' lives out here just a few miles. She went back to Belford after her trial, and spent mighty quiet for two or three years, and there was one Martin, son of a hotel keeper, in a neighboring town, who had always been infatuated with her, came again into her life, and she married him, and they settled down here in a little hotel at Northwood. Jen has grown fat and coarse and old. She don't take very good care of herself. They are selling liquor out there on the sly in a no-license town, and if I'm judge of matters, 'Jen' is a pretty good customer."

A few days later, I went over to Northwood to look up an inquirer or two who had written the school for circulars, and I could not resist the desire to see her once more, although I shrank, almost, from doing it. But I went around to the hotel. It was a small affair, and none too inviting in its indoor appearance. She knew me instantly, and was glad enough to see me, at least, she appeared to be. But she was sadly changed from the "Jen" Wilder of my young school teacher days. Her features were coarsened, her black hair was well sprinkled with gray, and her complexion was of that mottled kind that always follows too much indulgence in drink. She was very talkative, and she told me some things about her life.

She said:

"You know I always was a hot-headed little fool, and when mother tried to make me slow down a little back there at home, I wouldn't stand for it. And there came along a Ten, Twenty, Thirty show, and I went to it, and one of the girls was taken sick, and they got me to play 'Capitola Black' in 'The Hidden Hand,' and I did it and made a hit. You know I could play such parts as that pretty well when I was a kid. Well, when they went away, the manager told me if ever I wanted a job, to come to him, and he would put me on, or put me in the way of getting on."

Then, a week or two later, I had another row with my father, and I just packed up my grip, and struck out after that Ten, Twenty, Thirty show, and I went on the stage. There wasn't much in it. It was a cheap affair but I drifted finally into New York with the company, and then it was tough going, I tell you. The company failed, and I got a job in the chorus of a musical play, you know I could sing a little, and it wasn't ever much trouble for me to dance. But I got to going out to suppers after the show was over and drinking a good deal of 'Fizzwater,' and beer and everything else, and it didn't help my voice any, and the company went up, and I drifted around from one thing to another. Sometimes I got on the road a little while, but I wasn't good enough actress to make a great hay, and I never had money, and I did not have any money.

I tell you it's a hard life that a girl lives with no friends, and not good looking enough to be a ten thousand dollar beauty when she goes on the stage, and I didn't know anything. I never did pay much attention to study at school, always got the boys to do my arithmetic for me.

Mother wanted me to go to business college and learn shorthand, and I did try it a little while once, went down to Manchester and fooled away six months but I didn't do anything only ran around to theaters and dances and parties, with my cousins who lived there, and so there I was, straggled in one big city, I couldn't get in no more, couldn't get out, for I had no pull at the agencies, and the managers of the theaters wouldn't look at me, and my clothes got shabby and I looked tough, and half the time all I had to eat was a bun and a cup of coffee in the morning and perhaps a sandwich at night. That was when I was out of a job. When I had work I lived a little better, but you know what kind of a place a theatrical boarding house is, or rather I don't suppose you do, and you don't want to, let me tell you that, for it was frowsy and dirty and the food was enough to turn anybody's stomach that wasn't half starved.

I tried to get a job as stenographer and I did but I couldn't hold it for I never half learned shorthand anyway. I was too proud to go home to mother and own that I was beaten for I wasn't quite down and out yet and then—I met Bill Harding.

I was playing at the Grand Opera House over on Eighth Avenue, in a little part with a Musical Burlesque Co., that was running there. I was pretty well dressed and I played my part well and, somehow, at a supper that night when a lot of us went out together I met Harding and he was introduced.

I didn't know he was married and he never told me he was either. While I had been kicking around in a pretty rough company "straight" all right, and nobody can say I wasn't. Well, he had money to burn and I helped him burn it, don't you forget it. It is not necessary to tell the whole story, you can imagine what kind of a life it was. I tell you, a girl who keeps "straight" in the company I was in has got to be a good one, and I never was a saint but I wasn't so bad as some. And then Bill could drink a fish, and you know a woman can outdrink a man any day in the week, when she gets to know the game, and we were both of us pretty full most of the time when I was not playing.

He was running a string of ponies down at Gravesend and taking in money as a book maker on the side. He had "wads" of it and I had all kinds of "Glad rags" and "sparklers." And then one day I got a letter from father, and father wanted me to come home.

He said mother was sick, and just about heart broken at what she heard about me, and he said that he was getting old too, and he wanted me to give up this life and come back to Belford. Well, you know, I couldn't do it. The thought of going back into that little one horse, dead country town after I had been living the pace I had under the brightlights in the big city was not to be thought of, and just about that time I found out about Bill Harding's wife. She came to me. A nice quiet little woman she was too, and she told me about their three children, how Bill was spending all his money on me, and letting them go with anything and what she said to me just set me wild and we had a brawl together, and that night, I told him it was all over. I told him I knew all about him, and that he and I would travel wide apart after that time. He tried to lie out of it. Said the woman was not his wife, but I knew right well she was, because she had told a straight story. It was that night that Bill was killed.

We started in after I came out from doing my turn at "Hanselstein's" and went into "Pabst's Beer Hall" across the street, and we had several drinks there while we were talking it over and then we had some more drinks down at "Churchill's" and by that time we were both of us pretty well tanked up and in a pretty careless mood, and we started to go down to the "Cafe Boulevard" for a farewell round of drinks.

Just as we came down out to 14th Street I told him once more that it was all over between us, that I would have no more to do with him. He begged me to clear out and go to Europe with him, said he would go over there and take his ponies to the French race tracks, and his wife could go to the devil and take the young ones with her. But I said, "No" and then he drew that gun and swore I wouldn't get on with him, I would not go with anyone else.



It is just as I told in the court that day at the trial, though nobody believed me.

He shot at me. I knocked the gun aside. He shot again. Neither of the bullets hit me, and we clinched. I was fighting for my life, and you know I was a good husky girl ten years ago. He was drunk, and I was drunk, but I was fighting for life, and in the wrestle that followed that gun went off again, but as true as there's a God in Heaven, I never shot or tried to shoot him, and the jury didn't make any mistake, though the papers said they did, and the district attorney thought I really killed him, because he was going back to his wife, and she thought so, and I let her think so, because it was some comfort to her to think that he really was coming back.

I went back home, and I was glad enough to get back home after those six months in prison. I tell you, the open fields, and the hills with the pines on them, and the old mountain, towering out there to the westward looked good to me after a half year behind the iron bars with the prospects of twenty more. I didn't want to get married, "not on your life, I didn't," but George was always crazy about me, and he came around again as bad as ever, and finally, I married him to get rid of him. We get along well enough, but I tell you I made an awful mess of it. If I could live it over again, I'd try and know something to begin on. If a girl knows anything, she doesn't get into such a mess as I did. If I'd only had sense enough to learn shorthand well, when I had the chance at eighteen, I wouldn't have been with Bill Harding at twenty-eight."

It was the last time I ever saw Jen. She died of pneumonia a year or two later, that disease makes short work of careless livers. Poor Jen! she ought to have lived the allotted three score and ten for she was a splendid specimen of physical health and vigor when first I knew her. This is a grim little story of real life. If it went alone I wouldn't tell it, this story of a girl, warm hearted, impulsive, and light headed, a girl who knew nothing well. But I'm going to follow it next month with the story of a girl who knew something well and in the dangerous atmosphere of the stage reached the goal Success.

WANTED

To buy a copy of Zanerian Theory of Penmanship. This theory is now out of print and the publishers can no longer supply me with a copy. The regular price was \$1.00. State condition of book and price wanted. Address: P. HAMLINE, 342 Kearney St. San Francisco, Calif.

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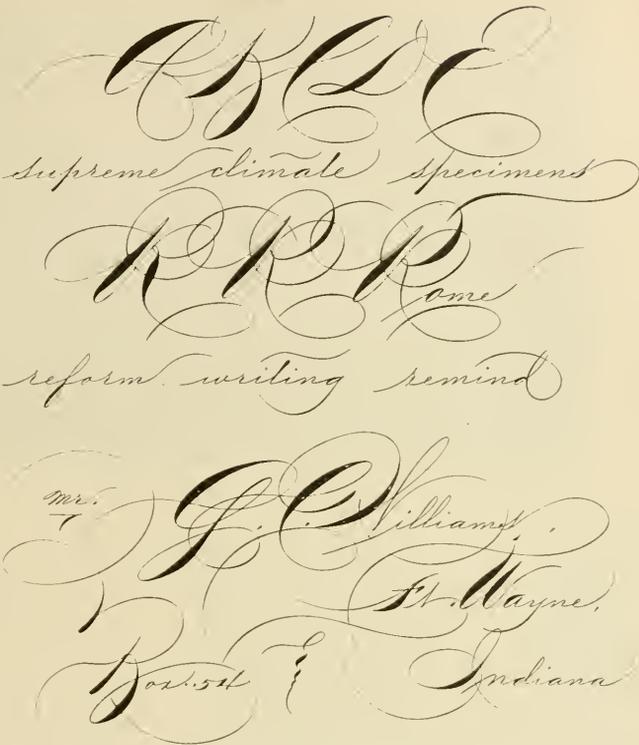
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In learning so difficult and important an art as penmanship, much depends upon the mind and the body. The mind must be mentally alert to see and direct clearly; the body must be properly adjusted physically in order to be able to guide the pen intelligently. If the teacher can so arouse her pupils as to cause them to become ambitiously awake to acquire a good handwriting, and can so train them in the proper position of the body during their daily work, she will find the task comparatively easy in training pupils to become good writers.

A good position, then, is the first essential to good writing. A position in which the best results can be obtained must first be healthful and second, one in which efficient work can be done. The shoulders should be square, the back straight, the body inclined a little forward from the hips, and the head kept straight with the body. The teacher should never proceed with any written lesson without first securing from her pupils the best position possible. There are five main essentials embodied in a

healthful and efficient position; feet, body, arms, paper, penholding.

The feet should be flat on the floor and slightly separated.

The body should assume a square, front position, inclined slightly forward from the hips. If the shoulders are square, the back straight, and the eyes from twelve to fourteen inches from the paper, there will be no danger of cramping the lungs or contracting bad habits that will result in defective eyesight.

Both arms should be placed evenly on the desk. No unnecessary weight from the body should be put upon the arms.

The paper should be directly in front of the body and tipped so the right forearm will be about parallel with the right of the left edge of the paper. The left hand should hold and adjust the paper.

The penholder should be held loosely between the thumb, forefinger and second finger. The thumb should be placed on the holder back of the forefinger. The distance between the end of the forefinger and pen point should be at least one inch. The other end of the holder should point toward the right shoulder. The third and fourth finger nails should glide freely on the paper. The under part of the wrist must not touch the paper. The third and fourth fingers and the pen should glide together on the paper,—this is very important.



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WRITE TO-DAY for his special offer to Commercial Teachers. FRANCIS B. COURTNEY, Principal.
COURTNEY'S CORRESPONDENCE SCHOOL OF PENMANSHIP, DETROIT, MICH.

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A Training School for Commercial Teachers

MCA 12

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You'll find each and every issue easily worth more than the price of a year's subscription.

By F. W. Martin, engrosser, Boston, Mass.

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 A. Eisenhauer, with S. D. Holt, the engrosser, 1208 Chestnut St., Philadelphia, Pa.

Dear Sir:

Please send the professional edition of your valuable paper to my address-

The enclosures are self explanatory.

C. W. Currier

Practical and artistic lettering by T. W. Emblen, Elmira, N. Y.

Handwritten signatures: J. A. Gambrell, J. W. Wells, C. W. Currier, A. D. Taylor

By W. A. Botts, Enid, Okla.

Resolved,

That a copy of these Resolutions be spread upon the minutes of the Society and a copy sent to the bereaved family and also to the journals for publication.

Committee

John C. Forsyth, President
John C. Herdwick, Secretary
Geo. W. Wilkins

Wm. S. Chase, President
Edw. J. Griffith, Secretary

E. H. McGhee, Trenton, N. J.

By E. H. McGhee, Trenton, N. J.

WHY THE BUSINESS COLLEGE LAUGHS.

JNO. O. PETERSON, SUPERVISOR OF PENMANSHIP, TACOMA PUBLIC SCHOOLS.
(Paper read at Spokane convention.)

A man can always find a few things to say on almost any subject if he is given time enough, and since I told Mr. Berkman, some several months ago that I would try to explain why the business college laughs, I have begun to look about me to see if they really do laugh, and if so why they laugh, and what they laugh at. It is true that it is not so very long ago since one business college laughed at me. That was because it knew better than I did what a tremendous task I had undertaken in attempting to reform the handwriting of some fifteen thousand children. These children were being let out of the grade schools with scarcely a glimmer of the real underlying principles of good handwriting and before they could get a position in any occupation where good writing was a requirement, it was necessary for them to attend a business college, if for no other reason than that of learning to write well.

I had often heard the criticism advanced that the public schools failed to teach the pupils to write well in a period extending over eight years, while the business college in variably manages to teach them to write a good hand in from six months to a year, and usually the reason was given that the business college taught a superior system or method of writing.

Before I undertook my task, I sat down and tried to figure out just how much of this criticism were true, and I soon found that the reason advanced came far from telling it all. It wasn't long after I began to figure before I found that the average pupil in the average school was getting about a ten-minute period in which to practice writing each day, five days out of the week and thirty-five weeks out of the year. In a period of eight years this footed up to a total of two hundred thirty-three hours spent at penmanship practice. Then I found that a business college usually had about one hour's practice each day, five days out a week, and fifty-two weeks out of a year, which gave a total of two hundred sixty hours during the year. Here then was no small part of the reason, but it was not all. The two hundred thirty-three hours used in the public schools was divided into fourteen hundred lessons of ten minutes each. Allowing three minutes per lesson for time used in collecting and handling materials, we find a total of seventy hours of the public school pupils' writing time wasted. Allowing three minutes per lesson for time wasted in the business college, and deducting, we find that a public school pupil in an eight-year course spends one hundred sixty-three hours at actual practice against two hundred forty-seven hours spent in actual practice of the business college student in one year.

Nor was that all. Students in the business college work several hours a day at bookkeeping or similar work, which requires a great deal of careful writing and is the ideal place for the pupil to keep his muscles in training and to put into practice what he has learned in his penmanship lesson. The public school pupil does what writing he must do under very trying conditions, the larger part of it with poor pencils, poor paper, and often times a hard rough desk under his single sheet.

Nor was that all. The public school pupil except in a minority of cases where he comes under the influence of an excellent teacher, goes to school because he has to, and does what he does, not usually because of any innate desire on his part, but because it is required of him, while the business college pupil is usually of an age where he has begun to see the advantage of learning to write and so works at it because he wants to.

Nor was that all. Half of the time allowance given to pupils in the public schools, comes during his first four years of school, and it is a recognized fact among all educators that these are not the years when the skillful writing is developed. Whereas the business college pupil has usually reached the age where he likes



J. O. PETERSON.

to excel in skillful arts and his development has reached a stage where skill is easily acquired.

Neither is this all, because in the public schools a larger part of the teacher's effort must be directed toward teaching the pupil the act of writing as the means of expression, whereas the penmanship teacher's effort in a business college is usually directed solely toward teaching penmanship as an art of technical skill.

These then, are some of the conditions that I found when I began to study why the business college laughs at the efforts of the public schools in attempting to teach writing. It was under such conditions as these that I was expected to produce a handwriting on the part of fifteen thousand pupils that would compare with the product of the business college.

Did I do it?

A tall lank farmer some place in North Carolina was observed by a foot-sore stranger leaning up against a gate post watching one or two razorback hogs lazily sprawling in the sun. The stranger greeted him. The man grunted. "Have you lived here all your life?" asked the stranger by way of starting conversation. The man looked side-ways, spat into the dust and said with emphasis, "Not yet."

It is not my purpose to try to tell what has been accomplished, nor how. The school system which is a public utility in which all the phases of a community must be represented and considered, does not make changes as readily as an institution which caters only to the requirements of one specific class of activities. However, it may be said that a grammar grade pupil who wants to learn to write, no longer finds it absolutely necessary to wait until he finishes the grades and then attend a business college in order to learn to do so.

The business college that laughed at me three years ago, laughed a very nervous little laugh. Apparently it was afraid that if the pupils in the public schools learned to write well, or learned to write the kind of writing that was taught in their institution, it might detract from their patronage, especially since the teaching of penmanship was to be extended to such unheeded-lengths as that of teaching it in the commercial department in the high school. I don't know whether that business college is still laughing. I have been so busy that I haven't had time to consult them, but I do know if the attitude toward our pupils has been right, the fact that some of the pupils in the public schools have learned to write well, instead of retracting from the patronage of that business college, must certainly have had the opposite effect. I notice in my work that as soon as the pupils begin to learn to write well, they begin to want to do it better. Those who have not advanced so far begin to see what the others about them are

achieving, and so begin to realize that it is possible for them also to learn the same things. Also, they begin to see the practical possibilities of what they have acquired, and they begin to look for opportunities in which to apply their newly acquired hand-writing. This, at once brings to their attention the possibilities of a commercial course, either in the business college, or a commercial high school. Whether they go to either of these institutions depends of course, upon their opportunities and upon the proper line of their interest after it reaches the proper stage.

Whether the business college has any reason to fear the commercial department of the high school does not come within my present concern, but we are trying to make the penmanship of our commercial students such that it will not be necessary for them to leave the high school after learning their shorthand and their book-keeping to attend a business college in order to acquire a little penmanship, and thus we hope to deprive these institutions of at least one good laugh.

From the point of view of a penmanship supervisor working in the grades, I should say that the reason the business college laughs, or at least the reason why the business college should laugh, is not because the efforts to teach writing in the public schools are futile, for it is a very evident fact that they are no longer futile, but because every effort to learn to write well, made by a pupil, tends to create an interest in one of the most important subjects taught in the business college, and every bit of skill acquired in this practice work seeks an outlet through some other commercial subject, so that taken as a whole, the teaching of penmanship in the public schools, where penmanship is well and properly taught, brings the pupil's attention to a focus upon the advantages of a complete commercial training.

F. E. PETERSON

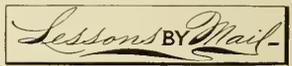
44 Breckenridge St., Buffalo, N. Y., is still in business. 24 cards with name, fancy or engraved style. 25c; better quality 30c. Mr. Miss or Mrs. cards, engraved style 24. 40c. 60 stamps, 25c. 100 stamps, 35c. 200 stamps, 50c. White, blue or purple, 18c per hundred, postpaid. U. S. stamps taken.

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This is the book every teacher of writing needs, and every student should have. It will show you how the letters, figures, and signs are made, and how to teach and practice writing in a systematic way. Price, 50c.

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CHURCHILL BUSINESS INSTITUTE

Grand Rapids

Michigan



Mr. I. S. Preston, the veteran penmanship teacher, formerly of New York and recently of Lundys Lane, Pa., died suddenly September 20th at the age of about seventy-six years. He was in good health up to the time of his death and wrote a remarkably strong hand for one of his years. He was one of the old time itinerant writing teachers whose success depended upon his talents and pleasing personality quite as much as upon his skill as a penman.

CLUBS

The following is a partial list of loyal supporters, who sent clubs during the last month, ranging from four to one-hundred and sixty subscriptions:

E. W. Stein, Duff's College, Pittsburg, Pa.; Draughton Business College, Little Rock, Ark.; J. R. Bennett, Chicago, Ill., Metropolitan Business College; G. H. Ringle, Isbepming, Mich.; J. M. Sitze, Cape Girardeau, Mo., State Normal School; A. F. Meub, La Junta, Colo.; Victor Lee Dodson, Wilkes-Barre, Pa., Business College; P. J. Duffus, Niagara Falls, N. Y., Business Institute; J. C. McTavish, Edmonton, McTavish Business College, Alta, Can.; Geo. Collins, Ferris Institute, Big Rapids, Mich.; C. L. McNitt, Baraboo, Wis., Business College; J. A. Stryker, Kearney, Neb.; J. C. Bryant, Y. M. C. A., Los Angeles, Calif.; Mrs. C. O. Meux, Mobile, Ala., Business College; J. W. D. Indl, Indiana Bus. Kan.; J. F. Fraling, Kokomo, Ind., Indiana Business College; A. C. Chipman, Salt Lake City, Utah, L. D. S. Business College; Frank Andrews, McCann's Business College, Mahanoy City, Pa.; A. A. Milton, Rock Island, Ill., Augustana Business College; J. D. Cully, Meriden, Conn., Pequod Business School; D. L. M. Raker, Harrisburg, Pa., School of Commerce; D. Webster Groh, Jr., Hagerstown, Md., Principal Washington County High School; J. K. Kincaid, Cincinnati, O., Mueller School; E. C. Hendrix, Baltimore, Maryland, Business College; E. L. Grady, North Manchester, Indiana, Manchester College; F. M. Bedinger, Hancock, Michigan, High School; Charles C. Jones, Dunkirk, N. Y., High School; J. K. Admire, Cleveland, O., Metropolitan Business College; H. E. Kilmer, Elkhart, Ind., Business College; A. M. Reichard, Tiffin, O., Heidelberg Commercial College; Miss Emil House, Plainville, Ill.; H. A. Reneau, Monroe, Wis., Business Institute; F. O. Davis, College of Commerce, Racine, Wis.; J. Edward Waite, Hazelton, Pa., Business College; V. E. Madray, Butte, Mont., Jr. High School; G. W. Broyles, Buchanan, W. Va., W. Va. Wesleyan College; L. L. Branthover, Pittsburg, Pa., Academy; J. A. Buell, Minneapolis, Minneapolis Business College; Lars Gustafson, Appleton, Wis.; Robt. Johnson, Jackson, Tenn., School of Business; G. E. Gustafson, Inter-State Commercial College, Reading, Pennsylvania; G. E.

Lyon, Newcastle, Pa., Business College; C. H. Hinchey, Healdsburg, Calif., Public Schools; C. C. Wiggins, Negaunee, Mich.; W. K. Crouthamel, Concord, Mass., High School; A. G. Bauer, Lebanon, Pa., Business College; D. C. Beighey, Elyria, Ohio, Business College; C. S. Cressey, Newark, New Jersey; Miss C. P. Fawcett, Fort Fairfield, Me.; M. M. Lindsay, New Bedford, Mass., Kinyon's Com'l Shd. School; J. S. Lilly, Strayer's Business College, Philadelphia, Pa.; Geo. L. Griswold, Albion, Mich., College; O. M. Stiffney, South Bend, Ind., Business College; Leo J. Kent, Vinton, Iowa, Tilford Academy; W. C. Brownfield, Bowling Green, Ky., Business University; Don E. Wiseman, Mountain State Business College, Parkersburg, W. Va.; Thaddeus J. Keefe, Prin. Com'l Dept. High School Central Falls, R. I.; C. Edward Presho, Elliott Com'l School, Wheeling, W. Va.; A. F. Day, Hutchinson, Kans., High School; L. A. Sabanks, Texas Christian University, Fort Worth, Texas.; Daniel W. Hoff, Meadville, Pa., Com'l College; C. B. Bloom, Lock Haven, Pa., Central State Normal School.

SPECIMENS

Mr. H. J. Ennis, Portland, Ore., writes an exceptionally fine ornamental hand and a corresponding business hand as indicated by a page of artistically executed cards and specimens in various styles of penmanship. He also does some very neat lettering with the double pointed Soennecken Pen. Mr. Ennis' work is especially neat and delicate accurate.

We recently had the pleasure of examining a number of specimens of show card lettering such as W. A. Thompson, Pontiac, Mich., gives in his mail order course. The work is very practical and quite artistic. The course he is giving is all that he claims for it, which cannot be said of a great deal of work being done by correspondence. We have known him for a number of years and take pleasure in recommending him as being efficient and reliable. Commercial schools and students find the course practical.

We acknowledge receipt of a splendidly written letter in ornamental style from Mr. H. B. Lehman, Central High School, St. Louis, Mo. Mr. Lehman has been an expert with the pen for a good many years, and we believe his work is now finer than ever before. We are glad to say that some of his best work will appear in THE BUSINESS EDUCATOR from this on from time to time. We also wish to call attention to his advertisement elsewhere in these columns.

Mr. Edw. L. Teeter, West Hartford, Conn., although working on a farm, does some very good engrossing, specimens of his round hand and text lettering indicate he could easily become an expert were he to follow it professionally.

Some splendid specimens of business and ornamental writing are from the skillful penman, A. P. Meub, of the La Junta, Colo., High School. We dare say the pupils of that community will be treated to the best penmanship instruction this year they have ever received.

Mr. D. P. Sapp of the Orange Co., Business College, Santa Ana, Calif., is a faithful supporter of THE BUSINESS EDUCATOR and is also becoming one of America's finest penmen as indicated by specimens recently received from him, some of which were very much like the famous Madarasz, while other specimens were very much like the almost equally famous, A. D. Taylor.

ALL SUMMER SCHOOL RECORDS BROKEN

104 commercial teachers, representing seventeen states and Canada, were in attendance, 36 members of this class secured the teachers' diploma, and the majority of the class were engaged on the ground for teaching positions by school officials who traveled long distances to secure personal interviews.

Enthusiastic letters are being received from many of these teachers now very happy in their work. A number of them will return next July to complete the preparation for the teachers' diploma. A good class of commercial teachers now in attendance, covering the subject matter of the commercial texts so as to be ready for the July work in methods. Full particulars in our bulletins, mailed on receipt of postal card request.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.



Miss Mary L. Mytton, whose portrait appears herewith, was born in New Albany, Mo., and when two years of age her parents moved to Ansley, Neb., where she attended the public schools, graduating from the high school at the age of sixteen. The next year she attended the Broken Bow Commercial and Normal College, where she graduated from the commercial course. While in this school she was a pupil of Mr. S. M. Blue, and from him she first learned of the Zanerian. After teaching two years in the public schools, she attended the Zanerian and completed the professional course, in 1907.

Since then she has taught penmanship, commercial subjects and shorthand in schools located in Nebraska, and Oklahoma, and has completed work in shorthand in Boyles Business College, Omaha, Neb. At the present time she is director of the stenographic department of the Marysville, Calif., Business and Normal College, which position and work she is enjoying very much.

Although devoting most of her time to shorthand, she finds that penmanship is the best means she has of securing desirable positions. She writes a good hand and as a consequence her letters of application are always given first consideration. What is true of Miss Mytton is true of anyone who writes well.

Miss Mytton possesses a pleasant personality, splendid health, unbounded enthusiasm and perseverance. Moreover she is loyal to her employer and faithful and painstaking to her pupils; two most valuable assets for anyone to possess.

V. E. Madray, director of the commercial department of the Butte, Mont., high school favored THE BUSINESS EDUCATOR with a list of seventy-six subscriptions. Mr. Madray is doing very efficient work in both penmanship and commercial lines. He is specializing on accountability.

Some well written cards are at hand from F. E. Persons, Buffalo, N. Y. Some of the capitals are among the very best we have ever received from him.

WANTED

A young man to manage one of our branch schools, Address,

WILLIAMS BUSINESS COLLEGE
MILWAUKEE, WIS.

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a b c d e f g g h i j
k l m n o p q r s t t
w x y z z (MADARASZ, J. C.)



C. A. Callan, whose portrait appears above, teaches penmanship and the commercial subjects in the Brainerd, Minn., High School, and it is needless to say he is doing the work in a manner complimentary to all concerned.

He is succeeding in transforming the handwriting of the average High School boy or girl to a genuine business hand, the kind that business colleges have heretofore been turning out, and better than some are doing.

Mr. Callan was born in Caro, Michigan. He received his early common school education in Tuscola County, completing his High school education at Caro. He then entered the Cleary Business College, where he was ably instructed in penmanship by George Kreigbaum,

Zanerian. After this he was connected with a business college located at Duluth, Minn., which position gave him a splendid opportunity to test his powers and gain experience, and for the past two years he has been doing the work as above stated in the Brainerd High School.

Mr. Callan is a young man of fine personality, a tireless worker, as well as a penman of considerable ability. His blackboard writing is especially good.

Mr. Callan is gradually working upward and onward, and expects to attain still greater success by attending the Zanerian next year.

There is no lasting power behind. Driving force, free movement and then more driving force is what is needed. So the more you work at your round hand writing, the stronger and surer it will be. Writer's cramp catches the finger movement penman sooner or later, generally sooner. The strained tension of the delicate muscles in the hand soon plays tag with you and the little jumps say, "You're it." Now then take a fresh grip on things and go at it the right way,—Strongly muscular when you've got the chance. Hit old finger movement bugaboo a sockdologer, put him to sleep and let him rest.

When you apply for a position, write direct to Secretary of the Company at the home office. Send the matter of a full policy like the two Stone examples, a full set of figures and say 3 or 4 names, also enclose a couple of references, your last teacher and a banker's, if possible. Enclose stamps for return of specimens if they are extra good. State your case fairly and truthfully. Dwell upon the fact that you desire to make good, and want the opening. For them to keep your letter on file, \$15 to \$10 per week as a starter. This is about the starting salary. The raise will come when you've shown your fitness and worth. Make a manly request, but don't beg. Don't be afraid to write 50 or 100 companies. If you want something these days make your want known. Don't take a position until your writing is fixed, and growing strong—and better all the time. The standard must be high to meet the competition of a thousand other applicants. Your letter and specimens must be the visible witness of your skill and ability. Medocre work goes to the waste basket. Send such work as will make that secretary "sit up" and take notice. If you can do that, he'll be calling for his stenographer quick—and when you're employed don't try to run the office, thinking you know it all. Possibly, the man in charge knows a little too. Good night and Good fortune to you.

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These lessons also appear in the Madarasz Book



PLATE II

Put in your good work on this set of lower case and figures. Here's where you make medicine. Discard your pre-conceived conception of these letters and adopt this quick style. You can't mix a Smith style, or a Jones style with a Madarasz style. If you like the Smith or Jones style better than the Madarasz style, stick to them faithfully, you'll land smewhere. Understand me, I am not finding fault with other styles, they all have their good and beautiful points. But they lack these days' requirements—Speed, Speed, and ease of execution. Any style that depends upon purely finger movement is bound to go to pieces sooner or later.



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WM. O. PRATT, MANAGER

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Established 8 years; widely advertised; low rent winter; free summers; cost operation \$100 each 12 months; income \$6000; inventory \$3000; equipment A-1; no debts; attendance 100; growing; no competition; city 10,000; rich western territory 50,000 to draw from; reason for selling owner interested in newspaper; cannot handle both; price \$9000 cash. Don't answer unless you have funds and want paying proposition. Address "School" care Business Educator, Columbus, Ohio.

Commercial Teachers:

It will cost you just \$1 00 for an everlasting membership in the **GIBB TEACHERS' AGENCY**. Our Slogan is **SERVICE** and it belongs to you. **DETROIT, MICHIGAN.**

No pages of the Business Educator are scanned more closely than its advertising pages, because they convey vital information alike to pupil, teacher and proprietor.

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Backed by twelve years of successful experience in supplying first-class bookkeeping, shorthand and penmanship teachers, we solicit a share of your patronage this year.

E. C. ROGERS, MANAGER 20 EAST GAY STREET, COLUMBUS, OHIO

WANTED

To purchase business college in city of 20,000 to 50,000 in central western state. Must be college with growing opportunities. Address O. B. care BUSINESS EDUCATOR, Columbus, O.

TEACHERS FOR JANUARY 1

We want every penman and commercial teacher who can accept a position or a promotion about January 1, 1913, to enroll with us.

The calls are already on our files and others are coming in daily.

Write for our **FREE** literature.
THE INSTRUCTORS' AGENCY,
MARION, INDIANA.

29TH YEAR EXCEPTIONAL OPPORTUNITIES FOR HIGH GRADE COMMERCIAL TEACHERS

THE FISK TEACHERS' AGENCY, 834 STEGER BUILDING, CHICAGO

Luther B. D'Armond, who manages our commercial department, has been closely associated with school authorities for some eighteen years; and through his large number of acquaintances among educators who head the commercial departments, we are enabled to fill positions second to no other agency.

Permit us to further advise you, that we are numbered among the few agencies who employ a special man to head our commercial department, and by the way, this same Mr. D'Armond gives all his time to this particular work.

Other offices: Boston, New York, Washington, Denver, Berkeley, Los Angeles, Portland.

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We fill many openings by wire. Our wide acquaintance and long service enables us to render **Quick Service**

Business Colleges and Commercial High School positions our specialties.

WIRE OR WRITE US.

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OMAHA! \$1800! O. H. Peed, the new supervisor of penmanship in the Omaha Public Schools, was prepared for the job and adopted the right plan to get it—salary \$1800. Have also sent our candidates to Wilson's Modern Business College, Seattle, at \$135 monthly; Pocatello, Idaho, High School at \$1500. Lincoln, Nebraska, High School took two, etc. Get our free registration blanks. We are helping others—why not you?

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ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

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449 S. 2nd Street

LOUISVILLE, KENTUCKY

Our specialty is furnishing public and private schools with competent teachers of the commercial branches, shorthand, penmanship, etc. We invite correspondence from schools in need of first-class teachers, and from teachers who desire connection with good schools. **No Registration Fee.**

Making New Records

Our September business this year has almost doubled the best preceding September record, and to-day (September 28) we could put ten men in fifteen-hundred-dollar positions if we had the men; and we could use a large number of young medium-priced men of small experience and good preparation, if they could write well. Why do not young men planning to teach commercial branches wake up to the importance of good penmanship? We have a desirable vacancy for a penmanship specialist and another for a Gregg man who can write well to begin January 1. The latter is a high school position paying \$1000 for nine months.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST)

E. E. GAYLORD, MANAGER
PROSPECT HILL, BEVERLY, MASS.



THE MOUNTAIN THAT IS HALF REMOVED.

ARTHUR G. SKEELES, ELLWOOD CITY, PA.

Not far from the Mount of Attainment stands The Mountain that is Half Removed.

The Mount of Attainment is high and steep. The path up the mountain side is long and rough. It is only by a hard climb that one can reach the summit.

The Mountain that is Half Removed is as high as the Mount of Attainment; but all the part that would need to be climbed is taken away, so that one can go forward as far as the summit without climbing.

Early one morning two young men started up the Mount of Attainment. For some time they climbed steadily on, following the path that had been made by many feet before them. Sometimes they found it best to help each other up some hard place. Sometimes they were compelled to go around some very steep cliff, by a longer path.

Before long they sat down to rest, and turned their faces toward the base of the mountain. As they looked over the path by which they had come, one thought of the hard climb they had had; the other of the beautiful flowers they had seen on the way. One thought also of the long rough way to the top of the mountain; while the other thought of the wonderful views they would have as they came nearer to the summit.

"I wish there was some other way to go to the top of the mountain," said the first. "I am tired of climbing."

"There seems to be no other way," said the other. "To get to the top of the mountain we must climb."

"Think how much faster we could go if the way were level," said the first.

"Yes, but it is the climbing that brings us nearer the top," answered the second.

Just then the first young man saw in the distance The Mountain that is Half Removed.

"Look at that mountain," he said. "All the part that must be climbed is taken away. There we can go forward without climbing."

"But that is not the Mount of Attainment," said the second. "This is the mountain we must climb."

"But that mountain is just as high as this," answered the first. "I am going to try it."

So they parted, one youth turning his face toward the summit of the Mount of Attainment, and climbing steadily onward and upward, while the other crossed over to The Mountain that is Half Removed.

The youth who had chosen to climb the Mount of Attainment found his progress somewhat slower than when his companion had been with him, as they had often helped each other over the hardest places; but he made his way steadily onward.

His companion, meanwhile, had reached the place from which the half of the mountain had been removed. He found the way level, and was able to go forward rapidly; but his way was dark and desolate. Instead of the flowers and birds and beautiful scenery of the Mount of Attainment, he found only a barren waste; while the shadow of the great half of the mountain before him lay over the land.

However, he went forward much faster than the youth who was climbing the Mount of Attainment, for he could go forward without climbing. So he pushed on into the shadow until in a short time he had reached the base of the mountain.

He had now traveled forward as far as the top of the mountain; but he found himself still at the foot. He had gone onward, but not upward; and the summit of the Mount of Attainment was still as high above him as when he started.

Not only that, but he saw now that he could not climb the great cliff before him. Taking away half of the mountain had indeed removed the necessity for climbing; but it had also removed the possibility of climbing to the top.

The great Mount of Attainment, steep as it was, had afforded a succession of footholds, so that it was always possible to take one more step in advance; but no man could take in one step the great height of The Mountain that is Half Removed.

The youth pondered sadly on all this, as he stood in the shadow of the mountain, and

looked vainly at the great height. Then he looked at his companion, whom he could see clearly against the blue sky as he climbed steadily up the Mount of Attainment.

"How foolish I was," said he to himself. "I wanted to find some place where I could go forward without climbing; but I see now that to go forward without climbing is worse than useless. Not only am I no nearer the top than when I started, but I have reached a place where I can go no farther."

"I will go back again to the foot of the Mount of Attainment, and begin to climb. There is still time to reach the summit before the sun goes down."

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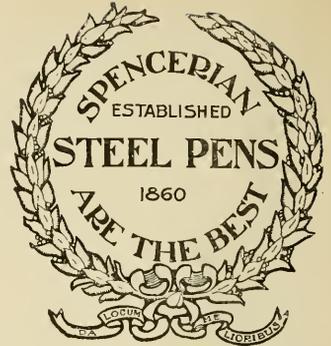
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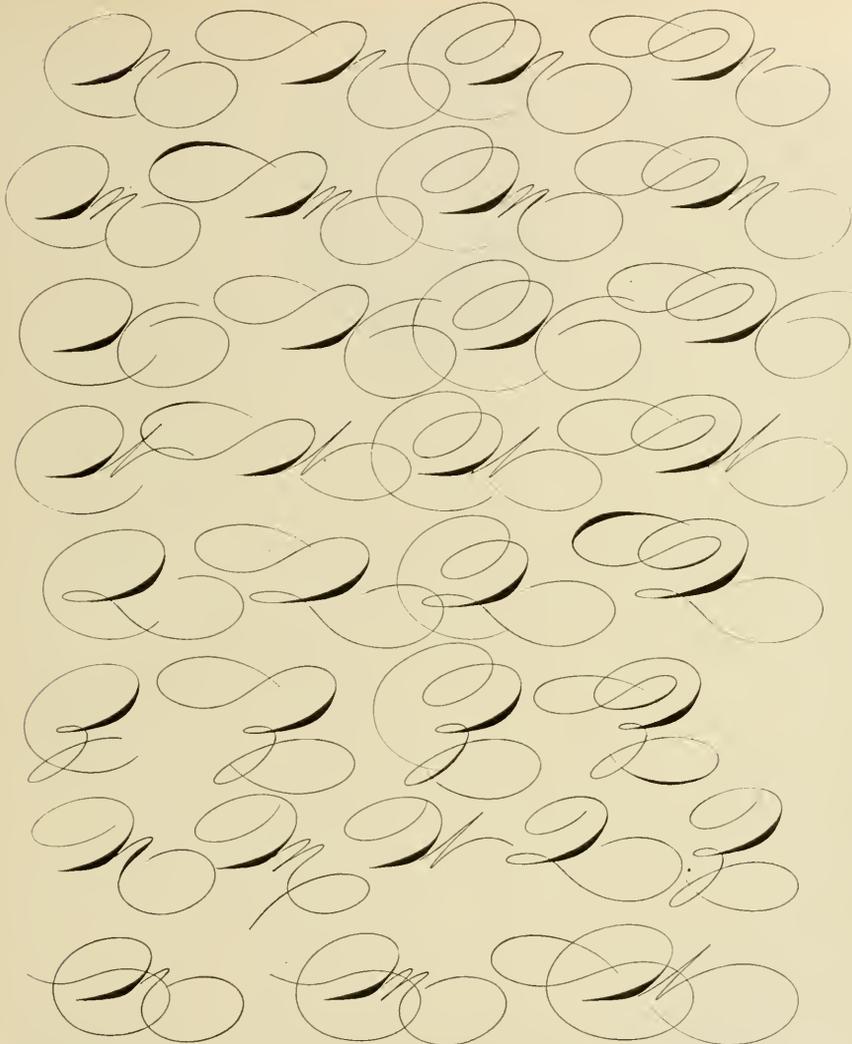
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Ornamental Penmanship
RENE GUILLARD,
 Chicago, Ill., Englewood Business College
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In this lesson I am applying a few of the principles given in the September issue. Notice that all the large ovals are horizontal and that the second part of the N, N and W do not connect with the shade.

The last part of the W is probably the most difficult thing in this lesson. Notice that in-

stead of being a sharp angle it is a very small turn. Above everything, aim for ease of execution, for the letters are pictures of the movements that executed them and if they are executed with a free, easy movement, they are certain to appear easy and without stiffness.

Have confidence, practice intelligently, do a great amount of work, and you will surely succeed.

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 Is for Students, Bookkeepers and Teachers to use in connection with any system of bookkeeping taught in Business Colleges, Commercial Departments of High, Normal and Grammar Schools. For class use or individual study. A wonderful aid to students and teachers of bookkeeping.
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THE OBLIQUE HOLDER.

The superiority of the oblique holder for shaded writing is now so generally acknowledged that no argument on that point is necessary. But there are oblique holders and oblique holders. To aid the student in his selection of an oblique holder is the purpose of this article. The theory of the oblique holder is to bring both points of the pen squarely upon the paper when held in an easy and natural position. This idea should never be lost sight of in selecting a holder. Theoretically, the oblique holder should be so constructed that the slant of the pen in relation to the holder corresponds to the slant of the writing. Right here is encountered one of the many difficulties of making a universal holder to suit all penmen. There is a considerable difference in the degree of slant employed by good penmen. There is also a difference in the size and shape of hands and consequently in the manner of holding the pen so that the angle at which it touches the paper varies with the individual. The best oblique holders are adjusted for average conditions, and these happily fit the majority of individuals. In my own experimenting I have concluded that too little slant of the attachment tends to straighten the shades upon ovals. Considerable slant is best for heavy shading, while a lesser slant gives better control over the small letters. The normal is best for all ordinary purposes, as it favors neither extreme.

The one important rule for the adjustment of the pen is that its point be upon a line with the center of the stem. Good work cannot be done unless it is so adjusted. In this connection is a little point that I have never seen touched upon. Should the point of the pen be elevated so as to be on a line with the top of the stem, or should it be depressed to a point exactly opposite the center of the stem? Upon this point I am not absolutely sure. Many penmen prefer an elevated pen point for engraving script, and it seems to work well for that style of writing. But for bold off hand shading, if the pen point is elevated, the fingers have to be bent more to bring the pen into the proper position, thus crowding them and by the extra tension restricting freedom. That, at least, has been my experience. On the other hand, if the pen point is depressed to a line with the center of the stem, the pen is apt to be too nearly vertical for best results. So I find the normal best and so adjust my holders that the pen point is about half way between center and top of stem. Smoother work can be done if the pen is so held that the oblique attachment is at about right angles to the main slant of the writing. I have illustrated just what I mean by the little cut of an abbrevi-



ated capital stem. The line above and to the right of the shade shows the relative position of the top of the oblique attachment as I held the pen when making the stem. Briefly stated, the important point is to so adjust and hold the pen that both nibs act evenly as they press the paper. But a holder may be properly adjusted and yet not be the best for the individual. The holder should be so shaped that it feels easy and natural in the hand. If it requires an effort to hold it, the undue tension on muscle and nerve will prevent the best work from being accomplished. Get a holder then that fits the hand.

The accompanying signatures are somewhat of a novelty, having all been written at one sitting with the same pen and ink, but a different holder was used on each signature. The conditions, aside from the holder, were substantially the same for each signature, except that the pen lost some of its quality toward the last by the frequent changes from one holder to another, into some of which it did not insert easily. These are given to show how oblique holders differing widely in size and shape may be so adjusted by careful experimentation as to be acceptable instruments. But, like myself, you will always find your favorite that seems a little better for you than any other. The little photograph will give you an idea of the shape of the different holders. The number of the holder corresponds with the number upon the signature showing which holder was used in each case.

No. 1 was a Spencerian holder. I believe the Spencerian was the first oblique holder on the market. This was the first one that I ever saw. It had two faults. The pen did not slant enough—the tendency to flat shaded ovals. And the holder was too small. To remedy the latter defect I slipped a rubber sleeve over the holder. No. 2 was similar to the Spencerian, but was larger making it a little easier to hold and manipulate. No. 3 was a Holcomb holder. This was an improvement over the Spencerian type in several particulars. I used this holder constantly for some time. No. 4 was the Excelsior, which was the best cheap holder ever produced. No. 5 was hand made. I fail to remember the maker's name. He resided in a Western state and advertised these holders quite extensively at one time. It was beautifully finished and gracefully shaped but was too small to suit my hand. No. 6 was also hand made and nicely adjusted. It was made and presented to me by L. Faretra when a student with E. L. Glick. Note the gracefulness of the signature. I think the maker imparted to the holder in some mysterious manner some of his own wonderful skill. No. 7 was a Magnusson holder. A fine holder

in every way. No. 8 was a Zanerian. Finely finished, carefully adjusted and of good size, it is a splendid holder. I like it especially well for engraving script and drawing. No. 9 was made by E. J. Plantier, who is a very fine penman and a genius at carving. For off hand work this is my favorite as it seems to just fit my fingers. See where the swell is. Unfortunately about two inches of the finely tapering stem was broken off accidentally.

FRED S. HEATH.

Concord, N. H.

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By F. S. Heath, Illustrating Article on the Oblique Holder presented herewith.



Washington, Pa., June 22, 1911.

Mr.

W. A. Kitchell, County President,

Ancient Order Vithernians,

Allegheny County, Pennsylvania,

My Dear Sir and Brother:

On behalf of

OUR NATIONAL PRESIDENT,

and myself, permit me to extend to you the County and Division Officers and members of the Organization in your County, our most sincere thanks for the many courtesies and favors extended to us upon our recent visit to your City. Permit us also to extend to you and the Brother Officers and members of the Organization in your County, our congratulations upon the successful termination of your efforts to have the degrees conferred upon

a class of one thousand members.

It affords us much pleasure to say to you that the spectacle of conferring the degrees upon 942 members at one time is an honor that no other National Officer or any other Officer of our Order outside of your County has ever witnessed. This event in our estimation will do our Organization more good than anything which has ever happened within its ranks since it was organized, and we believe that it is the first step along the road of doubling our membership.

THE National President and the National Secretara felt your aim filled with a firm determination to go forth with renewed vigor to battle for the principles of our Organization, and to place before our Order the magnificent work done in your County as an incentive to increase our membership elsewhere.

Permit us to extend to you our congratulations upon the magnificent success of your Annual Field Day. The affair, in our judgment surpassed anything of a similar nature which we have ever had the pleasure of witnessing and was a credit alike to our order and race in

Traternally Yours,
George W. Quinn

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Engrossed Album

A simple, yet effective page, containing much of practical value to pen and brush workers. Aim for strong, graceful sweeps and curves in the scroll work. Draw the design in pencil very carefully then add the color. Lastly, outline with a No. 5 Soennecken pen. The color values are of the most importance as they govern the effect. Keep the tones light over the dark background and work from dark to light, as a rule, but not always. Keep your colors clean with a "free brush." Beginners are quite apt to be afraid of color, and until they pass this point in their career, their work will be lacking in strength and transparency.

Letter the body with a Number 2½ broad pen and aim for uniformity. The initials "I" and "T" are in red. The tracery and dots are white. Mix Chinese white to flow freely and use a coarse pen in applying.

Now don't copy the design exactly but make some changes here and there and thus cultivate originality. Study color schemes on book and magazine covers and make use of ideas that may be obtained in this way.

The world moves—don't stand still in your work. Advance should be your motto.

Send us some of your work and don't be afraid to ask questions. You are welcome to our advice for what it is worth.

An Explanatory and Instructive Letter From Mr. Costello Concerning the Engrossing on the Following Page.

Messrs. Zaner & Bloser,
Columbus, Ohio.

Gentleman: Am sending you this time a piece of work the result of following out the instructions of my customer to make the embellishment or decoration appropriate to the subject matter of the text. The Ancient Irish Bard and the wolf hound his inseparable companion, the round tower, many of which dot Ireland's landscape, the Irish flag and stray sprays of shamrock are all typical of the Emerald Isle and the stars and stripes and eagle gives the design the necessary American touch. The entire design is of course first sketched in pencil, and when same is properly balanced the whole with the exception of the portrait is outlined with a 303 Gillott pen and waterproof ink. The portrait may be outlined with a light wash of Green made from mixing Hooker's Green with Payne's Gray and the entire job is finished with various tints produced from this mixture. The border is ruled on with a Soennecken pen and T square and the curved portions with the same Pen free hand.

It will be readily understood that the use of waterproof ink permits the washing over of the work with the brush and color without in any way disturbing the ink. The work was done on a sheet of kid finish Bristol Board 22x28 and now hangs in the club house of the society in the city of Pittsburg. An order of this kind is much harder to fill satisfactorily, than it would be if the engrosser is allowed to use his own judgment in getting up something merely ornamental.

I would advise the student of engrossing to keep as many scrap books as he can of the work of others and let the scraps include everything that he can find of an ornamental nature. The lettering in the accompanying design is all made with a Soennecken pen.

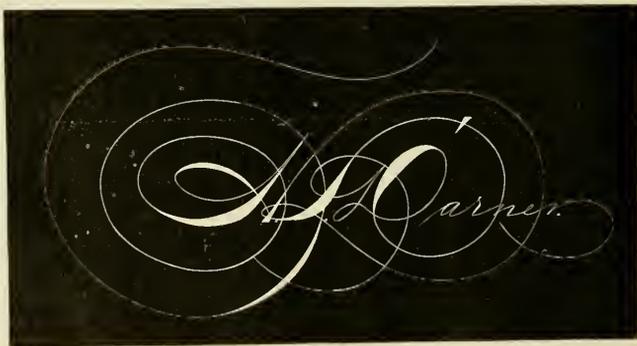
Very Sincerely Yours,
P. W. COSTELLO.

and his name has been
duly recorded as a member
of this Lodge.

In Testimony Whereof

The Seal of the
Lodge is hereunto
attached, and the signatures
of the proper
officers affixed.

W.M.
S.W.
SECRETARY





CLUB CHAT

An exceptionally large list of subscriptions to **THE BUSINESS EDUCATOR** has been received from J. E. Hutchinson, supervisor of writing in the public schools, of Denver, Colo. We recently had the pleasure of issuing the largest number of teachers' Certificates to Denver teachers thus far given to the teachers of any one city at one time, the credit of which is due to the enthusiasm of Mr. Hutchinson and the exceptional work of the teachers. Mr. Hutchinson is a live wire.

D. C. Beighey, of the Elyria, Ohio, Business College, favored **THE BUSINESS EDUCATOR** with a list of eighteen subscriptions. He states that he has a very nice class in penmanship and all are good workers. We might add that Mr. Beighey is a good worker himself, and we know that the work habit is contagious, especially so by pupils from teachers. Mr. Beighey is adding to his reputation as a commercial teacher year by year by the good work he is doing.

F. E. Curry, of the Heald's College, Oakland, Calif., sent quite a large list of subscriptions which was written in a very beautiful business hand. Mr. Curry's business writing ranks among the very finest.

Forty-six subscriptions, with a promise of another club soon, have been received from A. F. Day, Director of the Hutchinson, Kans., High School. Penmanship in this school is certainly receiving its deserved share of attention. Last year this school secured excellent results in penmanship and this year promises to be even better.

E. N. Johnson, of the commercial department of the Valley City N. Dak., High School, favored **THE BUSINESS EDUCATOR** with a list of twenty-four subscriptions. Each year we find

more commercial high schools using **THE BUSINESS EDUCATOR** in connection with their work. More interest is being taken in penmanship in high schools all over the country than ever before.

M. A. Smythe, one of the professional penmen of the Roanoke, Va., National Business College, again favored **THE EDUCATOR** with a large list of subscriptions. He states that their opening was very good. We wish that all might see the excellent signature attached to his letter, but we cannot engrave it, the lines being too fine.

C. O. Miller, Littleford School, Cincinnati, Ohio, shows his appreciation of **THE BUSINESS EDUCATOR** in the shape of a list of twenty-two subscriptions.

A. M. Toler, the expert penman of Dunsmore Business College, Staunton, Va., favored us with a splendid list of subscriptions in September with the information that their school was unusually large this fall. Mr. Toler is an exceptionally fine penman and teacher, and a thoroughly gentleman from top to toe.

Frank Stinebower, who has charge of the commercial department of the Coldwater, Mich., public schools, favored **THE BUSINESS EDUCATOR** with a club of eighty subscriptions. Mr. Stinebower reports that his enrollment shows forty-five more students in attendance in the commercial department this year than last, which means that about one-third of the students enrolled in the high school are in the commercial department. This indicates much interest in the commercial work, and Mr. Stinebower is to be congratulated on the fact that commercial education stands in such high favor in Coldwater. This condition is no doubt due in a great measure to the good work Mr. Stinebower is doing.

O. L. Nordstrom of the Suomi-College, Hancock, Mich., favored us with a list of thirty-three subscriptions. Mr. Nordstrom is a faithful supporter of **THE BUSINESS EDUCATOR**.

Last year many of his students succeeded in securing **BUSINESS EDUCATOR** Certificates. This indicates that he is very enthusiastic in penmanship.

J. K. Kincaid, of the Mueller School of Business, Cincinnati, Ohio, favored **THE BUSINESS EDUCATOR** with a nice list of subscriptions. Mr. Kincaid is a strong penmanship teacher, and writes a good business hand.

E. A. Keigen, of Onaway, Mich., favored us with a good list of subscriptions.

J. Goodenough, of the South Bend, Ind., Business College, is helping the good work along by favoring **THE BUSINESS EDUCATOR** with a good sized list of subscriptions. This school for many years has been a faithful supporter of good penmanship and each year many of their students secure Certificates.

A good list of subscriptions came from J. F. Caskey, of the Bellingham, Wash., Business College, on September 9th. Mr. Caskey states that he has made **THE BUSINESS EDUCATOR** a part of supplies for this year and that each pupil taking the regular course will get it whether he wants it or not. Of course, we confidently think that if any do not want the journal at the beginning of their work they will thank Mr. Caskey for including it in the list of supplies before the course is finished.

Ornate Penmanship.

Many of our readers will be glad to know that Mr. H. B. Lehman, penman in the Central High School, St. Louis, Mo., is contributing a series of ornate capital letters and other specimens to **THE BUSINESS EDUCATOR**, the first of which will appear elsewhere in this number. Mr. Lehman is one of America's most skillful penmen and the specimens, he is contributing are "right off the reel" so to speak, none of the shades being retouched or in any way doctored. The work will speak for itself and will be an eye-opener to those who do not know what Mr. Lehman is capable of doing.

Do Your Christmas Shopping Early

At this time every year, we begin to receive orders for quantities of our **Everybody's Dictionary**, for December delivery. Giving a Christmas present to each of your students would seem to be a small item toward making a successful school, but the special features, such as a Christmas present of a useful book like our **Everybody's Dictionary**, help to make the prominent and successful school.

The large number of orders that we annually receive at this time proves that the principals of many schools appreciate this fact. Embossed with your school name or words suitable for a Christmas present, this book becomes a valuable and permanent advertisement for the school. Our pocket dictionary is acknowledged to be the best published and it makes an ideal Christmas present for students.

To encourage the more general use of this Dictionary, we will prepay transportation charges on all dictionaries ordered before December 15th of this year.

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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 Hold or, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for sample.

W. A. BODE, Box 176, FAIR HAVEN, PA.

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Handwritten signature

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Send for sample of work done, 30c for a quire of paper with your initials in a neat monogram upon it 50c for a box complete, 25c for 25 name cards artistically written, 50c for a 1/2 pint. of the Best Glossy Black Ink on the market. Satisfaction Guaranteed.

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By S. O. Smith, Huntsinger's Business College, Hartford, Conn.



Handwritten signature: F. W. Tamblin

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.



Your NAME beautifully written on one dozen white, black, comic, or design cards, 15c. GENUINE LEATHER Card Case, size 4 1/4 x 3 inches, black or tan, 15c. sells every where for 30c. SET OF OBSOLETE CAPITALS 15c. 945 Ellsworth Avenue, Columbus, Ohio.

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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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The Most Perfect of Pens



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ENGRAVERS
COLUMBUS, OHIO



A group of Keystone, 1912, Zanerians in attendance at the summer session. Oh yes, they're a good looking lot, but their enthusiasm is even more catching than their faces, and their earnestness just about the limit of human endeavor and ambition. Indiana was a close second. Wonder which will be the more numerous in '13? And the best part is that most of them are holding splendid positions as supervisors and special teachers of penmanship! The 1913 summer session of the Zanerian promises to be the largest ever held, and the best, too, in the bargain.



HENRY R. M. COOK, C. P. A.,

Auditor of the Board of Education of the City of New York and late State Examiner, University of the State of New York and President, New York State Society of C. P. A., wrote to Dr. John H. Haaren, Associatd City Superintendent, under date of August 28, 1912, of "Rowe's Bookkeeping and Accountancy" then offered for listing in Greater New York, as follows:

"I have carefully examined the work, and am pleased to say that, in my judgment, it is one of the best, in fact, I may say, the best of its kind published."

"It is free from the usual descriptions of century old business methods and procedure usually employed by theoretical writers of business textbooks to illustrate to the unfortunate student the conditions of today. The book is replete with the latest and best methods now employed in the business world, and the manner of presentation is clear, sharp, and didactic."

"You need not have any hesitation in recommending to the Board of Superintendents that the book be placed on the list for use wherever bookkeeping is taught, in fact, I do not hesitate to say that the schools cannot afford to be without it."

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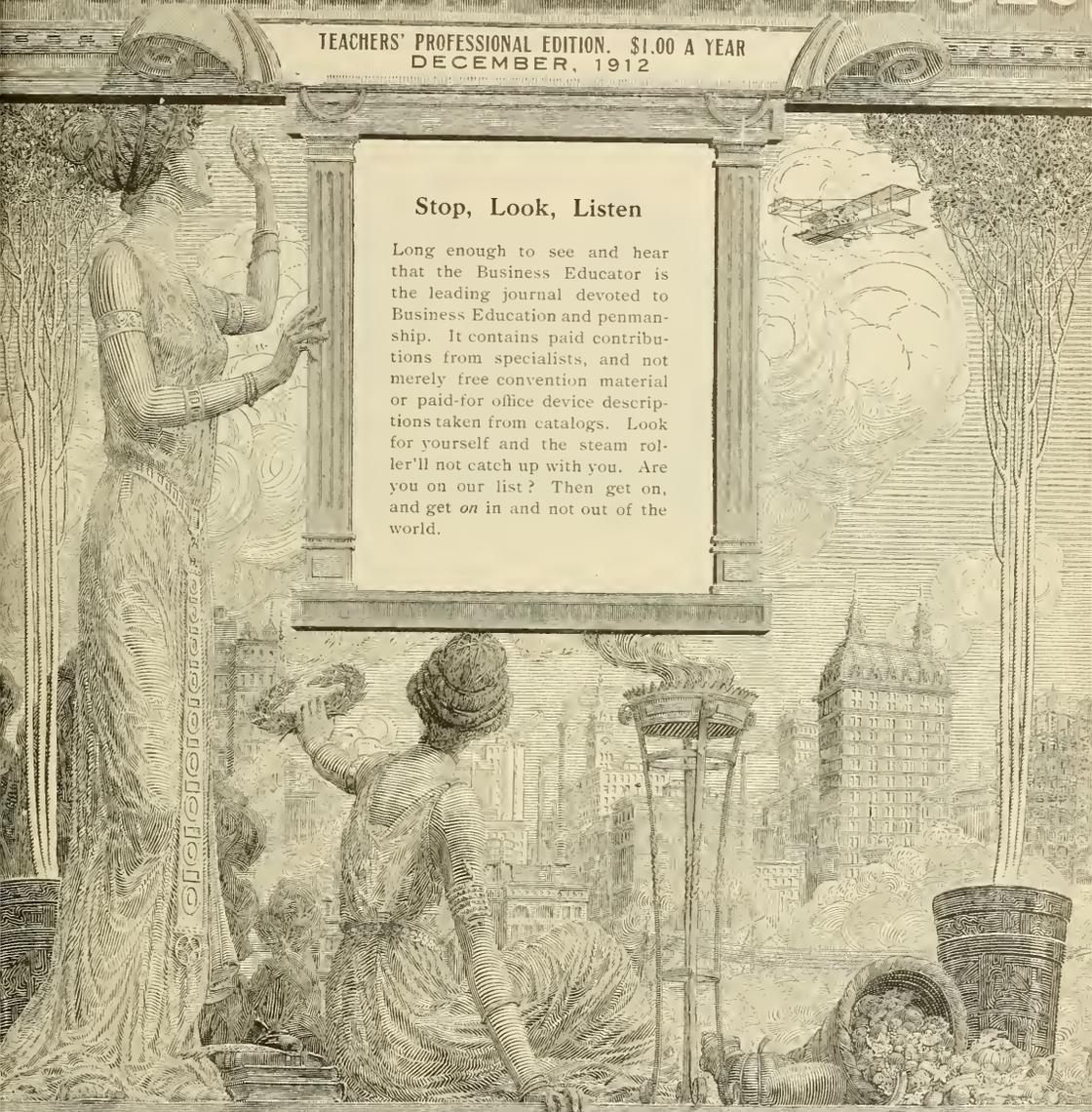
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The Elimination of the "Beginner"

THE business man almost invariably demands an "experienced" stenographer. He knows from his own experience that it usually takes two or three years of experience for a stenographer to pick up the details of office routine, to get a grip on business methods, and to acquire the necessary technical skill.

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A knowledge of this condition led the author of *Office Training for Stenographers* to work out a thorough, systematic, comprehensive and interesting course of practice that could be introduced at the beginning of the advanced work in shorthand and carried on effectively through the remainder of the course. An analytical study was made of just the things that the student needs to fit him for efficient work in the best offices, where his duties are not restricted to merely taking dictation and in typing it out, but which bear so directly upon the stenographic work as to become virtually a part of it. These various phases of office work were woven into twelve vitally important and interesting lessons.

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But with all this the course remains wonderfully simple—simple for the teacher and simple for the student. Many of the problems the beginning stenographer has to deal with are complex simply because of his unfamiliarity with them.

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SHORTHAND

In the New York Public Schools

Extracts from a Report of a Special Committee appointed by the New York Board of Education.

NEW YORK, MAY 29, 1912.

DR. EDWARD L. STEVENS,
Associate City Superintendent,
59th St. and Park Ave., New York.

DEAR SIR:

The Committee on Shorthand and Shorthand Text-Books are unanimously in favor of the following propositions:

2. That the Isaac Pitman system should be retained as the uniform system for the High Schools.
- A. The Isaac Pitman system is giving eminent satisfaction. We believe that the shorthand teachers are practically unanimous in favoring its retention. We know of no demand for a change coming from within the schools.
- B. The practical results obtained with the Isaac Pitman system are excellent. A large majority of the pupils who receive instruction five periods per week for two years—the time required by the Regents syllabus—pass the Regents test at one hundred words per minute to five minutes. Our graduates are in constant demand as stenographers. Your Committee have personal knowledge of the fact that many business houses are so well pleased with the work of our graduates that they apply to our High Schools year after year for additional stenographers.
- D. We believe that the Isaac Pitman system is the best system for the schools. In our judgment, it has the best text-books. It has the widest range of literature engraved in shorthand for reading practice. It has the largest number of text-books devoted to training the specialist in shorthand, which are of great service to those pupils who, after graduation, desire to continue their studies with a view to becoming experts in some special line of technical reporting. While the abstract question—"Which is the BEST system of shorthand?"—is not strictly within the scope of your Committee's inquiry, it is reassuring to note that the system adopted by the Board of Education has won seven of the ten prizes award-

ed at the International Shorthand Speed Contests since 1906; that Mr. Nathan Behrin, an Isaac Pitman writer who received his first lessons in stenography in one of the New York City High Schools, now holds the title of Champion Shorthand Writer of the World, awarded at the International Shorthand Speed Contest held at Buffalo on August 28, 1911, his gross speed being 280 words per minute for five minutes, his percentage of accuracy being 95.71, and his net speed under the rules being 268 words per minute; and that Mr. Behrin has the unique distinction of having received a rating of 100% by the Municipal Civil Service Commission of the City of New York in the Court Stenographer's Examination, in which the dictation was given at the rate of 200 words per minute for five consecutive minutes. The Committee believe that these facts offer conclusive evidence that the Board of Education has made no mistake in adopting the Isaac Pitman system.

3. That no text-books be added to the list, or permitted to remain on the list, which present modifications that are in conflict with the approved principles of the Isaac Pitman system.

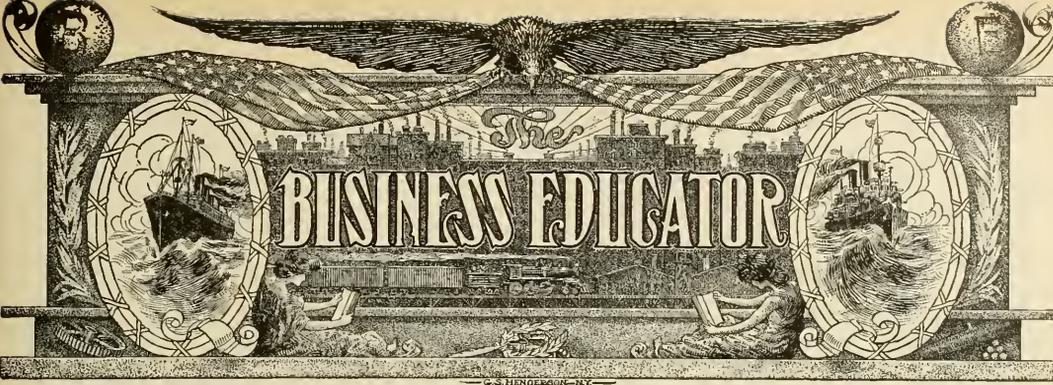
- A. We believe that authenticity of text books is just as important a matter as uniformity of system. Experience has taught that if text-books presenting modifications are placed upon the list there is serious danger that they will be introduced into some schools to take their place side by side with the standard text-books. This is a serious menace to the progress of those pupils who, at different stages of their work, have to use both kinds of text-books. It destroys the confidence of the pupils in both text-books and teachers, and utterly confuses them by a conflict of authorities. Moreover, it tends to disorganize the department by causing disagreements among the teachers and fostering among them a spirit of rivalry and antagonism.

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VOLUME XVIII

COLUMBUS, O., DEC., 1912

NUMBER IV

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager

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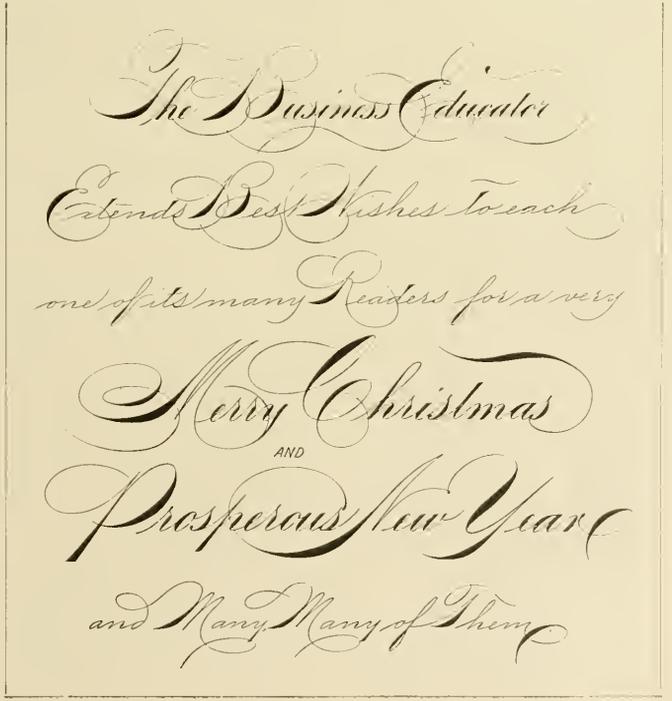
PRIZES TO CERTIFICATE WINNERS.

To stimulate interest in penmanship, THE BUSINESS EDUCATOR will give two prizes this year; one to the high school and the other to the business college securing the largest number of BUSINESS EDUCATOR Certificates between Jan. 1, 1913, and June 1, 1913.

The prizes will be in the form of specimens of pen work which may be framed and hung in the school room, comprising Writing, Lettering and Flourishing by Messrs. Zaner and Lupfer.

Every teacher should encourage his pupils to do their best to win one of the valuable specimens. The mastering of a good handwriting will be worth many dollars to them, and the specimens will add greatly to the appearance of the schoolroom and will encourage better results in penmanship.

It will cost you nothing to try, and you win whether you get one of the specimens or not.





THE MONTESSORI MOVEMENT As Applied to Teaching Writing From a Penman's Standpoint.

NUMBER TWO.

Unquestionably the Montessori method possesses many fundamental, excellent things, which no one can afford to ignore. However, if one were to deduct from it the good things known and practiced in America before Dr. Montessori was near of age, probably one-tenth remains for assimilation. But that tenth is worth while, because anything is worth while, if it possess merit above what we have.

Probably the best part of the Montessori method as it pertains to writing is the emphasis placed upon sensory training. Through the sense of touch we gain a great deal of valuable information as credited to the senses of seeing and hearing, and therefore frequently the eyes and ears are overworked to learn which the hands should feel.

But the sense of touch employed in feeling the quality of textures, temperature, and shape, is not of much value in writing, since the kind of touch referred to is located or functioned in the skin, whereas writing is an optical, mental, and manual art. It is a motor rather than a sensory act; an outward rather than an inward process.

But there is a motor as well as a skin sense of touch, and it is this which penmen know little of and Madame Montessori appreciates too little in the process of learning and in the act of writing.

The motor sense of touch is located in the muscle rather than in the skin, and arises from the resistance of things through weight, pressure, and action. Place an object in the hand and its texture, temperature, and shape are determined mainly through the skin sense of touch, but its weight is determined primarily by the tenseness of contraction of muscle necessary to lift or hold it. Push an object or move it, and the degree of resistance is felt through the contractility of muscle.

Inasmuch as writing is a motor act rather than a manual product such as manufactured objects, the sense of feeling through skin is of minor importance. One might feel script forms cut out of pasteboard, sawed out of wood, or bent of wire all his life and yet be unable to write well, because the feeling referred to is a sensory or inward process the object of which is knowledge, whereas writing is a motor or outward process the object of which is expression.

Ideas of weight, resistance, and motion are therefore motor sensations, and should constitute the basic training in writing. The sense of sight is the natural gateway to the mind for form as in writing and

drawing, as it is also in light, shade, and color in illustration and painting.

In the manufacture of articles and textiles, involving the three dimensions such as height, width, and thickness, and textures such as cloth, metal, and wood, the tactile or skin sense is of great importance. And inasmuch as it is through this surface feeling that life is safeguarded from heat and cold, from accident and danger, it comes by nature and should come by education early in life, but when Madame Montessori or any one else assumes and concludes that this same instinctive, protective, sensory touch is the primal one in writing, she mistakes its function and would have the skin do that which devolves upon muscle. Supersensitiveness of feeling might be as objectionable and harmful as eye strain about which she is so concerned.

To make muscle sensitive to weight, to resistance, and to motion, and to make muscle responsive to suggestion, to direction, and to will, is the province of training for manual efficiency in writing. And this training is provided for in the Arm Movement Writing exercises, which are given to gain motor knowledge of and skill in the type forms underlying script letters and motions. The direct oval as in *O*; the straight line and reverse ovals as in *B*; the upper and lower turn principles as in *v* and *z*; the straight retrace line as in *l* and *d*; and the loop as in *l* and *b* serve at once as the means of sensory motor percepts and motor sensory performances.

Drill upon these exercises develops manual confidence and power and these in turn lead to facility in writing when the intervening steps between exercises, letters, words, and sentences are abridged and developed.

The real question is not how early is it possible for a child to learn to write, but rather when is the best time to encourage and develop the art of expressing and recording thought through written characters. At what time in life is it best to begin and develop without injury to the child or its future prospects of writing well the art of written expression? The answer should vary with the child's nervous and muscular development, some being able to begin the art more safely at three years than others are at six.

To those who have been conversant with the training of defective children as practiced in our foremost institutions for the blind, the deaf, the dumb, the idiotic, and the youthful criminal, recognize in the Montessori method well-known principles of psychology, physiology, and pedagogy many of which have been practiced and employed intu-

itively and under other terms. Madame Montessori, however, is expressing these principles in terser terms, with greater dynamic power, and more concrete apparatus than they have ever been formulated and explained for general application.

The studies we pursued a quarter of a century ago in anthropology, phrenology, temperaments, physiology, child development, and human nature, and a decade later in anatomy, have broadened our vision, chastened our impulses, liberalized our opinions, and sobered our judgment until we readily recognize and acknowledge that there is something good in nearly all social, political, industrial, religious, and educational reforms. And the Montessori method seems to possess its full share of good things, including exaggerations.

To begin by basing the principles of education upon the lowest plane of intelligence, such as in the idiot, and then gradually develop it to measure up to the capacity through inheritance and environment of the normal child, is sound and safe doctrine, but to conclude that the principles and pedagogy for defective children are sufficient for normal ones is preposterous.

But anyone with discrimination can safely and profitably study the Montessori doctrine, and practice much of it as well. To study the child more and the technic of writing less will be as profitable for penmen as for Dr. Montessori to practice penmanship more and for the time being study the child less. For Madame Montessori, like most university educated people, does not appreciate the sensory-motor-manual difficulties involved in writing. For no one who has not learned to write with ease and efficiency can know the quality of concentration and control necessary to write well. And not knowing the quality, they not infrequently misinterpret the kind, which Maria Montessori has done when she places more stress upon the training of the sense of touch through the skin by handling patterns of letters, than upon motor perception and performance by observing form and motion and experiencing motion and form through the practice of exercises preliminary to letter construction, words and sentences, and written expression.

The trouble with the Montessori doctrine is that she knows the child better than the art of writing, while penmen generally know the art better than the child. As a consequence neither alone can formulate the best pedagogy and practice. It remains, therefore, for someone to unite the theory of Montessori with the practice of some Madarasz, to produce that which is pedagogical and practical.



The Zaner Method of Arm Movement Writing is based upon anatomy and the methods of the leading child study specialists on the one hand, and upon the practices of the foremost penmen and teachers of writing on the other hand, thus making it pedagogically and technically safe and efficient in methods and practice.

NOVEL CURE FOR WRITER'S CRAMP.

In case any readers of THE BUSINESS EDUCATOR should ever suffer from writer's cramp it will be wise to remember how a certain naval paymaster recently cured himself. The case is reported in a recent issue of the New York Medical Record. The paymaster after recovering from an operation found that his signature was no longer uniform, was exceedingly shaky and was made with increasing difficulty as the day progressed. Any attempt to resume work necessitated long continued writing before he was in a proper state to do so, and led to a tremulousness of the hand and arm similar to that which ensues upon the excessive consumption of coffee or tobacco, or is caused by the toxin of some infectious or fatigue condition.

The treatment consisted in explaining to the patient that the fear of making an improper stroke caused lack of freedom and cramping of the muscles. He was directed to make free arm movements with chalk on the blackboard, paying no attention to the forms he drew, then to pass to a slate and later to pencil and paper, and then to gradually reduce the size of the writing.

After performing these exercises for one month the paymaster recovered.

W. P. STEINHAUSER, A. M. PH. D.
Supervisor of Writing, Public Schools, Ocean Grove, N. J.

There are various phases, causes, and symptoms of writer's cramp, and with it like many other abnormal conditions "what is one man's food proves to be another's poison." Therefore not likely one treatment will meet all cases, but the one cited above could do no one any harm. It indicates not only an excellent way of overcoming writer's cramp on the part of many, but it also indicates the most scientific process or method of learning to write on the part of pupils of any age or condition. At the blackboard the best possible ideas of form can be secured, as well as the best possible way of moving. It is practically impossible for persons at the blackboard, if they are not allowed to stand close to it, to use any other than the correct movement. In other words, at the blackboard they are forced to think and act through the muscles of the arm rather than of the fingers, and having formed the habit of so thinking and acting, they then have the foundation laid for the right kind of action on paper, the main difference

being in quality of effort acquired rather than kind of effort necessitated. There is no question but that THE BUSINESS EDUCATOR'S advocacy during a decade of large writing in the beginning with children is right, not only for children but for adults as well.

ART VS. UTILITY

The hen remarked to the muley cow, As she cackled her daily lay (That is the hen cackled), "Its funny how I'm good for an egg a day. I'm a fool to do it, for what do I get? My food and my lodging. My! But the poodle gets that—he's the household pet. And he never laid a single egg yet— Not even when eggs were high."

The muley cow remarked to the hen, As she masticated her cud (That is the cow did), "Well, what then? You quit and your name is mud. I'm good for eight gallons of milk a day, And I'm given my stable and grub; But the parrot gets that much anyway— And all she can gobble—and what does she pay? Not a dribble of milk, the duh!"

But the birded man remarked to the pair, "You get all that's coming to you; The poodle does tricks, and the parrot can swear, Which is something you can't do. You're necessary, but what's the use Of bewailing your daily part? You're common—work's your only excuse, You can't do nothin'—but jes' produce— What them fellers does is Art."

Exchange.

Columbus, Ohio.

Penmanship Students,
Everywhere, Now.

Gentlemen:— Are you working for the Certificate of Proficiency in business writing issued by the Business Educator?

Now is the time to make a start towards securing that beautiful Certificate, mastering a good hand-writing, and achieving success.

Sincerely yours

A. Supper.



First grade blackboard practice in writing by pupils of the Friends' West Philadelphia School, Philadelphia, Pa., of the Friends' Central System of Schools, Miss Elizabeth S. Davidson, special teacher and supervisor, of writing.

A B C D E F G H I J
K L M N O P Q R S T
1 2 3 4 5 U V W X Y Z 6 7 8 9 0

A line of my rapid penmanship

By Samuel Blutstein, age 15, Grade 9, Hartford, Conn., Public Schools, F. A. Curtis, Supervisor of Writing.

\$840⁰⁰

Minneapolis, Minn., Mar 7-07.
Bankers National Bank
Pay to the order of Eaton Burnett Co.
Eight Hundred Forty - Dollars
H. C. Peabody & Co.

By F. B. Courtney, Detroit, Mich.

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 W. A. Miller, Chicago, Ill., Metropolitan Business College.



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

EFFICIENCY

Efficiency is the modern test of education. Anything which makes for efficiency has an educational value. Health, brain and muscle are the trinity which make for efficiency.

Manual training is the new factor in education. It, more than any other, is placing hand training on a par with head training, and heart training on a par with both.

Writing is a Manual rather than a mental art. It is an intellectual tool in that it is employed to materialize and record thought. Good writing is manual efficiency and poor writing is manual inefficiency. Good or poor writing signifies neither intellectual strength nor weakness, but manual neglect or control. People who cannot saw straight are not the best instructors of straight sawing. Poor writers are not the best instructors of good writing, except by negation.

Any teacher who instructs pedagogically and trains practically in writing are unconsciously training pupils into efficiency in other things as well as writing, for writing taught rightly develops concentration and mental and physical effort and concentration is the secret of success in any line. Having acquired the art of concentrating in one line one then

has the key of success in any other line, and to a large extent the power to achieve success.

But there is too much unpedagogical teaching and haphazard drill during the writing hour to make for the highest efficiency either in writing or in other things. Teachers of writing would do well therefore to stick closely to universal laws governing the science of teaching all subjects in order to make for the highest success in the writing lesson as well as out. Penmen generally have been as short on pedagogy as teachers generally have been short on penmanship. It does not do therefore for the pot to call the kettle black, but better that we as penmen school ourselves and then by wisely directing our skill we will be better able to inspire teachers to acquire skill.

It is well for reforms to begin at home, and as a profession penmen have a good deal to learn pedagogically, quite as much as teachers have to acquire skillfully.

ARITHMETIC

Mr. O. S. Smith, L. L. B., teacher of Arithmetic in Packard School, will contribute a series of ten articles on Arithmetic to THE BUSINESS EDUCATOR beginning in the January, 1913, number, which we believe will compare favorably with any that have ever been given. We invite your critical and commendatory attention to them.

The series of articles on Arithmetic by J. H. Minick, come to a close in this number of THE BUSINESS EDUCATOR, and we wish to express our thanks for them and appreciation for their excellence. They have been widely read and appreciated, and further comment on our part is therefore unnecessary, except that we hope some time to have Mr. Minick with us again.

Schoolmasters to the Front

It begins to look as though schoolmasters have come unto their own in the election of Woodrow Wilson President of the United States, and W. N. Ferris Governor of Michigan.

We feel sure that if Wilson can dominate the bosses and interests in a National way as well as Ferris will those in Michigan, then the country will be doubly blessed instead of doubly bossed.

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Of the Professional Edition of the Business Educator for Dec., 1912.

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ACCOUNTANCY, B. P. Leister, C. P. A., Canton, O.

ARITHMETIC, J. H. Minick, Eastman College, Poughkeepsie, N. Y.

TYPEWRITING, Miss E. B. Dearborn, Y. W. C. A., Cleveland, O.

ENGLISH, J. S. Hall, Central High School, Philadelphia, Pa.

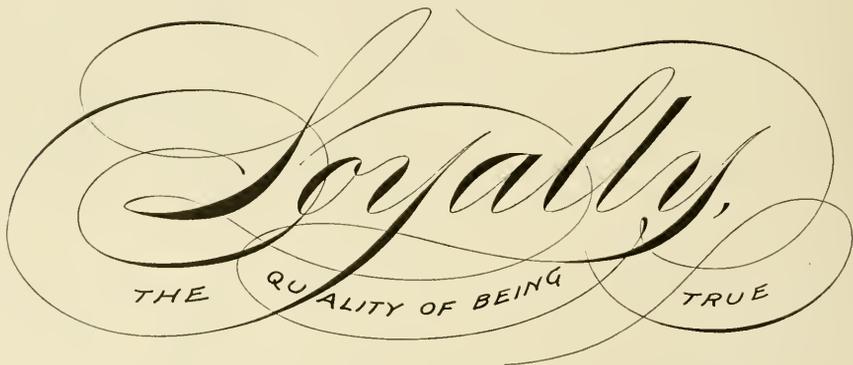
BUSINESS SUCCESS, Sherwin Cody, Chicago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair Business College, Spokane, Wn.

EDITORIALS.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.





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. Your thoughts are cordially invited.

THE PREPARATION OF COMMERCIAL TEACHERS.

We recently received a letter from one of the foremost commercial educators in America, Mr. S. C. Williams, of the Rochester, N. Y., Business Institute, from which we take the liberty of quoting the following:

"This big country of ours needs more commercial teachers' training schools, and the really capable directors of some of the high grade business schools located advantageously in different sections of the United States should have sufficient professional interest in their work to help this cause along.

"If I were to prepare a paper or read a lecture to private commercial school proprietors or managers it would bear on their attitude to this question. After an experience of fifty years in teaching commercial subjects why should their schools not be the logical headquarters for the training, and the very best training, for commercial teachers?"

Right you are Brother Williams, dean of the foremost Normal Training Commercial Teachers' Private School of America, for I presume your school has had to do with the training of more commercial teachers than any other. There is no reason why other schools should not do just as much, and even more, in this particular line than you have been doing, and there is no reason why you should not continue to do more each year than you have in the past years. And if commercial schools will awaken to their duty and opportunity, their work will be greatly enlarged and strengthened.

The business school that is doing good basic work in the qualification of young men and women as stenographers and bookkeepers, need but an additional post-graduate course to qualify the better educated or specially inclined of their pupils for commercial teaching. The business school is the logical school for such qualification and we have reason to believe an increasing number each year are preparing to meet this new demand, for there has been a dearth of commercial teachers this summer, many schools having great difficulty in securing competent teachers.

SECTIONAL OR NATIONAL.

A man who has the general welfare of our profession at heart recently remarked to your editor as follows:

"The Federation was formed in Chicago, and I have always felt that its meetings should be held no other place than in Chicago. It was originally intended to include the great Central West as its field of influence, and Chicago is the center of that sphere.

Then, again, it was originally intended to be a teachers' meeting of several different bodies, each within its own organization and the Federation of it was the smallest part. Gradually the interest has been concentrated in the general body rather than in the departments, with the inevitable result of diminished interest in the sections, and unconstructive programs in the Federation."

This is the question which bobs up every now and then, whether the National Commercial Teachers' Federation shall cease to aspire to be national and be content to be local, or whether it shall become truly national and cease to be local. It can't properly be both. Too frequently it has endeavored to be both, and as a consequence it has been a failure in part in both.

We have the Eastern Association, the Central Association and the Western Association with a number of sectional and quite a large number of state associations besides, all of which is right and proper. We have but one National in name, and to a large extent National in purpose, viz: The National Commercial Teachers' Federation. This association, we believe, is needed in order to co-operate with and unify the work of the several sectional and state associations. There is need of and room for just such a Federation of associations and interests, and if managed rightly, there is no reason why it should not be a pronounced professional and financial success. But to be so it must be broad in gage, far-seeing in purpose, and practical in its operations. To become such, and to remain such, men of ballast and balance, enthusiasm and perseverance need to be placed foremost in its councils and kept there to the exclusion of the spontaneous, the radical and the selfish. You will always find some of both in all organizations, but unfortunately for the Federation the former have not always been large enough in numbers to control the policy and direct the work effectively. And they have been too few in number because too many members have been swayed too frequently by sentiment, and acted too often by instincts of friendship rather than reason.

For the Federation to settle down in Chicago will defeat its national prospects. To become a local organization, it will then have a formidable rival in the Central association, as the two are too closely associated in locality and purpose for both to be successful.

To become truly national in power, influence, and help, the Federation needs to visit, strengthen and assist the schools and associations of the different sections. That is what the N. E. A. has done, growing powerful while doing it, having its ups and downs from time to time it is true, but being the stronger and better for its troubles. Why cannot the Feder-

ation do as well? It can and it *must*. Such an organization is needed and will continue to exist. Why not recognize that fact and measure up to its requirements and importance?

BY-PRODUCTS.

Accounting and auditing on the side is one of the best means a commercial teacher in a high school has of keeping up to date in methods and customs of conducting business and down to the level of details.

Boards of Education prohibiting such practice devitalize their commercial instruction. While it is not well to encourage or sanction outside interests on the part of teachers, it is unwise to block the way to progress and efficiency.

A committee in one of our largest cities not long since criticised the commercial instruction in its high schools because the teachers knew too little of business methods and customs. Due largely to the fact that they had never been in business or kept books or records of actual business transactions.

Many medium sized cities are favored by high grade commercial instruction because they encourage accounting and auditing on the side in order to hold good men. And what is true in smaller cities is likewise true of larger cities. Better have big able men part time than weaklings all of the time. Better to have teachers of ambition and ability than mediocre men who are satisfied with their pay and contented in their position.

THE MUELLER SCHOOL OF BUSINESS

Cincinnati, O., 10-11-12.

Gentlemen: I wish to renew my subscription to THE BUSINESS EDUCATOR and enclose herewith \$1.00 for that purpose.

I don't somehow seem to be able to get along without your paper. While I have not the time to read more than a very few of the good articles it contains from month to month, nevertheless THE EDUCATOR is an inspiration to me, as I take a few moments upon its receipt to glance through its pages.

It may be of interest to you to know that the enrollment of the Mueller School is much larger this year than ever before. This applies to the Night School as well as to the Day School.

The increasing attendance with which we are favored is the best proof of the claim that we have always made that the introduction of the commercial branches into the public schools is not going to be any detriment to the high-grade business colleges. On the contrary, it is particularly noticeable that from the very year that the public schools our city began to teach Bookkeeping and Shorthand in the free night schools, the enrollment in the Mueller Night School began to increase at a very rapid rate.

With best wishes and kindest regards to Messrs. Zaner & Bloer, I am,

Very truly yours,
D. D. MUELLER.

The above letter is typical of many we receive from time to time from the leading commercial schools of America. Private Business Schools



are not in danger of extinction so long as they give more in less time than the public schools have ever given or are likely to give in the near future. There is a degree of concentration and a quality of intensive instruction possible in a well organized private, pay school not possible in a public, free school. Then, too, the school hours are usually longer and the average age of the pupils older and the purpose more serious, all of which conspire to make the product of the private school highly efficient, considering the time usually given to the work.



Marshall's Mental Meanderings

The Truly Recently the Meanderer was invited to hear a talk on the gentle art of salesmanship by one who is devoting himself to that cult. The gentleman was glib of speech, pleasing in his address, and full of enthusiasm. Of course I was prepared to hear him declare that salesmanship is the greatest thing in the world, and that pretty much everybody is a salesman in some line or other. The man who is obsessed by one idea, always sees his mole hill as a mountain, and it is useless to expect from him any other scheme of perspective. But before tackling his theory and philosophy of salesmanship he delivered himself of a sentiment that spoiled all the rest of it for me. This is what he said: "Young men, (he was talking to a crowd at the Y. M. C. A.) when you begin to think about the *really great* men of this country whom do you think of? Why, you think of John D. Rockefeller, Andrew Carnegie, Pierpont Morgan and E. H. Harriman, don't you? These great salesmen are the men who have done things in this country?" And so on. I couldn't stand any more of that, so reached for my hat and started out to find a good motion picture show, or something else that would take the bad taste out of pie in this country. There are a lot more people bargain-hunters who really believe that this quartet of eminent money-grabbers and Wall Street gamblers are the greatest men in the country. They have a right to their opinion, and are welcome to it for all of me, but I do not have to sit still and hear this devil's doctrine preached into the ears of innocent young fellows who are hungry for real ideals. The golden calf already has enough worshippers, without proselytizing for them in the gracious halls of a Young Men's Christian Association.

Our Modern Miracles The Meanderer has recently invested in a talking machine. Not one of the tin-penny little contraptions with a megaphone attachment, which sounds like a back-woods Yankee talking through a dinner horn, but a really swell mahogany finished, cabinet affair, which costs a month's salary, and is so perfect in its performance, as to make "The Humoresque," "Theuckle Josh" and "My Hero," may as well be. I can't get over the wonder of it. And when the Daughter of the House, as a reward for her obligingness, in serving the music, is taken down town for a couple of hours among the motion picture shows, I am confronted with another miracle. The "Pathe Weekly" is announced

and I look down on the streets of London and see the reverent thousands following the bier of Gen. Booth. Next, I am looking on at close range as Kaiser William mounts his black charger, (by means of a step-ladder) and proceeds to review his troops, or rides up gallantly to the Landau of the Kaiserin, and chatters laughingly with her and her daughters. I might spend ten years in Germany without being able to see that! Presto, change! The familiar skyline of lower New York comes out on the screen, with the tumbling waves of the Hudson in the near foreground, and yachts, tugs, and great ferry boats passing and re-passing. Another second and we see the long line of battle ships and cruisers, stretching away up the river to Yonkers. Then we get a near view of the Mayflower with President Taft standing on the bridge, silk hat in hand, dealing out generous smiles as each warship passes, and seemingly all unconcerned as to what may happen to him on Nov. 5. Suddenly everything vanishes, and behold, I am gazing into the heart of an African jungle with a monster rhino lifting his huge horned front to a dozen yards away, while naked savages scatter in every direction. It is Allah's magic carpet brought to reality! But, as the Daughter and I walk home, she talks critically and nochalantly about the performance. It is of no particular wonder to her, she has been born among these miracles. But my memory runs back two or three decades, when we had no telephones or dynamos, or even electric lights. About the only wonder of my boyhood was the telegraph which came in only eight years before I was born. Suppose that along in the 70's I could have had a vision of what would come to pass within the next forty years; Electric cars; talking machines; wireless telegraphy; the deluge of airplanes carrying a man over the summit of Pikes Peak; telegraphing through the air from New York to Paris; Passenger airships plying regularly between German cities; motion photography, making us omnipresent and giving us to see the whole panorama of nature and human life, from the hatching of a mosquito's egg, to the eruption of a volcano; from the deluge of milk-poisoned baby in a New York tenement, to the coronation of King George.

How quickly would they have sent me to the asylum, had I seen this vision and proclaimed it! Could a man have lived in the world from the days of the Pharaohs till the close of our Civil War he would in these forty centuries have seen fewer wonders than I have seen in forty years.

If the spao of human life may be measured by the accomplishments of the years, how much longer lives we of today than were the Hebrew patriarchs.

Giving It We have all heard various laughable stories of the Terrible Child who is won't to throw his parents into confusion by embarrassing remarks when company is present. A painful incident of this sort has happened to the big railroad combines. It will be recalled that some time last year, the railroads laid plans for a general increase in freight rates, and without doubt the scheme would have been put over but for the timely intervention of the Interstate Commerce Commission. Since then the railroad magnates have been steadily increasing a rate of the effect that higher wages, increased cost of equipment, along with decreased earnings and higher interest rates, would soon drive the railroads into bankruptcy, unless they were allowed to hold up the public for the proposed increase in rates. The wall was so shrill and persistent that a good many people were beginning to think that there might be something in it and that it would really be too bad to let the poor railroads starve. It was at this psychological moment that the small boy was heard from. The "small boy" in this case, was "The Commercial and Financial Chronicle," of New York, the especial, and leading organ of the railroad household. Just as the railroads are putting up their "pennies" we see the hopes of being allowed to increase their rates, the Chronicle pipes up with the embarrassing fact that the net earnings of 457 railroads—more than 95 per cent. of the whole number—were for the month of August *over 13 per cent higher than for the same month last year!* It is a cruel moment for the railroad magnates, and we can only imagine what will happen to that inno-

cent financial officer when he meets Mr. Morgan in the wood-shed.

The Publishers At their meeting at Chicago and the last May, the Commercial School Conventions Credit Association, an organization, comprised of the leading commercial publishers, adopted a resolution to the effect that the members would not in the future maintain exhibits at commercial teachers' conventions, or advertise in the programs. This action was unanimous on the part of the publishers and was taken, only after full and careful deliberation. This is very far from meaning that the publishers are unwilling to give support, financial and otherwise to the conventions. Most of the publishers are not only commercial teachers, and authors, but some of them own private business schools. So long as they attended the conventions in a business capacity, bringing their books and hustling for business, their activity on the programs and in the deliberations of the conventions was open to misconception and even to hostile suspicion. In several instances the moves of the "book men" have been challenged on the floor of the convention, and they have had to playfully intimated to them that they were not wanted in a body supposedly composed of teachers and school men. Several of the publishers had felt this criticism keenly and realized that it was likely to continue so long as they attended the conventions in the double capacity of teachers and book-sellers.

The only way out of this false position, seemed to be to "cut out" the business motive entirely and attend the convention, not as book men but as teachers. They could hardly do this consistently and at the same time spread their advertising on the convention programs, and maintain exhibits of their goods on the very floor of the convention halls.

Furthermore, the publishers are keenly cognizant of the fact that neither the advertising nor the exhibits are really profitable. While attending a convention, a teacher has neither time nor inclination to consider book adoptions. Neither does he take the program advertising seriously. There is an eternal fitness of things. An advertisement on a convention program is about as much out of place as it would be on a banquet menu. Again, there is a certain departure from professional dignity on the part of an organization of teachers, which pays the expenses of its programs by selling a part of the space for advertising. The programs of other organizations of professional people do not bear this necessary mark. You will not find any advertisements, for instance, on the programs of the National Educational Association or any of its sections.

In short, it was decided by the publishers that they would not further compromise themselves and the teachers' associations also by a continuation of the anomalous position they have hitherto occupied. They will attend the conventions hereafter, not as book canvassers, but as teachers, and they will help support the association as members rather than as advertisers, and without the imputation of attending the conventions because they have an axe to grind.

When the Crow's Happy the man who keeps feet from the calculator out of his soul, even though it gets into his visage. The world loves the young old men the best, and they love the world better and better the longer they are in it. And they will be longer in it if they try to keep young. It was the late S. S. Packard's youthfulness of spirit that made him so rarely loved by those who knew him. And how gayly he bore his seventy years!

When I was a boy there used to be a lugubrious poem in the Fourth Reader which began:—
"Pity the sorrows of a poor old man
Whose trembling limbs bath brought him to
your door."

I distinctly remember that we young savages were not moved by the woes of this old party, who was so insistent on being pitied. We much preferred the jolly old miller of the River Dee. I have noticed ever since that it is the merry laughing old folks who "get the candy." The gloomy, solemn old chaps are merely endured and the mourners are easily consoled when they finally smile.

So my elderly brother, let not the drooping corners gather about your solemn chops. See to it that your permanent wrinkles spell the



smiles that began in your babyhood. And as the years gather, forget not that the Great Authority hath said: Except ye become as a little child ye can in no wise enter the Kingdom of Heaven."

The Inner A few days ago I went into a bakery

Garb to invest in a jar of hot baked beans. (I learned to like baked beans long before I ever saw Boston). A very smart looking young lady came forward to wait on me. Her hair was arranged in almost architectural magnificence, and her dress seemed, to my unpracticed eye, to be tailor-made, and to have cost around fifty dollars. Several rings adorned her fingers, and there were indications that she had been trying to embellish her rather pretty face through color effects not prepared in Nature's laboratory. Altogether she was a very carefully gotten up young woman, and I felt that to preserve the amities I should remove my hat and bow. However, I only smiled my admiration and asked her if she had any hot baked beans.

"Betcher life, we have."

"With tomato sauce"?

"Nix on the tomatser sauce," we ain't got them kind today."

I took the other kind and went out. All the way home I kept thinking what a discord there was between the mental and physical garb of that "saleslady." (I am sure that is what she would have called herself). How could that pretty girl work so hard to keep her body up to a Fifth Avenue appearance, and let her mind wear the togs of Kaz Alley? Evidently she was vain, otherwise she would not go to such trouble to make a stunning impression. Had she but kept her mouth shut, I might have taken her for a princess in disguise. But the second she brought out that "betcher life" and "ain't got," I knew that her aristocratic attire was a fake. What would we think of a woman who should buy a marble-front mansion, fill it with costly paintings, statuary, and jeweled bric-a-brac, and then be "at home" to her callers in the bedraggled dress of a scrub-woman? Yet this girl presented the same incongruity. She chose to spend her whole income on her bodily decorations and let her soul appear in rags.

There is pride as well as beauty that is only skin deep.

A HOUSE PARTY ON WHEELS

The Teachers' Spokane Club Trip

Number 2—Continued

BY E. E. GAYLORD, BEVERLY, MASSACHUSETTS.

Manitou A late dinner, forced on us in Denver by the generous hospitality of Mr. W. T. Parks, who kept us out motoring until eight o'clock, resulted in late bedtime for most of the Club. The train was scheduled to leave Denver for Colorado Springs at five o'clock the morning of July 4, but it pulled out soon after midnight, so we did not get the sleep we expected before the joys of Independence day broke on us. It was fortunate that several declined the urgent invitation of friends to spend the night away from the train in Denver. July 4 dawned clear and comfortably cool, and we looked out from under our drawn shades at the very pretty little stone railway station at Manitou, and that peep tempted us to take a real look, and there, in all his lofty loneliness, was Pike's Peak, looming above North Cheyenne Mountain. We soon disposed of a substantial breakfast in the dining car and found ourselves in the big, easy automobiles of the Crystal Park Auto Company, for the automobile climb to an elevation of almost 9,000 feet among the Rockies. We had all been keyed up to keen expectations because of the attractive advertising sent out by this enterprising company, and it is only fair to say that there was not a dissatisfied member of our party, although one who had enjoyed her meals a bit too heartily suffered from weakness of the heart superinduced—the doctor said—by indigestion. This tourist had traveled to more than 11,000 feet elevation the day before on the Moffatt Road, and had experienced no ill effects.

Crystal The Crystal Park trip takes one Park through a valley between Manitou and Colorado Springs, and, by spiral climbing, along the sides of mountains and around them, until, in the end he finds himself a sheer 2,500

(Continued on page 22.)



DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,
CANTON, OHIO.

Continued From November

Entries on Trustee's books for transactions not cash and only relating to year 1911:

Accounts receivable—(credit sales)	335 000 00	335 000 00
Uncollectible accounts	2 000 00	2 000 00
Discounts and allowances	300 00	300 00
Taxes	865 00	865 00
Interest (180 000.00 3 mos. 5 per cent)	2 250 00	2 250 00
Interest (Mortgage 3 mos. to Dec. 31)	1 250 00	1 250 00

Entries on Trustee's books affecting accounts prior to Jan. 1, 1911:

A. B. C. Mfg. Co.	180 000 00	
Notes payable—in settlement acct's prior to Jan. 1, '11.		70 000 00
Notes payable—renewals prior 1-1-11.		110 000 00

Corresponding entries on books of A. B. C. Mfg. Co.

Notes payable	110 000 00	
Accounts payable	70 000 00	
To N. Sharp, Trustee		180 000 00

No entries would be made on Trustee's books for uncollectible accounts, discounts and allowances, on accounts prior to Jan. 1, 1911, but the following entry would be made on the books of the A. B. C. Mfg. Co.:

Uncollectible accounts	8 000 00	
Discounts and allowance	500 00	
To accounts receivable		8 500 00

Entry on Trustee's books to set up Inventory of Material and Supplies:

Inventory Dec. 31, 1911	92,000 00	
To material and supplies		92 000 00

It will be noticed by following the preceding entries that the Trustee charged The A. B. C. Mfg. Co. for all liabilities paid or assumed, and with all expenses belonging, prior to the Trust, and in turn credited the A. B. C. Mfg. Co. with all assets taken and consumed, and the proceeds of all assets realized. This leaves all the transactions of the Trustee separate so that he is able to make an intelligent report of the trust at any time.

Following is the Trial Balance from Trustee's books at Dec. 31, 1911:

	Dr.	Cr.
Cash	6 220 00	
Material and supplies consumed	101 000 00	
Notes receivable	8 500 00	340 435 00
Accounts receivable	100 700 00	
Labor	135 000 00	
Accrued Interest		3 500 00
Notes payable		180 000 00
Inventory	92 000 00	
General expense	45 000 00	
Interest	10 050 00	
Uncollectible Accounts	2 000 00	
Discount and allowances	300 00	
Taxes	865 00	
Accrued taxes		865 00
A. B. C. Mfg. Co.	25 165 00	
	524 800 00	524 800 00

Statement showing result of operations by Trustee for year 1911:

Trustee's Business Income

Sales for cash	5 435 00	
Sales on credit	335 000 00	
Gross Sales	340 435 00	
Less discount and allowances	300 00	340 135 00

Income forward

340 135 00



Trustee's Business Expenditure

Material and supplies consumed	101 000 00	
Labor	132 000 00	
General expenses	45 000 00	
Interest on mortgage	5 000 00	
Interest on notes	5 050 00	
Taxes (acc'd. based on year 1910)	865 00	
Uncollectible accounts	2 000 00	203 915 00

Trustee's profit from business transactions during year 46 230 00

Deduct realization and liquidation expenses, viz :

Uncollectible accounts (A. B. C. Mfg.)	8 000 00	
Discounts and allowance (A. B. C. Mfg.)	500 00	
Taxes paid in excess of amount estimated	30 00	8 530 00
Net profit for year		37 690 00

N. Sharp, Trustee. Trustee's statement of Assets and Liabilities at Dec. 31, 1911.

Assets		
Cash	6 220 00	
Inventory	92 000 00	
Notes receivable	6 500 00	
Accounts receivable	100 700 00	
Net advances to or for The A. B. C. Mfg. Co.	25 165 00	230 585 00
Liabilities		
Notes payable	180 000 00	
Accrued interest	3 500 00	
Accrued taxes	865 00	
Profit during trust	46 230 00	230 585 00

The trial balance of The A. B. C. Mfg. Co. at Dec. 31, 1911 :

	Dr.	Cr.
Land and buildings	125 000 00	
Machinery and tools	75 000 00	
Furniture and fixtures	10 000 00	
Mortgage		100 000 00
Capital stock		90 000 00
Profit and Loss	5 165 00	25 165 00
N. Sharp, Trustee		25 165 00
	215 165 00	215 165 00

Consolidating the two statements of Assets and Liabilities, we arrive at the statement of Assets and Liabilities of The A. B. C. Mfg. Co. at Dec. 31, '11

Assets		
Cash	6 220 00	
Material and Supplies—per inventory	92 000 00	
Notes Receivable	6 500 00	
Accounts receivable	100 700 00	
Total current assets		205 420 00
Land and buildings	125 000 00	
Machinery and Tools	75 000 00	
Furniture and fixtures	10 000 00	210 000 00
Total assets		415 420 00
Liabilities.		
Accrued taxes	865 00	
Accrued interest	3,500 00	
Notes payable (Trustee notes)	180 000 00	
Mortgage	100 000 00	
Total Liabilities		284 365 00
Net assets		131 055 00
Represented by :		
Capital Stock issued	90 000 00	
Surplus	41 055 00	131 055 00

If a Trustee conducts a business at a loss, this fact must be clearly shown and not concealed by including the expenses of realization and liquidation. Therefore, if the transactions related to trust management are not clearly expressed, serious harm may occur by the property being wasted.

A Trustee generally has to pay cash, or buy on a guaranteed basis, the reason being, it is difficult to obtain additional credit, and the sale must be made for cash or guaranteed credit, for if the assets be wasted or lost, there is a personal liability for proven negligence.

Spokane Club—Continued from page 21

feet above the level of his start, in a wonderfully beautiful natural park of a thousand acres, where there are knolls and little glades, purling brooks, many wild flowers, plenty of trees, great granite boulders,—a sort of gigantic saucer, rimmed with mountain peaks, with a nick in the edge of the saucer, representing the top of the pass where we came through with our Packard cars. The views out on the Plains as one makes the

winding ascent, make pictures never to be forgotten, and the all but vertical walls just beyond the wheels of the machine as we twisted and turned, and ran into and backed out of Y's, were startling. Besides, we were treated that Fourth of July morning to a very short thunder storm, a little snow and some hail. No small interest attached to the fact that, in this secluded spot away up close to the clouds, John Hay wrote most of his great biography of Abraham Lincoln,

whose private secretary he was; in fact, it was from the estate of Mr. Hay that the Park was bought by the company that now takes tourists there.

Garden When we returned to the base of of the Gods the mountains, we were met by many carriages that had been provided by our Manager to take us on a drive through the widely advertised Garden of the Gods, through the great estate of General Palmer, known as Glen Eyre, and through Williams Canyon. The peculiar red rock formations, standing alone in fantastic fashion in this vast field, have been too widely advertised to need description. They appear to be the remains of what once was a range of hills or mountains, elevations whose exterior could not withstand the action of the weather, and so were "weathered" down, leaving the odd outcroppings we now see. On the estate of General Palmer are some specimens even more interesting than those more commonly known in the Garden. Especially is this true of the Major Domo, a towering pinnacle of red rock, ridiculously like the stiff pose of an English butler. It is probably one hundred feet high, and not more than twenty feet through. One wonders that it does not topple over.

Williams Canyon Williams Canyon is the interesting bed of an ancient stream now reduced to the size of a meadow brook. At the head of the canyon, the road starts nonchalantly up the side of the apparently unscalable walls, by the now familiar process of zig-zagging, which soon tricks one into thinking that, while the first mountain engineer must have been a wonder, the rest need only copy. As we came to the top of the canyon wall, we found ourselves in an impasse, a sort of blind alley, the end of which was the office at the entrance to the Cave of the Winds. A few years ago some boys were climbing around among the ravines high up on the canyon side, and they noticed a strange current of wind coming out of a crevice in the rocks. They did some exploring, a la Tom Sawyer, and soon men were exploring, with the result that a beautiful dry prehistoric river course was found, away up there in the mountaintops hundreds of feet in the air, so to speak.

Cave of the Winds Steps were erected, and until the Winds within a very short period people who desired to see the cave had to make a very long and hard climb. Now, however, a tunnel has been pierced through the side of the mountain, intersecting the old river channel after a few feet, and a very fine road has been constructed, so that tourists can see the cave without any more exertion than to walk along the street. This cave has many of the features of Mammoth Cave, but it is very much cleaner; it is finely lighted by electricity; one fare admits to the whole show; the trip is not wearisome. On the other hand, it is vastly inferior to Mammoth Cave in extent and in the height of its "rooms." It has no underground river on which one may go boating under the arches of a great natural subterranean aqueduct; there are no dusky negro guides with flaming torches to light up for a moment the far-reaching black voids; there is not the creepy feeling of fear bequeathed to us by our forebears, the cave-dwellers, as when we stumble through the vastnesses of the Kentucky wonder—but the Cave of the Winds is well worth seeing, particularly by those who have not seen large caves.

South Cheyenne Well, here we are, on our way back to the special train at Manitoway station, hungry as cats, and late to dinner; but the colored boys are patient and courteous, and they seem to understand that this is a picnic crowd and not subject to dining car proprieties in the matter of regularity—save that they regularly appear sometime for three big meals each day. Last night it was dinner at almost nine o'clock, and today it is lunch at almost two. After lunch, some took the trip up Pike's Peak by the cog rail, and others had a picnic and they seem about ten o'clock; others went back riding, and were at the evening table at a civilized hour; others, including the Gaylord family, took another drive, going over to South Cheyenne Canyon, which to my mind is far the most at-

(Continued on page 28.)



ARITHMETIC

J. H. MINICK,

Eastman College, Poughkeepsie, N. Y.

BANK DISCOUNT.

To the student who has thoroughly mastered simple interest, bank discount should be easy indeed to learn; and if properly presented the subject may be made an interesting one.

Bank Discount is the simple interest on a loan, paid in advance, for the number of days a note has to run. The simple interest on \$200 for 60 days at 6% is \$2. The bank discount on \$200 for the same time and rate is also \$2, and may be found by exactly the same process. In making loans in general the interest is not paid by the borrower until the expiration of the time period; but in dealing with a bank the interest (discount) is taken off at once for the unexpired time.

There are several other points that must be carefully considered in teaching bank discount. Two of these are the finding of the date of maturity, or the *due date*, of a note, and the *term of discount*, which is the number of days from the date the note is discounted to the date of maturity. These points may easily be taught by the use of a note written on the blackboard. Thus.

\$500 ⁹⁰/₁₀₀ Albany, N. Y., April 1, 1912.
Three months after date I promise to pay to the order of A. B. Hughes Five hundred ⁰⁰/₁₀₀ Dollars.
Value received.

P. D. Bermont.

The teacher should then ask such questions as will bring out if possible the very points he wishes to teach; as, "On what date must Mr. Bermont pay this note? On what date, if the note had been written two months after date? Four months after date? Six months after date? On what date did you say the note falls due as it is written? Very well, July 1st is the date of maturity, or the due date. If the note were written 'Ninety days after date' would it fall due on July 1st? A difference of opinion? Well, find the due date." Hands will go up and when the answer is called for, some one will give "June 30." The teacher should then emphasize the point that when the time of a note is expressed in months, calendar months are used to determine the date of maturity; and when in days the exact number of days is considered.

"You found this note falls due on July 1st, so we will write under it 'Due July 1, 1912.' If Mr. Hughes should need the money before the note is due, is there any way for him to get it? How? Yes, he could get it at the bank. Would the bank pay him the full \$500? How much would the bank take if the rate of discount is 6%? Can you tell me how much? Why not? That is right; the sum taken depends on the time the note has yet to run as well as on the rate of discount. Well, if Mr. Hughes went to the bank on May 2d, to have the note discounted, how many days would the bank hold the note before it is due? Yes, 60 days. The *term of discount* is 60 days. Now, can you find how much the bank will take? Find it. How much then is the bank discount on this note? How much does the bank pay Mr. Hughes on May 29?" How much then is the *proceeds* of the note?"

Here the point should be emphasized that in reckoning the term of discount, to exclude the day of discount but to include the date of maturity, counting the exact number of days.

The teacher should now place exercises like the following, on the board for the class to find the due date and the term of discount.

Exercise

Find the date of maturity and the term of discount on notes as indicated in the following:

Date of Notes	Time	Discounted
Jan. 15	3 months	Mar. 1
April 20	2 "	June 8
Feb. 25	4 "	May 10
June 12	2 "	July 1
Mar. 10	6 "	Apr. 30
Aug. 14	60 days	Oct. 11
Nov. 1, '11	90 "	Dec. 20, '11
Sept. 1	60 "	Sept. 15

The exercise can be made quite interesting, after the students have had some practice, by applying the time test in finding the due dates and the term of discount. The data of four or five notes will be sufficient in a test for speed.

After this, problems should be given in which the student is required to find the bank discount and the proceeds of notes when the face, date of note, the rate and date of discount are given. These problems may be given in the form of notes; and also in a form similar to the ex-

ercise given above, with additional columns for the face of the note and the rate per cent of discount.

In this article we have thus far considered only non-interest bearing notes. Interest bearing notes seem to confuse the average student. There should, however be little difficulty if the the teacher will lead him to see that if a note draws interest, when the note matures the maker must pay the face of the note plus the interest on the note for the full time the note has to run (unless otherwise stated in the note.) Hence, if the note is discounted the banker will reckon the discount on the amount of the note due at maturity; that is, on the face of the note plus the interest for the entire time the note has to run. Hence, also, the proceeds of an interest bearing note is the amount of the note due at maturity less the bank discount.

The teacher needs to emphasize these points: (1) The interest must be found on the face of the note for the full time the note has to run; (2) the interest must be added to the face of the note before the bank discount is calculated; (3) the bank discount when found must be subtracted from the amount of the note to find the proceeds, and not from the face of the note.

Problems should be given in which the students are required to find the bank discount and proceeds of interest bearing notes. If a note draws interest at a certain rate per cent and is discounted at a different rate per cent, the amount of the note is found at the interest rate for the full time as before stated, but the discount must be reckoned, of course, at the discount rate, and not at the interest rate.

Problems and solutions have been omitted in this discussion for the reason that when the term of discount is given or found, the process of getting the discount is precisely like finding the interest as treated in the last article. Then, too, it has seemed more important to emphasize certain points which must be known and remembered by the student if he would master the subject of bank discount, than to take up the space with processes of operation already understood.

Cody—Continued from page 26.

to be filled by the workmen they thought would be thrown out of positions?

The world is full of difficult tasks to be performed, with very few to perform them, and the more the efficient workers mount into the higher ranks which are empty the more room there will be for the laborers below, and the more big tasks that are undertaken the more need there will be for all grades of workers.



ENGLISH

JAS. S. HALL,

Philadelphia, Pa., Central High School.

A CHRISTMAS WORD.

With the approaching Christmas season comes a series of many-sided suggestions, varying with different minds, and coincident with almost each one crops up the necessity of writing letters; if there is one period of the year more than any other when everybody seems to be in a communicative mood, it is Christmas-tide. From the humblest worker, feeling at this time constrained to forward a message of greeting and good wish to a former fellow-operative now employed in a distant city; with the man of comfortable station, to whom letter-writing is no novelty because he writes several every day of his life, but just now can scarcely find time enough to pen as many as he should like; to the business man of means, with his secretary, finding the work quadrupled as he endeavors to keep abreast of the correspondence, acknowledging the friendly greeting of acquaintances, sending letters of felicitation to old customers in addition to the routine of the daily task; with all it is the experience of more letters to write.

The most formal communications seem to possess the mark of the season, first, in the cordial tones in which even the matter-of-fact subjects are discussed, and second, in the good wishes, couched in phrases of genuine candor, which appear to be the only authorized closing expressions for use during December. The postoffices are flooded with handwriting, which is seen there at no other time of the year, as well as with the increased volume of letters and package mail from daily patrons.

No insignificant fraction of the increment, in many cases obliging carriers to have the services of assistant and team to deliver each dispatch from postoffice to homes of addresses, grows out of the social letters forwarded at this distinctively festive holiday. No doubt the colonial postoffice felt relatively in its day the weight of augmented business. There is evidence of similar traits in the fathers of the country.

One can almost experience the crispness of the old-fashioned winter through the medium of the following communication which passed between two celebrities:

"Hon'ble Robt Morris:
Dear Sir.

Knowing full well the multiplicity & importance of y'r business, it would give me more pain than pleasure if I thought your friendship, or respect for me did, in the smallest degree, interfere with it. At all times I shall be happy to see you but wish it to be in your moments of leisure, if any such you have.

Mrs. Washington, myself and family will have the honor of dining with you in the way proposed, tomorrow—being Christmas Day.

I am sincerely & affectly

Y^{rs}
G^o. WASHINGTON."

Monday 24th.
Dec'r 1781

If the domain of letter-writing was, and is so extensive, there stands out glaringly the need of class-room instruction with reference to some of its phases. Edmund J. James, Ph.D., in defense of special training, used these well-chosen sentences: "Today we have schools where the future lawyer, dentist, veterinary surgeon, clergyman, civil engineer, mechanical engineer, architect, musician, painter, elementary school teacher, can find each a special training looking toward the specific duties of his future calling. Nor are the special schools to be found only with reference to the learned or quasi-learned professions just mentioned. They are springing up on every hand as preparatory institutions for the mechanical trades as well. In a word, the era of systematic training in an educational institution for the active duties of life as opposed to the era of haphazard learning one's business in the office, the field or the shop seems to be fairly opened. With every improvement in our special schools, and fortunately for us this improvement is proceeding rapidly, the ratio of those who seek a preliminary preparation for life through them rather than in the immediate entrance into the shop, the office or the pulpit is bound to increase. The victory of the well-planned, carefully elaborated, well-taught curriculum of the special school over the haphazard pick-up-as-you-can training

of so-called practical life is as sure in the domain of iron and wood work as in that of law and medicine; and that victory is sure and speedy in proportion as the demand for efficiency becomes more imperative."

The teaching of letter-writing in schools may be on disputed ground because the flow of language must be individual, spontaneous and proceed of its own initiative; no course of training can guarantee to produce that result. It, of necessity, must be granted, while no amount of practice can transform one with a dull mind into a good letter-writer, nevertheless, thorough, systematic training will stimulate and equip every one to make the most of his ability.

The faculty of writing a letter with thoughts so arranged and presented as to be correctly interpreted at a remote corner of the country offers, as it were, the opportunity of visiting that place and making personal inquiry as well as causing your appearance to give a good impression. It is the basic idea that the communication is in lieu of the visit which leads many business houses to expend large sums to have letter-heads artistically engraved, in other instances beautifully embossed, in order that their dignity may be enhanced and their position elevated in the estimation of addresses.

By far the most important feature of the letter is the quality of the content-matter, whether or not it possesses such essential characteristics as completeness, exactness, method, courtesy and coherency. The only way to produce letters embodying these desirable elements upon less expensive paper, when the issue is not real and momentous, but stated as a premise and imaginary. Practice in relating the individual's version of the situation, subsequent correction and discussion of suggested changes promote attention to detail of preparation. Opportunity should always be afforded the writer to defend by argument if so inclined, the construction used, because in no other way do the errors and weak points stand out in such striking relief and by no other method is the young mind so quickly convinced of the need for practice.

N. E. Program—Continued from page 28.

11-11:30 A. M. Give an outline of your method of teaching Correspondence and the length of time you continue the work.

Paper by E. D. McIntosh. Discussion.

11:30-12 M. Give your method of teaching Multiplication of Fractions and your method of teaching interest at 4 per cent.

Paper by A. H. Barbour. Discussion.

12-12:30 P. M. How do you secure, keep and maintain an up-to-date mailing list? What system have you for taking care of special prospects and following them up.

S. McVeigh, E. H. Fisher, A. J. Park. Discussion.



TYPEWRITING

MISS E. B. DEARBORN,

Prin. Commercial Dept. Meriden, Conn., High School.

The Editor of "Success", in "Almost a Success," says: "Many give up just this side of success. They start out in life with great enthusiasm, but it generally oozes out before they reach their goal. All along life's course we see people who have fallen out of the running at different stages. Men may be industrious, honest, enthusiastic, well educated and have good opportunities, but lack persistency and courage, and withdrawal from the race when the unseen goal is only a little way ahead.

"How surprised they would be if the veil were lifted! But the failure to take the last few steps has made all the difference to them between failure, or mediocrity, and the longed-for success. An army which no human could number lies encamped around the great city of Success, close to its walls, near to its very gates, but it has never entered the city and it never will enter it." (I have borrowed freely from this essay but I would suggest that you read the remainder of it to your typewriting class some day.)

I doubt if there is any subject taught in public or private schools, where there is a larger proportionate number of "almost successes" than can be found among the students of typewriting.

As we look back on our experiences as teachers of typewriting, we can recall several such pupils; pupils who started out at the beginning of the year with such bright prospects, but when the period of discouragement assailed them, it proved too much for them. And can we excuse ourselves entirely for these "almost successes,"

If a pupil voluntarily chooses stenography and typewriting as his vocation, because he likes it, and not because he has been crowded into it by someone else, I believe that in ninety-nine cases out of a hundred he has the intelligence necessary for the making of a stenographer, I also believe that in ninety-nine cases out of a hundred of the failures, it was the teacher who lost faith and courage first, and not the pupil. A lack of faith on the teacher's part is very

quickly reflected in the work of the pupil, and it will take a powerful outside influence to counteract it.

There are many ways in which a teacher, if he is tactful, can bridge over these periods of discouragement for the pupil.

I have found one very helpful way to be the keeping of a record of the pupils' speed work from day to day. I like to give the first five minutes of the daily lesson over to speed work. It gets their fingers limbered up, gets them mentally alert; and more can be accomplished in the remaining forty minutes, than the pupils would do in an hour without that little waking up at the start.

I find it a good plan to take a word like "life", and let them write it for a minute, noting their words and errors on the board. Follow this with a similar test on "jail", and then "dull." Then give them the complete sentence, "A dull jail life." In this way the work cannot become so mechanical; and new words and combinations of words can be given as fast as the new letters on the key board are settled in the pupils' minds. If a list of these combinations are kept and the pupils' rating at various dates kept with them, it is an easy matter not only to reassure the pupils, but ourselves as well, in regard to their exact progress.

There is a period during the learning of most things when the learner seems to be merely marking time, and it is then that we see what stuff he is made of. If he has already developed a strong determined character, the teacher's work is easy, for he has simply to be a guide in the learning. On the other hand, if the pupil is unstable, shifting in character, with no definite purpose or aim in life but to move along the lines of least resistance, then it becomes the teacher's heavy responsibility to bolster up that character, and keep the imagination filled with pictures of large possibilities to be accomplished. It is pupils of this caliber that are such a tremendous drain on the teacher's energy, but for every one that is reached and strengthened, there must of necessity come a sufficiently large satisfaction to the teacher to compensate him for the effort put forth.

I do not pretend for a moment that I teach school for the satisfaction I get out of seeing my pupils grow. I feel free to say that I teach school, the same as other people do, for the salary attached; but I don't believe the teaching ranks would be even as well filled as they are now, or as acceptably, if the teachers were not alert to draw all the comfort possible from the work itself.

One writer says—"It is to be initiated a self-evident fact that for the thoroughly successful teacher, there should be but one standard. He must be an angel for temper, a demon for discipline, a chameleon for adaptation, a diplomat for tact, an optimist for hope, and a hero for courage. To these common and easily developed qualities of mind and heart, should be added India rubber nerves and a cheerful willingness to trust a large portion of his reward to some other world than this."

Is there any place in the teaching world where this is more nearly true than in the typewriting class? I think there is always this to comfort us, however, that perhaps there is no kind of work where careful training pays better dividends; and those who are our pupils now, will see and appreciate this fact later on.

This building of character, this developing of a will power sufficiently strong to enable the pupil to rise above all discouragements, eliminating all self-consciousness, and acquiring a high degree of concentration is the big issue at stake, and in proportion as we succeed in this, we shall have students who are a credit to themselves and to us.

Law—Continued from page 27.

adequately compensated in a court of law.

The obligation of the contract is not discharged until the parties obligated have done what was agreed or by lapse of time or a condition as may be provided in the agreement.

The making of a new agreement between the parties discharging a former executory contract will be effective, but an agreement between parties annulling a former contract which has been partly performed will not operate as a discharge unless supported by a consideration.

If the performance of a contract is impossible at the time of the formation agreement, there is no contract and so a material alteration of the contract without consent of a party to the contract, releases one or all who have not agreed to the change.

Unless the parties expressly contract that incapacity should not excuse, health and physical ability to act is a condition of every agreement for personal services.





LECTURES ON
**THE PRINCIPLES OF SUCCESS
IN BUSINESS**

By **SHERWIN CODY**, Copyright, 1912
1411 Security Bldg., Chicago, Ill.

Unless otherwise accredited, the material required for giving these lectures may for the most part be obtained from the Sheldon elementary course in salesmanship costing \$15.00.

LECTURE VIII.

Standards of Value in Service.

The value of service varies as its character varies. Of course, the best office boy in the world is not worth as much as any good stenographer, nor the best stenographer as much as any good manager. Any manager not worth more than a good stenographer might be set down as a complete failure as a manager.

Thus grades of service are established.

Within those grades efficiency is largely proportioned to the amount of supervision required, until 100 per cent. efficiency indicates that no supervision is required. Such a condition is never reached by anyone.

The manager is supervised by the officers of the corporation, the officers by the directors as a body or by each other, the directors by the stockholders and by the public and by the laws of nature. Nature alone is absolutely efficient without supervision.

What happens to a man working for himself as a farmer if he makes mistakes? To a retail grocer? To a trust magnate?

Compare also the most successful retail grocer with a successful wholesaler as to personal business value; the banker in a small town with the banker in a large city. The services of no man can be of greater value than his opportunity, and yet the higher opportunity follows naturally the attainment of maximum efficiency within the grade in which the individual is at work.

Lecture IX

FOUR GRADES OF EFFICIENCY AMONG STENOGRAPHERS

Stenographers may be classified into four grades, according to their efficiency:

1. Stenographers who are slow and make mistakes, so they require constant supervision.
2. Stenographers who are quick and accurate, yet cannot write letters for themselves.
3. Stenographers who can put letters into good language when told in a general way briefly what to say.
4. Stenographers who can get out all routine letters without even consulting the manager.

The first is a beginner, and all must at one time or another be beginners. Unfortunately, some never

get any higher—they are chronic beginners.

The second is an efficient stenographer, but not yet even a beginner as a private secretary.

The third is a beginner as a private secretary.

The fourth has become an efficient private secretary through having learned the particular business with which she is connected and is ready to be promoted to the next grade, that of assistant manager.

What four grades of bookkeepers are there, and how do persons advance from one grade to another?

Lecture X

GRADES OF EFFICIENCY AMONG SALESMEN

The "Order-Taker" gives the customer what he insists on having.

The Efficient Salesman helps the customer to find out what will serve him best.

Illustrate between an "order-taker" and an "efficient salesman" in a retail grocery.

Lecture XI

DEGREES OF EFFICIENCY IN SUPERVISION

Perhaps the best analysis of what efficient supervision is may be found in Dr. Frederick Winslow Taylor's "Principles of Scientific Management," which he illustrates on pages 40 to 47 by describing how a pig-iron handler was enabled by proper supervision to load $4\frac{1}{2}$ tons of pig iron on a freight car in one day instead of the average of 12 $\frac{1}{2}$ tons in a day which good laborers attained without the new scientific supervision.

First, the manager or supervisor found out the "science of handling pig iron" with the smallest waste of energy.

Then he found out how to measure the amount of work a good laborer could do in a day under the most favorable circumstances.

He studied how fast a man should work, how often he should rest and what attitude of mind he should be in. He also studied the problem of how to produce the right attitude of mind.

He eliminated those who were not fitted to do a full day's work at handling pig iron, placing them in other departments where their natural abilities were employed to better advantage.

None of these things could the workman do for himself, however naturally efficient, because he was in the class of workmen and not in the class of managers.

If the workman who loaded 12 $\frac{1}{2}$ tons of pig iron a day was worth \$1.15 a day, how much was the manager worth who supervised 75 pig iron handlers and enabled them to load 47 $\frac{1}{2}$ tons a day?

But to get them to do the increased work he had to pay them \$1.85, and the difference should be deducted from his value. Make another estimate of his value.

The general manager who discovered the fact that there was a science of handling pig iron was entitled to some of the increased value; but his idea was distributed among 100 gangs of 75 men each, and this was only one idea of over 100 which he discovered. Could he accumulate a fortune of a million dollars as honestly as a laborer could earn \$1.85 a day?

Lecture XII

WASTED SUPERVISION

Supervision is really in part education. After the supervisor of the pig iron handler taught one man to follow the rules of the science of handling pig iron he could teach another, merely giving a little time to watch the first man. Then he would add another and another, until he was supervising 75 men whom he had taught one at a time.

But with the increased efficiency only 25 men would do all the work there was to be done at that place, and the other 50 would be out of jobs. The supervisor after he had taught all the men so they could get along with little watching might find some one who couldn't teach the science at all, but could watch those who already had learned it, who would take his place. Then he too would be out of a job as well as the 50 men.

That supervisor might say, "I will pretend that these men can't do the work without me, that I exercise some occult power over them, so I shall keep my job." So he continues to supervise though his supervision is not needed. What would you say of such a supervisor? Would you not say he was throwing away an opportunity to be promoted from his position as supervisor to a position as teacher of supervisors at greatly increased salary?

What then, would you say of the workmen who pass rules limiting the amount of work they will do in a day so other workmen will not be thrown out of employment? If the efficient workmen become so effective, would they not be promoted to a higher grade and so leave their positions still

(Concluded on page 23.)



COMMERCIAL LAW

E. H. FEARON,

Spokane, Wn., Blair Business College.

FRAUD

To make a false representation the subject of an action it should be a statement likely to impose upon one exercising common prudence and caution and it should be the statement of an existing fact. The false representation must relate to a material matter constituting an inducement to the contract and regarding which the complaining party had no means of knowledge and upon which he relied and by which he was actually misled to his injury. A mere fraudulent intent unaccompanied by an injurious act cannot be the subject of judicial notice.

Silence as to a material fact is not necessarily, as a matter of law, equivalent to a false representation but if with intent to deceive, either party to a contract of sale conceals or suppresses a material fact which he is in good faith bound to disclose, it is equivalent to false representation.

Fraud renders a contract voidable giving the injured party the right to rescind. The law requires the injured party to return what he has received before a right to rescind can follow. If the subject matter of the contract has been so dealt with that the parties cannot be reinstated in their former positions, an action for damages may be brought by the injured party.

DURESS

Unlawful duress consists of constraint or danger either actually inflicted or threatened which is sufficient in severity to overcome the mind and will of a person of ordinary firmness.

The fact that a discharged employee who signed a receipt in full was told that he would get nothing unless he signed, will not constitute a duress. The situation would be entirely different, however, if the employee were in a foreign country and was told that he would not receive pay nor be taken home unless he signed the receipt in full. The helpless and dependent position of the person in the latter instance is such as to rob him of the free agency possessed by the average individual. A fear of assault or the destruction of property is not alone duress. The fear of harm or injury must be sufficient to overcome the mind of the person; age, health, disposition and

other circumstances of the person threatened taken into consideration.

Contracts entered into under duress may be avoided at the option of the injured party.

MISTAKE

A mistake or ignorance of the law forms no ground of relief from contracts fairly entered into with full knowledge of facts. A mistake of a material fact relating to a transaction if mutual renders a contract void.

When one discovers a mistake of price or terms relating to a sale of personal property it is the duty of the one who discovers such error to notify the other party and hold goods subject to orders. The retaining of goods and refusal to return them after the discovery of the mistake would obligate the party to pay the full amount of the mistake in price, etc.

If the contract is an executory one, a party may deny it and defend an action for its enforcement if suit be brought or if partly performed, a demand for the return of the consideration may be made. No relief can be had unless some step is taken to avoid the contract within a reasonable time after the knowledge of the mistake.

UNDUE INFLUENCE

The advantage which one may have or derive over another by reason of relationship or by reason of the physical or mental condition of one of the parties is an advantage in favor of the one whose superiority of will, mind or character can cause the making of a contract to the detriment of the other. Whenever one is persuaded to enter into a contract by some person whose ingenuity and cunning is such as to have advantage and where by reason of the exerting of such influence the other party's power of free agency is destroyed, it is a contract of unfair and unjust advantage and the courts will permit the agreement to be avoided at the option of the injured party.

Undue influence may exist between persons standing in relation with one another, as:

1. Husband and wife.
2. Parent and child.
3. Guardian and ward.
4. Attorney and client.
5. Physician and patient.

In all contracts between husband and wife, the utmost good faith must prevail throughout the whole agreement, otherwise the court may set the contract aside. If, in the kindness of disposition the wife makes an unlucky or unprofitable contract in favor of her husband it will not in itself be proof of undue influence; lack of consideration, however, raises a presumption of undue influence in all cases. Age, character and circumstances in each individual case are always taken into consideration in determining each case in question.

Transactions between parent and child are not always guarded with the same degree of jealousy as in other relations. Where the party benefited under a contract stands in some relation as to render him peculiarly subject to influence, there is a presumption that undue influence exists. The parent might receive his support from a favorite son and because of such help, there might be an absence of free and independent judgment. A contract entered into under such circumstances if not fair and just would be presumed to be one of unequal advantage and would be set aside.

In contracts between guardian and ward the presumption of undue influence exists in a much higher degree than in other cases. An agreement between guardian and ward is looked upon with suspicion and the slightest degree of unfairness will cause the court to set the contract aside.

Contracts between attorney and client, physician and patient are closely scrutinized if there is an absence of consideration or evidence to show lack of good faith and the utmost fairness. The court will look not merely to the acts of the parties but to the reasonableness of the transaction under all the circumstances of the case and if it appears that one has taken advantage of the unfortunate condition of the other to drive a hard bargain, the contract will not be allowed to stand.

DISCHARGE OF CONTRACT

When a person enters into a lawful agreement, it is presumed that he intends the natural consequences of his agreement and the law requires him to carry out the contract. A refusal to perform the agreement causes a breach of contract and renders the person who refuses subject to damages. A person may have the power within his control to refuse to complete his contract but if he is without a legal reason, he is without the legal right and must answer for his lack of inability or lack of intentions. In some few cases a court of equity will enforce performance but equity will not give relief where the party can be

(Concluded on page 25.)



Program for the Winter Meeting of the

NEW ENGLAND BUSINESS COL- LEGE ASSOCIATION TO BE HELD AT WINTER HILL BUSINESS COLLEGE

Somerville, Mass., November 29
and 30, 1912

FRIDAY, NOVEMBER 29, 1912.

Opening remarks by C. W. Jones, Pres.
1:30-2 P. M. Would it be advisable for the Association to employ an expert in advertising to prepare a campaign to be used by the affiliated schools?

Paper by S. McVeigh. Discussion.
2-2:30 P. M. Give an outline of your yearly campaign in advertising. Show samples of the literature sent out during the year and give your opinion on newspaper advertising.

Paper by J. F. Nixon. Discussion.
2:30-3 P. M. How many labor saving devices should a school be equipped with and how will you manage to give each pupil training on each of them?

Paper by E. H. Fisher. Discussion.
3-3:30 P. M. What is the most difficult problem you have to meet in carrying on your school? What in your opinion is the chief issue to be met in the future?

Paper by W. H. Kenyon. Discussion.
3:30-4 P. M. Would it be possible for the Association to establish a standard curriculum of studies and courses for pupils in both departments?

Paper by W. P. McIntosh. Discussion.
4-4:30 P. M. High School and Grammar School as a foundation for Business College training.

Paper by J. H. Hesser. Discussion.
4:30-5 P. M. What is your method of getting new business after your September opening? Show samples of your literature and letters sent out during the year.

Paper by S. D. Gutches. Discussion.
5-7 P. M. Intermission for banquet.
7-7:30 P. M. Election of officers and the selection of the next place meeting.

7:30-8 P. M. How do you start beginners in Typewriting? Illustrate your method fully by having the other members act as pupils.

W. S. Rogers. Discussion.
8-8:30 P. M. Give your method of teaching Penmanship by giving a thirty minute lesson to the members of the Association.

C. W. Jones. Discussion.
8:30-9 P. M. Spelling. Its importance in both the Shorthand and Commercial course. Give an outline of your method of getting the best results.

Paper by W. H. Flynn. Discussion.

SATURDAY MORNING, NOVEMBER 30, 1912
8-8:30 A. M. Is Commercial Law worth to the commercial student the time and attention we are giving it?

Paper by D. C. McIntosh. Discussion.
8:30-9 A. M. How do you teach Rapid Calculation? Illustrate by giving a lesson to the other members of the Association. Francis G. Allen. Discussion.

9-9:30 A. M. What is your method of securing positions for your pupils? Do you send out letters or circulars? If so, show samples.

Paper F. L. Shaw. Discussion.
9:30-10 A. M. How can Business College men create a higher standard for good work so that the business men or prospective student can investigate our students' fitness for a position without depending wholly upon our self recommendation.

Paper by M. C. Fisher. Discussion.
10-10:30 A. M. What advantage is to be gained by continuing the school eleven or twelve months per year instead of ten months as the majority of Eastern Schools do.

Paper by C. B. Post. Discussion.
10:30-11 A. M. How can we convince parents that it will pay them to send their children to us instead of getting the free training in the Public Schools?

Paper by A. J. Park. Discussion.

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State Federation of Teachers PROGRAM FOR THE COMMERCIAL SECTION.

THURSDAY MORNING, DEC. 26, 1912

9:00 A. M. What Should be the Aim of Commercial Education? I. O. Grisso, Hunting-
ton, Ind.

9:20 A. M. Cheer and Encouragement, Optimism and Enthusiasm, V. M. Kubert, Evans-
ville, Ind.

9:40 A. M. The Business Teacher, The Young Man or Woman's Advocate, In and Out of School, C. L. Walters, Bedford, Ind.
10:00 A. M. Making the Most of Things.
10:20 A. M. Raw Material, As We Get It; And Finished Product as We Send it Out.

10:40 A. M. How Teachers Get Out of Balance, and How They Get Back Again.
11:00 A. M. How Much Auditing Should a Graduate be Able to Do?

11:20 A. M. Questions and Answers.
(All Members Present)

11:40 A. M. Election of Officers and General Business.

Prominent commercial teachers of the state will handle the subjects not already definitely accounted for.

V. M. RUBERT, Program Promoter,
Lockyear Business College,
Evansville, Ind.

[The above incomplete but suggestive program should insure a large attendance at the Indianapolis Meeting of all commercial teachers in Indiana. This is an opportunity for the Private Business Schools to get in touch with the public school people and we hope they will avail themselves of the privilege.—Editor.]



Mr. O. S. Smith, whose wholesome and handsome features are shadowed herewith, is a Buckeye by birth and a commercial teacher by adoption, having sprouted and Topsy-like, "grewed" on a farm near Washington C. H., O., starting his mundane endurance run May 9, 1881.

He received his common, high and normal training at the place of his birth, West Jefferson, and Ada, O. He taught country school, then completed work in the Bliss and Columbus Business Colleges, and the Zanerian, and then taught in or managed commercial schools at Newark, Ohio, Detroit, Mich., New Castle, Pa., and Zanesville, O., going from the latter place to New York City, the last five years of which have been spent in the Packard Commercial School, specializing in and teaching almost exclusively Arithmetic.

In the meantime evenings he took up the study of law and completed a course at the New York University Law School receiving the degree or L. L. B.

He has also specialized in accounting and is regularly employed as auditor for a leading N. Y. business concern.

He is married and the daddy of a three year old boy. He's a genial, hard working, enterprising, creditable member of the commercial teaching fraternity.

Spokane Club—Continued from page 22

tractive trip in the immediate vicinity of Colorado Springs, unless I except the Crystal Park Auto trip. Here the floor of the canyon is wider than is Williams, the stream is larger, and there are noble evergreens and attractive deciduous trees growing, where in Williams Canyon it is all dry, dusty, narrow, and more or less monotonous. In Williams Canyon the stratified wall has seen more like baked mud, or limestone—more inclined to crumble—while in South Cheyenne they appear magnificent, clean-cut, solid mountains of granite, rising almost vertically for hundreds of feet. When one has once got a stitch in his cervical vertebrae trying to look to the top of some of the South Cheyenne mountains it is difficult to become over-enthusiastic about Williams Canyon, though no one should miss the latter if he has time for both. Then, too, at the head of South Cheyenne, are the poetically pretty Seven Falls. Of course we had to be koked in intimate association with the ubiquitous burro, having the lower fall as a background. On this trip hardly any mountaineers almost invariably climb to the side of South Cheyenne Mountain where Helen Hunt Jackson chose her last resting place. We are not hardy mountaineers.

The On the drive back through Old Fourth town (the birthplace of that well known hymn, "There'll be a Hot Time in the Old Town Tonight"), we got our first reminder that this was the Glorious Fourth, and that we might, indeed, have a hot time in Oldtown that night; for giant firecrackers were being thrown into the one long street of the place, from the open doors of the various saloons, and one of our horses was a bronco whose first real experience of civilization included a knockout blow on the head by an unfeeling street car which he collided at a street corner on the way in from the ranch. He jumped four feet every time a street car rattled by, and he went straight up when a giant firecracker sputtered near his hoofs. Wouldn't you? Well, it lasted but a few minutes, for Oldtown is not much larger now than when it was the capital of the Centennial State, many years ago. Supper over, we were soon snoozing like good children, dreaming of the Cripple Creek trip to be taken next day.

Cripple Creek Manitou has objected to her neighbor's appropriating the word "Springs," and, it seems, with no small show of reason. The soda, iron, sulphur, and sundry other "springs" are in Manitou, while to see the best scenic attractions in that vicinity one must really go near, or to, or through Manitou. However, if one is bound for the indescribably picturesque railway trip over the tops of the mountains to the great gold mining camp at Cripple Creek, he must start from an attractive station in the beautiful city of Colorado Springs. So, early in the morning of July 5, most of our party took street cars over the "Springs," or, rather, let the cars take us. Some of us visited Wilder's Business College while we waited for train time, and some went to the Central Business College. Both seem to be well-equipped and busy small schools without any excessive affectation on one another. The city was all torn up in the agony of putting down a very fine system of street paving, but, notwithstanding, the big Antlers hotel loomed large on the horizon, and it was not difficult to see why Colorado Springs is itself, aside from its inspiring environment, a most pleasing place to live.

But we were starting for Cripple Creek, quite willing to be laded on the return with sundry "yellow boys," enthusiastic souvenirs of sundry openhanded citizens of that thrifty metropolis. Well, the trip is wonderful. As M. A. Adams, of Marietta, O., was wont to say (and often with good reason, too) "Well, that is the limit." By the way, Bre'r Adams was with us, and so was Miss Emma Dearborn, but that's another story. We wound and twisted and climbed and coasted and cut various other transportation diodes, all the time oh-ing and ah-ing, as only tender-foot would, until we swung out on the slopes of the bare and unspeakably unattractive hills where lie Victor, Golden, Cripple Creek, and the other mining centers of that vicinity.

(To be Continued)



NEWS NOTES AND NOTICES

A recent visit to America's Inland Metropolis, Chicago, in the Englewood Business College, the Northwestern Business College, and the Gregg School indicated prosperity in all three institutions. All rooms were crowded with ambitious hardworking students—future business men and women of Chicago.

T. L. Brecheen, of Calistoga, Calif., writes under date of October 19th that they have just organized a high school in that place, and that they have a well equipped commercial department.

Miss Gertrude Jay, formerly of Blair's Business College, Spokane, Wash., is now assistant in the commercial department of the Phoenix, Arizona, Union High School. C. L. Michael, principal of the commercial department of that institution, reports that they have just moved into new quarters and now have more than doubled the room they formerly occupied. This department is one of the largest and best equipped in the Southwest. Thirty-two new typewriters have been installed, besides business offices, etc. Mr. Michael is also engaged as head of the department of commercial branches in the Phoenix V. M. C. A.

Mr. D. E. Wiley, of Wiley's Mountain City Business College, Chattanooga, Tenn., reports a good attendance and the enjoyment of advantages which come from being in new quarters in the Times Building. Mr. Wiley is a fine, progressive young man, and is continuing to give to the people of that city the same excellent business educational advantages his uncle succeeded in developing.

Two years ago Mr. John Alfred White, the well known commercial teacher, organized the commercial department in the Gary, Indiana, High School. Last year the attendance was double what it was the first year and this year it is double what it was the last year. In fact, Mr. White reports that they are now over-crowded and have to turn students away who wish to take the commercial work. However, Mr. White states that Gary is not only a wonderful city, but it has the finest school system in the country, and all will be provided for in a short time. Mr. White is a good friend of THE BUSINESS EDUCATOR and stated that, in his opinion, the commercial teacher who tries to get along without his help is denying himself one of the most efficient means of self-help.

The Muncie, Ind., Normal Institute, a consolidation of the following institutions: Eastern Indiana Normal University, Muncie, Ind.; Marion Normal College and Business University, Marion, Ind.; The National Manual Training Corporation, Plano, Ill.; The Indiana Manual Training Co., Indianapolis, Ind.; and Muncie Conservatory of Music, is one of the late big school mergers, which we have reason to believe the trust laws will not effect. From the Prospectus received the indications are that the nation with this combined strength is destined to achieve big and good things in the world. The courses of study are modern, pedagogical and practical, in normal, university, commercial and industrial work.

V. E. Madray, of the commercial department of the Butte, Mont., High School, and supervisor in the grades, recently gave a talk to the news boys club of that city, which the papers featured quite strongly in their columns, indicating that Mr. Madray "delivered the goods" in his usual enthusiastic, practical, and progressive manner.

Arthur J. Becker, in charge of the commercial department of the city high school, Chattanooga, Tenn., also supervises penmanship in the grades, and will have charge of the Y. M. C. A. night school in penmanship. He reports splendid progress all along the line, and is evidently going to that city a progressive course of study and practice in the commercial subjects and penmanship.

L. L. Turpin, of Rock Springs, Wyo., high school, teaches Gregg shorthand and English and assists in bookkeeping in the Northwestern Business College of Spokane, Wash. Mrs. Teresa Sechrist, a graduate of the University of California and Heald's Business College, teaches typewriting and assists in the shorthand. G. I. Kinman, of the Western Normal school, Shenandoah, Iowa, and recently of Drake University, teaches accountancy and bookkeeping. H. E. Higley, assists in shorthand, and N. N. Stronach, of Winnipeg, Can., a graduate of the High Business College of that city and also from the Agricultural College, of Truso, Can., is included in the teaching force of the Northwestern. Mr. Higley, president, reports a good attendance and also says that E. L. Glick, for many years of Concord, N. H., is making good in penmanship and has had a specimen of whose flourishing appears elsewhere in these columns.

J. C. McClanahan, formerly of Long View, Texas, is now located in Mesa, Ariz., where he has charge of the penmanship and stenographic work in the Mesa High School.

R. R. Reed, of the Springfield, Ill., Business College, is a penman of a great deal of skill. Mr. Reed not only teaches the penmanship in that institution, but also has charge of the stenotype department. He states that this department opened up with a nice attendance and bids fair to become as large as either the bookkeeping or shorthand department. Mr. Reed is a supporter of THE BUSINESS EDUCATOR.

M. A. Albin, for many years in Portland, Ore., is now with the McTavish Business College, Edmonton, Alta., Can. Mr. Albin is one of America's finest penmen, and will give to that part of Canada the best instruction it has ever known in penmanship.

A list of subscriptions numbering thirty-one recently came from J. C. McTavish, proprietor of the above school.

A recent visit by the editor of the B. E. to Madison, Wis., disclosed a beautiful, well located city, an exceptionally fine capitol building in process of construction, a university overflowing with students, a high school above the average, and the Capital City Commercial College in a flourishing condition. All in all, Madison and Wisconsin are administered to admirably by her educational institutions, and her lakes make the state a near-paradise to live in.

W. C. Brownfield, of the Bowling Green, Ky., Business University, reports that their enrollment thus far is very satisfactory. He also has the following to say regarding THE BUSINESS EDUCATOR: "The September number sets a high standard; Pink's ably illustrates the practical; Darnier satisfies the most critical students of accurate business writing; Guillard is tickling the fancy of those who love 'curves and drops'; and Cragin is guiding thousands by entertaining seriously."

Victor Lee Dodson, Principal of the Wilkes-Barre, Pa., Business College, writes encouragingly as follows: "Enrollments in both day and evening classes are very heavy. Good class of students."

Mr. A. W. Madeira, of Elizabethtown, Pa., is one of the new commercial and penmanship teachers in Huntsinger's Business College, Hartford, Conn.

Mr. E. W. Miller, has charge of the commercial department of the Monterey Co., High School, King City, Calif. He reports a large attendance and a new school building in the near future. Mr. Miller has had exceptionally valuable experience in commercial schools, as well as in business and will give to King City a thoroughly modern and progressive commercial course.

A splendid little booklet is at hand from the Bellingham, Wash., Business College. Mr. J. F. Caskey, President. The booklet indicates a prosperous school, and, of course, a good one, as Mr. Caskey has long been recognized as one of our most thorough commercial school men, and a penman of exceptional ability.

Miss Gladys Beauguard is the new commercial teacher in the Jonesport, Maine, High School.

Mr. J. E. Magee, last year of Washington, Kansas, is the new head of the Pocatello, Idaho, High School.

Mr. P. A. Whitacre is teaching commercial work in the San Diego, Calif., High School.

The position of penman in Elliott's Business College, Burlington, Iowa, which position has been held recently by Mr. Abel W. Madeira, who is now teaching in Huntsinger's Business College, Hartford, Conn., is now filled by Mr. E. F. Edell, of Columbus, Ohio.

Miss Nina Sheldon is teaching Gregg shorthand in Drake Business College, Jersey City, N. J.

Mr. C. V. Cramley, recently with the Acme Business College, Seattle, Wash., is now acting as head of the shorthand department of the Beutel Business College, Tacoma, Wash.

Mr. C. J. Potter, last year of Burlington, Iowa, is the new supervisor of penmanship in Kirkwood, Mo.

Mr. Lee A. Thompson, for some years proprietor and manager of the Coatesville, Pa., Business College, has accepted a position as teacher of commercial subjects in the Newark, N. J., Business College.

The commercial department of the Mills School, Honolulu, Hawaii, has grown to such an extent that this year they have had to hire an additional teacher, which position is being filled by Miss Margaret Myrick.

Miss Bertha Hewitt has been added to the staff of the Painsboro, N. J., High School as a teacher of commercial branches.

Miss Nannie Stewart, of Latrobe, Pa., has charge of the shorthand and typewriting work in Douglas Business College, Uniontown, Pa.

Mr. E. C. Bacon, formerly with the Monrovia, Calif., Business College, is now engaged to teach commercial work in the California Business College, Los Angeles, Calif.

Miss Dorothy Hancock has accepted a position to teach commercial work in the St. Martinsville, La., High School.

Mr. W. W. Gallagher, last year in the Caribou, Maine, High School, follows Mr. John K. Fritts this year in the Niagara Falls, N. Y., High School.

Mr. G. Ernest Hess, of Jamison City, Pa., has accepted a position as commercial teacher and field man with the Bristol County Business College, Taunton, Mass., which school was recently purchased by Mr. M. D. Zimmerman, of Narvon, Pa. Mr. G. H. Gilbert, the former proprietor of the school, is studying agricultural work at Amhurst, Mass., Agricultural College.

The Omaha Daily News, Sunday, Oct. 13, 1912, featured the Omaha Commercial High School by dedicating a page to its work, giving a half-page half tone illustration of school room scenes, etc., under the caption "How the Public School is making Good Business Men and Women." The Principal, Mr. L. C. Rumsiel, is doing his full part to help the good people of Omaha to appreciate the good work being done by his able lieutenants and his 600 non-gum-chewing, non-cigarette-smoking, earnest pupils. May the good work of efficiency through self denial and serious purpose continue.

Miss Anna Mulholland has been elected a commercial teacher in the Lawrence, Mass., High School.

Miss Lorona E. Fitts is teaching shorthand in the Wheeling Business College, Wheeling, W. Va. Miss Fitts was with the Lowell Commercial School, Lowell, Mass., last year.

W. C. Kudisill, of Thomas, Oklahoma, is in charge of the bookkeeping department of Brown's Business College, Kansas City, Mo., this year.

Ray Wilson is now a member of the teaching staff at Spencer's Business School, Schenectady, N. Y.



R. A. Peterman, of Crystal, Mich., is the new teacher following K. W. Manly, who has gone to Nevada, Mo., in the typewriting department of the Agricultural College, Stillwater, Okla.

The commercial positions in the Wheeling W. Va., High School have been filled by the appointment of Mr. S. C. Diver, recently of Bank's Business College, Philadelphia, and Mr. W. F. Paulin, last year of Ventura, California.

Lyle S. Turner, who attended Ferris Institute, Big Rapids, Mich., during the past summer, is teaching in the Northwestern Business College, Chicago, Ill.

A. P. Meul has been elected to fill the vacancy in the commercial department of the Otter County Commercial High School, La Junta, Colorado.

Miss Adele Rowland, of Cape May, N. J., is a new commercial teacher in the Spring City, Pa., High School.

The position as head of the commercial department of the Meriden, Conn., High School was given to R. C. Clement, of Palmer, Mass.

Three new teachers have been added in the commercial department of the Malden, Mass., High School. They are the following: Mrs. Elma Gardiner, who is taking the position formerly held by Mr. Pinks; Cora Lane, of Revere, and Grace Peterson, who is to look after the typewriting work.

Stephen Labadie, formerly of the Soo High School, near Detroit, has been selected as the commercial teacher in the Cass High School, Detroit.

Miss Bernha Koch, of Marshallfield, Wis., has accepted a position as commercial teacher in the Eureka, Kansas, High School.

Miss Florence Martin has taken a position as teacher of Gregg Shorthand in the Rutland, Vermont, Business College.

Miss L. B. Smith was chosen as commercial teacher to follow Miss Agnes L. Clancy in the Clinton, Mass., High School.

J. J. Ginste, of the Sault Ste. Marie, Mich., Business College, has closed a contract with C. G. Woosley, who is to teach commercial work in Mr. Ginste's school this year.

George L. Crisp, of Williamsburg, Mich., has taken a position with the Mosher & Lampman Business College, Omaha, Neb.

Mr. Luther B. De'Armond, recently with Fisk Teachers' Agency, is now in charge of the shorthand department of the Central School of the Metropolitan Business College, Chicago. He reports the largest attendance in the history of the school, and states he is enjoying his work in the school room.

Mr. G. H. Zimpfer, of Columbus, Ohio, is a new shorthand teacher in the Cream City Business College, Milwaukee, Wis.

Mr. N. Irving Cross, a young commercial teacher, has taken a position as commercial teacher in the Lincoln High School, Lincoln, Neb.

W. DeMerle Ryan, of Colcothon, N. Y., is to teach this year in the Junita College, Huntington, Pa.

Mr. E. D. DeGraw has been elected to the commercial department of the Crookston, Minn., High School.

A new commercial teacher in the Grafton, N. Dak., High School is Miss Helen McGuire, of Grand Forks, N. Dak., University of North Dakota.

The position as teacher of telegraphy in the State University Preparatory School, Tonkawa, Okla., has been filled by the appointment of Walter H. Hopkins, of Cairo, Ill.

James K. Mahoney, for many years at Tonkawa, Okla., is to have charge of the commercial work in the Bulkeley School, New London, Conn.

The position last year held by George W. MacDow is filled this year by Mr. Edgworth, of Springfield, Pa., he now being in the Holyoke Mass., High School.

Mr. Grant A. Karns, for the last three years at the head of the commercial work of York University, York, Neb., has taken a position as head of the commercial department of the Muscatine, Iowa, High School.

Miss Lillian Eaton, of South Hamilton, Mass., last year has been chosen as a new commercial teacher in Cushing Academy, Ashburnham, Mass.

Miss Madeline Slade is a new assistant commercial teacher in the Holyoke High School, Holyoke, Mass.

Mr. A. A. Eaton will be in charge of one of the Brown Schools in St. Louis this year.

Mr. Ralph O. Kirtley, of Tipton, Ind., is a new commercial teacher in the Rock Springs, Wyo., High School.

J. Hilton Glass, of Anadarko, Okla., will have charge of the commercial department of the Shawnee, Okla., High School.

Mr. N. A. Campbell, of Hutchison, Kansas, has secured a position in the American Business College, Pueblo, Colorado.

Ethel C. Sawyer, of Jackson, Minn., is teaching in the Cumberland, Wisconsin, High School.

Mr. H. B. Immel, of Goshen, Ind., is at the head of the commercial department of the La Port, Ind., High School.

Miss Mary Ellison, of Norway, Mich., is supervising penmanship and teaching shorthand and typewriting in the Crystal Falls, Mich., Public Schools.

Miss Helen B. Hunt, Pottstown, Pa., is now teaching commercial work in the Camden, N. J., High School.

Miss Nellie L. Doane, of Auburn, Maine, has been added to the teaching staff of Drake Business College, E. Orange, N. J.

Miss Ida C. Johnson, an excellent commercial teacher, has accepted a position as commercial teacher in the Sandwich Ill., High School.

Miss Arline Carmichael, of Hudson, Mich., is now teaching in the Melrose, Minn., High School.

Lester P. Wager, of Hector, N. Y., is a new teacher in the New Britain Commercial College, New Britain, Conn.

Miss Clara Haas has been appointed to the position as commercial teacher in the Madison, Minn., High School.

Miss Elizabeth Criswell, of Cambridge, Ohio, has been elected head of the shorthand department of the County High School at Joliet, Illinois.

Mr. Frank J. Lorenx, of Palms, Mich., is to be in charge of the Link Business College, Idaho Falls, Idaho.

Mr. Robert Pilling and Mr. S. B. Johnson are new commercial teachers this year in Link's Business College, Boise, Idaho.

Miss Vera A. Cole is a new assistant shorthand teacher in the Manhattan, Kansas, Business College.

Mr. O. W. Thomas, of Dayton, Va., is to have charge of the commercial work in the Maury High School, Norfolk, Va., this year.

Mr. Carl Solberg, of Elk Mound, Wisconsin, is a new teacher in the Northampton, Mass., Commercial School.

Mr. L. J. Musselman, of Moscow, Idaho, is teaching shorthand in Coeur d'Alene, Idaho, College.

Mr. M. D. Zimmerman, recently engaged as commercial teacher in the Bristol County Business College, Taunton, Mass., has bought the school of Mr. G. H. Gilbert.

Miss Julia A. Guernsey is teaching shorthand, typewriting, and related work in the Wheeling, W. Va., Business College.

Mr. H. A. Holiday follows E. V. Graves as head of the commercial department, Calumet, Mich., High School.

J. W. Alexander and W. S. Timmons have recently been added to the faculty of the Laurium, Mich., Commercial School. Mr. Alexander was formerly of Paducah, Ky., where he was principal of the commercial department of Draughon's Business College. He now has charge of the penmanship work in the Laurium School.

Mr. Timmons was formerly of Marion, Ind. Mr. A. J. Holden, proprietor of the institution, is also proprietor of the Twin City Commercial School, Menominee, Mich., and of the Twin City Commercial College, Hancock, Mich. He reports that school has opened with a large increase in attendance over that of any previous year.

J. W. Jones, for several years head commercial and penmanship teacher in Wicker Park branch of the Metropolitan Business College, Chicago, has accepted a similar position with the Columbia Business College Chicago, for the coming year.

L. C. McCann of the McCann's Business Colleges, Mahanoy City and Kending, Pa., recently leased an entire floor for five years in the Berks County Trust Building, which he has fitted up with the newest and latest furniture and fixtures to meet the needs of his growing school in the city of Reading.

Mr. Raymond B. Gibbs, Colgate '10, enters this autumn upon his third year as head of the Commercial Department, at The Tome School for Boys, Port Deposit, Maryland.

Mr. E. E. Spanabel, formerly of East Palestine, O., and recently of Wheeling, W. Va., is the new commercial teacher and supervisor of writing in the Ashabula Harbor Special Schools, Ashabula, O. He reports a new high school building and everything in the best of shape.

A. H. Dixon, of Butte, Mont., is now principal of the commercial department and secretary of Wilson's Business College, Bellingham, Wash. Mr. E. F. Timberman, formerly of Spokane, Wash., is at the head of the stenographic department and vice president of the corporation. The school opened with the largest attendance in the twenty-one years of its existence.

D. Beauchamp, 571 St. Catherine West, Montreal, Can., recent favored us with an appreciated list of subscriptions, and a statement that he intends contributing exclusively to THE BUSINESS EDUCATOR, which means his work will not appear in any other penmanship journal. Mr. Beauchamp is an engraver of great originality and of exceptional skill, particularly in small illuminated work. In the last named he has few equals.

Mr. T. A. Hopper, last year in Ishpeming, Mich., now heads the commercial department of the high school of Newport, Ky. Mr. Hopper is a fine man, a fine teacher and a most successful penman.

The Ritograph, price 25c, manufactured by the Ritograph Co., Tonpoka, Kans., is the name of a device designed to prevent finger movement in writing, and there is no question but that it accomplishes that for which it is designed, for when it is clamped upon the holder and upon the thumb, with a projection against the palm of the hand there is little opportunity for finger action. Anyone desiring or believing in such devices for instruction purposes, would do well to examine the merits of the Ritograph.

THE MICHIGAN MEET

The Commercial Section of the Michigan State Teachers' Institute held an enthusiastic and enjoyable meeting at Iron Mountain, Mich., Oct. 3-4, 1912. Mr. A. E. Spaulding, Houghton, Michigan, presiding.

Mr. E. K. Converse, Menominee, was elected president, and Mr. C. C. Wiggins, Negaunee, was elected secretary for the coming year.

Business English, by E. K. Converse; Typewriting by C. C. Wiggins; Penmanship by W. H. Moore, Menominee; and Commercial Law in Secondary Schools by E. V. Graves, Calumet, were ably presented and discussed.



necessary to make an appointment and if he said to be there at three o'clock and the man was there at 3.05, he would not see him, but would make him come another day. In fact it was about as difficult to get an interview with this gentleman, as with the Czar of Russia.

I suppose I must have impressed the manager of the Remington company favorably, and he must have had good reports of me from other people where I had been employed, for he said: "You are the most favorable person we have on our list, and the only one that I think might suit this man." The pay was right, but you will find enough to do, the pay is good, twenty-five dollars a week, and it wont cost you anything for luncheon which will be provided there in the house. You will have to get around there at eight o'clock in the morning and he will keep you busy till ten. He goes out to the office then. He will be back there at four or five, and he will keep you till seven or eight o'clock, but I advise you to take the position, because you will learn some things in the service of this man that no other man in America can show you.

I stayed with this gentleman a little over eight months and had been in America less than a year when I accomplished my aim of getting twenty-five dollars a week, and I found that there was not the least difficulty in getting all the employment I wanted at a liberal salary and, more than that, of getting the kindest treatment from those who employed me. I don't think this treatment was because they were especially charmed with my personal appearance for I am not by any means a beauty, but I did have judgment enough to dress according to my station. My clothes were of the best quality good shoes and brought in my work in such shape that it would pass muster for I know how to spell and punctuate and arrange a letter tastefully. My father's military training, and that habit of obedience to order which goes with military training made me seldom ask a question when once I understood what was wanted, and I never talked about my employer's business nor of anybody else's business to him.

I had long since left the Martin Woman's Hotel because they would not keep me after I began to get more than fifteen dollars a week but I secured excellent rooms at a boarding house of Barnard College girls. Barnard College is the female department of Columbia University and they had a fine place up near Columbia Heights where college girls roomed and took their meals and as the rooms were not all taken they admitted a few outsiders. There I found congenial company among these well educated young women, and that winter, for amusement, we got up a play, and once more, I found myself upon the stage in private theatricals. I played a part which happened to be admirably adapted to bring out such talent as I possessed for, you know, I can play enough on the piano so as not to frighten children or scare horses, and can dance, walk, talk and dress like a lady and so I made the hit of my life before a crowded audience of aristocratic friends of the college girls and it awoke the old fever that had always slumbered in my blood and I made up my mind to go on the stage.

I was a little doubtful about telling my employer of my plans for I knew he was very well satisfied with my work, and I did not think he would like to let me go, but, to my surprise, he took the matter very graciously and said he would do anything in his power to assist me in getting a position.

I had money enough ahead to keep me for several months and I knew perfectly well that I could earn more any day that I wanted a position, so I was quite independent and quite confident.

I did not know anybody connected with the stage, and I was told that it was almost impossible to get an interview with the managers, but I did not have much difficulty, and when I saw the poor specimens of humanity painted and powdered and bleached that thronged the Dramatic Agencies and the offices of the managers, I did not wonder much that these managers avoided interviews.

I was invariably received courteously by such men as Daniel and Charles Frohman, David Belasco, the Shubert Brothers, and other theatrical men, and Mr. Keith and Mr. Percy Williams, of vaudeville fame, were as kind as they could be. They were attracted by my small

size, for you know I am only four feet nine inches, and when I showed them the photographs I had taken in amateur theatricals in England and at the Barnard College Dramatics and gave them specimens of my singing, both in English and in French, and my reciting, I had very little difficulty in getting a small part.

I think I might have done better if I had not been in so much of a hurry, but I was eager for a part, which seemed to me good. I took it but I had had luck at the beginning, for, after painfully rehearsing two or three weeks without salary, we started out on the road and the company promptly went to pieces. Salaries were not paid, and in two weeks we were tramping back to New York, or some of the company were. Fortunately, I had money enough so I did not have to walk between the rails.

When I came back to New York after our disastrous experience on the road I was not "dead broke." I still had some money left, but I went around to Mr. Everett, of the Remington Typewriter Co., and asked him if he had a good substitute position where I could pick up a few extra dollars while I was waiting for another engagement.

He said, "you have been on the stage, haven't you?" and, I said "yes." He said, "Mr. Otis Skinner wants a young woman to do some stenographic and typewriter work for him," and he sent me over to that fine actor who lives in Brooklyn.

I don't think I have ever met a finer man than Mr. Otis Skinner. If I had been his own daughter he could not have been kinder or more sympathetic when he found out what I had been trying to do. So one day I ventured to tell him that I had written a dramatic sketch of my own, and I read him my first manuscript of the little sketch, "A Girl of the London Slums." He praised it moderately, and pointed out to me a number of defects that I had not seen. He gave me some very fine points of advice which helped me wonderfully and I rewrote the sketch during my leisure hours. At the same time I was doing work for Mr. Skinner on his revision of the play "The Harvester," which he brought out that fall.

He is a glorious actor, Mr. Skinner. I think the best of all the Americans I have seen. They say he was a model of beauty when he was a young man and supported Edwin Booth and Lawrence Barrett, but the finest thing about Mr. Skinner, in my mind, is his personal character. He is so much of a gentleman and he uses everybody with whom he is dealing, either on the stage or off with such fine courtesy and consideration that you cannot help but love him.

When I had my little play completed he had me rehearse it and he went through it with me, himself acting the part of "Joe Hawkins," the ruffian of the piece. I wish I could afford such a Joe Hawkins in my little company as Mr. Skinner was, but it would make me look pretty small and cheap, and then he went himself with me to Mr. Keith and made Mr. Keith give me

time on his circuit. That was a new experience and it took me through all the best cities of the East, New York, New Haven, Providence and Boston and this place, and I met with fine success everywhere.

I got \$100 a week after it was proven that the play was a success and it cost me about \$40 to pay my two assistants in the piece, there are only two, you know, except the street people, and the theatre furnishes these and I pay them twenty-five cents a night for just coming on in "The Salvation Army scene" in the White-chapel District." But I don't propose to follow this line of business, for Mr. Froman after seeing me in "A Girl of the London Slums" offered me a very good part in a big production that he is bringing out next fall and then I shall be a member of one of the best companies in America, and I have done it all in less than three years, since I came to this country.

"But, I tell you," said Rose Leigh as she leaned back in her typewriting chair after concluding the last sentence of the little dramatic sketch she had been writing "I owe all my success, or most of it, anyway, to the knowledge I got of shorthand in a London business school." Plays succeed and fail, actors come and go, the fortune of today is forgotten tomorrow, but a good stenographer who knows the ways of business, and knows how to behave herself and to keep her mouth shut about the affairs of her employer, who is intelligent, and who is willing, industrious, and neat in her personal appearance, can always command a good salary. So, if I don't make a second "Lotta" or "Maggie Mitchell" or "Minnie Maddern Fiske," I can always go back to my pencil and my typewriter and I am sure of a good living anyhow.

This is the story of an English girl in America. She said: "There is no country like it. There is no place in the world where they value you so much for what you are, and not for what your parents were, as in this great big country of yours. I love it and I would not live anywhere else, much as I like the pleasant vales and meadows of England and the sunny land of France." It is the story of a girl who knew how to do something, and did it, and through her ability in one direction, had a great field of enterprise opened to her.

Rose Leigh is drawing \$150 a week salary in one of the best dramatic companies of America, and playing most of the year in New York. No one night stands for her, but the comforts of a good flat in the Metropolis. She is not a great stellar attraction, but her services are in constant demand. It is a joy to see her act, and to know that even if misfortune comes to her dramatic life, she has the ability to take care of herself in the wide field of stenography.

I do not tell this story to urge girls to go upon the stage. Unless you have the inborn talent that calls you, don't enter the perilous zone of theatricals, but I do want to show the value of stenography to anybody, no matter what field of effort they may select. Rose Leigh without it, would never have reached success in her chosen vocation, for it enabled her, a clean straight girl, to overcome the obstacles that have wrecked other girls of greater talent.

St. Louis, 9/16/12

Friend W. Glaser:

I am glad to know that my ad is in time for the next issue.

Sincerely,
Lehman



Merry Christmas!

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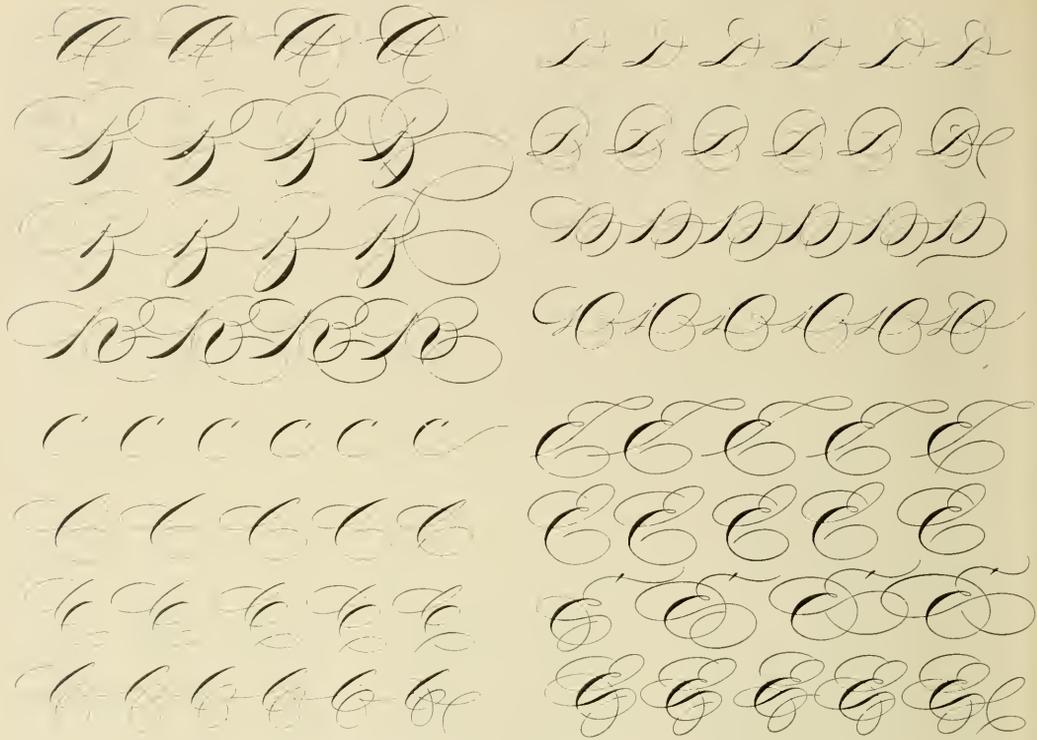
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INSTRUCTIONS—LESSON THREE

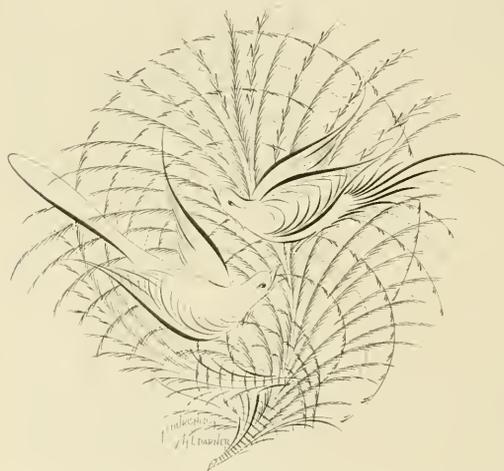
BY RENE GUILLARD, PENMAN, ENGLEWOOD BUSINESS COLLEGE, CHICAGO, ILL.

Someone has said that there are three rules to learn the art of writing; the first practice, the second practice, and the third practice. This is only partly true as you know, for there is a certain amount of gray matter to be mixed with the ink in order that it may flow into lines of grace and beauty, and before the pen wielded can reach the high rung on the penmanship ladder of fame.

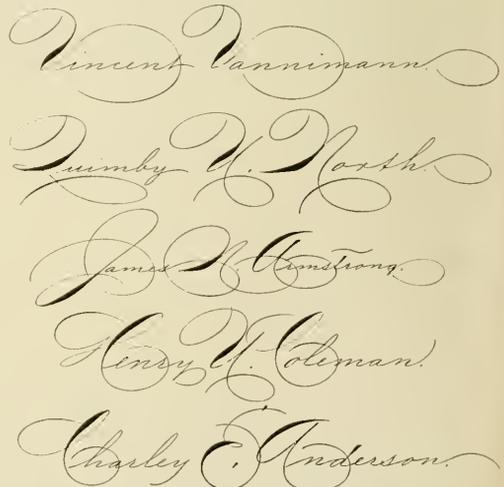
Let us note carefully that every letter presented in this lesson has for its initial stroke a principle given in the Sept. issue, and also that everyone save the *p* has a horizontal oval for its ending. Notice that all the shades emerge from a hair line to a shade and from the shade to a hair line again. See with what facility you can execute them—freedom is the earmark of every great expert in writing.



Ornate variety capitals, unretouched, by H. B. Lehman, Penman, Central High School, St. Louis, Mo.



By H. L. Darnier, Penman, Blair Business College, Spokane, Wn.



E. H. McGhee, Trenton, N. J.



Kind and Quality

Motion must have some form to act upon, hence the need of the right kind and quality of form for study and practice.

Form must seek existence or expression through action, hence the need of the right kind and quality of action.

You cannot divorce form from movement or movement from form and produce the right kind and quality of writing.

By 'kind' we mean style or appropriateness, and by 'quality' we mean goodness or excellence.

James Method Writing harmonizes form with movement and fuses the two into a teachable, writable, readable, pleasurable product.

It is right in kind because it adapts itself to age and condition, and it is right in quality because its ideal is excellence, and not the "good-enough" or mediocre sort. The best possible is our motto.

Right Methods in the primary grades pave the way to and make possible right Results in the grammar grades.

Large writing makes free arm movement writing possible from the beginning.

True pedagogy in writing considers the child's capacity and needs and adapts itself to them, and then provides for the development of the art as the child grows by nourishment from within and by training from without.

Practical penmanship pedagogy keeps emphasizing from the beginning to the end the two essentials of good writing, form and movement, and well-balanced results naturally follow at the hands of average teachers and pupils.

Modern Methods in Writing recognize four factors all of which are important in the teaching and learning of writing: the teacher, the child, the art itself, and the dependence of other subjects upon writing.

One-idea enthusiasts neglect one or two of these four factors, and unbalanced results follow.



VOCABULARY AND DEVICES.

BY H. P. GREENWALL, SUPERVISOR OF WRITING, LOCKPORT, N. Y.

To understand and to make himself understood is the duty of the teacher. In the primary grade this seems at times difficult to do but in the case of the normal child there is always some avenue of approach, some link by which the teacher may be understood by the child. To be understood it is the teacher first who must understand. We all know that we are best acquainted with that with which we are surrounded. Our environment governs our actions, our thoughts and our vocabulary. To be understood and to understand, the teacher must first understand the conditions of life of the pupils, and he or she will be able to use a vocabulary that is lucid and explanatory. Gestures at times are as efficient as words and form in many a means of understanding.

The teacher who uses a language that goes over the heads of the pupils is not accomplishing the desired result. Like an engineer, a teacher should know the workings of the machine before attempting to drive it. It might take some time in the beginning to get the required knowledge, but it is time well spent. This information and knowledge can be acquired through observation and conversation. The child speaks out when once acquainted and his conversation is not rhetorical nor does it need a glossary. He is imaginative and these flights of imagination should be taken notice of, as they are often approaches to himself and his thought life and thus they are means of procuring the expression we want from the child. Science is merely knowledge collected and classified and if we collect the words and imaginations of a child we can classify them and use our information to good advantage. To produce with the least effort is the aim of all that is progressive, and the teacher who can do it is a teacher indeed. It is a teacher's privilege to make his or her work easy, provided the best possible is striven for.

It is wisdom and policy to come down to the pupils' level in vocabulary but it is unwise and policy to remain there. Come down in order to raise up. It is a teacher's duty to show and instruct them in that which they do not already know and use. When a child knows what is wanted his progress should be made use of.

Many things are what we make them and a child as a pupil is more often what we as teachers force them to be. The purpose of education is to draw forth and the sooner we can draw forth the child from his present world of thought and action to a wider field and life

the better for both. A child out grows his shoes and cannot wear them, likewise he outgrows devices brought into use to assist him. When a scaffold is no longer needed it is taken down. We find in the world stunted plant life not always because it was of that nature but because forced to it. This is also the case with pupils, many are forced to use devices that are not necessary. They could understand without them; their mental capacity being beyond them. Many devices used are such as only an extremely imaginative mind could produce and are probably not in line with the child's trend of thought by any means. To manufacture, pretty little ways of doing, saying and remembering things which require learning in themselves is of no value. The child as a rule is natural and, natural methods should be used. The child should be taught to act and speak, not in a manner unknown out side of school. Scaffolding is not the end. Practical life is the end. Practical life may have some poetry in it and some metaphor but it is mainly prose and we should teach children to meet it. It is only foolish fondness that puts off the inevitable. It is injustice to teach so that when the one instructed touches life in reality he finds his information is not reliable. Everybody is entitled to the truth.

As far as your vocabulary and devices are truthful and natural, and practically effortless in themselves, they are of value. Only such methods are worthy of a place in the teaching of writing. Writing is, as we all admit, artificial, and can probably admit of some worked up scheme of presentation, but the natural and spontaneous ones are preferable. To teach writing to primary pupils, it is essential to have a vocabulary suited to them, but to construct one is not essential. If the teacher is awake the children if given any freedom at all will suggest means of presenting it effectually. The teacher should grasp these suggestions and utilize them as stepping stones.

As soon as left can be distinguished from right, the words should be used in preference to "toward the door" or "toward the window" as is often the case. A line should be taught as a line and a space as a space. The work itself may be likened unto something which they already know in order to attract their attention and interest and to lead them on in the easiest way. It is better to say it looks like than to say it is, for the simple reason that we want the truth. The child will as often grasp at likenesses as at realities. To say that an oval is like an egg, a watermelon, or a football, according to the children's interests is productive of as good results as to say it is such and such a thing. A child can be thrown on its own resources, many times when we do not expect it and teachers have expressed their surprise at the way their children have grasped things when expressed in a matter-of-fact way.

If one teacher alone taught the pupils she might use her own vocabulary, although it is not always the most natural, but where a special teacher is employed such a vocabulary and devices if not perfectly natural are stumbling blocks and hinder progress. They tongue-tie the special teacher and cause confusion in the minds of the pupils.

A special teacher has but a few moments to spend in each room weekly and these moments should count. They should be moments during which new thoughts are instilled and enthusiasm stirred up again. But if the pupils are accustomed to many, probably overworked devices, the special teacher must first do a disservice as he must first learn the vocabulary. If any devices are to be used, the special teacher should introduce them. He is there as a person versed in his special line and it is his duty and privilege to teach writing in the best way possible. If the teachers have helpful ideas they should submit them to the special teacher for approval and use in the other schools. Uniformity and a uniformity in the schools. Uniformity and system mean a great deal toward advancement, and it is a part of the special teacher's work to bring it about.

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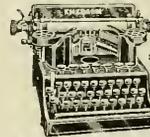
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PENMANSHIP AS A PROFESSION.

It is the power of those who adopt any profession to give it a certain character in the estimation of the world, and we justly condemn individuals who in any manner cast a reflection upon their calling. The ignorance and errors of many who undertake the practice of law or of medicine render it necessary for men to be wary in their choice of a lawyer or a physician; but no one should therefore withhold confidence or patronage from the accomplished and worthy in those professions. It is true that many incompetent and unprincipled teachers of penmanship have abused the public trust, but the acknowledged masters of the art have been eminently worthy men. Certainly a profession so useful and so honorable, should win to its ranks the noblest and the best.

The want of competent teachers in this department, is deeply and widely felt. They are needed in seminaries, academies, commercial colleges, common schools, and in families throughout the country, and while vast numbers of well qualified teachers in other branches wait for employment, this demand has never been supplied. A wide field is also open for traveling teachers. The majority of small towns can furnish suitable rooms and accommodations, and would give an accomplished teacher a liberal patronage for a course of lessons, and often permanent employment.

The universal demand for this special kind of instruction, and the amount of good that may thus be done, will prove powerful inducements to many to undertake teaching the art of writing, but however philanthropic young and ardent teachers may be, very few can afford to ignore the question of compensation, and when we are able to assure them that services of this kind are quite as remunerative as other labors in the school room, and, in many instances, more so, we are presenting an attraction which will be readily appreciated.

As a specialty in teaching, this is, therefore, worthy of careful consideration, and will repay those who have the talent and ability to succeed, and are willing to take the time necessary for preparation.

We address, then, intelligent, enterprising young men, in search of a calling, young ladies of refined tastes, who wish to earn their own support, and all who desire to aid themselves in securing a liberal education. Here is a profession which is useful, agreeable, remunerative, is not so laborious as other forms of teaching, and does not so heavily tax the brain, while it still calls into requisition the work of careful hands, exquisite perception of form, and all the finer qualities of mind and heart.

What are the qualifications required? And how shall I prepare for the work? are questions which, at this point, will naturally suggest themselves to any one desiring to enter the profession.

A good English education is indispensable, and in acquiring this, it is assumed that elocution and the laws pertaining to language, have received a share of attention. The ability to speak with ease, grace, and self-possession, to a class, or to an audience, will be found a valuable accomplishment.

In making special preparation, procure, first, the best works upon the subject of penmanship, and become familiar with the theory, also, the best copies, and be unsparing in the use of time for practice. Make a business of it; devote at least from three to six months to special training.

If possible, place yourself under tuition of a recognized master of the art, one, also, who is a true gentleman, and whose association will in all respects, prove a benefit. You had far better trust to your own untiring energy and perseverance, and such adventitious aids as you may be able to procure, than to risk the incalculable injury which you may suffer by placing yourself under the instruction of a teacher who is either incompetent or unprincipled.

Let plain, practical penmanship be mastered first, then consult inclination and circumstances in regard to acquiring the ornamental, which, though not strictly essential, is still valuable, giving scope for the exercise of skill, contributing largely to the cultivation of taste, and

enabling the teacher to display practical proficiency to the best advantage.

Aim to attain a high rank in the profession. Do not be content with simply being able to teach penmanship, and rest there without improvement. There are laurels to be won in this, as well as in other professions. In doing this, take care to avoid bravado and personalities. Endeavor so to present the subject that its merits will modestly, but surely commend themselves to your pupils and hearers. Do not be negligent in regard to personal appearance, or any graces of manner that essentially belong to people of culture and refinement. Let your association be of the best character, and take it for granted that the profession you represent has a place among the most honorable callings, and that it is one of the most powerful agents of human progress. All that can be done to elevate public sentiment upon this subject is well worthy of your ambition.

In traveling make use of letters of recommendation and introduction, and by your energy, dignity, and virtues, prove yourself worthy of the confidence they may win for you.

We would urge it upon young farmers, and others who have long evenings that may appropriately be devoted to the pen, and upon young ladies who have a taste and a talent for writing, to prepare for this work.

Many who are teaching in district schools for a moderate compensation, may make additions to their income, employ leisure time profitably, and do inestimable good, by taking charge of classes in penmanship.

No wonderful indications of genius in this direction need be demanded as a test of fitness for the work, and no slight difficulties should stand in the way of preparation.

Among the many who have been so fortunate as to receive instructions in penmanship from a master of the Spencerian system there have been remarkable illustrations of what may be accomplished by untiring energy, and an indomitable will, even under adverse circumstances. For the encouragement of those who may undertake the mastery of the pen, we give the following instance:

A young man, a native of the Empire State, was led, not by a love of adventure, merely, but by an inherent spirit of enterprise, to the now noble State of California. Though not a miner he located in a mining country. He was possessed of a stout heart, was well endowed with muscular strength, and engaged in various enterprises wherein these were the most important requisites. The cords of wood which he cut and piled were counted by the hundred. He lived in one of those singular specimens of rural architecture known as "miner's cabin," the

interior being graced with a small stone fireplace, around which were hung, in all their primitive simplicity, his various cooking utensils. Near by were two rough board shelves, containing his limited supply of plates, cups and jugs. On the other side was a rude pine table, and in one corner lay the bunk upon which the hardy laborer soundly slept, after the toils of the day.

Rising before the dawn, he every morning conduced lessons in branches which he had no opportunity of acquiring in his earlier days, then repeated them to himself during the hours of severe labor, until every thought had become his own, and in this way obtained an education which fitted him nobly for his subsequent career, while still earning his bread in the "sweet of his brow."

So brave and persevering a student could not but regret that his only means of recording the new ideas gathered day by day, consisted in the rude characters he had learned to form in his boyhood.

Ever on the alert to use whatever advantage might reach his secluded western home, he read one day a circular issued by a Famous Writer, in which he proposed to give lessons in penmanship by mail. Our hero at once wrote to him, soliciting a course of lessons. The answer, in the author's own matchless chirography, contained the most explicit instructions, and all that the pupil needed of encouragement in his now delightful task. The correspondence thus established, continued until the beloved teacher entered the better land.

Without any special natural talent for the art, the young man, whose dauntless courage smiled at obstacles, became in time a master writer. Prepared under his training, and inspired by his example, and the glowing description of his experience during the dark days and nights spent in his cabin and in the forest, three score and ten teachers of penmanship were, in a few short years spreading far and wide the good seed thus sown, upon the Pacific Coast.

JAY TRUITT, Washington, D. C.



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I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

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By Frank A. Krupp, Penman, Southern Minn. Normal School, Austin, Minn., pupil of A. W. Dakin, Syracuse, N. Y., whose penmanship and knife work are known for their excellence.



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104 commercial teachers, representing seventeen states and Canada, were in attendance. 36 members of this class secured the teachers' diploma, and the majority of the class were engaged on the ground for teaching positions by school officials who traveled long distances to secure personal interviews.

Enthusiastic letters are being received from many of these teachers now very happy in their work. A number of them will return next July to complete the preparation for the teachers' diploma. A good class of commercial teachers now in attendance, covering the subject matter of the commercial texts so as to be ready for the July work in methods. Full particulars in our bulletin, mailed on receipt of postal card request.

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RESULTS IN EMERGENCY

This is written October 30. Since September 1, we have filled these high school positions, at the monthly salaries indicated: Albion, Neb., \$90; Fairhault, Minn., \$133; Sparta, Wis., \$110; Kingston, Pa., \$80; Hammonton, N. J., \$100; Norfolk, Va., \$100; Phoenix, Ariz., \$110; Meriden, Conn., \$150. Besides, we had many others to fill but did not have the kind of available candidates that we could recommend. Then, too, we sent a man to a Michigan commercial school at \$1700; another to Nebraska at \$1200; another to New York at \$1500; California, \$1000; New Jersey, \$1300; West Virginia, \$1200; in addition to several that we do not care to announce now. We have some very fine positions now open for good teachers, mostly for men, thus: Maryland, \$1500; Iowa, \$1200; Minnesota, \$1200; California, \$1200; New York, \$1800; North Dakota, \$1200; Massachusetts, two at \$1500; Minnesota, \$ 000. Several of these are high schools. It is not too early to file your application with us for next year. Many school officials are learning to come to us early so as to have a wide choice, and before everybody gets into the game, making it a wild scramble. "No position, no pay" is our motto.

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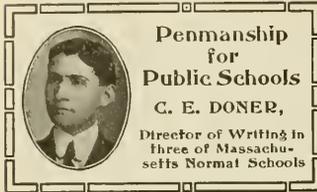
PROSPECT HILL, BEVERLY, MASS.

Shakespeare

What manner of man was he? His life, the embodiment of mystery, the orthography of his name even in doubt, poet and philosopher, wielder of a magic pen, master of every scale of human passion from the pure and lofty thoughts of a demigod to the unquashed mutterings and cries of despair of a lost soul, his every character, a human document, his delineations, the genuine progeny of world-wide humanity.

Shakespeare's immortality rests upon the fact that his scenes are occupied only by men who act and speak just the reader that he should himself have spoken or acted on the same occasion.

Madorasz



**SUGGESTIONS FOR PAPER PRACTICE,
GRADES FIVE AND SIX.**

The ability to write legibly with ease and rapidity is a power worth possessing by any public school pupil or by any one for that matter. The greatest worth of a good handwriting is determined by the fact that it is eagerly sought in this commercial age; and as a rule the one who has the ability to write a good hand finds it a useful servant, a valuable life companion, always a good recommendation, and very often a stepping-stone to a higher position in life. Now is the time and here is the grade for pupils to lay the foundation for a good handwriting. It should be the aim of each teacher to possess such a hand herself so that she may have the skill and ability to teach it to her pupils.

LAYING THE RIGHT FOUNDATION.

Arm Movement Drills for Relaxation and Ease.

Drills to be given occasionally during the year.

Step 1. Let the full weight of the right arm rest on the desk. Close the right hand making a fist. This swells the muscles in front of the elbow. Center the thought on these muscles, not at the hand. With the hand closed this way, move the arm rapidly on the muscle in front of the elbow in and out of the sleeve to the count of one, one, one, one, and at the rate of 200 "ones," per minute; then roll the arm on the muscle circling the closed hand toward the left at the same rate; then reverse the movement with the closed hand circling toward the right at the same rate. These movements are (1) push-and-pull, (2) round direct, (3) round indirect. They should be practiced thoroughly and rapidly. **Caution.** The arm and sleeve must not slip on the desk or be lifted from the desk. Occasionally when practicing these

movements, press down on the muscle—this will keep the arm from slipping or being raised from the desk.

Step 2. Now open the hand out flat. Keep the wrist and hand free from the desk. Practice the same three movements to the same count and at the same rate. Watch the tips of the fingers and see that they circle when practicing the "round direct" and "round indirect" movements.

Step 3. Now curve the third and fourth fingers under the hand, bend the forefinger and thumb, and practice rapidly the same three movements—push-and-pull, round direct and round indirect—to the same count and at the same rate. The third and fourth fingers must glide freely on the desk in the three directions. When practicing with the hand in a writing position in this way, the wrist must not touch the desk or paper. Place the thumb against the forefinger about at the first joint. The clothing of the forearm should be loose so as to give freedom to the movement.

Step 4. Practice with the penholder in the hand, but without ink on the pen. Dry pen practice is for the purpose of teaching the pen lightly to the paper, and at the same time it gives correct movements for making the exercises with ink. Movement exercises or letters are the pictures or photographs of certain movements. Therefore, if the movements with dry pen are made correctly and brought under control, the exercises or letters will represent good pictures when ink is used. First practice the push-and-pull movement to the count of one, one, one; or, down, down, down, down, at the rate of 200 downward strokes per minute. This count is for the downward strokes only. At this rate 500 counts should fill one line, two spaces high, progressing slowly across the paper. Two spaces is between three blue lines. Also practice one space which is between two blue lines. **Important.** In practicing the push-and-pull movement, push and pull the pen directly away from and toward the center of the body. *This determines the correct slant for exercises and letters.* The fingers must not act; they are used only for holding the penholder; also practice with dry pen the round direct and the round indirect movements, progressing slowly across the paper to the count of one, one, one; or, round, round, round, round; or, light, light, light, light; at the rate of 200 downward strokes or revolutions per minute, and 500 counts filling a line at this rate. Also a good movement to practice with the dry pen is the over-and-back, or lateral movement, gliding the pen lightly the full length of the

line to the count of over-back, over-back, over-back; or, glide-back, glide-back, glide-back, making the motion rapidly enough to admit of an easy movement of the pen. In practicing these movements, *the wrist must be free* must glide freely, and the hand must be in a standing-up, working position.

**FORM AND MOVEMENT SHOULD BE
TAUGHT TOGETHER.**

Success follows in the teaching of writing when form and movement are combined. As a rule it is unwise to sacrifice one for the other. There are times, however, when it is well to emphasize form and there are times when it is well to emphasize movement, but the two should never be entirely separated. The best results are secured when simple, graceful forms are practiced with simple, graceful movements. As far as possible movement exercises, letters, figures, words and sentences should be closely connected, so as to insure both form and freedom in practice and all written work. In the grading of writing both form and movement should be considered. For example, form might grade 95 per cent, and movement 75 per cent. The true grade would therefore be 85 per cent.

Lessons BY Mail

In Business Writing, Ornamental Writing, Engrossing Script and Lettering, Pen Copies, Red Ink Criticism, Easy Payments, Circular free, Address,

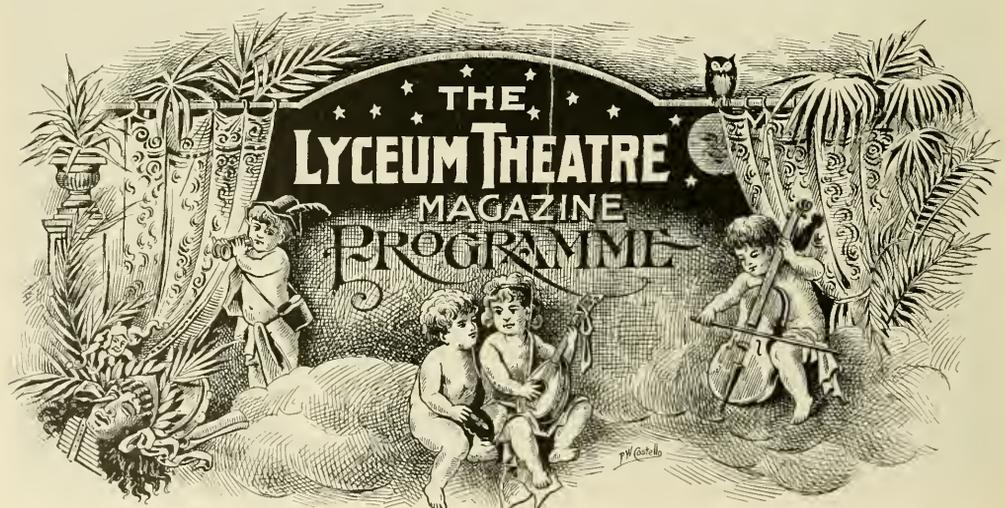
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A splendid example in pen technic, designing, pen drawing and lettering by P. W. Costello, Scranton, Pa.

HINTS TO THE LEARNER OF ROUNDHAND OR ENGROSS- ING SCRIPT.

BY THE EDITOR

The style of writing shown herewith, commonly called roundhand or engrossing script, was evolved between four and five hundred years ago, and reached a very high state of development, almost as we have it today, in the sixteenth century.

It has been modified less since that time than any other style of writing, due to the fact that it possesses more fine art qualities than any other hand. Its broad turns, heavy shades, and light lines make it plain, graceful and effective.

To acquire it one should use an Oblique holder with the pen point elevated above the center of the holder, nearer the top of the holder than the center. The pen should be flexible, yet fine; the ink should be dark enough to make a black shade and yet thin enough to make a gray hair line. The paper should be firm.

The movement employed is not as free and rapid as in ornamental or business penmanship. The hand should be shown over on the side and the movement should be a combination of finger, hand, wrist and arm action. Some use the fingers more than the wrist and arm, while some seem to use the wrist and arm more than the fingers. The action should be slow and sure.

The straight line exercise representing the first copy given herewith, is a good one to practice upon, aiming to space it uniformly, to slant it regularly, and to make the strokes the same in width. It is also well to begin and end the stroke as nearly square with the head and base lines as possible. It is also best to use a head and base line for the minimum letters.

The second exercise is made by raising the pen at the base line, after having turned it toward the right. The exercise can be done fairly successfully without pen lifting, but nearly all engrossers raise the pen, as it releases the tension and allows more of a rest. The up stroke can then be made more freely than the down stroke. The up stroke, however, should not be slanted more than the down stroke. Make a full turn at the bottom, and then make the stroke upward rather than rightward aiming to make the downward strokes close to it.

The third exercise is the reverse of the second the turn being made at the top instead of the bottom. There is no need, however, of raising the pen at the top, although some engrossers do it. Start the second form close to the first and do not touch the shade, or it will blur.

The fourth exercise, the one with the turn at the top and at the bottom, is one that needs to be made with less freedom than appears, for it looks as though it might be made quite offhand, but such is not the case. Endeavor to keep the turns the same in width at the top as at the bottom, and the shaded strokes the same slant and width as in the former exercises.

The fifth exercise involves similar principle to the exercises above, but is more compact and technically more difficult, because of the close contact of the hair lines to the shades.

The "n" exercise is an excellent one for practice, involving the principles in the first and fifth exercises.

The "u", "n" and "m" exercises each in turn involve no new principles and therefore need but little additional comment. The finish of the "w" should be made on the inside of the form or to the left of the upstroke, and it is well to make it in the form of a blind or filled-in loop.

Keep the connecting lines between the small "v's" quite close in order to keep the shades on the "v's" from being thrown too far apart, the aim being to keep shaded strokes as nearly equally distant as possible.

The "x" is started the same as "n" and the second part is much the same as an unshaded "c".

All of these forms were written and reduced one-third in engraving, and retouched but very little. They are given to show rather free, actual writing rather than the most perfect type. In practicing these copies it would be well to use one-half inch ruled paper and to make the letters one-half inch high.

Strive to secure graceful turns, and shades that are apparently uniform in width from top to bottom, allowing about one-third or one-fourth of the height of the letter for turn-making and for increasing or diminishing the shade. No slant lines were used and none are recommended for ordinary practice, it being well to train the eye to judge spacing and slant.



Miss Ellen E. Kinsel, whose clear-cut, pleasing, aggressive and determined features are shown herewith, is a native of Altoona, Pa., where she is supervising the writing in the public schools, and doing it with her tireless energy and characteristic, progressive spirit.

She received her early education in the public schools of Altoona, and later taught in the grades, attending summer schools at Ebensburg, the University of Pennsylvania, and the Zanerian. At one time she specialized on Mathematics, but became interested in the teaching of penmanship, with the result that her work in that line and her enthusiasm led to her being elected to supervise the writing throughout the schools.

The progress her teachers and pupils are making, and the results they are securing, indicate that Supt. Baish made no mistake in selecting her as the human dynamo of pedagogy and practice in writing to place that subject on a basis second to no other anywhere.

Her personality is pleasing, her manner tactful, her enthusiasm sincere, and her energy catching.

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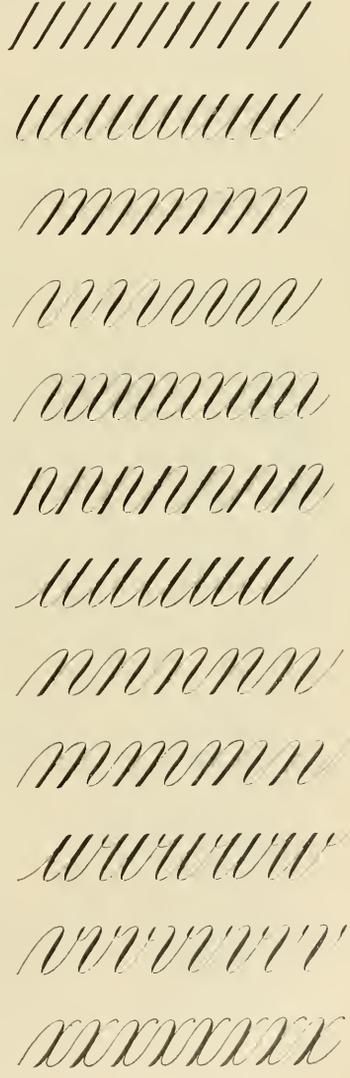
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Study in Lines

It matters little what medium is used as long as the drawing is correct in values. The Christmas design shows what effect can be obtained with a coarse pen and black ink.

Lay off the design roughly in pencil, first aiming for the general proportions, size and style of lettering, etc. The ice effect on initial "C" and the snow on bows suggest winter, and Old Santa's face reminds us of the mid-winter holiday season, of Christmas presents and good cheer.

After the pencil drawing is finished proceed to ink in, using a medium coarse pen and India ink. Chemical inks should not be used for pen drawing. Study the color values very carefully. Use vertical lines for background of initial "C" and figures. Leave the white paper for ice, snow and the beard of Santa. Don't use any more lines than you need for the desired effect. Study constantly to eliminate superfluous lines,

and your work will grow in strength and general effect.

When your drawing is completed, view it at a distance of three or four feet to see how well you have blended the tones. At this distance the values will be nearly as soft and pleasing as those of a wash drawing.

Best wishes for a Happy Christmas.



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A

frown is a smile with the rheumatism




Commonwealth of Kentucky

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Flourno Circuit Court } S.S.
County of Monroe }

Oscar M. Hinton having been heretofore examined by the undersigned examiners of applicants for law license heretofore appointed by this Court, and having been found to be sufficiently proficient to practice law, and the Court having ordered that a Law License be issued to him for that purpose, the said *Oscar M. Hinton* is hereby licensed as an Attorney at Law in the Courts of this Commonwealth.

Given under our hands, this December 15, 1911.

..... Courts. Judge.

BOOK REVIEWS

"Lessons in Penmanship" by J. H. Bachtengraber, Lafayette, Ind., is the title of a splendidly written and graded penmanship exercise intended for use primarily in the grades of the public schools.

"Pitman's Shorthand Writers Phrase Book and Guides"—Railway—Price 75c and "Key to Isaac Pitman Shorthand," price \$1.00, are the titles of two splendidly bound, printed and engraved books of special value to teachers of Isaac Pitman's Shorthand, being high grade in quality and thoroughly practical. Faultless is the term which comes more nearly describing these products than any other in our vocabulary.

"Modern Public School Writing" is the title of a very practical little booklet of 43 pages by G. A. Race, Supervisor of Penmanship, Bay City, Mich. It is based upon the arm movement method and contains a graded series of copies especially designed for grammar grade use. The copies having been written and photo engraved from the actual free and rapid writing of the author. Mr. Race is one of our wide awake progressive practical supervisors.

"A Manual of Shoemaking and Leather and Rubber Products" by William H. Dooley, Principal of the Lowell Industrial School, Little, Brown & Company, Boston, Price, \$1.50 net. The Manual contains 287 pages, cloth bound, printed on heavy paper and profusely illustrated. Anyone interested in the making of shoes will find this volume of exceptional value, covering as it does the history of shoe making, the anatomy of the foot, the materials which go to make up shoes, the method of manufacturing, etc., etc. Teachers of commercial geography and other commercial products will find this Manual authoritative and practical.

"Correct Business and Legal Forms", a reference manual for Stenographers, Secretaries and reporters by Eleanor Banks, G. P. Putnam's Sons, New York and London. Price \$1.25 net. This volume is cloth bound, well printed and contains 238 pages, covering almost every conceivable phase of correspondence, documents of various sorts, punctuation, grammar, etc. It impresses us as being an excellent manual for ready reference and authority for people who have much writing to do.

"Everybody's Dictionary," by The Practical Text Book Co., Cleveland, O., is received and is well named. We know of no other vest pocket dictionary used so extensively, as this, and we presume the reason is that there is no other so good. It makes one of the most delightful and useful little Christmas presents we know of. Many schools and business concerns order it in large quantities, with special imprint, for the purpose of giving it to their pupils, patrons, and friends. It is handy; it is complete; it is compact; it is artistic; it is cheap. What more might be said or desired?

"Literary Composition" by Sherwin Cody, School of English, Publishers, 1411 Security Building, Chicago, Ill., price 75 cents, is the title of a 227 page, well-bound volume specially written to assist home students to a better knowledge, appreciation, and use of the English language. The plan of the book is largely original and any one who will persistently pursue its contents will be greatly benefited. The variety of the subject matter and the excellence of the selections as models or standards are such as to inspire continued effort on the part of the self-improving student. Half of the exercises give practice in talking, and half in writing what has first been talked; thus aiding in both spoken and written speech. We commend it most heartily.

"Alphabets and other Material Useful to Letters" by Chas. Rollinson, published by D. Van Nostrand, 25 Park Place, New York, Price \$1.00, is the title of a thirty-three page, cloth-bound

white embossed title, well-printed book of Alphabets, Borders and Designs especially suited to engraving. The book starts out with brief but very practical instruction concerning materials, designing, etc. Business, ornate and round-hand script follows, with standard alphabets such as Roman, Block, Old English and German Text, with a number of other alphabets. The book ends with three superb examples of engraving, two of which were done entirely with the pen, the last in the book being a vignette reproduction of an illuminated piece of engraving. No engrasser can afford to be without this compact, high grade, classic production. The author, Mr. Rollinson, conducts the leading engraving establishment in New York City, and in all probabilities of America.



Marion Webster arrived October 16th, weighing nine pounds, at the home of Mr. and Mrs. P. W. Clark, Louisville, Ky., Clark's Commercial School. Our best wishes to all concerned.

Arrived at Crafton, Pa., this twentieth day of June, 1912, a boy, weight 10 pounds. Mr. and Mrs. C. Edw. Presho.

Mr. and Mrs. A. R. Martin announce the birth of Roy Daniel, Oct. 19, 1912, Providence, R. I.

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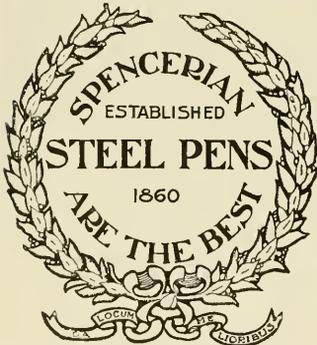
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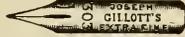
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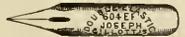
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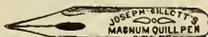
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At the Business Show in the 69th Regiment Armory, November 12, 1912, Miss Florence E. Wilson won the World's Typewriting Championship and the Thousand Dollar Trophy, writing for one hour at the rate of 117 net words a minute and breaking the former World's Record by five net words a minute.

MISS WILSON IS A BALANCED HAND TYPIST

Miss Margaret B. Owen won the World's Amateur Championship, writing for 30 minutes at the rates of 116 net words a minute, and breaking last year's Amateur Record by 18 net words a minute. Miss Owen also won the Thousand Dollar Cash Prize offered to those who did not take part in last year's Professional Contest. Miss Owen's rate for the hour was 114 net words a minute.

MISS OWEN IS A BALANCED HAND TYPIST

Miss Martha Dunn won the World's School Championship, writing at the rate of 88 net words a minute for fifteen minutes and breaking the former record by five net words a minute.

MISS DUNN IS A BALANCED HAND TYPIST

The three notable victories recorded above are truly

A TRIUMPH OF THE RIGHT START

as all of these record-breaking typists in their early lessons learned by going from the outside keys toward the center.

CHARLES E. SMITH'S "PRACTICAL COURSE IN TOUCH TYPEWRITING" is the chief exponent of the Balanced Hand Methods. In it are combined and classified all that is best of every method worthy of the name. *It has had many imitators but no equal.* If you wish to give your pupils the right start you should introduce "A Practical Course in Touch Typewriting." *More Championship Contests have been won by followers of the methods of instruction used in "A Practical Course in Touch Typewriting" than by all the other methods combined.*

What the World's Amateur Champion says of
"Practical Course in Touch Typewriting"

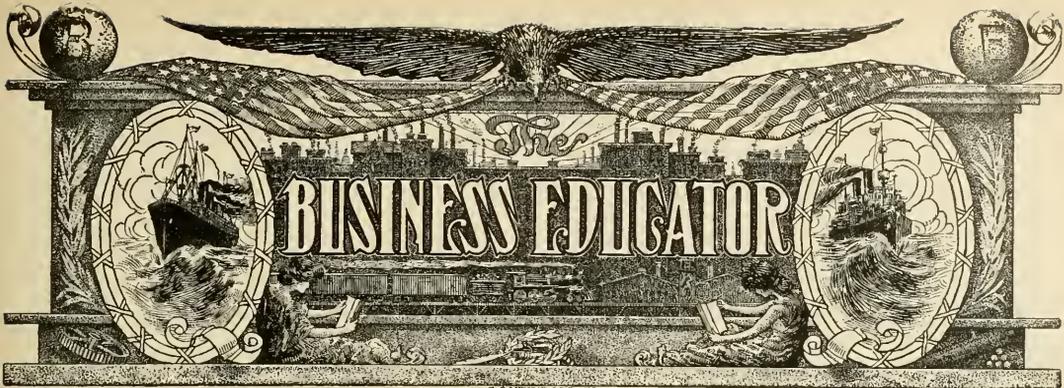
"Touch typewriting can be more easily and quickly acquired by going from the outside keys toward the center. It is the natural method of learning the keyboard, and prevents the beginner from being inaccurate. I recommend Mr. Chas E. Smith's 'Practical Course in Touch Typewriting' as the best typewriting text-book for those who wish to become rapid, accurate touch typists."—*Margaret B. Owen, World's Amateur Champion.*

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Stiff Paper Covers, 50c.; Cloth, 75c. Teachers' Examination Copy, postpaid, 34c. and 50c., respectively
MENTION SCHOOL

Adopted by the New York and Boston High Schools

Isaac Pitman & Sons, Publishers, 2 West 45th St., New York



G. S. HENDELBERG - N.Y.

VOLUME XVIII

COLUMBUS, O., JAN., 1913

NUMBER V

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
 E. W. BLOSER, - - - - - Business Manager
 ZANER & BLOSER, - - - - - Publishers

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 tions 10 cents extra.)

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 Edition contains 48 pages, twelve pages of
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 vertising, 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 Edi-
 tion, less the twelve pages devoted to commer-
 cial subjects. This edition is specially suited to
 students in Commercial, Public and Private
 schools, and contains all of the Penmanship, En-
 grossing, Pen Art, and Lesson features of the
 Professional Edition.

The **Business Educator** is devoted to the pro-
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 cation and Penmanship. A journal whose mis-
 sion is to dignify, popularize, and improve the
 world's newest and neediest education. It pur-
 poses to inspire and instruct both pupil and
 teacher, and to further the interests of those en-
 gaged in the work, in private as well as in pub-
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 and nearly every country on the globe. It cir-
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 as among office workers, home students, etc.

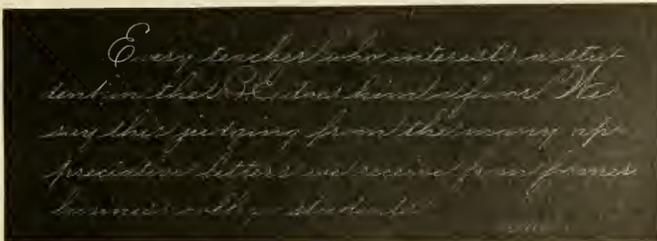
Rates to Teachers, Agents, and Club Raisers
 sent upon application. Write for them whether
 you are in a position to send few or many sub-
 scriptions. Sample copies furnished to assist in
 securing subscriptions.

TO STIMULATE INTEREST IN SUBSCRIPTIONS

To the person sending the largest number of subscriptions between
 January 1, 1913 and June 1, 1913, to THE BUSINESS EDUCATOR, we will present
 the accompanying original water color painting, 12½x15½ inches by C. P.
 Zaner, which is much more beautiful because in colors, than the reduced re-
 production herewith. The painting was made direct from nature and is a
 fair specimen of Mr. Zaner's brush work. Who will win?



This is a reduced representation of a water color painting made direct from nature in autumn colors
 by Mr. Zaner and which will be given to the largest subscriber between Jan. 1 and June 1, 1913.





THE MONTESSORI MOVEMENT

As Applied to Teaching Writing.

(BY THE EDITOR.)

PART THREE.

Montessori, Muscular, and Arm Movement Methods Compared and Contrasted.

THE TRINITY OF MENTAL ACTION

The mind acts in a threefold manner, involuntarily, voluntarily, and reflexly. Involuntary (instinctive) action stimulates and controls circulation, digestion, breathing, etc., and thereby looks to the preservation of life. It is the health element of mind activity, requiring neither consciousness nor intelligence to create or direct. Voluntary action of the mind is the conscious, intellectual spontaneous action; that which originates, directs and determines what we shall do and how we shall do it. Reflex action of the mind is an acquired compromise between the involuntary and voluntary actions, its chief function being to perform most of the manual acts, such as talking, walking, hammering, etc. It does those things which voluntary mind first performs.

WRITING IS FIRST VOLUNTARY, THEN REFLEX

Writing is first acquired under the direction of voluntary action, but after the hand has thoughtfully made a letter a number of times, it then begins to do the same with less thought and consciousness, and eventually with little or even no direct action of mind, and this is commonly called reflex action. Habit is an accumulation of voluntary acts and is a common term for reflex action. The performance of nearly all the manual arts is the product of reflex action. Reflex action is good or poor in proportion that the voluntary act which preceded it was good or poor. The more proficient and thorough the conscious, intellectual, voluntary act, the more efficient will reflex action perform its delegated tasks. The shorter the time given to voluntary performance, the less efficient and thorough the execution, be it in music, writing, walking, or the various forms of manual construction ranging from agricultural pursuits to the making of pins.

PEDAGOGY AND PRACTICE

The pedagogical and practical course is that which provides sufficient time for voluntary action to insure a fair understanding of the art to be executed and a sufficient skill to insure right rather than wrong habits of execution. For if too little time is given to preparation, too much must be relearned later on, or

never. If learned later, it requires double effort, because reform in any line is more expensive than right formation in the beginning, and if it is never re-learned, then the person goes through life with a poor method of execution or a poor product, and usually the two combined.

THE BLACKBOARD

Starting children at the blackboard learning to write by suggestion and example insures the best forms and habits in the shortest time consistent with correct basic principles of form and motion, because it represents the least skillful kind of writing and yet of the right kind. That is, the same form knowledge and the same manual efforts are required at the board that are desired later on paper, the main, and indeed the only difference being quality of effort which varies with the difference in size between board and desk writing.

THE TRANSITION.

Greater spontaneity and freedom and better form knowledge and habits are thus possible than with small writing. From chalk at the board to large pencil writing on paper is the next logical, pedagogical and practical step, being the same as board writing but slightly more concentrated and skillful. From pencil to pen and ink writing, usually during the second school year, involves no change in form knowledge or movement; only a finer quality of touch.

These preliminary and elementary sensory and motor stages of teaching and learning to write, covering the formal or intellectual and the manual or physical phases for emergency uses in educational process or studies, usually comprises the work of the first, second and third grades or years. The more intensive and technical phases of form, movement, speed and individuality belong to the grammar grades and high or business school.

The Montessori Methods, in so far as children are led to perceive form through example, observation, and touch is good in theory, but in so far as pupils are left to their own impulses and devices in position, pen holding, motion, and movement, as Madame Montessori recommends, it is poor in practice, and consequently poor in the theory relating to practice.

MONTESSORI MODIFICATIONS

But the same method as it is being modified by some Americans, who encourage large, free writing in the beginning, and who safeguard the manual habits by encouraging healthful positions, efficient pen holding and freedom in movement, is good in theory and practice, but, as previously stated, these phases of teaching and execution are not new

but were the ones for which we, as penmen, first stood sponsor a decade and a half ago, and which were first worked out and published in "The Arm Movement Method," and which is now widely used by progressive specialists and teachers, and imitated by co-publishers.

CONTRASTS AND COMPARISONS

The Montessori Method as applied to writing by Maria Montessori, which consists of suggestion, sense perception through touch and letting children begin when and how they may without restriction or instruction, represents one extreme in theory and practice, while the Muscular Movement Method as promulgated and taught in this country represents the other extreme in method and execution.

The Simon-pure Muscular Movement Method, as it was termed some years ago, takes the child when he enters school at the age of six years, and begins formal instruction in position, pen holding, movement, and form in the order named, usually covering a period of from two to three years before the average child under average conditions can use writing in the service of other subjects. The contrast is still further noted in comparing these extreme theories and practices, for wherein the Montessori method prescribes no particular mode of holding the pen or manner of executing the letters, the muscular movement plan specifies specifically how all hands should be held, how all papers should be moved, how arms should maneuver, how fast all should go, and how small all should write, before reaching the "automatic" or reflex state of writing independent of instruction for individual service.

The Muscular Movement Method has a tendency to make automatons of its pupils, while the Montessori Method has a tendency to make indifferent penmen. The one neglects habit forming processes; the other dominates and prescribes activity. The one prizes and encourages spontaneity of thought; the other values and promotes manual action. Each has its merits and short comings; each must be greatly modified to meet modern school room conditions and needs, because thought and action, study and practice, acquisition and application, mental assimilation and manual production must act and re-act alternately and simultaneously.

Arm Movement Writing Methods, comprising instruction at the blackboard for beginners, oversight of position, correlation of movement with form, encouragement of formality in letters for universal reading, and individuality in movement for personal efficiency, combines the merits of the Montessori and muscular movement

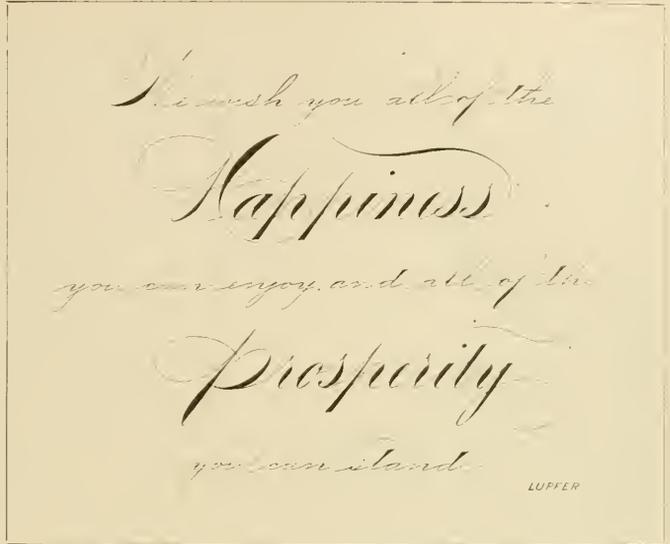


methods, and avoids the serious weaknesses and objections to both.

EXTREMES ARE PROTESTS

Extremity is never right; usually it is a protest against conservatism, but frequently it leads to something compromising or correlating the better elements or practices of extremes, and thus makes for progress. The Montessori Method is a protest against too much formality and too little individuality in school policy and method in general, but in itself it represents the other extreme of too little teaching and too little restriction for efficiency in handling large numbers of children as in American schools.

Arm Movement Writing is a compromise pedagogy and practice, and as such it is a protest against extremes, either radical or conservative. As such, it is less spectacular and pretentious than either, and more teachable and usable than either, simply because it considers at one and the same time the child or human side and the art or mechanical side, and arranges its pedagogy and practice to meet age and requirement.



S. S. Sumner. C. P. Zaner. H. H. Homer.
L. S. Light. E. Luffer. A. W. Madeira.
A. M. Palmer. H. S. Darner. S. O. Smith

By S. O. Smith, Hartford, Conn., whose contributions in business writing will begin in February.

THE STEAM BOAT.



The fifth of a series of blackboard sketches illustrating the evolution of transportation by Charles Frederick Whitney, director of art, Salem, Mass., State Normal School.



A characteristic, caricatured smile from and by V. G. Musselman, of the Gem City Business College, Quincy, Ill.

Think less about your rights, more about your duties. — Hubbard.



LESSON 84.

R R R R R R R R R R R R
 rrrr river rrrr river rrrr river
 Ruling Ruling Ruling Ruling Ruling
 Raining Raining Raining Raining

LESSON 85.

B B B B B B B B B B B B
 bbbb bind bbbb bind bbbb bind bb
 Brains Brains Brains Brains Brains
 Bivouac Bivouac Bivouac Bivouac

LESSON 86.

T T T T T T T T T T T T
 tt trait tt trait tt trait tt trait
 Tilling Tilling Tilling Tilling Tilling
 Tomorrow Tomorrow Tomorrow Tom

LESSON 87.

F F F F F F F F F F F F
 Forward Forward Forward Forward For
 ffff furor ffff furor ffff furor f

LESSON 88.

L L L L L L L L L L L L
 mail mail mail mail mail mail
 Luring Luring Luring Luring Luring

LESSON 89.

Q Q Q Q Q Q Q Q Q Q Q Q
 qq qq quaint qq qq quaint qq qq qu
 Quinine Quinine Quinine Quinine



LESSON 96.

z z z z z z z z z z z z z z z z
 z lazy z lazy z lazy z lazy z lazy
 Zimmerman & Co Zaner Zanerian

LESSON 97.

X X X X X X X X X X X X X X X X
 Xenia Xenia Xenia Xenia Xenia
 xxx mix xxx mix xxx mix xxx mi

LESSONS 98, 99 AND 100.

A good start is half the race A good
 Brains untrained depend on brawn B
 Compare your work with the copy Com



PRACTICAL PENMANSHIP

By H. L. DARNER, Penman,
 The Blair Business College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

Indirect ovals. See that the ovals touch. Retrace the S-exercise six times and see how much freedom you can develop. Try to relax the muscles of the arm and shoulder.



The three lines cross in the same place. Just a little above the base line. The angle preceding the finishing stroke should be half the height of the letter



Here is one of the most difficult words we have had. Practice the word without lifting the pen. Close the s at the bottom. Dot the i's carefully.



In this day and age every young man or woman must learn to write well. A poor penman cannot expect to hold as good a position as his equal who writes well. Better make up your mind to win a good handwriting.



The same as the exercise above. Shift the arm at the half-way point across the page. See how well you can retrace your first effort.



The S begins nearly the same as the l. It ends precisely like I. If your S looks like L make some other style.





You have had the first two exercises before. Find out what instructions were given for them. The stem and overthrow of the T and F are difficult and will take some of your time and effort. Study the copy carefully.



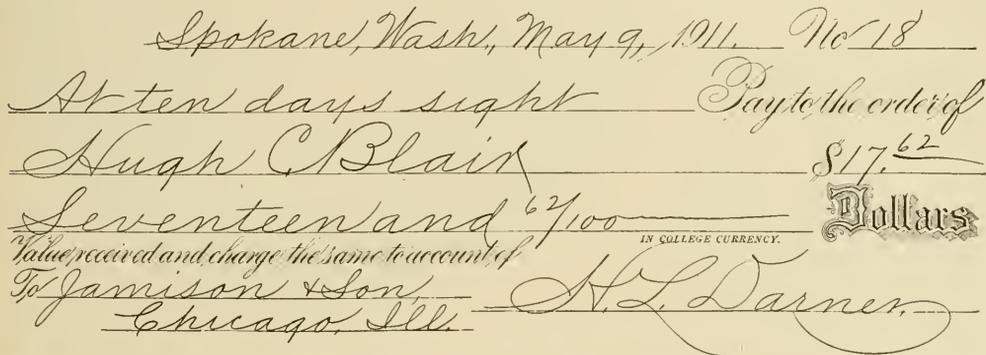
Try to get a nice quality of line. See what fine r's you can make. Notice the style of the finish of the small letter d.



Notice the styles of the F. Take your choice. Plenty of freedom. Arm movement always.



This is a document that has almost gone out of use. You may be in the business for many years and not have an occasion to write a draft, unless you were employed in a bank. Notice how the amount is written in figures. See how difficult it would be to erase the long line. Notice how plain the 82-100 is written.



A teachers' class of Lancaster, O., being trained in arm movement writing at the blackboard as well as on paper. The work on the board is by them and represents their first attempt before the camera. The flash light was placed at such an angle that the shadow thrown upon the board makes it appear that the teachers were standing close to the board, but such was not the case. Who can show a better lineup of teachers and better work? And they are training the "young idea" how to write and do other things up-to-date in that little city under the Superintendency of S. H. Layton.



W. A. Henning, policy engrosser for the State Mutual Life Insurance Company, Worcester, Mass., is crawling steadily up to the top in the penmanship profession. A letter before us written in ornamental is very delicate in quality of line, strong in form and dasy in movement.

One of the best written letters in a high grade business hand recently received is from T. W. Emblen, supervisor of writing in Elmira, N. Y., public schools.

R. W. Ballentine, Albany, N. Y., pleases us by sending \$1.00 to renew his subscription, accompanied with a very fine written letter in ornamental style. Mr. Ballentine possesses unusual skill in ornamental writing.

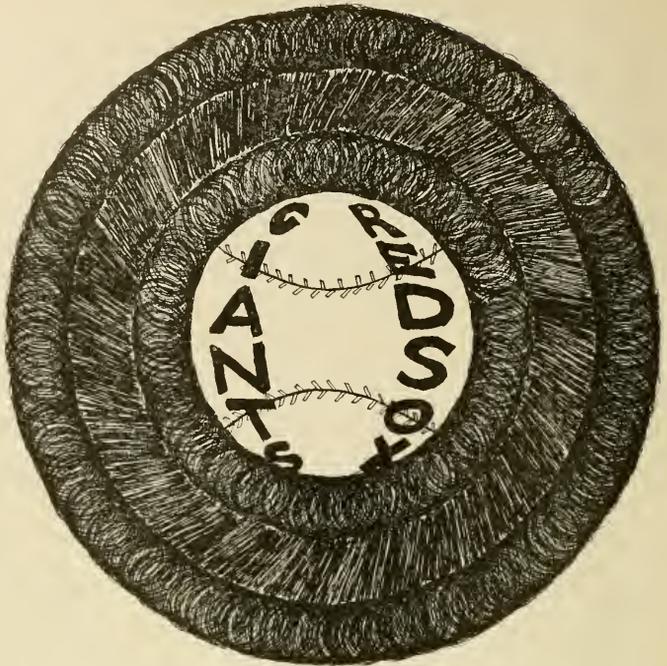
Some good specimens have been received from H. O. Keesling, New Albany, Ind., Business College, which speak well for that institution. The specimens are written very freely, and show that the students are laying a good foundation for a practical business hand.

H. A. Reneau, the accomplished penman and principal of the Monroe, Wisconsin, Business Institute, recently succeeded in writing in a perfectly legible manner 845 times on a post card the following sentence: "Parks Cloak Co., Appleton's Reliable Specialty Store," which makes 5,915 words—36,335 letters, averaging 2,076 letters to the square inch.

C. B. Boland, Hungo, Oklahoma, does creditable work in ornamental penmanship, as shown by the specimens before us.

W. L. Jarvis, of the Latto School, Tippecanoe City, Ohio, is a close follower of THE BUSINESS EDUCATOR. In a recent letter to us he states that "THE BUSINESS EDUCATOR will be my standard guide as long as I teach penmanship." We hope he will never have to change his decision.

Messrs. Arthur L. Beeley and W. L. Wanlass, of the Brigham Young University, Provo, Utah, sent us two lists of subscriptions numbering sixty, with promises of more. Both gentlemen are good penmanship teachers, and with their combined efforts and THE BUSINESS EDUCATOR, good results are assured.



By Helen McVay, pupil, Otero Co., Com'l. High School, La Junta, Colo., A. P. Menb. Penman.

*Specimen of my plain business
penmanship as it is at the
present time* *A. W. Kimpson*

Business writing by A. W. Kimpson, Amarillo, Tex.

\$900⁰⁰
 Received from Manning & Kane
 Nine Hundred ^{no} 100 Dollars.
 On account.

Denver, Colo. June 1, 1912.

Knight & Day.

By W. A. Miller, Metropolitan Business College, Chicago.



This is S. E. Leslie, penman, Eastman College, Poughkeepsie, N. Y., making new tissue and displacing old, thereby renewing health and lengthening life. Too many of us are too short-sighted to thus invest in health and efficiency. Few exercises are as healthful as golf.



Four and one-half-year old William Albert son of Jno. L. Kelly, Supt. of Writing and Drawing, Brookville, Pa

D D D D D D D D D D D D D D D D
 A A A A A A A A A A A A A A A A
 J J J J J J J J J J J J J J J J
 R R R R R R R R R R R R R R R R
 L L L L L L L L L L L L L L L L
 B B B B B B B B B B B B B B B B

By H. B. Lehman, penman, Central High School, St. Louis, Mo.

indemnity
 inclosure
 incline
 incite
 incident
 incentive
 incense
 incapable
 inane
 impute
 impudent
 improve
 imprison
 impression
 imposition
 importance

By Earl Hessenauer, seventh grade pupil, Fourth St. School, Columbus O.

No man has a moral right to spend all he earns or borrow money he can never pay back.

To do the complete thing today is to make tomorrow more so.
 C. C. Munn.



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

YOUR CHANCE.

"The Letter Writing Club," as conceived and conducted by Mr. Arthur G. Skeeles elsewhere in these columns, is a new departure and one which should prove to be as popular as Cragin's stories and as helpful as any series of lessons in penmanship.

If our ambitious young people do not avail themselves of Mr. Skeeles' services they do not know a good thing when they see it. We know whereof we speak because we know the author personally.

The plan is original and unique, combining instruction and practice, month by month.

The ability to combine good ideas and good English is the key to the highest success, and nothing we have ever presented is more to the point than these lesson-articles by Mr. Skeeles.

A New Course of Contributions in Business Writing.

Mr. S. O. Smith, whose portrait appears elsewhere in this number, will begin a series of contributions in business writing in the February number of THE BUSINESS EDUCATOR to follow those which Mr. Darner has been contributing. The work on hand indicates a series of articles quite remarkable in form and freedom. Our readers, we feel sure, will be highly pleased with the practicability of the contributions, as well as their excellence. Our young readers will do well to get their sleeves loosened up for the first installment.

Cragins Stories.

"The Story of a Drummer," in the January number of THE BUSINESS EDUCATOR, and "The Story of a Bookkeeper", in the February number, by Charles T. Cragin, are truths taken from life dressed up in readable style. If commercial students can not get golden value from these stories, it will be because they are asleep to opportunity. No cheap dime novel stuff is this which Cragin is writing, but the very essence of the material of which success of the highest order is made. Cragin comes about as near uniting heart and purse strings in his writings as any one we have ever followed, and he comes nearer the life and needs of the average commercial student than any one contributing to the present day literature. Don't take our word for it, but read his stories and be convinced.

WISCONSIN TEACHERS' ASSOCIATION

HONORS ROBERT C. SPENCER AND PRESIDENT-ELECT WOODROW WILSON

At its recent annual meeting the Wisconsin Teachers' Association adopted the following: In respect to a matter proposed by the Nestor of our Association, Robert C. Spencer, a man of faith in education as the only safeguard of our nation, that this Association is in sympathy with national aid to education to promote the progress and prosperity of the people.

That to the man and our fellow schoolmaster, President-Elect Woodrow Wilson, the Wisconsin Teachers' Association extend cordial congratulations and wishes for a prosperous administration.

The Association records its support of the movement for a wider use of public school buildings through their development as social centers.

SPECIMENS

A beautifully written letter has been received from M. J. Talley, Oil City, Pa. He is able to write a business hand as very few can. It is unusually graceful and free looking, at the same time very accurate.

Paul O'Hara, of the Draughon's Business College, Greenville, S. C., is specializing in accountancy and penmanship. In a recent letter to us he enclosed some specimens of ornamental penmanship which show that he is gradually nearing the top.

We recently had the pleasure of examining specimens of writing from the various grades in the public schools of Troy, O. Miss Mary Kyle, Supervisor of Writing and Drawing, The work is progressing nicely all along the line. Some exceptionally good work being shown in the eighth grade. The work throughout the other grades averages well in both form and movement, but in the eighth grade the work is very pleasing as well as very practical.

Mr. and Mrs. W. I. Staley announce the marriage of their daughter Lucile

to
Mr. Herschel W. Powers
on Wednesday, November the sixth
nineteen hundred and twelve
Salem, Oregon

At Home
after February the first
nineteen hundred and thirteen
Salem, Oregon.

PARTIAL CONTENTS

Of the Professional Edition of the Business Educator for Jan., 1913.

MARSHALL'S MENTAL MEANDERINGS, Carl C. Marshall, Cedar Rapids, Ia.

ACCOUNTANCY, B. P. Leister, C. P. A., Canton, O.

ARITHMETIC, O. S. Smith, Packard Commercial School, New York City, N. Y.

TYPEWRITING, Miss E. B. Dearborn, Y. W. C. A., Cleveland, O.

ENGLISH, J. S. Hall, Central High School, Philadelphia, Pa.

BUSINESS SUCCESS, Sherwin Cody, Chicago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair Business College, Spokane, Wn.

EDITORIALS.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.



Pluck wins while Luck it hoping to. Pluck and Luck are spelled similarly, and sometimes Luck seems to win and Pluck fail, but if all circumstances are considered and all contributing forces analyzed, Pluck is the winner in the long run, and Luck the wrecker rather than the maker of many.



Marshall's Mental Meanderings

THE MISSOURI VALLEY TEACHERS AT OMAHA, NOV. 29 30

Getting a Good Start This story is to begin at the beginning, which was when Harry Rowe and Baker, of Cincinnati, aided and abetted by the present Meanderer made a good get-away from Chicago on Thanksgiving Eve,—all of us bound for Omaha. You can take my dope (as they say in Chicago) that the conjunction of this trio spent a good time—a regular bully time as T. R. would put it. Harry is some company himself when he has a mind, and Baker exudes jokes at every pore. The Meanderer was feeling pretty well thank you, himself, so there was no need for the conversation of the conversation. In fact there was plenty for all and then some. Not many themes escaped, and when we donned our pajamas at 11 p. m. we had taken a fall-out of pretty much every question ranging from the cause of the Balkan War to the best way to cook kumf. It was a great gabfest, and even sleep could not quiet Baker, for he proceeded to snore so reprehensibly that some passenger up front called out, "For heaven's sake turn on his muffler!"

With the advent of morning, however, we had all recovered, and there was just time for a comfortable breakfast before the Omaha sky-scrappers loomed up across the Missouri. You can take it from me that it doesn't pay to travel alone when you go to a convention. You not only miss the fun, but a night and a day of good fellowship sort of cranks you up for the convention itself. I can tell the fellow who comes alone the minute I see him. He is as solemn as crape and as stougy as a cold boiled potato, and it takes him a full half-day to ginger up.

The Machinery The meeting was scheduled to begin at nine o'clock Friday morning, at the High School of Commerce building but it hardly needs recording that it did not begin on schedule time. It never does, for the sufficient and compelling reason that nobody, not even the presiding officer, ever expects it to. As a matter of fact, it was around ten-thirty when President C. T. Smith, of Kansas City, finally brought the crowd to order in the main hall. A pleasing vocal solo was sung by Miss Edith Alderman of Omaha, after which E. V. Parrish, of the Omaha Publicity Bureau, was introduced to present the welcoming address. Mr. P. is a poetic looking young man with soft voice and large dreamy brown eyes, but he didn't talk poetry a bit. He didn't even refer to the "far-reaching flower-gemmed prairies, erst-while the home of the bison and coyotes," but now "redeemed by the shining plowshare of the noble pioneers," nor yet of the "sun-kissed Missouri sweeping on to the sea." There was not a coyote or a bison, or a prairie rose, or any other familiar decoration of Omaha oratory in his whole talk. In fact he talked mostly of hogs and sausage, and bank clearings. He dealt in arithmetic rather than rhetoric, and made us feel that we were being welcomed to some town.

The response was to have come from Allen Moore, of Chillicothe, Mo., but as Mr. Moore was in evidence only on the program, the task of acknowledging the Omaha greeting was saddled onto Clay Slinker, of Des Moines, who can always be depended on in a pinch. He did it gently and gracefully as he always does.

When An Address Is Not An Address The Convention was and President Smith arose in solemn but modest majesty to proclaim the glad tidings that he would follow the vice precedent set last year by Mr. Kirker at Kansas City, and omit the pres-

ident's address. Then Bro. Smith proceeded calmly to talk for thirty minutes. It was good talk, however, so the crowd stood for it, but I advise him not to perpetrate another joke like that. It is a serious business to inform a suffering audience that it is to escape the president's address, and then proceed to lade one out. It is too much like listening to a verdict of acquittal, only to be arrested on a new charge. To be fair, however, I doubt if Bro. Smith really intended to perpetrate that address. Probably the trouble was that he started to talk and couldn't find a good place to stop. We all know how that is. A man may want to stop, but he doesn't want to stop till he is through, and the only way he can be sure he is through is to keep on talking till he runs down. And folks are like clocks; some run down sooner than others. Then Bro. Smith had to explain why he wasn't going to make an address, and that took some time. We should not expect too much, even of a convention president.

Young Musselman's In the years ago, Snappy Talk everybody knew the late D. L. Musselman, the man who put Quincy, Ill., on the commercial school map, but not everybody has learned that his mantle has fallen worthily on three mighty fine boys. "D. L." kept the "Gem City" machinery in good working order. Virgil, the second son, was at the Kansas City meeting last year, where he captivated everybody by his brightness, and sunny-heartedness. This year it was T. E., the youngest, who was in evidence. His theme was "Fraudulent Letters," about which he talked most entertainingly. The young man strikingly resembled his honored sire, and in his bright talk demonstrated that he had inherited the father's brains as well. He maintained that business schools should give more attention to the study of those plausible letters with which sharpers of all kinds are wont to flood the mails, and which so often betray the unwary. It was brought out that all who receive such letters should, as a matter of good citizenship, turn them over to the post office inspectors, whose duty it is to run these rascals down.

Spelling That This is the catchy title of a Teaches most lively and practical talk by J. L. Brawford, one of the group of bright young teachers who have been assembled as aids to L. C. Ruskisiel, Principal of the new High School of Commerce of Omaha. Mr. Brawford maintained that it is necessary to teach much more about words than the mere spelling. He believes in applying in every lesson the principals of word analysis, in order that the students may learn the why as well as the how of correct spelling. He urged that it is even more necessary to know the meaning and use of words than to be able to spell them. Although Mr. Brawford is the junior member of the Omaha faculty, and this was his first convention appearance, he treated his theme like a veteran, and made a decided hit with the audience.

A Joplin Teacher on Miss Ella McVey, of Typewriting the Joplin, Mo., Business College, was another "new-comer" who made a most pleasing impression. She voiced an earnest and clear-cut plea for better and more systematic teaching of the typewriter's art. As a significant "starter" she asked those present who taught typewriting exclusively to raise their hands. About a half dozen responded. "How many of you come from near Omaha," she asked. All of them raised their hands. "I thought so," she continued with a smile. "Last year I taught typewriting but I could not raise the where-withal to attend the convention, so I had to get a job as teacher of shorthand in order to be with you." The crowd greeted the raise with laughter and applause. Miss McVey maintained that skill with the typewriter is more important than skill in shorthand. "The business employer cares very little about how his employees write shorthand, but he cares a great deal as to the amount and character of the letters and papers they turn over to him to sign."

Demands of The The afternoon session Business Man opened with an exceedingly practical and interesting address by Supt. of Schools, Ellis U. Graff, of Omaha, on the theme, "What the Business Men Demand,"

Mr. Graff is a handsome young man of forceful intellect and most pleasing address. He had sent out letters to 500 business men of Omaha, asking for answers for the following questions:

1. Wherein do business employees fail to make good?
2. To what do you attribute this failure?
3. What can the High School of Commerce do in the way of remedy?

Most of Supt. Graff's address was given to an analysis of and criticism from the answers received. A significant feature of the inquiries was found in the fact that less than twenty per cent of these business men named technical inefficiency as the main cause of the employees' failure to make good. More than eighty per cent gave defective personal qualities as the cause of failure. Among the qualities in which employees were lacking, the following were most frequently named: persistence, honesty, initiative, interest in the business, loyalty. Among special defects noted were, carelessness, clock-watching, bad habits, lack of tidiness. One man wrote that the average employee "wants to be a Rockefeller without earning the rocks." Most of the writers urged that the schools would do most by trying to develop character and good mental and moral habits. One pessimist said: "The schools can do nothing, as they will have to learn everything over again anyhow when they go into business." The speaker urged training as the remedy. "Training" he said "is merely going through processes; evolution has taught us that. We can train students to be thoughtful, to be moral, to be efficient, to be honest, just as surely as we can train them to be mentally accurate and energetic, if we but go about it right."

Mr. Graff's remarkably fine and practical address was by far the most important contribution to the convention program.

Some interesting The remainder of the afternoon was given over to visiting certain important industrial establishments and the Chamber of Commerce. The local committee provides guides, and most of the members went on one or more of these sight-seeing trips. The places visited included a cracker factory, a shoe manufacturing, the stock yards, one of the big banks, an insurance establishment, etc. Some with a less investigating turn of mind attended a matinee, others visited in the hotel lobbies. All had a good time.

The Indispensable The banquet at the Hotel Banquet Room on Friday evening was unique in several respects. In the first place, it did not cost the members anything extra, as it was provided for out of the Association funds, especially those derived from the program advertising. In the next place, there was but one speech, properly so called. In the third place, there was a liberal measure of more than ordinarily good music, and finally the stories mostly new-lead, rather than a cold storage product.

The nimble-witted Ruskisiel acted as toastmaster, or rather master of ceremonies, as there were no toasts, and he talked cute stuff at every angle and kept things bubbling. Harry Rowe of Baltimore, made the one serious talk under the caption "Things I Have Learned." It was a stinging, earnest plea for deeper insight on the part of the teacher, and for more efficiency and less waste in practicing his noble art. Mr. Rowe read his address and every sentence of it showed careful preparation and well ripened thought. He struck a high note at the outset and sustained it to the end, and won and received a great ovation from his auditors when he had finished.

Of talks in lighter vein there were a number of notable examples. The irrepressible Nicholas of St. Paul, "St. Nick", we call him, kept the diners laughing with his funny conceits, and Hootman as one of the "road agents" delivered himself of several clever original skits in verse. Had Hootman been caught young he might have been made into a very fair poet, and we may yet have to dub him the "Missouri Laureate." Zaner won the title of "St. of the Scioto" by some eminently droll Socratic observations that fairly brought down the house. If Nicholas of St. Paul had not run off with my copy of C. P.'s contributions, I should insert them herewith, but THE EDUCATOR readers shall have them later. They are too good to lose. The surprises of the evening were Mr. A. N. Palmer's debut as a vocalist, and that of his



charming wife as an after-dinner speaker. So far as I can recall, neither has ever before been obliged in a similar capacity at any convention, and both scored a hit. A. N. has a strong sympathetic baritone, and his pleasing songs, (for he was enthusiastically endorsed) were a surprise to those who have known him only as a penman. As Craig says, "You never can tell. E. M. Douglas, of the "Four Cs" of Madison, Wis., also sang effectively. "The Maid of Dunelm" and "Red" responded to an encore with "The Little Irish Girl."

Miss Nettie Huff, of Kansas City, added a brief touch of seriousness, by some earnest forceful remarks on educational lines, which, however, she prefaced by a funny story. Miss Huff wants those who advocate educational reforms to tell *how* they would do it. She urged that the defects of our young people, educationally, are caused by over-burdening the primary teachers with too many pupils. They are required to teach from 60 to 70 pupils which they ought not to have more than 20. Her remarks were roundly applauded.

Henry C. Spillman, of the Remington Co., and Hubert A. Hagar, of the Greig Co., told some good stories, interspersed with bright talk. The banjoeters arose about midnight, everybody agreeing that the more successful joy-fest had never been pulled off at any convention.

Saturday—It was about 9:30 A. M. when Morning's President Smith's gavel fell. The **Program** program opened with some delightful singing by Mrs. W. J. Hammill, of Council Bluffs, Iowa. The lady has an exquisitely rich pure and flexible voice, with remarkable power and range. Her first number was "When the Heart is Young", followed by an encore "Hi Li' Filler", which she sang with delightful charm.

Next came an earnest and practical address by S. F. McGrew, President of the South Omaha Live Stock Bank. He dwelt on the importance of a better popular understanding of the National Banking Laws, and argued that the schools should give more instruction along this line. Mr. McGrew thinks the time has come for a general revision of our banking system, and urged the importance of the situation to all of us.

Other interesting features of the second day's program were an illuminating and practical illustrative talk on Rapid Calculation by W. H. Redmond, of the St. Joseph, Mo., High School; a thoughtful paper on "Disciplinary Value of Shorthand Study", by Miss Grace Borland, of Westport High School, Kansas City; "Great Weaknesses of Shorthand Teachers", a most helpful and well-written paper by Miss Alice B. Hoskin, High School of Commerce, Omaha; and a practical talk on "Little Things in the Development of the Stenographer", by Mr. E. M. Douglas, of the Capital City Commercial College, of Madison, Wis. In this fine program, shorthand certainly came into its own, as the leading subject of interest.

A feature of the morning program was a characteristic address on "The Signs of the Times" by A. N. Palmer. Evidently Bro. Palmer believes in "signs" and is full of confidence in the matter of their interpretation. Mr. Palmer, as always, was fully charged with an optimistic enthusiasm.

In the afternoon, after some excellent orchestral music by the South Omaha High School, Hon. James E. Dalzell, State Supt. of Public Instruction, Lincoln, Neb., delivered a brief rapid fire address on "The Old and the New" which was full of telling points. Miss Marie Freileigh, a brilliantly thoughtful and earnest young lady from the Junction City, Kansas, High School, made an able talk by means of a blackboard, on "Discipline." She urged teachers to form closer personal associations with their pupils and pleaded earnestly for the influence that is based on a strong moral and religious character. "What I May do in Advanced Work," was the subject of an offhand talk by Ira N. Crabb, of the Denver, Colo., High School. Mr. C. had planned to illustrate his talk by means of a blackboard, but as the hall was not provided with this convenience, he labored under a disadvantage. It seems to the Meanderer that a good portable blackboard should always be available at our business school conventions. May future executive committees keep this suggestion in mind.

The Elections The election of officers, and the selection of the next meeting place had been

given the last place on the program, but so many members had arranged to leave on afternoon trains that it was found desirable to advance this feature. Two candidates were presented for President, E. E. Erbebo, of the Pittsburg Business College, Pittsburg, Kans., and C. C. Carter, of the Joplin, Mo., High School. A close contest resulted in the election of Mr. Erbebo. Mr. B. Wallace, of the St. Joseph High School, was chosen vice president, and Miss Grace Borland, of Kansas City, was chosen secretary and treasurer, to succeed Miss Eva J. Sullivan, who had held the office for three years, and who asked to be relieved.

Two cities, St. Joseph, Mo., and Joplin, Mo., were presented for the honor of entertaining the next convention. C. C. Carter championed Joplin in an earnest speech, while the claims of St. Joseph were presented by M. B. Wallace. St. Joseph won by a large majority. The meeting will be held in the magnificent new Robinson School building, and various civic organizations have offered to make the next meeting a most joyous and hospitable occasion.

In Conclusion Taken all in all, the Omaha meeting of 1912 will go down in the archives of the Association, as a notable and profitable gathering. Of course, a few mistakes were made. There were too many "set" papers and addresses for the time allotted to discussion. In fact, there was too little live extemporaneous discussion by the teachers. Also, as heretofore, too much time was consumed in getting started, and in the relatively unimportant matter of choosing a meeting place. The time for work is too short in these meetings to be frittered away in long "boosted" speeches in favor of this, that or the other town. The matter should be left to a committee.

Omaha through her local school and business men and organizations did herself proud in the matter of hospitality, and I heard not a bit of "knocking" on the part of any who were in attendance. The enrollment of members was quite up to the average, although there was a notable absence of several familiar faces. These, however, were replaced by many active newcomers, and the future of this virile young western association seems entirely safe. There ought to be a large attendance at St. Joseph next year.

ASSOCIATION IDEALS.

The function of associations is twofold; social and professional.

The social idea is the get-together principle, the becoming acquainted with each other; the improvement which comes through association, for first of all we are social beings and need to become more and more so as civilization becomes more highly congested and more closely related. Therefore in association programs ample opportunity should be allowed for social intercourse to allow members and to become socially acquainted with each other.

The professional basis of association work should provide for an exchange of ideas, in order to make for better teaching. This exchange of ideas is best secured through a large number of speakers rather than a small number. Expressions from the many help more than from the few. Some will attend an association where a large number are to be heard from who would not attend where but a few are to do the speaking.

Our association program makers will therefore do well to provide for social contact, and an opportunity for every one to say something, who

has something to say, and who has not?

Too frequently programs are based upon entertainment rather than upon instruction. Now, both are all right, but the instruction is absorbed best when given in small doses and the entertainment serves best when it partakes of a social nature. Our theaters, lecture platforms, etc., are generally designed to provide all the entertainment needed, and therefore association programs should be kept as closely related to the work of the average teacher as possible.

NEW ENGLAND ASSOCIATION OF PENMANSHIP SUPERVISORS.

The New England Association of Penmanship Supervisors is to hold its ninth annual meeting on Jan. 11, 1913, at Burdett College, Boston.

PROGRAM

MORNING SESSION

Address of Welcome, Mr. Burdett for Burdett College.

Response, Pres. R. E. Rowe, Portland, Maine. Report of Committee on Left Handed Penmanship, Mr. A. B. Wrought, Pittsfield, Mass.; Mr. Harry Houston, New Haven, Ct.; Miss M. B. Toole, Worcester, Mass.

Movement Work in the Grades, Mr. W. K. Cook, Supt. of Penmanship, Hartford Ct.

Some Suggestions in Figure Teaching, Mr. H. B. Cole, Girls' High School, Boston.

LUNCHEON

AFTERNOON SESSION

Business Meeting.

The Value of Penmanship in its Relation to Other School Work, Mr. George L. Farley, Supt. of Schools, Brockton, Mass.

Teaching Teachers to Teach Practical Writing, Mr. C. E. Doner, Supervisor Penmanship at Mass. State Normal Schools at Salem, Bridgewater & Framingham.

Question Box, Mr. Harry Houston, New Haven, Ct.

If any new teachers have entered the work it is requested that their names be mailed to the secretary of the Association.

Order of above program subject to change. There is a possibility of one more paper.

A. R. MERRILL, SACO, Maine.
Secretary.

The members of the Detroit Ferris Institute Club, which was organized last spring, gave their first annual banquet on Saturday evening, November 23rd, at the Hotel St. Claire, Detroit, Michigan. Governor-elect W. N. Ferris, Mrs. W. N. Ferris, and others connected with the Ferris Institute, Big Rapids, Mich., were the guests of honor. Three hundred persons attended, and it is reported that all had a most enjoyable time.

Mr. Chas. F. Zulauf, proprietor of the Detroit Commercial College, is president of the club and reports that it is rapidly increasing in membership. The loyal support of his many students scattered all over the country will no doubt be worth a great deal to Mr. Ferris during his term as governor of the state of Michigan.

OBITUARY

It is with regret that we learn of and record the death of Mr. L. H. Strickler, of the Topeka, Kans., Business College—Just when he passed to the life beyond, and how, we have not been informed. We know, however, that a whole-souled, faithful worker in the vineyard of commercial education has passed to his reward, and we wish him all that he deserves and a generous Maker can bestow. The Topeka Business College is still being conducted by his brother and other associates.



First Annual Meeting of New Mexico Business Teachers.

The first gathering of Business Teachers ever assembled in New Mexico met in the Assembly room of the Albuquerque Business College Thursday afternoon, November 7. The meeting was held at the same time as the New Mexico Educational Association, of which organization the Business Teachers' Association, is a section.

The program as carried out follows:

THURSDAY AFTERNOON

Meeting called to order by Chairman, J. D. Henderson, Tucumcari High School.

Address of Welcome, J. E. Goodell, Albuquerque Business College.

Outline of Program by Chairman, J. D. Henderson, Tucumcari.

"Progress of Commercial Education," in Foreign Lands," Walter Norton, Santa Fe Business College.

"The Modern Accountant," C. M. Drake, Albuquerque Business College.

"A Suitable Course in Business Law," A. B. Stroup, Albuquerque Business College.

"Care of the Typewriter," J. W. Kerns, Underwood Typewriter Co.

An Idea-getting Visit to Business Houses, party escorted by J. E. Goodell, Albuquerque Business College.

FRIDAY AFTERNOON

"How Much Preliminary Training?" J. V. Clark, Albuquerque Business College.

"An Ideal High School Course," Helen M. Calkins, Silver City State Normal.

"Office Training in the Schoolroom," Susie Whitaker, Las Vegas Normal University.

"Civil Service as An Outlet for Our Graduates," Geo. C. Taylor, Albuquerque Business College.

"A Uniform Grading System," M. Ella Niblo, Raton High School.

"Business School Legislation," J. D. Henderson and J. E. Goodell.

J. D. Henderson was elected Chairman for the coming year, next meeting at Albuquerque.

On Tuesday evening Mr. J. E. Goodell, manager of the Albuquerque Business College, entertained the Business Teachers at a banquet at the Alvarado Hotel. Covers were laid for thirty-two and an enjoyable time was spent by all. On Friday morning the teachers were entertained by a program given by the students of the Business College and the Tucumcari High School Orchestra. A speed test in typewriting for Underwood certificates was conducted by J. W. Kerns, of the Underwood Typewriter Co. Six contestants secured certificates, the highest record was fifty-five words net made by Elias Quintana, an Albuquerque Business College student, who has been taking typewriting less than six months.

Catalogs and Circulars

One of the finest catalogs of the year is a hand from one of our best commercial schools—The Elliott Commercial School, Wheeling, W. Va. It is printed with orange and black inks, and contains some out-of-the-ordinary illustrations. It is printed on high grade paper and fairly represents the school it advertises.

The Marysville California, Business and Normal College, F. R. Zumwalt, President, issues a buff colored catalog indicating a good school.

Advertising literature has been received from the following: Cleary College, Ypsilanti, Mich.; Ohio Northern University, Ada, Ohio; Howard & Brown, Rockland, Me.; Phonographic Institute Company, Cincinnati, Ohio; Drake Business College, Jersey City, Orange, Bayonne, Passate, Plainfield, Newark, N. J., and New York City; Northwestern Business College, Spokane, Wash.; Meadville, Pa., Commercial College; Schubert's Business College, Kittanning, Pa.; and Courtney's School of Penmanship, Detroit, Mich.

Easton, Pa., School of Business published a creditable catalog printed on white unglazed paper with half-tone inserts of portraits and school room scenes



DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,

CANTON, OHIO.

MERGERS

The Smith Manufacturing Co., with \$1000,000 capital stock; The Jones Manufacturing Co., with \$500,000 capital stock, and the Brown Mfg. Co., with \$400,000 capital stock agree to consolidate as the Interstate Manufacturing Co., the new company to buy all the properties of the old companies, at a valuation to be fixed by appraisal, payment therefor to be made in full paid stock of the new company, the old companies to pay off their own indebtedness.

The appraisal values of the old companies are as follows:

	Total	Smith	Jones	Brown
Real estate and building	1,133,000.00	680,000.00	1327,000.00	128,000.00
Plant	621,000.00	390,000.00	160,000.00	71,000.00
Cash	19,000.00	15,000.00	3,000.00	1,000.00
Notes receivable	16,000.00	10,000.00	6,000.00	
Horses and wagons	8,500.00	4,000.00	3,000.00	1,500.00
Office furniture	2,500.00	1,000.00	1,000.00	500.00
	1,800,000.00	1,100,000.00	500,000.00	200,000.00

On this valuation the Interstate Manufacturing Co., issued \$2,000,000, of stock, shares 100 each, which was divided pro rata among the old companies on the basis of their appraised value, no fractional shares of stock to be issued, odd amounts to be paid old companies in cash.

At the time of the consolidation the ledger accounts of the Brown Manufacturing Co., were as follows:

Real estate and buildings	250,000	Capital stock	400,000
Plant	247,000	Notes payable	50,000
Cash	1,000	Accounts payable	51,000
Horses and wagons	1,800		
Furniture	1,200		
	501,000		501,000

(a) It is required to give journal entries necessary to set up property accounts and credit old companies with their pro rata on books of new company.

(b) The proper journal entries to liquidate in stock of the new company the liabilities other than capital stock and to apportion the remaining stock and cash, and to close the books of the Brown Mfg. Co.

Entries on books of Interstate Manufacturing Co.

Real estate and buildings	1,133,000	
Plant	621,000	
Cash	19,000	
Notes receivable	16,000	
Horses and wagons	8,500	
Office furniture	2,500	
Goodwill	200,000	
Smith Manufacturing Co.		1,222,222.22
Jones Manufacturing Co.		555,555.58
Brown Manufacturing Co.		222,222.22

Detail should follow each asset account showing value received from each of the old companies.

Smith Manufacturing Co.	1,222,200
Jones Manufacturing Co.	555,500
Brown Manufacturing Co.	222,200
Vendor's stock	100

Capital stock 2,000,000

When the shares of vendors stock is sold and cash received:

Cash	100.00	To Vendors stock	100.00
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Then as the old companies are paid their pro rata share:

Smith Manufacturing Co.	22.22
Jones Manufacturing Co.	55.56
Brown Manufacturing Co.	22.22

To Cash 100.00

Journal entries on books of Brown Manufacturing Co.

(1) Interstate Mfg. Co. Accounts receivable 222,222.22.

Real estate and buildings	128,000
Plant	71,000
Cash	1,000
Horses and wagons	1,500
Office furniture	500
Goodwill	22,222.22



(2) Entry when stock and cash is received from Interstate Mfg. Co.

Interstate Mfg. Co. stock	222,200.00	
Cash	22.22	
	To interstate Mfg. Co. Acct. Rec	222,222.22

(3) Entry when notes and accounts payable are liquidated in stock of Interstate Manufacturing Co.

Notes payable	50,000	
Accounts payable	51,000	
	Interstate Mfg. Co. stock	101,000

(4) Entry to write off difference between book and appraisal values :

Capital Stock	301,000	
Real estate and buildings		124,000
Plant		176,000
Horses and wagons		300
Office furniture		700

(5) Transfer values received in stock of Interstate Mfg. Co.

Goodwill	22,222.22	Capital stock	22,222.22
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(6) Entry to close all open accounts.

Capital stock	121,200.00	Interstate Mfg. Co. stock	121,200.00
		Cash	22.22

The first entry on the books of the Interstate Mfg. Co. could have been made as follows :

Cost of Property	1,995,000.00		
Cash	19,000.00		
Notes Receivable	10,000.00		
		To Smith Mfg. Co.	1,222,222.22
		To Jones Mfg. Co.	555,555.56
		To Brown Mfg. Co.	222,222.22

In forming a merger the fairest results to all parties can be obtained by selecting a valuation committee from the different companies whose duty should be to take and price the inventories.

The investment assets should be appraised by competent appraisers or engineers—the different statements of Profit and Loss should be certified by the same firm of Certified Public Accountants. The book debts and liabilities of the company should be guaranteed by each vendor, and all should be under the entire direction of a Certified Public Accountant agreed upon by all the parties interested.

When stock is issued directly for property the accountant usually has to accept the judgment of the Board of Directors as to determining the values of the asset taken in payment for stock, as he has no way to prove what the real value of the property is unless the case be a very simple one and the property is easily appraised.

Arithmetic—Continued from page 23.

genuine, and that it has come to stay, for premature promotions will result only in future complication. Right here the teacher must exercise judgment and discretion. After having for several years used this method of classification, and promotion, I do not hesitate to recommend it to teachers of arithmetic in commercial schools, feeling sure that it will commend itself as being logical in theory, workable in practice, and satisfactory in results.

Assuming that the students have been classified in two divisions, Class A and Class B, let us proceed to the question of lessons to be assigned.

The teacher is undoubtedly justified in proceeding upon the assumption that all these students have studied arithmetic at some previous period of their lives, and that therefore they have some slight knowledge of the subject, even though on the examination they may have failed to solve any of the problems. To the

students grouped in Class A, we may assign a lesson in percentage; and those grouped in Class B, we may take back to a review of common fractions, giving six problems to the first, and ten to the latter class. Nearly all text-books in arithmetic have lists of "review" questions, and from these the lessons may be taken.

In assigning work to be prepared at home, the teacher should remember that it is quality which counts, and not quantity; and if he bears this in mind, he will not give lessons unduly long. Generally speaking, not more than ten problems should be given for a lesson, no matter how simple the work; and on the more advanced divisions of the subject, six problems will be found sufficient.

Many teachers complain that they have difficulty in getting home work from students, and that when they do get it, the work is usually not good in quality, or neat in appearance. Let the teacher on the very first day explain how he desires the work done, placing a few

pages of "model" work on the wall or bulletin-board, or where the student may consult them. These "models" if neatly and carefully done, will impress the student, and create in him a desire to produce similar results. The student should be made to understand that the homework must be prepared, that the teacher expects it, and that no excuses will be accepted in lieu of the work. For every unavoidable delinquency, he should demand a written excuse, and the student should be made to feel that no irregularities in regard to his homework will be tolerated.

In a few cases, drastic measures may be necessary; then at the very outset, let the teacher treat the delinquent with the utmost firmness.

A single instance of the teacher's taking a firm stand, will set a good example for all the class, and will generally end all disputes as to whether the work should be done. With the co-operation of parents, and the firmness of the teacher, all cases of chronic delinquency as regards the preparation of homework, ought to be effectually cured.

When the work has been assigned, the teacher should mark the lesson on a sheet of paper, say about four by six inches and put it in the book, so that the names of delinquent students may be written down and kept for reference. When the delinquencies are made up later, these names may be cancelled from the list. The teacher should do this with each lesson assigned, pinning these sheets together by classes, in bundles, so that each class will be separate, a perfect record appearing when reference is made to them.

At the end of a calendar month, these class-records should be put away and a new bundle started. These records will not require more than two or three minutes of the teacher's time, and they will show how prompt the student has been in handing in his work, and whether it was acceptable when handed in; for if it is not, there should be no hesitancy in treating it as though it had never been prepared. In caring for the papers of over two hundred students daily, there should not be over ten or fifteen delinquencies per month, and all of these should be made up later.

Co-operation among the different departments must exist in schools where the best results are to be obtained, so that when a student is inclined to shirk the work of one department, he may be made to feel the result of it in another. For example, it may be necessary, in some cases to stop a student's progress in book-keeping until he has fulfilled all the requirements in arithmetic. This can be done very easily where a teacher has all the different branches himself, but where he does not teach all the different branches himself, a little tact will secure the co-operation of the other teachers.



ARITHMETIC

O. S. SMITH,

The Packard Commercial School, New York City,
101 E. 23rd Street.

ARTICLE 1.

It goes without saying that arithmetic forms the very foundation of the bookkeeper's equipment. Most students who enter our commercial schools realize this, and are therefore glad to take advantage of the opportunities afford by the school to extend their studies along this line.

There are, however, on the other hand, some students who labor under the misapprehension that arithmetic is an extraneous subject, and who are opposed to entering the classes. They argue that they have already "had" arithmetic; that they already "know enough" about it; and that they "came to study bookkeeping and not arithmetic." It is, of course, needless to say that these are the very students who are most deficient in arithmetic, and who have therefore the greatest need to pursue the subject; for this reason all commercial schools should make arithmetic compulsory; and it remains for the teacher to use his ingenuity in overcoming the prejudice of the pupil against it.

Again we find that many schools do not attach enough importance to a thorough training in the fundamental processes of arithmetic, and therefore neglect it more or less. This neglect, however, is not due to any improper motive, but rather to the fact that the true importance of the subject is misunderstood. As a matter of fact, other schools attempt, in the bookkeeping course, to teach enough arithmetic to answer the purpose of a separate course.

I have heard school proprietors say that a good course in bookkeeping would meet the requirements of courses in both bookkeeping and arithmetic, owing to the great number and diversity of calculations a pupil would make, in the bookkeeping course. This is hardly a correct view for a school proprietor to take, as there is more to the question than a pupil knowing how to make certain calculations. He should know how to make them accurately, with ease, and with as few figure as possible; these qualities can be acquired only by a great deal of practice under the direction of a skillful teacher, for many habits that have been acquired by the pupil must be corrected.

The very first task confronting the teacher of arithmetic is to make a proper classification of his pupils.

The membership of a commercial school is usually composed of young men and young women, from various institutions, such as public schools, high schools, academies, and colleges; nevertheless no classification can be made on the basis of these facts alone, as very frequently those who have come from the higher institutions of learning need a complete review and an extensive study of arithmetic, while others need both an extensive and intensive study of arithmetic.

The basis of classification should therefore be a written examination, which will enable the teacher to make note of the deficiencies, and correct parts of the pupil's work. Ten questions like the following will suffice to give the student an opportunity to manifest what he can do:

1. Add $112\frac{3}{4}$, $614\frac{3}{4}$, $238\frac{5}{8}$ and from the sum take $837\frac{1}{2}$; divide the product of $16\frac{2}{3}$ and $24\frac{1}{2}$ by $45\frac{1}{2}$.

2. Divide $.126\frac{1}{2}$ by $.025$ and multiply the result by $16,254$.

3. Find the total cost of 8450 feet of lumber at $\$14.00$ per thousand and 1278 lbs. feed at 65 cents per hundred.

4. Find time from Oct. 16, 1909 to April 10, 1912.

5. Find difference between $3\frac{1}{2}\%$ of $\$897.20$ and 5% of $\$692.38$.

6. Hats cost $\$24.60$ per dozen. What must be the selling price of each to gain 25% ?

7. What is the interest on $\$387.40$ at 7% for 4 mo., 27 da.?

8. Find the proceeds of a note dated Sept. 18, payable in 90 days with interest at 6% and discounted Oct. 29, at 6% . Face of note $\$450.80$

9. A commission of 2% was allowed for selling a house; the proceeds were $\$1960$, what was the selling price of the house?

10. Bought 300 shares of N. Y. Central at $119\frac{3}{4}$ and sold them for $126\frac{1}{2}$. What was the profit allowing $\frac{3}{4}\%$ brokerage for buying, and $\frac{1}{2}\%$ for selling?

In giving this test it is well to assure the student that it is not an examination which he must pass, or failing to do so, serious consequences will ensue; rather let him understand that it is given merely to find out in what subjects he needs prompting. Thus assured, the stu-

dent is not so likely to become nervous, and to defeat the very purpose of the examination.

When marking papers submitted by the student, it is advisable to give credit only for those answers that are absolutely correct, and to count as wrong all others, even though correct mathematical principles may have been followed, and though the error may be very slight in amount; for this is the position a business man will take when later these students go forth as "competent" assistants. It is astonishing what excuses are set forth by students for having failed to solve a problem correctly; but all excuses should be disregarded, and the student shown, that after all, there are but two reasons for mistakes, viz., ignorance and carelessness. The former may be excused; but for the latter there is no excuse. It is a fact, however, that the great majority of errors with which the teacher has to deal are caused by sheer carelessness; and just how to meet this condition we will discuss at another time.

Two different classes at the least will be needed; but where it is possible, it is better to have three different classes. If both classes cannot be taken care of on the same day, then alternate them on different days, and by having made a division of the students better progress is sure to come, and with it a gratification not otherwise obtained.

Let us then classify the students into two groups. Into Class A we will put those students who solved correctly at least six of the test problems, and into Class B, all other students.

When the guiding principle in marking papers is "correct answers" only, it will be found that this makes a very satisfactory line of division even if somewhat arbitrary. Of course this division is not ideal, and an even better classification could be made where the teacher has time for more classes.

If the students are to be divided into three classes, it is advisable to require, as a qualification for Class A, that at least seven of the test problems be solved correctly; at least four for Class B; and fewer than four for Class C.

Sometimes a student will fail on all problems except those involving the principles of "interest," "stocks and bonds" and "bank discount." This should not prevent his being assigned to Class C, where he will get a course of training in important fundamentals, not given so extensively in the other classes; but as soon as he shows marked improvement, then he should be transferred to one of the other classes, whichever the better suits his ability. Before any change is made however, let the teacher be quite satisfied that the student's improvement is real and

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ENGLISH

JAS. S. HALL,

Philadelphia, Pa., Central High School.

POSTAL FACILITIES—HISTORICAL SURVEY

Traces of the early beginnings of postal service manifest themselves in ancient times, and with the splendid roads which characterized the epoch of the Roman Empire, it is but logical to expect the inherent love of organization would seek expression in systems of transportation by relays of horses, carrying correspondence as well as passengers and baggage. The Germanic invasions seriously impaired the working operation and growth of "posts," but the idea was reinstated in the latter middle ages, particularly in France under Louis XI.

England, in the sixteenth century, enjoyed a system of posts, organized to meet the needs of the government; enlargement and extension, in the seventeenth century, placed it in position to serve the public. Its importance is evidenced in 1710 when a postmaster-general was named to preside over the system.

Many accounts have been well-written of the development, in America, from crude origins to the present complex organism, and one most admirably by John A. Fairlie, Ph. D., in Chapter XII, National Administration of the United States, which will be summarized. The General Court of Massachusetts Bay appears to have taken the lead, in 1639, when a citation from its proceedings indicates selection of Richard Fairbanks, to assume charge of the delivery of letters. The next activity was in Virginia where the Assembly, 1657, required by law each proprietor to carry across his plantation, letters on public business, and safely deliver them to next adjoining neighbor, who in turn would perform a like task.

It was candidly thought, affairs had reached the top notch of efficiency, in 1673, when mail matter was forwarded as often as once a month between Boston and New York. Dazzling, indeed, to the old worthies, if they could see it, would be the present-day spectacle of hourly New York-Philadelphia trains, with mail cars as integral part of equipment. Even more dumbfounding might be the trains, composed of postal cars exclusively, which ply swiftly between the populous centres.

Intercolonial service was contemplated, 1692, in the issue of letters patent, by the British government, to Thomas Neale, as postmaster-general of Virginia and other parts of North America. By the second decade of the eighteenth century, a line of posts ran from Piscataqua in Maine to Williamsburg in Virginia. (See McMaster's History of the People of the United States, 1, 40.)

The General Assembly of Pennsylvania, in 1693, provided by legislation for postmaster at Philadelphia, to be assisted by deputies at others in the colony. Individual states contributed their best talent towards furthering the project as a whole, e. g., Benjamin Franklin, in 1737, became deputy postmaster-general, to be elevated, 1753, to postmaster-general for the colonies. Though removed, 1774, by the British government, he retained office, by authority of the Continental Congress.

In the light of the current magnitude of postal facilities, a glimpse of the service when the Revolution broke out, cannot but provoke a smile, twenty-eight postoffices formed the extent and the War, of course, played havoc with their organization.

Fresh impetus was given the movement under the young government, the first congress under the constitution provided for postal service, and in September, 1789, Samuel Osgood

was appointed Postmaster-general, though the incumbent of that position, in the early days, was not a member of the President's cabinet, but came under the Treasury Department.

The figures of the first year's business are interesting, viz:

Local Postoffices established	75
Mileage of Post Roads, upon which mail was carried, mainly on horseback	1,875
Total Revenue	\$37,000
Expenditures	32,000
Net Income to Government	5,000

The early postage rates were not upon the flat basis to all sections of the United States, but distance was a factor. In 1792, a single sheet was charged six cents for 30 miles, and increasing, by gradations, to twenty-five cents for excess of 450 miles; the rates on newspapers,

100 miles	1c
over 100 miles	1½c

The tremendous strides forward are emphasizing the statistics of 1829:

Postoffices	8,004
Miles of Postal Routes	115,000
Gross Expenditures	\$1,782,000

At that time, President Jackson caused the Postmaster-General, W. T. Barry, to become a member of his cabinet, and coincidentally dismissed 500 postmasters, in order to achieve the spools system ideal of furnishing adequate reward to energetic campaign workers.

The first deficit in the administration of the Postoffice Department occurred between 1829 and 1835, and reached \$500,000 during that period. Amos Kendall became Postmaster-general in 1835, and at once set himself to remedy the existing condition. His program of four features, to wit:

1. Reorganization of administrative methods.
 2. Introduction of new ideas in order to promote business.
 3. Treasury Department to receive postal revenue.
 4. Expenditures dependent on congressional appropriations.
- resulted in turning the tide from deficit to surplus. Wider scope, betterment of service and larger volume of franked matter are responsible for subsequent deficits. In 1835, mails were first transported on the railroads.

Two early precedents have had much to do with the postal service possessing a political flavor, namely,

1. Act of 1836, which established a four years' term for postmasters appointed by the president.
2. Policy of filling minor postoffices on recommendation of members of Congress.

The year 1847 should always be remembered as the time the adhesive postage stamp was adopted in this country, which marks the opening of the epoch of compulsory prepayment. Each letter, prior to that date, bore notation of amount due upon delivery, and large business houses had charge accounts with the postmaster, which entailed considerable bookkeeping and advanced expenses. All this was wiped out with the advent of the adhesive postage stamp and the consequent requirement to prepay postage.

Additional substantial improvements, and dates of introduction, follow:

- System of registering valuable letters, 1855;
- "Free delivery" in cities of over 50,000 population, and letter postage reduced to uniform rate of three cents per half ounce to all parts of the United States, 1863;
- Money order system and railway mail service inaugurated, 1864;

Letter postage further reduced to two cents per ounce, 1883;
"Free delivery" in rural districts since 1895.

A HOUSE PARTY ON WHEELS

The Teachers' Spokane Club Trip

Number 2—Continued

BY E. E. GAYLORD, BEVERLY, MASSACHUSETTS.

It was very interesting to see scattered over the hillsides everywhere prospect holes, mute evidences of human hope and disappointment; and equally interesting was it to see the tremendous plants of the Portland and other widely advertised lucky strikes—for a streak of the gambler is in each of us; we like to look at a winner. Some of us had thought that the success of the Cripple Creek "camp" had made of it a sort of little Seattle, or another Calgary, but we were soon busy re-adjusting our preconceived notions. It was not hard to see the probable origin and justification of "Poverty Gulch" one of the local names. There is much solid brick construction in the place, but it is a frontier town. A half dozen school men called at the local business school to ask where it would be possible to get into a gold mine. Mrs. Slusher, the owner, received us very hospitably, and directed us so well that we actually got about a quarter of a mile into the "tail end" of a mine; that is to say, we went into the tunnel from which the broken stone was brought on miniature cars. The men were working about a mile farther in. It was as dark as the cave of Adullam, and one of the ladies went back and smiled a lantern out of the workmen. We then stumbled over the wet ties, stooping all the while. Finally, keeping careful track of the time, we decided that it was time to hurry back to be on time for the departing train. On the way back, my vocal apparatus became too active, at the expense of my upper story, for I forgot to stoop sufficient times. Funny you heard I found that "he who will not be ruled by the ruler must be ruled by the rock," for my "high forehead" hit a cross beam and I promptly went down on my prayerbones. Yes, I was in a goldmine, and so were a number of us. If you want to have our sensations, just find the nearest old house with a dirt cellar under it and then crawl around in it bent over. Bump your head on something a few times, and play you are in Cripple Creek, Telluride, Bull Frog, or some other jumping-off place, and you can easily save a lot of railway fare. We got back to our train just in time and we thoroughly enjoyed the pleasant run back to Colorado Springs—but nobody handed us any gold coins as souvenirs.

Over the The next morning, Colorado Midland bright and early, we were off on our climb over the Rockies for Salt Lake City. I have not yet had another snow-melt, and by this time we had learned that one can see much mountain scenery and still have it all different. The interesting Moffatt trip at Denver was not at all like the gripping Cripple Creek trip, and the ride over the picturesque Colorado Midland is distinctly different from the trip over the D. & R. G. through the Royal Gorge. I have not yet taken the trip over the Georgetown Loop, but I have no doubt that it offers still new features of mountain scenery.

The day justified the name given to Colorado, "The Land of Sunshine." It was a little warm until we got well up on the plateau west of Colorado Springs, where we began to feel instantly the effect of the wind off the fields of snow on the mountain ranges on either side of us. Where some of us had been enjoying ourselves without the formality of coats, we began to hunt up the coats. At one of the small stations the rumor flew back along the train that two mountain lions were on the platform, and soon everyone was out with a rub. Surely enough, there were two beauties, about the size of panthers, confined in a big dry goods box

(Continued on page 28.)



TYPEWRITING

MISS E. B. DEARBORN,

Director Commercial Studies, Y. W. C. A., Cleveland, O.

The *average* pupil, after four months of study and practice, should have a good working knowledge of the entire keyboard and be able to write thirty-five words a minute correctly of ordinary new matter, or at least three full lines. This can be done easily practicing one hour a day, and any student, public or private school, can find and will find at least an hour in which to practice if he has been thoroughly awakened to a realizing sense of his needs and the good that he will experience by faithfulness in his practice.

And let me put up a plea for the pupil who is trying to "work out his own salvation." I think we as teachers, make a big mistake when we fancy that our full duty to our pupils is done when we have trained them in correct position, fingering, etc. When our pupils have these habits well established, and the keyboard learned, then is the time when we can do our most effective work in developing real speed; then is the time when we can put in some telling strokes in helping our pupils to overcome that intermittance so characteristic of a large proportion of our students. And believe me, they will never grow less erratic as long as they are left to practice what they please, as they please, so long as they "keep busy and finger correctly." Whoever saw many pupils who would seat themselves to a good hard, stiff task, and get out of that task all there was in it of good to them, if there was no strong hand or watchful eye over them, to see and appreciate what was being done? I find in my experience more pupils who would select for themselves some very simple little speed sentence, like "Now is the time for all good men to come to the aid of their party," and they would write it, and write it, and write it to the top of their speed, with their faces all aglow and their eyes fairly dancing with pride and elation over their accomplishments. Now I don't say that a sentence of this sort has no value, whatever, but I believe that its value is very small, indeed, in laying a good solid foundation for practical business typewriting; and that is what we are supposed to be doing. Typewriting is in no sense of the word a conventional study or of conventional value. Even for speed demonstration purposes it is of utilitarian value only, and only those who

have conquered themselves as well as the keyboard are able to attract even a passing glance. These great speed artists without exception will tell you of the hours and hours and hours of hard work they have put in, not dabbling at this easy speed sentence for a few moments, and then flying onto something else, everlastingly in pursuit of change and variety, — a pursuit which causes more failures than successes by far.

And right here I would like to suggest that I don't think too much can be said in favor of the watchful sympathy and encouraging word of the teacher; and I believe that at all times the typewriting room should be open to the chance visitor, not for advertising purposes alone, altho it is good for that, but for the incentive and encouragement afforded the student operator, and the seasoning it will give him to write under the consciousness of being watched by strange eyes.

About this time I would take my best operators and distribute them about the room so that they would act as pacemakers for the rest of the class. The spirit of rivalry is strong in young people, and it can be used to splendid advantage in the speed work given under the direction of the teacher.

As soon as the keyboard is learned, I would start in the "steadying-down process" to overcome that tendency to be erratic, of which I have already spoken. I know of no way to achieve the desired results so quickly or with so little friction as to assign a certain article of say about two hundred and fifty or three hundred words and ask to have twenty-five copies made of it *without error*. Time required at least three hours of *steady* work. I would preface this request by asking the class how many of them thought they could go into an office and hold themselves down to steady work for a day of say six hours, making no mention of amount of work to be accomplished, so long as it was accurate and according to directions. I have yet to see a pupil who wouldn't feel ready to try it, and he would tell you, furthermore, that six hours was an unreasonably short day. Well, I haven't got a day's work for them, but I would like to see what they would do with a half a day or three hours.

I am sure it will interest you to see the difference between the smiling complacency with which they start out and the somewhat crestfallen appearance with which they will come up and hand to you, not the twenty-five copies accurately done, but correspondingly fewer and more mistakes according as the individual needs just the medicine we are giving him.

When a pupil has finished his first three-hour test he is a much more humble, tractable individual than you have known here-to-fore, he is this because he has discovered his limitations and he realizes more forcibly than ever before that it is not just plain, easy sailing from then on, but that a good big climb is still ahead of him. From this time I would give these long tests, adding to their length as the strength of the pupils increases, but I would never urge them to go beyond their normal rate of speed, the main point being to develop a high degree of concentration or just plain steady work. And in proportion as a pupil gains the ability to hold himself down to steady work, eliminating all waste time, he is gaining power, and speed, or in other words, he is bringing himself into subjection; and who is it that says, "He that conquers himself can conquer the world"? Surely we have seen splendid examples recently among the speed demonstrators of what self-mastery has done for them and is still doing. Let us give these pioneers all the encouragement possible, for as they pass on to greater heights, their places of today will be filled by others, and so on, and in that way the whole line of typists will be advanced. Example is stronger than precept, and what better examples can we hold up to our pupils, or what is there more inspiring to the average boy or girl than to witness one of these splendid demonstrations that these speed artists, — and rightly named so, — are giving all over the country today.

News Notes

Mr. L. L. Turpin, recently connected with the Northwestern Business College, Spokane, Wash., has returned to high school work. He is now teaching in the Rock Springs, Wyo., High School, where he taught last year.

Miss Katherine A. Hayes, of Medford, Mass., has accepted a position in the East New York Business College, Brooklyn, N. Y.

The position as head commercial teacher in the White Plains, N. Y., High School has been filled by the election of W. H. Sexton, formerly of the Waterbury, Conn., High School.

J. J. Ross, of Toronto, and W. F. Ziegler, a Pennsylvania man, are the new assistant commercial teachers in Banks Business College, Philadelphia, Pa.

Miss Grace Sommerville, last year with the Yellowstone Business College, Livingston, Montana, is teaching in the Havre, Mont., High School.

W. W. DeLong, of Seattle, follows R. A. Anderson in the Wenatchee, Wash., Business College.



YOUNG GIRL WINS SHERWIN CODY \$50 PRIZE FOR BEST BUSINESS LETTER.

Sherwin Cody is the author of one of the most widely used texts on business correspondence, the only text that lays emphasis on the human psychology underlying what business men call "pull" in letters and advertisements.

Two years ago he offered a prize of \$50 to students of Amherst College for the best business letter, and was surprised at the lack of business courtesy, tact and human adaptation shown in the competing letters. In fact, the form and expression seemed incorrect and awkward largely because the students did not know how to handle human nature, and so inevitably acted like a foreigner in a strange country.

A little over a year ago he announced that he would give a prize of \$50 for the best business letter to any beginning student in any private business college or high school, in fact in any school where one of his books was used as a text. Letters submitted were to be certified to by the teacher in the school that they had been written by beginning students who had no previous business experience along this line, and that the competing letters were actual exercises in classwork where one of Mr. Cody's books was used as a text. Competing letters were to be submitted by the first of June, 1912.

The prize has been awarded to Miss Vivian Barber, a pupil in the Seattle High School, her teacher, Miss Eleanor E. Stratton, and the head of the commercial department, Stephen Dwan. Mr. Cody's text has been used in the Seattle High School ever since the publication of the first edition some seven years ago, and with such success that a majority of the best schools in the Northwest are also using the book.

The winning letter was submitted as an exercise in collection letter writing, and has not since been revised. Here it is:

My Dear Evelyn,

I have been in rather a tight place the last few days—sort of a slump in the small change market. I'd like to borrow back that ten dollars—in fact I must have it. Being broke is a lonesome job you know. Will you come up to the office tomorrow noon.
Vivian.

The colloquial expressions in this letter produce the effect of intimate personal appeal, and beyond question it would be impossible to produce this effect without them. And yet they are completely free from any suggestion of vulgarity. A humorous lightness seems to be the saving salt that preserves their freshness. No better illustration could be offered of the indispensable value of the conversational style in letter writing, nor of the delicate line to be drawn between that which is colloquially and humanly winning, and that which is vulgarly repulsive.

Accompanying this clever little collection letter as additional evidence there was submitted a soliciting letter in behalf of the Seattle Summer Carnival called the "Golden Potlatch," and we print that also.

Dear Sir:

DO YOU WANT TO GET OUT OF THE HEAT?

Isn't it getting about the season of the year when the sun comes down and wrings you out to the consistency of a limp beet—when your collar becomes discouraged and you dream about shady places, and wish you could rub that ring on your finger and call up a good genie? Suppose he did appear and say, "Come along and I will take you to a place where you will be cool—where you can have a Hot Time and still be cool." What would you do?

Out here in Seattle we have a species of genie called the "Potlatch Bug," and we are sending him along to you with this message:

"I AM THE GOD OF GOOD INDIANS AND GOOD FELLOWS, THE GOD OF FAIR WEATHER AND BLUE WATERS, AND I SUMMON YOU TO MY POTLATCH FEAST."

"Potlatch" in the Chinook jargon means a gift implying an exchange. Seattle asks you to come and share the things we have that you have not, and says, "Potlatch—give us your friendship in return."

We ask you to share our ideal weather. We make you a gift of our mountains and lakes and bays. You can sit in a comfortable chair on a Puget Sound steamer with a view before you that surpasses the Alps—that rivals the waters of Norway. Your praise of our gifts will be our compensation.

Everything is free in the Potlatch.

Seattle spends a half-million on her holiday. It is a carnival of water sports, of Indian Pageantry, of great feats of aviation, a week of gaiety and wonder.

Spend your vacation in Seattle and the Northwest. All railroads lead to Seattle and all offer special rates. Here is an opportunity for you to make a trip that is unique, beautiful, beneficial. If you come you will want to stay.

Let this be your answer to the genie: "Take me to your Potlatch feast that I may see the wonders of which you speak, that I may accept the gifts you would heap upon me."

Cordially yours,
Potlatch Committee.

These letters illustrate very aptly Mr. Cody's cardinal principle, that a clear and effective conception of the business ideas to be expressed is the only possible guide to correctness of language. When the idea is clear in the mind the instinct is the safe guide to selection of words, to use of punctuation marks to indicate the meaning, and even to grammatical accuracy, which is only the linguistic expression of the logical accuracy of the thought.

These two letters indicate a natural genius, but a genius skilfully guided along right business lines. Teaching business English with the highest success is physically and mentally easy for the teacher who has once got on the correct road, and the results attained in a few weeks or months are astonishing.

Very effective work was done in many other of the competing schools, and the following have been selected for special mention: E. N. Johnson and Oscar Hager, Commercial-Normal School, Thief River Falls, Minn.; Cecil Geary, Brown's Business College, Centralia, Ill.; J. Wilfred Pentney, McMinnville College, McMinnville, Ore., (second place); L. Stanley Fellows, Jessie Waugh, Clara E. Helder and Nannie L. Wyant, Steubenville, Ohio; James W. Elliott, Houghton, Seminary, Houghton, N. Y.; Charles Harkins, Latrobe, Pa.; and Edna C. Hunt, Elizabeth Komhoff, Amy D. Putnam, and A. L. Doremus, Drake Business College, Passaic, N. J.

It is interesting to observe that most of the winners of special mention are young girls. Women undoubtedly make the best correspondents in the world, when they have become sufficiently familiar with the business and business methods. Here is an enormous and almost wholly unworked field now lying open to women willing to enter it through rational study of the human appeal element, the "pull" element, in business writing.



COMMERCIAL LAW

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GARNISHMENT

Garnishment is a process in aid of the writ of execution and attachment whereby one not a party to the cause wherein the process issues is notified to appear in court and disclose whether he is indebted to, or has in his possession property belonging to the defendant in such cause, and if so, that he shall not pay such indebtedness nor surrender such property until further order of court.

The statutes are not uniform concerning garnishment. Usually a writ of garnishment will not be issued before a judgment is obtained without giving a bond to insure prosecution of suit and to insure payment of all damages and costs that may be adjudged for wrongfully suing out the garnishment. The plaintiff is required to make affidavit setting forth causes for garnishment and the existence of certain facts upon which the right to the remedy depends; also the additional fact that certain persons are indebted to the defendant. The writ may then be issued and service rendered upon the persons named, after which it is their duty to appear in court and make answer and if it appears that they owe the defendant, the court will order the money to be paid to satisfy the plaintiff's judgment if he recovers judgment.

A garnishee has a right to set up any defense against the garnishment process which he could have done against the debtor in the principal action. Whatever rights the garnishee may have under existing contracts with the principal debtor, he is entitled to have the benefit as against the attaching creditor.

ATTACHMENT

Attachment is a proceeding in aid of an action at law by which, at or after the commencement of the action, the plaintiff causes the seizure of the defendant's property to secure the satisfaction of any judgment he may recover in the action.

To procure this seizure the plaintiff must make affidavit showing that the defendant is indebted to him; that he is about to dispose of his property with the intent to delay or defraud his creditors; or that he is not a resident of the state where suit is pending. These are the usual causes which are alleged as a basis for proceedings but the student

should inform himself of the specific instances under which the writ will be issued in his own state. Before the writ is issued, a bond is required to insure the defendant for the payment of all costs and damages if the proceedings are wrongful and unnecessarily taken.

While the general rule in regard to attachment requires the actual seizure and possession of the thing attached by the officer of the court, jurisdiction may be acquired by acts which are equivalent to signify and represent the dominion of the court over the thing without taking actual possession. An illustration of this class is the levy of the writ of attachment of real estate.

The right to attach property to compel the appearance of persons in court can properly be used only in cases in which such persons are answerable to the process of the court in person; that is, they must be found within the jurisdiction of the court at the commencement of the action.

Some things are exempt from attachment and it would be well to know these exemptions as outlined under the statutes of your own state. General exemptions are:

Property acquired by pension money; Property in actual use and worn by defendant; When property is so in the process of manufacture as to be rendered useless or nearly so, by having that process arrested and to require art, skill and care to finish it and when completed it will be a different thing, it is not subject to attachment; The statutes exempt tools and implements of a man's trade, and the homestead right; Property the sale of which is punishable. An attachment invests the plaintiff with the same right of action with respect to the property attached that belonged to the defendant, and is subject to the same defenses. It creates a lien upon the property of the defendant real or personal within the jurisdiction of the court, not exempt by law or so much as sufficient to satisfy the debt and costs.

ASSIGNMENT

The act by which a person transfers to another the whole of the right, interest, or property which he has in any realty or personalty, in possession or in action, or the transfer of any share or interest in property is called assignment.

Contracts for personal services involving personal skill and confidence cannot be assigned. As a general rule any right of interest in any thing can be assigned. Actions which cease with the death of the parties, as action for libel, slander, malicious prosecution, breach of promise, cannot be assigned. The test usually applied as to whether a contract may be assigned is: "Does the contract survive to the personal representatives of the deceased party?" If so, the contract can be assigned. Causes of action which do not die with the party are assignable.

An assignment is effective as between the assignor and assignee as soon as it is made but it does not bind the debtor until he has received notice of it. A person liable under a contract has a right to know to whom his liability is due, and if he receives no notice that it is due to another than the party with whom he originally contracted, and pays the latter, he is entitled to credit for the payment.

The law requires no particular form of making an assignment (nor of giving notice) in the absence of a statute requiring it.

The assignee takes all rights under the assignment subject to equities. That is, he takes whatever is assigned as it is and is liable as the party assigning was liable. He has a right to claim all interests and rights just as the party who assigned the contract had a right to claim before the assignment took place.

INJUNCTION

An injunction is an order or judgment of a court or judge commanding the defendant to do or refrain from doing a particular thing. An injunction will not be granted unless the anticipated injury is not reparable by recovery of damages in an action of law. In cases where the injury is pressing and the delay is dangerous and there is no adequate remedy at law, a court of equity will enjoin. To obtain an injunction the right must be clear, the injury impending and threatened, so as to be averted only by the preventive process of the injunction.

Where serious damage is being done or threatened, causing destruction or waste of an estate, such as extracting of ores from a mine, or the useless cutting of timber, removal of coal, an injunction to restrain such acts is usually issued to preserve the property from destruction, pending legal proceedings to determine the right of such removal.

In cases of the transfer of securities where they will be lost beyond return to the real owner, equity often enjoins transfer. In cases of trespass or forcible interference, and of maintaining nuisances (public and private,) we see a frequent use of the restraining order.

Every application for an injunction must be supported by affidavit so as to show that the request for the injunction is well founded. As a condition of granting, the court may require a bond to insure payment of damages in the event of the injunction proving to have been wrongly granted.

A House Party—Continued from page 24

with heavy slats nailed across the front. They had just been captured up in the nearby mountains.

Granite Canyon We had received a wire from Mr. J. C. Henager, of Henager's Business College, Salt Lake City, that our brethren there, in conjunction with the Commercial Club wanted us for nine or ten hours, so we were using our manager's influence on the Assistant Superintendent of the road (who was traveling with us) to make better time. We wanted to do justice to Salt Lake's hospitality. Consent was obtained, and we were promised several hours more time in Salt Lake than the schedule called for; then the unexpected happened. One or two torpedoes exploded under our wheels, a flagman signaled us to stop, and, because of the length of this installment: I shall leave you until next time just where he left us for five or six hours, in Granite Canyon, on the head waters of the Platte River, one of the most picturesque spots on the map for a freight car to get off the track and allow ease-loving, curious tourists to fish and swim wade and climb, and kodak everything to their heart's content. As the Assistant Superintendent was attaching a portable telephone outfit to the rail and the nearest telegraph wire, trying to call help, I asked him if these incidents were regular features of the road's entertainment of tourists, and he replied, "Well, we do not advertise them." I hope you will enjoy your stay in this beautiful canyon as much as we did. Say, come on in, the water's fine!

EASTERN COMMERCIAL TEACHERS' ASSOCIATION

Atlantic City, March 20, 21, 22,
Easter Week End

Among the commercial teachers' associations the E. C. T. A. has always maintained its place in the lead. The fine record of the past only serves to stimulate officers and members to their best efforts to make this convention surpass any of those that have preceded in quality of program, conveniences for exhibitors, excellence of banquet arrangements, exceptional headquarter facilities, and in all that goes to make a convention a success.

This will be a meeting in which every member of the association will have his say—a good old fashioned round-table heart-to-heart talk.

At least 50 of the perplexing questions that all of us are trying to solve will be answered definitely by 50 of the leaders in the field of commercial education, and just as much time will be allowed for general discussion from the

floor as is occupied by these scheduled speakers. No answer need go unchallenged if it does not harmonize with your experience. Different? Yes, and just what dozens of letters tell your committee you have been waiting for.

Note the time—Easter Week End—and make your plans now. Thousands go to Atlantic City for Easter Sunday and you will do well to make your reservations early at the Rudolph which has been chosen as headquarters. Here also will be held the big banquet, and all meetings. Six large rooms near the convention hall have been reserved for exhibit purposes. Rates of \$1.50 and up (two in a room.) European plan, and \$3.50 and up (two in a room.) American plan have been secured at headquarters. Numerous other hotels publish rates from \$2.50 up, American plan. Particulars will be given later.

The following *partial* list of topics will convince you that as a business educator you cannot afford to miss this great convention. Watch for later announcements.

1. What should be included in the commercial arithmetic course?
2. To what extent has the introduction of calculating machines affected the teaching of rapid calculation?
3. How to obtain actual problems in commercial arithmetic.
4. What can be done for the student who cannot distinguish sound accurately?
5. Should the shorthand student's time be divided between theory and practice and how may a review of principles be secured?
6. Should shorthand students be required to take work in bookkeeping, rapid calculation and business writing?
7. Should all shorthand writing by beginners be corrected and how may careless notes in advanced shorthand be prevented?
8. Does enthusiasm hold as important a place in the teaching of penmanship as the technical skill of the teacher?
9. Do you teach the student to use finger movement in small writing or insist on keeping the fingers firm and executing entirely with the muscular or fore-arm movement?
10. What portion of the penmanship hour do you devote to purely movement drills and how soon do you begin making the practical application to the writing?
11. How, if at all, should the element of speed enter into the teaching of penmanship?
12. To what extent should drill be made a factor in teaching the commercial subjects? Is there enough drill in these subjects at present to make the work effective?
13. How can the work in all courses best be planned and conducted to develop initiative on the part of the students and impress them that supervision is costly and that the more supervision he requires, the less valuable he will be?

14. A large number of incompetent stenographers and bookkeepers are being sent into the business world. Is this the fault of the schools or the employing public?

15. Is it advisable to teach "accounting" to secondary school pupils?

16. What is the best way of teaching and developing profit and loss statements and balance sheets?

17. To what extent should we give instruction in office appliances in connection with bookkeeping?

18. Is it desirable to use shields in the teaching of typewriting and if so to what extent.

19. Should perfect work be insisted upon in all stages of the typewriting instructions?

20. Teaching vs. proof-reading in the typewriting department.

21. Is standardization in the selection of typewriting machines desirable.

22. Can we insist upon the touch method in the evening schools and with students in the day schools who have but a short time to spend on the subject?

F. G. NICHOLS,
Sec'y Executive Board.

Nomenclature

3116 Nortorn Avenue, Everett, Wash.
November 15, 1912.

Editor BUSINESS EDUCATOR,
Columbus, Ohio.

Dear Sir:—

There is a little point to which I have in various ways drawn attention during the last ten years, but I wish again to bring it forward and, therefore request the favor of some of your valuable space.

It is in connection with Bills Receivable and Bills Payable Accounts. In England notes at hand or promissory notes are always termed bills, hence the account heading, but in this country they are invariably I believe called notes, hence I hold the account titles in the United States should be "Notes Receivable and Notes Payable." This nomenclature would avoid all confusion in the minds of students, so many of whom now, at the beginning, confuse bills of merchandise with notes, unless very carefully warned.

This subject in my opinion should be taken up in the Business Colleges, as I believe the change proposed will appeal to the common sense of all teachers.

Trusting this may awaken some discussion, and thanking you in advance for your courtesy, I am,

Sincerely yours,
R. P. WOOD.

With Acme Business College,
Everett, Washington.



Miss Sommers, Master Parker Woodson and Miss Owen demonstrating in the Remington room at the Missouri Valley Teachers' Association Convention in Omaha.



Report of the Commercial Teachers' Round Table Held at Topeka, Kansas, Nov. 8, 1912.

The meeting was called to order by Chairman Birch, of Haskell Institute. L. A. Parke, of the Kansas State Normal School, read a paper on "The Need of Pedagogic Literature for the Commercial Teacher." Mr. Parke said that after a careful study of the literature he found that there is a scarcity of books on the subject. There is plenty of good material in the various magazines and reports of the various associations but there is a need that some of these good things be gotten together in a convenient book form. Such a book could contain a general history of commercial education, its place in the educational systems of other countries, its aims and purposes, whether it should be a preparation for clerical work only, or whether it should prepare for broader fields of activity. It also emphasized the necessity of a short course in accounting to be taught in connection with the agricultural and domestic science courses in the high schools.

Mr. Parke also spoke of the need of some standard authority for a commercial course. To show what a wide difference there is in the courses of the various schools of the state, he read a tabulated list of course of study taken from the high schools of the state. These showed a wide and varied difference.

Mr. J. E. Boyd, of the Kansas City High School, lead the discussion "Why More Liberal University and College Entrance Credits should be Given the Commercial Subjects." Mr. Boyd pointed out the great increase in the number of high schools in the state, the increased attendance and the very great increased attendance of the universities and colleges, and since these institutions are supported by the people of the state they should be given a wider range of subjects from which to choose, and the universities and colleges should meet the popular demand.

There was a general discussion of this subject and it was voted that a committee be appointed to take up the matter with the university authorities.

C. E. Howell, of the Wichita, Kansas, High School, gave a very interesting and helpful talk on "Duplication Devices."

H. T. Jett, of the Topeka, Kansas, High School, talked on the subject "What Can the Commercial Section of the Kansas Teachers' Association do to Further Strengthen the Work of Commercial Teaching."

Mr. Jett said that the commercial teacher in the high school should get in touch with the business men of his community the same as a business college man. The shorthand department is the best means of doing this and the teacher should work toward getting this department in his school. The commercial teacher should also do all that is within his power to spread the good cause of penmanship in the graded schools and educate the teachers to the need of better text books on the subject. He also emphasized the need of requiring that every teacher who secures a certificate shall also present grades having taken penmanship under a competent instructor for at least a half year.

The Round Table voted to appoint a committee to confer with the state authorities in reference to the last clause of Mr. Jett's talk, and also added the requirement of a half-year's work in bookkeeping.

The officers for the following year were elected: H. T. Jett, of Topeka, Kansas, chairman, and C. E. Howell, of Wichita, Secretary.

Pitman Day

The sub-committee having in charge the matter of properly celebrating the one hundredth anniversary of the birth of Isaac Pitman in the schools respectfully suggests that every shorthand school in America set aside a portion of a day as near to Saturday, January 4th, as possible for the proper celebration or commemoration of the birth of one whose work has done so much to advance the welfare of humanity. As a tentative program it is thought that a brief biographical sketch of the author should be read by some shorthand student, and then a teacher should deliver an address on what shorthand has done to fa-

cilitate the execution of business transactions. Another teacher might speak on the part shorthand has played in preserving and multiplying the literature of the world.

The twin-art Typewriting should receive deserved attention, as its invention served to open the way for the greater use of shorthand writing. Today more than one and one-half millions of machines are in daily use in America.

Isaac Pitman's desire in bringing out phonography was to produce a new universal means of writing, a method that would multiply opportunities for learning among the middle classes. The invention of the art marks an epoch in the history of writing in the world. It may well be compared to the invention of printing by Gutenberg in the sixteenth century. That its place may be more readily understood, a brief history of the art of brief writing might be given by a student. See the Encyclopedia of Britannica, last edition.

This appeal is made to writers of all systems of shorthand irrespective of style of writing. It will serve to call the attention of the world to what the shorthand schools are doing, and what part the art is playing in the activities of mankind.

Schools in session on January 3rd would do well to set that day aside.

Shorthand literature, including the magazines should be the subject of one essay.



The Utah Business College, Salt Lake City, E. C. Davis, principal, issues a little booklet in the interests of that institution.

Remington Notes issued by the Remington Typewriter Co., surpasses anything of the kind we received regularly. It is always well laden with timely material regarding the Remington Machine, typewriting generally, and many other things of relative interest.

"Hints and Helps for the Shorthand Student" by John Robert Gregg, Gregg Publishing Co., of New York, Chicago and San Francisco, fifty-five pages and cover, price not given, appears to us as being one of the meatiest things of the kind we have ever examined and the best for that system. The engraving is exceptionally clear cut, and the hints and helps are the essence of lucidity and brevity. The material in this magazine-like book is given supplementary to the regular work given in the Gregg Manual.

Barne's Commercial School, Denver, Colo., catalog for 1912-13 comes to our desk printed on a soft gray, unglazed, highly finished paper. Everything about it bespeaks a high grade, prosperous school, with enough individuality to indicate a school of enthusiasm, ambition and ideals.

The Minneapolis, Minn., Business College, catalog is printed on a buff-colored, light tone, high grade paper representing the school that it is designed to promote. We had the pleasure of visiting the institution last year and found it to be quite in keeping with the illustrations and representations of the catalog, which we regret to say is not always the case with school conditions and their catalogs. The catalog in question is covered by a richly colored water-silk-like, flexible, light weight cardboard, with heavily embossed title in gold with hinge and class effect.

One of the best catalogs of the month is received from the Joplin, Mo., Business College, G. W. Weatherly, president, and it is beautifully illustrated and printed on cream paper of the egg shell type, cover is embossed and printed in gold, red and green, quite an attractive combination.

The Capital City Commercial College, Madison, Wis., issued one of the most costly and high grade catalogs received at this office during the year. It is printed on brown paper, profusely illustrated, contains two colored mountings of the capitol and city, and truthfully represents the progressive, prosperous school it depicts.

"Money Earning and Money Saving Opportunities", is the title of a suggestive little booklet issued by and in the interests of the McTavish Business College, Edmonton, Alberta. In it we see some splendid work from the well known professional penman, M. A. Albin.

The Columbia Commercial and Academic College, Milton, Oregon, recently issued a well printed and written buff colored high grade circular in the interest of the commercial department of that institution of which department D. E. Knowles is principal. Mr. Knowles comes as near duplicating some of Madrasah's work as any one we know of, and he is but a youngster, too, comparatively speaking, of whom the world may yet hear a plenty if he continues to make the progress he has in the past.

The Mobile, Ala., Business College, Mrs. C. O. Meux, principal, recently issued a catalog evidencing progress in the management of that institution.

The commercial students of the Burlington, Vt., High School, Irving Cobeigh, head commercial teacher, went through the form of electing the president, as one of the contributing lessons on the subject of Civics. Ballots were printed facsimile of this sort is well worth the real election, except at the top were the words "Sample Ballot." The voting was carried on, votes counted and everything in accordance with the requirements of the law in real voting.

Philadelphia, Pa., School of Commerce and Accountancy, Central Educational Institute, Central Y. M. C. A. of Philadelphia, R. J. Bennett, B. S., C. A., C. P. A., recently issued a forty-page prospectus of a course offered by that institution. This is one of the most thorough courses in accountancy and higher business branches given in this country. The personal nature of this sort is well worth the time of any teacher of commercial subjects, and any one connected with commercial school courses, as well of special value to all who desire to work up in accountancy.

Last year thirty-five pupils of the Fitchburg, Mass., Business College, W. C. Masters, Fernman, secured BUSINESS EDUCATOR Certificates, and this year they expect to increase that number by nearly one-half. A recent circular received from that institution shows the first and final specimens of writing done by a large number of pupils and reveals splendid progress in penmanship.

Advertising literature has been received from the following: Ben Kupferman, Boston, Mass.; Mountain State Business College, Parkersburg, W. Va.; Davis Wagner Business College, Norfolk, Va.; The Beachamp School of Penmanship, Montreal, Can.; Malden, Mass., Commercial School; Hugo, Okla., Business College; The University of Wisconsin, Madison, Wis.; Wilkes-Barre, Pa., Business College; Wenatchee, Wash., Business College; Wilson's Modern Business College, Seattle, Wash.; Gregg Publishing Co., New York and Chicago; Brown & Bigelow, St. Paul, Minn.; Capital Commercial School, Albany, N. Y.; Goldey College, Wilmington, Del.; Ransom Business School, St. Paul, Minn.; Long Island Business College, Brooklyn, N. Y.

Mountain City Business College, Chattanooga, Tenn., issues a splendid booklet of that institution showing a progressive school.

Brockton, Mass., Business College, Chas. W. Jones proprietor, published a creditable catalog containing portraits and script headings indicating an up-to-date school.

A very well gotten-up circular comes to our office from the Wilkes-Barre, Pa., Business College, Victor Lee Dodson principal. On the cover page appears the following words: "The World takes off its hat to the man who succeeds; but to the man who fails, it takes off the man's hat—also his coat and his shirt and shoes."

The Northwestern Business College, Chicago, Ill., was represented by an artistic float in the parade by the merchants of the Northwest side. That institution enjoys the confidence and support of that part of the city.



NEWS NOTES AND NOTICES

G. S. Kimball, who recently purchased a controlling interest in the Thompson Business School, 116, West 14th Street, New York City, reports that the school opened very auspiciously and that they are exceedingly well pleased with the business they are doing. Mr. Kimball believes that the institution has fine prospects for the future, and he intends leaving nothing undone to make it one of the best schools in the country.

I. Z. Hackman has been elected principal of the commercial department of the Elizabethtown, Pa., College. He is a fine penman and a competent young man in other particulars, having had actual experience in business as well as in teaching, both of which are necessary to the highest success.

A. P. Armstrong, for many years proprietor of the Portland, Ore., Business College, and County Superintendent of Multnomah Co., Oregon, from 1896 to 1900, was recently elected Superintendent of schools, that county, carrying each of the 106 precincts in the county, his vote being larger by 1250 than that of the Progressive and Democratic candidates combined. He enters upon his term of four years January 6th. We wish him a full measure of cooperation and success.

Miss Marion A. Hobert is a new commercial teacher in Tiffin's Business College, Keene, N. H.

Mr. C. W. Edmondson, who last year taught in the public schools of Chattanooga, Tenn., handling the penmanship work, is now completing a course in Law in the Chattanooga College of Law.

The Greeley Colorado Commercial College, has added to its staff of teachers, Miss Eva L. Williams, of Springfield, Mo. Miss Williams teaches in the shorthand department.

Mr. R. C. Anderson, of Seattle, Wash., has accepted a position in the Wenatchee, Wash., Business College.

Mr. A. F. Wallace is the new commercial teacher in charge of the department in the Meriden, Conn., High School. Mr. Wallace was recently the proprietor of a private commercial school in Pottsville, Pa.

The vacancy in the Waterbury, Conn., High School, caused by W. H. Sexton's election at Scanlon, of South Bethlehem, Pa.

W. L. Gross, an Indiana man, is the new commercial teacher in the Bismarck, N. Dak., High School.

Miss Ethel M. Nichols, recently of Worcester, Mass., has accepted a substitute position in the Newton, Mass., Technical High School, Miss Nichols was in the Barre, Mass., High School last year.

P. P. Freeman, of Hesser's Business College, Manchester, N. H., is to teach commercial work in the Huntsinger Business School, Hartford, Conn.

F. R. Burden, principal of the L. A. E. Business College, Eureka, Calif., has been chosen to take charge of the commercial department of the high school of that place. Mr. Burden's brother and two assistants will continue the work in the Business College.

A new commercial teacher in the Wakefield Mass., High School, is Mr. John B. Sawyer, last year principal of the Croveton, N. H., High School.

M. E. Studebaker, principal of the commercial department, Manchester College, North Manchester, Ind., writes in interestingly regarding the progress that that institution is making as follows: "Manchester College is passing through her most successful year in the history of the school. Our department is crowded to its capacity. It looks very much as if we shall have to seek larger quarters. E. L. Grady is handling our Pen Art department very efficiently.

He has a class of about twenty in lettering or professional penmanship, besides a class of about sixty in business writing. We have greatly enlarged our course and are now offering a course in Higher Accounting for which college credit is given for the work. Quite a number of the regular college students are taking advantage of this offer and taking this course. From all indications the present age is demanding men and women who possess a Business Education and Manchester College aims to share the duty of supplying such a demand."

L. Broadwater, the well-known penman and commercial teacher, took charge of the advanced work in the bookkeeping department of Wilson's Modern Business College, Seattle, Wash., on Sept. 1st. Mr. Broadwater handles commercial law, advanced arithmetic, advanced bookkeeping and office practice, some of the penmanship work, business correspondence, salesmanship and business efficiency. This is certainly an appropriate program for a strenuous life, and if we mistake not Mr. Broadwater is equal to the task.

Soule College, New Orleans, La., occupied a page advertisement in the New Orleans Item of Sept. 24. While the fine building, occupied by that institution and a picture of Col. Geo. Soule are shown in the advertisement, the greater part of the page is occupied by "A Plain Talk by Col. Soule with Young Men and Women." As is the custom of that institution the advertisement is on a high plane, and Col. Soule writes ably and interestingly.

Edward W. Spencer, former secretary of the Spencerian Business College and son of President Robert C. Spencer, of that institution, was elected Vice President of the Milwaukee Bar Association at its annual meeting on December 14th. As this means the presidency of the Association next year without contest or opposition it is the highest compliment a lawyer can receive at the hands of his professional brethren in Milwaukee, which has an active bar of about five hundred members.

The students of the typewriting department of the Toledo Commercial College, Hancock, Mich., recently prepared with the typewriter and reproduced on the mimeograph a very effective booklet of eighteen pages, the size of which is five by eight and one-half. The booklet contains information regarding the institution, as well as other matter of special interest to prospective students. Such advertising matter surely ought to accomplish good results in more ways than one. It requires critical and constructive ability on the part of the students to produce it, and these are good qualities to cultivate. Their interest in the work ought to be contagious and interest others. Mr. Geo. Benson, principal of the institution undoubtedly is accomplishing the right kind of results.

Alfred George, of the Kankakee, Ill., high school, accepted a position as head of the commercial department of the San Bernardino, Calif., high school. N. J. Evans, who has recently been head of the commercial department of the Wesleyan University, Lincoln, Neb., has also accepted a position in the San Bernardino high school. This makes four teachers in the commercial department of that school. Surely the efforts of these four teachers will be widely felt by the business men of San Bernardino.

On Spencerian.

BY WALTER STIRLING SMITH.
On Spencerian, On Spencerian,
Keep our ideals high,
We'll prepare for every duty,
And for Fame we'll try;
On Spencerian, On Spencerian,
Cheer us to our goal—
We'll write our names upon
Thy honored scroll.

TUNE: On Wisconsin.
Respectfully dedicated
to the
Spencerian Business College,
Milwaukee, Wis.,
on its Fiftieth Anniversary.

Catalogs and Circulars.

Advertising literature has been received from the following: Victor Lee Dodson, Wilkes Barre, Pa., Business College; J. A. Stryker, Kearney, Nebr., State Normal; T. H. Gatlin, Weatherford, Texas; The Mitograph Co., Topeka, Kans.; Albert S. Osborn, New York City; Fred Berkman, Pittsburg, Pa.; J. C. Olson, Parsons, Kans., Business College.

Lawrence, Kansas, Business College; American Book Co., Cincinnati, Ohio; The Northwestern Business College, Chicago, Ill.; Capital Commercial School, Albany, N. Y.; The School of Commerce, Marion, Ohio; IPort Huron, Mich., Business University; The Practical Text Book Co., Cleveland, Ohio; The Mendville, Pa., Commercial College; Columbia College, Hagerstown, Md.; The Rocky Mountain Teachers' Agency, Denver, Colo.; Elliott's Business College, Burlington, Iowa; J. A. Stryker, Kearney, Neb., and the Mountain State Business College, Parkersburg, W. Va.

The Los Angeles, Calif., Business College is represented before us by a high grade catalog with artistic and suggestive title page in colors, with clear-cut text within, special borders, illustrations, etc.

Goldey College, Wilmington, Del., held its twenty-sixth commencement exercises Nov. 22, 1912, in the Opera House and graduated one hundred and twenty-five pupils.

The Mayor presided, Dr. Calvin O. Althouse, of the Boys' Commercial High School, Philadelphia, addressed the graduates, and Rev. Dr. Joseph Addison Jones, of Albany, N. Y., gave the principal address of the evening.

A calendar containing a handsome design executed with a pen by J. G. Harmon, of the commercial department, Canton, Ill., High School, is before us. Mr. Harmon has made a very appropriate use of pen lettering and flourishing and in our opinion has produced a calendar that will prove to be effective advertising.

TO THE MEMBERS OF THE NAT. COMMERCIAL TEACHERS' FEDERATION:

Since the Spokane meeting of the Federation scores, yes, hundreds of requests have been received by the President asking that the date of the next meeting be changed from midsummer back to the old date, holiday week. These requests were so numerous and so insistent that the President put the question to a vote of the General Executive Board elected at the Spokane meeting and they voted, with only two dissenting votes, in favor of a change of date to December, 1913.

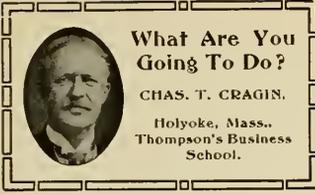
The Committee on Arrangements also passed a resolution by a unanimous vote in favor of changing the date to December 29, 30 and 31, 1913.

When it was decided to hold a midsummer meeting in Spokane in 1912, it was generally understood that the change of date would apply only to that one meeting, and that thereafter we would go back to our old meeting date, holiday week. The sentiment among the members, both in the private schools and the public schools, is almost unanimous in favor of the winter meeting as this is the time of year when the greatest number will be able to attend.

Therefore, complying with the wishes of an overwhelming majority of the members and with the vote of a majority of the Executive Board, the President begs to announce to the members of the National Commercial Teachers' Federation and to the commercial school fraternity that the next meeting of the Federation will be in Chicago, December 29, 30 and 31, 1913.

Fraternally yours,
F. M. VANANTWERP, President,
Louisville, Ky., Dec. 16, 1912.

H. A. Roush, formerly connected with Pratt Business School, New York City, now has charge of the commercial department of Brown's Business College, Brooklyn, N. Y. The B. E. extends best wishes to Mr. Roush for success in his new position.



What Are You Going To Do?

CHAS. T. CRAGIN.

Holyoke, Mass.,
Thompson's Business
School.

THE TRAVELING MAN

A big paper-covered journal came hurtling through the air, knocked off our lamp chimney, extinguished the light and left us in total darkness, as a following voice shouted, "Dad blame the trial balance to dination anyway?" "Blas't the soul of the man that ever invented such a thing!"

There was a roar of expostulation from the half-dozen young fellows left in total darkness with two or three upset ink bottles and a general destruction in other directions, and then somebody scratched a match and the room lit up again to see Bill Devens, stout and burly, red-faced and glaring-eyed shaking his fists at everything in general and nothing in particular. "Lend me a quarter," said Bill "I've got to have a hair cut and I haven't got a cent." I gave it to him for Bill always paid.

We were all students together in the old Eastman Business College at Po'keepsie, New York, and this was a good many years ago. We boarded out on Catherine Street together in a \$5 a week boarding house.

There was a little bridge over the canal just beyond our boarding house and every morning of that spring about five thousand shad peddlers crossed that bridge each one blowing a raucous fish horn and bellowing "F-r e-s-h S-h-a-d-d" at the top of his voice. They fed us so much shad that spring that we could hardly get our shirts off for the bones that stuck through our tender hides, for we young then.

We were more or less intelligent, my tender us less intelligent, and Bill in particular never could get a trial balance.

He was a big husky fellow from somewhere up in Vermont and he had come to Eastman's with the idea of fitting himself in three or four months to be a first class bookkeeper.

Bill was bright enough, he understood well enough the explanations in the class and he could add and subtract and multiply and divide as well as any of us, but to save his immortal soul he never could tell whether a debit was a credit or a credit a debit, and he was just as liable to put two of them running on the same side of the ledger as any other way. Then he had the agreeable habit of writing forty-seven, seventy-four, seventy-one, seventeen, thirty-six, sixty-three, and this helped out about getting a trial balance so that Bill shed countless tears and used countless adjectives which would not be admitted to any Sunday school book in creation when he had made remarks on the subject of a trial balance.

The rest of us did better. Most of us could get our trial balances after a while. Very few of us got them "the first crack out of the box" but most of us could get them in time by helping one another. Bill never could, and we, in our inlignite wisdom, decided that Bill was a failure and we were a success.

I am older now than I was then and I am not so ready to pass judgment on who will be a success and who a failure. Most of the young fellows who were classmates of mine and whom we decided were sure to reach eminence are now peddling soap or driving a fish cart or working in corner groceries, while some of the biggest lunkeheads of my school days are now headed millionaires with watch chains as big as cables and diamonds like locomotive headlamps, all of which goes to show that you never can tell how far a toad will jump by the looks of him.

GETTING A START IN BUSINESS

Well, in course of time, we graduated, most of us. Bill did not. Bill never could pass the examinations. He stayed around there until his

money ran out and the old gentlemen at home got tired of sending more, and then he went back to Rutland, or Brattleboro, or wherever it was he came from.

We found positions. Most of us did, after a while. It was some time before I landed anything that I thought anywhere near up to my capacity. But then I had a better opinion of my abilities than a good many other people appeared to have. I thought I was "Some pumpkins" then for I could add like a streak, and was generally pretty good in mathematics and English, but there did not seem to be any rush to secure my services on the part of business men in general.

I drifted back home, after pounding the pavements of New York a few days. It is not an exhilarating occupation, pounding the pavements of a big city, and walking into the offices and saying, "Do you want any help today?" and walking out again when they give you a gruff "No" for an answer.

I have enjoyed myself better than in reading "The Business Educator" on the bulletin boards in front of the big city newspaper offices, then tramping up eleven flights of stairs only to find about two hundred other fellows there ahead of me and tramping down again.

But it is all in the days work, and that has long since gone by. I got something after awhile though it wasn't what I wanted by a long shot. I got it not because I wanted the job, but because I wanted twenty-one square meals a day and there didn't seem to be any other way of getting them and one day as I came out of the little New Hampshire Business College where I was first assistant, also last and only assistant, I met Bill Devens, large as life and twice as natural. He was selling books. A book agent. It was the life of somebody, I have forgotten whom, who was just then prominent for some reason or other. Perhaps it was General Grant, I rather think it was, at any rate it cost five or six dollars and Bill was doing a good business, at least he said he was, and at once asked me to lend him \$2.00 for a few days. I found that Devens was making a good deal more money than I was which was not saying a great deal, for my salary at that time would not compare with that of Charles M. Schwab or any railroad resident. He said he liked the business pretty well, "but," he said, "I am not going to peddle books, there are too many people who want to shoot you when you try to sell them a book, and there are too many books that a man ought to be shot for selling. But I believe I can sell goods, and I am going on the road for somebody just as quickly as I can strike the right business."

"Like it," he said, "I've got cheek enough, there ain't anybody can turn me down. I've got just as much right on earth as anybody else and I am going to have a living and a good one out of it. I am at home wherever I hang my hat and the only thing that worries me is where I am going to get the next meal. And I don't worry much about that, because I can always get one. I can never have an sick days and I don't hang around on the corner waiting for something to turn up. I smoke like a horse afire, but I don't play cards and I don't drink, and I believe I will get there one of these days."

Now this was some time ago, before the days of Scientific Salesmanship. You know they teach you Scientific Salesmanship now-a-days and you can take a course by mail in almost anything, and some of these courses are pretty good, too. I saw an advertisement the other day that teaches you how to do embalming of dead bodies by mail. It struck me that that would be a cheerful business to go into. I believe I would rather do it by mail than any other way if I were going to embalm dead bodies. There are quite a number of people too who ought to be embalmed as soon as possible and the business might pay I should think.

I have read the papers of some of the correspondence schools in salesmanship and they sound good, but I don't believe you can make a salesmau out of everybody. I have a friend, a highly educated gentleman of excellent ability, and he said to me once when he was trying to make a living selling various things. "I couldn't sell ice cold lemonade in Hades." He hadn't call it Hades but shorter and uglier word, and you know the cli-

mate there is supposed to be very favorable for the sale of ice cold lemonade. And I have seen men that could not sell \$20 gold pieces for \$15 each, so entirely unlesmanlike was their character and disposition. But Bill was not that kind, you had to like Bill. You could not sit down and talk to him 10 minutes but you had to warm up to him and he would not let you get rid of talking to him either, no matter how busy you happened to be.

I have seen him driven out of the room with cold books and boots and anything that was lying around handy following him when he would butt into our work hunting trial balances at school. But he never stayed out and we always welcomed him before we got through with it, and a man that has got any sense and knows what he is up to can sell goods and he need not take a correspondence course either.

OLD TIMES

Those were happy days after all, though there was plenty of work and not extravagant pay. It was then I first became a member of the editorial staff of a great national journal "The Penman's Gazette." The Penman's Gazette appeared with regular regularity once a month and it came out most any old time during the month.

It was edited by the late G. A. Gaskell, a penman of some renown. In fact there were not many penmen of his day that wielded a more graceful pen than George A. Gaskell. He excelled in off-hand flourishing for he was a pupil of the late P. R. Spender himself, in the art of writing, and later on a disciple of John D. Williams, who flourished most of the big eagles, bounding stags, wrigling serpents and other monstrosities of natural and unnatural fauna, which ornamented the walls of the Bryant & Stratton chain of business colleges.

John D. travelled about the country and would stop a few days in a place flourish a big eagle or a bounding stag or a twisting snake, and then go on to another place. He was gifted with a fine flow of language, not always of the most refined, but what he lacked in refinement he more than made up in strength.

John D. also had a liking for "the juice of the cactus" and this sometimes interfered with his success as a penman. But he did his best and "He who does his best does well, angels could do no more," so the poet says, but any penmau who undertakes to consume the entire output of the distilleries of America has undertaken a large contract.

THE TRAVELING MAN

G. A. Gaskell was a dazzling advertiser. I think he was the originator of the "before and after using" style of advertising. He published a Compendium of Penmanship which sold for a dollar and we wrapped a copy of the Penman's Gazette around each copy of the compendium.

The Gazette contains pictures of eminent young penmen who had used the compendium and gave specimens of their writing before and after using. There were some very handsome pictures published in that Gazette. A. N. Palmer, the partly "Palmer Method" man, who was pages, and so did the handsome William E. Dennis, of Brooklyn, the boy wonder of the nineteenth century, and Madarasz, the greatest of all off handers was there, and Fred Young, the left handed wonder, and a lot more of that like.

Many of them afterwards reached eminence in their profession, and they came to study at the feet of the master, Gaskell. He let them study too, but never bothered them much. Took what money they had and would occasionally take a look at what they were doing.

I suppose they got some inspiration out of it, but Gaskell was not by any means magnetic, and yet he had a way about him that made you like him in spite of yourself. At least I liked him and I know Dennis did, and Palmer, and Madarasz and I guess we all felt a moisture about the eyes when we heard that the handsome and polished Gaskell had been found lying dead on his face out in the lonely marshes of Jersey City meadows, where he had wandered on one of his occasional outbreaks, and fallen down, too weak to get up again. He was an eccentric genius. I worked for him six months before I knew whether was satisfied or dissatisfied. He never said much about it



and I would not have known then if he hadn't one day doubled my pay. I could stand that all right enough and I judged from the action that he wasn't dissatisfied. He was a queer chap.

After I had been there a few months, I noticed that the barber where I occasionally had my hair trimmed, viewed me with considerable awe and treated me with consideration I always had a little money. Caswell paid me off in dollar bills, for he had a lot of them come in to him from the compendium and my moderate pay in dollar bills made quite a sightly roll and I liked to take out that wad of bills from my pocket, and pay for a hair cut in an off-hand manner.

One day I said to the barber, "If I could afford it, I would go to Boston and take in the Yale-Harvard game." The barber said, "By George, if I was getting \$300 a month as you are I'd afford it." Now I was getting a good deal nearer \$900 a year than I was a month, but I saw the barber took it earnestly and I didn't try to grieve him by making him think he was mistaken so I let it go at that.

A few days later, Gaskell said to me in his queer drawing way, "I was in the barber-shop the other-day, Mr. Cragin, and they asked me—a-d—impudent-question, how-much-pay-you-were-getting." He added, "I told them. Perhaps-it-was-a-little-more-than-I-am-really-paying-but-it's-none-of-thy-er—business."

I got tired of school teaching after a while and went into a manufacturing establishment as bookkeeper. I was pretty sick of my job before I had been there a month, for I found the concern was very wobbly, but I wouldn't let on and stuck to it, and after a while, times became better and it got to be quite a business, and in a few years, it came to be my duty to make an occasional trip on the road. I didn't go out entirely to sell goods, but to look after our business, and see that others were not getting our customers away from us.

On my first western trip, I landed in Chicago in the midst of a gentle breeze, which was blowing across Lake Michigan about 90 miles an hour, and the mercury in the thermometer, discouraged by the zephyr, had crawled down out of sight below the 20 mark under zero. Then I set out to St. Louis. I thought it would be nice and warm down there, and it was—not. For that wind had gone west and struck the Mississippi Valley, and it was ripping down through there worse than across Lake Michigan, and I tell you when it is cold in St. Louis, it is cold. In those days there were no steam heaters in the St. Louis hotels. If you wished a hot bed you paid a half dollar extra and they sent a darky and a white coaler to heat the bed from petrifaction. And so there, for the first time in five years, I met Bill Devens.

Bill was glad to see me and I was glad to see Bill. The first thing he did was to buy me a twenty-five cent cigar at the cigar counter, and the next thing was to borrow five dollars of me, for Bill, no matter how prosperous he might be, was generally strapped. It has always been a pretty sure thing that Bill would borrow money of you before he had been long in your company. He always paid it but it was a sure thing he would borrow it.

It was a dazzling Bill that I saw this time at the Old Planter's Hotel at St. Louis. Prosperity fairly oozed out of his shiny red face. He wore a gorgeous fur trimmed overcoat, checkered trousers of a pattern that you could not hear them long before you saw them, a silk hat and a red tie, with a big diamond sparkling in front, and shoes of the shiniest leather.

He fairly took away my breath, and I said, "Bill, what have you done? robbed a bank or are you one of the Standard Oil magnates, or what ails you?"

"Drugs," said Bill, "Drugs, Medicines, Harris & Sons, Indianapolis, biggest house in the world. I have been in them for two years now, but I am going to get out." Bill was generally going to get out of whatever business he happened to be in.

Over the cigars I learned that after two or three years of book canvassing Bill had become a traveling salesman for a drug house in Boston. He learned the business with the New England trade and then getting the western fever started for Chicago. In Chicago he met a member of the Indianapolis firm which now employed him, and he took a western territory covering the

states of Iowa, Kansas and some parts of Missouri and Illinois.

"Why do you want to change? Aren't you doing well?"

"You bet I am doing well. Cleared up over \$500 on commission last month, and I haven't made less than \$300 and expenses since I went to work for this house."

"What do you want to change for?" I said.

"Well," said Bill, "I wouldn't if it wasn't for just one thing. I've got a conscience."

A conscience, he said, "of course you've got a conscience. We all have, but it used to be pretty elastic when I knew you in old times."

"Well," said Bill, "I tell you that a man that is in the business I am at now has got to have a conscience that would make India rubber absolutely inflexible. Do you know what I am doing?"

"Well, I suppose you are selling drugs and medicines," I said.

"Let me show you what I've got," said Bill. "Come up to my room."

We went up there and from a sample case, Bill produced some specimens of the wares he was selling through the Prohibition states of Iowa and Kansas. There were four or five different kinds of Stomach Bitters, a Kidney Cure, a Liver Balm, and a couple of Catarrh Cures and somebody's Remedy for Rheumatism in pint and quart bottles.

"Do you know what that stuff is," I said Bill.

"Why I suppose it is medicine," I said feebly.

"Medicine nothing," said Bill. "It is booze. I don't even take a glass of beer, but I have no objection to a man drinking, but when it comes to putting up 'forty rod' whiskey, stirring up bitters and stuff of that kind into it, and then selling it to these drug stores all through Kansas and Iowa, it has got me going."

He took a small vial from the sample case. It was Dr. Somebody's Catarrh Snuff. Bill said, "You know most everybody has more or less catarrh." Indeed I did, for I had more or less of it myself all the time, generally more, especially when traveling. "Said Bill, "You can have the worst kind of catarrh you ever had, and still so you can't breathe, take a little sniff of this snuff through a little quill made purposely for it, and you will be entirely relieved from catarrh. In five minutes, every distressing symptom will vanish and you will be left as happy as a clam at high tide. I don't know how happy a clam at high tide really is, but he is supposed to be in an ecstasy of joyous contentment."

"Well, said I, "I am selling bushels of that stuff and what do you think it is." Mind you, this was long before the coming of that gallant fighter, and great self advertiser, Dr. Wiley. "Why, I don't know," said I, "what is it?" "Cocaine" said Bill. "What is cocaine?" said I, for mind you we had not received much instruction on habit forming drugs twenty years ago, and this is further back than that. "Why," said Bill "Cocaine is a new drug, comparatively. Put it into your eye, for instance, if you've got a sliver in it, and you can take a jack-knife and scrape the eyeball all over and it won't hurt you any. Take a sniff of that into the irritated mucous membrane of the nose and throat of a man or woman suffering from cough and it instantly relieves every particle of soreness, and there comes a feeling of happiness that puts a man in the seventh heaven."

"Well, said I, "if it does all that, it must be a mighty good thing." "Mighty good nothing," said Bill, "it's the surest express route to the insane asylum that was ever given to mortal man, for just as sure as you get to taking that stuff, you had better take it more than that, you've got to increase the dose. Byembye you get to seeing things, purple monkeys, pea green elephants and sky blue giraffes with horns, and the Lord knows what you want see. It has got the jimjams beat a mile when a man once gets cocaine crazy. There are thousands of people now all through these western and southern states, and some in New England, who have got into the cocaine habit on them good and plenty, and nothing but the asylum and scientific treatment will ever cure them of it. And that is the stuff we are handing out for catarrh medicine. This house I work for runs a cocaine agency in connection with the distillery, and imports hundreds of pounds of that stuff every month."

"No sir, I have got a conscience, and this is my last in the drug business. There is good money in running a gambling house if you don't gamble, or in running a gin mill if you are not one of your own best customers. But I don't want it, and so, I am done. They've got my resignation now, and 'Little Willie' is going in some place that will let him sleep nights without dreaming of some poor cuss that's in the 'bug house' or the poor house or the jail or the river because of the stuff I sold him."

"You could get up a drunk out of the contents of this little sample case of mine that would last you from now till fourth of July, if it didn't kill you before you got half way there. This stuff costs more than it's worth, just about what the high wine and whiskey that some poor cuss, but it is not even good whiskey, it is high wines colored and doctored. The people out in the temperance states drink it just as freely as they drink whiskey, and it hurts them a hundred times worse. But there is big money in it to the drug houses."

"This concern that I work for owns a good sized distillery, down in Peoria where they turn out hundreds of barrels of this stuff every month and make it up into catarrh cures, stomach biters and liver invigorators."

TIME ROLLS ON

Time rolled on. That is a habit that time has. When you are young and in a hurry to get out and be your own boss and provide your own meal ticket, time rolls very slowly. When you get into business and begin to save a little money, it rolls a little faster but still slowly, but as you grow older, time rolls faster and the years swing on with great and increasing rapidity. It rolls faster when you have notes payable to meet, and well.

It was nearly ten years before I met Bill Devens again in the city of Boston. I had been out of manufacturing for some little time myself, enjoying a nervous breakdown which came from carrying that business home with me nights. It is the finest kind of a habit to cultivate early in life not to take your worries home with you nights. When the day's work is over let it be over, no matter how hard things seem to be going against you. That is easy enough advice to give, I know. One can bear very comfortably and with much fortitude somebody else's toothache. When it's your own grinder that is growling there is not much fun in it. Said Bill, "I'm selling muslin underwear for a factory out here in W— and I'm making \$1,000 a year on commission. Lend me \$5 will you? I'll send it to you in a day or two. \$5 bills were not as plenty as gray hairs with me then, and are not now for that matter, but Bill always paid and he got it, and it was true about the \$10,000 a year. He had made a business for a small manufacturer and was admitted to be one of the best "white goods" salesmen in America.

THE TRAVELLING MAN

He said to me, "I am not going to follow this road business much longer. It's all right enough when you're a youngster, but I'm married and got a family and I'd kind of like to see them once in a while and you don't do much of that where your home is where you hang your hat. I am going into manufacturing myself. There's where the money lies."

The next I heard of Devens, he had a factory in a New York City, and was making white goods himself. But the factory wasn't a success. Devens could sell goods and he could make them but where he failed was in his judgment of credits. He was entirely too ready to sell a big bill of goods and trust to luck to get the pay for them. That will do very nicely if you are making goods that sell at a hundred per cent. profit. You can afford to lose a percentage of your sales if you do that. If you lose 10%, all you've got to do is to sell \$20 worth more and make it up. But when the profit is only ten per cent, you've got to sell a hundred dollar's worth to make up the ten dollars you lose and Bill Devens, manufacturer, lasted only a year or two. He did not lose much because he did not have much to lose. He had always spent his income up to the limit, never had a cent.

He had a family which helped him to the best of its ability. Two good looking daughters and a wife who enjoyed the best of everything, to say nothing about the young boy who was a good feeder and liked good clothes and so Devens went back on the road again.

(Continued on page 34.)



CLUB CHAT

George W. Collins, the energetic penmanship teacher in the Ferris Institute, Big Rapids, Mich., is one of our heaviest clubbers. On Nov. 20 he sent us a list of fifty subscriptions for the Students' edition, and three for the Professional. The penmanship work in Ferris Institute has been kept up to a very high standard for many years, and Mr. Collins is determined that it shall not be lowered while he has charge of the work in that institution.

C. A. Zarker, of the Pennsylvania Business College, Lancaster, Pa., sent us a large list of subscriptions from among his students. Mr. Zarker is a very strong teacher of penmanship and secures excellent results.

E. D. Widmer, of the Wausau, Wis., Business College, gives us a pleasant surprise in the form of a list of subscriptions numbering fifty-nine. Mr. Widmer's letter was brief, but if we judge correctly, there is a great amount of interest and enthusiasm shown in the penmanship work of that school.

D. A. Casey, of the Capital Commercial School, Albany, N. Y., writes under date of Nov. 15 as follows: "You are certainly putting out an excellent paper, and many articles which are published during the year are worth, singly, many times the price of the subscription to any earnest, ambitious person." He also states that school matters are going nicely with him.

H. A. Don, of Laurium, Mich., Public Schools, favors us with a good list of subscriptions. He states that the students were a trifle slow in subscribing but that he made up his mind to secure twenty-five subscriptions. We are glad to state that he was victorious. He also states that he is going to try hard to have all his students get their writing up to our Certificate standard. We believe that if all commercial teachers would follow Mr. Don's example they would secure excellent results in their penmanship classes.

The students in the Latter-Day Saints, Business College, Salt Lake City, Utah, are doing good work in penmanship under the instruction of A. C. Chipman. Many subscriptions have been received recently from them, and Mr. Chipman states the penmanship work is progressing nicely.

HINTS TO THE LEARNER OF ROUNDHAND OR ENGLISH SCRIPT.

BY THE EDITOR.

The small *c* is started at the top where there is a small break in the first and last *c*'s in the copy given, the dot being put on afterwards. The main stroke of the *c* is like the *i* except that it starts with a slight curve and the tapering shade increases in width until it is half the height it attains the full width the same as in *i*.

The small *e* is just the same as *c* except that instead of stopping with the dot the pen is brought on down to where it enters the shade at half the height. There is a slight shade near the top opposite where there is no shade on the main downward stroke.

In the small *o*, we start upward and not downward as in *c* and *e*. Sometimes the pen is raised at the bottom and some times it is made without. It is finished with a long, loop-like dot on the inside of the upward stroke.

The *z* is the same as *o* without the finish, and the *i* combined.

The *r* starts much the same as *i*, and finishes the same as *c* without the dot. The dot or blind loop at the top should be placed to the left of the upward stroke as though it were made without raising the pen and without stopping the motion.

The *s* starts the same as *r*, but swings around underneath and finishes with a dot on the left side of the upstroke. The tendency in making the *r* and *s* is to slant the up stroke too much, and with the *s*, to make the shade too low.

In the words which follow, watch carefully to keep all turns equally wide and rounding, and all down strokes as equally distant as the connecting lines will allow.

Uniformity in space and slant is very important in roundhand work. Put the ruled head and base lines three-eighths inches apart, making the loop or dot and top of the *r* and *s* above the head line.

Until you have learned to do this work well it is best to see how slowly rather than how rapidly you can do it. Excellence rather than rapidity is the test as in all fine arts.

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The Traveling Man—Continued from page 20.

AT THIS TIME

Bill Devens is a rich man today in spite of the fact that he always spent his money up to the last cent, and was generally in debt. It happened rather oddly how Bill became rich. He had a handsome daughter - She was pretty and good, but she didn't know much, which is quite likely to be the case with these awfully pretty and awfully good people.

An elderly gentleman of considerable means and great business talent lost his wife, who had for a long time "enjoyed poor health." He was broken hearted in less than a year he married Bill Devens' oldest daughter. Then Bill got a chance to try manufacturing again with his son-in-law behind him at the steering wheel, and the combination was ideal after a year.

It took a year for the son-in-law to get onto the fact that Bill was too anxious to sell to pay much attention to the credit. After the treasurer of the company, that was the title the son-in-law bore, got onto the fact there were no more bad debts to speak of. The man who got a credit account with that company had to pass through the finest kind of an investigation and they made a splendid profit for Devens could sell and the treasurer looked after the business end of the concern and so instead of a travelling man with his home where he hangs his hat, Devens now inhabits a mansion, and his wife wears diamonds and the boy's in college and the bank account is fat.

THE MORAL

I do not know that there is any moral to this story, I am simply showing some of the things that a young man or young woman may do to get a living. The last thing I would advice a man to do would be to attend a business college just because he wanted to be a bookkeeper. Honorable though the profession may be there

is not much money in it and the bookkeeper, with rare exceptions, seldom reaches wealth, but a man who can sell goods is always in demand and the profession is open to every young man and a good many young women, for there are some highly successful people of the feminine gender on the road selling goods. It requires in the first place that personal magnetism which makes a man or a woman a favorite with other men and women, a "grouch" cannot sell goods. It requires intelligence of the highest order. A man who doesn't know what he's talking about, when he goes out on the road to sell has little chance for success in this enlightened age. Above all, it requires good habits. There is a popular idea among people that drummers spend a large part of their spare time playing poker, drinking whiskey, and attending theatres with a girl located in pretty near every place they stop.

There was a time when it was considered the right thing for a travelling salesman to take a customer out and get him drunk or take him to a theatre or play cards with him, but that has gone by. A man who goes into a first-class business house today with the smell of liquor on his breath stands little chance of doing business with the buyer, and a successful salesman, when night comes, is much more ready to go to bed than he is to indulge in an all night session at a card table.

To hundreds of young men in business college today I say: Learn to sell, if you can. Your knowledge of bookkeeping will help you, your knowledge of shorthand will help you, but if you can learn to sell you are your own boss and always sure of a job.

A SALESMAN'S REWARD

The rewards of a good salesman are large. Most successful men work on a commission basis, although many of them are guaranteed expenses, but a salesman who is good for anything will care for his own expenses.

It is a hard life, this constant traveling in all kinds of weather and putting up at hotels some of them outrageously bad, and still there are plenty of men who have grown gray in the service, and who like the life for there is something new all the time.

I know of one fine old gentleman, more than eighty years old who used to send in a commission account of from four to five hundred dollars a month, the first, of every month, and I have known many who made from \$3,000 to \$15,000 a year.

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This masterful piece of work represents a page from "Alphabets and other Material Useful to Letterers," by Charles Rollinson of the Ames & Rollinson Co., 203 Broadway, N. Y. Price \$1.00.

Appreciation and Acknowledgment

I am grateful to my father for sturdiness of disposition; to my mother for affection; to early teachers—Fritz, a lawyer and Dieterich, a preacher, for sympathy and encouragement; to Fowler for insight into character; to Johnson for principles of teaching; to Gray for anatomy; to Sully for psychology; to Christ for consideration; to Ingersoll for courage of conviction; to Darwin for thoroughness; to Lincoln for patience; to Washington for perseverance; to Columbus for enthusiasm; to Franklin for versatility; to Spencer for penmanship; to co-workers for inspiration; to patrons for appreciation; to nature for recreation; to students for loyalty; to hundreds for friendship; to teachers for fidelity to details and duty; to my partner for constancy; to my wife for love; and to all for contributing to my wellbeing.

L. P. Zaner

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WORDS AND SENTENCES.**

The fundamental movement exercises upon which the Arm Movement Method of writing is based are the push-and-pull exercises, the direct compact oval, the indirect compact oval, the direct retraced oval, and the indirect retraced oval. These exercises can be made various sizes and are used primarily for developing the movement used for capital letters. Equally as important are the exercises for developing small or minimum letters and loop letters above and below the base line, as follows: Small m, u, o, upper and lower loop exercises. These are exercises made up of several individual parts of m, u, or four or five o's run together. The upper loop exercise is made up of several loops like l, and the lower loop exercise is made up of several loops like the loop used in small j. For detailed instruction concerning these exercises, refer to Doner's Manual, "Lessons in Practical Writing," or any other manual on the Arm Movement Method of Penmanship.

The letters should be practiced according to similarity as given in the outline under "Letters." Capital and loop letters should be three-eighths of an inch or one space; small letters and figures one-eighth of an inch, or one-third space. A little smaller than this for both capital and small letters would be even better. In connection with letters, practice should be given in word, figure, and sentence writing. In all practice, movement exercises, letters, words and sentences should be closely connected, in order that both form and freedom may be developed at the same time.

**CORRELATING PENMANSHIP LESSONS AND
REGULAR WRITTEN LESSONS**

A good way to have Arm Movement applied to all written work is to devote a good deal of practice to movement exercises that are much like letters, thus progressing from exercise to letter, from letter to word, and from word to sentence or paragraph. This keeps form and freedom together. Another good plan for securing good written work generally is frequently to substitute for the penmanship lesson a spelling or language lesson. Taking the regular penmanship period for this it gives the teacher an opportunity to assist pupils in applying Arm Movement to the regular written lessons and also gives her an opportunity to correct individual faults. The penmanship lessons themselves should be looked upon as valuable time well-spent in teaching and acquiring the technic of the subject. The writing in all other written subjects should be considered as demonstrating whether or not the teacher and pupils have thoroughly mastered the technics of penmanship. The ordinary written work, therefore, serves as a better test of the pupils' ability to write well than the penmanship lesson itself. Coupled with all this let each teacher bear in mind that successful teaching—which means producing results—depends largely upon the earnestness, the enthusiasm and the spirit one puts into the subject.

**BLACKBOARD PRACTICE AND PENCIL
PRACTICE**

Occasional penmanship drills should be given at the blackboard, which will be found to aid the writing upon paper. If all pupils cannot be accommodated at one time at the board, some should practice at the board while others practice on paper. It is not well to write very large on the board; let the size correspond with that upon paper.

Since more or less of the regular written work is done with the pencil, the pupils should receive some practice using it, particularly in making figures. It is well, therefore, to give a lesson once in a while using the pencil.



I will write your name on one dozen **CARDS** for 15 cents.

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. Samples 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

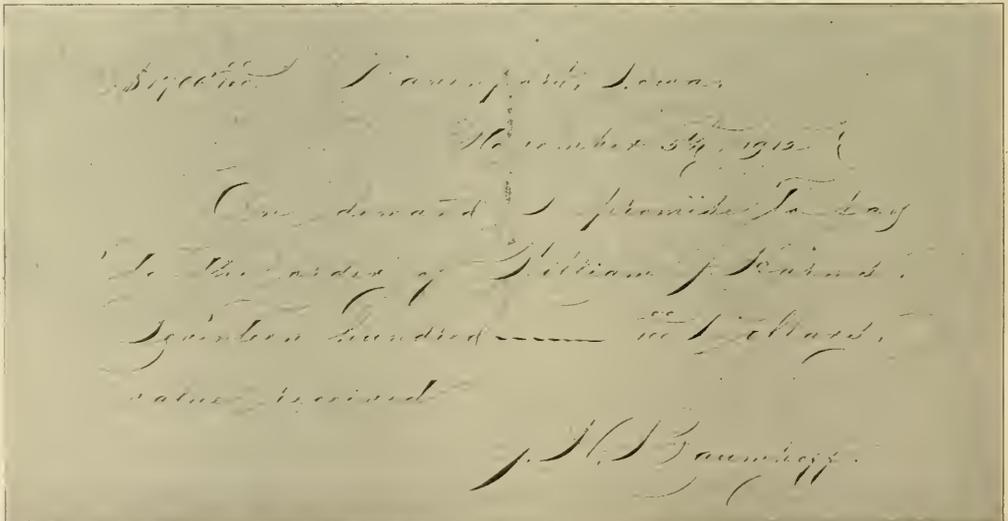
COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons to Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Merry Christmas!

Happy New Year!

From the pen of A. W. Kimpson, Amarillo, Texas, who is one of the most promising young penman of our day.



A photographic reproduction of a specimen of ornamental penmanship from the pen of H. B. Lehman, Central High School, St. Louis, Mo. This specimen was written in ink too delicate for etching, hence the half-tone plate which gives the gray, foggy effect. Superfine, isn't it?



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A practical business college teacher either man or woman. Business on good basis and will sell half interest reasonable. Established 3 years. You must have \$2000 cash. Address "Business" care Business Educator, Columbus, Ohio.

Principalship of Business College in Penn.

To live young man who is clean-cut and enthusiastic. Must own a half interest in business. State fully experience, age, education, references. Address Principal, Care Business Educator, Columbus, Ohio.

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Is for Students, Bookkeepers and Teachers to use in connection with any system of bookkeeping taught in Business Colleges, Commercial Departments of High, Normal and Grammar Schools. For class use or individual study. A wonderful aid to students and teachers of bookkeeping.

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Attend the Ronish Penmanship, Pen Art, Business, Civil Service, Shorthand, Typewriting, Preparatory, and Commercial Teachers' School. Tuition \$8.00 monthly. Board \$1.75 weekly. The best and cheapest in the East. Positions Guaranteed to our Graduates at \$90 to \$150 a month to start. For further Particulars address

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Are you looking for a strong teacher?
If so, write us. We have been placing teachers since 1877.

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

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

WM. C. PRATT, MANAGER



WOULD YOU

Show this wholly visible typewriter to your friends and let them see how it excels any \$100 Typewriter made. If we would send one to you Free of One Cent of Cost for you to keep forever as your own? Then on a postal card, or in a letter to us, simply say: Mail particulars.

EMERSON TYPEWRITER CO., Box 363 Woodstock, Ill.

FOR SALE

Old established business college in a city of twenty thousand. Reason for selling, other business. Only business college in the county. A rare opportunity. Address J. G. C., care Business Educator, Columbus, Ohio.

ALL SUMMER SCHOOL RECORDS BROKEN

104 commercial teachers, representing seventeen states and Canada, were in attendance. 38 members of this class secured the teachers' diploma, and the majority of the class were engaged on the ground for teaching positions by school officials who traveled long distances to secure personal interviews.

Enthusiastic letters are being received from many of these teachers now very happy in their work. A number of them return next July in complete the preparation for the teachers' diploma. A good class of commercial teachers now in attendance, covering the subject matter of the commercial texts so as to be ready for the July work in methods. Full particulars in our bulletin, mailed on receipt of postal card request.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

SCHOOL FOR SALE

Established over twelve years. Located in Northern part Southern States. Population of city 50,000. 350,000 people out of town to draw from. Capacity to accommodate 250 students. No other business college in city. Recent, new building, well advertised with excellent reputation. Over \$7,500 the past year. Reason for selling, owners ill health, must seek other climate. Price asked, \$5000. An excellent opportunity for the right party. Don't write unless you have time and want to buy. Address (QUICK SALE)

Care of Business Educator,
Columbus, Ohio.

Lehman's Standard Penmanship

This is the book every teacher of writing needs, and every student should have. It will show you how the letters, figures, and signs are made, and how to teach and practice writing in a systematic way. Price, 50c.

H. B. LEHMAN

Central High School ST. LOUIS, MO.

DO YOU KNOW THAT Constipation can positively be overcome by the proper use of ordinary foods and a few minutes of daily corrective exercises? For a short time only I will send a letter of individual detailed instructions for one dollar. If directions are followed you are sure to be pleased. I have no foods to sell. Reference if desired. State age, weight and occupation

FRANK GERARD

Food Specialist Marion, Ohio

WE CONDUCT AN OPPORTUNITY CLEARING HOUSE

and can Market Your Ability. We receive hundreds of calls from commercial high schools and business colleges. Your name on our directory places you in close touch with the Position market. Free registration. Address

THE CONTINENTAL TEACHERS' AGENCY (Incorporated) BOWLING GREEN, KENTUCKY

—THE CENTRAL TEACHERS' AGENCY—

will recommend 100 good commercial, penmanship and shorthand teachers for good positions during the next few months. If *It's Have the Teachers!* We want You. Write us early.
E. C. ROGERS, MANAGER 20 EAST GAY STREET, COLUMBUS, OHIO



COLLEGE GRADUATES! We need four college men for high school positions in February. Salary \$1100 to \$1400, with chance to reach much more. Must be able to teach penmanship and business subjects. Also need good teachers without college training. If you want a better position now, or later, be sure to write us. Leading Bureau in Great Central States!

THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

Teachers' Agency
449 S. 2nd Street
LOUISVILLE, KENTUCKY

Our specialty is furnishing public and private schools with competent teachers of the commercial branches, shorthand, penmanship, etc. We invite correspondence from schools in need of first-class teachers, and from teachers who desire connection with good schools. No Registration Fee.

IF YOU ONLY KNEW

Yes, if you only knew, by personal experience, of the many opportunities greatly to better yourself by being enrolled with this Agency, you who are really worth while—especially all-round commercial men would enroll with us within a week. For instance, a New York High School principal wrote: "We must have a college-trained commercial man as soon as possible. Salary, \$1500 to \$1800." A Pennsylvania High School commercial teacher says, "I want an assistant by December 1, \$2500 to start. I am now getting \$2500." A New Jersey superintendent asks for a man for January, at \$1200. A Michigan man today asks for a High School commercial man for the last of January at \$1200 to \$1400.

Think of the time of the year, too! What will it be to March, April, May and June! Already too, first-class private business schools have placed orders with us for A-1 business practice men for next fall—or sooner, at top-notch salaries. We have made a great record during 1912. But we shall surpass that record in 1913, because first-class teachers and first-class schools have learned to depend on us for fair and efficient service. It costs the teacher nothing to have our help unless he accepts a position through us. Then only the usual commission. The risk is ours. In the last eight years hundreds of teachers have made thousands of per cent. profit on the investment of a two-cent stamp that it took to enroll with us. We could fill this entire journal with the grateful letters of appreciation they have sent us. You have everything to gain, nothing to lose, by registering now.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST) E. E. GAYLORD, MANAGER
PROSPECT HILL, BEVERLY, MASS.



THE LETTER WRITING CLUB

CONDUCTED BY
ARTHUR G. SKEELES,
Principal Commercial
Department High School,
Elwood City, Pa.

Write the letter in answer to
the proposition in the article
below and mail to Mr. Skeeles
before the 15th of this month.
If you enclose a stamped envelope,
Mr. Skeeles will return the letter with brief criticism.

First Article

If you should secure a position as correspondent, and should write several letters each day, you would learn something about letter-writing in a year, wouldn't you? Of course you would.

But you are not likely to secure a position as correspondent until you can write a good letter. So this Letter Writing Club is organized to give you the opportunity to write letters, and thus learn to write. Put a new pen, remove the lid from the ink well and make ready!

There are many reasons why you should learn to write a good letter. We might tell you that good correspondents are scarce and command good salaries—which is true; we might point out how every man in an important business position finds it necessary every day to write letters—which is also true. But a reason that comes closer home is this: You are pretty certain to be asked to write a letter of application every time you apply for a position. If your letter is a good one, you stand a fair chance of securing the place. If the other fellow writes a better letter, he will probably get the place.

THE PLAN

Each month there will be in this column "The Proposition," giving the data on which to base your letter. Then, "Instructions" giving comments on the proposition, with suggestions for writing the letter; and "Remarks" covering some points in letter-writing not touched on in the particular letter to be written.

Write one letter, at least, each month. This letter must reach me by the 15th of the month. This will be two weeks after the magazine is issued, but you would better form the habit of writing the first draft of the letter the same day the B. E. comes; make corrections the next day, and mail it to me within a week.

Promptness is a most necessary quality in a letter writer. *Do it quickly!*

THE PROPOSITION

You have for sale the Matchless Pocket Pencil Sharpener, price one dollar, which cuts away the wood, but does not cut the lead. (I don't know that there is such an article on the market, but it strikes me as an interesting thing to write about.) Write a letter which will make me take a dollar out of my pocket and mail it to you for the sharpener.

INSTRUCTIONS

This is to be a *selling letter*. Such letters are mailed every day by the thousand. Duplicating machines of many different kinds turn them out by the wholesale.

I have selected this type of letter for three reasons: First, it is perhaps the hardest kind of letter to write. It is more difficult to write a letter that will sell goods than it is to acknowledge receipt of an order or remittance, or to write almost any of the various kinds of letters required in business.

Second, the principles involved in a "Selling Letter" can be applied to almost any other kind of letter. Other kinds differ from the "Selling Letter" chiefly in the fact that they do not have to meet some of the difficulties of the letter.

Third, the "Selling Letter" is a form of advertising, and if you can write a strong selling letter you should be able to write a convincing advertisement—a very desirable and valuable accomplishment.

MATERIALS AND ARRANGEMENT

Your correspondent will be likely to receive many other letters in the same mail with yours. Nearly all of these will be enclosed in envelopes of a standard size, will be written on paper of nearly uniform size and quality, and will be arranged in the usual form for business letters.

You should write your letter on paper of letter-head size, arrange it in the approved form, fold it correctly, and enclose it in an envelope of the usual size. If you don't know what these are, look them up in your textbook on Letter Writing or Business English, or consult your teacher.

Perhaps you ask, "Why should I use the paper, envelopes, and arrangement that others use? Why not devise something different, and so attract attention to my letter?" Because the business man who receives such a letter is liable to think that the writer does not know what the correct form is.

As to material, allow me to make one suggestion. Use unruled paper about 8 inches by 10½ inches or 8½ inches by 11 inches, whether you write with a pen or typewriter, so that your letter will be about the same size as the other letters the business man receives. A sheet of notepaper in a pile of business letters looks very much out of place.

READ—THEN WRITE

Simply reading this series will not make you a good letter-writer. If it were a choice between reading the articles, and writing six letters, the letters should be preferred. But if you will write the letters suggested in these articles, you will get the most benefit possible for you.

FINE PENMANSHIP

Try our Superior Courses in Shading Penmanship. Students everywhere are delighted with our Fancy and Artistic Styles. All copies pen written. You should educate for profitable employment, there is money in this work for you. Write at once for full particulars and free samples of our fine Pen Art Work. Address,

WORLD'S COR. SCHOOL OF PEN ART,
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TEACH **Penmanship** **BY MAIL**

My simple, thorough course won the
World's First Prize. Ransomerian
Journal, and one of my favorite pen-
men.
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Absolutely Free of Cost

For thirty days the Carnegie College will mail to any reader of The Business Educator, absolutely free of cost, one of its Home Study Manual with the following branches:

1. U. S. History
2. Agriculture and Poultry Culture
3. Theory and Practice, Methods, and School Government
4. Book-keeping, Commercial Law and Spelling.
5. English Grammar, Letter Writing, and Higher English
6. Civil Service



DR. GALBREATH, Pres.
Carnegie College

The Home Study Manuals sell at 45c each and will give you a good idea of our methods of teaching by mail. We will send you one free; write for it today.

We will also rent or sell to you any kind of a new or second-hand typewriter at only \$3.00 per month. Write for our prices and terms.

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We are now granting "Special Tuition Scholarships" in the following courses taught by mail:

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High School	Typewriting	Agriculture
Professional	Shorthand	Civil Service
Poultry	Domestic Science	Drawing
Engineering	Law	Real Estate

We will also send to you our 60-page College Bulletin free. Enclose 25c in stamps for a trial subscription to "New Education" for six months and for postage.

To make application for our "Special Tuition Scholarships" and to secure our "Home Study Manual" FREE, make an X before each of the above courses that might interest you, and before the "Home Study Manual" desired; write your name and address plainly on the lines given below and then cut out the ad and mail it to us.

NAME

ADDRESS

Write us today; tomorrow may be too late.

CARNEGIE COLLEGE, NO. 73 D ST., ROGERS, O.

THE BUSINESS JOURNAL, Tribune Building, New York City, a monthly magazine of 48 pages, contains lessons in Penmanship by the foremost penmen in the world; also articles on Advanced Book-keeping, Higher Accounting, Salesmanship, Advertising, Business English, Commercial Law and other subjects. One dollar a year; a sample copy for five two-cent stamps.

MAKE YOUR READING COURSE

READ THIS COURSE

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Social Progress in Contemporary Europe.

Frederic Austin Ogg, A. M., Ph.D., Assistant Professor of History, Simmons College, Boston, author "Saxon and Slav," etc. \$1.50

Mornings with Masters of Arts.

H. H. Powers, Ph. D., President Bureau of University Travel, Boston. 125 illustrations \$2.00

The Spirit of French Letters.

Mabell S. C. Smith, A. M., Asst. Editor THE CHAUTAUQUAN. Author "A Tarheel Baron" and "Studies in Dickens" \$1.50

Home Life in Germany.

Mrs. Alfred Sidgwick \$1.50
THE CHAUTAUQUAN MAGAZINE, (Monthly—Illustrated C. L. S. C. membership included if desired.) Containing:

European Rulers: Their Modern Significance.

(Arthur E. Bestor, A. B., Director Chautauqua Institution);

A Reading Journey in Paris.

(Mabell S. C. Smith.) The monthly magazine also serves in many interesting ways as a "don't read at random" teacher for the reading course \$2.00

Total \$5.50
All Four Books (cloth bound) and the Magazine \$5.00

*Remit 30c extra for postage or prepaid express. "Collect" charge are more.

"EASY FOR ANYBODY, WORTH WHILE FOR EVERYBODY"

If in doubt, send stamp for handbook of testimonials.

Address Chautauqua Institution, Chautauqua, New York

DON'T READ AT RANDOM



Happy New Year!

Handwriting practice lines for letters w, n, v, a, e, r, l, h, k, f, j, z, p.

By Rene Guillard, Penman, Englewood Business College, Chicago, Ill.

Instruction Lesson Four.

This is probably the most important lesson in the entire course, in-as-much as it includes all the small letters. To be a master in any line of script, you must be able to execute the lower case quite as well as the upper.

I use a combination of the fingers and forearm to execute all small letters. I have yet to see anyone who can do clever work by using "Simon pure" muscular movement. Madarasz, Taylor and Blaser used the combined movement. Need I advance a better argument to prove my theory?

Study the forms closely. Notice that the r and s are taller than the other minimum letters. The square tops of the t, d and p are not made with one stroke of the pen, but touched up afterwards. "Go to it." Success is the reward of self-confidence and mighty hard work. It has no use for the chicken hearted or the occasional spurt man.

(Continued on next page.)

\$10.00 LOST

Every time I enroll a student for my Diploma Course BY MAIL, still I am willing to bear the loss, to help you. I offer nothing free, but have a rare bargain in FEMININSHIP. If interested send 10c for collection of specimens and particulars.

SPECIAL RATE ON Lock Box 1268 Waco, Texas

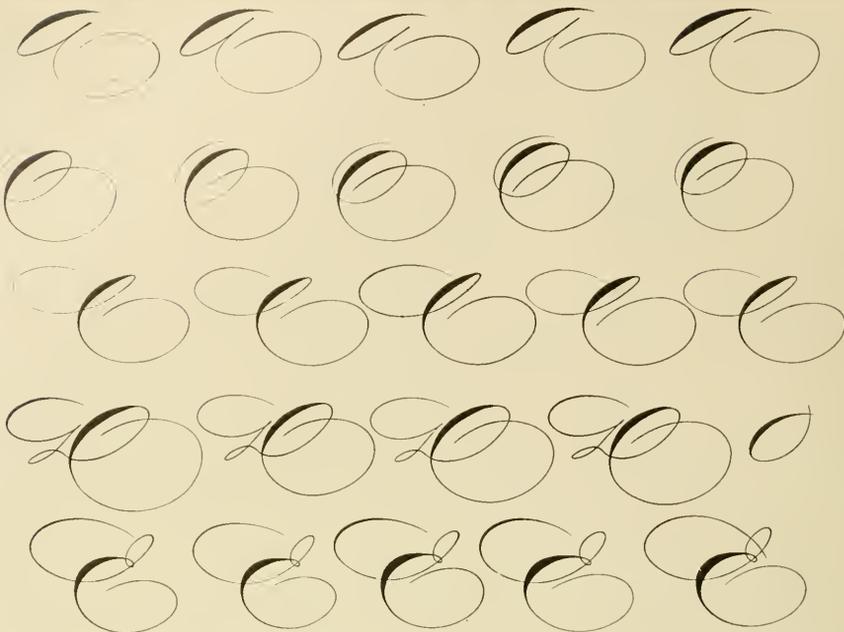


ENGROSSING PRINTS. I have had engraved six of my most elaborately engrossed Resolutions and Memorials, prints of which (6 x 9 inches) I am pleased to offer postpaid for 25 cents.

P. W. COSTELLO, Scranton, Pa.

Get a Commercial Teacher FROM THE Training School OF Bowling Green Business University, Bowling Green, Ky.

When writing the school, be sure to state that you saw this ad in the Business Educator.



Guillard's lesson continued from page 27.

The capitals given in this lesson are based on the direct oval. Aim to keep your ovals true. Avoid flat places as much as possible. Notice that these letters also have all their ending ovals horizontal. Keep the shade well up. Care should be taken not to drag shades into the turns.



Mr. S. O. Smith, the subject of this sketch, was born in Brant County, Ont., twenty-six years ago Nov. 1st. He attended the public schools, graduating from the St. George, Ont., High School at the age of seventeen years. He then attended and was graduated from the Hamilton, Ont., Model Training School for Teachers. The following year and a half was spent teaching an ungraded rural school.

Seeing no opportunity there, he decided to attend a business college and in September, 1906, he entered The Central Business College, Stratford, Ont. After graduating from this school he taught almost two years and a half for Mr. S. T. Willis, of the Willis College, Ottawa, Ont. While in Ottawa, he also spent several months

in the employ of the Northern Crown Bank as clerk.

He spent one summer of his two terms with Mr. Willis, in Rochester, N. Y., taking the Teacher's course offered by the Rochester Business Institute. The next summer, he resigned his position with Mr. Willis to attend the Zanerian, and while in Ottawa, he took a course in higher accounting and auditing by mail.

He went from the Zanerian to the principalship of the Commercial Department of the Scranton, Pa., Business College. The next year he was married to Miss Louise E. Baird, of New Ottawa, Sask., and spent that year in Grand Rapids, Mich., where he taught for the Valley City Commercial School until its failure, and finished out the year for the Grand Rapids Business Institute.

In July, 1911, he contracted with Huntsinger Business College, Hartford, where he is still employed, and in Dec. 1911, a son, Stanley Gordon, was born.

Mr. Smith is a young man of quality. His penmanship is of an exceptional quality, his general education quite good, and his personality pleasing and refined.



E. Van Reed, of the Boyles College, Omaha, Nebr., recently favored us with some of his written ornamental style cards, which are very fine, both in quality of line and form. He also favored us with a print of a very good resolution. We hope to be able to present some of his work in a future number of THE BUSINESS EDUCATOR.

Mr. R. M. S. Evans, of Corinth, Miss., recently favored THE BUSINESS EDUCATOR with a

few of his ornamental cards, which are very good and show that he could become one of the finest were he to give penmanship the necessary time and attention.

H. Gerry, Ottumwa, Iowa, submits specimens written in the ornamental style which are the best we have received for some time from a home student. Mr. Gerry has never received any personal instruction, but his specimens are finer than many penmen who have had very good instruction.

Some excellent movement designs have been received from E. C. Hendrix, teacher in the Baltimore, Md., Business College, which show that the penmanship of that institution is progressing nicely.

Some very fine specimens have been received from L. R. Swanson, of the Keokuk, Iowa, Business College, who is working for our Professional Certificate. He possesses unusual ability in ornamental penmanship, and we have no doubt but that he will soon not only win the Certificate, but also surprise some of the older penmen.

Jacob Miller, 42 Avenue B, New York City, is a student of penmanship who has the necessary stick-to-it-iveness to become one of the very finest penmen. A number of his Thanksgiving cards before us written in an ornamental style are unusually graceful and attractive.

Some very graceful and artistic signatures and other specimens written in the ornamental style are at hand from Mr. McGhee, Rider-Moore & Stewart School, Trenton, N. J. Mr. McGhee is an all-round penman and engrosser, whose work is rapidly nearing the top notch class.

E. E. Spanabel, commercial teacher and supervisor of writing in the Ashtabula Harbor, Ohio, Public Schools, recently submitted specimens from the writing of the pupils in the grades showing splendid progress in the art. Mr. Spanabel is an efficient teacher. The results he is securing at the hands of the teachers and pupils are most commendable.



Paper Read Before Commercial Section
Mich. State Teachers' Institute, Iron
Mountain, Mich., Oct. 3-4, 1912.

BY W. H. MOORE, MENOMINEE, MICH.

Mr. Chairman and Members of the Teachers,
Institute:

I come before you at the invitation of your chairman Mr. Spauldion, to talk to you about the penmanship in our public schools. Having devoted the greater portion of my life to this subject, I am very much interested in it, and I am glad to have this opportunity to talk to you about it. Ever since the beginning of our public school system, reading, writing and arithmetic have been regarded as the fundamental branches in our public schools. It is safe to say that reading and arithmetic have received due consideration, but it is also safe to say that writing has either not been taught at all, or that it has been taught in a very inefficient manner.

WRITING AN IMPORTANT SUBJECT

Writing, however, is one of the very important subjects to be taught, and should be taught well. It is important, first, because of its carrying power in connection with the other subjects to be taught in the public school course. Modern methods of teaching require much written work, and this means that students are writing a large part of the school day. Since time is an important element in handling the numerous branches that public school teachers are called upon to teach, it is of the utmost importance that pupils be able to write well, early in their school career. Good writing is also important, and should be taught well, because of its value from a commercial viewpoint.

TOO MUCH CARELESS WRITING

My experience shows that there is too much careless writing in all lines of work during the school day, and this is the cause of many good penmanship is so hard to teach. It is well known that a good handwriting has been the passport to success for many thousands of young men and women. Though millions of typewriters are being used in business offices to handle the great increase in the volume of business correspondence, other lines of clerical work are requiring more rapid and more skillful penmanship than formerly. The testimony of business men verifies the fact that there is a greater demand for good business writing than ever before. Whatever the future of penmanship may be, it is still regarded as one of the fundamental branches. It is demanded by the commercial world, and as individuals, we need it as a means of expression. Therefore, it should be taught well in our public schools of today.

DEFINITION OF A GOOD PENMAN

A good writer is one who is able to write legibly, easily and rapidly. The two important factors are, first, the development of legibility, which means that the writer writes in a neat, good letter formation nearly enough to enable one to read it easily. This is for the convenience of the reader. Should either of these be lacking, it means that a good handwriting has not been developed.

In this connection, I am reminded of a personal experience when I attended a country school in Vermont many years ago. I recall there was one boy of about my own age, who was regarded as a very superior penman. His writing attracted the attention of nearly everyone throughout the district in which I lived. I did not realize at that time what there was about his writing that distinguished it from the writing of the others in the school. I know now, however, that it was the fact that he wrote with the arm movement—in some way, he had caught the knack of writing with the muscles of the arm.

I remember yet how his practise work looked. It was a pleasure to see his hand and pen glide across the page while writing.

The unfortunate thing about it all was that the rest of us did not have a teacher with a sufficient knowledge of a few simple facts about the teaching of easy arm movement penmanship to give us intelligent directions that would have enabled all of us to write as this boy did. The boy to whom I refer is now one of the chief op-

erators in the employ of the Great Southern Railway, and he still writes with that rapid easy flowing style of legible penmanship, very much as he wrote while attending the country school in Vermont.

BUSINESS SCHOOLS AS PIONEERS

The business colleges were the pioneers in the teaching of practical penmanship. These schools owe their existence to the fact that they have been able to teach a few special subjects more thoroughly than the public schools have. One of the subjects on which they have always placed special emphasis is practical writing. It has been the custom of business men to apply to business colleges for young men and women.

Since graduates of public schools have been obliged to go to business colleges to learn to write after having had that subject as one of the fundamental branches for eight years, it is evident that something was lacking in the methods used in the public schools. There were two distinct methods of teaching writing—one, the business college method, and the other, the public school method. The question was, in what respect did they differ? Business colleges produced good writers in a few months, while public schools failed to do so in six or eight years.

WHY WRITING IN PUBLIC SCHOOLS HAS BEEN POOR

It did not require much investigation so far as the public schools were concerned to see why the pupils were not skillful in penmanship. The pupils either were not taught at all, or such teaching as they did receive consisted of great emphasis on mathematically accurate letter formation, entirely neglecting the physical training which is such an important factor in the development of good penmanship.

Usually, there was no definite plan to be followed. If, however, there chanced to be one, it consisted in using copy-books containing machine-made head lines to be carefully drawn each day. The only element of teaching that entered the lesson was a careful observation of accurate letter formation. The first line was usually drawn best, and the last one worst.

PHYSICAL TRAINING IMPORTANT

On the other hand, the business colleges places special emphasis on the physical training of the writing muscles in connection with letter formation, realizing that even perfect letter formation made in an unusual, slow, laborious fashion, is next to valueless. Leading educators have said "Yes, I know that the business colleges teach practical writing but," they often add, "you cannot do that in the public schools." It is gratifying to know that many who once thought that easy arm movement writing could not be taught in graded schools, are gradually being convinced that they were mistaken.

During the past decade, many thousands of boys and girls, ranging from ten to fifteen years of age, have acquired a style of business writing which might well be the envy of the graduates of the best business colleges in the land, and why not?

One of the associate superintendents of the Boston, Mass., public schools, in an address recently stated that it is a shame that pupils who have been taught so simple a subject as writing or eight years in our public schools should find it necessary to go elsewhere after graduating from the public schools to learn to write a practical style of penmanship.

THE ADOPTION OF ARM MOVEMENT WRITING

My city superintendent has given evidence of his progressiveness by advocating the adoption of Arm Movement writing. This method of teaching practical writing brings to the homes of the children the same advantages that many thousands of boys and girls can get only by attending business colleges at considerable expense after graduating from the public schools. This system, as you know, contemplates the teaching of good position, correct penholding, and easy writing movement. It recognizes the physical welfare of the child.

There probably never was a time in the history of education when educators gave so much attention to the physical training element in school work as at the present time. When we realize that the greater part of the school hours

are used in writing and figuring how important it is that pupils be trained to sit up so that they can breathe correctly, and keep their eyes far enough away from the paper for ocular safety.

TEACHERS MUST BE QUALIFIED

Teachers cannot teach well that which they cannot do themselves. Even with the most scientifically and pedagogically devised scheme, so far as a series of lessons is concerned, unless the teacher who has to direct the effort of the pupils is thoroughly familiar with the author's plan of presenting the work, but little can be accomplished. It would be like an expensive automobile with no one to run it, or a fine piano with no one to play it.

This means that teachers must be qualified to teach penmanship as they are qualified to teach arithmetic, grammar and other branches of the public schools. The logical place for a teacher to qualify to teach writing as required in progressive elementary schools at the present time, is in the Normal or Teachers' Training School, where the teacher qualifies for her profession; and it is gratifying to see that many of the above schools are making the teaching of writing one of their regular subjects. Special attention is given here to the development of skill in the execution of this style of writing, and also to the proper methods of teaching it.

In many of the progressive school systems of the country, a teacher is not considered eligible for a school position unless she is able to teach movement writing. It seems to me that it be hooves teachers to qualify in this particular branch. They must decide whether they will meet the condition or step aside to have their places filled by the more recent graduates from the schools in which this subject is taught.

A teacher's ability to teach well what she is required to teach is her stock in trade, and this should be sufficient incentive to the mastery of the subject, to say nothing of the personal satisfaction of possessing a rapid, tireless style of business writing.

I have come to believe that the formation of a good handwriting must begin early in life through careful and persistent training in penholding and movement. And I would not like to leave the impression that I would ignore form in any way. Form and movement must go hand in hand or there will be failure in one direction, if not in both. We must not overlook the fact that the same essentials of good writing are required of a child in the primary grade as of one in the high school.

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Importuning the powers that were for a chance to show his loyalty when danger threatened the parent that educated him, this beggar, as a sop, was reluctantly made a Colonel of Volunteers; and his name became the harbinger of victory.

Carving his way unaided, this most aggressive soldier achieved the supreme command and confidence of a fighting force equal to the greatest the world had ever seen.

History will write in ineffaceable letters Grant, as the Titan of the most uncivil war of all time.

— Madarasz.



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Engrossed Album.

We show in this connection another illuminated design, containing a good example of decorative scroll work. Study the form of the ornamentation very carefully, aiming for bold sweeps and symmetrical curves. Memorize the general characteristics of this class of ornament and you will find it comparatively easy to design initials and borders, for resolutions, covers, headings, etc.

First, we make a very rough pencil drawing using a soft pencil, suggesting only the "action" of the design. When this is done, select a pencil with quite a hard lead and finish in detail. The lettering in center may be inserted in pencil to find approximate space it will cover.

Add the color next. However, note the values before applying any color so you can proceed with a good understanding of what you are to obtain in the way of effect.

The original drawing was painted in shades of green formed by mixing Hooker's Green No. 2 and Lamp black in the right proportions to produce an olive shade. First, pass a very thin wash over the scroll work. When this is dry, put in the background, aiming for uniform tones, darker near the "roots" of the scroll work. It may require two or even three washes to produce the darker tones around scroll work directly under letter "N." The initial "N" should be red. After the color work is completed, outline scroll work with a No. 5 Soenneken pen and India ink. Add the fine lines and dots with a common pen and Chinese white.

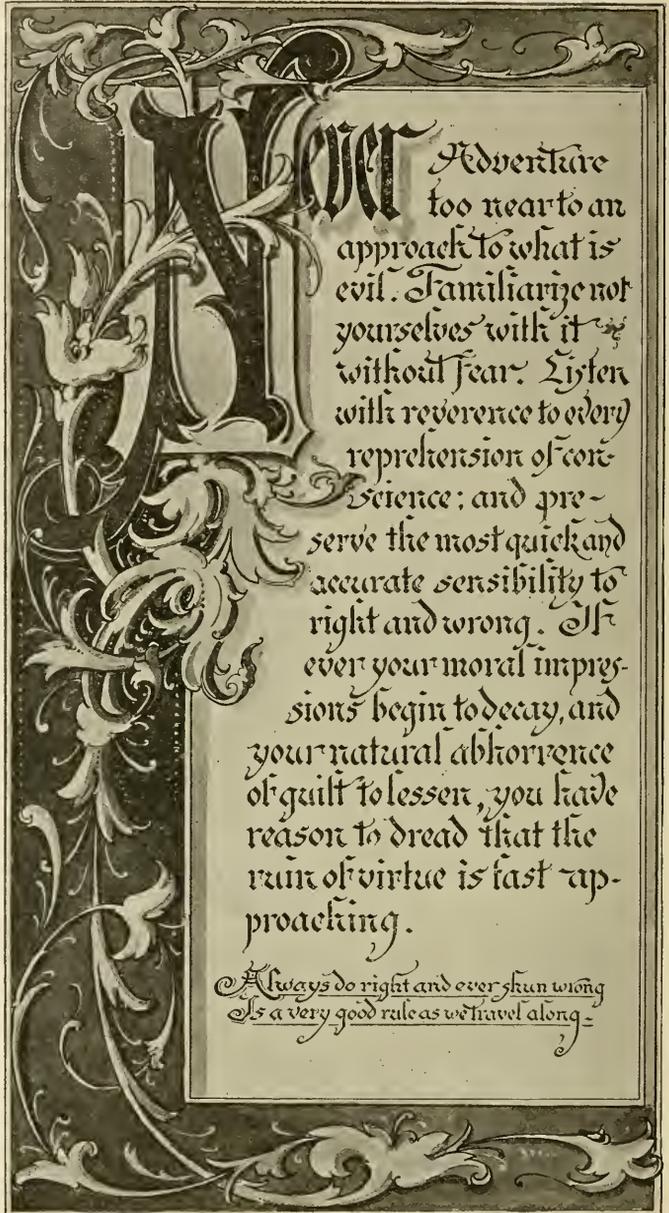
Robert L. Johnson, of the commercial department of the Jackson, Tenn., School of Business, favored THE BUSINESS EDUCATOR with a list of subscriptions and wrote as follows: "A student of penmanship cannot afford to be negligent in reading THE BUSINESS EDUCATOR." Mr. Johnson evidently believes what he says, judging from the size of the list enclosed. Of course, to make THE BUSINESS EDUCATOR valuable, truly helpful, is constantly our ambition.

One of the finest ornamental letters received for some time is at hand from Mr. E. Gwin, Shoshone, Idaho. His penmanship is patterned after the famous Madarasz and indicates that he could become one of the very few top-notchers in the penmanship world, his penmanship being exceptionally graceful and quite accurate as well.

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Never Adventure too near to an approach to what is evil. Familiarize not yourselves with it without fear. Listen with reverence to every reprehension of conscience; and preserve the most quick and accurate sensibility to right and wrong. If ever your moral impressions begin to decay, and your natural abhorrence of guilt to lessen, you have reason to dread that the ruin of virtue is fast approaching.

*Always do right and ever shun wrong
It's a very good rule as we travel along.*

The Zanerian Art College



BOOK REVIEWS

Another shorthand reader has come from the Phonographic Institute press—Lamb's Tales from Shakespeare, comprising The Tempest, A Midsummer Night's Dream, A Winter's Tale, Much Ado about Nothing, As You Like It, and The Two Gentlemen of Verona. The little book is printed entirely in Phonography—in amanuensis style—and is keyed by No. 64 of The Riverside Literature Series. The benefit to students of much reading and copying of accurately-engraved phonographic notes can hardly be over-estimated, and the new reader should prove a welcome addition to the series of Benn Pitman reading-books already issued, especially in those schools in which the reading of Lamb's Tales, or even Shakespeare in the original, is a part of the regular course of study in English. The book contains seventy 12mo pages and retails for thirty cents. A single copy will be sent for examination to any teacher of shorthand or any school officer for fourteen cents.

"Pitman's Twentieth Century Dictation Book," compiled by Robert A. Kells, 294 pages, bound in boards, price 75c, is the title of a book containing business letters, legal documents, and miscellaneous work. It is a very complete manual for the use of schools, teachers, stenographers, students, etc., containing chapters also on spelling, punctuation, capitalization, etc.

"Pitman's Speed Tests and Guide to Rapid Writing in Shorthand," by R. J. Garwood, S. H. Godfrey, W. F. Smart, price 75c, bound in cloth boards, containing 254 pages, is the title of a splendidly compiled and written guide to rapid writing in shorthand, containing a wealth of advice on the acquisition of speed, and advices for attaining speed, reckoning the number of words, etc.

Both of these books are from the well known house of Isaac Pitman & Sons, 2 West 45th St., N. Y., and are of special value to teachers and students of any system of shorthand.

The Armograph is the name of a device to attach to the pen holder to prevent finger movement and promote arm movement. One part passes over the back of the hand and the other fits into the palm. It is designed to assist in correct penholding, and to make the average pupil independent of it after a few months' use. Price 25 cents. Manufactured and for sale by J. A. Eubanks, Greenfield, O.

CLUBS

The following is a partial list of loyal supporters, who sent clubs during the last month, ranging from four to one hundred and fifty subscriptions.

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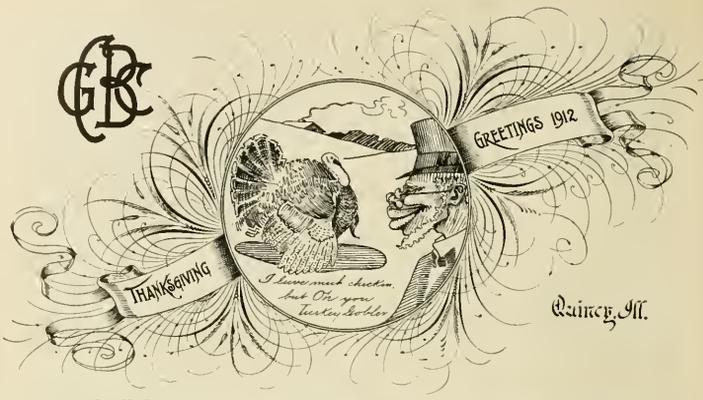
On Sunday morning, Dec. 15, 1912, the editorial rooms of the Eastern Penman, Paterson, N. J., were entirely destroyed by fire. The December issue of the Penman had just been mailed, the last copies having been sent out on Saturday.

Unfortunately the mailing lists and all records, manuscripts and subscription lists were lost.

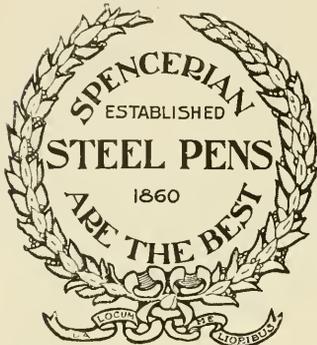
That no subscriber or contributor to the Penman may suffer thereby the editor earnestly requests that every subscriber immediately send in his name, stating to what date the subscription is paid, together with duplicate copies, if possible, of contributions not yet published. A quick response to this request will prove of mutual benefit.

The January number of the Eastern Penman may be somewhat late in publication, but the editor promises full measure and trusts that the spirit of optimism that leads him to predict success for the Penman will influence its subscribers.

Learn to Do by Doing—The Letter Writing Club, by Skeeles. First article appears in this number.



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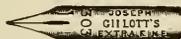
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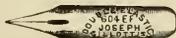
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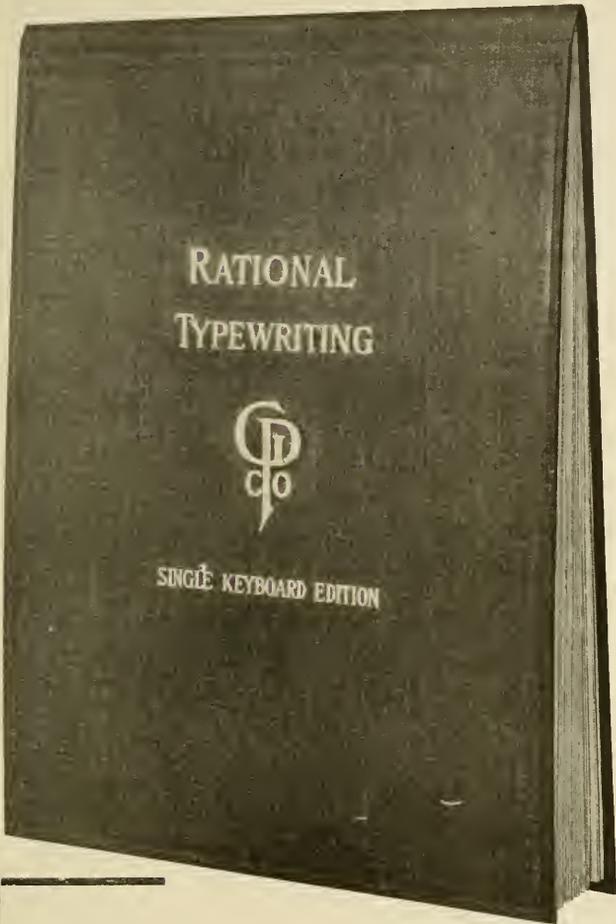
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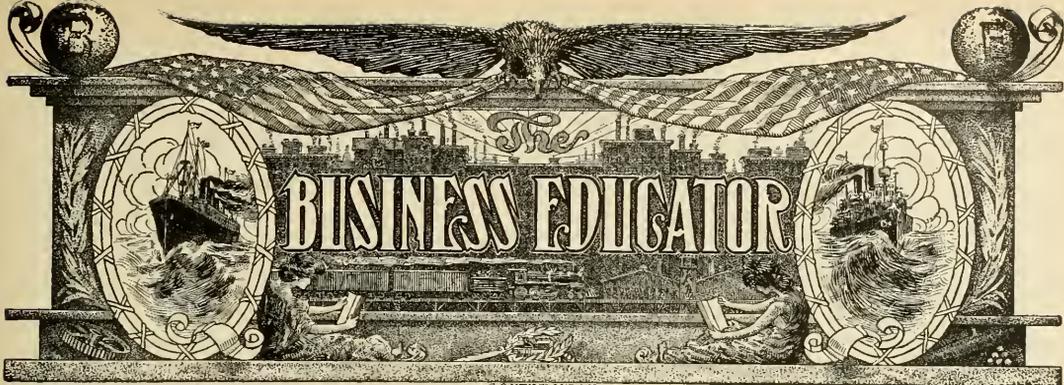
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THE BUSINESS EDUCATOR

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The **Business Educator** is devoted to the progressive and practical interest 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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We are as gratified to announce, as we know our readers will be delighted to learn, that Mr. E. C. Mills, of Rochester, N. Y., the most skillful executor of unshaded, professional, business penmanship of our time, will contribute a series of letters and

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LUPFER

THE WHARF



The sixth of a series of blackboard sketches illustrating the evolution of transportation by Charles Frederick Whitney, director of art, Salem, Mass., State Normal School.



THE MONTESSORI MOVEMENT As Applied to Teaching Writing.

(BY THE EDITOR.)

PART FOUR

INCIPIENT INDIVIDUALITY

Dr. Montessori lays great stress upon freedom and individuality in all child activity. In America where wealth and indulgence have granted so much freedom and individuality to children, inefficiency and snobishness have frequently resulted. Of course we recognize that this is the result of an abnormal condition, but it shows that it doesn't do "To take the bridle off altogether."

If the policy of restriction in action and formality in instruction were half as deadening and harmful as she would have us believe, nothing short of a miracle would have preserved us from the most common-place level of uninteresting intelligence. Our Emerson, Lincoln, Lee, Franklin, Horace Mann, Longfellow and Edison would have been nonentities and their causes undreamed of. But fortunately for us, methods come and go, practices develop and die, but humanity survives all but the dead certainty of physical death and disintegration. All of which indicates that methodists, like politicians, are disposed to magnify and amplify their own theories and under-rate and misunderstand those of opposite belief.

Humanity is finding itself more numerous and consequently more closely associated each year, with the result that "no man liveth alone and unto himself" anymore, and as a result it is more necessary than ever before that formalities be observed and that our fellows be considered. Freedom, in its largest sense, therefore means consideration for others and not merely for one's self.

Likewise the struggle for existence or wealth is more intense than ever, and therefore we must train, not to do 'as we please but to please the other fellow. Children need to be taught restriction and concentration as well as freedom and diversity—neither alone but all together.

Too little restriction in learning to write means too much restriction in trying to read it, whereas too much formality in learning restricts the product and hampers originality. Too much leeway with children means freakish or slipshod forms and peevish or headstrong dispositions.

TOO MUCH AS WELL AS TOO LITTLE FORMALISM.

There is need for the same formality in writing as in pronunciation

and spelling. There can be too much formality in these as there also can be too little. And the same is true of writing.

It is the custom or habit of many who write poorly to advocate and talk individuality, but somehow they fail to give any very definite information as to how it may be taught or developed or guided or recognized or regulated.

It is true that penmen have as a rule laid too much stress upon technicality, and the same is also true of all other specialists, but to suppose that good writing will grow, Topsy-like, is to mistake the manual difficulties involved.

If we had no well-defined, pedagogical plan for discovering at the proper time and developing by unconscious processes the element of individuality, we should be ashamed to discuss the subject or recommend variation in written product.

The let-alone policy in writing by the Montessori method would mean cramped finger movement from start to finish, much the same as you can find in any system of schools where little or no attention is given to writing.

Only those who have succeeded in training a class to write well can know and fully appreciate the patience, perseverance and skill required to achieve that result. Madame Montessori mistakes precocity for skill and fails to look far enough ahead to discover the difference between prematurity and permanence, for as yet she has given no evidence of having looked beyond the first stages of staggering in the art of writing. She has some splendid basic and general principles which all will do well to consider, but penmen have some practices which she in return will do well not only to study, but practice as well.

PART FIVE

FORESIGHT AND HINDSIGHT

Until one has studied somewhat carefully the history of method and practice in education, and until one has had a certain amount of experience, it is very difficult and well nigh impossible to plan any phase of training either mental or manual with approximate correctness. This is due to the fact that modern education is a very complex condition involving prenatal, kindergarten, primary, grammar, intermediate, high school, college, and higher education, as well as the life of the pupil after the education has been completed in school. Without knowing something of these various contributing influences and means of education in general, one cannot know specifically any one of them in particular, and therefore one cannot know the whole truth of any one phase, and until he

knows approximately the whole truth of some one phase, he cannot pose as a safe and practical specialist.

For instance, the grammar grade teacher who knows little of primary instruction on the one hand, or little of high school teaching which follows, is unable to meet her needs and conditions as well as she should. Likewise, the high school teacher who is not familiar with grammar grade conditions on the one hand, and life's needs which follow high school training on the other hand, is unable to give the best possible instruction to pupils of high school age. And similarly, the primary teacher who does know something of prenatal conditions and those following birth up through the kindergarten, and who does not know grammar grade conditions fairly well which follow the primary work, cannot know how best to instruct pupils of the primary department.

EXPERIMENTAL

Recent reports from Rome, through Montessori Promoters in this country, indicate that Madame Montessori is now investigating, experimenting, observing, and planning a scheme, or plan, or system of education for pupils from seven to ten years of age. This information is not surprising in view of the fact that some of the things she recommends for children in the kindergarten and first years in the primary grades, are doubtful and indeed questionable in the light of later training. She evidently knows little of the difficulties involved in the overcoming of wrong manual habits in writing, or she would not be so anxious to have little tots begin writing so early that wrong habits are unavoidable by such premature practice. No one who is not familiar with the manual difficulties involved in writing correctly, can know the best methods to pursue in instructing either children or adults in the art of writing. Thus far, the Montessori Plan discloses no intimacy with the manual art of writing. It reveals no knowledge of arm movement as being a factor in adult penmanship, and makes no provision for instruction for the child to cultivate the use of the arm instead of the fingers. The "let-alone" policy of allowing children to write according to their own sweet will, is conducive to wrong habit-forming, which, in any line, is worse than no habit-forming.

The Fool Shall be Known by His Actions

Twiddling his thumbs he sits at ease,
Careless whom but himself to please.
His father paid the coin for him,
His vision of fair-play is dim;
In lieu of working hard to pay
His debt, his only thought is play.
Around his desk the foolish laughter,

(Which turns to tears in the hereafter.)
 Is heard and tempts the rest to fool
 And make a farce of every rite,
 His grin reveals the void within,
 The prize his idleness will win;
 To senseless folly wholly given
 Without one sign of Wisdom's leave;
 And honor, reverence has no place
 And truth itself, we scarce can trace;
 Even a griming skull could show
 More force than he will ever know.
 His cap sits on his head avar,
 He thinks himself so very fly,
 His hairs' unkempt, his nails untrimmed,
 His flapping ears with dust are brimmed,
 His shoes unblackened, his trousers bag,
 What wonder that his studies lag?
 Without a purpose in his life
 He lacks desire for honest strife,
 A helpless straw he floats along
 A shining mark for all that's wrong.
 It seems a waste of time to try
 (Though of in longing we may sigh)
 To show him Reason's careful way
 And happiness beneath her sway.
 Yet we must still pursue each one
 Until our school room course is run,
 For 'tis the wanderers we must gain
 Though each entail a deep-felt strain;
 The gratitude of such an one
 Is rare reward of duty done.

Observer.

A TRIP TO THE PACIFIC

By the Editor

NO. 1

Nov. 26 we started, stopping at Chicago on Wednesday, to attend the Com'l Schools' Credit Assn. Convention and to visit friends; at Des Moines on Thanksgiving to visit relatives and friends; and at Omaha to attend the Missouri Valley Com'l Teachers' Convention which Measuring Marshall so well reported.

We spent Sunday in Denver sight-seeing and stomach stoking at the hospitable hands of Mr. and Mrs. W. T. Parks—and a beautiful, prosperous city is Denver.

We landed at Los Angeles Dec. 4 via the Santa Fe, visiting the Grand Canyon of the Colorado and viewing the varied, richly-hued, wonderland deserts of New Mexico and Arizona. The man who tells you the desert is devoid of beauty and grandeur and uninteresting is missing much here which he will need to prepare for the future when either Saint Peter or Satan calls. Some day I hope to treat my soul to a month's visit and painting amid the richest colorings mortal mind can comprehend—the mountain-bordered deserts of the Great South West, where some day (even now in spots) will be seen earth's richest gardens.

Los Angeles is going ahead by leaps and bounds. Its destiny is difficult to determine. Under the exceptional leadership of Supt. John H. Francis, its public schools are very generally considered the most progressive in the world.

The commercial departments in the high schools are doing excellent work and indirectly making it easier for the public to get commercial instruction and harder for the business college to get patronage.

The Polytechnic and Manual Arts High Schools are among the finest in equipment and courses to be found anywhere.

Our former pupils, the Misses Jeannette and Ida Baldwin, and Mr. R. E. Wyatt, and other excellent teachers such as Mrs. Anna M. Crouse, are pushing penmanship ahead of most communities. Just drop in and see for yourselves when out that way.

A trip down through Imperial Valley to El Centro revealed an entirely new world of mountain, desert and garden formation. The climate in midwinter roundabout Los Angeles and to the Southward is most delightful, rarely ever getting down to the frost line, sixty degrees being a fair average of winter weather with little rain. The so-called rainy season of

California, particularly from San Francisco south, is nothing as compared with the pourings we get in Ohio about April and May. By all odds the heaviest rain we encountered was on the desert in Western Arizona. The annual pourings there do much damage in washing the sand and gravel down from the mountain sides, and across vast stretches of level desert which it furrows into huge gullies.

We visited the famed Catalina Islands on Christmas day, where you see some very wonderful submarine so-called gardens, but which we found less wonderful than the advertised descriptions.

But the orange groves laden with golden fruit are the sight to an Easterner, and they cannot be over described nor fully enjoyed except by a personal visit.

At Santa Ana, through the courtesies of Mr. Hughes, of the Commercial department, we were given the opportunity of pulling oranges from the trees and eating all we could get down by the double route of drinking and eating which combined means gulping; and at the gracious and generous hands of Supt. and Mrs. J. A. Cranston, of Santa Ana, we revelled in luscious persimmons for several days, and for a much longer period we shall enjoy in Memory's domain the courtesies extended by Supt. Cranston to a *tuere pezzani*.

And if you have never seen and tasted a California persimmon, you do not know the meaning of the word *luscious*. Our prayer is that you may some time *taste* the meaning. And if you have never visited friends who live in California, then you do not know fully what spontaneous, open handed generosity is like. And, say, to be invited to take breakfast in mid-winter in the open, picnic-fashion, in one of Los Angeles' parks, where ovens and wood are supplied free; to be invited by friends to join them care-free and free of expense, where earth's best things are roasted, toasted and stewed, boiled and broiled; to enjoy the aroma and flavor of it all with coat thrown aside; to feel the flood of sunshine at a temperature of eighty degrees; to converse and joke and gibe and banter with friends as we did on several occasions, is to make life worth the price of living and to make heaven a near possession.

The Isaacs-Woodbury Business College, The Los Angeles Business College, (formerly Heald's) The California Commercial College, (formerly The Brownshberger,) Holman Business College and Seely-Allen School of Shorthand were visited, and each extended the right hand of fellowship.

Considering the amount and quality of commercial instruction given in the High Schools of Los Angeles, the private schools are well patronized. Hustle to get business and intense desire to give the most possible for the money, is the key to their success. Little soliciting is necessary—none on the part of the largest.

The Y. M. C. A. gives a very strong commercial course, including accountancy, at reduced prices, and many avail themselves of the opportunity.

At this place I enjoyed a couple of social chats with Mr. McCauley, formerly of Meehan and McCauley of the C. C. C. C., of Des Moines, Ia., whom I found in good spirits and looking fine.

NO. 2

THE RETURN

Dec. 27 landed us in the wonderful city of San Francisco—the city which has surmounted the greatest disaster of any city of modern times, if not for all past times. Nineteen fifteen will see wonderful things not yet accomplished, but which are sure to materialize.

C. S. Rogers, who is attempting to do for the Y. M. C. A. of Frisco what O. F. Johnston has accomplished in Los Angeles in the course of Accountancy in the Y. M. C. A., gave us the glad hand of universal fellowship as is his usual custom. We also dined with A. S. Weaver, president of the San Leandro Bank, San Leandro, a suburb of Frisco and located in the fire belt. We met for the first time, Mr. P. A. Esch, a superior writer in San Francisco, and with his wife we were shown the courtesies of Chinatown. Whether it was the "Chinese" maidens, the Spanish dinner, or Espina's rotund, jolly personality, we are not certain,

or the things we drank (and the ones we didn't), but we are sure we never had a better time on so short an acquaintance. If you wish to know more, ask the aforesaid Rogers and the young lady who teaches penmanship in the High School of Commerce.

We met, too, for the first time, Carl Eisen-schmel, the handwriting expert and engrosser, whose specialty is color and illumination in which he is very proficient.

We spent New Year's day with Mr. and Mrs. L. D. Hoback, San Jose, where he has built up a lucrative real estate business, and from whose home the famous Lick Observatory is in sight, though easy reach with his well chauffered machine. Mr. Hoback, twenty years ago was one of America's foremost teachers of penmanship, and is today one of her best citizens.

For the first time, too, we had the pleasure and satisfaction of meeting and conversing with E. P. Heald, the veteran business college man and educator of the Coast. He compares favorably with Packard, Soule and Robert Spencer of the East, and is still actively engaged heading a number of successful schools and other enterprises. He predicts that ere long few privately owned and conducted business colleges will be in existence, and he has good reasons to give, too. His own schools, however, are in a flourishing condition.

The High School Commercial Section of the California Teachers' Association was in session and well served by a splendid program. Commercial education on the coast is now recognized by the Colleges and Universities on a par with other subjects as taught in Accredited High Schools, no examinations now being required. Many states have much to learn from California Commercial high school enterprise, progress and recognition.

Then eastward we wound our way by day through Oakland, Stockton, Sacramento, Marysville, and Oroville, about the last named place of which we found placer gold mining being carried on extensively, and orange growing as well. The temperature seemed away below freezing yet orange orchards were loaded with ripening fruit which we purchased and ate on the spot.

The Grand Canyon of the Feather River is worth seeing, the rock formation being of the gray and green variety instead of the usual brown and red.

The trip through Nevada is interesting and some of the scenery unlike anything else anywhere. Vest herds of cattle were grazing on either side of the train, and vistas as far as the eye could reach greeted us now and then.

Crossing the dividing line from Nevada into Utah we found ourselves surrounded by what appeared to be a level expanse of snow but which proved to be almost pure white salt. For the first time we found ourselves on land with no land in sight amid a sea of salt. So vast is this salt expanse that for nearly an hour we could see no mountains surrounding the plane of whiteness, and a little further on we found the sea of salt beneath a shimmering sea of water which had but recently fallen. We pinched ourselves, squinted, fumbled around mentally and asked questions to discover whether we were in our right senses and on earth. Strange large fairs is this which we inhabit. We ought to have several lives to enjoy it. And it matters little which road you travel, for each has a beauty peculiar to its own.

May you take them all in, and in winter time at that, and when no Fair is in progress, and no crowd to struggle for lodging and food. For the greatest show is the *country* and its *products* and its *climate* and its *people* and its *progress*.

The Pen

In the commercial life of today, better work is demanded of the pen than ever before; because it is the implement of quality, of individuality of expression, and of commercial record.

Thoughts, I gleaned from THE BUSINESS EDUCATOR and used in a course of study. I wish I could burn them into the minds of my pupils. I pass them along for
 I. R. STOUT,

Prin. Com'l. Dept., of H. S. Belleaire, Ohio, Dec. 27, 1912.





BUSINESS PENMANSHIP

S. O. SMITH,
Commercial Teacher
and Penman, 14 Clay
St., Hartford, Conn.

Send self-addressed postal
with specimens for criti-
cism to Mr. Smith.

In undertaking to conduct a series of lessons in arm/movement writing, I believe it is necessary that we all understand the spirit in which the work is to be done. As I understand it, these lessons are given for the sole purpose of assisting those who are trying to advance themselves. Now, I want to assure you that I am anxious to do my part. To make the most improvement, it will be as necessary for you to follow my instructions as it is to follow your doctor's advice when you submit your case to his care. I believe that you would read a doctor's directions more than once, if you were in doubt as to his meaning, and after reading them, I think you would try hard to carry them out to the very letter. I want you to read my instructions with equal consideration and carry them out fully. Your ability to improve your writing depends upon your faithfulness.

I would be a queer doctor if I did not wish to know how my patients are progressing, and since I cannot very well visit you, I want you to send your work to me for criticism and suggestion. Come regularly. Come when you have difficulties though you should work out as many difficulties as you can first. It gives exercise to your backbone, and nothing grows so fast with exercise, or becomes dead so quickly from lack of it, as your backbone does.

To make your success a certainty, master the first lesson before attempting the second. There is a reason for the saying "Nothing succeeds like success." Win one victory and while the spirit of the conqueror is strong and fresh within you, you will be not only willing, but anxious for a tougher problem, a stronger opponent, or a harder exercise.

POSITION IS IMPORTANT.

Just last week one of the best clothiers in this city closed his doors to be reopened by a receiver, and goods sold at 50c on the dollar. The stock of goods carried by this store was as fine as any in this city. The business was well advertised and well managed, but did not make a success of its efforts. By being situated half a block down from the business thoroughfare on a side street, it was not in a position to reap the full benefit of its efforts. So it is in penmanship. A poor position discounts even the best effort. That store put forth every good effort, used good material, but failed because of poor position. Intentions, efforts, and ability—all may be good, yet without good position you are handicapped.

Like the veteran general of the battle field, we students of penmanship should constantly strive to better our working position lest we find ourselves fighting a losing struggle. Good position has made many a business venture a success. Good position has decided many a battle on the battlefield and good position has been, and will continue to be, the very thing by which the mastery of penmanship is attained.



No. 2. Side of the hand marked x and wrist must both be kept in position to insure freedom. Hand rests and slides on the joint of little finger. Penholder crosses hand at the knuckles or thereabout.

I am so in earnest about your position—it means so much to you. Then again, many will get into good position at the start and fail to maintain it. Say "What would you think of a general on a battlefield who would leave a position of advantage before the battle was won? Do you take the hint? Get into good position before you start; maintain it through all your practice periods, keep it also after you have won a good hand writing and you will be in line for promotion and success.

The text that you realize is the time the importance of sitting in position. Mr. C. E. Doner, who is well known as one of the foremost teachers of arm movement writing, says, "Good position is two thirds of good writing." I believe that this statement can be proved. You will want to know what a good position is.

A good position must admit of good work. It must be natural so as to be untinged, and must be healthful. The position explained here is considered good:

Sit well back on the chair (which should have its nearest edge an inch or more back from the desk or table) with your arms hanging straight from the shoulder; bend forward from the hips with the back straight and head and neck in line with the body or spine, but do not lean against the desk; keep the soles of your shoes flat on the floor; now, raise the arms and place them on the desk, elbows out and hands coming together in front of you—no, don't touch the pen yet. Now, see that your left elbow is placed about two inches in from the edge of the desk, and the left arm almost parallel with the edge of the desk; keep right elbow about an inch and a half off the desk. So far it has been easy. Have you carried out every instruction?

PEN-HOLDING.

The next part concerns pen-holding, and is very important. Hold pen lightly, using thumb and first two fingers, by pressing the pen against the side of the second finger opposite the end of the nail. (See illustration.) The pen point should project an inch and a quarter from the end of the first finger, and the pen should cross the hand at the knuckle of the first finger. The pen should be held flat enough to keep the penholder pointing at the point of the shoulder rest and place everything in position but the third and fourth fingers. They must be put in place and stay there if we are to get good results. Do not let the little finger separate itself from the others. Do not let it be straight—refer frequently to the illustration. Keep the third and fourth fingers curved and supporting each other, and make the hand rest and slide on the joint of the little finger. Keep your wrist up. Your right arm must rest in only two places: on the muscle just below the elbow, and on the side of the little finger, between tip of finger and the first joint, or on the side of the joint itself.

If you must lean upon the desk, the left arm must bear that weight. The left hand is to hold and move the paper. The lower end of the paper should point at the space between your body and your elbow. Can you find that space? Do you fully understand all that has been said about position? If not review it thoroughly. Good position is two-thirds of the fight.

A person writing, can well be compared to a typewriter machine, particularly so as to the method of moving the paper. Just as all the type of a typewriter strike down in one spot, so should the hand be kept writing over one spot on the desk. This is managed by the proper moving of the paper. Before you have practiced long you will have discovered that you can do your best work when your pen is working directly in front of you and about eight or ten inches from the edge.

Now the plan is to have the hand stay in that position, by shifting the paper to suit, just as the carriage of the typewriter runs along to keep clean paper under the falling type. So when you are writing at the left edge of the paper, the page should be pushed well to the right to allow the hand to remain over the spot marking the best writing position. Then, instead of the right arm moving forward, the left hand draws the paper leftward making it pass under the right hand. Of course this is done between words and not while the hand is in the act of writing. When the line is finished the paper is pushed back to the right,

thus keeping the right hand constantly over a small spot on the table.

Do you understand the movement of the paper from right to left? Then there is the movement of the paper from the body and toward the body. When you start to write at the top of the page, have the paper almost entirely under the right hand and arm, with the right elbow in its position, i. e., an inch off the desk. Then keep that elbow of yours in that position. Don't let it work farther back off the desk, nor let it get up on the desk. Just as the carriage of the typewriter moves the paper up for every line, so should the left hand keep working the paper out from under the right arm, until at the bottom of the page the paper has been moved from you, a distance equal to its own length.

The above is the most complicated part of the instruction yet given. Do you understand it? Read it over again to be sure. It is important.

ARM MOVEMENT! HOW CREATED.

I think it advisable that you understand something about the way in which we cause the arm to roll on the muscle of the fore arm. Now, that muscle does not cause itself to roll, though many think that it does. Does the trolley car move itself without power, or the auto without gasoline? If you stop to think I believe you will be convinced that the power that moves an object comes from outside that object. So it is in the arm, and since it is the large muscles on the back and chest and in the upper arm that produce the rolling motion so necessary to ease and speed in writing, it is quite unnecessary to have the clothing of the right arm loose and free. Remove your coat and roll up your sleeve some time and see how easily your arm will roll.

MATERIAL OR SUPPLIES.

It is said that a good workman never blames his tools, and there is a reason. A good workman never keeps poor tools. You will not have to blame your pen, paper, ink, or desk, if they are good, and the best costs but little more than the poorest. Get a good supply of paper that has a good surface, and a penholder with cork or rubber grip, a free flowing blue or black ink, and an inkwell to keep it in. By using an inkwell you can avoid getting ink on your fingers. There is nothing like an inkwell—"Everybody's using them!" Use a pen wiper and get a good supply of blotters. Select a rather stiff pen to start with, one that will write a good strong line, then if you can get a table or desk to have as your very own, where you can keep these materials, and which you can use whenever you wish, we will get along fine.

Now, if you have trouble getting satisfactory supplies, the publishers of this paper, Messrs. Zaer & Blosser, Columbus, Ohio, can furnish you with the very best at prices that are very moderate. You will have this advantage to buying from them—they are fine penmen, and the supplies they sell are tested by long usage. Their catalogue of supplies is free for the asking.



No. 1. Penholder pointing at right shoulder. See how fingers support each other. Left hand holds paper firmly, and draws the paper leftward when necessary and as explained in instructions.



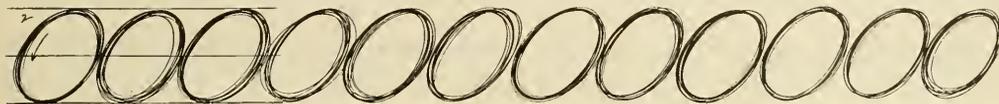
INSTRUCTIONS

Copy No. 1. Are you sitting in position? Be sure that you are. Do you understand how to place the paper and move it? Are you holding your pen as instructed and as shown in the illustrations? If so, help yourself to the ink. I'm a great believer in the power of work to overcome obstacles. We will omit all preliminaries. See arrow for direction. Roll your arm around on the muscle, making the little finger slide in an oval two-thirds as wide as long. Be sure about that part of it, that the little finger is sliding and going in the same oval form as the copy. That is the test of a good start. Make two pages of the copy, seven revolutions to each oval, and keeping the ovals touching each other.

Copy No. 2. Watch the arrow. Now swing them off. Lift the pen while still swinging, pull the paper to the left and swing at the second without any pause or slack in the motion. Make them slant like the copy. Make one page.

Copy No. 3. Get the habit now of watching the arrows for direction. In other words, take the medicine as the doctor prescribes. He has a reason for going in this direction. Have you mastered the two preceding exercises? If not, you know your duty to yourself. Do not leave them until you feel that it is safe to do so. Remember what I said about developing backbone. Start now, then tell me how you kept at it until you conquered when you send your lesson in for criticism.

If you have passed the above examination as to your fitness to attempt No. 3, go to it. Use the same rapid rolling movement as in No. 1, but instead of retracing your work, *work forward slowly*, filling the entire space between two blue lines on your paper. Keep edges even, let no lines straggle. We will have this often, but I want one page now. Fill every line. Let the pen just skim over the surface of the paper. Don't press the pen down heavily on the paper, and don't give up because your arm aches. The best baseball players, etc., get stiff after the first practice. Stick, then keep on sticking.



Copy No. 4. Like No. 3, but double the size. See arrow and lines showing spaces filled. Leave muscles of arm loose or relaxed. "Just roll me around again Willie, around, around, around." No word describes the movement for this exercise as well as "roll." Roll off one page. Try to excel the copy.

Copy No. 5. This is like copy No. 1, except that I ask you to start at a specified place. See upper arrow. Have pen in motion before it comes down to the paper, make seven revolutions, and lift it from the paper before it stops. As students, few of you will appreciate the importance of that hint. Can you take your doctor's word for it that it is absolutely necessary to the mastery of arm movement writing? Better do one page at least.

Copy No. 6. How is that right elbow? Is it a little off the desk? Feet flat? Does the position of your body and hand agree with instructions? Is your wrist up from the paper and pen holder pointing at the shoulder? Why not settle those questions now?

This copy will puzzle you. You will find that your hand will go faster than your brains. Your hand will finish that curve upward if your brain tells it to, so hustle up that grey matter. Finish with the pen in motion, lifting it as it turns upward. Make the oval and finishing curve without lifting the pen or slowing up. Space them evenly. Notice the size closely. Master it if it requires two pages.



Copy No. 7. This will show you the result of the preceding practice. Is it satisfactory to you? See size and direction. Seven revolutions for the oval. Lift the pen on the seventh swing, move over and swing at the capital without any hesitation or slack in the motion. Finish the capital *upward with pen in motion*. Do not guess at this. See that the hand is in motion going leftward when you start the capital and also in motion when you finish it and be sure the left side of the capital is curved as much as the right side, and the two ends evenly rounded. Count for your practice—1, 2, 3, 4, 5, 6, 7, for the oval, 1, 2, 3, for capital. One page at least.

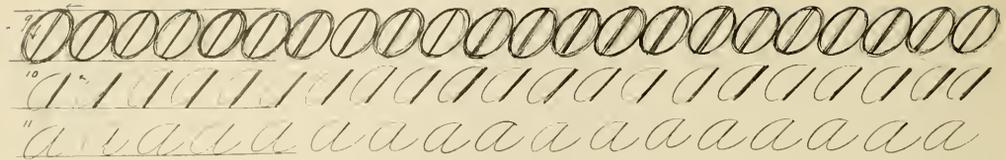
Copy No. 8. Keep the motion up. Start leftward, pen in motion before coming down to paper, finishing in motion *upward*. Make 60 a minute to a count—1, 2, 3; 1, 2, 3; etc. Do enough practice to get your work uniform in size and slant. *Finishing curve is short*.



Copy No. 9. See starting point and direction. To get the straight line or pulling exercise do not change the angle of the paper, but pull the arm into the sleeve and push it out again rapidly and without lifting the pen. Keep ovals and straight line exercises on same slant. No! don't make all the ovals first. Play fair or not at all. Thank you. Ten lines required.

Copy No. 10. See arrow. Start slightly upward, curve rapidly to base line. Up stroke of oval part almost straight. Finish with a pulling exercise retraced five times, all made without lifting the pen. This letter cannot be made clean cut unless the arm is in motion before the pen comes in contact with the paper. Swing at 'em.

Copy No. 11. Start as in No. 10. Try to close the letter, and retrace half way down, making a turn on the base line and finish with pen in motion. Don't leave it until you've mastered it. Use your eyes and brains.



Copy No. 12. Here's a good black one. Keep paper in usual position. Make arm move in and out of the sleeve, all up lines straight from the body, down lines toward the body, and see that the little finger slides over the paper just as the pen point does. Do not use a huge action. Work as instructed, keeping edges as even as possible. Do not lift pen more than four times to each line, pulling paper leftward "between acts" as explained previously. Eight lines required.

Copy No. 13. Like No. 12 but only half a space high. Train the eye to get it even without a guide line. Acquire *controlled force* by mastering this. Stay in position.



Copy No. 14. Here is a natural exercise, up lines being curved, down lines straight. Master it now if you would deserve success. Make it half a space high with parts rather narrow. Make the little finger slide.

Copy No. 15. Curve the up line, down line straight. Get a round turn after the letter and finish with pen still in motion. The connected letters should be widely and evenly spaced. Make four together. The dot is part of the letter, so place it carefully. See how connecting lines run along the base line, then curve up. Half a page of this. Thank you.

Copy No. 16. Two undotted "P's" make close together make this letter. Keep letter at least as deep as it is wide. Keep down lines parallel but try not to break the line on the second down stroke. Aim for a graceful product by getting a light graceful motion. Connected letters have same connecting stroke as No. 15. Wide spacing helps the movement. Swing out. Win out if you have to do a whole page.



Copy No. 17. Write 15 on a line, finishing off on the seventh swing. Lift pen from paper while still in motion. I want you to learn to enjoy these movement drills. They help wonderfully. Eight lines.

Copy No. 18. Here's a queer one, but I believe you'll find it helpful. It is like a small "o" finishing upward and to the left. Start leftward, and a little down from the top of the space. Learn to curve the down line in the loop as much as the right side of it. Do not let it get long. You are not likely to make it too wide. This one mastered makes the next easy.

Copy No. 19. This combines the loop of No. 18, with the oval and finishing line of No. 17. Make the little loop slant the same as the outer oval part. Use all the force you can control. Get them down to three-quarters of a space. Start and finish with pen in motion. I want to see some fine work on this letter.



Copy No. 20. Notice the size, direction, and slant of these ovals. I have made the capital beginning with a closed or blind loop. You may make it open, like the loop of capital "C" made small, if you prefer it. Now see last line of No. 21. This capital consists of parts of two direct ovals, lapping over each other, making the loop of capital "C" made small, if you prefer it. Now see last line of No. 21. This capital consists of parts of two direct ovals, lapping over each other, making the loop of capital "C" made small, if you prefer it.

Now make twelve or fifteen lines of No. 20, keeping the motion up, counting 1, 2, 3, 4, 5, 6, 7; for the oval, and 1, 2, 3; for the capital. Don't lose your courage in going from the oval to the capital. Swing at them strongly and finish with pen in motion.





Copy No. 21. When you feel safe in leaving No. 20, take up the next and make two pages of it. Since it is formed of two ovals you must not let the two parts on the left get flat, or straight. Swing them out round. Do not allow a corner to form next the base line. Remember how to finish. Now stick, get as good form as you can, but be sure they are free. Up to this time your chief aim should be to get freedom even if you must sacrifice form. Go to it and win.

Copy No. 22. Here's a review. Get them down to three-quarters of the space between the two blue lines. Finishing loop at top is mostly on the right half of the oval. Test yours by drawing a line lengthwise of the capital. Finish as previously instructed. Count 1, 2, 3, 4, 5, 6, 7: for the oval, 1, 3; for the capital. Enjoy your practice and roll off ten lines.

Copy No. 23. See slight curve at top and space at x. Loop is not flat on line but slanting and narrow. Finishing line bends back to base line. Make eight lines and compare them closely with the copy.

Copy No. 24. This letter consists of the last half of capital "O" joined to the principle shown in No. 23. Keep both parts on the line. That will keep you bustling. Count for your practice—1, 2, 3; 1, 2, 3; or 1, 2, lift; 1, 2, lift. Practice with a good brisk swing and *study much*. One page required.

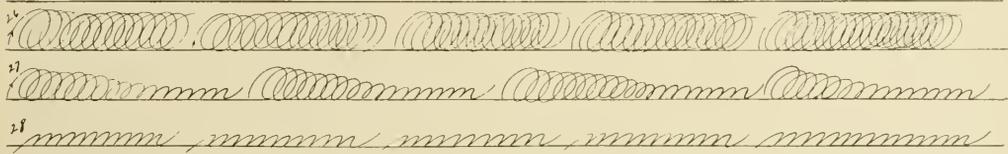
Copy No. 25. Go from the first right over to the second. Don't pause nor lift the pen. Get them alike in the slant, size and proportion. Do not let this capital get pointed at the top. Grit your teeth and make that little finger slide on the paper, and make your thumb stop working. You will master this if you are *determined* to win. I hope you are all determined. Get your fighting blood up and don't let anything get by you unmastered. Do one page of this exercise and keep them small. Now work.



Copy No. 26. Are you easily stumped? See the arrow. This goes the other round. Make it three-fourth of the space high, five exercises to the line. Roll the arm gracefully and make ten lines at least.

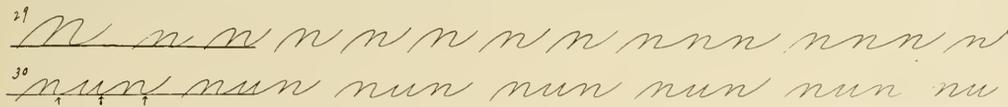
Copy No. 27. Start upward as in preceding copy. The exercise should be done with a good fast rolling motion. Only four on a line.

Copy No. 28. See where and how you start. Make the first space of this exercise no wider than the others. Master both the beginning curve and the exercise. No space should be wider than it is deep. First on a line, round tops, and angles at base line. Finish upward with pen in motion. Do half a page briskly and keep down to one-fourth of the space.



Copy No. 29. Study the large one. Start from the base line, or below it, curving both up lines well. Keep down lines parallel. The turn after the letter at the base line is important. Do not make the letter too wide for its height.

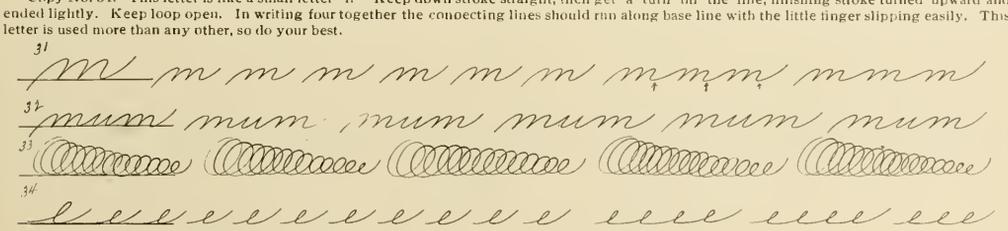
Copy No. 30. Here is the first word. Keep all down lines parallel by drawing them all toward the body. The turns on the base line (see arrows,) should all be alike. Finish upward with a good forceful stroke. Write one page.



Copy No. 31. Get good strong beginning and ending lines. Have you the courage to begin like the copy, or do you strike in sidewise? The sooner you stop feeding an old habit, the sooner you can starve him out. Start now to make the beginning stroke of these and similar letters with a good strong left curve.

Copy No. 32. This word is composed of such simple forms that you should not be content unless you write it in a very superior style. Have you gotten into the habit of finishing upward, raising the pen while still in motion?

Copy No. 33. Five exercises on a line. Do it with arm rolling all muscles relaxed, then get a turn on the line, finishing stroke turned upward and ended lightly. Keep loop open. In writing four together the connecting lines should run along base line with the little finger slipping easily. This letter is used more than any other, so do your best.



Copy No. 35. Strong beginning and ending strokes are very desirable. Do not let the letter "e" get too close to the letter "n." Do not forget to dot the letter "i."

Copy No. 36. I believe that short words make the penman, yet I want to see whether you have developed freedom enough to write this word without lifting the pen. All turns on the base line should be alike. Are yours? All down lines should be straight and parallel. One page, please.



35 *mine mine mine mine mine mi*
 36 *minim minim minim minim mi*

Copy No. 37. Look at your copy, then turn the page end for end. Did you find out anything? How does the turn at the top compare with that at the base line? How do the beginning strokes, the cross stroke and ending stroke slant? Don't guess. Study until you know and know that you know. Since the line that crosses the down line slants the same as the beginning line which is made upward, we should make the crossing stroke upward. Then the hand will do it naturally.

Copy No. 38. Begin like "x," but make the second space a little narrower. The little dot or retrace at the top of the second up line is best made by coming straight back along the same line or by turning at the top, coming down so close to the left of the up line that the ink fills the loop forming a nice dot or retrace, which may be $\frac{3}{4}$ of the up line in length. In joining three letters do not let connecting line sag. Now send me in some nice work on this letter. Never mind the aches, if there be any. Be game. One page at least. Thank you, I knew you could.

37 *x x x x x x x x x x x x x x x x*
 38 *v v v v v v v v v v v v v v v v*

Copy No. 39. Play fair, cross your "x" upward. Get a good retrace on last stroke of "v" so you can get a loop in "e" without making it higher than the other letters. Are you a stickler? Do not tell me, "show me."

Copy No. 40. Make first part like first part of the letter "n." Now watch the up line. It runs right back along the down line for $\frac{2}{3}$ of the distance but continues perfectly straight. Now see that the dot or retrace leaves part of the up line standing there alone. See arrow. The retrace is made as explained for small letter "v." I want to caution you against making a turn on the base line in making this letter. You will discover why. Keep little finger sliding and your mind busy. Examine, compare, and correct each error.

Copy No. 41. Watch turns and retraced parts closely. Space evenly. One page, please.

39 *vex vex vex vex vex vex vex vex vex*
 40 *x x x x x x x x x x x x x x x x*
 41 *river river river river river river river river*

Copy No. 42. Master this exercise, called the reverse or indirect oval. Do not shift paper to make the straight line exercise. Write eight lines with a good vigorous swing.

Copy No. 43. Can you think fast enough to go from the straight line exercise to the small oval without lifting your pen? Be game. Work till you can. Make eight up-and-down strokes to the pulling exercise and five revolutions to the oval. Watch the arrows or you waste your time and ink. Eight more lines. I hope you are arranging your work orderly, filling the lines from end to end.

42 *o o o o o o o o o o o o o o o o*
 43 *p p p p p p p p p p p p p p p p*

Copy No. 44. Get your eye on the up line. See how it starts leftward along base line and rises in a well-bent curve. Then come down straight. To get the last part, do not lift the pen but go back along the down line, retracing it if possible and finish with the oval, raising the pen while still in motion. Write two pages intelligently.

Copy No. 45. Make the capital with a good strong up line and an oval finished with pen in motion. Make the up line of the letter "l" parallel with ending line of capital. Now get good strong ending lines, like copy. Send me some good work on this plate.

44 *P P*
 45 *Pine Pine Pine Pine Pine Pine Pine*

Copy No. 46. Watch the arrow. Now wade into it. Keep at it until you can go around the oval part five times and still leave white paper in the loop. Swing out.

Copy No. 47. Do not try this if you have not practiced No. 46. Keep top oval round on top and keep little loop pointing upward. Finish by stopping the pen on the paper and you'll get a dot like copy.

Copy No. 48. This style connects easily with the letter to follow. Master that finishing line. Keep the arm working smoothly.

46 *B B*
 47 *B B*
 48 *B B*



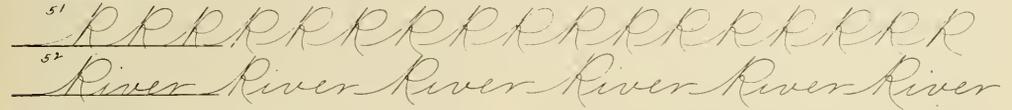
Copy No. 49. Here's the test of your practice on capital "B." Strong motions bring strong lines. See how beautifully you can curve the ending stroke. Lift pen while still in motion. Better do one page.

Copy No. 50. This is a review. Watch the arrow and write eight lines. Learn to enjoy your work. Go to the oval without lifting your pen.



Copy No. 51. This letter consists of a capital "p" with a small loop and finishing line added. Bring loop in to the down line, and keep the space on the base line between the first and second down lines narrow. Make the letter without lifting the pen.

Copy No. 52. There is nothing now here except the last stroke. Keep it at least as high as the first part of the letter. Notice that the first stroke of the small letters do not cut through the ending lines of the capital.




Business Writing
F. O. PINKS,
 Lansing, Mich., Business University
 Send specimens with self-addressed postal to The Business Educator Criticism Dept., Columbus, O. for criticism.

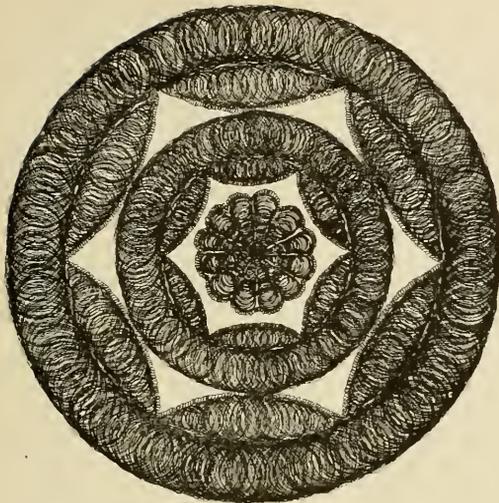
Students of Penmanship! Don't fail to follow the lessons being given by Messrs. Smith and Pinks. They offer an unusual opportunity to master a practical handwriting. These lessons are worth at least \$500.00, but it is up to you as to how much you get out of them.

Darwin wrote the Origin of Species D
 Easy jobs are hard jobs to hold E E
 Firm lines must be made rapidly Firm
 Gossip is only lack of a worthy theme
 Grant us in the end the gift of sleep
 Harmon & Harris Hanover St. Boston!
 If you would have friends be one. I
 Join letters with the fast under motion
 Kinky lines indicate weak movement
 Learn to do by doing Learn to do by
 Master workmen are always in demand
 Movement must be under control W. M.

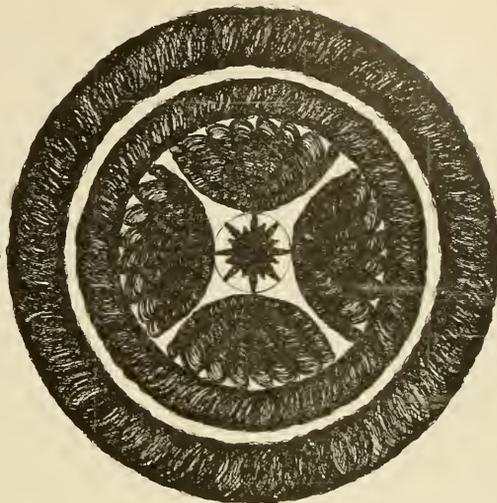


New ideas are not welcomed by many
 Overman & Co. Youngstown, Ohio. O
 Prepare yourself for the job higher up
 Quick movement and a quicker mind
 Rest must be earned to be appreciated
 Spare moments should be improved I I
 Train the hand to obey the mind. Train.
 Untrained minds make overworked muscles.
 Vanity indicates a vacuous mind. Vanity
 Weak lines indicate rigid muscles.
 Work is a blessing in disguise Work is
 Worry is an injurious habit. Worry.
 Xenia is a small city in Ohio. Ohio
 You must learn to detect inaccuracies
 You must watch position and movement
 Zaner & Bloser Columbus, Ohio. Zaner
 Zimmerman & Co. Zaner. Zanerian. Z

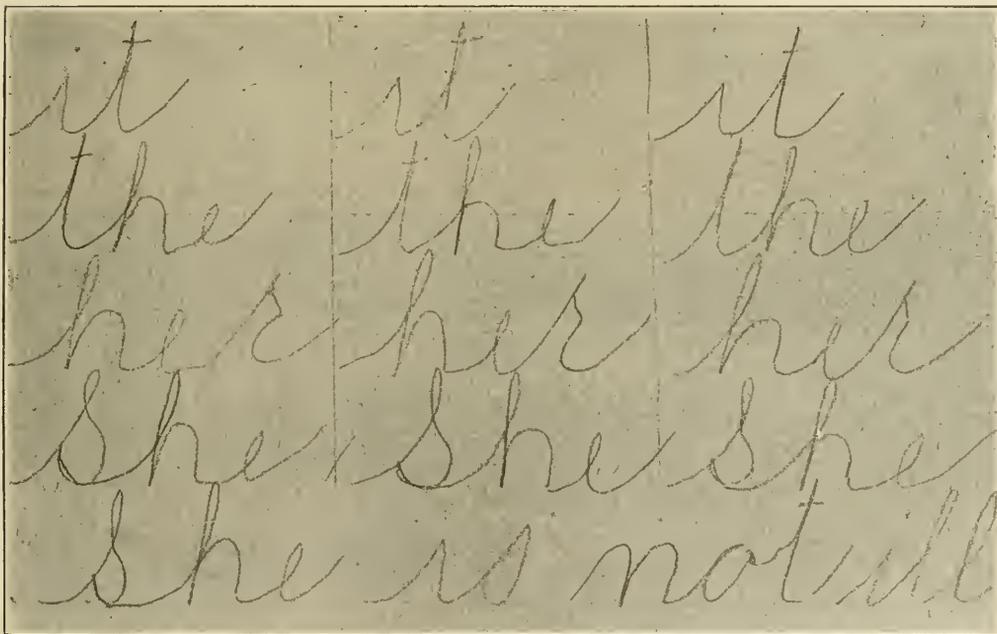
Toiling rejoicing sorrowing,
 Inward thru life he goes,
 Each morning sees some task begun,
 Each evening sees it close"



By Gertrude Chynoweth, 8th grade student of H. A. Don, Laurium, Mich.



By Nellie Schuyler, pupil, Otero Co. Com'l H. S., Junta, Colo., A. P. Meub, penman.



Specimen of arm movement writing on cheap paper and rough desk by pupil five and one-half years old in the public schools of Springfield, Ohio, Miss Edna E. Schuppener, supervisor of writing. The reproduction does not show the freedom indicated in the original. The average of the class was high.



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 VALUE OF EXPERIENCE

"Show me a business college penman who entered upon public school supervisory work ten years ago and I will show you a man who has changed his mind upon the subject of teaching children to write, or I will show you a man who failed to hold his job."

The above was sometime ago spoken into our editorial ear by one who has been a close observer of public school penmanship matters during the past decade or two, and who is one of the most successful supervisors as well, and there is much truth in what he said, for the public school end of penmanship differs in many ways from the business college end: Just about as much as children differ from adults, which anyone who stops to reflect will acknowledge is considerable.

The immaturity of the child makes it impossible for him to grasp the manual phases of writing on the same plane with adults. The child lacks the quality of sustained attention and concentration that the adult possesses. Indeed were these not true there would either be no childhood or no adulthood. The nervous and muscular systems require years of training, years of effort, and years of growth, to attain the quality and degree of sustained concentration re-

quired in the kind of writing taught in commercial schools. As a consequence, penmen who drift from the business college to public schools generally change their opinions concerning the best methods for teaching children to write, both in the primary and grammar grades. They soon detect that more patience and perseverance, as well as more simple and repeated explanations, are necessary on the part of the teacher of the child than on the part of the teacher of adults. Moreover, they recognize that exercises need to be reviewed more frequently, and work given more deliberately, and in smaller doses, than in business colleges, or normals, or high schools.

Fortunate is the teacher of writing who can stop to consider the child quite as much as the art of writing. Quite as fortunate is the teacher who can stoop to the child's level and lift it to adult efficiency, without exacting too much of the child or too little of the same child as he merges into adult life. To know the child's limitations and its possibilities, and the adult's needs and possibilities are essential to the evolution of the best methods and highest success.

Mr. and Mrs. Henry H. Breuckmann request the honor of your presence at the marriage of their daughter Dorothy

to
Mr. Samuel Earl Raley
Monday evening, December the twenty-third
Nineteen hundred and twelve
at eight-thirty o'clock
Broadway Baptist Church
Louisville, Kentucky

We wish to announce
Our Marriage
Which was quietly solemnized
Saturday, December Twenty-eighth,
Nineteen hundred twelve
At home to our friends
After January 5th
Atlanta, Ga

Mr. and Mrs. R. C. Childs.

Mr. and Mrs. R. V. Manchester
Announce the marriage of their daughter
Viola
to
Mr. Olen W. Klinger
on Wednesday noon, December Twenty-fifth,
Nineteen Hundred Twelve,
Burnside, Iowa
At Home
After January first
Burnside, Iowa
Mr. Alphonse A. Erlang
Miss Sarah Helen Dick
Marrted
Saturday, December twenty-first,
nineteen hundred twelve,
Idaho Falls, Idaho
At Home
after February first
Pocatello, Idaho

PARTIAL CONTENTS

Of the Professional Edition of the
Business Educator for Feb., 1913.

MARSHALL'S MENTAL MEANDERINGS,
Carl C. Marshall, Cedar Rapids, Ia.

ACCOUNTANCY, B. P. Leister, C. P. A.,
Canton, O.

ARITHMETIC, O. S. Smith, Packard Commercial School, New York City, N. Y.

TYPEWRITING, Miss E. B. Dearborn,
Y. W. C. A., Cleveland, O.

ENGLISH, J. S. Hall, Central High School,
Philadelphia, Pa.

BUSINESS SUCCESS, Sherwin Cody, Chicago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair Business College, Spokane, Wn.

EDITORIALS.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

Failure FREQUENTLY
FORE RUNS Success

Profit by Failure and Success is sure. The lessons Failure teaches are expensive and sometimes soul-trying, but they are soul-stirring as well, and the most valuable in the long run.

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. Your thoughts are cordially invited.

TEACHING AND DOING

We have heard it frequently said that commercial teachers and commercial school men can *talk* and *teach* business but cannot *do* business. These remarks have been due to the fact that many commercial schools do not flourish financially as their cause would justify, and because our associations are sometimes in a poor way financially.

And what we have to say now will be mainly in connection with our commercial teachers' associations, particularly the National Federation.

About half of the time it is on the financial rocks, due more to disconnected policies of the various administrations and to lack of support than to crookedness, and the disconnected policies of the various administrations are due to the change of the officers who should have in charge the financing of its affairs. The members themselves are to blame because they have not been as consistent and constant in their support as good sound business sense would indicate that they should be. For of all people in the world who ought to be able to act judiciously and always with a sober second thought it is teachers of business principles, and of all people in the world who ought to act sanely and safely at all time it is the young people who are being trained for business responsibilities.

If the teaching in our commercial schools generally were no better than are the teachers' actions when it comes to managing the business of our associations, schools generally would have been a thing of the past long since; but the fact remains that the teaching is far superior, and the managing of our private schools generally far better than the management of our associations. Impulse, favoritism and friendship too frequently take the place of foresight, prudence and discretion.

We recall not long since at one of our meetings when the election of officers was before the convention and a place of meeting to be determined upon, one of the level heads of the profession arose and cautioned the members to think twice before they acted. He had been called upon for spontaneous remarks, and he uttered these words believing they were the ones most needed at that time, and yet in spite of the wholesome suggestion and timely advice the conven-

tion acted hastily, even impulsively in the selection of officers, place, and time of meeting. What was the real sentiment of the few was railroaded through, when the sober judgment of a majority were not in favor of the actions taken.

It is to be hoped that in our future gatherings each member will act more impartially and less impulsively than has been the custom, and that the welfare of the Federation rather than of a few favored individuals may be the result.

In the Eastern Association the other extreme prevails. There the matter of electing officers is so cut and dried that many have but little direct voice in it, and as a result a large number are of the opinion that it is in the hands of a clique which keep it under their control from year to year. We don't know which is the worse in the long run.

To one who has no axes to grind or favors to seek, it would seem that the steam roller process has been employed too extensively in the Eastern Association, though there has been too little continuity of effort in the National Association. The steam roller is all right to make things run smoothly, but when it is used to defeat the will of the many it is not good. Likewise the absence of continuous policies means good and poor, effective and ineffective administrations.

After all it is up to the teachers themselves to take and keep these things well in hand.

WORK FOR MONEY BUT STAY IN SCHOOL

They do not allow working to interfere with going to school in Hammond, Indiana. Special arrangements are made whereby boys and girls may work half a day in certain commercial establishments and attend school the balance of the day. Hammond is a manufacturing community, where the temptation to boys and girls is strong to leave school and earn a living. Supt. McDaniel's plan makes it possible for boys and girls to earn money, remain in school, and also make themselves more efficient industrially.

The plan at Hammond is based on a full realization of modern social and industrial conditions. Supt. McDaniel proceeds on the theory that, while there are certain general principles underlying all education, each community has its own special problems that are too often disregarded in the making of the schools. Besides the co-operative school and shop arrangement, Hammond maintains a night school with an attendance of 700, where boys and girls may not only make up elementary de-

ficiencies, but also receive practical training in specific phases of commerce and industry.

Vocational guidance forms another feature of the Hammond plan. The schools furnish information about the various industries in the community, the salaries paid in different lines of work, the opportunities for advancement, hours of labor, permanency of employment, and all the details that are of value in determining a choice of employment. As early as the sixth grade the teacher tests the child's interest and ability in various forms of elementary industrial work, so that he may come to have some idea of a future vocation. The school authorities also maintain an employment bureau, where present and former pupils are registered and their qualifications carefully investigated.

FACING A CLIMAX

The present decade is one of progressiveness, an age of commercial evolution, and a combat between the progressives and the conservatives.

We are dashing along more rapidly than ever before, and with each impulse this rapidly increases.

Something must be continually wrought to produce and accelerate conditions requisite for such a movement.

We must organize, systematize and supervise more shrewdly and more prudently each successive day, week and month. We must manoeuvre to battle competition more successfully, and strengthen with each revolution, just as the mighty oak has strengthened by being whipped about by the gentle breeze, then the sudden gale, and eventually the furious blast, or else we will gradually become too weak for such an endurance as is being established in this initial quarter of the 20th century, and fall like a straw-broken field of grain. In this rushing, dashing, rumbling commercial stampede, the tendency is to tear down and lower the splendid standards which have already been reached.

The present day and by night as well, is nothing short of a wild, mad scramble for dollars and cents which continues incessantly with each successive dawn of day. There's no time to consider difficulties, we simply hurl ourselves against them unconsciously as it were, only to be either knocked out completely or rushed right along with a little more fearlessness, energy and ecstasism than before.

We dash ourselves along the crowded thoroughfare to fortune, fame and success, as fighting soldiers battle with their enemy, heedless of our fellow comrades who are occasionally falling on all sides of us. They drop by our side and are scarcely missed, and it is only a little while until they are forgotten forever. When a leader falls another is immediately shoved in his place, with an unceremonious coronation, and the struggle only continues the more desperately.

Everything bends before this fearful onset as willows bend before a fearful storm. We are forced to neglect our friends and associates, and to wound a competitor in a victory to our credit. We utilize ourselves as machines driven by human energy, guided by the modern dexterity, controlled by trained ability, fired with mad ambition and, heedlessly, at the awful cost of human life. There's no time to distinguish right from wrong, an injustice scarcely is noticed, and to defraud a competitor is often regarded as shrewdness. When a stranger falls by the wayside and is trodden over we pass by him, leaving him writhing in the dust of defeat, and without the shadow of blush of humility. Sometimes, methinks that, eventually, this frenzied stampede may face a Waterloo, and then it will be a final combat between the thoroughly competent and the inefficient.



If this be a reasonable hypothesis, sooner or later you and I must volunteer to identify ourselves with the one or the other ranks, or else we will be drafted and forced to line up under the demand of a clamorous army of fighters and be compelled to offer our services, either for or against a cause that will decide the destiny of nations.

Then, I would far rather be a servant toiling patiently for justice, humanity, and an unstained destiny, and sink like a man to the depths of defeat and despair, than to seduce myself to corruption, promote immorality, and have done nothing for mankind, than to speed on to an infamous victory as it were, with the reflection of humility dazing my eyes, had I thought I had added one grain of encouragement to the iniquitous. I would rather toil without compensation if I could in so doing, assist a fallen and forsaken comrade, whose opportunity had been stolen, whose ambition crushed and whose efforts wounded, than to be King in a land of oppression. If one cannot have said of him, after his low has been broken, after his struggle is over, after his race is ended, "A friend has been lost, and we shall miss him" he had better never have lived at all.

W. C. COPE,
Prin. Com'l Dept. Merrill College,
Stamford, Conn.



The Service I want to say a word for the of Courtesy beautiful thing called courtesy. I do not mean *politeness*, which, as its name indicates, is only a skin-deep virtue. Courtesy has its roots in the heart. It ought to come from *heart* etymologically, like *cordial*, but this deep, *cordial* courtesy, comes from *heart* and originally implied merely those graceful items of superficial conduct which were supposed to be peculiar to the silk-clad and bejeweled *habitués* of a kingly palace. But the word courtesy has flourished in the soil of usage until it has blossomed into a nobler significance, combining all that is meant by its sister words, *kindness*, *cordiality* and *politeness*. That is, when you are courteous, you are kind, cordial and polite all at once.

I doubt if there is anything more needed than simple courtesy to sweeten up this old world. As Portia said of mercy, it is twice blessed; it blesses him that gives and him that receives. Let me suggest a simple means of "trying out" this charming virtue. Get up some morning with a heart deep resolve to serve a full measure of genuine courtesy to every human being you meet on that day. Treat everyone you see from the crossing sweeper to the boss, as though he were your peer or better. Don't let anybody get away without feeling better through his meeting you. Try this for just one day, and see if you are not a happier man or woman when your check presses the pillow that night. Wouldn't you like to live in a world where everybody made and carried out that kind of a resolution every day? Could heaven be much better?

The Sage of For reasons entirely obvious, the Scioto, I have not had much to say about Bro. Zaner in this Department. In a sense, he is my Boss, and you always need to be a bit careful when you are dealing with the Boss. Of course, he never puts on any of the airs of a Boss. I can do pretty much as I please in this sanctum, and if I were to kick some of his pet ideas all over the page, he probably wouldn't so much as glance toward his blue pencil. But when it comes to handing out bouquets to Bro. Zaner—"taffy," he calls it in that expressive Pennsylvania Dutch vocabulary of his—I have to be careful. In the matter of tooting his own horn, or even allowing any one else to toot it for him, he draws the line, and

draws it so sharp that it is dangerous to step over it. However, I am going to break the rule just this once even if I get fired.

The occasion and necessity for this deprecation on my friend's personality were supplied by himself, albeit, no doubt, unconsciously. At the Omaha banquet Mr. Zaner was called on among a dozen other notables to contribute his share to the post-prandial hilarity. Instead of responding with fossiliferous jokes from the Silurian age, embedded in structureless talk like trilobites in Potsdam limestone, he gave us something distinctly different, bringing down the house with a string of droll wisdom-nuggets, which for some reason of whimsical modesty he denominated "Mental Musts". As these nuggets are entirely too good to be wasted on the circumambient air of Nebraska they are herewith produced, and if the Laughing Philosopher, or Josh Billings, or any of the other makers of wise saws have done anything better, I have failed to come across it.

But here are the nuggets themselves:

By-Products; a synonym for big profits. A person who strengthens his weak links, stops leaks and turns waste into wealth.

A big frog in a small pond for croaking; but a small frog in a big pond for achievement. A mediocre man or maiden bent on business will win permanent distinction, when pretense and presumption flourish prematurely and fail.

Peanuts as a food are nourishing; but as politics, they are nauseating. Petty dickering, no matter how shrewd, pities its own success.

The man who tells a lie is not over bright; and the one who believes it is not over smart. Caution is as valuable a business asset as conscience.

It is better to be hunted by creditors than haunted by conscience. Sleep slumbers best when disturbed neither by dreams nor duns.

Achievement, not hat size is the measure of efficiency. Brains, like belts, may be too big for the man. The smallest nut may contain the kernel of greatness; the biggest man may contain the kernel of smallness plus meanness.

Some people mistake insanity for intensity. Intensity courses of study, but be sure that sanity, not insanity, is in the saddle or at the throttle while so doing.

We may never be big in big things, but deliver us from being small in small things. The Lord pities the fool, but despises the so-called snatcher.

We may never soar very high, but we hope never to be above small obligations. It is the little acts, not the big achievements which reveal character.

An ounce of gumption is worth a pound of gaspumption. Gas is the motive power of an automobile; not of a full fledged man.

Dullness needs no stimulant at night to keep it awake nor brightness a sedative in the morning to put it to sleep.

Brain-storm—a psychological cyclone—an open mental muller—a noisy menace—a fool's means of attracting attention—a gastronomic convulsion—an after-dinner mental eruption—a penman's presumption to write with his mouth or to say something with his pen,

Language As Mind Language is the univer-

sal solvent of truth, the only durable repository of human knowledge. Without speech man could never have been anything more than a brute. Emotions and passions we can have without words, but we cannot think without them, or convey our thoughts to others. Helen Keller's soul would have remained in impenetrable night, but for the word signals that came to her from beyond the darkness and silence. With the coming of the first word, her dawn began to break.

Take away from the wisest philosopher the gift and comprehension of speech, and you would instantly change him into an imbecile.

It is words, therefore, that feather the wings of the soul. There is no mental flight without them. Every real student will welcome a new word as though it were a rare jewel. It means a new idea, and ideas are the wealth of the mind. Words are the universal currency which repre-

sents this wealth, and the fewer of them we command, the nearer we come to being mental paupers. Therefore, he who would draw into himself the wealth of the soul, will master all that he can of language. He will thus be able both to give and receive in all that is really worth while of the life spiritual.

For The Moral All of the great poets,

Uplift prophets, philosophers and historians of the race agree on the proposition that the real foundation of human society must be moral rather than intellectual. In his great book of self-analysis the "Apologia," Cardinal Newman shows with consummate power this truth as applied to the individual man. In fact it is commonly agreed among all thinkers that the more intellectual training you give to an immoral man, the more dangerous you make him to society and to himself. Yet our whole system of public education in this enlightened land makes no provision for methodical moral training. This indispensable part of education is left to such desultory and insufficient moral instruction as the boy or girl may get in the home, the church or through books. There is a growing conviction among serious and thinking educators that this is not enough, and that the present growing increase of crime, and hooliganism and gross immorality among the youth of this land is directly traceable to the fact that as school children they get neither moral nor religious culture in any effective way.

No more serious question than this can engage the attention of any people, and it is good to see that some practical steps are already being taken in the right direction. For instance, the State of Kansas, whose people seem to have a peculiar genius for progress, is already planning a systematic course in ethics and right conduct which is to be started in all public schools, the course to be illustrated by photographic views, and carried on in such a way as to emphasize in the mind of every child the beauty and the stability of right conduct in all the walks of life.

It would be a hopeful thing if educators everywhere would take up this splendid work. It is already evident that we cannot grow upright moral citizenship in this country on an educational diet consisting of the three R's with such fads and frills of learning and doing as may be added to the menu. Without systematic teaching of morals and honesty, the child will no more grow up moral and honest, than he will grow up a mathematician, without learning the multiplication table.

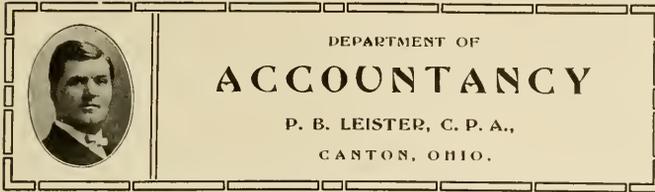
Where They At the Omaha convention, Fair Miss Alice B. Hoskin, one of the very best shorthand teachers in this country read a most sensible paper on "General Weaknesses of the Shorthand Teacher." I think it will be of interest to such EDUCATOR subscribers as have to do with shorthand, and shorthand teachers, to know what particular weaknesses were pointed out by this experienced and observing teacher. Here they are:

1. Lack of general education.
2. Failure to require absolute accuracy in the students' work, that is, developing speed at the expense of accuracy.
3. Lack of complete familiarity with the text and system taught.
4. Inability to write shorthand with a fair degree of speed.
5. Talking too much in the class room about irrelevant matters, or wasting valuable time in telling the students what they already know.
6. Tendency to threaten, scold or nag backward or careless pupils.
7. Lack of the quality known as "ginger" in conducting a recitation.
8. Unfamiliarity with the methods and conditions of a modern business office.

In summing up, Miss Hoskin, mentioned as the cause of most of the foregoing defects, the general weakness of lack of interest in her work, on the part of the teacher.

It would be a good thing if every teacher of shorthand, or of other subjects too, for that matter, were to sit down to a serious task of self-examination, with Miss Hoskin's list of weaknesses within easy reach.

(Concluded on page 25.)



CERTIFYING PROFITS

A certain firm decides to transfer its business to a corporation and wishes to have the annual net earning capacity based on the results of the three years ending December 31, 1912. The firm prepares a statement from its books as set forth below and

calls in an accountant to verify it. On examination the accountant finds the statement correct according to the books, but in his opinion the amount charged for depreciation is insufficient by \$2000 a year:

PROFIT AND LOSS ACCOUNTS FOR THREE YEARS

	1910	1911	1912
Salaries and commissions	45,327	47,395	51,294
Wages—not manufacturing	5,735	6,824	7,241
Rent	10,000	10,000	11,500
Taxes	2,300	2,300	2,450
Insurance	1,500	1,500	1,575
Traveling expenses	24,296	29,825	31,247
Partners salaries	10,000	10,000	10,000
Depreciation—fixtures	1,026	1,074	1,528
—plant	3,150	3,276	3,427
Printing and stationery	3,274	3,542	3,764
Home office—expenses	20,212	21,006	21,325
Branch offices	1,073	1,121	1,304
General expenses	9,463	9,721	10,426
Interest on partners accounts	5,327	5,431	5,753
Other interest	5,001	5,723	5,948
Delivery expenses	5,270	5,400	5,591
Boxing, packing and shipping	3,194	3,276	3,542
Freight outward	1,227	1,246	1,274
Donations	570	592	613
Bad debts	5,271	5,623	5,470
Net profit	52,601	53,741	62,748
Gross profit	216,417	228,616	248,015

Required first to adjust the profit and loss account so as to show the net earning capacity for each of the

three years and draft a suitable certificate to accompany the statement rendered by the firm.

PROFIT AND LOSS ACCOUNT OF A CERTAIN FIRM—THREE YEARS

	1910		1911		1912	
	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
Gross profits		216,417		228,616		248,015
Less: Gross expenses, viz:						
Salaries and commissions	45,327		47,395		51,294	
Wages not Mfg.	5,735		6,824		7,241	
Rent	10,000		10,000		11,500	
Taxes	2,300		2,300		2,450	
Insurance	1,500		1,500		1,575	
Traveling expenses	24,296		29,825		31,247	
Depreciation—fixtures	1,026		1,074		1,528	
—plant	3,150		3,276		3,427	
—adjustment	2,000		2,000		2,000	
Printing and stationery	3,274		3,542		3,764	
Home office—expense	20,212		21,006		21,325	
Branch office—expense	1,073		1,121		1,304	
General expenses	9,463		9,721		10,426	
Delivery	5,270		5,400		5,591	
Boxing, packing and shipping	3,194		3,276		3,542	
Freight outward	1,227		1,246		1,274	
Donations	570		592		613	
Bad debts	5,270	144,888	5,623	155,721	5,470	165,566
Net earning capacity		71,529		72,895		82,449
Partners salaries	10,000		10,000		10,000	
Interest on partners accounts	5,327		5,431		5,753	
Other interest	5,001	30,928	5,723	21,154	5,948	21,701
Business profit		50,601		51,741		60,748

“To whom it may concern:

“We certify that we have examined the books, accounts and records of a ‘Certain Firm’ for a period covering three years ended December 31, 1912, and that the earnings, expenses, earning capacity and business profit are correctly stated in above statement.”

In an investigation of a partnership or private concern which has for its

object the conversion of the firm into a corporation the accountant is usually asked to give a certificate of the profits earned for inserting in a prospectus or statement to be placed before the public and as the accountant's certificate is one of the main items in the statement upon which the public concentrate their intention in deciding whether they will invest in the

company or not, it is of the utmost importance that this certificate should be accurate.

The period of investigation is generally three years, but five is better. The time that the investigation covers must be expressly stated in the certificate and which is generally up to the last closing date. If the books have been regularly audited by an accountant the investigating accountant may assume they are mathematically correct, but if they have not been audited, he must ascertain their correctness himself by whatever means in his judgment is necessary.

The accountant should first of all compare one year with another and note any fluctuation from year to year, and if so he must ascertain the cause. He should also ascertain the percentage of gross profit on sales and see whether they are reasonably uniform and compare favorably with other undertakings of a similar nature.

The falling off of expenses or increase in revenue toward the close of the period prior to the date of the investigation must be fully accounted for and no pains should be spared to verify any explanation offered as to such differences.

For the purpose of a certificate attached to the prospectus or statement of a new company it is usual to make certain adjustments in the profit and loss accounts which would not ordinarily appear in the accounts of a going concern—arising out of the difference between a special investigation and an audit—the former being primarily done with a view of verifying the Profit and Loss account and certifying as to the business profit of an undertaking, while the latter is made for the purpose of certifying to the present financial condition as shown by the balance sheet.

These adjustments in all ordinary cases include such items as interest on partners' capital, interest on loans and partners' salaries—which may all be properly added to net profits, but the fact that they have been added must be clearly stated.

Partner's salaries—there does not seem to be reason why management expenses should be omitted any more than any other necessary expenses. The difficulty is, however, as stated by the leading accountants, to fix what amount would be reasonable.

Interest on partners' accounts and interest on loans cannot be construed as a business expenditure; it is rather a charge against shortage of capital.

Depreciation is a very debatable item and unless it can be reasonably ascertained it should be omitted leaving the matter to those who may be interested. If not stated in accounts it should be clearly stated in

the certificate. Extraordinary losses should be excluded as well as extraordinary profits—for the reason the object of the investigation is to arrive at the normal profits of an undertaking.

Under the heading of extraordinary losses would fall such items as—losses by fire not covered by insurance, losses through breach of contract, etc. And under extraordinary profits such items as—Profit on fire covered by insurance, profit on part of plant sold, profit on sale of patent, profit received from a railway or city for compulsory removal of premises.

Finally, the accountant must under no circumstances prophesy as to the future of any company when making his report.

Marshall's Mental Meanderings — Continued from page 20.

Brains Will Still Everybody is watching the Be Needed performances of the stenotype. There is no doubt that the advent of this ingenious little machine is causing more of a flurry among commercial educators than has any event since the invention of the typewriter. Naturally there is much divergence of opinion concerning it, many of the opinions no doubt being more or less biased by self-interest. On the one hand, some of the stenotype enthusiasts are claiming that the machine will soon render obsolete and useless every existing system of shorthand, for the alleged reason that the stenotype can be learned in half the time and will give double the speed results of shorthand. On the other hand, the sellers of shorthand systems do not appear to be worried, and can give you a hat full of reasons why the stenotype can never replace shorthand to any serious extent. The editor of the "Shorthand Writer" goes further, and in a carefully written article virtually accuses the stenotype promoters of misrepresentation, and declares that the new machine has not, in public tests, made good the claims of its advocates. Furthermore, Mr. James asks significantly why the stenotype experts have not put in their appearance at the shorthand contests if they are able to take dictation more rapidly and accurately than such shorthand writers as Marshall, Behren, Bottome, Swem and Miss Wood. There is one point however upon which I think there will be general agreement. It will take out as much brains, and intelligence, and preparation, and hard work, to make a successful stenotypist as it takes to make a successful stenographer. Steel levers and keys, however, cleverly combined can never take the place of human nerve centers, and thought waves. By way of analogy it may be not out of place to remind the over-enthusiastic stenotypists that when the typewriter came into use fifty years ago, its friends predicted that pens and pencils would soon go to the scrap heap. Yet the old-fashioned steel pen continues to be on the job, and is just as necessary as ever. I suspect the same thing will continue to be true of the stenographer's notebook.

A New Commercial School Organization

AN OUTLINE OF THE PURPOSE AND WORK OF THE NATIONAL ASSOCIATION OF ACCREDITED COMMERCIAL SCHOOLS.

The plan of re-organization was presented to the National Association of Private School Managers, Chicago, Dec. 29, 1912. The plan contemplated closer and better control of the affairs of the Association, increased dues, and more effective work along the line of business education. Largely on account of the high membership fee, I think the plan was rejected by the Association, but was taken up by twenty-

five well-known school men and carried out in its entirety; so that there now exists another organization known as The National Association of Accredited Commercial Schools. It is the purpose of the new organization to spend ten thousand dollars or more each year in placing business education before the general public in the right light. In addition to a publicity bureau, which will take advantage of every opportunity to secure favorable general publicity, considerable money will be spent in a direct advertising campaign in magazines of national circulation, notably "The Saturday Evening Post," "The Literary Digest," "The World's Work," "Everybody's," "Ainsley's" and perhaps two or three others, depending upon the size of our appropriation. All of these advertisements will be aimed at the young man or the young woman who is anxious to rise to a higher earning-capacity plane. The young person who is interested will be directed to write to an executive secretary, from whose office the inquiry will be answered, and also distributed among the schools in the territory in which the inquiry originated.

The result will be that the individual schools will secure considerable patronage directly, in addition to the prestige that they will have by reason of their membership in the Association. No schools will be admitted or retained that do not measure up to a fixed standard of excellence. Certificates or diplomas will be issued to graduates of accredited schools directly by the Association. A universal employment department will be maintained, which will enable a student of a school in San Francisco to receive the help of a school in New York in securing a position, should such student go to New York.

It is hoped, too, that a little later a plan may be evolved providing for the transfer of unused tuition from one school to another; and there will be various other similar features that will make membership attractive.

However, the most valuable feature of the organization will probably be the work that it will do in standardizing and elevating instruction in the business branches. In time, accredited commercial schools will be recognized by higher institutions of learning, and graduates of such commercial schools will receive certain recognition in colleges and universities. Higher educational standards in our line of work, of course means better teachers and more effective teaching. It is easy to see that the new organization has before it all of the work that it can possibly care for, and it is also easy to see that while the field is big, the results accomplished will be tangible. In other words, each school will immediately discover that it is daily reaping the benefits of its membership. It will take a little time to get the whole enterprise to running as it ought to run, but there is nothing visionary about it; nothing speculative; nothing ethereal—it is simply an organization along lines that have proved wonderfully successful in other callings, and there is every reason to believe that the same plans will succeed in the school business.

The organization, The National Association of Private School Managers, is in no way affected by the new organization; but it is my opinion that the old organization will become more of an educational body than otherwise—simply because as at present constituted, it can never do effective work for the business manager. Personally, I expect to stay with the National Association of Private School Managers, and to give it all the time, and in every way possible, my heartiest support. I feel that I owe it this support for the good that it has done, and I know that it can still do a good work as part of the Federation; but the new organization is much broader in its conception than anything else that has ever been offered to our fraternity, and at the same time, it is short of all some of the other plans for the betterment of business education which history has recorded as failures.

The National Association of Accredited Commercial Schools is organized temporarily under a mutual agreement which becomes effective when it has been signed by one hundred schools. The temporary officers are: B. F. Williams, President; H. E. V. Porter, Jamestown, N. Y., Secretary; D. C. Rugg, Minneapolis,

Treasurer; Charles M. Miller, New York City, Vice President Eastern Division; Enos Spencer, Louisville, Kentucky, Vice President Southern Division; H. E. Boyles, Omaha, Vice President Central Division; A. Arnold, Denver, Vice President Western Division. The four Vice Presidents, with the President, the Secretary, and the Treasurer, make up the Board of Governors, who are ex-officio chairmen of the various committees. There will be a paid Executive Secretary, who will give all of his time to the interests of the Association. Of course this man will not be employed until we get on our feet, but we intend to get a good, live, aggressive, conscientious man who will make a noise like work.

B. F. WILLIAMS,
Des Moines, Ia., Dec. 24, 1912.

MEMBERS EASTERN COMMERCIAL TEACHERS' ASSOCIATION AND TEACHERS IN GENERAL.

Atlantic City, March 20-21-22. Easter Week End.

In the January number of "THE BUSINESS EDUCATOR" under the heading, "Association Ideals" were the following statements:

"The function of associations is twofold; social and professional. In association programs ample opportunity should be allowed for social intercourse to permit members to become socially acquainted with each other. Our association program makers will therefore do well to provide for social contact."

"The professional basis of association work should provide for an exchange of ideas, in order to make for better teaching. This exchange of ideas is best secured through a *large number of speakers rather than through a small number*. Expressions from the many help more than expressions from the few. An opportunity should be afforded every one to say something."

"Too frequently programs are based upon entertainment rather than upon instruction. Now, both are all right, but the instruction is absorbed best when given in *small doses* and the entertainment serves best when it partakes of a social nature."

We feel sure you agree with the writer of the above statements, and it gives us much pleasure to announce that the above ideals could not have been better carried out if your committee had been in possession of these suggestions before planning the Atlantic City Convention.

See how we have recognized No. 1. You may eat, sleep, attend the meetings, see the exhibits, banquet, meet your friends, etc., etc., all under the same roof—that of "The Rudolph." You can't avoid social intercourse under these conditions and this splendid opportunity for the renewal of old friendships and formation of new ones will appear strongly to every member.

With the program well under way it is safe to say that no less than 100 teachers will speak briefly. Isn't this living up to the second ideal expressed above? "Instruction" not entertainment is the key note of the program—in small doses too—just large enough to prove effective.

A partial list of subjects was printed in the magazines last month. The complete program will be mailed early in February. A few names will be printed in the program, but remember, time will be reserved for you and we want you to begin now "boiling down" your contribution to the discussion of the subjects in which you are particularly interested so that we may have the full benefit of your valuable experience without losing what your brother or sister teacher may wish to contribute. Brevity and exactness will be required to make this unusual program a success.

Our plans are such that we do not fear the counter-attractions of Atlantic City. You can enjoy all the pleasures of America's greatest ocean resort and miss not part of the finest E. C. T. A. program in the history of the organization. Make your plans to attend now.

EXECUTIVE BOARD.



ARITHMETIC

O. S. SMITH,

Cass Technical High School, Detroit, Mich.

Article 2

Having considered the preliminary matters of classification, assignment of lessons, and home-work, let us now consider the question as to the most advisable method of conducting a class-room exercise.

The question as to the best time of day for holding classes, is one upon which a great deal could be said, but since these articles are not intended to treat the subject from the technical or pedagogical point of view, but rather from the purely practical, suffice it to say that, if possible, the early periods of the day should be selected for the arithmetic classes. Generally the least advanced classes should come first and the more advanced classes, later. Here we will proceed with class B first.

If the duller students are taken first when they are fresh and vigorous, they will be more capable of concentrating their minds on the subject—and lack of concentration is usually their most serious drawback. Future work with this class should proceed upon this supposition almost entirely, viz, that the ability to concentrate is undeveloped.

Suppose there are from twenty-five to forty students in each class, it will be physically impossible to approach each one and to inquire as to his success with each problem assigned for the lesson, we shall have to content ourselves therefore, with a more general method of procedure.

Let the teacher first ascertain whether any one of the class had trouble in getting the first problem correct; the second problem; and so on through the list. Almost always it will be found that one or more of the pupils did have trouble with some particular problem of the lesson, and will be glad to have assistance.

After some student has explained this problem in class, it should then be put on the board by some one. The board work may be done by the student who was not able to get the problem before class, or sometimes it is advisable to have another student do the board-work and the teacher explain the problem thoroughly, especially if it is very difficult. For the first day, this work need occupy but little time as most of the problems are simple, and the

time is needed for some drills that have been prepared.

After assigning the next lesson, let the teacher ask all the class to put away books and pencils, and prepare for some mental work without such auxiliaries as those of which they have just disposed. Here is a good opportunity for the teacher to give many of the students their first lesson on concentration and mental reliability, demonstrating that such things as pencils and pads are only to assist, not to do the work.

At the beginning, the average commercial-school student uses in all his arithmetical calculations, about three times as many figures as are necessary; and the very mass of these figures tends only to confuse him, and to afford a hiding place for errors. These useless figures are like so many mill-stones tied about his neck, and small wonder it is that he usually sinks in his first efforts to swim to shore!

Pencils and pads are mental crutches and the students should learn to do without them, for it is only when he feels free from such encumbrances, that he will enter into his work with zeal.

During the remainder of this class-period, all work should be done mentally, the first questions being carefully framed so as to encourage the class.

A list like the following should be ready: $\frac{1}{2} + \frac{1}{2}$; $\frac{1}{3} + \frac{1}{3}$; $\frac{1}{4} + \frac{1}{4}$; $\frac{1}{5} + \frac{1}{5}$; all these fractions having numerators of one they will be easily added without the aid of a pencil and pad. After several such combinations have been made the teacher should explain that the same results are obtained by adding the denominators and making this amount the numerator of the sum; multiplying the denominators and making this product the denominator of the sum of the two fractions. A few more questions along this line will suffice.

Then take such combinations as $\frac{2}{3} + \frac{1}{3}$; $\frac{3}{4} + \frac{1}{4}$; $\frac{2}{5} + \frac{3}{5}$; etc., allowing plenty of time before calling for an answer, so that the slowest student may have plenty of time to add the numbers, thus giving him encouragement.

So far we have added only proper fractions and from here on we can take small mixed numbers such as $2\frac{1}{2} + 3\frac{1}{3}$; $4\frac{1}{2} + 2\frac{1}{3}$; $3\frac{1}{4} + 4\frac{1}{5}$; etc., gradually

increasing until combinations of three and four numbers are made with ease and accuracy.

This recitation period can be made profitable to the student in showing him that he has faculties he has never called into use before, and that after all the main thing desired in a solution is exactness of result. Strange as it may seem, yet it is a fact, nevertheless, that the average student after short practice in this mental calculation, will get results better, i. e. more often accurate, and more quickly, than when allowed to use pencil and pad. We shall not inquire into the psychology of the situation; but the fact remains that the teacher who pursues this system of mental-calculation, will certainly be surprised at the results obtained.

This may almost amount to saying that if students cannot add fractions on paper, let them add the fractions mentally, and to a large extent that is exactly the point of contention. Most commercial-school students have some knowledge of the theory of arithmetic, but they are accustomed to seeing all the work on paper and naturally enough, not being required to remember the figures, their minds wander, with the consequence that all sorts of errors ensue. Now, put these same students where they cannot rely upon the sense of sight, and they will then be required to concentrate their minds upon the work, with the result that they will proceed with greater speed and accuracy.

A class-room exercise along this line will invariably cause the students to leave the room in good spirits, and to be anxious for the period to arrive again.

It is a simple matter to prepare material for these mental drills, and plenty of it should be kept on hand, and when once prepared, it can be used indefinitely with future classes. It will be advisable to prepare this material on small sheets of paper, say about 4x6 inches, and group it in some logical order. At the next session of this class, after disposing of home-work and other routine matters, these drills may be again taken up.

A mental drill, in addition of integers, will be useful and can be arranged about as follows:

46	74	29	38	26
39	18	47	21	48

Let the students answer only as to sum, then, only when called upon, and when they show facility in performing this work, put another number in the combination, making three numbers to be added:

17	16	21	42	16
16	14	29	11	29
12	12	36	19	54

This will give more difficulty and with it a greater sense of enjoyment, and as a consequence, greater enthu-



TYPEWRITING

MISS E. B. DEARBORN,

Director Commercial Studies, Y. W. C. A., Cleveland, O.

I have been having grave doubts for some time as to whether my class in typewriting, beginning in September, were doing the very best they could, so yesterday I decided to find out for sure.

At 11:30 I placed the following sentence on the board,—“Trusting operators will take advantage of above moderate quotations,” I told them that I would take everyone out to lunch who could write 50 words of that sentence in one minute without error by Monday noon. Greatly to my surprise one pupil, evidently fearing that I might change my mind or become financially straitened before Monday, decided to take advantage of my offer at once, and proceeded to do so.

I suppose, according to superstitious belief, that we should be prepared for anything that happens on Friday the thirteenth, but I confess I was slightly surprised, to put it mildly. I got what I went after, it is true, and I was more than paid for it, because it revealed to me two things; first,—how honestly blind pupils are to their own possibilities, until something comes along to arouse them and force them out of old ruts into new; and second, it was brought home to me more forcibly, the influence on a class of one good leader who dares to break away and forge ahead of the others. Yesterday afternoon the pupils nearly worked themselves to death to accomplish that 50-word stunt. They won't all do it, but two more bid fair to now and I hope they will succeed, for if they do, the whole class will be quickened into new life; and before they get too well settled in this jog, I shall try and find something else to wake them up. One of the pleasant features of such a test is to see the genuine surprise on the part of the pupils when they realize what they have done.

Touch typewriting, real touch typewriting, is so new that most schools, I find, have only touched the fringe of its possibilities; and most pupils accept that very moderate degree of success as their pattern and with all leisure proceed to work toward it, feeling justified in themselves when it is accomplished. But when we are fortunate enough to find some one pupil who is brave enough or trusting enough to allow you to push him ahead of his fellows, making a path of his own, he will quickly become a

recognized leader in his class, and all the others will come trooping after him. As soon as he becomes conscious of the fact that he is being pursued by his fellows, making a path of his own, he will become still more venturesome and he will keep on climbing as long as he is pursued; (always providing that he is made of “leader” material) but the chances are more than even that he will stop when his fellows no longer press on his heels. It would, indeed, be contrary to nature if he did otherwise.

And now I wish to speak of a very profitable visit I made at Cleveland's Commercial High School Friday evening, December 13. A reception was given to the parents and friends of the pupils of that school. After the visitors were very pleasantly entertained for nearly an hour by the High School Orchestra and Glee Club, the school was divided into groups, each group going to a separate class room where demonstrations of their regular class work was given. The enthusiasm and pride which the pupils took in displaying their achievements was pictured on every face, and a more earnest, serious-minded company of students one would rarely expect to find.

A demonstration in Typewriting by two seniors, who graduate in February, was particularly interesting, as showing the speed and accuracy which they had attained during their two years of study in that line. Before a very admiring company of visitors and envious under-class students, one young lady accomplished one-hundred-fifty-three words of the following practical paragraph without error in one minute:

“I do all a man with a will can do for the lad and if it be of no use to me it may do the lad a lot of good for a time to come and so I am sure he will not be last to say that he has had all the aid a lad of his age may get or may ask me to give on such a work as he has to do and I hope he may make use of all the aid that he has had in a way so as to show his good will.”

The second young lady wrote,—“It is the duty of the man to do me a turn and he is to do it if he can,”—at the rate of two-hundred-thirteen words a minute without error.

As I looked around on the faces of the younger pupils, I was sure I could read in each a resolve to equal those records or beat them when their turn should come.

After this demonstration I wanted to see the work which lead up to such splendid results, and so I went in to visit a beginning class in Typewriting. Here I found them writing the speed sentence which I have before quoted, but that which was particularly pleasing to me was the perfect technique which was displayed. It was very evident that all the little details of position, touch, fingering, carriage reversing, attention to matter and not to key-board, all these items, seemingly small in themselves but which will grow so large in a little time that they literally devour success, were looked after right from the start.

I believe that these public demonstrations are one of the best things that can be introduced into our school work. As soon as the parents of our pupils see and understand more fully the possibilities to be attained in a subject like Typewriting, they are not going to sit by and allow their son or daughter to choose a lower standard. It is the exceptional parent who voluntarily acknowledges at the start that his son or daughter is not just as smart or a little smarter than his neighbor's, and it is right that he should think so; for a big gain is made if he will only consistently hold to that thought.

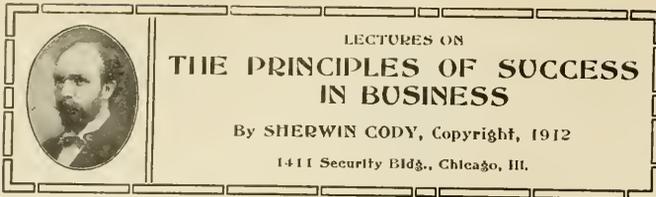
Arithmetic—Continued from page 24.

get an idea of what this means, let anyone write the nine digits over and over again until there are 2500 figures, and note the time required to write them.

The following method of multiplication is easily learned, just as easily applied, and saves several figures. In 26×43 , first multiply the units $3 \times 6 = 18$, the result being 18, (1 ten and 8 units) write the 8 as the first figure in the product, keeping the 1 to add to the next product, which is $(3 \times 2 = 6)$. This is tens multiplied by units and produces tens $(3 \times 2 + 1 = 7)$. This should not be written down, but added with the next product. Then $(4 \times 6 = 24)$, the next multiplication, this is tens also, $(24 + 7 = 31)$; this is 31 or three hundreds and 1 ten. The 1 should be written in tens' place in the product, carrying over the three to hundreds. $(4 \times 2 = 8)$ These numbers are tens times tens and produces hundreds, therefore we have 8 hundreds + 3 hundreds, or 11 hundreds and write this number in hundreds' and thousands' place, thus having 1118.

This form of multiplication is very simple and one or two explanations to a class is usually sufficient to enable them to grasp it, and then if followed, by a number of drills, they soon acquire facility in its use.

Numbers up to about 35×85 should be multiplied mentally, and above these figures the teacher should write on the board, the multiplier and multiplicand, so that the student will not have to burden the mind with remembering the numbers to be multiplied. I have had students become so adept in this method of multiplication, that they would have an answer almost as soon as the numbers were written on the board.



Lecture XIII.

HOW WORKERS MAY BUY SUPERVISION FOR THEIR OWN BENEFIT.

In the case of the pig-iron handler, if he had been able to go to the management and say, "I have learned how to handle 47½ tons of iron in a day instead of 12½; will you pay me 8 cents a ton instead of \$1.15 a day?" he probably would have been taken up on his offer and he would have been earning nearly \$4 a day instead of \$1.85 a day, as he did when the management taught him. He could not have invented the science of handling pig iron, but undoubtedly he could have gone to a teacher of science, had there been one available, and by paying \$100 to teach him the science he would have increased his earning power perhaps \$750 a year. That is interest on \$7,500 at 10 per cent. So \$100 invested in education, plus the initiative necessary to go after the education, would have been as good as a personal capital stock of \$7,500. How much is the initiative to go after the education actually worth in that case? What will the education you are getting be worth to you?

Lecture XIV.

WHO PAYS FOR SUPERVISION?

Mr. Sheldon tells of a young woman in a Pittsburgh retail store where most of the saleswomen were getting \$5 to \$8 a week. She kept track of every customer who came to her counter, notified them by postal card or telephone every time there was a special sale in which they would be likely interested or there were any "bargains" they would wish to take advantage of.

Her efficient service to customers was so valuable to the firm that she was finally getting \$3,000 a year. She was her own supervisor; she did not need supervision paid for by the firm.

Who really was paying for the supervision of the girls who got only \$250 to \$400 a year?

Lecture XV.

THE SAVING OF WASTED MOTION.

Frank Gilbreth, in his book on "Motion Study," tells how a stranger passed him on the street one day when he was laying bricks and told him he was wasting a great many motions.

Each time he wanted a brick he stooped over and picked it up from the floor, and so with each brick he was lifting the weight of his heavy

body over and over again, which he would not have to do if the bricks were on a level with his hand.

Then the bricks were all mixed up in a pile and he had to toss each one up in the air two or three times to see which was the best side to place outward. This might have been saved had a cheap boy placed all the bricks in a row with the good side outward, so saving the time of the high-priced bricklayer.

Where he was taking out on his trowel each time enough mortar to lay one brick he found if he had a deeper mortar box he could take out enough to lay several and spread this mortar for several bricks at one movement of the hand instead of with one movement for each brick as before.

In all he reduced the motion necessary from 18 to 3 in many cases, or 6 at the most.

What was the value of this discovery to the entire bricklaying industry? Is the entire bricklaying industry to-day saving these 12 or 15 wasted motions? If not, why not?

What is a saver of wasted motions worth in any business?

Lecture XVI.

DISTINCTION BETWEEN SUPERVISION AND DIRECTION.

In our study so far we have found that two elements enter into the work of the manager—that of discovering and teaching a new science of work, and that of watching employees after they have been taught this science.

If there is a science of handling pig iron and a science of laying brick, there are thousands of other sciences in business, and to develop these sciences and teach them to employees is the proper work of managers.

Supervision, properly speaking, is watching employees after they have learned the new science to see that they do not make errors. To perform the work in the grade of employment in which one finds one's self at maximum speed without errors is 100 per cent efficiency.

The best of us make some errors, so no one ever really attains 100 per cent efficiency, however near we may approach to perfection. Lindley Murray, the great writer on English grammar, had half a dozen glaring violations of his own rules in the nineteenth edition of his book, and no doubt his attention had been called to many others in his earlier edi-

ions which he had corrected. In this case, the general public was his supervisor. What are the errors of the office boy, the stenographer, the bookkeeper, the salesman, the office manager, which ought to be eliminated? The first step toward improvement is to make an inventory of our known errors so we can go systematically about eliminating them. Prof. Wm James has said that careful investigation has proved that the average man does not use over 10 per cent of his brain cells. Are you letting 90 per cent of your brain cells go to waste?

Lecture XVII.

ERRORS OF THE TEACHER.

As it is easier to see faults in others than in ourselves, let us begin with the teacher.

The teacher makes an error if he works his pupils too hard. The brain becomes dulled and fails to remember and the harder the teacher tries to make the pupil learn the less is actually accomplished.

Perhaps the error in that case is in keeping the pupil's mind too long on one point without variety or change. Systematic study and rest gives the best results, and the manager in the office must see that his employees get variety. If they are working on one small operation he should make them stop and rest at regular intervals, even if they would like to keep right on, for he knows they will accomplish more during the day if they work half an hour and then rest five minutes than if they work three or four hours without rest.

The teacher who worries his pupils makes an error, for the worry causes the formation of poisons in the brain, which weakens efficiency.

The teacher makes an error if he does not show them point by point how to learn their lessons, but merely punishes them if they fail. The manager of an office makes an error if he merely tells an assistant what he wants done without finding out if the work is understood; and then discharges the employee when he finds the work not done. He must make sure his instructions are fully understood.

The teacher makes an error if he goes on teaching pupils what they know already. The manager makes a similar error if he keeps on watching his employees all the time, even when they have become quite capable of getting along just as well without watching. He not only wastes his time, but prevents the employees from developing their powers. The teacher must give pupils new work just as fast as they are capable of handling it or they will make less progress than they should.

Lecture XVIII.

ERRORS IN THE OFFICE.

Errors are of two kinds—errors of omission and errors of commission. It is much easier to eliminate all errors.

(Continued on page 30.)



COMMERCIAL LAW

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Guaranty and Suretyship.

A guaranty is defined as a promise to answer for the payment of some debt or the performance of some duty. In the case of the failure of another person who is, in the first instance, liable to such payment or performance. The word guaranty signifies much the same as the word warranty and these words were formerly synonymous terms. A guaranty being a contract, must possess all the elements of a contract and must answer the requirements of the Statute of Frauds to be of binding effect. A guarantor's contract is a contract collateral to another contract and must have a consideration, to support it. A valuable consideration, however small, if given in good faith, is in the absence of fraud, sufficient to support an action on a contract of this kind. If the guarantor's contract is made at the same time and with the principal contract and constitutes the essential grounds upon which the principal contract is made, the same consideration will support the two agreements. A guaranty which is made after the principal contract has been delivered and taken effect as a contract requires a distinct consideration to support it and if such guaranty does not express any consideration it is void where the statute of frauds of the state requires the consideration to be expressed in writing.

There are three parties to a contract of guaranty or suretyship and these parties must not be incapable of making a contract, naturally or legally.

A person who makes a contract of guaranty should be careful to clearly express his true intent for a court will construe the words used as strongly against the guarantor as the sense will admit. Contracts of guaranty are always given such a fair and just interpretation as will cause them to attain the objects and purposes to which they are applied.

Guaranty differs from endorsement and it differs from the ordinary contract of a surety. The leading difference between a guarantor and a surety is, the surety's promise to meet an obligation becomes his own immediately on the principal's failure to meet it, while the guarantor's promise is always to pay the debt of another. A surety is absolutely liable as soon as default is made, without

demand upon the principal whatever, or any notice of his default. Unless demand is made within a reasonable time and notice given in case of default, the guarantor is discharged to the extent that he may be damaged by delay. A guarantor is never a regular party to the contract—his obligation rests upon a collateral agreement. A surety is made a regular party to the contract and upon default, may be sued as a promisor.

The liability of a guarantor also differs from that of an endorser. The endorser contracts to be liable upon condition of due presentment of the instrument on the exact day of maturity and due notice given to him if dishonor, and he is absolutely discharged by failure in either particular, although he may suffer no actual damage whatever. The guarantor's contract is more rigid, and he is bound to pay the amount upon a presentment made and notice given to him of dishonor within a reasonable time. In the event of a failure to make presentment and give notice within such reasonable time, he is not absolutely discharged from all liability, but only to the extent that he may have sustained loss or injury by the delay.

A guaranty need not be in any particular form. When written on a separate paper, however, it should describe with sufficient accuracy the note or other contract it refers to and guarantees.

The rule requiring notice of the acceptance of a guaranty and of the intention of the party to act under it is very important. A party giving a guaranty has a right to know whether it is accepted, and whether the person to whom it is given means to give credit on the footing of it or not. Notice of acceptance of a guaranty is only necessary however where the instrument is merely an offer or proposal, acceptance of which by the guarantee, constitutes that mutual consent necessary to an enforceable contract. In cases of general guaranty or continuing guaranty, notice must be given of acceptance as stated for the guarantor is only making a proposal to guarantee. As has already been stated, immediate notice is not required—notice within a reasonable time is sufficient.

Both guarantor and surety promise to answer for another's debt or de-

fault but by reason of the different relations they bear to other parties of the contract, their rights and duties are much different. The surety being a regular party to the contract, we expect to see his name appear upon the contract with the maker of it and the only thing to indicate that he is not a co-maker is the word "surety" which he should place in apposition to his name.

The statutes of some states make the obligation of the surety a secondary one but in the absence of a statute to this effect, his obligation is a primary one and the creditor is not required to proceed first against the principal before he can recover from the surety.

The surety and principal may be joined as defendants in one suit, or the surety may be sued alone without any effort having been made to recover from the principal. If a surety is compelled to pay the debt he succeeds to all rights and advantages which were in the hands of the creditor and before he is entitled to take action against a co-surety, he must first seek relief from the principal. Only when he fails to obtain reimbursement from the principal can he maintain action against a co-surety.

A surety is a favored debtor; the slightest fraud on the part of the creditor will annul his contract. A mere delay in enforcing payment will not discharge a surety but an extension of time supported by a sufficient consideration will discharge him. Any agreement with the creditor which varies essentially the terms of the contract without the assent of the surety will release him from responsibility. Such an agreement cannot be considered a material change or alteration unless it places them in a different position from that which they occupied before. It is not necessary that a surety sustain injury by a change in the contract in order to be released for, in fact, in some instances he may be benefited. He has a right to stand upon the very terms of his contract; and if he does not assent to any variation of it, and an alteration of it is made, it will release him.

C. C. Guyett recently purchased from B. H. Spencer, Spencer's Business School, Schenectady, N. Y. Mr. Guyett reports that he has completely equipped the school with new furniture and typewriters. He states that his enrollment was very large on January 6th, and that the attendance is most encouraging. He also states that he is endeavoring to conduct the school in the best possible way so that each pupil will receive many times over his money's worth.

Mr. Guyett has already placed THE BUSINESS EDUCATOR on the supply list for his pupils. In this way each pupil will become a subscriber when he enters school. We think Mr. Guyett has done a wise thing in including a subscription to the journal with each pupil's supplies. We receive many letters from persons now engaged in business who took THE BUSINESS EDUCATOR while attending business college. These letters leave no doubt in our minds that they appreciate the value of the journal after leaving school even if they do not while attending school.

A HOUSE PARTY ON WHEELS

The Teachers' Spokane Club Trip

Number 3—Continued

BY E. E. GAYLORD, BEVERLY, MASS.

In Granite "Oh, girls, come on; let's climb Canyon up the brakeman's ladder, and walk over the cars to the one that is off the track." "All right," came the response, and soon Miss Emma Hagenstein, the irrepressible leader among the western group of ladies in our party, was climbing the brakeman's ladder almost as fast as she has climbed the professional ladder as a shorthand teacher in recent years in the Cedar Rapids, Iowa, Business College. Following her were a baker's dozen of the more adventurous and good-looking ladies in our Club. The rest, including some of the prettiest, preferred the more sedate, if also the more difficult, plan of surmounting boulders, skirting under brush, and floundering through holes—but they got there just the same; and no set of sweating mountain railway men ever had a more interested—or more interesting—audience than was seated on the nearby billboards and ledges. The film makers should offer a bonus to the engineer who can ditch an ancient freight car in a mountain Glen, just ahead of a tourist train. We wasted kodak ammunition wickedly on that derailed Armour car. I got two hazy pictures out of a dozen exposures, but Foxy Grandpa Faust caught every one on the fly just right, which goes far to justify his apt appellation.

Well, we must be getting on, but not until I confess that Roy Benton (whose father is the efficient principal of Benton's Business College, New Bedford, Mass. and I "lifted" a couple of toilet towels from our car, and slipped away around a bend in the Platte River for a real old-fashioned swim. The last time I tried to reduce to zero my weight is a memory of the joys of the "Old Swimm'n' Hole" was twenty years ago in the so-called city reservoir of Creston, Iowa. "Scandalous? Yes, of course, but no worse for me and my Creston Business College boys than for the four-legged critters that did the same thing in the broad light of day.

Well, that experiment was enough for twenty years. We waded through rich Iowa mud for twenty rods before we got to water knee deep, and we found none deep enough to swim in. We made up for it by taking a bath in the wash-tub when we got back home. So much by way of contrast. The Platte offered beautifully crystalline water, right off the Rocky Mountain snow fields, a fact that the bright July sun had caused us to overlook. Nowhere was the water more than waist deep, but the bottom was sandy and rocky, and we came out clean, and glowing with a healthful reaction. Maybe we did not crow over the benighted mortals who had not had a bath since they left home, and who, because of the delay caused by the derailed car, were to lose the bath to which all had looked forward as a particular souvenir of Glenwood Springs.

About noon we were again on our way toward Salt Lake City. The ride, always in sight of snow-crowned mountains, was delightful; the presence of the Assistant Superintendent insured some privileges not otherwise obtainable, especially since he was an exceptionally handsome man, whom the Misses Hagen and Dearborn took good care to entertain properly. So, as the evening sun was slipping behind the mountains, word ran down the aisles that we were to stop for five minutes at Helt Gate Canyon, to look down into that shuddering depth, practically from the edge of a precipice. Words are altogether too weak to convey an adequate picture of that view, but none of us will ever forget it, or the fact that the new one should have been a new slipping and factory one, from a train running at high speed, had it not been for the intercession of our Manager, Mrs. Yerex, with the railway official traveling with us.

Salt Lake City Mr. Carl C. Marshall wrote so entertainingly of the reception given to us by our brethren of Salt Lake City that I shall say

only that Mr. Marshall won new laurels by the statesmanlike address he gave at the Commercial Club luncheon, and that his presence was a veritable joy to the many members of the Club who count it a valuable privilege to call him their friend. It was pathetic to see him forced to hobble along on crutches, him, who has always been so physically, as well as mentally, independent; and I could not wholly help a certain constriction of the throat when he returned his cheery Chautauqua salute as our train slipped away into the twilight toward Ogden that beautiful Sunday evening, the close of a day that no one of us can ever forget. We were the recipients of many kindnesses at the hands of our generous professional friends in the several cities where we stopped, but I trust it will not be invidious to say that Salt Lake easily outdid them all in sheer extravagance of hospitality—and then they did it all over again—just to keep their hands in I suppose—when the California division returned through Salt Lake City the last of the month.

The Yellowstone "All out for Yellowstone!" came the cry, and, with hearts a-flutter, we stepped out next morning into an indescribably new air. Oh, what a tang there was to it; and then—Glory be!—we were to have a change of diet. We were to have some of the product of scientific cooking done by the domestic science teachers who are assistant matrons at the various Wiley camps—for, you will remember, we had elected to go through by "The Wiley Way," and we never made a better decision. There was not a disappointed or disappointing word or incident—save the mosquitoes—the whole way; and even the mosquitoes were not as cruel as the Hesperian Lizard (Mr. Raymond G. Laird, Head of the Department of Business Technique of the Boston High School of Commerce, when he is at home, if you please; as natty and suave a professional gentleman as you could find among the caif-paths of that bean-famous burg.) just plain Laird—alrightly plain at that, too. Why he and four or five other alleged respectable gentlemen normally began a rapid recitation of the virtues of their arboreal ancestors by entering into a solemn compact not to disturb or in any way retard the growth of their facial foliage while in the Park! Doesn't that show the thinness of the veneer? Well, as I was trying to remark, plain Laird in the day time, knotted a Bill Moose symbol (he didn't know what it was then, tho) around his neck, and draped it down over his turtleneck curls and sandy whiskers, and then spread the surplus over the back of his red, red neck, so as to discourage the mosquitoes; but, as Miss Emma Dearborn, the untamable Meriden, Connecticut, schoolma'am; now head of the commercial work of the Cleveland Y. W. C. A., and very dignified—yes, as Miss Dearborn sometimes rose to remark, this particular brand of "skeeters" were as big as robins. So plain Laird "got it in the neck," in a manner of speaking; but, natless, about nine o'clock, regularly, the mosquito cohorts respectfully withdrew, taking their javelins with them, that is, those that had not been broken off in the fight. Why? Jack Frost was our friend. By nine of the clock, Mr. Crisp Piptens was "all in."

Let me see, when I got into this nasty trouble, I was on the way to breakfast, wasn't it? We had to stop, and I simply could not get a more satisfactory reception. Active, soldierly men, quick and courteous, met us at Yellowstone Station. (We went in from the west side,) and in a jiffy we were being whirled down the stately pine-picketed aisles of Christmas Tree Park to a breakfast fit for an American king, the most exciting dinner of them all. Our train boys were courteous and efficient, and we were given all that we had paid for, but we certainly did welcome this change of cookery. And it was so good and plenty! Second helping? Why, certainly, and you were urged to have it, too. They said we would soon learn to eat, up in that rare altitude, and they spoke the gladness truth. It is a ponderous fact that M. A. Adams, of Meretta, Ohio, had not yet had his wrinkles smoothed out, though, to speak the frank truth, he was not in the Yellowstone Park at all, but in the Garden of Eden (Oh, yes, Eve was there,) and we all thought that might have something to do with the facial massage. By the way, Adams, was one of the first to break

that anti-barber-own compact. Now, who but Eve could make a real de-evolutionized man fall from whiskered grace like that? Anyhow, Adams enjoyed his meals while he was in the Park, and he enjoyed the scenery, what he could see of it—for he mostly sat in the rear seat, with a lovely and lovable, not to say a loved one, on either side of him. We married men envied him, but our better-halves were along, and we had to be good. Plain said, by the way, that he had been in the Yellowstone a few times surreptitiously ringing the breakfast bell ahead of time, after waiting before the closed dining tent until his frost-bitten toes began to whimper. If it had not been for the restraining influence of his charming wife, his already generous equatorial dimensions would have been seriously increased—seriously because of the present aerial movement of most prices.

In the tent office, before a roaring wood fire (I tell you the mornings in the Yellowstone country are cold,) we made our arrangements. We were duly tagged as the wards of the Wiley outfit; linen dusters and overcoats were dug out of the baggage—or veteran garments were rented at the office—and presently away we went on the long drive to the Upper Geyser Basin, where we were to camp for the night, and spend the next day and night—a drive for the day of some forty miles. Wagon parties were made up of those who were congenial to each other from five to nine in a wagon, four horses being used for the latter. Plain Laird and the so-called Gay-laird, with their much better halves, and little Harry, my youngest son, the mascot of the Club, chose a small wagon driven by Fred Robinson, Manual Training teacher in the Butte, Montana, High School, Mr. Robinson is a University of Michigan man, who has spent his vacations as driver for the Wiley people during the last three years. It was a pleasure to have for our driver a well-educated professional brother, who was entirely familiar with the ins and outs of the trip through the Park.

Before sundown we drew up with a flourish at the looking platform of the Upper Geyser Basin camp. Our tents had all been assigned, young men took our baggage, and we were soon enjoying the real "outdoor life" that for months we had dreamed of. The tent was large. It had a board floor, elevated above the ground somewhat. Partitions of canvas divided it into an entrance hall, where a sheet from a wood stove and into four bedrooms, each fitted with a large bedstead hammered together out of rough boards and saplings, but equipped with first-class springs and mattresses, and spotlessly clean linen, with plenty of blankets and comfortable, all of which we used thankfully, while the rest of you were steaming, an natural, in your Eastern and Central Western home dormitories during those early July days.

Along the road that day, and at the lunch station at noon we saw bears shuffling across the way and among the nearby trees. At first there were many ohs and ahs, but it was not long until the novelty wore off, and Mr. Adams' attention could hardly be distracted by anything so common as a bear. In fact Mr. Charles Ehlers, of the Jacobs Business College, Dayton, Ohio, had begun to make such a dent in the "Bourbon bunch" that he was immune to any such ordinary attraction as a lazy, well fed bear. He, indeed, had "other fish to fry," and it must be admitted that he kept the skillet moving!

As we came out from the dining tent that evening, the incense from the ghostly geysers rose to the blue sky silently; the frosty coolness of the air tempted us to the seats near a great heap of pine logs that had been arranged for evening campfires. The Riverside and the young men running a wire from one upright post, over the fuel for the fire, and on to another upright post. We learned that on this wire, later, another wire, a vertical wire would be hooked, and a mammoth corn-popper would be filled and slid over the fire and away again when necessary. But we did not wait for the fire, for we had the old-fashioned corn-popper, and we could soon play. That took me back eleven years, almost to a day, when I last saw the Riverside in action. A crowd of us went down, and there on the mountainside, just where my party had camped eleven years ago, were the tents of some "sage-brushers," as is the vernacular for those who



dive independently through the Park. The men and women of the party were down by the riverside, waiting for the Riverside to get into action. The "indicator" of the geyser showed that apparently it would not be long until the explosion would come, and yet we stood around for nearly an hour before it really "got busy;" but everyone agreed it was well worth waiting for. This time I got much closer to the vent—or vents—than before, and I discovered that I was wrong in my diagnosis before. The upper and larger vent that I supposed was the real mouth of the geyser, emits little but steam, while the other—the one from which I had dipped a pail of water just before the geyser went into action, was the real hot water vent. I had been closer to danger the other time than I realized.

After the Riverside subsided—some twenty minutes, probably, we all returned to the campfire. Already several score of other tourists were there, and someone proposed that the roll of the States be called, and all there who represented a given State were to rise when their State was called. I wore out my silvery vocal cords calling the roll, and Iowa and Illinois made such a hubbalooboo in responding that several clarion voices needed clarifying the next morning.

Commercial Teachers.

The Civil Service Commission will shortly announce an examination for the position of Principal Business Department at Haskell Institute. The position will pay from \$1000 to \$1200 per annum, with living quarters furnished. An experienced teacher of commercial subjects who is a good penman is desired. Those who are interested should write direct to the Civil Service Commission, Washington, D. C., for application blanks and date of examination.

Members of the Eastern Commercial Teachers' Association and Business Educators Generally.

WHAT? Annual Convention.

WHERE? Atlantic City.

WHEN? March 20, 21 and 22—Easter week end.

KIND? Different! Read what follows and see.

We have had some great meetings, but the best is yet to come, and if the scores of letters from members are to be taken as seriously, this best meeting is on its way and due to arrive in 1913 on the above days.

With a possible single exception, there will be no long papers this year. Short, well thought out and thoroughly tested solutions of perplexing questions which members have sent to the committee, will be presented by carefully selected leaders among our membership—then you will be given an equal amount of time for discussion, after which time a vote will be taken and recorded to show accurately the consensus of opinion on each question, and to give even the chance, but none the less efficient members, a time to register the results of their experience. Isn't this just what you have been waiting for? Not merely the lengthy statement of the experience of one man, but the net result of the combined experience of our 450 membership.

To carry out this program it has seemed best to hold our meetings in the convention hall of the Rudolph, which has been chosen as headquarters. This plan insures you against the loss of a single minute of the program, and yet enables you to see Atlantic City. No time may be lost between meeting and eating plans. With our 50 brief but complete presentations by "live wires," and twice as many speeches by those who will "rise to say a word," you will not want to run any risk of being tardy at any session. There will be action every minute and the committee's arrangements are such that you can be in the thick of it all the time.

THE PLAN.

To each member was sent a circular letter asking for some of the important problems which he has found difficult of solution. The response

was all that your committee could desire, and after a careful sifting of questions submitted, a number on each of the different departments of business education were selected on the basis of common interest and importance. Only those that applied to both public and private schools were chosen for the general program.

A leader will be chosen to present a solution of each question, and when he has finished an equal amount of time will be given to discussion by members, after which a vote will be taken on the question debated.

After the program is carried out it is expected that time will remain for discussion of other questions which may be suggested by the members.

An 8:30 to 9:30 special penmanship meeting is being arranged for and a similar meeting will be held for the discussion of the subjects suggested that are specially applicable to high school commercial departments.

A Partial List of Subjects

COMMERCIAL ARITHMETIC

1. What should be included in the commercial arithmetic course?
2. By what method should interest be taught?
3. To what extent has the introduction of the calculating machine affected the teaching of rapid calculation.

How can you obtain actual problems in commercial arithmetic?

SHORTHAND

1. What can be done for the student who cannot distinguish sound accurately?
2. Should the student's time be divided between theory and practice and how may a review of principles be secured?
3. At what place in the shorthand course should speed practice begin and what methods are recommended?
4. Should shorthand students be required to take work in bookkeeping, rapid calculation and business writing?
5. Should all shorthand writing by beginners be corrected, and how may careless notes in advanced shorthand be prevented.

BUSINESS WRITING

1. Does enthusiasm hold as important a place in the teaching of penmanship as the technical skill of the teacher?
2. Do you teach the students to use finger movement in small writing, or insist on keeping the fingers firm and executing entirely with the muscular or fore arm movement?
3. What portion of the penmanship hour do you devote to purely movement drills and how soon do you begin making the practical application to the writing?
4. How, if at all, should the element of speed enter into the teaching of penmanship?

BOOKKEEPING

1. What are the advantages of teaching bookkeeping by the class method?
2. Is it advisable to teach "accounting" to secondary school pupils?
3. How can we present the subject of drafts in the best way?
4. What is the best way of teaching and developing profit and loss statements and balance sheets?

5. To what extent should we give instruction in office appliances in connection with bookkeeping.

TYPEWRITING

1. Is it desirable to use shields in the teaching of typewriting, and if so, to what extent?
2. Should perfect work be insisted upon in all stages of typewriting instruction?
3. Are we getting the most out of time-savers that are a part of our typewriting equipment?
4. What attention should be given economy in the use of paper by the typewriting student?
5. Teaching vs. proofreading in the typewriting department.
6. Is standardization in the selection of typewriting machines desirable?
7. Can we insist upon the touch method in the evening schools and with students in the day schools who have but a short time to spend on the subject?

GENERAL

1. To what extent should drill be made a factor in teaching the commercial subjects? Is there enough drill in these subjects at present to make the work effective?

2. How can the work in all courses best be planned and conducted to develop initiative on the part of the students and impress them that supervision is costly, and that the more supervision he requires, the less valuable he will be?

3. How can we get the greatest value out of the adding machines as a part of our equipment? A large number of competent stenographers and bookkeepers are being sent into the business world. Is this the fault of the schools or the employing public?

HIGH SCHOOL QUESTIONS—FOR SPECIAL MEETING

1. Do the grammar school children enter private commercial schools and high schools well equipped prepared in the common branches to justify the introduction of elementary commercial work in the upper grades?

2. Is the two-year commercial course, when offered side by side with the four-year commercial course, commonly regarded as worthy of the differentiation necessary?

3. To what extent is it feasible for the commercial student to secure part time employment while attending school?

4. In view of the fact that a large number of students drop out of high school during, or at the end of the first year, is it not advisable to eliminate algebra and modern language from the first year of the course and devote that much more time to arithmetic, penmanship, English and bookkeeping?

MEETING PLACE

The convention hall in the Rudolph seats about 600 and is conveniently located on the ground floor. The use of this hall is given the association without charge.

BANQUET

The Rudolph has furnished us an excellent menu at a rate that enables us to place the price at \$1.75 per plate and cover all expenses. This is a lower price than we have been able to charge for several years and brings the banquet within the reach of all. Speakers and music will be above even the E. C. T. A. standard.

EXHIBIT ROOMS

Six large rooms across the corridor from the entrance to the hall have been set aside for the exclusive use of our exhibitors. These rooms are so situated that hundreds of thousands of visitors outside of our membership will be likely to visit the exhibits, thus adding materially to the value of display space.

HOTEL RATES

Atlantic City is a popular resort at Easter time, and early reservations should be made to insure choice of accommodations. The Rudolph has given us the rate of \$1.50 and up (two in a room) European plan and \$3.50 and up (two in a room) American plan. These rates compare favorably with rates in other cities where conventions have been held. No advance in the rate will be made by the Rudolph for Easter Sunday if those who wish to remain over, will give due notice of their intention to do so. This popular hotel is one of the largest in the City and accommodates 1000 guests. The American plan in Atlantic City will, we believe, prove more satisfactory to members.

RAILROAD RATES

We have every reason to believe that the usual rate of a fare and three-fifths will be secured. Excursions are run to Atlantic City at Easter by nearly all the American railroads and do better than the regular convention rate. Consult local agents.

PROGRAM

A complete official program will be mailed to members early in February.

CONCLUSION

Different, we said above. I have convinced you of the truth of our assertion? Can you afford to miss this great convention and the opportunity to spend Easter in one of America's finest ocean resorts? Make definite plans now to attend. The committee will be glad to give any further information upon request. Write the member nearest you, or the secretary.

EXECUTIVE BOARD

Edward H. Eldridge, President, Simmons College, Boston, Mass.
F. G. Nichols, Secretary, West High School, Rochester, N. Y.

F. A. Tibbets, Dickinson High School, Jersey City, N. J.
D. A. McMillin, Central H. S., Newark, N. J.
J. E. Fuller, Goldey College, Wilmington, Delaware.

F. H. Fisher, Fisher Business College, Winter Hill, Mass.
W. E. Bartholomew, State Education Department, Albany, N. Y.



The practical value of shorthand has again been emphasized in the fact that it has been made a requisite subject of instruction in the School of Journalism conducted under the auspices of Columbia University, New York. The Isaac Pitman system has been adopted and will be taught under the direction of Prof. F. K. Beyrout, the teacher of this subject in the Extension Classes at Columbia University.

The Alumni Association of the Walworth School, was formally organized on Saturday, Dec. 14th. At the meeting, which was held at the school, and which was largely attended, the following officers were elected:

President, J. M. Taylor; First Vice President, Madeline Schuck; Second Vice President, George Noa; Third Vice President, Grace Conway; Treasurer, Anna Fox; Secretary, Marion McGhee.

The purposes of the new association are the social and material advancement of its members. The social features will be similar to those of the usual organizations of this nature, and there has been added a practical feature to be known as the Efficiency Bureau, which will contribute to the material advancement of the members.

Through this Bureau the demand for expertly trained stenographers and bookkeepers, who have had the required practical experience, will be met.

The members of this Alumni will be found in all walks of business life, most prominent of whom, perhaps, is Mr. George B. Cortelyou, who, with many others, has evinced a great interest in the work of the Association. The school is the oldest business and stenographic school in existence, having been established in 1858.

Code—Continued from page 26.

rors of commission, real mistakes that can be pointed out, than to eliminate all errors of omission—that is to do everything that ought to be done. These are the negative and positive sides of the subject. The positives (doing all the things you ought to do) are much more important than the negatives (eliminating actual faults).

The private secretary of Pillsbury, the great flour manufacturer, once said to the writer of this, "Hardly a day passes that I do not make a mistake that costs the company at least \$5,000. What I try to do is to avoid making errors that cost the company \$100,000 to \$150,000. A few errors like that will make a big hole in the dividends."

For example: A stenographer in a hurry to get home omitted the street number in addressing the envelope that was to carry a bid for a big public contract. The bid was delayed a few hours and the contract was lost—a little hurried carelessness on the part of one stenographer cost the firm \$100,000.

The blame is not all hers, however, for the manager should have noticed the omission. Perhaps he should have taken no chances of delay in the mail by sending a messenger with so important a paper.

A bookkeeper charged with keeping a record of an advertising test made preparatory to a big campaign made a mistake of one figure, representing one dollar. The test showed a profit of 80 cents instead of a loss of 20 cents. On a \$100,000 expenditure this meant a loss of \$20,000 instead of a profit of \$80,000 in the particular case in question.

But what of the error of the manager who put out so large a campaign after so slight a test?

CATALOGS CIRCULARS

The Business College Journal, published by the Port Huron, Mich., Business University is before us. The editor, W. C. Wollaston, appreciates fine script for advertising purposes. On the cover page we are greeted by a graceful, well prepared cut of "A Merry Xmas and a Happy New Year."

"Progress," published by Parson's, Kans., Business College, J. C. Olson, editor, shows numerous school room photographs and gives other information to the prospective student.

The Gem City Business College is sending out a very attractive circular advertising their winter term. On the cover page is a unique design executed in their Normal Penmanship Department. The other part of the circular is high class, as is all the literature which comes from that institution.

Catalogs and circulars have been received from the following: Lawrence, Kans., Business College, Raleigh, N. C., Sault Business College, Sault Ste. Marie, Mich.

The Douglas, Georgia, Normal College Bulletin, shows that institution to be in a very prosperous condition. The specimens of penmanship in it show that A. A. Kuhl, principal of the Commercial and Penmanship Department, is receiving excellent results.

The Heidelberg Commercial College circular before us shows that institution in a very prosperous condition with a very good outlook for the future. The commercial department is now

in charge of Frank J. Miller and A. M. Reichard. The shorthand department is under the direction of Miss Katherine Quinn, and the telegraphy department is in charge of Eugene Gams. This school has enjoyed an enviable reputation for a good many years and we are confident the present corps of teachers will maintain the same high standards.

"Miller's Magazine" edited by Chas. M. Miller, of the Miller School, New York City, is before us. The Miller School is offering a very practical, up-to-date and thorough course to commercial students.

The annual catalog of the New Capital City Commercial College, Charleston-Kanawha, W. Va., is a very neat, carefully prepared representative of that school, which is in a very prosperous condition. The commercial department is under the charge of A. H. Dangerfield and the shorthand department under Miss E. M. Donnelly.

A souvenir program of the forty-seventh anniversary of the Spaulding's Commercial College, Kansas City, Mo., James F. Spaulding, A. M., Founder and President, is before us.

Many fine catalogs have been received, among them: one of the finest has been received from the San Antonio, Texas, Business College. It contains photographs, specimens of penmanship, and illustrations, which are very attractive to prospective students. All in all it is a high-grade catalog.

H. E. Darger and E. H. Fearon, of the Blair Business College, Spokane, Wash., recently raised a club of seventy-nine subscribers in that institution. As is well known, both of these gentlemen are penmen and teachers of the very highest order. Of course, we know that penmanship matters are taken care of in that institution

The New Jersey Examination, Questions in Bookkeeping and Arithmetic, November, 1912.

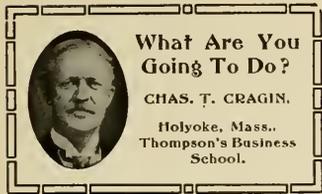
BOOKKEEPING

Complete the following set, making trial balance, business and financial statements and close the ledger.

M. C. Lee has closed his books preparatory to admitting Wm. Terry as a partner.

Lee's books show the following:

	RESOURCES	
Cash in safe	87.90	
Cash in First National Bank	695.10	
John Cook's note dated Sept. 16, 1912, at 30 days with interest at 6 per cent.	1,000.00	
Inst. valued at	2,400.00	
Real Estate valued at	5,000.00	
Jos. Weller owes	960.00	
Wm. Jamison	142.50	
	LIABILITIES	
Note favor Thomas Davis made Aug. 9th at 3 months	500.00	
1. Sprague due him	708.00	
Oct. 1—Wm. Terry invests cash equal to the present worth of M. C. Lee		
Oct. 2—Bot Chas. Wells 5-10, 2-30, 1-60		
400 yds. Ingrain Carpet	491 $\frac{1}{2}$	
400 yds. Linoleum	67 $\frac{1}{2}$	
600 yds. Tapestry Brussels	65 $\frac{1}{4}$	
Oct. 3—Paid taxes \$100.00		
Oct. 4—Sold E. B. Allen		
350 yds. Tapestry Brussels at	1.20	
Received cash \$200		
Note 2 mo. \$150		
Balance on account		
Oct. 7—Accepted a 10 day draft drawn on us by L. Sprague for \$468.		
Oct. 8—Discounted our note favor Thos. Davis. Paid proceeds in cash.		
Oct. 9—Received cash of Joseph Weller on account, \$650.		
Oct. 10—Paid Chas. Wells cash in full, less discount.		
Oct. 11—Bought of Knowles & Johnson		
200 yds. Matting at	33 $\frac{1}{2}$	
800 yds. Oilcloth	35	
140 yds. Linoleum	68	
Gave out note 10 days for \$200		
Cash \$80		
Balance on account		
Oct. 14—Sold S. H. Reed 5-10, 2-30		
600 yds. Oilcloth at	45	
100 yds. Linoleum	84	
40 yds. Matting	50	
Oct. 16—Received cash in full with interest from John Cook for his note due.		
Oct. 17—Wm. X. Jamison accepted a 6 mo. draft which we drew on him in our favor in full of his account.		
Oct. 18—Received cash of S. H. Reed in full cash less discount allowed him.		
Oct. 19—Paid clerk salary \$195.		
Oct. 19—Cash sales \$350.		
Oct. 21—Discounted note of E. B. Allen received on 4 inst. Proceeds received in cash.		
	INVENTORIES	
Oct. 22, 1912		
Inst. valued at	3,200	
Real estate valued at	5,100	



What Are You Going To Do?

CHAS. T. CRAGIN.

Holyoke, Mass.,
Thompson's Business
School.

The Bookkeeper

Bookkeeping is not a romantic occupation. As a matter of fact, the bookkeeper generally becomes a sort of machine. He gets to be musty and dry. He lives on figures and takes them home with him nights. As likely as not in the office, he is shut up in a sort of hencoop all by himself where nobody can get at him, and he adds and subtracts, multiplies and divides with deadly monotony until he grows old in the service, and yet, he is an highly necessary part of the machinery of good business and upon his accuracy and faithfulness depends much of the success of any enterprise.

For my own part, I never liked the business of bookkeeping. I had nearly ten years of it, and I was perfectly willing to give up my share of the fascinating employment at the end of that time.

A bookkeeper is usually a fairly well paid member of the office force for the young women have not got after his job as they have after that of other branches of office occupation. True, a great many young women are employed as bookkeepers, but large business houses do not take to them kindly for they don't like to keep changing bookkeepers and unless you get a pretty homely and case-hardened old maid for that line of work some young fellow is likely to come along and capture your bookkeeper.

An immense amount depends upon the honesty and honor of the bookkeeper. You who are taking bookkeeping can readily see that the secrets of that business, its strength and its weakness lie fully in the hands of the man who keeps the books. The man who keeps the books knows whether its paper is gilt edged or only thinly plated. He knows whether the firm is as solid as the rock of Gibraltar or as rickety as an old cow house. If he sells the secrets of the business to a rival house it may mean ruin. Often times it is in his power to ruin his own company, and sometimes, but very rarely, he does it. For the bookkeeper is generally a man of sterling integrity and well tested and well tried in minor positions before he is given full control of the inner secrets of a great business house. Sometimes a bookkeeper reaches fame and fortune and it is not always the most promising appearing bookkeeper who does it.

STEVE LESLIE

This is the story of a bookkeeper. Steve Leslie was a "Biarsted Britisher," a "Henglishman" of the most "Henglish" nature, and yet, he spoke with a distinct down east twang, that mixed in oddly with an occasional dropped "h". He called cow, kaew, and bow, haew, and now, naew, with the best of the Down Easters, and he was long and lank and lean as any Yankee of the Yankees when he first came into the office of the Davis Manufacturing Co. I had started the books of the Davis Manufacturing Company three or four months before that, and I was enjoying, and Leslie was the stenographer of Dr. Davis, the President of the corporation. He didn't come down there as a bookkeeper at all.

I opened the books, and they hired a young woman to keep them, and then I went off and left them to their fate. They had a pretty lively time of it too that summer. The salesman who was the junior partner of the company was one of those enthusiastic men who believed that the sole mission of a salesman was to sell. It never bothered him any to know whether or not the man he sold to was likely to pay for the goods. He took that for granted, and loaded him up with as big a sale as possible and went on his way rejoicing after he got an order. Dr. Davis

was as anxious to sell as the junior, for the doctor liked a dollar as well as anybody I ever knew, and it took a pretty nimble coin to avoid his fingers when once he caught sight of it.

At first they had Miss Kiley for bookkeeper and an excellent girl she was. Pretty homely, but when Miss Kiley made a mistake in figures it was a nine-day wonder. It was found after a little that the help was in the habit of getting in five or ten minutes late of a morning and Miss Kiley couldn't look after that very well and it made the doctor angry. The doctor was a man of violent temper. How well I remember him. He was a churchman and could talk very nice, and at the same time he could swear most fluently and with great emphasis on occasion and he used to do it too when he and I were alone. He always wound up by saying, "There, Mr. Cragin, I've made a — fool of myself and I feel better." You couldn't help liking him for I he always had a lot of lame ducks and weak sisters that he looked after if he did cuss them.

When the business lost a lot of money the first year, but they did a lot business, and it was bad debts that lost money. And then Steve Leslie asked to give up his position as stenographer, and take the books with Miss Kiley as general helper. The doctor had come to like Steve in spite of his awkward ways. When the doctor got angry, he liked to let it out on somebody and not all would stand up to him. The junior partner had a rough tongue of his own, Miss Kiley cried, which was worse, but Steve never turned a hair and rough words slid off his shoulders like water off a duck's back, and the doctor always made it up afterwards and found the Englishman so faithful that he was soon bookkeeper of the Davis Manufacturing Company, and then Steve made a "Ten Strike."

THE STORE ROOM MYSTERY

"There is something mighty queer about this," said the junior partner lighting a fresh cigar and throwing a letter down in front of Dr. Davis. "This is the seventh letter of that kind that came in here in the past two months, another of those twenty dollar night robes 'sh'ly' a box sent Gimbel Brothers, of Philadelphia. There is something funny going on here. These letters are coming in from all parts of the country. The last one came from Ryan, of Pittsburg, and reported a thirty dollar robe 'sh'ly' and there was a shirt-waist 'sh'ly' from Salt Lake City, fifteen dollars, all high priced goods you notice."

It was a fact there was a kind of mystery in the chain of letters coming in, and it was that had been coming in to the Davis Manufacturing Co., for the last month or two. They came from all parts of the country and were invariably shortages from high cost goods.

Most of the material turned out by the factory was cheap stuff but they made a limited line of high cost goods in muslins and silk undergarments with expensive lace trimmings and these goods were often as high as three hundred dollars a dozen.

They were generally put up in half dozen cartons, carefully counted and reported to the office, where they left the finishing room. From there they were taken to the storerooms and when an order came in the order was handed over to the head shipping clerk. He made up the cartons and packed them in the storeroom.

"Well," said Dr. Davis, who liked the dollar as well as any man living, "You don't suppose that these buyers are trying to 'skin us,' do you?" You know sometimes they do make claims when there really isn't anything missing. "No," said the junior partner, himself an old salesman, "there wouldn't be any chance of that in a place like Gimbel's or Ryan's or any of the other houses that send in these complaints. When they get an invoice of goods they go right through that invoice and check 'em all, for they know mighty well if they didn't half of them would be stolen by their own help. There are no loose ends around there. The loose end is here and it's in our shipping room."

Indeed, he looked that way. It didn't seem to him it could be possible that anyone outside the shipping department could account for this shortage of high cost material and so the detective force of Dr. Davis, the junior partner and Steve at once concentrated its energies on that department.

"Do you suppose Fred Lyle is up to any crooked work," said the doctor.

"By George! I never thought so," said the junior partner, "but he is about the only fellow that has any chance. He has got three children, and his wife's been sick all fall, and I suppose he's mighty hard up for money. If he is doing this business he has got somebody outside that is selling those goods for him and we can get on to it. He may not be doing it. The first thing to do is just quietly make account of every box in the storeroom. We will arrange to do that some night so as not to excite suspicion on Lyle's part or on the part of anybody else. Suppose we take Sunday night? and Sunday night they don't take it."

Dr. Davis, the junior partner, the doctor's son, Jack, just home from Lawrenceville, where he had been to prep. school for Princeton, Leslie, the bookkeeper, Miss Carson, the stenographer, were the entire force sworn to secrecy, which turned out and made the count of the entire stock.

Every box was opened and the number of articles in each box taken. It was a busy season and the stock was rather low but it was a full night job and except for one overcount in some cheap goods every box was found to contain the exact number called for.

JACK

Now a word about the Doctor's son Jack.

Everybody liked Jack, he was a handsome fellow, just a bit inclined to be a "sissy," not a fellow that liked base-ball and foot-ball and rowing and swimming and skating such as other boys indulged in, but rather given to music and he liked to recite poetry and could sing pretty well and he had a following of girls which kept him nicely engaged.

But the boys didn't like him too, for they said Jack was no sneak. When his father was running a big military school before he went into manufacturing, there was plenty of devilry going on among the boys, and Jack never gave them away, in fact, it is probable that he had his full share of what devilry there was, though in a quiet way. The doctor had big ideas about bringing up boys. He thought a boy should not have much spending money. If Jack wanted anything and came to him about it, he would generally get it from him, but Jack's spending money was 25c a week, and Jack was seventeen or eighteen years old. Other boys had a dollar and some of them even more, but a dollar was about the average spending money of well-to-do boys in the big school and it made Jack seem small to have to run to the doctor every time he wanted a little extra money.

That summer, the doctor sent Jack to a big prep. school for Princeton, and there, Jack got into bad company. There were some pretty "hy" boys in the old Lawrenceville school. At the close of the year, the doctor was requested to remove his son for the good of the institution and send him somewhere else. It pretty nearly "broke the old man up," for he had hoped that Jack was going to amount to something when he got down there among the boys who really knew what study was, but Jack came back home and loafed around the town that summer, rowed a little on the river with the girls; went to some tennis parties and attended more festivities of that kind.

Jack didn't get a chance to sport himself much, for the old man shut down tight on money, and if the boy wanted anything he had to go to his father and beg for it, and the doctor wasn't any too anxious about giving it either.

Well, that search of the stock room narrowed the proposition somewhat. It was evident that the stock room was the place where the theft was accomplished if it was accomplished at all on that end of the line.

THE DETECTIVE

Then a private detective came up from New York to watch over Fred Lyle, for he seemed to be the only man that could possibly have removed the goods. Lyle was the head shipping clerk, a slight young fellow with no great reputation. The doctor had picked up a number of shady characters in his professional life. Broken down drunkards who had reformed, generally worthless characters who, out of sympathy, he had helped and one of these was Fred Lyle.

The young man was much given to dissipation in his youth. The doctor had carried him through a severe illness, resulting from this and

it made a deal of a man of him' and when the factory was opened, he made him the chief shipping clerk with several assistants and very well he did his work. He was inclined to be grouchy, he got along well enough but the poor fellow had married a girl of no great capacity for housekeeping and rather feeble in health and they had three children. He had all he possibly could do to get along with his scanty wages.

When Lyle took an order from the office, he made out his order slip, gave his order slip to a boy in the stock room and it was his business to bring the goods called for in his order to Lyle at the shipping counter.

Lyle made up the packages for express or freight, and it was his business to see that the goods were properly shipped. He did not be said on examination, go through the separate articles of each box for they were assumed to be right when they came to the shipping room. Nothing had been said to the help about these constant reports of shortages, and they did not know that anything was wrong.

So Lyle was watched by the detective who came into the shipping room as a carpenter to put up some shelves. It was a simple job and he could do it well enough.

The packages were put up and generally sent off at night, but often times if they came in later than train time they were left on the packing shelves ready for the boxes in the morning. Lyle was shadowed outside and in a week or two the detective went back to New York reporting absolutely nothing suspicious in his conduct. He did not take home any extra bundles. He couldn't conceal so large a package as this under his coat or in his clothing and his mystery remained as deep as ever.

DETECTED LESLIE

Now, Steve Leslie was a stubborn Englishman, and when the letters kept coming in, as they did, an average of one a day from all over the country he fastened his bull-dog ingenuity to the case and made up his mind to unravel the mystery or die trying. Leslie was generally first man to open the office door. He was always there at seven o'clock to see there were no stragglers among the help. He stood at the entrance window where the help came to get their pay and see what the stragglers who fell under his eagle eye, the second time. It was all right for once, but the second time the stragglers received a warning that sent the cold shivers up the spinal column. At ten o'clock Monday night Steve Leslie came from his room in the Eagle Hotel and by a back entrance let himself into the store room of the company. Under his coat he carried a flashlight electric torch and in his coat pocket a 38 Calibre Colts revolver. He found a resting place in a distant corner, propped himself up against a beam and stayed there until 4 A. M. with only the squeak of a mouse here and there and the moan of the autumn wind to relieve the monotony. Then he went home and came back to work at seven.

It was not an exhilarating night's work and Steve was dopy the next day, but he tried it again the next night and yet again the next. His eyes almost popped out of his head and then: Thursday night just as it seemed as if he must shut up shop and give it up for a fool job the clock tolled one and there was a shuffle of steps in the office above and cautious foot steps descending the stairway into the stock room, where Leslie hid behind a pile of goods in one of the compartments. Down the steps came the intruder. Leslie knew something was wrong for if it were anybody who had any business there he would have a light and not be crawling around in the darkness and the Englishman clutched the shooter with which he had provided himself, for he did not know what would be doing. Across the floor to the packing bench went the intruder who evidently wore rubbers for his feet made no noise upon the floor and then there was a muffled gleam from a dark lantern. The light played upon the pile ready for shipment in the morning. From pile to pile it went and a box was taken from here and another from there. Leslie from his hiding place could not see the face of the intruder, but he could see what he was doing. He saw him load one upon four or five single garments, pile them up upon the bench and make a small bundle of

them, tie it up, put the boxes back in their places and then the light went out and Leslie heard him coming back toward the stairway.

Now, Leslie was by no means heroic. He did not know what in the world was before him but he did know that the property of the firm was being taken. He did not believe that the robber was armed and with a shout of "Throw up your hands!" and springing out [full in his face at the foot of the stairway he threw the blaze of the electric torch full upon—Jack Davis.

It was not necessary to use the revolver, I doubt if Steve Leslie would have used it for he was afraid of guns himself, but poor Jack, like a sick kitten staggered back, dropped the bundle and said "For God sake, Steve, don't kill me!" There was no danger of Steve killing. Indeed not. Steve would not have killed a fly if the fly would keep out of his way and besides, he liked Jack and Jack liked him.

A SORRY STORY

It was a sorry story the boy told, a mean, sorry story, too. There was a girl in the case, a young girl right there in the factory and Jack had to give her money. There was no "want to" about it. It was a case of "have to" or she would tell the doctor all about "matters and things" and "matters and things" were mighty bad.

Jack had been stealing high cost things there ever since he came back from Lawrenceville and got into this trouble. He did not dare go to the doctor and tell him of the fix he was in. He did not dare go to anybody and so he took this means. He got the doctor's key and had a duplicate of it made and so he came in through the office.

He could easily tell from the order book, to which he had free access, just what goods were being shipped, and to whom. He always took goods that laid over for early morning shipment and never took those that were shipped through the day. Before he went home at night he noticed the packages of goods to be shipped in the morning and knew exactly where to go. It took only a few minutes after he reached the packing room to make his selections. He took one of the high cost garments from each shipment and never more than that, for Jack had a good deal of low cunning about him, in fact, had the making of a very nice kind of a crook if he truly had the courage. He had taken the goods and sent them to a friend in New York no better than he, who disposed of them for him and the amount he got for the goods was ridiculously small but it was enough to keep the girl quiet and to give him a little money to satisfy some vicious tastes he had acquired at Lawrenceville.

CONFESSION

It was a pretty solemn meeting that Jack held with Steve Leslie the bookkeeper, over in the latter's room at the Eagle Hotel. It was not an easy situation, the boy begged of Leslie not to tell the story of his shame and his theft to his father and the junior partner, and yet, Leslie did not quite know how to hide matters from them without getting himself into trouble. The matter would be taken care of and that was not an easy matter to accomplish. Finally Leslie persuaded young Jack to let him tell the Doctor the true facts of the case. The boy was in mortal fear of his father, who was a man of violent temper, but, there seemed no way out of it, and, so Leslie, went to the Doctor and under promise of secrecy and quiet told him the whole story. The old man had great respect for Leslie and he had to admit that his judgment had been at fault when he tried to bring up the boy as he had, sending him out among young men of wealthy parentage with a pitifully small amount of money for allowances.

Finally there came a reconciliation between the father and son. The girl was paid off, and sent on her way rejoicing that she had got more money out of it than she had any reason to expect. And young Jack was given a reasonable allowance. The Junior partner and the rest of the people never knew how the mystery was solved. But there were no more complaints of shortage in high priced garments. The matter Leslie very solid with both the Doctor and Jack, for he had shown a good deal of good judgment, sagacity and courage all through the

awkward affair. It was not long before Steve Leslie was the most trusted man in the affairs of the company, which was rapidly assuming large proportions. He was anything but imposing in his appearance, but he had a wonderful sagacity in selecting customers and in watching credits. Even more particular was he, than the Doctor himself, and the business grew to large proportions. More than that, Leslie was an admirable scapegoat. When the Doctor had a fit of temper, he would let himself loose on Leslie and the lantern jawed Englishman would take the most violent explosions of temper in the mildest manner imaginable. That did the Doctor good. He liked to tremble all over anybody, and then come around and apologize to them for it. Some people wouldn't take this, but Leslie seemed to enjoy it, and he grew to be the Doctor's confidential man in every respect.

A RICH BOOKKEEPER

As the years passed Steve Leslie became a money-maker. A first time he was inclined to be a bit of a ladies' man and the girls flocked upon him, at least the girl he was inclined to marry did not seem disposed to agree and it takes two to make a bargain of that kind, so Steve settled down to make money.

If anybody about the works was hard up or wanted an advance of pay they could always get money of Leslie for a consideration. It was rather "Shylockish" but Steve looked upon it as legitimate business. He drew a good salary, about fifteen hundred dollars a year, his expenses were very moderate and he soon had thousand dollars out drawing from various parties to whom he had loaned in small amounts at rates of interest far above that allowed by the state of New York.

Then he invested in some land in Virginia where his brother was overseer of a big tobacco plantation and made some money out of that. Finally Dr. Davis broke down under the strain of business and feeling that he had not long to live he took his young wife and started on a tour around the world. He came back in a dying condition. During his absence the junior partner and Steve Leslie had conducted the business. Really the business had been conducted by Leslie for Jack was not much of a business man and the junior partner was entirely occupied with the manufacturing and selling departments.

The Doctor only lived a short time after his return to this country and the property was left in equal parts to his wife and the boy, Jack.

Now, the Junior partner had long since decided that that business belonged to him and that now was the time to get it. He did not care to share the large profits which were coming in with the widow and the son of the dead president and so he made a proposition in an offhand way that he would buy her half of the business for fifty thousand dollars or he would sell his half of the business for fifty thousand dollars.

He had found where he could raise the fifty thousand dollars and he did not dream that the widow and young boy would think of continuing their business without him.

It is where the junior partner made a big mistake with this "don't reckon on Steve Leslie. Leslie knew the business far better than the Junior partner.

He had already secured a manufacturing force that could get along nicely without the services of that valuable member of the firm. He went to the widow and Jack and said, "Here, you don't want to sell the property, you want to buy it!" But they said, "We can't do the money to buy out the junior partner!" "Don't you believe it!" said Steve, "I will get you the money," and he did. He took his last balance sheet to the President of the County Bank, a wealthy man himself with a wife much wealthier. He told him the situation. He said, "I know this business all the way through. It is paying a net profit of more than \$10,000 a year on a capital of \$100,000 and it is growing all the time. I will put up as collateral for \$50,000, the amount necessary to buy out the junior partner, \$100,000 worth of stock, and I will pay six per cent interest for the use of the money until we can repay it which will be inside of three years." The bank cashier went over to the factory, went through it from top to bottom, saw exactly what they were doing, went

through the books quietly at night with Leslie, and then advanced \$45,000 to buy \$50,000 worth of stock. Leslie raised the other \$5,000 himself, and became a stockholder in the company.

The widow and Jack instead of getting \$25,000 apiece out of it became sole owners of the business which paid them an income of more than \$250,000 apiece every year after they became stockholders. The junior partner was fighting mad when he found that instead of buying the other two out, that they had taken him at his word and bought him out. However he went into business for himself with the money he received and is to-day a wealthy man.

Steve Leslie is the richest bookkeeper I know of. In fact, I don't know of any other bookkeeper in all my experience that ever got so rich as Steve did. He now owns one-third interest in the Davis Manufacturing Co., for the widow and the boy were so grateful to him for his excellent judgment exercised in their behalf that they sold him an equal interest in the business. All of which goes to show that a bookkeeper can get rich if he knows how.



**Penmanship
for
Public Schools**

C. E. DONER,

**Director of Writing in
three of Massachusetts
Normal Schools**

ESSENTIALS FOR THE TEACHER OF WRITING

WHAT ARM MOVEMENT IS

Arm movement is what its name implies—the use of the arm instead of the fingers to propel the pen. The muscles of the arm are strong and powerful and are capable of doing a great deal without exhaustion. They should, therefore, do the greater part of the work in writing, leaving the minor details for the fingers. The function of the fingers should be to hold the penholder while the arm propels it. The fingers may at times assist in minor details, but that is all. Arm movement is difficult to acquire and control, but when once mastered writing becomes easy and pleasurable. It is arm movement which gives force, strength and character to writing.

The muscles which cause the forearm to move in and out of the sleeve are located at the shoulder. The muscles which cause the forearm to move from left to right are located between the elbow and shoulder. The muscles which cause the hand to open and close are located in the forearm. When these several motions are made to act in unison, the result is known as arm movement. In other words arm movement is used when the right forearm is propelled in and out of the sleeve on the muscle in front of the elbow, when the third and fourth fingers glide freely, when the under part of the wrist is kept free from the paper or desk, and when the forefinger and thumb are not allowed to act except in minor details. The right forearm has two rests—the muscles in front of the elbow and the third and fourth fingers. The muscle serves as the driving or propelling force and the fingers serve as the gliding or controlling force. The muscle should never slide while writing but the fingers should always slide.

COUNTING OR MARKING TIME

Counting is a means of giving uniformity to the movement, keeping the class working harmoniously together, and of giving an idea as to how fast to practice. In counting for movement

drills, exercises, letters, figures, words, etc., use a light rhythmical tone of voice. Rhythm in the count is very important. Counting may also be done by tapping or sliding a pencil or penholder on the back of a book. The count should never be real loud, but should be clear and distinct. Counting by the live, wide-awake teacher always creates interest and enthusiasm in a writing class. Pupils should be taught to count for the class—they enjoy it and it helps them in writing. A pupil who is good in counting is usually good in writing. The use of different expressions for teaching various things, such as light, round, pen level, wrist free, feet flat, heads up, back straight, hand up, straight line, curved line, stops, keep with the count, etc., will be found an effective way of teaching plain, rapid business writing. Therefore, in counting, while the pupils are writing, use such variety of illustrations as will constantly charge the pupils' minds of the things to be acquired, and at the same time retain the rhythm.

HOW FAST TO PRACTICE AND WRITE

The best results are obtained by practicing neither very rapidly nor very slowly, but at a rate of speed to insure good form and smoothness of line. Good, rapid writing is the product of thorough training. In the beginning speed and good form cannot be obtained at the same time. The eye must be trained to see good forms, the arm and hand must be trained to make good forms, and to do this well it requires much practice. Slow, cramped writing is of little value, and rapid scribbling is even less valuable. The two are extremes and should be avoided: In slow writing freedom is sacrificed, and in very rapid writing form is sacrificed. But yet pupils must be taught to write rapidly. So they can be, if properly taught, and that means that good form and a free movement should be closely connected. In this process of training there are times when it is well to emphasize form, and times when movement must be emphasized, but the two are never wholly separated.

In the grammar grades, beginning in the fifth, the rate of speed for making movement exercises, such as the push-and-pull and the ovals, should be from 200 to 250 downward strokes or revolutions in one minute, which is from 3 to 4 strokes per second. This speed cannot be obtained at first but should be reached as soon as

possible. Letters like a o n m i u e should be written at a rate of from 50 to 60 in a minute. The v w x r s at a less rapid rate. From 40 to 50 letters like l b h k j y g z q f can be written in one minute. The figures should be written at a rate of from 75 to 100 in one minute. Capital letters like O D A C E I J Q L can be written from 60 to 75 in one minute. It is possible to make 100 or more O's or A's in one minute, and doing this sometimes is good practice. Such letters as B F G H K M N P R S T U V W X Y Z can be made at the rate of 40 to 50 in one minute. Such words as mama, venom, vermin, comma, summer, maxim, linen, began, human, make, major, ozone, maybe, opaque, often, divide, can be written at the rate of from 15 to 25 in one minute. In sentence and paragraph writing the rate of speed should be from 15 to 25 words in one minute.

Have pupils practice the following paragraph to see how well and how rapidly they can write it. Setting the standard of speed at 18 words per minute:

"Good writing is the product of correct training. Correct training is dependent upon good health. Good health is the result of right living. Right living is the recognition and practice of normal forces which may be termed sleep, food and exercise. See that enough sleep is taken at the right time which means during the night time. See that your foods are wholesome, well cooked, carefully selected in accordance with your needs and slowly eaten. Exercise should be neither extremely heavy nor exciting but much the same as in doing useful serviceable things."

If more than 18 words a minute can be written and written well, just so much more to the credit of the pupil. This is setting a standard of speed which is neither very fast nor very slow, but at such rate as to encourage an easy, fluent movement and good writing.

In the grading of writing both form and movement should be considered. For example, form might grade 98 per cent, and movement 75 per cent. The true grade would therefore be 86½ per cent. Such qualities as neatness, effort, improvement, etc., could be included with form and movement, but these are elements that each teacher must take into consideration for herself because conditions vary more or less in various classes.

BE DEFINITE.



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HINTS TO THE LEARNER OF ROUNDHAND OR ENGROSSING SCRIPT.

BY THE EDITOR.

The *r* is the same as *i* except taller, and made in the same manner. The *d* is also the same as *e* except that the second part is made the same in height as the *t*. The *p* also involves no new principle. Some people make *t*, *d* and *p* but a space and one-half high instead of two spaces as shown herewith. The exact height is immaterial.

The loop letters are usually made as shown in the first stroke preceding the *l*. The right half of the loop is usually made downward, but some few make it upward. The *h* and *k* are made much the same as *l* and *b*, except that the down stroke is curved a little to the left at the bottom, giving it a slight effect of a compound curve, which is more graceful than a straight line.

The arrows in the letter *j* indicate the manner in which most lower loops are made.

All loops should contain some curve on both sides. If one side is straight, the other must curve to excess, and then the two sides rarely ever harmonize.

The best engrossers combine accuracy with gracefulness, making their work appear free and sometimes offhand, when in reality is done quite slowly.

The copies given herewith were written with out slant lines, and rather hurriedly, and with practically no retouching, the object being to disclose methods of working rather than to produce the most exact forms. Head and base lines were used for the minimum letters, and for some of the loops.

Endeavor to so space that the shaded strokes will appear to be equally distant.

Mr. James Porter, a veteran card writer, died in Utica, New York, Wednesday, Nov. 27, 1912, as a result of a paralytic stroke while attending to his business of writing cards. Mr. Porter was born in Ohio in 1845 and he received his first instruction in penmanship there. He served through the Civil War, finally following card writing itinerantly as a profession.

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q q q q quiz

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*Deeds of great men, all remain us.
We can make our lives sublime.
And departing leave behind us
Footprints on the sands of time"*



CLUBS

The following is a partial list of loyal supporters, who sent clubs during the last month, ranging from four to eighty subscriptions:

J. H. King, King's Business College, Raleigh, N. C.; W. W. DeLong, Wenatchee, Wash., Business College; Frank Krupp, So. Minn. Normal School, Austin, Minn.; W. F. Hostetler, South Bend, Ind., High School; C. R. Neher, Bloomfield, Iowa, So. Ia. Normal School; O. B. Crouse, Littlefield College, Cincinnati, Ohio; Katherine Holtean, Pittsfield, Mass., High School; Victor Lee Dodson, Wilkes-Barre, Pa., Bus. College; E. Van Reed, Boyles College, Omaha, Neb.; Richard P. Wood, Ace Bus. College, Everett, Wash.; C. H. Longenecker, Brown's Bus. College, Muscatine, Iowa; O. C. Dorney, American Commercial School, Allentown, Pa.; O. W. Thomas, Norfolk, Va.; Geo. E. Seeger, Fisher College, Roxbury, Mass.; W. H. Keyes, Macon & Andrews School, Memphis, Tenn.; A. D. Reaser, Cortland, N. Y., Business Institute; W. J. Palmer, Mosher-Lampman, Bus. College, Omaha, Neb.; W. J. Hamilton, Two Rivers, Wis.; W. R. Kennedy, Rome, Ga. High School; C. C. Brannan, Fredonia, Kans. Bus. College; Edward M. Carmody, Sherman's Bus. College, Mount Vernon, N. Y.; F. S. Kitson, Defiance, Ohio; J. Goodenough, South Bend, Ind. Business College; P. W. Smith, Warren, Pa., Business College; H. A. Reneau, Monroe Business Institute, Monroe, Wis.; J. H. Walker, Bethany, Neb., Cotner Com'l College; R. M. Weisgarber, Hesser Bus. College, Manchester, N. Y.; Emma E. Miller, Duff's College, McKeesport, Pa.; O. M. Stiffney, South Bend, Ind., Business College; L. D. Root, Oberlin, O., Business College; S. E. Leslie, Eastman College, Poughkeepsie, N. Y.; A. N. DeLapp, Crookston, Minn., College; Harry Komp, Twin City Com'l School, Menominee, Mich.; J. R. Bennet, Metropolitan Bus. College, Chicago, Ill.; P. E. Curry, Heald's College, Oakland, Calif.; Alvin C. Hart, Barnes' Business College, St. Louis, Mo.; H. C. Russell, Kinsey's Com'l School, Pawtucket, R. I.; J. C. Bryant, Los Angeles, Y. M. C. A., Los Angeles, Calif.; D. C. Beigley, Elyria, Ohio, Business College; R. A. Tresselt, Buffalo, N. Y.; J. W. Jones, Columbia, Bus. College, Chicago,

Ill.; H. W. West, Rider-Moore & Stewart School, Trenton, N. J.; S. Adino Wood, Pittsburgh, Pa.; G. W. Collins, Big Rapids, Mich., Ferris Institute; J. C. McTavish, McTavish Business College, Edmonton, Alta., Canada; H. E. Moore, Drake College, Jersey City, N. J.; Robert L. Johnson, Jackson, Tenn., School of Business; L. C. McCann, McCann's Business College, Reading, Pa.; C. W. Reynolds, Metropolitan Bus. College, Chicago, Ill.; E. E. Hippensteel, Scranton-Lackwanna Bus. College, Scranton, Pa.; W. R. Catton, Burdett, College, School, Mass.; C. C. Guyett, Spencer's Bus. Boston, Schenectady, N. Y.; G. E. Spohn, Capital City Com'l College, Madison, Wis.

Carl T. Wise, director commercial department, high school, Quincy, Ill., believes in THE BUSINESS EDUCATOR as an aid in penmanship work, as is evidenced by a list of eighty-four subscriptions he recently sent us.

The students of the Wilkes-Barre, Pa., Business College, under the instruction of Mr. Victor Lee Dodson, are faithful followers of THE BUSINESS EDUCATOR. Fifty-three subscriptions were recently received from that institution. THE BUSINESS EDUCATOR Certificates which go to this school each year indicate that Mr. Dodson is giving the very best instruction.

SPECIMENS

Beautifully written specimens have been received from H. J. Ennis, of Portland, Ore. Mr. Ennis is certainly turning out excellent work in both ornamental and business writing. His cards are well arranged and skillfully executed.

J. A. Wesco, the expert penman connected with the Behnke-Walker Business College, Portland, Oregon, recently favored us with a number of written cards such as he writes from day to day, in filling orders. His work is neat, artistic and possesses an individuality that is very pleasing. Mr. Wesco has long been known as a penman of much ability.

Some very fine ornamental specimens have been received from S. E. Blustein, of the Brown School, Hartford, Conn.. F. A. Curtis, teacher. The work shows that Mr. Blustein could become one of the very finest penmen, and they also show that he is doing the necessary work to become one of the best.

Under School Management

A Specialist in Each Department

GOOD POSITIONS FOR GOOD TEACHERS

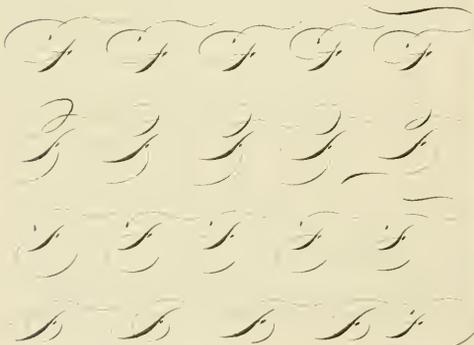
National School & Teachers' Bureau
PITTSBURGH, PA.

EIGHTEEN SIGNATURES AT A STROKE

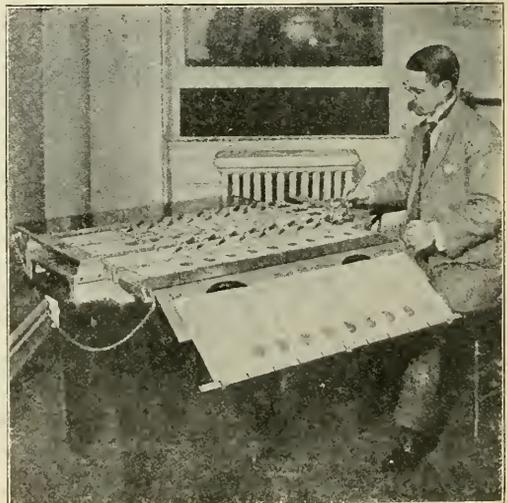
How can a man sign his name eighteen times at once in such a way that each signature shall be written in ink, and shall be as uncontestedly genuine as if it were the sole product of the writer's pen? This problem has been solved by the invention of the "signagraph," which so greatly abridges the labors of the official who has to sign checks, bonds, or other documents by the hundred, that he can turn them off at the rate of several thousand an hour. The machine is an American device, and Europe, accustomed to hear of marvelous financial operations in this country, is regaled with an account of it by Jacques d'Izier, writing in *La Nature* (Paris, April 13). It is an ingenious application of the theory of the pantagraph. He says:

"The slightest movement of the 'monitor' penholder is repeated simultaneously by all the reservoir pens. Thus the signature that it traces on the tablet is transmitted automatically to the papers or documents arranged under each pen. If these papers have been properly placed, the sixteen or twenty signatures occupy on the sixteen or twenty documents the exact place that the writer would have chosen for them. The operator then turns with his left hand a crank that actuates an endless chain, and a new set of documents to be signed take their places under the pens.

"The machines are made in two models, which differ only in their sizes and the number of their pens. Their efficiency evidently depends on the rapidity of the signer and that of his assistant. One of the directors of the Steel Trust has signed his name 14,000 times in eight hours; two officers of another trust have been able to affix both their signatures to 7,000 bonds in five hours, working together. But the record is held by a New York financier who signed 6,000 pieces in thirty-eight minutes!"—*The Literary Digest*.



By H. B. Lehman, Central High School, St. Louis Mo.





FOR SALE

A well-equipped, high-grade school in one of the best cities in New York State, having a population of nearly 150,000, and an exceptional contributing territory with a population of more than 300,000. If you want a good school in a good field, investigate this at once. Good reasons for selling.
Address, A. B. C.,
Care of Business Educator, Columbus, O.

FOR SALE

Business School in city of 57,000. Established 29 years. Fine opportunity. School has good reputation. Possession given at once. Satisfactory reasons for selling.
Address B. A. P., care of Business Educator, Columbus, Ohio.

FOR SALE

A prosperous, well equipped Business College in an Eastern city of 30,000 population. Established 1889. Income \$3,000. \$1,500 will buy it just now. Splendid chance for right party.
Address

"SPLENDID CHANCE"

Care of Business Educator, Columbus, Ohio.

FOR SALE

to close estate. Business and Shorthand School established 30 years. Population of city 60,000, with large industries. Large rural territory to draw from. Will sell one-half or entire interest.
ADMINISTRATOR,
Care of Business Educator, Columbus, Ohio.

Commercial Teachers

wanted for fall positions. Special features for February registrations. Literature free.

MARYLAND TEACHERS' AGENCY

632 Law Bldg. BALTIMORE, MD.

WANTED

A leading school man, one who stands high in the profession, wanted to buy interest in business college, preferably on Pacific Coast. Only A1 propositions considered.

"SCHOOL MANAGER"

Care Business Educator, Columbus, O.

FOR SALE

Established and only Business College in growing town of 30,000. College now doing a business of \$7,500 a year on an expense of \$1,000. Business can be doubled. No other business college in a radius of 150 miles. Present owner has other business and can not give school proper attention. Easy terms can be had by responsible party.
Address B. M. T.,
P. O. Box 141 Pensacola, Fla

WANTED TO BUY

A first class business college in a city of from 25 to 40 thousand. Must be well established and doing a good paying business. Address: "LIVE WIRE," care Business Educator, Columbus, Ohio.

FOR SALE

Old established business college in a city of twenty thousand. Reason for selling, other business. Only business college in the county. A rare opportunity. Address J. G. C., care Business Educator, Columbus, Ohio.

FOR SALE

An A1 school in growing city of 15,000 in the Middle West. An excellent opportunity for a live young man. Attend case gradually increasing each year. Address, M. O., care Business Educator, Columbus, Ohio.

A SCHOOL OPPORTUNITY

In a Penn. town of 10,000. Good location in a live section. Established 14 years. Business in good shape with chance for increasing it. Equipment worth \$1200. Will be sold before April 1st. No reasonable offer refused.
Address, 6178,
Care Business Educator.

SCHOOL FOR SALE

Established over twelve years. Located in Northern part Southern States. Population of city 50,000. 250,000 people out of town to draw from. Capacity to accommodate 250 students. No other business college in city. Low rent, new building, well advertised with excellent reputation. Income over \$7,000 the past year. Reason for selling owners ill health, must seek other climate. Price asked, \$5000. An excellent opportunity for the right party. Don't write unless you have finance and want to buy.
Address (QUICK SALE)
Care of Business Educator, Columbus, Ohio.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

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

The agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

THE CENTRAL TEACHERS' AGENCY

will recommend 100 good commercial, penmanship and shorthand teachers for good positions during the next few months. *If We Have the Teachers!* We want You. Write us early.
E. C. ROGERS, MANAGER 20 EAST GAY STREET, COLUMBUS, OHIO

WE CONDUCT

AN OPPORTUNITY CLEARING HOUSE

and can Market Your Ability. We receive hundreds of calls from commercial high schools and business colleges. Your name on our directory places you in close touch with the Position market. Free registration. Address

THE CONTINENTAL TEACHERS' AGENCY (Incorporated) BOWLING GREEN, KENTUCKY

High School Positions!



Large city high school reports vacancies to us, as follows:
"Want teacher of business subjects—college man, \$1500 at first, beginning February 1, 1913. No other agency knows of this vacancy. Want two more men in June for September, 1913."

We shall have choice openings to suit all. Usual salaries, \$50 to \$300 a month. If you want a better position next year, write us now. Keep a free, up-to-date registration in our files.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

We are preparing for another large summer school class to be trained for commercial teaching. We have recommended every one of the 104 members of the class last July who desired a position, and all but three or four of the young and inexperienced members of this class have long since been placed very satisfactorily. Even the inexperienced ones are now being favorably considered for teaching positions.

Our 1913 bulletin gives the particulars. It will be ready to mail February 1. Free copy on request.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

"HOW'S BUSINESS?" WHY, SPLENDID!

This is written January 1. In December we filled a number of positions at fair salaries, besides sending one man to a Brooklyn commercial school at \$1500 and another to the foremost commercial school in New York City at practically \$1700; a man to the Wadena, Minn., High School at \$100 a month, and a lady to the Stockbridge, Mass. (heart of the famous Berkshire Hills country) High School at \$80 a month.

We were asked for the third man within ninety days for a famous commercial high school in a beautiful western city and for eight or ten other A-1 men for high schools, from Massachusetts to Missouri, at salaries running from \$1200 to \$1600. Some of these calls are for next fall—yes, even now! Besides, twelve or fifteen excellent private schools asked us for men at from \$75 to \$150 a month; some to begin now and some next fall. By the way, one of these good schools is the Mankato, Minn., Commercial College, where we have sent J. D. Carter, of Abilene, Kansas, at a good salary, and with no evening teaching. Dozens of our best and shrewdest teachers are enrolling right now. School officials who want some choice are coming now too. Better get into the game!

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST.)

PROSPECT HILL, BEVERLY, MASS.

E. E. GAYLORD, MANAGER



THE LETTER WRITING CLUB

Second Article

THE PROPOSITION

Did you get that dollar yet?

No? Well, you see, I had several important letters in my mail that morning, orders and remittances and complaints and other matters relating to my business, and it may be that your letter was not carefully read. I don't see it around anywhere, and it probably found its way to the waste basket almost as soon as it was opened.

INSTRUCTIONS

This describes the fate of countless thousands of "Selling Letters." It has been estimated that only about one out of six such letters receives a careful reading. If you or I could have the money that is represented in stamps on letters thrown away unread we would enjoy a large income.

How to avoid this is the problem of the letter writer. By careful addressing, and two-cent postage, you can insure that the letter will be opened, and the first line or two read. Then it is up to you to put something into the first line which will secure a reading for the rest of the letter. That is, you must secure the attention of your reader, at once.

What are you most interested in? Yourself, of course. Then the man who is reading your letter is probably most interested in himself, also. It might be a good plan to begin talking about him in the first line of your letter. Letter writers frequently use "you" or "your" as one of the first four words of a selling letter. This is logical, too. My reason for buying what you have to sell, or doing whatever it is you want me to do, is probably that it will add to my profits, or my comfort, or my knowledge. Then why not begin by showing at once the connection between my interest and your article?

However, if you should receive a letter beginning,

"You are wanted for stealing" would be a very unpleasant message to receive," while your attention would be attracted, and you might read the rest of the letter, yet such a beginning would likely prejudice you against any proposition that might be presented. It is not enough simply to use the word "you." You must turn your reader's interest favorably toward your article.

A manufacturer of tooth brushes may begin, "You will never get a bristle in your mouth from the—Tooth Brush." If you already have a tooth brush that is perfectly satisfactory, probably such a letter will not attract you; but perhaps no letter that might be written would produce a sale in that case. On the other hand, if you had just been bothered with a brush that was shedding bristles, this beginning would strike you favorably.

Or, a seller of fountain pens might say, "You can write all day with the—Fountain Pen, with never a skip; you can carry it in your pocket for a month with never a leak; and at the end of that time it will write instantly, without the need of a shake. This sentence is long for a beginning, but if you were wanting a fountain pen it would attract your attention.

Other forms of sentences may also be used to attract attention. As, "Why not spend your vacation in Alaska."

"Would you invest one dollar to get five?" "Read Every Word of This Letter."

"A Japanese invasion of California could hardly cause more consternation than our low prices are causing our competitors." It is comparatively easy to write a sentence that will attract the attention, but much more difficult to direct the attention, favorably toward your proposition. To attract attention it is only necessary to shock the mind of the reader; but a shock of any kind is apt to be unpleasant; and there is great danger that the first sentence which merely attracts attention will make the securing of an order impossible.

Try me again on the Matchless Pencil Sharpener. Write an opening sentence that I will read clear through, no matter how busy I am. And make it so interesting that I will want to know more about your proposition.

REMARKS

The problem of attracting the attention is peculiar to the selling letter. The great danger is that such a letter will not be read; and therefore the opening words must be such as to secure a reading for the rest of the letter.

Almost every other letter, however, is sure of a reading; and the beginning of most letters should be such as to focus attention on the message of the letter.

If you are answering a letter, there is perhaps no letter way than to refer to that letter by date; as, "This is in reply to your letter of December 20." Or, "The proposition mentioned in your letter of the 15th instant is satisfactory to me, and is hereby accepted."

If you begin with a participle, be sure that you provide it with a subject. Thus, "Replying to your letter of the 31st ult., we enclose herewith description of the machine mentioned," is grammatically correct; while "Answering your favor of the 2d, description of the machine is enclosed herewith," is incorrect. See the difference. If you don't, consult a textbook of English (grammar, or your teacher.

Whatever form you may use, begin at once to write about the subject in hand. Be no longer "Take my pen in hand," but many business men still "beg to acknowledge receipt of your favor." Don't "beg." You are liable to arrest.

If you are writing to one of your friends, do not say, "I have been intending to write to you for several weeks, but have not been able to find the time. However, as it is raining today, and I have nothing else to do, I shall try to write

you a few lines." By that time you will be at the bottom of the first page; and your correspondent will not yet know the rain was a good or a bad thing.

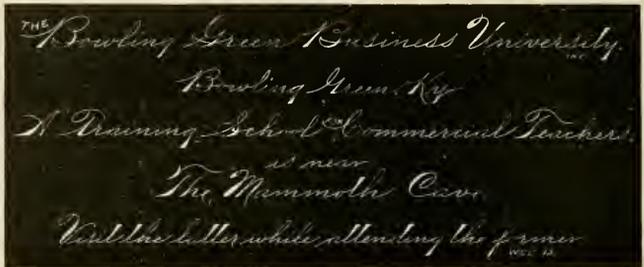
Why not say, "That pup Mike that we got when you were here last summer has increased greatly in size, without decreasing in cuteness."

Or, "At Jeanette's party last night she had new eats—ice cream with lemon sauce."

Make your first sentence interesting to your correspondent.

PENMAN'S SUPPLIES

- 500-3ply Wed. Cards, 75c. 500 Colored.....70c
 - 100-12ply Cards for Knife Carving.....85c
 - 100 Hot Air Cards, 25c. 100 Bird Cards.....25c
 - 12 Pen Flourished Post Cards, assorted.....15c
 - Penmen's Souvenir & Card Writing (36p).....35c
 - 1 lb. Special ruled paper for Script Writing.....45c
 - 1 Hand turned oblique penholder, prof. style, 35c
 - One 2-oz. bottle Card Writer's Favorite Ink.....25c
- The above Articles Sent Prepaid by Mail.
46 page Manual for Card Writers 2c.
W. McBEE, 3 Hawthorne Ave., WEST VIEW, PA.



When writing the school, be sure to state that you saw this ad. in the Business Educator

MAKE YOUR READING COUNT
READ THIS COURSE

(Thirty-fifth C. L. S. C. Year.)

Social Progress in Contemporary Europe.

Frederic Austin Ogg, A. M., Ph.D., Assistant Professor of History, Simmons College, Boston, author "Saxon and Slav," etc..... \$1.50

Mornings with Masters of Arts.

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The Spirit of French Letters.

Mabell S. C. Smith, A. M., Asst. Editor THE CHAUTAUQUAN. Author "A Tarheel Baron" and "Studies in Dickens".....\$1.50

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Mrs. Alfred Sidgwick.....\$1.50
THE CHAUTAUQUAN MAGAZINE, (Monthly—Illustrated C. L. S. C. membership included if desired.) Containing:

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(Arthur E. Bestor, A. B., Director Chautauqua Institution);

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"EASY FOR ANYBODY, WORTH WHILE FOR EVERYBODY"

If in doubt, send stamp for handbook of testimonials.

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DON'T READ AT RANDOM



SOMETHING NEW. Earles' Bookkeeping Reference.
Is for Students, Bookkeepers and Teachers to use in connection with any system of bookkeeping taught in Business Colleges, Commercial Departments of High, Normal and Grammar Schools. For class use or individual study. A wonderful aid to students and teachers of bookkeeping.
Full Cloth, Postpaid 60 Cents.
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Try our Superior Courses in Shading Penmanship. Students everywhere are delighted with our Fancy and Artistic Styles. All copies pen written. You should educate for profitable employment, there is money in this work for you. Write at once for full particulars and free samples of our fine Pen Art Work. Address,
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FRAME OR BOOK FORM.
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Twelve Years Experience Professional Engrossing in New York, Pittsburg and Chicago.
High Class Work Only
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P. ESCALON
Central American Champion Writer
Will write :
One Ornate Letter 50c
One Ornate Set of Capitals 30c
Nine Signatures 30c
All of them in Madarasz Style and Beauties
PEDRO ESCALON
Santa Ana Salvador, C. A.

ENGROSSING PRINTS. I have had engraved six of my most elaborately engrossed Resolutions and Memorials, prints of which (6 x 9 inches) I am pleased to offer postpaid for 25 cents.
P. W. COSTELLO, Scranton, Pa.

"Good Style"
— OUR METHOD —
and we want to send evidences of our skill in *Designing and Engrossing* to every school manager contemplating a new Letter Head or Advertising Cut. Submit your pencil suggestion for our ideas and estimate.
M. A. ALBIN
McTavish Bus. Col. Edmonton, Alta.
CANADA

FIRE totally destroyed Soencer's Business College Building, Paterson, N. J., Sunday morning, December 15th. Letters, subscription lists, etc., of the Eastern Penmao were destroyed. Subscribers and club raisers to the Penman are earnestly requested to favor the editors with fullest data possible that will enable them to mail the January number. Address,
W. H. SHEPARD, B. H. SPENCER,
As. Editor. Editor.

Lehman's Standard Penmanship
This is the book every teacher of writing needs, and every student should have. It will show you how the letters, figures, and signs are made, and how to teach and practice writing in a systematic way. Price, 50c.
H. B. LEHMAN
Central High School **ST. LOUIS, MO.**

Churchill Simplis Shorthand A light line, connective vowel system, based upon the movements of our ordinary longhand writing. The outlines are made with the fewest possible angles. The writing has strength, dash, and brevity of outline. Students attain a working speed of 100 or more words a minute in a comparatively short time. Examination copy, paper binding, sent to teachers upon receipt of 50 cents.
CHURCHILL BUSINESS INSTITUTE
Grand Rapids Michigan



By G. E. Van Buskirk, Newark, N. J., who is rapidly forging to the front in this line.

The Business Educator still holds
For Sale for Mrs. Madarasz some
Miscellaneous Specimens and some
Scrap Books of Penmanship from the
Masterful Pen of
MADARASZ
which we can supply at from twenty-five cents for small specimens to twenty-five dollars for large scrap books.
We retain no commission on these nor charge for this advertisement; you get the work at first-cost and fresh-from-the-pen, not engraved.
Zaner & Blosler Company
COLUMBUS, OHIO



R. D. Ginnelle

D. D. Mingold

D. Conemaugh

J. E. Mason

P. D. Harris

From the pen of E. A. Lupfer, Instructor in the Zanerian, Columbus, O.

An Unprecedented Demand

is being made on us for Commercial Teachers, High Schools, Normals, Business Colleges, and others are writing and wiring us. If you are a qualified inexperienced teacher, we can get you a position. September vacancies already on file, salaries \$600 to \$2,100. An early registration with us will pay you.

**THE INSTRUCTORS' AGENCY
MARION, INDIANA**

OWNERS WILL SELL

One of the oldest and best known business colleges in the North-west. Very good proposition; has been paying 25 per cent. on investment during the past two years, and these were very poor years for this line of work. Good reasons for selling. Good terms to responsible party. Possession March 1st.

Address, T. O. N.,
Care Business Educator, Columbus, Ohio.

IT'S A GOOD PROPOSITION FOR A SCHOOL MAN

I am planning a trip around the world and am looking for a capable fellow to manage my school or a man who has \$1500 to invest. I will sell at this figure and can guarantee a salary of \$1800 and a net profit of a similar amount the first year.

I'm candid when I say I believe there is no better opportunity in the United States. I have invested about \$6000 at 12 per cent. and have about \$6000 of All Real Estate as a result of my three and one half years in the school. This surely speaks for itself. Address X, care Business Educator, Columbus, Ohio.

FOR SALE

Well established business college in Middle West in city of 500,000; splendid territory to draw from; excellent reputation; attendance good; fine equipment; low rent; no debts; paying proposition; reasonable terms; satisfactory reasons for selling. Don't answer unless you have funds to invest in a high class school.

Address, "Rare Bargain," care Business Educator, Columbus, Ohio.

FOR SALE

High grade Business College in a good town of 15,000 population. Excellent equipment. Reasonable expenses. Splendid reputation. Will sell half or whole interest. Address, Bargain, care of Business Educator, Columbus, O.



If you are in earnest and desire to become a fine business penman I can help you. Easy, quick method, illustrated journal and special pen fee.

FRANCIS B. COURTNEY

Box G 492 DETROIT, MICH.

THE GIBB TEACHERS' AGENCY

Our Slogan
SERVICE

DETROIT, MICHIGAN

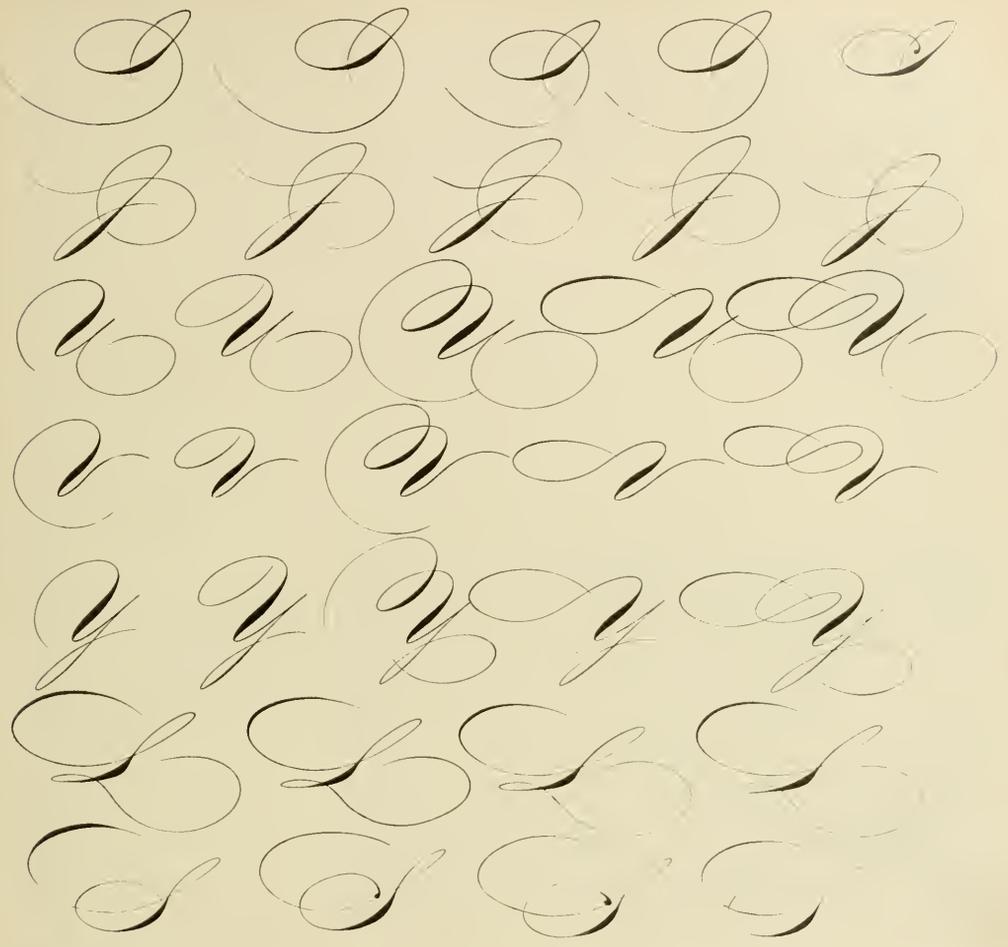
E. J. GIBB, Manager
C. B. BOWERMAN

*"Needs are but dreams
made captive."*

FOR SALE

Pro-persons business college located in northern Illinois. Have other business, will sell for about what it furniture and improvements cost. For particulars, address, W. T. Room 610, 3501 Wabash Ave., Chicago, Ill.

By A. W. Kimpson, Amarillo, Tex.



Ornamental Penmanship
RENE GOILLARD,
 Chicago, Ill., Engle-wood Business College
 Sends specimens with self-addressed postal to above address for criticisms.



With this lesson we have covered the entire alphabet. There are numerous styles of letters that could have been given, but those I have given are those used by most penmen and are probably the most beautiful.

Let us notice that the down stroke of the "I" and "J" are straight and on the main slant of the letters, and also that the down stroke of the "J"

passes through the center of the oval.

In the "U," "V," and "Y," avoid running the shade into the turn at the base line. The ending of the V is a compound stroke and few penmen make it well. Study it closely. The "U" ends like the letter "A," and the "Y" like the letter "J," the shade being omitted, however.

The beginning of the "S" and "L" are alike and owing to the fact that a compound curve is employed in making them, they are extremely difficult. The "S" given here is, for me, the hardest letter in the alphabet.

Lessons BY MAIL

In Business Writing, Ornamental Writing, Engraving Script and Lettering. Pen Copies, Red Ink Criticism, Easy Payments, Circular free. Address,



Amarillo, Texas

TEACH *penmanship* **BY MAIL**
 My simple, thorough course won the World's First Prize. Kansanmerian Journal and one of my favorite pens, C. W. RANSOM, sent free.
 306 MINOR BLDG., KANSAS CITY, MO.



Learn to Write
 I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.
 F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.





A. R. Merrill

A. R. Merrill, whose genial, christian countenance beams forth above, and whose superb

handwriting is indicated in his signature, is a native and citizen of Saco, Me.

Although yet a comparatively young man, he is a pioneer and a progressive in pedagogical and practical penmanship, having begun supervisory work in writing in Saco, twenty years ago, succeeding his instructor, Mr. C. E. Simpson, whose position he still more than fills, supervising drawing as well as writing.

He is an admirer of good writing, plain and ornate, and a skillful penman as well. He has received personal instruction in ornamental penmanship of H. P. Behrensmeier, of Quincy, Ill., and in art of H. W. Shaylor, F. H. Collins, Mrs. Hannah Johnson Carter. He possesses a scrapbook of rare value, containing work from the pen of Platt R. Spencer, Sr., Jno. D. Williams, A. R. Dunton, Flickinger, Taylor Canan, Madarasz and all modern scribes of merit.

He enjoys teaching and is happiest when turning crude lines into smooth, arm movement writing, at which he is quite as adept as any in our profession. You would probably find as much or more good writing to the square inch in Saco as in any city in America.

He is married and fathers a son of twelve years. Superior service, unafected modesty, and warm personal qualities make him a friend of all.

The Elliott Commercial School, Wheeling, W. Va., certainly is to be numbered among the progressives in commercial education. Mr. C. Edward Fresho, of that institution, recently favored us with a list of sixty-six subscriptions, which speaks for itself as to the interest manifested in penmanship in that institution.

To Engrossing Students and Readers of The Business Educator.

The accompanying resolutions may be of interest to the student of engrossing for the reason that there is nothing intricate or elaborate about them in either design or execution. The entire lay out is first roughly suggested in pencil so that the finished product may be nicely balanced. The work is then executed with various sizes of Soennecken pens and retouched with a common pen, Gillott's No. 803 preferred.

The display lines are shaded with a brush and water color using Paynes Gray and lamp black mixed to produce the steel gray effect. It is well to use water proof India ink for the lettering. It will be found beneficial where color is used, to first dampen the surface of the board at that particular point with a water brush. After allowing the moisture to soak into the board for a few seconds take up the surplus water with a clean blotter.

This will make the color lay smooth and it will not have a tendency to bunch up in spots, neither will the water proof ink be disturbed a particle by the laying on of the water. Higgins' Water proof ink is as good as the best.

In this particular job there were no measurements made of any kind, except to rule on a perpendicular center line and border lines all around the sides and ends of the sheet. The curved display lines are put on free hand and all vertical lines for the body work were ruled on with the T square without measurements, trusting the eye and hand altogether for distances. The brush shading on display lines is put there without any guide lines. Of course it takes time and practice to accomplish this and the beginner should not become discouraged, if at the start, his work does not take on the appearance of that of a professional.

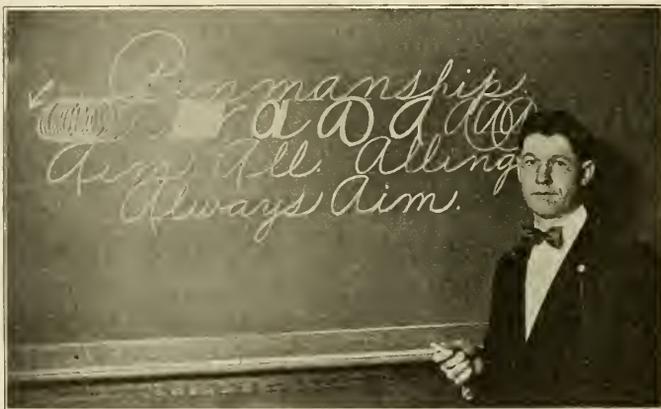
For the beginner, I would advise the use of guide lines for the shading on the letters until experience and practice gives him the confidence to work without them.

The professional engrosser is at all times striving to produce results in the least possible time so that in the preparation of his work, everything that eats up time that can be gotten along without is of course eliminated.

He desires to earn his money as quickly as possible so as to prepare for the next piece of work. This does not mean however that the work must be slovenly or carelessly done in order to get it done quickly. I firmly believe the student ought to try and do the work well at the beginning no matter how much time is spent upon it, and as the years roll by practice and experience will develop speed and accuracy.

I would advise the student who desires to make a living in the engrossing business, to work, work, work and keep working, and studying the efforts of others. It is only by keeping everlastingly at it that success may be attained.

P. W. COSTELLO,
See illustration on following page.



H. F. Robey, Penman, The Miller School, 23rd St., and Lexington Ave., New York City.

Janes & Blosor,
A line of my business penmanship.
Yours,
E. P. Mills.

Keep your eye open for the series of script page which Mr. Mills will contribute from time to time.

At a regular communication of

Scranton Lodge, No. 123 Protective Benevolent Order of Elks

held in their rooms, Thursday, December 2, 1912.

The following minute was unanimously adopted as read:

Scranton Lodge, No. 123, P. O. E.
has heard with profound regret of the death of our esteemed brother,

Mr. John F. Gibbons.

Seldom has death invaded our ranks and created such
widespread sorrow as in this instance.

BROTHER GIBBONS

was one of our
ideal members full to overflowing with all the generous traits of a gentle-
man and an Elk and always ready to extend the hand of welcome to the
deserving and succor to those in distress.

He was beloved by all, whether of our fold or those without
it. His amiable disposition, kindly word and smile, won for him the fond
esteem of the people of this section of the state. In his death this Lodge has
lost a true brother worthy of emulation, and as a mark of our respect,

RESOLVED,

That a minute of our deep loss be transmitted his honored father,
also a member of this Lodge, his sorrowing mother and his brothers and
sisters and that an engrossed copy of this testimonial be furnished them.

Committee

Christopher S. Boland
Jacob R. Coker
Edward J. Blewitt.



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and
ENGROSSING**

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Rockland, Me.
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and stamps for return
of specimens.



Illuminating

The art of illuminating is a fascinating study and a profitable accomplishment.

Not all examples of the ancient illumination are beautiful and pleasing owing to fantastic forms and an overload of filigree work, but as a general thing the coloring in about every instance is harmonious and delicate.

The design shown herewith is rather pleasing in the original and will afford much careful study. Aim for strong, symmetrical curves in the scroll work, and see that the entire design "hangs together." After the pencil outline is completed follow with the brush work.

Mix a thin wash of cobalt blue and white, passing same over scroll work and background, aiming for a flat, uniform tone. Now mix some thick, body color, cobalt and white for background below initial "A." Use the thin wash on face of scroll work, passing it along the right hand edges, thus giving thickness and character to the scroll work. The initial "A" is in red, obtained by mixing vermilion, crimson lake and white. Carry the red down to bottom of design. When color is thoroughly dry outline initial, scroll work, etc., with India Ink and a No. 5 Soennecken pen. Last, add lines and dots in Chinese white, using a common pen.

The lettering in this design was executed with a No. 2½ Soennecken pen. Aim for uniform spacing, size, etc.

THE BUSINESS JOURNAL, Tribune Building, New York City, a monthly magazine of 48 pages, contains lessons in Penmanship by the foremost penmen in the world; also articles on Advanced Bookkeeping, Higher Accounting, Salesmanship, Advertising, Business English, Commercial Law and other subjects. One dollar a year; a sample copy for five two-cent stamps.

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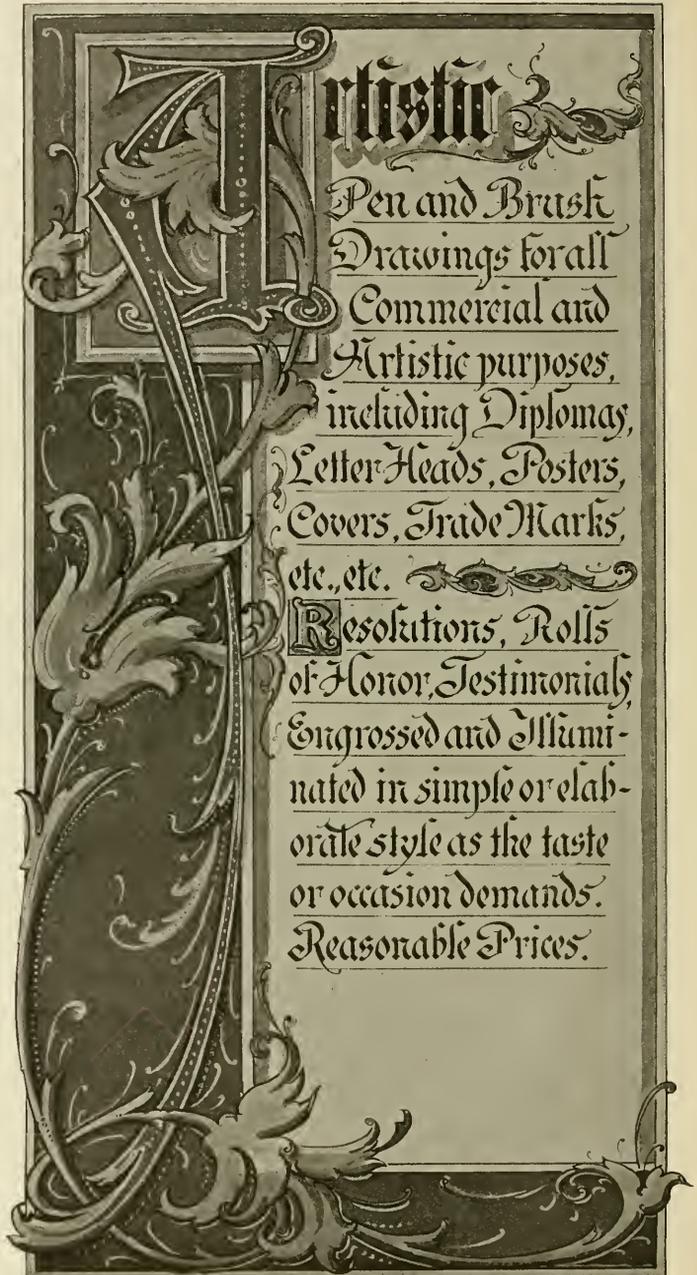
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A. W. H. RONISH

17 Academy St.

NEWARK, N. J.



The above design is well worth careful study, as is all his contributions.



BOOK REVIEWS

"Business Practice for Stenographers" is the title of a fifty-six page book edited by Melville W. McManus, Registrar of the Detroit Business University, Detroit, Mich. The book contains detailed practical work along business lines. The use of such material as this book contains undoubtedly will result in more competent stenographers. The author in his foreword writes as follows: "The business man of today has absolutely no time to spend in teaching anyone. Therefore, it is imperative that the young person applying for a position in a modern and well-equipped office be able to do things required of him and as his employer wants them done. Such a person need never be out of employment and will be able to sell his service at a much higher rate than one not so trained. It is to give the necessary practice in doing the kind of work that will surely be required of the office assistant that Business Practice for Stenographers is published, and to the end that the student upon entering the active business world will find his work there simply a continuance of his work in school."

The book is not for sale in its present state and was gotten up primarily for the exclusive use of D. B. U. students. It is taught as an integral part of their senior course and enables the student to complete this Business Practice simultaneously with his shorthand work—an end long sought for by business school men.

"Belanger System of Practical Business Writing," 75c, by J. E. Belanger, St. Hyacinthe, Que., Canada, is a book on penmanship of one hundred and twenty pages, six by nine inches in size. The work is unique, since all of the instruction is printed in both French and English, something we believe to be new in a work of this kind.

Mr. Belanger has given a great deal of attention to the subject of writing, and has produced a book for which if we mistake not, there will be a special demand in some parts of Canada. The author is not only skilled in business writing, but in ornamental as well, as is shown by work in the back of the book.

SPECIMENS

Two movement exercise designs have been received from Miss Gertrude McCormack a student of John W. Alexander, of the Laurium, Mich., Commercial School. The designs are excellent examples of the work being done in the above named institution. Many of the students in this school each year get their writing up to our Certificate standard. Recently seven Certificates were sent them.

Cards written in the ornamental style have been received from W. A. Crawford, Dallas, Texas, who is working for our Professional Certificate. The work is very good and Mr. Crawford will soon be able to win this Certificate.

J. A. Stryker sent us some of his ornamental penmanship recently, which shows that he is steadily gaining in that line.

Wm. Rhoades, Reading, Pa., is doing some exceptionally fine work, not only in penmanship but in drawing as well. He recently favored us with some of his Christmas cards and a drawing of a girl, all of which were very skillfully executed.

N. S. Smith, of Waco, Texas, in writing to us recently addressed the envelope in an unusually skillful manner. Mr. Smith is certainly turning out some very fine work.

The Season's Greetings have been received from the well known penman, J. G. Christ, Lock Haven, Pa., in the form of a letter executed in a dashy ornamental style. Mr. Christ has reached a high standard in his work.

CLUB CHAT

S. E. Leslie, the well-known penman of Eastman College, Poughkeepsie, N. Y., favored THE BUSINESS EDUCATOR with a list of thirty-one subscriptions, which indicates that as usual that school is having a good enrollment and much interest is being taken in the penmanship.

A large list of subscriptions has been received from the well-known penman, E. Van Read, of the Boyles College, Omaha, Neb. Mr. Read writes a very strong, ornamental hand and is also a good teacher of business writing.

A list of subscriptions has been received from J. B. Clark of Jacob's Business College, Dayton, O. This school for many years has been using THE BUSINESS EDUCATOR with the very best results. The students are unusually successful in getting their penmanship up to THE BUSINESS EDUCATOR certificate standard.

A good size list of subscriptions has been received from A. H. Quinette, teacher of penmanship in the Indiana, Pa., State Normal Business School. Prof. A. E. Kimsley is head of this school, and with their combined efforts we see no reason why this school should not turn out some very good writers. Some specimens have been received from their students which are very good, some being up to the Certificate standard.

In a recent letter, Mr. K. M. Weisgarber, Hesser Business College, Manchester, N. H., not only wished THE BUSINESS EDUCATOR a banner year, but enclosed a list of twenty-three subscriptions, which is doing his share towards making this the best year for the B. E.

A list of fifty-two subscriptions has been received from Spaulding's Commercial College, Kansas City, Mo. The Spaulding's School is one of the old reliable institutions, but its enthusiasm for penmanship indicates that it is alive to modern needs and commercial education as well as in writing, and that it is doing its part toward educating the coming business man and business woman.

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Besides publishing a full line of practical text-books for the upbuilding of practical schools, we publish several Exercise Books, each designed to take the bulk of the burden off the teacher, and guide the student almost automatically, at the same time keeping interest and enthusiasm at the highest pitch. These Exercise Books are:

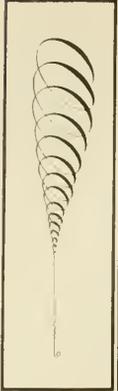
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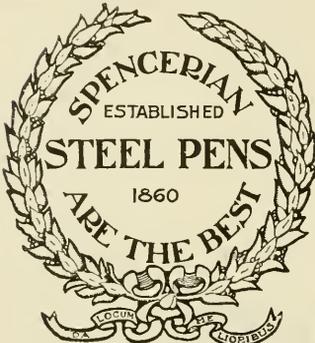
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The mountains stretch away.*

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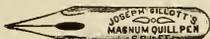
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The Zaner Method of Arm Movement Writing Manual, by C. P. Zaner, contains most of the copies and instruction that appear in the larger work mentioned above. It is especially adapted for the student, whether in school or at home. This work is used largely in commercial colleges, high schools, etc., and undoubtedly is the best work published for such use. 144 pages, 4x8 inches in size. 25c postpaid. Special price in quantities.

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Lessons in Penmanship, by C. E. Doner, presents a very complete course in practical business penmanship intended for business, high, normal and grammar schools, as well as for home students. The author enjoys an enviable reputation as a penman and teacher. The book contains 96 pages 4x8 inches. Postpaid 40c.

One Hundred Writing Lessons, by H. W. Flickinger. A very valuable work for all who wish to become finished professional penmen. Mr. Flickinger has long been recognized as one of the leading penmen and teachers. Postpaid \$1.00.

Muscular Movement Writing, by C. A. Faust, contains a very helpful course of copies and instruction. The author has taught pen-

manship for many years and this book gives the results of his experience. Filled with ideas and valuable points. Postpaid 25c.

Lessons and Lectures on Penmanship, by H. W. Ellsworth, contains a large amount of valuable material on penmanship subjects—too much to be overlooked by anyone who desires to be well informed on penmanship matters. Contains 208 pages, and 1000 illustrations. Bound in boards. Postpaid \$1.50.

The Penmanship Dictionary or Word Book, contains over three thousand words arranged to help penmanship teachers and penmanship students. To illustrate, if you desire to practice on words containing the small letter "s," the book presents a number of words, such as crisscross, assures, assessors, assassins, etc. Each letter in the alphabet is thus treated, long words for special practice, loop letter combinations, sentences, a list of nearly five hundred geographical names, difficult names for business combinations, words, etc. Price postpaid 15c.

The New Education in Penmanship, by L. H. Hausam. A book that should be read by all interested in penmanship. Thought-provoking and helpful. Contains 138 pages 9x7 1/2, bound in boards. Postpaid \$1.00.

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MISS WILSON IS A BALANCED HAND TYPIST

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MISS OWEN IS A BALANCED HAND TYPIST

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MISS DUNN IS A BALANCED HAND TYPIST

The three notable victories recorded above are truly

A TRIUMPH OF THE RIGHT START

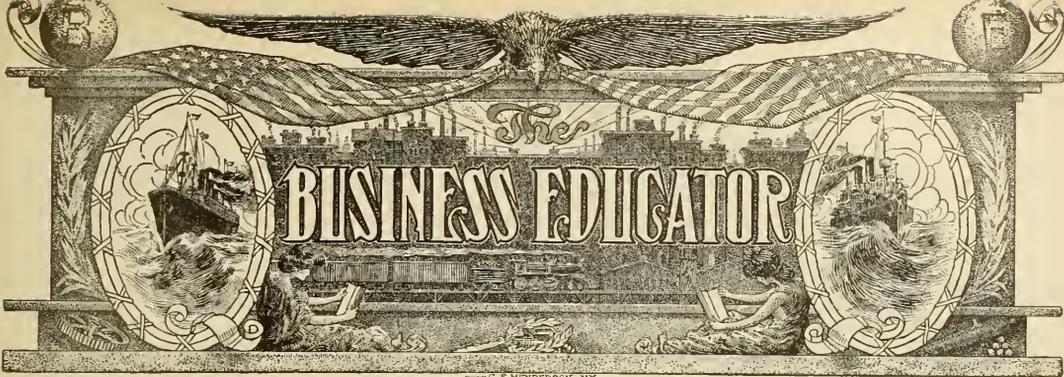
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THE BUSINESS EDUCATOR

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The Business Educator is devoted to the progressive and practical interest 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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CRITICISM

We invite criticism. Without it we cannot achieve the best and the most possible. If the foresight of the editor and the contributors were as good as their hindsight, criticism would be less necessary. So be free to write us critically, suggestively, and kindly, if you can, but if you can't, then write us critically, caustically, and threateningly, if you feel that is what we deserve. Then we will be sure to "sit up and take notice," smile, get mad, or, better still, act.

One batch of criticisms scored us because one of our contributors said something disparaging or discouraging concerning the bookkeepers profession. Another withheld his renewal subscription because a contributor spoke sarcastically of Roosevelt. Still another threatened suit for damages because we printed the following: "It contains paid contributions from specialists, and not

merely free convention material or paid-for office device descriptions taken from catalogs."

We doubt whether there is a periodical the publishers of which endeavor to be more considerate of the opinions and feelings of others than we who are responsible for THE BUSINESS EDUCATOR. Indeed, *consideration* is the key-note of our religion, and therefore we offend only when cannot help it, or unintentionally.

Some one has pertinently said, to offend *no one*, "Say nothing, do nothing, be nothing."

But criticism is to largeness of vision and sanity of opinion what pain is to disease and health—without them we would not know when we were mentally or physically off, and unpleasant and painful though they may be, they point the way to better things to those who heed them.

So criticize, suggestively and kindly if your liver is right, and caustically and threateningly if your spleen needs unloading, but *criticise*, and we'll profit to the best of ability.



The seventh of a series of blackboard sketches illustrating the evolution of transportation by Charles Frederick Whitney, director of art, Salem, Mass., State Normal School.

THE MONTESSORI MOVEMENT As Applied to Teaching Writing.

(BY THE EDITOR.)

PART SIX

Montessori, Metcalf, and Arm Movement Methods Compared and Contrasted.

REFLECTION TO AVOID REACTION

Much that is excellent in the Montessori Method, and which we glad to acknowledge and approve, yet we cannot think the author of that method has ever given adequate thought to the art of writing and teaching the subject on the plane of efficiency as developed in this country. She knows little of arm movement writing as practiced by successful writers, both professional and business, in this country; and not knowing what has been taking place in this country during the past half century in the penmanship line, she cannot know some very essential things in the art of written speech. It would seem, therefore, the better part of pedagogic wisdom that we investigate thoroughly and sift carefully the Montessori suggestions, appropriating those which will help the cause of good writing in this country and elsewhere, and rejecting those which time has proven to us to be futile and impractical; reflection before taking radical action will avoid the re-action which always follows adoption of extremes.

VERTICAL AND MONTESSORI

Granted for argument's sake that the Montessori method of perception of form through the sense of touch is preferable to sight (which is preposterous), and also granted that children cannot be started too early to express and record thought by written speech, which is the most technical and manually burdensome mode of expression (which, also, is preposterous because premature in requirement from immature children) it would defeat its own purpose, as did the vertical propaganda, by neglecting that which does more for health and efficiency than any one thing connected with school life and writing, POSITION. For position is vital to growth and skill, and the wise Dr. Montessori gives no thought to this phase of the subject. Unhealthy postures and inefficient hand positions are inevitable when children are left to their own devices in early efforts at writing.

The vertical cause failed, not for its advocacy of upright slant in forms, but because it encouraged throwing the hand over on the side with the holder pointing rightward (wrongward), a position no penman of recognized skill or reputation ever used. So, too, the Montessori meth-

od will fail in so far as it relates to writing because of the ignorance (blissful ignorance) of position in writing. For the more premature the attempt to write the more abnormal the effort and the more disastrous the habits formed. DISASTROUS IS not too strong; no word is too strong which affects health and efficiency, for without HEALTH and EFFICIENCY success is not possible in any line, because efficiency is the direct means of success and health is the only means of enjoyment of success.

IN CONCLUSION

Summing up briefly the Montessori weaknesses in writing, we find that sensory training is given too much prominence and motor and manual training too little; that children are encouraged to write too young and with too little assistance and supervision; that position and motion are given too little attention; that no distinction seems to be made between cramped, finger movement script drawing and free arm movement writing; that the habits formed by children seriously interfere with adult efficiency; that individual rather than class-room methods have been depended upon for Montessori results; and that the methods and results are as yet too immature and kindergarten character to be accepted for youths or adults.

C. P. ZANER.

A TRIP TO THE PACIFIC

By the Editor

NO. 3

THE RETURN

Jan. 6 was spent in Ogden, inspecting the writing in the grades, talking to high school students and teachers of the grades. Supt. Mills, Prin. of the H. S., Mr. Peterson, supervisor of writing, Mr. Geo. C. Hobson, Mr. G. F. Roach, of the Commercial department, and the principals and teachers generally, deserve much credit for the splendid work being done in the cause of education. The writing in the grades compares favorably with the best. Mr. Hobson acts as principal of one of the buildings and supervises writing part of each day in the other buildings.

Jan. 7 was spent in Salt Lake City, where we had the pleasure and profit of addressing the principals of the public schools. Supt. D. H. Christensen is a man of exceptional calibre, reserve power, and appreciation, and his audience evidenced like one-hundred-point qualities. Here for first time I met Mr. J. H. Paul, head of the Nature Study work of the University of Utah, who years ago pioneered modern methods in writing in that City and State. Through the discovery and suggestion of Supt. Christensen, and the training of Mr. Paul, James D. Todd, his brother John, and others, have become professional penmen of prominence.

Jan. 8, found us in Grand Junction, Col., where the penmanship is handled in as pedagogical and practical a manner as anywhere, under the direction of Fred M. Bacon. Supt. Allen is a man in sympathy with the work, and the teachers are as loyal and efficient as one could wish to meet. Hole's Business College proved a delightful surprise in enterprise, appointment, attendance and good work.

At Pueblo the train was late and as a consequence we failed to see the American Business College in session, but we had the pleasure of renewing the friendship of Mr. and Mrs. J. A. Clark, who conduct the school, which is well

appointed, largely attended, and superbly conducted. Pueblo is fortunate in having in its midst such a high-grade institution.

The scenery through Colorado is world famed, its products varied in minerals and fruits, and its manufacturing interests developing rapidly.

Denver was visited Jan. 10. In the forenoon we visited Parks' Central, and Barnes' Business Colleges. Messrs. Parks, E. C. and H. E. Barnes, and E. A. Van Gundy, of the Central, are Zanerians, and each extended the glad and generous hand of fellowship. The private business schools of Denver are well attended and prospering, with a forecast that is also promising for the work.

In the afternoon we were privileged to inspect the writing and the teaching of it in a number of the public schools.

Mr. J. E. Huchingson, the supervisor of writing, by unusual diplomacy, enthusiasm, sincerity, and ability, has, through the teachers, evolved a vast amount of enviable writing on the part of thousands of pupils. And the good work is as yet, he declares, in the forming.

At four o'clock we had the pleasure of addressing a volunteer teachers' meeting numbering several hundred, which for appreciation, enthusiasm and sincerity we never expect to see equalled.

Supt. Chadsey, now of Detroit, who appointed Mr. Huchingson to his position and championed the cause of good writing, has been succeeded by Supt. Smiley, who had been principal of the High School for many years, and who is beloved by probably more people in Denver than any other man.

In the evening an informal banquet was given in Hotel Savoy in honor of your humble editor, which proved all a human heart could wish for in expressions of regard, loyalty and appreciation. Mr. Huchingson was the prime mover, and acted as toastmaster, with "roasts" omitted.

Places were provided for sixty-four, and all were present, comprising the commercial school proprietors, the commercial teachers in the high schools, some four dozen teachers of the public schools, who are specially live wires in the art of writing and teaching superbly well, and the principal of the Cheltenham school, the last named of whom, when called on for remarks, paid Mr. Huchingson the highest tribute we have ever heard given a supervisor and which was sincerely, enthusiastically and cheerfully sanctioned by every teacher present.

Messrs. Barnes, Van Gundy, McGuire and Parks, each offered well-meaning but overrated toasts to the writer, who, in turn, relieved his embarrassment and appreciation as best he could with some offhand remarks and a few grouch grease sausagions.

Denver and Denverians will hereafter seem much nearer than heretofore, and dearer as well.

WRITING

Thou art divine, O noble, humble art,
Thou most common servant of the
human race
And yet the mystic sovereign of time
and space.
Thru thee we speak with those apart
And voice the inward longings of our
heart.
And thru thy runic lines we often
trace
That which we cannot utter face to
face;
And when forgotten still our throats
impart.
Thou servest not the sage alone.
In almost every stage of human life
Thou aidest man to express his mind
On paper, wood, on clay or stone.
In love, in trade, in peace in mortal
strife
In thee a willing messenger we find.

MR. MODESTY.



BUSINESS PENMANSHIP
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Send self addressed postal with specimens for criticism to Mr. Smith.

Something For Something.

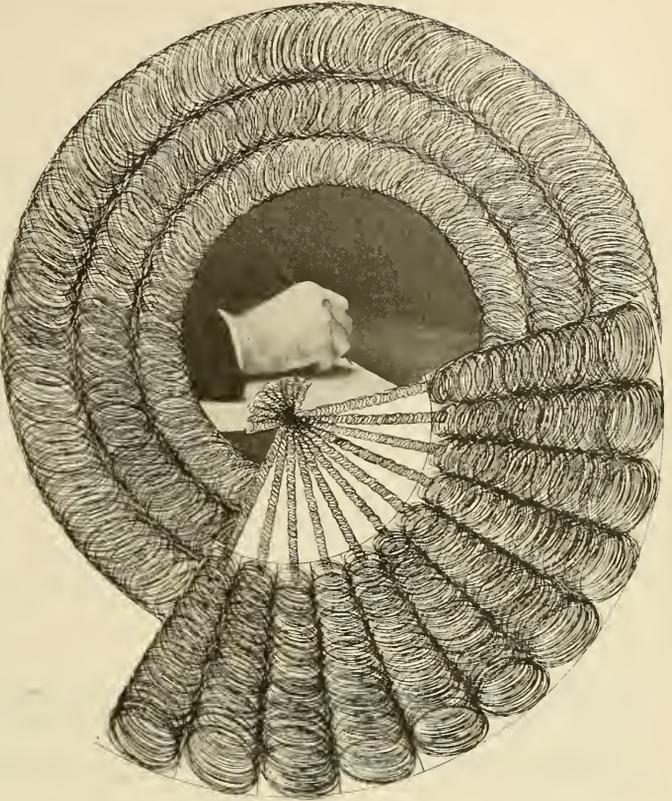
During the fall, I had a contest in my classes in making movement-drill designs and as a result there are about two hundred such designs in my desk. Now, if you'll make a *good large one* and send it in with a 2c stamp, I'll gladly exchange yours for another to show you what other students can do. Make them as large as your paper will allow. The two shown were made quite small and one placed over the other to avoid using too much space in the journal. Ruling for designs should be in pencil, and afterwards erased. For your benefit I ruled part of the fan in ink, to show you some of the guide lines.

I have all kinds of designs from vases and potted plants to automobiles and aeroplanes. Some are round, some starshaped, some rectangular. Many of them have some parts in red ink. A little red is good; too much is worse than none. Show me what *you* can do.

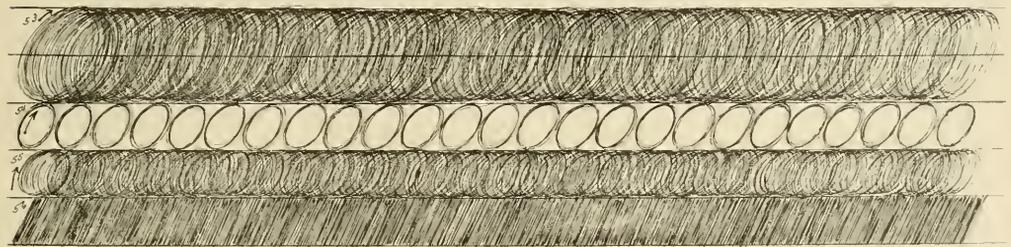
Exercises of this kind make the movement drills interesting and bring lightness of touch and freedom of motion to the arm.

We must not forget though, that the exercises are only the means to the end, so do not neglect to practice on the letters and words. Send me some of your practice when you send the designs. It is never too late to start doing the right thing, so whether you did the work required in the 1st lesson or not, you can still follow these lessons. The mere reading of these articles will never make you a good writer, no more than reading how to swim or how to ride a bicycle will enable you to do those things. Practice is absolutely essential. Then if you will let me point out the errors, you should be able to correct them easily and make fine progress.
Come on now. Keep the pot boiling.

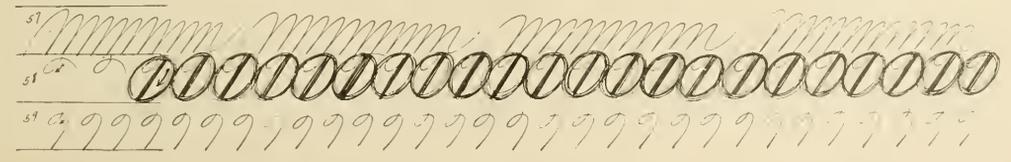
- Copy 53. Begin your practice every day with this exercise, using a free rolling motion of the arm. You will soon learn to enjoy it.
- 54. Trace them carefully counting for seven revolutions. Watch slant and proportion.
- 55. See how even you can keep the edges and have all down lines light. Now get up speed. Make 200 revolutions per minute. Count them to see.
- 56. Here the arm works in and out of the sleeve. Stop on the lines.



Two styles of exercises and position all shown in one illustration by Mr. Smith, whose lessons are proving the most delightful surprise of the year in penmanship literature.

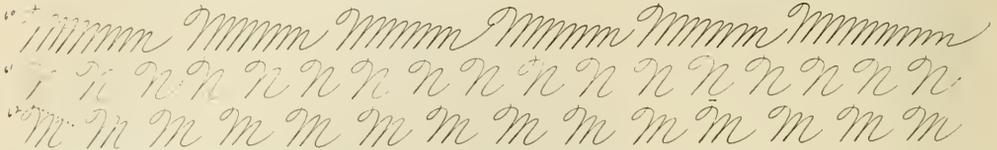


- 57. This is an important exercise. Use a combination of the movements found in 55 and 56. Try to avoid loops but don't worry much if some appear. Sit well back and use a good brisk motion. Do not reach with the fingers. Keep loops round and diminish the size gradually.
- 58. This one mastered makes the next easy. Keep the loop in the upper part of the left half of the oval. The pulling exercise is made last.
- 59. Small loop half as wide as long and both sides of the loop curved, please. Do you understand that clearly? Stop the pen on the base line, then lift it. This is contrary to what you have been taught before. Usually we lift the pen from the paper before it stops but here we stop it before we lift it. Now don't shade the stroke, see if you can stop it without much pressure on the pen. Keep space at x and a good wide oval turn across the loop.

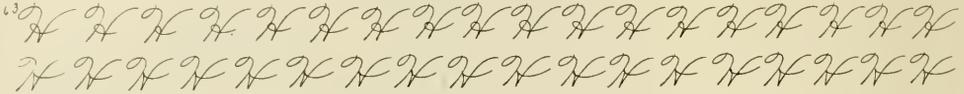




- 60. You have had both parts of this drill. Excel every former effort. Watch loop and first turn. Finish last stroke upward and lightly.
- 61. Short wide loops. Get the turn across the top of stem twice as wide as the turn at top of second part. Round turns on base line in finishing.
- 62. Keep the parts narrow and high. Round turns are desirable. Be sure to grade the parts down evenly, the last being lower than the second.

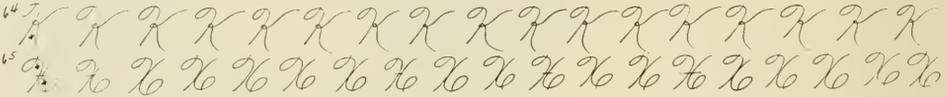


63. Make first part as in 59, stopping the pen on the base line before lifting it from the paper. Start last part leftward, pen in motion before it comes down to the paper. Change from a leftward to a downward motion in the top half of this part, making lower part parallel with the stem. Finish as you prefer, connecting part or loop not going more than half the height of the stem.



64. Finish first part on the line with pen on the paper when it stops. Start last part leftward, pen in motion before contact. Make little loop point upward and finish lightly below the line. Space at x narrow.

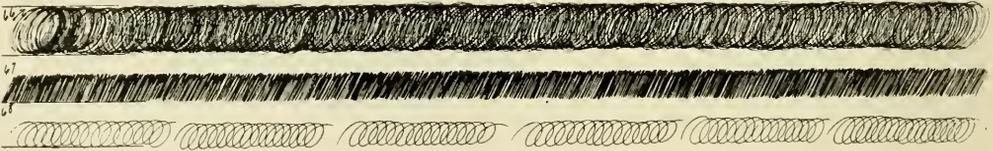
65. Review instructions for first part. Last part is the exact opposite of 1st part. Keep loops same size; spaces marked x even. Turn your page end and see the result.



66. You waste your time if you go the wrong way. Go around quickly. Work ahead slowly enough to make the exercise quite dark. Watch your position closely, and improve it daily. Good position will make you a sure winner.

67. Half a space. Keep it even without any guide line. Make the arm do it, not the fingers. Do not pinch or grip your penholder tightly.

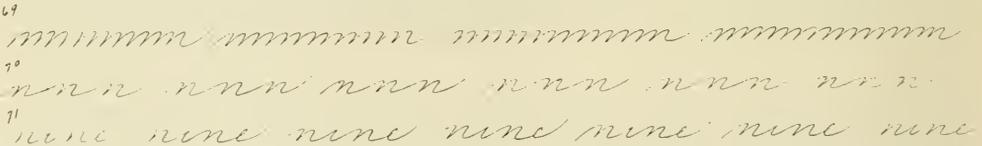
68. Make this half a space with a free rolling action. You may work ahead faster now. Graceful motions bring graceful lines, so be sure to have the arm working in a loose sleeve.



69. Beginning stroke is a left curve. Make only four exercises to a line, making each without a pause or lifting of the pen. Do you remember that the left hand is to pull the paper leftward between exercises and words. If not, review February instructions.

70. See where and how you start. Keep down lines parallel but get a rounded turn after each. Finish strongly with pen in motion.

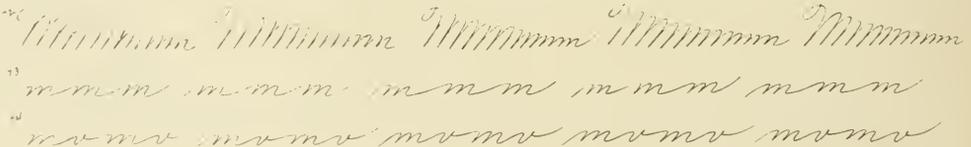
71. Now show me how well you have mastered the preceding lessons. All down strokes straight and toward the body. As usual, finish by lifting the pen before it stops. Watch the spacing of your letters.



72. Make the exercise without lifting the pen or slacking the motion. Five to a line. Parts narrow and turns round. Get freedom even if you must sacrifice some accuracy.

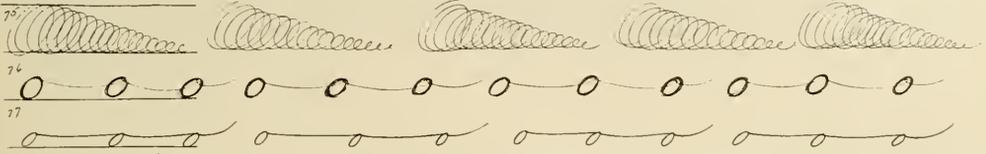
73. Keep all parts even in width, the three top turns and the one made at the base line in finishing, the same in roundness. Make that last down line slant the same as the others.

74. Here's a test. Two round turns and a retrace (dot in "v.") Do you really want to get this lesson? Study and intelligent practice will carry you over every difficulty in learning to write.

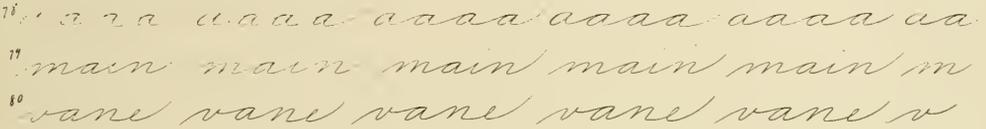




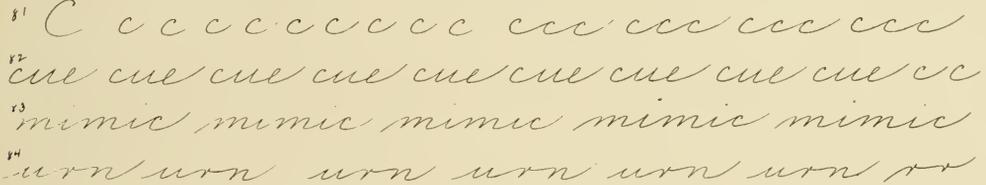
- 75. Five of even length on each line. Work ahead the same distance each stroke. Be confident and swing them off rapidly.
- 76. Keep the ovals small. The long connecting strokes are kept high. Try for even spaces between ovals.
- 77. Close each one. Examine yours to see if you get the down line curved as much as the up line in the oval part. Connecting line is parallel with base line.



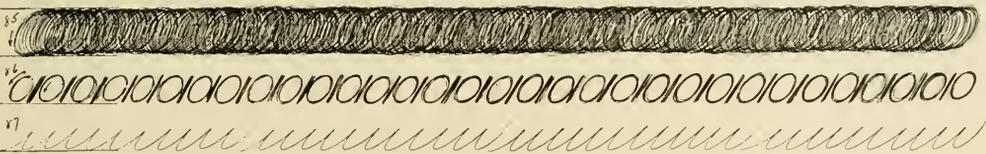
- 78. Begin each group without an up line. Point of letter is well over to right. Be sure to come from the point right to the base line in finishing the letter.
- 79. Watch beginning and ending lines. To be a winner in any race one should start strong and finish strong, too. Do not forget to dot the "i."
- 80. Begin with a strong left curve, close the "a" and get an open loop in "e." You can make fine dots on your "v" if you will take time for it. Never get careless if you would improve.



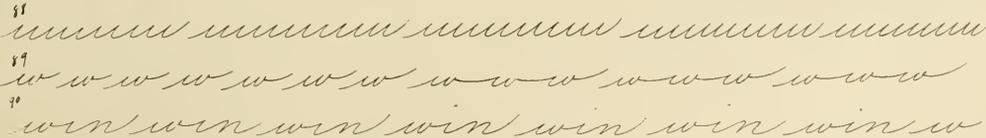
- 81. Make a little hook or dot at the top, and make the down line somewhat straighter than the capital C. Start them without an up line.
- 82. Here's the proof. Show me. Retain the hook at the top of "c." Make all letters the same height.
- 83. Here's a fine word to practice. Relax those muscles, stop pinching the pen holder, and get those turns round.
- 84. Short words for accuracy and movement. Round turns on base line after "u" and "n." Make the dot of "r" carefully.



- 85. I hope you are learning to enjoy this drill. It is very beneficial, and I want you to take a pride in doing it well.
- 86. This will help you greatly to get the next. Make it half a space in height.
- 87. Four parts on each line. Angles above, turns on the line. The spaces should not be any wider than they are deep. Write it half a space in height please, with a good strong arm movement.



- 88. Same as 87 except in size. Five exercises to a line now. How about position of body, paper, arms and pen. Remember that even the best penmen cannot do their best work when in poor position. A good general is constantly striving to improve the position of his forces, seizing first one position then a second, and a third, etc. Go and do thou likewise. Read over the instructions for pen-holding and position of the arms and paper.
- 89. Keep second space from $\frac{1}{8}$ to $\frac{1}{2}$ narrower than the first. Finish with the same dot as in small "v." Keep connecting line high.
- 90. Fill the lines of your practice pages from end to end. Arrange your work neatly. Make a dot in finishing "w," a round turn on the base line after "i" and "n".





- 91. Make the beginning and ending oval heavy by retracing 15 times lightly. Show contrast by making the connecting part rather open.
- 92. Down lines parallel. Round turns on base line. Spaces deep and narrow. Five exercises on a line.
- 93. I want you to master the loop with which this and the other capitals of this lesson, begin. We will use it *very often*. Almost half of the capitals begin with it. Be a winner *now*. Then keep the down lines of this capital parallel and turns round on the base line.



- 94. This is not a hard word, so you should be able to do some superior work. Make second part of capital as high or almost as high as first part. Write capitals and small letters without lifting the pen from the paper.
- 95. This letter begins like capital "U". The up and down lines are parallel except at the top, where the finishing line curves and finishes toward the right, the pen lifting while still in motion. Keep this curve short and get a graceful motion if you wish to excel in this very graceful capital.
- 96. Never, Never, Never, write either capitals or small letters a whole space high. A teacher whose ability I very greatly admire says that doing so would be about as appropriate as having the ceiling so low that our heads touched. Even in print we retain a space. Legibility demands it. Make your capitals $\frac{2}{3}$ or $\frac{3}{4}$ of the space, no matter how narrow it is. Small "n's" and "m's" round on top and small "o's" closed every time.



- 97. I hoping you are getting short, wide, beginning loops. Second part of capital quite narrow, but high. Get a good healthy swing in your arm. Watch your finishing lines.
- 98. Last part of capital **must not** be as high as the 2nd part. Examine the small "r" closely. Finish with the pen in motion.



You have in this a fair specimen of my plain everyday business penmanship, such as I teach in my classes.

By Mrs. Anna M. Crouse, Los Angeles, Calif., penman, 21st Ave., Intermediate School.

Truth is the summit of being.
Justice is the application of it
to others - Emerson

Business writing by O. L. Rogers, Supervisor of Writing, Ft. Wayne, Ind.



The snow had begun in the gloaming
And begun all the night
And went reaping field and highway
With a sinner's despair and woe.

By A. L. Hickman, Salina, Kans.



Business Writing

F. O. PINKS,
Lansing, Mich., Business University

Send specimens with self-addressed postal to The Business Educator, Criticism Dept., Columbus, O. for criticisms.

The sentences herewith by Mr. Pinks were run last month by mistake so we repeat them this month with instructions. The error is ours, not Pinks'.—Editor.

It requires a great deal of skill to execute sentence, or page writing so well that it contains no irregularities so pronounced as to make them conspicuous. Such skill comes only as a reward for taking thoroughly and well all the preliminary steps. On the theory that mankind doesn't need to be instructed so much as reminded, I venture to repeat what I have said in these instructions dozens of times before, that these preliminary steps mean: Correct position; relaxation of all the muscles; pure arm movement, or not more than five per cent. of finger assistance; the application of this movement, and no other, to the form of the letter, and last, but by no means least, a clear, sharply defined mental picture of form that approximates the ideal.

I hope that all of you can write these sentences with a high degree of skill, and doubtless many of you can; but I very much fear that a large number of you belong to either one or the other of the two classes that contain most of the penmanship failures. One class is made up of those who have developed a wild, reckless movement over which they have little or no control; the other class has a fault that is quite the opposite, in that it has good form, but uses a movement that is rigid, halting and tremulous. If you belong to the former class, stop practicing until you have discovered wherein lies your faults in form, and then aim at your ideal thus acquired repeatedly, using enough speed to insure strength of line, but not enough to invite recklessness. Remember, too, that one must waste a deal of powder and lead to learn to shoot well off-hand. If you belong to the latter class, see that the wrist doesn't touch the desk; relax more completely, and then increase the speed to a point where the lines cease to be tremulous. At first, you will lose a little in control by this process, but it will be regained later, and with interest.

Write five lines of one of the sentences, and then study it carefully until you discover its most conspicuous error in form. Then continue with your practice, concentrating your whole attention on this one error until it has been eliminated. Look for another error, and then eliminate it in the same way. If in all your practice you always have in mind some wrong tendency or fault you will almost unconsciously learn in time to overcome it.

Darwin wrote the Origin of Species D
Easy jobs are hard jobs to hold E E
Firm lines must be made rapidly Firm
Gossip is only lack of a worthy theme.
Grant us in the end the gift of sleep.
Harmon & Harris Hanover St. Boston.
If you would have friends be one! I
Join letters with fast under motion
Kinby lines indicate weak movement
Learn to do by doing Learn to do by
Master workmen are always in demand
Movement must be under control M M

New ideas are not welcomed by many
 Overman & Co. Youngstown, Ohio. O
 Prepare yourself for the job higher up
 Quick movement and a quicker mind
 Rest must be earned to be appreciated
 Spare moments should be improved I I
 Train the hand to obey the mind. Train.
 Untrained minds make overworked muscles
 Vanity indicates a vacuous mind. Vanity
 Weak lines indicate rigid muscles.
 Work is a blessing in disguise Work is
 Worry is an injurious habit. Worry.
 Xenia is a small city in Ohio. Ohio
 You must learn to detect inaccuracies
 You must watch position and movement
 Zaner & Bloser Columbus, Ohio. Zaner
 Zimmerman & Co. Zaner. Zanerian. Z



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Dear Sir:

Since you aim to present to your students
 the very best material you can secure, why not tell
 them about the many good things in the Bus-
 iness Educator, and offer a subscription in lieu of
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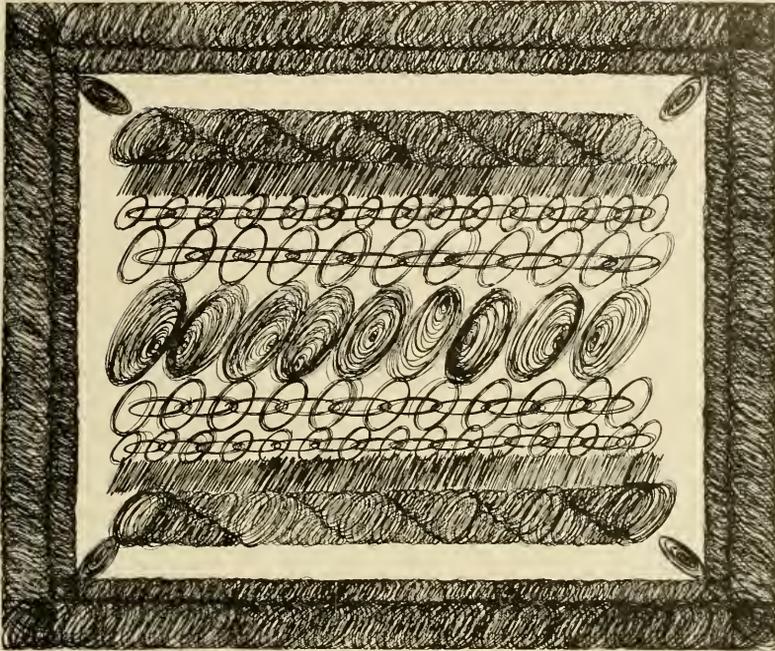
Write for samples and club rates, and thus
 make your work more interesting and effective.

Sincerely yours,

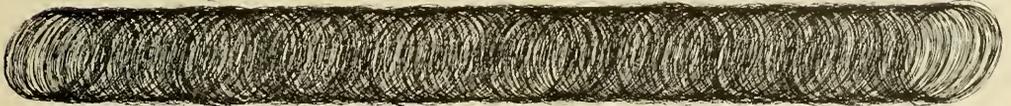
James T. Luper

By Luper

In the above, Mr. Luper, of the B. E. staff, makes a very good suggestion. Teachers, think it over and then act.



Design by Hazel Pierce, student of L. L. Miller, Logan Co. H. S., Sterling, Colo.



By Alberta Braun student, Elyria, O., Business College, D. C. Beigley, penman.

The running hand has long been a favorite style with many, and, for correspondence purposes, it is almost ideal.

By Mrs. Anna M. Crouse, teacher of penmanship in the Twenty-first Ave. Intermediate School, comprising 7th, 8th and 9th grades, Los Angeles, Calif.

Every commercial student should have as his goal in penmanship the Business Educator Certificate.



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

SMITH

You have seen the name at the heading of this paragraph many times before, and so have I, but it never meant quite so much to me in sterling worth and friendship and capacity and versatility as since meeting personally not long since Mr. J. H. Smith, principal of the commercial department of the Boy's High School and Director of Penmanship in the Normal and public schools of Atlanta, Ga.

Twenty-five years ago he was one of America's finest penmen, (and is still) but today he is one of America's men of affairs, having evolved, while teaching every day these twenty-five years, into a full-fledged and successful merchant, architect, stockman, athlete (not of the sporty dissipated sort), educator, and full-fledged *man*.

He was a student of the modest, maternal Flickinger, and possesses two scrapbooks containing more fine work from the pens of Lyman Spencer, H. W. Flickinger, L. Madarasz, A. D. Taylor, E. W. Blosser, C. G. Price and others than I have ever seen and than anyone else possesses, unless both he and I are mistaken, and in which case we are willing to relinquish our Cracker and Buckeye nativities to become mutual Missourians until you show and *prove* your goods.

The pity is that the entire profession cannot see these masterpieces of America's greatest penmen so carefully preserved and guarded by this discriminating, sympathetic, appreciative critic and connoisseur of the classics of the penmanship world.

Yes other Smiths have graced the pages of history, and added to Georgia's wealth, but none means quite so much nor stands quite so high nor shines quite so steady and true in my world of acquaintanceship as Just Honest Smith of Georgia.

C. P. Z.

FRENZIED

"The smallest youngsters learn to write in marvelously short time and go into a frenzy of delight when they find they have mastered the art."

Bureau of Education.

The above is a specimen of the kind of comment we occasionally see in the educational press concerning the wonders of the Montessorie Move-

ment. Note the words, "marvelously," "frenzy of delight," "master." We learned in this country a quarter of a century ago that children could learn to write when very young and in a very short time, providing such cramped, crude efforts could be called "writing" in the true sense of the term.

We also learned that they were delighted in such accomplishments, as childhood is always delighted in its new accomplishments, whether good or bad, and many very able educators in this country have long since thought that the art of writing was "mastered" as soon as children or even grown-ups learned to write readably in a cramped and laborous manner. Instead, however, of children having "mastered" the art in this precocious, premature, and abnormal manner, they have but butchered it.

If Madame Montessorie were half as concerned regarding performance as perception, she would be more careful how her pupils sat, held the pen, and moved in the act and art of learning to write. Inasmuch as writing is a mechanical or manual art, it requires more mechanical attention in its performance than if it belonged to the fine or mental arts. If it were a fine art, perception would then be of more consequence than execution, and her theory would be more nearly correct.

More attention needs to be given habit forming and then less reconstruction work will be needed in the grammar grades. The art of writing can be mastered only by pupils of a reasonable age, say from ten to fifteen years and up.

THE FATE OF LONGHAND

Now and then we hear people predict the early decline and death of longhand writing. A dozen years ago, we were inclined to think that by this time it would be little used, but the indications are that it will continue to be used for a long while to come.

We are free to recognize that it is a slow, crude way of expressing and recording thought, but it seems to lie close to humanities heart. Logically, shorthand should have displaced longhand as soon as it was invented. Likewise, the typewriter should have shelved the pen. Along similar lines of reasoning, the phonograph should have displaced shorthand, and to a large extent the typewriter, the minute it was invented, but in spite of these latest and most wonderful inventions, we still have more long hand than ever before, more shorthand than ever before, and more typewriters than ever before.

So long as humanity is slow in accepting simplified spelling, you may rest assured it will be doubly slow in accepting phonetic spelling, and without phonetic spelling we cannot have universal shorthand.

Humanity is quick to accept changes in some lines of progress, but slow and stubborn to accept others. Practically all of the literature we have today, except of very recent origin, owes its existence through the medium of the pen, and there is a strong suspicion on the part of many that no other implement of expression is so well suited to reveal one's inner most thoughts as the pen.

The invention of the Stenotype is now thought to be the beginning of the end of shorthand, by many. Such also was the prediction and fear regarding the Stenograph, which was used quite extensively a quarter of a century ago, but shorthand survives and unfortunately will doubtless continue to do so indefinitely. While our business has been intimately connected with the art of writing well, and may always so remain, we should gladly abandon it for some other calling if a better mode of expressing and recording thought could be invented or adopted, but so long as it is required, we shall make it our business to do what we can to develop it in such a way as to make for its highest efficiency in the art of expressing thought and recording facts.

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Of the Professional Edition of the Business Educator for Mar., 1913.

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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. Your thoughts are cordially invited.

COMMERCIAL EDUCATION IN CALIFORNIA

California is a big aggressive state in every way you take it, and in Commercial Education it seems to maintain its reputation quite as well as in other things.

The public is taking commercial training quite as seriously as any other kind with the result that thousands are attending its commercial high schools and commercial departments of schools and colleges.

Business colleges and commercial schools owned by private individuals are either stimulated or alarmed at this public commercial education. As a consequence, they are either thinking of quitting the work or of adapting their courses to meet the changing conditions. They are doing this by intensifying their instruction and making it more technical and efficient. And as a result, many schools are well attended and the work as a whole more fully appreciated by the public than ever before.

The longer hours, the fewer vacations, the age of the pupils, make it possible for the business college to give more in less time than the public institution can give.

On the other hand, the thorough grounding given the fundamentals, the length of time allowed, and the extensive courses given in the public school make it possible to turn out a more rounded product than is possible in six months or a year.

Able men are finding their way into the public commercial teaching work; men with practical experience, with enthusiasm, energy, and foresight; men who through superior qualification and conviction are determined to see that commercial teaching shall be in fact and in recognition as good as any other kind, and better if the other kinds are not better than in the past.

Commercial subjects are just as valuable from the standpoint of culture and mental discipline as any other, and just as efficient as any other, and much more so than the dead languages. Educators are beginning to recognize these facts rather reluctantly but surely.

And in California this transformation is taking place quite rapidly and commendably.

WORD VS. BOND

"His word is as good as his bond," is an old saying and evidently was said of someone whose bond meant considerable wealth. To a man who owns little, a bond does not mean much, in which case if his word is worth only as much as his bond, it is not very valuable. Our idea is that one's word ought to be worth more than any bond, and no one's word ought to be worth more than a teacher's word, and yet there are many teachers in our profession who profess to teach commercial law and yet who have little regard for contracts, as they affect them in their relation to their employer. Some teachers seem to think that even though they have signed a contract and agreed to teach a certain time and for certain amount of money, they are not obligated to do so provided they can do better elsewhere. There is no question in our minds but that this is wrong, and that it works injury to those who thus lightly view their own word and bond. Of course, we recognize that some schools and employers also regard their word and bond entirely too lightly, and in time neither are worth anything.

A rather novel method, at least to us, recently came to our notice, wherein a teacher in a commercial school decided to leave at the end of the month and so informed his employer, the main reason being that he had been offered a better position. His employer informed him that if he left him thus in the lurch he would have a judgment to consider and confront. At the end of the month when the young man quit, the proprietor deposited his salary to that date with a bank in the employees name, subject to the order of the Court. At this writing the result has not been announced or received at this office.

FEDERATION NOTES

At a meeting of the Board of Governors of the National Commercial Teachers' Federation held in Chicago last December, it was decided to change the time of meeting of the next Convention from June to December 29, 30, 31, 1913. The meeting will be held in Chicago as voted at the Spokane meeting.

It is rumored that the Pacific Coast States are planning to send a big special train of delegates to remind the folks that a resolution was passed at Spokane favoring San Francisco for the 1915 meeting of the Federation. The leaders behind this movement, are Bridges, of Oakland and Crumley, of Tacoma, the latter being the live wire president of the National Shorthand Teachers' Association, and Bridges, Vice President of the Federation, and also president of the California Business Educators' Association. The Commercial School Teachers' Organizations, of the Pacific Coast are already making secret plans for big entertainment surprises for all who attend the 1915 San Francisco Convention of the National Commercial Teachers' Federation.

New memberships and renewals are now being received for the year 1913. The officers are endeavoring to increase the membership beyond former years, previous to the meeting. Those teachers who cannot plan to be at the meeting next December should not, on that account neglect to take out new memberships or to send in their renewals. The more memberships received before the meeting, the larger preparations can be made for the entertainment of the delegates. A big paid membership means the removal of much uncertainty regarding the details for the coming meeting, as well as the general advancement of Federation affairs.

The printing of the Annual Report of the Spokane meeting has been delayed for various reasons, but we are expecting to have it off the press now in a very short time. The number of copies printed will be limited, so that those who have not already paid their 1912 dues should do so if they wish a copy of the annual report.

Many plans will be worked out for the enlargement of the scope of the Federation's work. These will be announced later. For the first time in the history of the Federation, there is prospect of a national representation to a greater extent than heretofore, and this augurs better things for the future of the National Commercial Teachers' Federation. The Pacific Coast teachers have never before taken so much interest in the Federation. The fact is many of the best teachers of the East are moving to the Coast, attracted by the better opportunities.

The treasury of the Federation is getting into better shape every week and here are thanks to those progressive and enthusiastic Commercial Teachers who have been so loyal to the cause and who have cooperated with the Secretary the past six months in his efforts to replenish the treasury and to promote the interest of the Federation in general. The Federation wants more Marshall Neys who are not afraid of a little loyal work and enthusiasm in behalf of the organization.

WALTER E. INGERSOLL,
GENERAL SECRETARY,
National Commercial Teachers' Federation,
Box 885, Portland, Oregon.

At Atlanta, Ga.

The Southern Shorthand and Business University, Mr. Brisco, President, is well attended by a good class of young people. We were hospitably entertained at the hearth and board of Mr. and Mrs. R. C. Childs. Mr. C. was in the Mariner last year and entered the bonds of married bliss during the holiday season, one month after entering his position, having wooed and won the heart and hand of a Chicago belle while teaching in the Englewood Business College.

The Crichton & Shoemaker Business College is a high grade institution and well patronized. We met for the first time Mr. Shoemaker whom we discovered to be a most genial, accommodating, clear-cut gentleman.

The Bagwell Business College was visited and acquaintanceships formed and renewed.

At Chattanooga

The Mountain City Business College made us feel very much at home, Mr. D. C. Wiley being a royal-hearted, red-headed Zanerian. A more appreciative, earnest, clean-looking student body your editor never faced nor imposed hot air upon.

A visit to the County and City High schools was made, both of which are doing fine work in all lines not the least of which are the commercial departments, presided over in the former by W. P. Selcer, and in the latter by Arthur J. Becker, a Hutchinsonite of Denver, and a live wire of more than average voltage. By him we were introduced to the entire student body who suffered from the escapement of another charge of editorial gas.

The Southern Business University was visited and we were given a royal welcome by Mr. D. M. Evans, who was Zanerianized a year or more before.

We met for the first time Mr. and Mrs. G. A. Hawkins, of the Chattanooga Business College, both of whom impressed us favorably.



Marshall's Mental Meanderings

The Schoolmaster The schoolmasters of

To the Fore this country will be pardoned for being a bit chesty over the fact that one of their number has been chosen President of the United States, and still another elected to the Governorship of the great state of Michigan. In answer to a congratulatory letter referring to this fact, Gov. Ferris recently wrote: "Yes the schoolmasters seem to be coming into their own, and may God help them to make good." Nobody but hide-bound, narrow-visioned partisans will have much doubt that the great president of Princeton and the brainy Michigan educator will both make good. Neither school teachers nor preachers have been popular in our politics, and the instances of their preferment are few and far between. Several of our presidents and statesmen, including Garfield, Blaine and Cleveland had been teachers in their young manhood but, so far as I recall, President elect Wilson and Gov. Ferris are the first to be called directly from the schoolmaster's desk to the great affairs of state. The lawyers have always taken the lion's share of the offices, and there are not a few thoughtful people who hold that many of our present governmental troubles are directly traceable to this fact. There is no evidence that the average smart corporation lawyer acquires a halo when he becomes a Senator or a supreme justice, and he would be more than human if he did not, in these positions, serve his class interests and prejudices. It may be a good thing to inject into our governmental policies some of the calm and sympathetic altruism of the schoolmaster. Many other nations have done this from the days of Alcuin. In fact it seems paradoxical that the men who are trusted to lead the people in the two great vital social principles, religion and education, are not called upon to help apply these great principles to the problems of just government. Many years ago the witty Frenchman, Max O'Rell, noted the limitations of our schoolmasters, and observed, "The Americans are interested in but three things, money, religion, and politics, and of these their school teachers are supposed to know nothing."

The N. E. A. For a generation the National Association has been one of the important institutions of America. For a long time it ran along in smooth grooves, with little to mar the harmony and dignity of its proceedings. Its affairs were kept pretty closely in the hands of certain eminent highbrows, heads of the public schools in important cities, college and university leaders, with state superintendents, normal school principals, etc. The rank and file of mere city and country schoolmasters supplied the attendance, and filled the halls and churches where the various big guns held forth on perception, correlation, child study, etc., but for the most part, made no move to break into the proceedings, or the very dignified politics of organization.

But latterly things have been different. Rank insurgency has appeared in several quarters; the politics has foamed up until the lid has fairly been lifted from the kettle, and newspaper reports of the meetings have suggested Truthful James' account of the breaking up of the "Society upon the Stanislaus." Certain pushful women have come to the fore with a variety of "demands" and greatly to the scandal of the dear old educational dons who formerly ran things. The air has been full of veiled charges and recrimination; that the big universities were trying to run the schools of the country for their own purposes; that certain leaders were in league with the big book companies, etc.

Naturally enough, this turbulence has not been serving the best interests of the Association. In fact, it has been alienating many quiet disposed educators, who have become disgusted with what they term the "hysterical agitation and petticoat politics" that have marred recent gatherings.

The quieter and more conservative element scored a victory at the last meeting by electing as president that level-headed and experienced educator, State Supt. Fairchild, of Kansas, and the winning and conciliatory, but adroit and businesslike D. W. Springer, of the Ann Arbor High School as secretary.

They enjoyed a pleasant call on Springer the other day, and found him up to his eyes in workable plans for the permanent betterment of the great educational body. If Springer and Fairchild cannot harmonize the discordant elements, the job is indeed a hard one.

The Latest Or- What promises to be a ganization most important organization of commercial school proprietors, was launched at a meeting in Chicago on Dec. 12. The new organization is called the National Association of Accredited Commercial Schools, "in shorthand" "The Accredited Commercial Schools." The plan appears to include a close, co-operative organization of the leading private commercial schools, with an approved course of study, based on mutually acceptable standards, and public recognition of the superiority of schools that are "accredited" both as to prospective students and employers of graduates.

B. F. Williams, of the Capital City Commercial College of Des Moines, Iowa was chosen first President of the Association, and H. E. V. Porter, of the Jamestown Business College of Jamestown, N. Y., secretary. It is understood that to Mr. Williams belongs the credit of working out the main ideas of the organization.

Everyone who has the real good of commercial education at heart, will be inclined to approve this attempt of the leading business college men to get together, in the matter of standardizing commercial education, and giving it a dignified standing before the public.

No doubt, the prospectus of the Association will soon be given to the public in detail through the business school journals, so I shall not attempt here to anticipate this information. It may be pointed out to the worthy organizers of this new movement, however, that they have set themselves a difficult task. It will be a hard matter to get the man of private business school proprietors to reach an agreement on such vital questions as uniform standards of graduation, tuition rates, methods of advertising, business-getting, etc.

When they get down to business in an attempt to settle these matters, the old vexed question of guaranteeing positions, soliciting, special inducement terms, etc., are sure to pop up, and will be hard to settle. It will take high purpose, mutual forbearance, and a spirit of compromise among all the promoters. Here's hoping they may succeed.

Security of the For the past fifteen years, Business Schools people have been sensibly predicting the early passing away of the business college. But there are more people attending the business colleges today than ever before, although, there are possibly fewer in proportion to the whole population of the country than there were ten years ago. Despite the large number of students enrolled in many commercial high schools, there has been but little if any falling off in the attendance at the well established business schools, either in the large cities or in the smaller country towns. The reason for this is right on the surface. It is because of the short, intensive courses offered by the business schools, the one year courses, which naturally appeals especially to the young men and women from the farm, who are tired of rural life and seek the shortest and most direct means of fitting themselves for town work. These young people for the most part have received a common school education in the fundamentals, and want to get the essentials of bookkeeping, shorthand, typewriting, with possibly some expert instructions in penmanship, in the shortest possible time. They know that thousands of young people have done this in a year or even less, and have passed on into successful employment, as clerks, bookkeepers or stenographers, and they want to do the same.

The short business course also appeals strongly to the sons and daughters of working people in the large cities. In the case of many of these it is imperative that they become wage-earners as soon as possible after they reach the employment age.

The longer courses of the high schools and colleges do not appeal to either of these classes, and are not likely to. So long as the business college is the only place where these young folks can get a fair preparation in the essentials of bookkeeping, shorthand, and typewriting in from eight months to a year, there is little danger of their failure to survive.

Usefulness Chicago is in something of a

vs. turmoil over the question of vocational education. On the one hand it is urged by the reformers that the present public school curriculum does not equip young folks with the ability to make a living. Their opponents urge, on the other hand, that life is much more than mere working for a living, and that when the schools are given over mainly to training young people to earn money, we shall soon be a nation of ignoramuses. It is also urged, with much show of reason, that if the working classes are to be given one form of education and the well-to-do another, we shall tend more and more toward the dangerous class lines, and class consciousness. It seems to me that neither of these opposing factions has grasped the whole truth. Within the time allotted to the school life of the average boy or girl, rich or poor, there is ample opportunity for training in both culture and usefulness. The trouble is that our schools do not utilize this time. Of the five hours in each week the child spends less than 30 in the school room. His mornings, evenings, Saturdays, Sundays and vacations are given over to various dissipations of idleness or amusement, which neither the home nor the school makes any attempt to regulate or control. The time actually spent in school is mostly devoted to absorbing things from books which may or may not have any vital relation to the child's life and environment. Our schools, instead of being mere places of book cramming for five or six hours per day, should be centers of all around activity, including play and work, as well as mental growth. There should be no cessation of this activity during at least ten hours every day, and there should be no wasteful "vacations" during which the child is turned into the street to shift for himself.

(Gary, Indiana, has made a good start in showing what can be done by breaking away from our old school traditions, and some other cities are trying out similar experiments. No doubt the problem will be worked out in due time, and it will be shown that our children may be so taught and trained that they will grow up useful as well as intelligent. All that is required is a proper adjustment of means to ends, and more conciliation and less quarreling among educational administrators.)

Is Spelling a Matter of Memory? A recent writer in a commercial school journal claims that it is. The meanderer respectfully dissents. There is a *why* for the spelling of nearly all English words. This is especially true of double-d letters and unaccented vowels, which cause most of the trouble. In nearly all words that are commonly or frequently misspelled, the *structure* of the word supplies the reason for the spelling. For instance, why are there two *n*'s in *recommend*, and why is the *e* not doubled? The moment you separate the word into its integral parts, the reason appears. Again, why are there not doubled *p*'s in *separate*, and why is the *e* more memory of the student, the spelling *c*'s will cease to be the most stupid and uninteresting event of the school program. It is a wise pedagogic maxim to teach nothing by memory that can be taught through the reason, and there is a lot of reasoning in spelling if one goes about it in the right way.

When teachers learn to teach spelling rationally instead of by rote, the mere memory of the student, the spelling *c*'s will cease to be the most stupid and uninteresting event of the school program. It is a wise pedagogic maxim to teach nothing by memory that can be taught through the reason, and there is a lot of reasoning in spelling if one goes about it in the right way.

THE SPOKANE CLUB TRIP

Yellowstone Park The morning of the
Upper Geysir second day found us up
Basin and at the mess tent soif-
Camp flog coffee and flapjacks
with all the zest of hungry hunters, while our
eyes ranged over the fir-clad hills, with their
heads wrapped in geysir-vapor fascinators "a la
Spanish senoritas."

Immediately after breakfast, Doctor Knight, a
young college man, who has acted as profes-
sional guide in the geysir basin for several
years, called us together and soon a gay car-
avan was blithly following this modern Fred
Piper of Hamlin as he led us—tho, fortunate-
ly, not into—the holes in the hill-sides, filled
with crystalline hot water, touched with all
the prismatic colors, and every little while heaving
and boiling and tossing aloft countless tons of
water hissing hot, accompanied by an exhaust
of live steam expelled with a pressure that
created a tremendous roar. The Doctor ex-
plained these strange phenomena scientifically,
though in non-technical language; and every-
one felt that he was getting a beautiful lesson in
geology, mineralogy, meteorology, aqua-ology,
and—sociology, the last being the most easily
assimilated element in the matin service. The
air was clear, the sun bright, but it was charm-
ingly cool—a wonderful combination of atmos-
pheric conditions for a summer morning walk,
and none who made that journey will ever for-
get it. In fact, "Foxy Grandpa" (Faust) came
near making it possible to serve pickled pig's
feet for dinner, by trusting his dainty tootsie-
wootsies a bit too near the edge of "The Devil's
Bathub." Charles thinks he has been so near
the Pit in ages past that his whiskers smell of
brimstone, but he wisely concluded that day
that Lucifer can stand his bath at a little higher
temperature than is comfortable yet for profes-
sional ink-slinger.

We closed our constitutional over the geysir-
ite formations by a well timed visit to Old
Faithful, who condescendingly played his hot
hose on the surrounding country for a few
minutes. We then climbed the great rustic
stairway of Old Faithful Inn, near by, and from
the roof of that spacious and inviting hostel-
ry, we had a look at the entire Basin region, sub-
sequently going down to one of the souvenir
stores and chipping together enough coin to
help reduce the Doctor's coal bill this winter by
about ten dollars. In the afternoon we saw him
joyfully pick up his shepherd's crook and start
out with another herd of lambs—or was the
kindly and shrewd young physician going on
for his afternoon vaudeville stunt? Call it what
you will, it was high-grade and all right. Every
body liked Doctor Knight.

The Bears In the afternoon we were
in the Treetops free to wander at will among
the geysers about the Camp. Within from two
to ten minutes of the tents were the Daisy,
Beehive, Riverside, Mortar, Giant and Giantess,
with I don't know how many others. After snip-
per my wife and I strolled out to see the Daisy
"play." While watching it there seemed to be
a good deal of commotion on a hillside back of
the camp stable eighty or a hundred rods
across some rather soft ground. We went over
to the base of the hill, and as there seemed to be
something going on up among the trees, I told
the wiser half of me to remain in safety and I
would explore. Meanwhile a large number of
persons had congregated near the stables and
were looking across the low land to the base of
the hill where we were. As I went up among
the trees, I heard a peculiar kind of cough-
ing wail, a sort of cross between a dog yelping
and a man calling. I had not gone far when I
saw a man and he said that two bear cubs were
treed. Just then one of the cubs galloped away,
having escaped the attention of those who had
run him up a tree. I went up on the bill and
there was M. A. Adams, of Marietta, Ohio,
bravely joining in the chase of an old mother
bear to keep her well away from a tall slender
pine tree in the very top of which was a cub
about the size of a shepherd dog. It was he,
(the cub, not Adams) that was rendering the

(Continued on following page.)



DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,

CANTON, OHIO.

Criticism of Balance Sheets

A and B have carried on business as equal partners for five years and state that their average
yearly profit has been about \$3000.00. At the end of that time they present the following balance
sheet to C and invite him to purchase one-third of their joint interest for cash—he to pay therefore
an amount equal to one-third of the capital in the business July 31, 1912, as shown by the balance
sheet of that date. The balance sheet which is given below was handed by C to an accountant with
a request that a report be made to him stating whether or not the capital in the business is as stated,
and if in his opinion the investment is safe and judicious for him to make.

Balance Sheet July 31, 1912

ASSETS			
Building, plant and machinery at values taken over July 31, 1907	65,300.00		
Add expenditures for repairs and renewals, viz:			
Year ended December 31, 1908,	1,400.00		
" " " " 31, 1909,	2,100.00		
" " " " 31, 1910,	2,500.00		
" " " " 31, 1911,	3,000.00		
" " " " 31, 1912,	3,600.00	12,600.00	77,900.00
Good will and trade marks value (taken over 7-31-07)			25,000.00
Book debts as taken from the ledger			42,350.00
Inventory, raw materials & finished goods at cost			23,200.00
Investments:			
700 shares L & M stock at 40c on the dollar—book value	98,000.00		
Add 3 years interest thereon at 6 per cent	8,400.00		36,400.00
A's drawing account		3,400.00	
B's drawing account		4,100.00	
Cash in bank			22,150.00
		Total assets	234,500.00
LIABILITIES			
Mortgage payable			25,000.00
Notes payable			150,000.00
Accounts payable			32,500.00
Partners capital			27,000.00
		Total	234,500.00

The following information is required:

- (a) Is the capital in the business as shown by the balance sheet?
- (b) Has the business been conducted at a profit? If so, did it produce a profit of about \$3000.00 per year?
- (c) How do the current assets compare with the current liabilities?
- (a) Taking up the assets in order given we find that repairs and renewals for the past five years amounting to 12,600.00 have been capitalized instead of charging same to revenue, also that no depreciation has been provided for which at rate of 7½ per cent on reducing balances would amount to 21,079.67.

The account Goodwill and Trademarks may be worth 25,000 and again may be worthless, depending somewhat at what value the trademarks are carried, and considering the fact that the business has been conducted at a loss instead of at a profit would tend to depreciate the value of this asset. But as the value has neither increased nor decreased it would not affect the earnings during the five years.

Accounts receivable amounting to \$42,350.00 is stated as "per ledger" and it is impossible to tell without an examination the amount they would realize—even at the best they could not be realized upon without some expense for clerk hire—further they have made no allowance for uncollectible accounts and in my opinion 2½ per cent would be a reasonable amount to allow for this item.

The inventory may be valued correctly, but unless they have an accurate cost system it would be impossible for them to know what the cost was and consequently they would not know what price to put on inventory, thereby merely guessing at the prices.

The investment of 700 shares L & M stock carried at the book value of 40 cents on the dollar, does not appear to be worth very much since it has not earned any dividends during the period, also the item of interest added thereto is incorrect, had it been received it would have been a source of income and from the fact that it was not received it would not increase the value of the stock.

The drawing accounts of A and B are not assets and should have been deducted from their capital account on balance sheet.

Cash in bank \$22,150 may have been realized from business collections or have been from proceeds of a loan.

Taking the above remarks into consideration the balance sheet as submitted would be more nearly correct if stated as follows:

ASSETS			
Building, plant & machinery as stated			77,900.00
Less repairs & renewals	12,600.00		
Less depreciation	21,079.67	33,679.67	43,220.33
Goodwill & trademarks taken at original amount			25,000.00
Book accounts receivable		42,350.00	
Less 2½ per cent as reserve	1,038.75		41,291.25
700 shares L & M stock at book value			28,000.00
Inventory—at value given			23,200.00
Cash in bank			22,150.00
		A total of	182,861.58

LIABILITIES

Mortgage payable		25,000.00			
Notes payable		150,000.00			
Accounts payable		32,500.00		207,500.00	
	Leaving an insolvency of			24,038.42	

In the absence of any account with accrued interest it would appear that the liabilities were understated to that extent, also with a large cash balance it is apparent that A & B probably had overdue accounts at least they could have reduced their indebtedness on notes and saved interest charges.

From the above it is apparent that A and B either knowingly or unknowingly made a false statement in order to induce new capital to enter the business. From the following statement in respect to earnings amounting to 3000.00 per annum was incorrect:

	Total	1908	1909	1910	1911	1912
Expenses not included in their statement:						
Repairs & renewals	12,800.00	1,400.00	2,100.00	2,500.00	3,000.00	3,000.00
Depreciation	21,079.67	4,897.50	4,580.18	4,190.42	3,076.14	3,585.13
Allowance for bad debts	1,058.75					1,058.75
Interest on L & M stock erroneously included as in income	8,400.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.00
A total of	43,138.42	7,977.60	8,310.18	8,370.42	8,556.14	9,924.18
Less average profits as stated	15,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Loss instead of Profit	28,138.42	4,977.50	5,310.18	5,370.42	5,556.14	6,924.18

It is also apparent that the so called average yearly profits of \$8,000.00 were built up with five years L. M. interest \$8,400.00 and should have been charged with the repairs and renewals which had been capitalized, and apart from depreciation which should have been written against the income showing that the business was not profitable but was conducted at a loss.

Third. The current assets available to meet the current liabilities of notes 150,000, and accounts \$32,500 a total of \$182,500, are as follows:

Cash in bank	22,150.00
Accounts receivable	41,291.25
A total of	63,441.25

The inventory amounting to \$23,200.00 could not be considered as a current asset in a manufacturing business, as the finished product must be converted into either a cash or credit sale before it is available to liquidate liabilities and the unfinished work must be completed.

Firms go into receivership and bankruptcy very frequently on account of having their entire working capital tied up in goods manufactured and in process.

The fact that real estate values are not available for settlement of current liabilities, thereby showing an absence of working capital, would not in itself preclude an investor from purchasing an interest, if the business itself was profitable—as it is the earning power of the business which always governs an investment.

The accountant reported that the business had been operated at a loss instead of a profit and at December 31, 1912, was insolvent and also advised C that in his opinion the investment would be almost anything but safe and judicious.

Spokane Club from preceding page.

sobbing solo that had so puzzled me. The situation looked a bit dubious to me, for while the men pounded on their trunks and shouted at the mother, she would run only a short distance and then would look anxiously back at her offspring unwillingly dramatizing the old nursery rhyme, "Rockaby baby, on the treetop; when the wind blows the cradle will rock; when the bow breaks the cradle will fall, and down will come rockaby baby and all."

Pretty soon up scampered the other bad little by bear that had been out playing when he ought to have been close to mother's apron strings, and Old Mrs. Bruin looked quite relieved as she sidled up to her, but she stood facing the men defiantly, and I expected to see her come charging back. One of the men generously volunteered to keep the little fellow up the tree until I could run to my tent and get my camera, but it was so nearly sundown that the light did not seem sufficient, so I concluded to let my wife see a little bear up a tree, in order to have a really truly-true story for her grandchildren some day; but when I, got in sight of her, I thought she was crazy. She was making the most violent gestures to me to come down, and I could not hear what she was emphatically saying. I supposed she was afraid I would fall a victim to Lady Bruin's well-known art of embracing her callers, but when I got within earshot, I found I was on the dizzy edge of a much more fearsome adventure. It seems that some of the steablers and some of the men tourists had happened to see this bear and her cubs nosing around the garbage, which at that camp is emptied just inside the undergrowth at the base of the hill some little distance from the camp; and these men got the notion that it would be great fun to tree the cubs, although they knew (as we did not) that it was in violation of the Park regulations to do anything of the sort. The

Manager of the camp had found out what was going on, and he was wild. I had hardly piloted my wife to a nearby extinct geyser, which was steaming a little, and which we were examining with great absorption, before the manager rode up. Two men who admitted to me they were camp drivers had only a moment before slipped around behind the geyser mound and into the timber, fearing they would be caught and discharged. The Manager politely requested that we stay away from the timber where the bears were and rode on, apparently not quite sure we were as innocent as we looked. Adams escaped.

The Searchlight On When night fell, it Old Faithful was proposed that we march over to Old Faithful, about a mile away, and see the Inn searchlight play on the column of water, when the geyser "played" about nine o'clock. About two scores made the trip, and it was picturesque. On the way, Ida McLean, of the Chicago end of our party, (who had her banjo along) extemporized a stanza descriptive of the lovable qualities of Charlie's Mary, and that stanza sang to the tune of "Has Anybody Here Seen Kelly?" was the "classy" song for the rest of the trip. It ran somewhat like this:

Has anybody here seen Mary, Mary who is Charlie's wife?
Oh her hair is curly and her eyes are blue,
And she is jolly and he is too;

Has anybody here seen Mary, M-a-r-a and y?
One might well have thought himself in fairyland, as indeed we were in wonderland, as the great searchlight ran up and down the water column and its clouds of steam. After it was all over, we walked back to camp still humming, "Has anybody here seen Mary, Mary who is Charlie's wife?" But we were a bit subdued out there, many weary miles from the cheap rattle-therang of city life; out there under the lofty stars speaking of eternity and of God, and with

vapory veils draping the Basin in ghostly silence, save for the occasional splash of a breaking geyser. We went to our welcome beds that night with a feeling that we could appreciate a little the emotions of the Psalmist when he wrote: "When I behold the heavens, the work of Thy fingers, the moon and the stars, which Thou hast ordained, what is man that Thou art mindful of him?"

Over the Conti- Wednesday morning, nental Divide with frost on the grass, we were up beside roaring fires of pine wood in sheet iron stoves, kindled by the "camp rats" for us before we left our comfortable blankets. Hot water piped right from a boiling spring helped us prepare for the breakfast that we were all eager to compliment in the most practical fashion. Then the long line of covered wagons drew up waiting for the signal from the Manager to come rattling to the loading platform on the gallop. Red tumbled, the whips cracked, the horses pinnetted, the women laughed gleefully, the men chuckled audibly, and away we rolled—off for the long drive (some forty miles) to Lake Camp, where everybody planned to catch some big fish in the Yellowstone river.

In a little while we were climbing the backbone of the continent, over roads that were not in good condition, the Democratic Congress having held up appropriations for the usual annual repairs. Our driver pointed out a small pond beside the road, out of which water was flowing toward the Atlantic at one end, and toward the Pacific at the other. That marked our first crossing of the Continental Divide, but since the Divide describes a loop in the Park, we hit the precipice of crossing it again later after cascading down Corkscrew Mountain in imitation of old stage-coaching days. At noon we had a delightful lunch at the Thumb Station, as the lunch station on the shore of Yellowstone Lake is called, where we halted at midday. There we got our first view of the beautiful big lake, cold as the eternal snows that lie in sight on the distant Asoraska mountainsides; clear as Colorado air. Here again, were small geysers and boiling springs right on the shore of the lake with its frigid temperature; in fact, at one spot, the cone of a dormant geyser, or hot spring protrudes above the water, and the steam drifts lazily over the cold blue water.

Fishing In The After lunch, we drove Yellowstone along the shores of the lake, amusing ourselves by watching for bear, and outlining the Sleeping Giant formed by the crests of the Red Mountains on the opposite side of the Lake. We reached a very pleasing camp not far from the river, early in the afternoon. Everybody began to dicker for fishing-tackle, and, after an appetizing meal, we struck out for the old wooden bridge across the rushing river, about a mile below camp. We had been playing tag with mosquitoes all day, and we feared we should have an experience not down in the Wylie Company's advertising matter. We had not walked through the pine timber very far until we were sure of it. Evidently the battle down at the front was waxing hot, for already we were meeting stragglers in retreat, most of them waving flags of truce, though there was no truce on the part of the enemy. Our people, however, were from everywhere (the mosquitoes seemed to think) and very determined, so on we marched. Finally, we sighted the bridge, and there was a regiment of hopeful humans, batting their ears, scratching their hands, enveloping themselves in improvised handkerchief head-dress, wildly flinging fishing lines into a tearing current, where trolling was their line, but where because of their fixed positions, the fishermen (and women) had no sooner cast their lines, than they had to pull them in and cast again. The lines were so numerous that they became tangled. Salmon trout of fair size were occasionally caught, but most of them were wormy; that is under the fins were parasites, indicating, according to the natives, that the alimentary tract was infested likewise. Well, you should have seen Faust and Laird, and VanAntwerp, and Gaylord. With handkerchiefs dangling from beneath the rear of their batrims, angling with spoon hooks when flies were the proper thing in make-believe piscatorial diet, they made a picture to provoke gargantuan laughter.

(Continued on page 23.)



ARITHMETIC

O. S. SMITH,

Cass Technical High School, Detroit, Mich.

Article 3.

If the drills previously suggested have been followed by the students, they will, at the end of three or four weeks be able to do ordinary questions of addition and subtraction of fractions mentally, and will have an excellent foundation for beginning multiplication of mixed numbers mentally, where the numerator is less than one hundred when changed to an improper fraction.

When reduction to an improper fraction would produce too large a number for a numerator, say one expressed by hundreds, then the method of multiplication suggested above should not be followed, but the numbers should be left standing as mixed numbers and multiplied as follows:

28 $\frac{3}{4}$ First, multiply the integers (28×24) by the method
24 $\frac{3}{4}$ described above, writing
672 the product as one number.
18 $\frac{3}{4}$ Then multiply the fraction
19 $\frac{3}{4}$ in the multiplier by the integer
8 $\frac{3}{4}$ in the multiplicand,
710 $\frac{3}{4}$ (8×28); multiply the fraction in the
multiplicand by the integer in the multiplier, (8×24,) and lastly multiply the two fractions together, (8 $\frac{3}{4}$ × $\frac{3}{4}$.) This last multiplication when made by the fractions just as they stand (do not use cancellation) will always produce a common denominator for the addition of the fractions in the different products. It is entirely possible, indeed quite probable, that several students will soon become so proficient that they will make many of these larger multiplications of mixed numbers, mentally, a thing that they would hardly have accomplished at the beginning, with accuracy and speed, if they had been furnished with pad and pencil.

Division is the next subject to be considered and if the students have learned the multiplication table up to 25×25 they will find it a great help in division since this process is the opposite of multiplication. The teacher should prepare drills for the class in mental division up to hundreds to be divided by 25, beginning, of course, with the smaller divisors, such as 11, 12, 15 etc., gradually increasing to 25, and confining both divisor and dividend to integers.

Then write on the board, numbers above hundreds, with the divisors in-

tended to be used; ask that the division be made mentally, and that no figures be used except those necessary to write the quotient. After proficiency is acquired, a fraction may be added to the division, for this class of work, but when a fraction is added to a divisor, a different situation arises and the teacher should take time to explain the reason why the divisor is inverted, as many students do not know the real reason and will invariably say, when questioned why, "It is shorter."

Let us then take a simple problem and follow it through its various steps as follows: 5 $\frac{3}{4}$ +1 $\frac{3}{4}$. First as an improper fraction, it is 7 $\frac{3}{4}$ +7. Second, as reduced to common denominator, it is: $\frac{68}{8}$ + $\frac{56}{8}$. Third, since we have a common denominator these denominators may be disregarded and we have simply, 68+56, or 3 $\frac{3}{4}$.

Therefore, if we have such a problem as: 56+1 $\frac{3}{4}$, it is simply a division of 216(56×4) by 7(1 $\frac{3}{4}$). Any student can make such a division mentally, and if not, it is one of the things that would point to incompetency and should be considered strongly against his graduation from a reputable school. This method of division can be extended to mixed numbers to a limited extent and is entirely practical, for instance, where problems like the following are involved:

Find the quotient of: 298 $\frac{3}{4}$ ÷27 $\frac{3}{4}$.

First they are, 298 $\frac{3}{4}$ ÷27 $\frac{3}{4}$.

Second they are, 5580÷327.

The limited extent, however, to which this method may be used, is the capacity of the mind to grapple with a mental multiplication and if the students are proficient in this process, it will be seen at once that all ordinary calculations found in business will be mastered.

Another drill that will be interesting and profitable in connection with this work is for the teacher to require the students to know what place in our system of numeration is produced by a multiplication or a division, viz., units times units, units times tens, tens times hundreds, hundreds times hundreds, etc. Then turn this theory of questioning to division and require the students to know what place is produced by a division such as hundred-thousands divided by hundreds, ten-thousands divided by tens, millions divided by

thousands, etc. Why this is highly important will be seen later when we reach decimal fractions.

All drills suggested so far are to aid the student in gaining a mastery of fractions and integers for mental solution and to acquire speed. This work should be followed by a number of problems that will require keen reasoning on the part of the student and he should be required in the solution to reason the question logically and clearly. A problem like the following is frequently garbled in its solution unless the teacher requires it to be carefully reasoned, step by step, in a logical order giving results and reasons therefor.

A number increased by $\frac{3}{4}$ of itself equals 60. What is the number? "60× $\frac{3}{4}$ =36" This is the solution too frequently given and a few questions, well directed, will generally bring out the fact that the students do not really understand the problem at all. And when asked why the multiplication is made will frequently say, "I was taught to do it that way." The student merely recognizes the problem as one of a class that can be done in a certain manner without knowing why it is done that way.

He should be taught to reason the question in a logical manner as follows:

- $\frac{3}{4}$ =the number.
- $\frac{3}{4}$ =the increase in the number.
- $\frac{3}{4}$ + $\frac{3}{4}$ = $\frac{3}{2}$, the number after being increased.

60 is the number after being increased.

- $\frac{3}{2}$ =60
- $\frac{3}{2}$ = $\frac{1}{2}$ of 60, or 12.
- $\frac{3}{2}$ =3×12, or 36.

Therefore 36 is the number required.

This method of teaching these problems will give the student a clearer conception of what a fraction is and is thoroughly logical in solution. A great number of these problems should be kept on hand to furnish the class with work during the recitation period. The teacher can get plenty of them from old arithmetics and can have the problems typewritten and filed away for use whenever desired. It will be but little work to get these problems together, and when a new problem is found, put it among those already acquired and in a short time a great number of these problems will accumulate.

None of these problems are of informational value and should be used to develop and quicken the faculty of reasoning and keenness of perception. The so-called informational problems should not come so early in the work since the object of all work here is to gain speed in solution, accuracy of results, keenness of perception and logic in reasoning.

(Continued on page 25.)



THE LETTER MECHANICAL SET-UP

The burden of the message up to this time has been almost entirely upon the quality of the content matter in letters, and the thought, with the expression, back of it. Whatever is here stated must not be construed as detracting one iota from the importance of careful planning and selected wording in the communication, but to introduce, as of secondary prominence, and subordinate to it, the need of attention to the physical arrangement of the material.

To every letter the spacious margin is essential, first, to relieve the eye obliged to read that missive, and second, to permit the reader jotting down such comments as he may wish to elaborate upon in the reply. No letter is quite so repelling as that one written into a solid mass and requiring tedious application to dig out the points in one, two, three, order. In striking contrast is the communication logically arranged, irresistibly directing attention to the topics, so the most rapid reader is not allowed to have one escape his notice.

A letter, embodying an order, presents ample opportunity to make use of conscious arrangement. All are agreed, a separate line should be employed for each individual item and each item begun with "caps." There is, in business practice, a well-founded reason back of this injunction, to wit, that the person filling the order may, upon adding each item, check it, and reduce possibility of omission to the minimum. If, on the other hand, the items be run along as part of the letter-body, three or four to each line, one may easily be inadvertently skipped at the time of preparing goods for shipment. In a word, listing, over against continuous writing, is to be desired, as the two following illustrations will more clearly indicate:

"Buffalo, N. Y., June 20, 1905.

Messrs. Lemon, Bach & Co.,
443 Greenwich Street,
New York City.

Gentlemen:

Please send by N. Y. C. & H. R. R. R. fast freight, in original

boxes, 4 cases 14x26 French Plate clear, first quality, double thick; 5 cases 12x24 French Plate Clear, second quality, single thick; 18 cases 12x24 French Plate Clear, second quality thick. We prefer not to have you draw on us. We expect 60 days' credit on this purchase, and we will remit promptly after that time.

Yours Truly,

The Standard Chemical Company,
(Signed) per Geo. S. Humphrey,
Purchasing Agent."

Belding, Commercial Correspondence, p. 59.

"New York, 9 March, 1905.

The Holyoke Paper Company,
Holyoke, Massachusetts.

Gentlemen:

Please send to our New York warehouse the following:

100 lbs., 28x34, 64 pound, White Wove Blank Book;

4 cases, 17x22, 24 pound, 500 sheets to the ream, Imperial Irish Linen;

2 tons, 25x38, 60 pound, Light Natural Sayer;

9 reams, 17x22, 24 pound, White Laid Mimeograph, sealed in packages of 1000 sheets each;

100 reams, 19x24, 24 pound, Brookside Writing, unsealed, markers between the reams.

Kindly make the shipment by N. Y. N. H. & H. fast freight and place the cost upon our account.

Yours Truly,

Coy, Hunt & Company,
(Signed) Wm. H. Simpson,
Manager."

Belding, Commercial Correspondence, p. 57.

Attention to arrangement, in the nature of the case, serves another purpose. Correspondence, after having performed its mission, is, of course, generally filed for future reference and scarcely no feature of the letter contributes so largely to facility in turning up a desired communication as that one of arrangement, carefully thought out to display prominently, at a glance, the subject of the missive. Upon straight-ahead presentation of ideas, the end in view may be attained by specific reference to the topic in the opening clause and its importance accentuated by indenting the contents. The fact is,

setting in the body beyond the introduction and salutation is a development of the recent past which bids fair to become current practice almost everywhere. The two following communications, interesting in subject matter, have added the note of increased clearness, if the body be indented slightly, viz.,

"Government House,
Ottawa, February 7, 1906.

My Dear Mr. President:

The fortune of war and the accident of the inheritance have made me the owner of the portrait of Franklin which Major Andre took out of his house in Philadelphia and gave to his Commanding Officer, my great grandfather, General Sir Charles Grey. This portrait, which Franklin stated was 'allowed by those who have seen it to have great merit as a picture in every respect', has for over a century occupied the chief place of honor on the walls of my Northumbrian home. Mr. Choate has suggested to me that the approaching Franklin Bicentennial Celebration at Philadelphia on April 20, provides a fitting opportunity for restoring to the American people a picture which they will be glad to recover. I gladly fall in with his suggestion.

In a letter from Franklin, written from Philadelphia, October 23, 1788, to Madame Lavoisier, he says: 'Our English enemies when they were in possession of this city and my home, made a prisoner of my portrait and carried it off with them.'

As your English friend, I desire to give my prisoner, after the lapse of 130 years, his liberty, and shall be obliged if you will name the officer into whose custody you wish me to deliver him. If agreeable to you, I should be much pleased if he should find a final resting-place in the White House, but I leave this to your judgment.

I remain with great respect and in all friendship,

Yours truly,
Grey"

Smyth, Life and Writings of Franklin, V 10, p xiv.

"The White House,

Washington, February 12, 1906.

My Dear Lord Grey:

I shall send up an officer to receive that portrait, and I cannot sufficiently thank you for your thoughtful and generous gift. The announcement shall be made by Mr. Choate at the time and place you suggest. I shall then formally thank you for your great and thoughtful courtesy. Meanwhile let me say privately how

(Continued on page 28.)



TYPEWRITING

MISS E. B. DEARBORN,

Director Commercial Studies, Y. W. C. A., Cleveland, O.

A problem which confronts every public school teacher, and many private school teachers, at about this season, is that of training the pupil to transcribe correctly his shorthand notes and at the same time adhere strictly to the touch system. As long as the pupil had the perfect copy of what he was to write before him, it was comparatively easy to hold him to the perfect technique of touch typewriting; but when you give him a page of shorthand notes to transcribe and he has to so divide his attention as to include the reading of his shorthand outlines, spelling, capitalization, punctuation, paragraphing, and arrangement, as well as fingering of the machine, you have greatly complicated his problem, and it is now that a very careful watch over him must be kept else the pupil will fall back into bad ways, and much good work lost.

I think we make a great mistake when we put a pupil to transcribing his shorthand until the operation of the machine has become a mechanical operation. I mean by that, when a pupil can operate strictly by touch and without giving conscious thought to the position of the keys or fingering; in short, when it can be handled as readily as it could be pen written, then the pupil may transcribe his notes safely, and without loss of time or misdirected energy.

I think it is a great aid to the pupil in the learning of shorthand if he can transcribe all he writes or nearly so, and I have often regretted that this was impossible in the early lessons. That is the only excuse I could ever find for sight writing. Of course in sight work a pupil could transcribe his work right from the start. Nevertheless, I would not allow this slight advantage at the beginning to influence me to lose sight of the larger subsequent gains by holding strictly to the touch system.

The tendency for a good many years was to put all the stress on the shorthand, the typewriting to be picked up at odd moments, or not at all. So long as student could write shorthand at the rate of one hundred or one hundred twenty-five words per minute and read it back intelligently, he was considered a first-class student; and no mention was made of his speed on the typewriter. I am glad to say, however, that, in my ex-

perience, this is not nearly as true now as it was even five years ago, and I predict that the next five years will see even a greater change than the past five have shown. At its best, all that the ability to take very rapid dictation will bring to an employer is the saving of a very few seconds of his time in the dictation of each letter, and that is saved only to the employer who is able to compose at an unusually rapid rate. To me this simply means the economizing of a few seconds of time of the superintendent and paying no attention to the hours lost by the workers under him, or stumbling over a dollar to pick up a nickel. The only solution I can find for co-ordinating shorthand and typewriting at the earliest possible moment without loss to the pupil is to put the major part of the pupil's time for the first two weeks into type writing, and I believe that in so doing the pupil will more than make it up in his shorthand by being able to transcribe his notes that much earlier than he could otherwise do; and I think everyone nearly, is agreed that the reading and transcribing of all shorthand work is a very great aid in the learning of it.

When the pupils first begin to transcribe their shorthand notes, I would give them about a hundred words to write up, separating the words by commas. After they are once written and corrected for accuracy of reading, spelling and typewriting, I would have them re-written, each time from their shorthand notes until the operation can be accomplished without hesitancy, or with an even and rhythmic touch. By this time three points have been gained, the absolute familiarity with the shorthand outline, and the ability to write them readily and also the ability to spell those hundred words correctly.

And this leads me to speak of one very important use to which the typewriter can be put—that is the teaching of spelling. On every hand we hear the wails of business men, that their stenographers can't spell. If we gave our pupils fifty new words a day, two hundred-fifty a week, one thousand a month, it would not take very many months for them to acquire quite a vocabulary in addition to what they already knew. And there is no better way of learning to spell a word than by writing it over and over

again, but I would have this writing done from the shorthand notes each time. This would give them the needed practice in reading and transcribing their own imperfect outlines.

A good deal has been said and written about shorthand destroying the ability to spell, but I think this can be easily overcome by using the typewriter as a corrective for the phonetic work done in shorthand. Competitive tests given frequently in the class, among pupils of like grade, for ability to read and transcribe, spelling correctly, the shorthand lesson will have a very great tendency to bring up the character of the work. I would also suggest that the best pupils be selected from time to time to give demonstrations before their students and in this way inspire the lower grade pupils to strive for a high degree of efficiency.

Arithmetic from page 23.

By this time the student should have acquired an arithmetical vocabulary, so that such words as product, quotient, difference, proper fraction, integers, etc., are constantly and correctly used in the solution of a problem. Students are too apt to humdrum through an oral solution and never use the name of one of these terms, but will refer to numbers, quantities and values obtained by means of the pronouns, "this" and "that." To quote, it runs similar to the following: "Multiply 'this' by 'that' will give the answer." This mode of expression is as vague, indefinite and careless that it should not be permitted under any circumstances whatever. Every step in the solution of a problem produce something that is capable of being distinguished.

The problems being considered here are not practical within themselves but they develop the reasoning power of a student and give him an understanding of fractional values, not otherwise obtained. The teacher should be rich in this class of problems, as all that is required to get a generous supply is a few old arithmetic text books, and a little imagination.

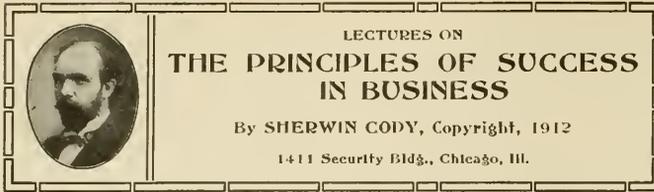
I have always thought a great deal of problems like the following:

A does a piece of work in 6 days, B, in 4 days. How long will it take them both, working together, to do it?

Coffee loses $\frac{1}{3}$ in being roasted. How many pounds of green coffee will be required to produce 196 pounds of roasted coffee?

A prize of \$72 was divided among 8 players, sharing equally, but the prize should have been divided among 9 players instead. What fractional part must each contribute, of his share, to the one who was omitted in the first division of the money?

(Continued on page 26.)



Lecture xix

ERRORS OF SALESMANSHIP

Mr. Sheldon tells the story of the errors of a veteran salesman, who for years had been selling for a wholesale grocery house, and showing a large volume of sales.

An expert was called in to analyze his sales, and found he was selling large amounts of staples such as sugar, on which there was a small margin of profit, working a few large buyers. The actual profit he was making for the house was therefore comparatively small—smaller than the good salary he was receiving.

He should have called on many small buyers, and pushed the specialties of the house on which there was a large profit.

When this was called to his attention he rebelled, saying he had been with the house longer than the sales manager and knew how to sell groceries without having any one teach him. He lost his position because of this second error.

A young salesman came in and pushed the specialties with the small buyers as well as the large ones, and showed a larger total of sales, as well as a much larger margin of profit for the house.

A retail salesman took an order for a wedding present to a prospective bridegroom but to be charged to the person who gave the order. The salesman in the store made a mistake and charged it to the bridegroom to whom it was sent. Imagine the surprise of that person when he received a large bill for something he had not ordered and knew nothing about! What do you think happened to that salesman when the charge customer reported what had been done?

Lecture xx

HOW TO REDUCE ERRORS

Supervision is the established system for reducing errors. A manager goes over all the work to catch the errors and correct them before they have done any harm.

The truth is, most persons can largely supervise themselves if they will make the effort systematically enough. The time of the employee is less valuable than the time of the manager, and it is a mistake to let the responsibility for correcting errors all go over on to the manager or supervisor.

Many stenographers who know they do fairly good work never glance over their letters; but if they formed the habit of carefully checking each letter before the manager is allowed to see it, they would find they were catching most of the errors themselves. Every address especially should be compared word for word with the original. The habit of checking so that nothing is ever passed without systematic verification would be worth a very great deal to every stenographer.

It is easy for the bookkeeper to copy off the items of an invoice; but if he does not have the fixed habit of going over the items again and checking them he is sure to let a certain proportion of errors slip through.

Errors that waste time may often be saved by planning your work in advance. A salesman has ten calls to make, and if he will lay out his route so he can make those ten calls on the shortest possible line, without doubling back, he will save time that he now wastes because he is too lazy to sit down and write out his itinerary before he starts instead of trying to carry it roughly in his head.

If you work under a manager fix firmly in your mind the idea that you are going to be your own manager so as to eliminate the actual manager as quickly and as completely as possible. Think constantly of what he would say about this, and that, and the other, and you will be surprised to find how soon you are getting along without him. You probably have a bad habit of leaning on him—just simply leaning in a lazy way—and it is time you broke up that habit.

Go systematically about forming the habit of mental double checking.

Lecture XXI

SUCCESS REQUIRES POSITIVE PERSONAL QUALITIES

"If I could only get rid of all my errors, I should be perfect," has been the thought of many a struggler since the beginning of modern civilization. "If I can only rid him of all his mistakes, I shall have an ideal pupil," says the teacher, and most teachers devote most of their time to removing imperfections.

As a matter of fact, concentrating the mind on removing errors never has produced success and never will.

It tends to fix the person forever in the grade in which he already is. The stenographer becomes so perfect a stenographer he or she can never be anything else—"fautlity faultless" as the poet expresses it.

Once in a large competition for prizes in story writing offered to Chicago school children, certain schools turned in hundreds of stories written in a copperplate Spencerian hand, without an error of grammar or an error of punctuation. Among these, however, one was written in a very irregular hand, many words were misspelled, and the punctuation was not of the best. But that story had positive ideas in it, its writer had developed very positive qualities. That was the only story that was even considered, and it finally won a prize, not because of the poor handwriting or the misspelling of the words, but in spite of them. A few positive good qualities will easily outweigh many minor imperfections.

In any case, the best way to correct errors is to develop the qualities for the lack of which the errors come. One may learn all the rules of grammar and rhetoric, and yet make hundreds of mistakes that would not be made at all by a person who forms the habit of thinking clearly. The possible number of errors is so enormous that while you are correcting one you are unconsciously making three more. But the clear and careful thinker has little occasion to correct errors.

Arithmetic—Continued from page 25.

This class of problems might be continued indefinitely but these are sufficient, to illustrate the kind mentioned above, as requiring the student to exercise keen reasoning. At the same time, nearly every problem of this class is very capable of a mental solution.

Many of the so-called "short methods" have no practical value and very few students ever acquire any degree of proficiency in their use. They would perhaps be better named if called "mental acrobatics." Proficiency in figures—this comprehends speed and accuracy—is not obtained by "short methods," but rather by unconquerable persistency, energy and thought, and if a young man or woman is not willing to pay this price for it, it will never be acquired. That there is no royal road to learning, is as true today as when first uttered.

If an exact definition is possible and can be more than a generality, it must be so in a mathematical subject, since mathematics is an exact science, but definitions should fill but small space in the mind of the student who is preparing himself in the use of commercial arithmetic, for if he has a thorough knowledge of the subject he can construct a definition, and if he has not a thorough knowledge, the definition will not aid him much.



COMMERCIAL LAW

E. H. FEARON,

Spokane, Wn., Blair Business College.

BILLS AND NOTES

In this paper I shall give a few of the legal points relating to the commercial paper, instead of the usual discourse on the history and use of it, hoping that what I may offer, will be of more help to my readers.

Commercial paper includes all of those papers which have been given the characteristics of money, viz.: coupon bonds, bills of lading, certificate of deposit, government warrants, drafts, notes, checks, etc.

Those whose purpose it is to operate as a substitute for money or are given characteristics of money are negotiable.

A negotiable instrument is one which, when it has passed into the hands of a bona fide holder, cannot be questioned as to its validity, and all defenses or set-offs which could be made to it in the hands of the original holder are precluded.

A draft drawn in one of the states of the Union on a person in another is a foreign bill.

A note or draft payable out of a certain specified account is not negotiable.

It is of no legal importance whether the date of a note be at the beginning or end.

A bill of exchange or note given to aid in promoting an illegal transaction is invalid.

Without the performance of the condition on which a promissory note is deposited with a third party there is no delivery in the commercial sense, and no title passes, and no recovery can be had on the note as between the original parties, or where the holder is not an innocent party.

A note payable to bearer is payable to anybody and is not affected by the disabilities of the nominal payee.

A contingency by which a note may become due earlier than the date fixed, does not as a general rule affect its negotiability.

The acceptance of a bill of exchange is a contract by the acceptor to the payee or other lawful holders of the bill to pay the same if duly presented when it becomes due.

If the drawee accepts without funds of the drawer in his hands, he must look to the drawer and not to a bona fide holder.

The liability of an acceptor does not arise from merely writing his name on the bill, but commences with the subsequent delivery to a bona fide holder, or with notice of acceptance given to such holder.

No action can be had on an acceptance which was part of an illegal contract.

A written promise of the drawee to accept a draft is equivalent to acceptance and may be enforced, although the drawee has voluntarily placed out of his hands the funds on which draft was drawn.

A sufficient consideration to support an accommodation indorsement is found in the credit given to the maker.

A forced indorsement cannot transfer any interest in a draft or note and the holder has no right to demand the money.

The liability of parties to negotiable instruments has been fixed on certain principles which are essential to the credit and circulation of such papers.

An indorsement creates a contract between the indorser and indorsee upon which action may be brought.

The indorsement of a note is a subsequent, independent contract by which the indorser agrees to pay the note to its holders upon due presentment, demand, and notice of dishonor.

A draft or note, as a rule, is taken as much on the credit of the indorser as of the maker.

Since a first indorser undertakes that the maker will pay the note, or that he, if due diligence be used, will pay it for him, he is responsible to every holder, and to every person whose name is on the note subsequent to his own and who has been compelled to pay its amount.

Except where agreement for joint liability between them, a second accommodation indorser is not liable to a first accommodation indorser who has taken up the note.

The presumption of the law is that the indorsement without date was made at the time the bill or note was executed.

When a promissory note made payable to a particular person or order is first indorsed by a third person, such third person is held to be original promisor, guarantor, or indorser, according to the nature of the

transaction and the understanding of the parties.

Endorser's liability is conditioned upon the holder's use of diligence to obtain payment from the maker, and the giving of due notice of the failure to pay.

A demand for payment need not be personal, and it will be sufficient if it shall be made at the acceptor's house or place of business in business hours.

If due diligence is used in sending the notice to the indorser, it is immaterial whether it is received or not.

No precise form of notice to the indorser is necessary; if it conveys to the party a sufficient knowledge of the particular instrument dishonored, it is sufficient.

A purchaser of a negotiable instrument, before maturity, indorsed in blank or payable to bearer, acquires a valid title from a finder or thief, in the absence of bad faith or actual or constructive notice that the instrument is not the property of the person selling it.

A negotiable paper which has once passed into the hands of a bona fide holder has its character established and remains unaffected by the knowledge of any subsequent owners as to its original infirmities.

A person who takes paper with erasures and insertions plainly apparent on the face of it, and changing the nature of the instrument, is chargeable with all the facts which by proper inquiry he might have ascertained.

A purchaser of a negotiable paper, before due, from one apparently the owner, giving a consideration for it, obtains a good title, although he may have cause to suspect that the vendor had no interest in it; he can lose his right only by actual notice or bad faith.

A Visit Southward.

Not long since we dropped into Cincinnati's great evening school held in the famous Woodward High School. Upwards of two thousand pupils were present with nearly four thousand in attendance. Many lines of instruction and training are provided, making it one of the foremost, if not the foremost, institutions of its kind in America. Mr. J. A. Snyder, a former Zanerian, and of the Commercial department, showed us the honors of the evening.

Your editor recently had the pleasure of visiting for the first time the Bowling Green, Ky., Business University and addressing half a thousand students. Messrs. W. S. Ashby and W. C. Brownfield, former pupils of ours, provided open-hearted, full-stomach, cordial hospitality from five-forty in the morning to six-fifty in the evening. Pres. Dickey, of the B. U., proved conclusively that he is not only the head of the institution above named, but of the Brotherhood Universal of royal felons.

We also met for the first time T. C. Cherry, supt. of the city schools, and brother of H. H., who presides over the State Normal located on a natural elevation overlooking the surrounding country.

Bowling Green, in the vernacular of Teddy is a Bully Good place with the liveliest student body we ever pretended to preach to.



Spokane Club—Continued from page 22.

and la me! The little shiners they caught were worry!! Just as twilight was descending, a beautiful deer came bounding to the edge of a high bank near the end of the bridge and stood apparently struck speechless with astonishment at the bizarre sight we presented. A few moments later it leaped down the bank, across a tributary stream, and up the opposite side out of sight. Then came a horseman driving forty or fifty horses across the bridge to a pasture on the other side to forage for the night. They came from an itinerant camping outfit entering from the east side of the Park at Cody. They raised a great clatter and much odorous dust as they rattled by us. Finally as the evening shadows fell, and Faust's eyes were fast swelling shut, it was proposed that we, too, retreat. We did, but we fell back in good order.

College "Camp" In most of the camps the school teachers and college boys and girls. Each evening they made a big campfire by standing up on end about a cord of pine logs, with wires around them to keep them from falling until they all fell together. Then they prepared the popcorn in large quantities so that everyone could have several helpings; and, finally, they brought out a sort of portable cabinet organ. In a jiffy the welkin began to ring with college songs. This evening the entertainment was varied by some simple dancing and impersonation, and then the Rex Tours company were asked to bear a hand. The request was put in metrical fashion by the chorus. Happily Miss McLean had her banjo, and with delightful repartee she improvised a reply and sang it, with the help of her Rex friends about her. They threw the vocal ball back and forth (the language all "hot off the bat") for some time, and then Miss McLean sang some "coon songs," which everybody enjoyed, but the sandman had come, and we were soon all sleeping the sleep of the just—retired.

The Grand Canyon A short drive next day brought us to the noble camp site at the Grand Canyon of the Yellowstone. We drove by the camp, which was perched high above the road on the mountainside, and on to Inspiration Point in the Canyon, before dinner. Practically all were ready to vote this the climactic feature of the whole Park trip. I wish John Ruskin could have seen it and portrayed it in his matchless English. I should then feel that I could refer you to a verbal picture that would do justice to the awe-inspiring grandeur of the pair of towering falls and the vast canyon that has been excavated there by the elements during the ages. To attempt to describe it adequately myself would be monumental presumption.

After dinner we are given carte blanche to fall over the cliffs into the river, chase bears through the timber, descend the four hundred-odd steps to the brink of the lower Falls, cross the beautiful concrete bridge and go down the opposite side to Artist's Point, or sit in our tents and write postcards to our bored friends. About a dozen of us decided to take the big tramp to Artist's Point. It was glorious, until a quick thunder shower came up, and then it was wet. We scuttled for some big pines on a hillside, and landed in a miniature prairie dog warren, but we tetered on the edges of the holes until the rain let up and then we went gaily on, climbing up the hill at the side of the road, by now and then to peer shyly over the edge of the abyss, at the bottom of which flowed the Yellowstone river, after having been changed into whipped cream by its drop of 417 feet over the Upper and the Lower Falls. Finally we brought up at the Point, and were gratified with the reward. Down the Canyon was a rainbow whose sides touched either wall of the Canyon. Almost opposite was Inspiration Point. At about us was the sliding volcanic ash piled up and more or less hardened probably centuries ago. Almost incredible picturesque-ness is produced by the immense belts of color on sides the Canyon walls and slopes. Away

at the bottom, so far down that it made us dizzy to look at it wound the blue ribbon of the great Yellowstone river, covered with foam.

On our way back Mr. VanAntwerp and I made a futile attempt to line up a big bear in the trees long enough for a camera shot, but bruin winked and lumbered on, effectually losing himself in three minutes in comparative-ly an open forest. While we were gone Mr. Faust obtained a beautiful picture of the artistic concrete bridge that spans the river a little way above the Upper Falls. The picture shows very effectively the storm gathering in the background. At the regular entertainment that evening President Faust revealed unsuspected skill in jugglery by firelight, winding up by leading our driver and one of the young ladies of the camp foolishly trying to pierce any of the hard knots they had tied in a handkerchief for Mr. Faust to loosen by his "magic," as he seemingly had "blown away" knots in his own handkerchief. Here, too, Miss Emma Hagenstein demonstrated her gifts as a raconteur, telling some very happy yarns. That night we slept soundly, thinking of the drive to Swan Lake Camp the next forenoon and the afternoon trip to Mammoth Hot Springs.

Mammoth Hot Springs We climbed aboard for our fifth day's ride in a perfect morning. Ground squirrels saluted us all the way (I twittered for us); and jolly companions had a merry salutation as they caught up with us or dropped back near us in front. We were a happy company. Then, since there was not to be anything very exciting on the morning drive, I started in on one of Irvin Cobb's articles in the Saturday Evening Post for that week. The Post was on sale before we would have been bought in New York. Cobb wrote that week on "Music." Brother Laird would rather go to a "rastlin match" than to fust up and attend grand opera, whereas Mrs. Laird deeply enjoys opera. I shall never forget the fun we had that morning reading Cobb's delightful comment on the comic side of music, while driving, and then we had a chuckle, and Cobb's diction would go flying. At noon we had a fine dinner in one of the best camps of all, if not, indeed, the very best of all. Then in the afternoon we drove over the flats to Golden Gate and wound around through the "Hoodoo Garden," down the heights to the Mammoth Hot Springs. We dismounted from our wagons at the upper levels and walked on over the immense steam formations where eleven years before, one evening, I unexpectedly met Mr. and Mrs. F. H. Burdett of Burdett College, Boston, strolling about. It was different this time. Instead of the cool evening, it was the middle of a warm day, with the glare of the white and gray geysers blurring our eyes. These springs, with the remarkable hills of sediment they have built about themselves, are wholly different in appearance from the hot springs of the geyser basins. About these at the north entrance to the Park beautifully traced terraces are formed, and the algae in the water furnish every color of the spectroscopic but blue, so that the most delicate coloring is mingled with the ways lines formed by the flow of the water and the sediment it deposits. One of the unlvely, though interesting features of the springs here, is the effect on the formations when the water in a spring ceases to flow. The color immediately fades, and the remaining deposits soon succumb to the effect of the weather, and are little more inviting than the remains of a mortar bed.

After enjoying ice cream at one of the souvenir stores and watching there the filling of glass jars with very attractive patterns of the colored sand that is found in the Canyon, we climbed into our wagons for the pleasant drive back to Swan Lake Camp, which we reached long before sundown. The Swan Lake people were not so musical as some of the others, although they generally did their best. The rest of us were becoming a bit weary with the long drives, and so after the popcorn and campfire, we straggled off to our pleasant tents for a sound snooze, tho all night at this place I could hear the throb of a water ram as it filled a tank for camp supplies not far from my tent.

Off For We swung away early, as usual, Spokane next morning, and soon were traveling gingerly over the apparently thin crust of

the lake-like depression of the Norris Geyser Basin, where we saw what is left of the Steam Growler, many now familiar hot springs, and some nasty hot mud holes, called, for politeness sake, Pant Pots. Van Antwerp allowed they reminded him of a Kentucky kettle of corn meal mush bubbling over a slow fire, but Brother Evans thought it too closely resembled culinary operations by His Royal Highness, Prince Lucifer. The drive this day was a long one, and we were nearing the end. At noon we stopped again at our first lunch station, the Gibbon lunch, in some ways the best of the lot so far as variety and quality of food was concerned. They had a veritable mob of people that day, and Mr. Miles, the owner of the Wylie Way, was there in person to see a party of 170 just in from Yellowstone Station were well taken care of. They arrived while we were dining, and they received a Presidential salute of cheers from the Rex crowd and others.

During the afternoon we drove rapidly down the Gibbon river to the Madison river, and the first station where we had enjoyed hot cakes and the trimmings the preceding Monday morning. We were now served with an appetizing supper, hearty good wishes were started on the short return drive through Christmas Tree Park to Yellowstone Station. Here we found a most thankful company of Senegambians, for our colored train help had found it rather a lonely week. The other trains were sidetracked there, and one was waiting to go out, but we were going in the right way. We said a grateful goodbye to some of our friends who were to return from there, not going the rest of the journey with us; and then as the train gathered speed and the evening shadows fell, we slipped into our pent-up bunks again, thinking of the big airy tents and comfortable beds we had been enjoying for a week in the deep silences of the Park. But soon the clackety-clack of wheels crossing rail-joints was transformed into the opening bars of an overture—or was it merely merging with Julia Bendler's slumber song? Anyhow, it sounded like "I can, you can, we all can, go to Spokane"—and sure enough, we were on the way.

Suburban Chicago Convention

The commercial pedagogues of Kane, DePage, DeKalb and Will Counties got together Saturday, January 25th, in the Gregg Aurora Business College, Aurora, Ill., for the purpose of organizing a commercial teachers' association. An interesting program was rendered by H. A. Hager, Miss Maude Whittemore, and G. S. Hamilton. The next meeting will be held March 15th, in the same place, officers will be elected and a permanent organization perfected. We wish the new organization the success, its enterprise and the cause merits.

English—Continued from page 24.

much I appreciate not only what you have done, but the spirit in which you have done it, and the way in which the manner of doing it adds to the generosity of the gift itself. I shall have placed on the portrait, which shall, of course, be kept at the White House as you desire, the circumstances of its taking and return.

With heartiest regard,

Sincerely Yours,
Theodore Roosevelt."

Smyth, Life and Writings of Franklin, V. 10, p. xv.

If no other object is achieved by citing the foregoing illustrations, it is earnestly hoped the actual line-up of the wording in letters may receive a little more direct attention as contributing, next to the content matter itself, most substantially to the impression which the letter creates upon arrival at destination.

NEWS NOTES AND NOTICES

Messrs. E. A. Zartman, formerly of Omaha, and recently of the Isle of the Pines, and G. C. Kreighbaum, of Ypsilanti, Mich., and recently in the Zanerian, have been elected teachers of penmanship in the high schools of Pittsburg. Both are experienced, proficient, worthy accessions to the Pittsburg rank of teachers.

W. E. Benschoter, head of the commercial department of the Wilkes-Barre, Pa., High School, is the originator of a new athletic game called Union Foot Ball. It is a combination of many of the good things of foot ball, base ball and basket ball, without the dangers of base ball and foot ball. It is proving very popular and we recently received a half page write up in the Philadelphia Press, indicating that it is likely to become a national game, for neither foot ball or base ball are what they should be for the general student boy of high schools or colleges.

Burton Handy, of Ray, Ind., is now principal of the commercial department of the Tri-State College, Angelo, Ind.

F. J. Allen, formerly of Rogers & Allen's School, Fall River, Mass., on Dec. 21, sold his interest in that institution to his partner, Mr. Rogers, who will conduct the institution without change of name. Mr. Rogers will collect all debts due the firm and has assumed the payment of all liabilities.

D. M. Bryant, Head's College, Stockton, Cal., in sending in a list of seventy subscriptions to THE BUSINESS EDUCATOR writes as follows: "The best recommendation I can give THE BUSINESS EDUCATOR is that each member in my class is a subscriber. Another club will follow soon."

O. L. Pealer, of Celina, O., has purchased the VanWert, O., Business College.

G. E. Hess is teaching commercial work in Child's Business College, Providence, R. I., going there from the Bristol County Business School, Taunton, Mass.

Miss Signe H. Pearson, who has been teaching in the National Park Seminary, Forest Glen, Md., has been elected to the position as commercial teacher in the Stockbridge, Mass., High School.

A new commercial teacher in the Davis-Wagner Business College, Norfolk, Va., is W. P. Garrett, of Ocala, Fla.

The position as commercial teacher in the Mendota, Ill., High School, has been filled by the election of Miss Bertha Koch.

Miss Nellie M. Allen, of Plattsburg, N. Y., is teaching commercial work in the Peekskill, N. Y., High School.

Mr. F. G. Allen, for many years of the Rogers & Allen School, Fall River, Mass., is teaching commercial work in the Packard Com'l School, New York City.

Miss Lillian Cole, of Central, Pa., is teaching penmanship and the commercial subjects in the Ashtabula, O., Business College.

Pittsburg Progress

Pupils taking cooking, sewing, drawing, music, typewriting, shop work, etc., in the Pittsburg, Pa., High Schools now receive credit the same as in such subjects as Latin, history, etc. Pupils may now take but three academic subjects instead of four the first year and but two the last three years in conjunction with such general subject as may be selected.

This is a forward move educationally which will react healthfully upon the work of other cities. Supt. Heeter is to be commended for this recognition of the universal in educational supply and demand.

CATALOGS CIRCULARS

Remington Notes, issued by the Remington Typewriter Co., surpasses anything of the kind we receive regularly. It is always well laden with timely material regarding the Remington Machine, typewriting generally, and many other things of relative interest.

"Hints and Helps for the Shorthand Student" by John Robert Gregg, Gregg Publishing Co., of New York, Chicago and San Francisco, fifty-five pages and cover, price not given, appears to us as being one of the neatest things of the kind we have ever examined and the best for that system. The engraving is exceptionally clean cut, and the hints and helps are the essence of lucidity and brevity. The material in this magazine-like book is given supplementary to the regular work given in the Gregg Manual.

Barne's Commercial School, Denver, Colo., catalog for 1912-13 comes to our desk printed on a soft gray, unglazed, highly finished paper. Everything about it bespeaks a high grade, prosperous school, with enough individuality to indicate a school of enthusiasm, ambition and ideals.

The Minneapolis, Minn., Business College catalog is printed on a buff-colored light-tone high grade paper fitly representing the school that it is designed to promote. We had the pleasure of visiting the institution last year and found it to be quite in keeping with the illustrations and representations of the catalog, which we regret to say is not always the case with school conditions and their catalogs. The catalog in question is covered by a richly colored water silk like, flexible, light weight cardboard, with heavily embossed title in gold with hinge and clasp effects.

One of the best catalogs of the month is received from the Joplin, Mo., Business College G. W. Weatherly, president and it is beautifully illustrated and printed on cream paper of the egg shell type, cover is embossed and printed in gold, red and green, quite an attractive combination.

The Capital City Commercial College, Madison, Wis. issued one of the most costly and high grade catalogs received at the office during the year. It is printed on brown paper, profusely illustrated, contains two colored mounts of the capitol and city, and truthfully represents the progressive, prosperous school it depicts.

"The Accountancy Institute of Los Angeles" is the title of a Bulletin issued by the Educational Department of the Y. M. C. A. Association, Los Angeles, California. It is a 46 page pamphlet, revealing an exceptionally well planned, and thorough course in accounting. Mr. O. T. Johnston, C. P. A., the Principal, is well known to many of our readers and to the business college fraternity. The scope of the work and the ethical standards are such as to lead to high business efficiency. We wish to congratulate the spirit and achievements of the exceptional work being done by the Y. M. C. A. course being but one of many which it offers.

King's Business College, Raleigh and Charlotte, N. C., has issued this year a catalog which is among the more expensive class which reaches our desk, indicating prosperous as well as progressive schools. Numerous half tone illustrations and decorative initials printed in colors make it quite attractive.

"The Practical Fellow" is the title of a periodical which reaches our desk frequently from Wilson's Modern Business College of Seattle, containing as it does an account of the work of the school as written by its pupils, together with advertising material.

The Drake Business College, Jersey City, N. J., recently issued a buff covered and colored catalog of good quality, printed with brown ink and profusely illustrated with schoolroom scenes.

"Portland School of Accountancy" is the title of a most excellent booklet of 48 pages, issued by the Educational Department of the Young Men's Christian Association of Portland, Oregon. Mr. Robert G. French, Educational Secretary, and L. L. Hartley, Superintendent of Accountancy and Commercial School Work. Any one interested in an up-to-date, high grade, flexible course would do well to secure a copy of this bulletin.

The Belleville, Ontario Business College shows a creditable, well-illustrated catalog indicating up-to-date instruction in the commercial subjects.

The following works in Pitman's "Common Commodities of Commerce" have been introduced into the Philadelphia, Pa., High Schools:

Rubber—Production and utilization of the raw product;

Silk—Its production and manufacture;

Tea—From grower to consumer;

Coffee—From grower to consumer;

Oil—Animal, vegetable, essential and mineral.

These works are published at 75 cents in cloth binding by ISAAC PITMAN & SONS, 2 West 45 Street, New York.

The brightest, brainiest, neatest, most original little school journal which comes to our desk is issued by the Wilkes-Barre, Pa., Business College, entitled "Dodson's Magazine."

Strayer's Business College, Philadelphia, Pa., sent us a catalog of their institution which is in a flourishing condition. The catalog is bound in brown cardboard and shows photographs of instructors, school rooms and students. It is printed in brown and green on highly finished cream paper. The penmanship of that school is now under the direction of J. S. Lilly, who has prepared himself especially in this work.

A circular 26x37 inches has been received from the Merchants and Bankers Business Training School, Newark, N. J., showing 294 photographs of former students, who are now in positions, and numerous school room scenes. The circular is somewhat out of the ordinary and should bring the desired results.

A fine calendar has been received from the Cambia Business College, Johnstown, Pa., E. G. Jones and A. E. Hughes, proprietors. It represents high art in photography and surely should be good advertising for that institution.

The Tri-State Journal, published in the interests of the Tri-State Commercial College, Keokuk, Iowa, is before us. It contains a well gotten up heading in pen and ink by C. C. Martin, who is doing very efficient work along that line.

The Tarkio, Mo., College Bulletin, published quarterly in the interests of that college contains quite complete information regarding that institution. The penmanship work is in charge of E. V. Mc Cullough.

Dr. Vaughn's Practical Business College, Greenville, S. C., is sending out some high-class advertising matter in the form of a four-page folder and a well written circular letter with a check of \$14.00 payable in tuition. The check is written in a very free, graceful style by the penmanship teacher of that institution, Paul O'Hara, who is becoming very fine in this subject.

Hymenical

Mr. and Mrs. Robert Gregg announce the marriage of their daughter Emma E.

to Mr. Norman B. Good
Wednesday, October the sixteenth
nineteen hundred and twelve
Allentown, Pennsylvania
At Home

after
November 1, 1912
857 Gordon Street
Allentown, Pa.



NEWS NOTES AND NOTICES

"Business Success" was the title of an address delivered by Nathan B. Stone, proprietor of Yale Business College before the N. H. S. Commercial Graduates' Club, Dec. 10, and reported in the New Haven, Conn., Times-Leader Dec. 12, 1912. We have never read a better business address.

C. H. Mumma, who has been at the head of the excellent commercial department in the Holyoke, Mass., High School, has accepted a similar position in the Technical High School Newark, N. J.

J. D. Brunner, an Indiana man, is a new shorthand teacher in the Hollman Business College, Los Angeles, Calif.

M. F. Bellows is now holding a position as commercial teacher in the Utica, N. Y. High School.

F. E. Oneth, who has recently been with the Zanerian Art College, Columbus, Ohio, has closed a contract as Supervisor of Penmanship in the Wabash, Indiana, Public Schools.

Will C. Cope, who has been teaching in Merrill College, Stamford, Conn., has changed his location, having recently accepted a position with Drake College, Newark, N. J.

C. A. Needles, of Angola, Ind., has been added to the staff of the Cass Technical High School, of Detroit, Mich. Mr. Needles has been teaching in the Tri-State College, Angola, Ind.

The position as head of the commercial department in the South High School, Youngstown, Ohio, is held by H. W. Jacobs, who has had charge of similar work in the Taylorville, Ill., High School during the past fall.

W. S. Seyler, of Latrobe, Pa., Commercial College, has taken a position as manager and head of the commercial department in the Iowa Success Shorthand School, Ottumwa, Iowa.

Miss Clara E. Townsend, the lady who has had charge of the shorthand work in the State Normal School, Salem, Mass., is to head the commercial work in the Orange, N. J., High School.

"The more we use it the better we like it. September number is alone worth the price."
ROBT. L. JOHNSON,
Com'l. Dept. Jackson Tenn., School of Business.

Miss G. R. Severance, last year with the Hinman Com'l School, Lynn, Mass., has accepted a position as teacher of commercial subjects in the Martinsburg, W. Va., High School, following Mr. Waynant.

Robin L. Hamilton, for some time with the Rockford, Ill., High School, is now head of the commercial department of the Sioux City, Iowa, High School.

Charles E. Bowman, recently head of the commercial department of the Watertown, N. Y., High School, has been elected to a corresponding position in the Everett, Mass., High School.

J. W. Lallathin is teaching commercial work in the MacCormac School, Chicago, having gone there from the Elliott Com'l School, Wheeling, W. Va.

The commercial work in the Connersville, Ind., High School is now under the direction of Mr. W. F. Mizer, recently of Martins Ferry, Ohio.

Mr. C. C. Guyett, manager of Spencer's Business College, has employed A. L. Straub, of Reading, Pa., as a commercial teacher.

Miss A. D. Fuller, of Brooklyn, has been elected as commercial teacher in the Hasbrouck Heighis, N. J., High School.

The Mankato Commercial College, Mankato, Minn., has added to its excellent staff of teachers, J. D. Carter, of Abilene, Kansas.

H. A. Roush is the new head of the commercial department of Brown's Business College, Brooklyn, N. Y.

A. T. Burke, of Hoboken, N. J., is a new commercial teacher in the Sadler Bryant & Stratton Business College, Baltimore, Md.

Miss Ethel H. Dow, who taught during the fall in the Medford, Mass., High School, has accepted a new position in the Gilbertville, Mass., High School.

The new commercial teacher in the Medford, Mass., High School is Robert Vieregger, recently with the Jackson University of Business, Chillicothe, Mo.

Allen R. Moyer, Bechtelsville, Pa., writes as follows: "Enclosed find one dollar for which please renew my subscription to the B. E. for another year.

This is the tenth year I am subscribing for the paper and, like wine, it is improving every year.

Wishing you continued success for a better B. E. (if it can be improved,) I remain," etc.

CATALOGS CIRCULARS

"Constitution and By-Laws of the National League of the Business Educators" is now completed and published in pamphlet form, a copy of which can be had by application to Mr. O. A. Hoffman, President 228 Third St., Milwaukee, Wis. Anyone interested in this organization will do well to look the document over.

The Cleveland Business University Company publishes one of the most attractively covered folders ever received at this office, showing its location in the magnificent, fourteen story, Engineers' building, L. C. Lanning is president and W. K. Scott, secretary. We wish the new institution the success it deserves.

The Indiana Business College has received an excellent five-page, illustrated write-up in the Union Traction Magazine, November 1912, at Muncie, Ind.

"The News Letter" published by the Barnes' Commercial School, Denver, Colo., is one of the best commercial school advertising journals which comes to our desk.

The Commercial Record is the title of a splendidly gotten up journal in the interests of the Ralston Commercial School, printed on exceptionally fine paper, and is a fit representative of the new institution, which is so typical of modern needs in education.

"Haskell! A School with Ideals", Lawrence, Kans., is the title of an exceptionally well printed and written magazine published in the interests of the United States Indian training School, of which C. E. Birch is principal. It occurred to us that this would prove to be an excellent model after which many commercial schools could profitably pattern their advertising.

The McTavish Business College, Edmonton, Alberta, Can., issues a splendid line of booklets advertising that institution, in which we find some splendid penmanship and pen work from M. A. Albin, the well known and highly proficient penman.

S. McVeigh, of the Bliss Business College, of Novato, Calif., Mass., in December 1912, was elected to the Board of Trustees of the North Adams Savings Bank, indicating that he stands high in the community, and his excellent work is appreciated.

Advertising literature has been received from the following: Cambria Business College, Johnstown, Pa.; The Central Teachers' Agency, Columbus, O.; Peirce School, Philadelphia, Pa.; Southwestern Publishing Co., Cincinnati, O.; Humboldt, Iowa, College; Vermont Business College, Burlington, Vt.; Spencerian Commercial School, Louisville, Ky.; H. M. Rowe Co., Baltimore, Md.

Drake Colleges, Jersey City, Bayonne, N. J.; Fayetteville, Ark., Commercial College; Remington Notes, DuBois, Pa., College of Business; The Gregg Publishing Co.; Barnes' Bulletin, Barnes Bus. College, St. Louis; Otis Byron Thomas, Entertainer, Wapakoneta, Ohio.

"The Central Digest," a well-edited and printed journal issued in the interests of The Central High School, Chattanooga, Tenn., being the County High School, located in one of the suburbs of that city. The December number was dedicated to the Commercial Department, presided over by Mr. Selzer. The various contributions have been contributed by the students themselves, and bespeak splendid educational qualifications, not only in the commercial subjects, but in English and general knowledge as well. The institution is one of the most progressive of its kind in the South, and compares favorably with the best anywhere.

On January 22nd, two hundred and twenty-six boys and girls won diplomas from the Pierce School of Business, Philadelphia, Pa. The forty-seventh Annual Commencement Exercises were held in the Academy of Music, Senator Theo. Benton of Ohio, and ex-Congressman Bede of Minnesota were the principal speakers.

CUT OUT AND MAIL TODAY WITH CHECK
to General Secretary of N. C. T. F. and receive your Membership Card. Your name on our Membership List will make the influence and usefulness of the Federation One greater.

"In Union There Is Strength"

National Commercial Teachers' Federation

Is the only organized body of Commercial Teachers.

APPLICATION FOR MEMBERSHIP

Date.....

I hereby apply for membership in the National Commercial Teachers' Federation, and desire to be affiliated with the following Associations:

- NATIONAL BUSINESS TEACHERS' ASSOCIATION
- NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION
- NATIONAL SHORTHAND TEACHERS' ASSOCIATION
- NATIONAL HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION
- NATIONAL PENMANSHIP TEACHERS' ASSOCIATION

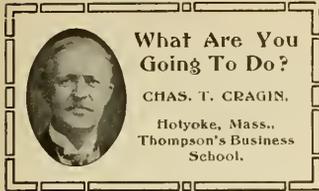
Membership entitles you to one copy of the Annual Report of Convention Proceedings, papers, and any other publications issued by the Federation, also admittance to all meetings of the Federation

Name..... Street.....

City..... State.....

School..... Position.....

New application must be accompanied with membership fee of \$3.00, which entitles applicant to Federation and one Association. Additional associations are 75c. Annual dues are \$1.50. Private School Managers' Association \$5.00. Make all remittances to Walter E. Ingersoll, General Secretary, P. O. Box 885, Portland, Oregon.



What Are You Going To Do?

CHAS. T. CRAGIN.

Holyoke, Mass.,
Thompson's Business
School.

THE BUYERS

(A STORY OF THREE GIRLS)

Three of a Kind

I don't mean by that, that they were just alike; but they were all of the feminine gender, and decidedly feminine at that. Nothing noisy or boisterous or mannish about any of the three; clean, wholesome, good-looking girls who came into the big school at a New York city suburb up along the line of the Central.

There were lots of such girls who came into that school for it had a national reputation, and unlike some schools deserved it, and lived up to its reputation; for it was not one of those schools which take what money you have, give you cheap instruction from inferior teachers and leave you when you get through, if any thing, worse off than when you started, for the kind of schools which employ cheap teachers and easily solicited generally gives you a lot of information that isn't so, because the instructors do not know a great deal that is so and they have to fill up with something; and, as Old Josh Billings used to say, "It is better not to know so much than it is to know so much that it ain't so."

Well these three girls had graduated from a country high school, in a small city about forty miles from the school they decided to attend. They were alike in this; that each was industrious, neat in personal appearance, about twenty years old and determined to accomplish all she could for the time and money she could give to a business education, for there was little opportunity in their home town for any employment and each belonged to a family poor enough to need some help on the part of the girls.

Two of the girls were in my department of the big school, for at that time I had charge of the advanced bookkeeping. The other girl, Helen Wade, was in the shorthand department, but she used to come down to my penmanship class and do a little rapid calculation exercises I gave. She impressed me as by far the most brilliant girl of the three for she was rapid with her pen and pencil and they gave her that reputation up stairs in the shorthand rooms. She was small and slight in personal appearance, with chestnut brown hair and gray eyes and lips that set tight together when she went through an exercise like lightning.

Of the two girls in my department, Grace Stanley was I think, one of the best female bookkeepers I ever had. She rarely asked a question, when she did it was about something that meant something. Her work was neat and she followed instructions exactly, and the result was that her books always got an A-1 mark when they came up for inspection.

More than that she was a nice writer and her figures were a joy and delight. She was a rather a good-looking blonde though no \$10,000 beauty. Her clothing was always clean and of excellent fit, while it was evidently of cheap quality. She wore no jewelry whatever, and was the kind of a girl you would not get sick of seeing around the office.

The third, a brunette and most striking of the three I am telling you about was Ruth Mayhew. She was tall, rather stately in appearance and always beautifully dressed. I often used to wonder how she got those matchless shirt-waists and fine fitting suits she wore, for I knew she had almost no money and they looked like gowns and waists from Paris. I found out afterwards that she made them herself and she could fit as well as make and that she looked after the dress of the other two. But as a bookkeeper she

seemed to me almost absolutely hopeless. She worked like a "miler" and it was not an uncommon thing to find her with a red nose and watery eyes at the end of a long day's struggle with her trial balance, which would not come right.

She had a fatal facility in muddling things up and it was impossible to get through her head the intricacies of special column journals, sales-books and cash books. She struggled along hopelessly to the rear.

She had a notion, or so she wanted to try shorthand and I advised her to do it for she seemed a girl of much intelligence and of pleasing manners, but at shorthand she was a worse failure than she was at bookkeeping.

She could not possibly get those vowel sounds, which, of course, have never troubled *you*, through her good-looking head and it you can't hit the vowel sounds with reasonable accuracy it is not worth while to bother much with shorthand unless you get one of those systems that don't need any position and that hitch the vowels all on and she would have failed even then, for they are not so much easier than old Isaac Pitman's after all.

I had no doubt whatever about the success of Grace Stanley and the shorthand she covers what she can't do with Helen Wade was a "top-notch", whatever that may be, but my heart sank when I thought of Ruth Mayhew.

Well the girls went a year, which with us was ten months, and the first two obtained their diplomas without difficulty, but Ruth Mayhew, for her life could not pass the examination, and had to go out with a certificate of honorable mention in good conduct, perfect attendance and industry.

GETTING A JOB

When you graduate from a business school, of course you want a job. The big school was located in a thriving manufacturing city of more than 200,000 inhabitants, far away from the shadows of New York or Chicago, which meant that it had splendid retail stores and big wholesale stores covering the towns of that rich northwestern part of New York. So the girls had much difficulty in finding a position for worthy graduates and some not so worthy though the school was particular about sending out its students as a school ought to be, "A tree is known by its fruit," and that is true of many things, schools among them.

Well, the first one to find a position was Helen Wade. She had a place offered her in a law office down in the big Powell building, where there were hundreds of lawyers and other professional men. Her pay was not very large to start on, seven or eight dollars a week but the work was of a kind that was likely to increase her knowledge of business and business life and she was glad to get it.

The great department store of Warren, Harper & Hyde, the biggest between New York and Chicago gathered in Grace Stanley as an assistant in the bookkeeping department where more than fifty bookkeepers and assistants were employed, for it was an immense \$8,000,000 house with wholesale and retail department, and the retail departments were the best in the part of the city. Her pay was about the same as that of Helen Wade, seven or eight dollars a week to begin. It was play for her to do the work in her department for it did not take her all day to run up a column of figures and she knew when it was right.

But with Ruth Mayhew it was a different proposition. The school hesitated to send her to any place. She knew nothing of stenography and her bookkeeping was so uncertain that we did not like to place her where we felt she was pretty sure to make a failure. But the three girls were bound to stick together, and she was determined not to go back home. So she said, "I will take a position as a sales-girl in the Warren, Harper & Hyde Department store if I can get it." And the school manager gave her a nice letter of introduction and sent her down there.

It was the month of September, and business that year was extremely dull. The only place that had to give her was a half day and Saturday night job down-stairs in the tin department where she sold tin kettles, and wash boilers and pans and toasting forks and things of that kind and the pay was four dollars a week and a small percentage on the amount of sales.

A HARD ROAD TO TRAVEL

It was not an encouraging outlook, and finally she asked for an opportunity to go up stairs in the office and assist in the department figures. They had lots of girls whose only business was to make up the sales tickets as they came in from the various department clerks and send the footings on to the bookkeepers. But she couldn't do that, or at any rate, if she did do it, she was so slow about it that it didn't pay, and so she went back into the tin department again. And still the girls stuck together.

After a couple of months each of the girls got a raise of a dollar a week and drew about \$9.00. But poor Ruth still pegged along on less than five and a percentage which rarely amounted to more than 50 cents.

A SURPRISE PARTY

One evening in November I was surprised to get an invitation for an evening party to be held at the rooms of Wade, Stanley and Mayhew, 513 South Avenue, Fourth floor. I found that the head of the shorthand department had also received a similar invitation, and so had his assistant and Miss Cutler, the head of the typewriting department.

The invitations were beautifully written in the fine hand of Grace Stanley with R. S. V. P. in the left hand corner and we R. S. V. P'd that we would come with pleasure, and when the evening came we "comed," and it was an amazing spectacle that met our vision as we entered the large parlor room on the fourth floor of that tumble down old building at 513 South Avenue.

I don't believe I have ever seen a more strikingly picturesque apartment than these three girls had made out of that big old room which had evidently at one time been at artist's studio.

The room was about thirty feet long and nearly as wide with glass windows in the roof and side, and an alcove big enough to hold two narrow iron beds, at one side. It was pretty evident that a fine looking dressing case at one end was a folding bed in disguise. But there were lovely rugs on the floor and a great bear skin and on the walls there were pictures of excellent subjects and squares of tapestry and one thing or other out of the common that made the room delightful to look upon.

There was a piano too, an old fashioned square Steinway, and you know they don't make any better piano than the old fashioned Steinway, though they are much out of style and now you can't buy one unless you get it out of some junk shop.

There was a gas stove and a sink, but these were hidden by a costly looking Japanese screen and the other evidences of housekeeping were also skillfully disguised by curtains and hangings. In the center of the room was spread a round table with a chaffing dish and coffee percolator and tea urn and there were the three girls, all beautifully dressed.

If they had been getting \$50 a week the costumes would not have appeared more perfect, though there was mighty little jewelry about it. I must say it took me several seconds to get my breath back after I looked around upon this display of quiet magnificence for there was nothing cheap or tawdry about it and the girls themselves looked well-fed and happy.

We were cordially received and passed a most enjoyable evening for Ruth Mayhew could play and play well and the other girls could join in singing and they had read good books and we had some recitations and card games and then we had creamed oysters and tea and coffee and I don't know what else for light refreshments, and we went home pretty nearly paralyzed.

"How in thunder do you suppose they do it," said Butler in the shorthand man. "Have they robbed a bank, or got on the right side of the old man" and are getting fifty dollars a week, or what in creation do you suppose is the cause of all this magnificence?" Search me, I answered weakly.

THE WISDOM OF WOMAN

"I will tell you one thing that is the cause of it," said little Miss Curler, the typewriter instructor. "It is Ruth Mayhew. I don't suppose you superior mortals" referring to Butler and myself, "know the difference between silk that cost sixty cents a yard and silk that cost six dollars. But, stunning as those gowns were

they were all of very cheap material, and you can bet, though I hope you don't, that Ruth Mayhew made all three of them. Those girls are not getting money enough to pay for any such riches as those, but how in creation they got that other stuff more than I can figure out."

Butler and myself wondered and spoke about it occasionally, but we didn't have nerve enough to go to work and find out; but the two women did, and they were not satisfied until they knew all about it. They captured Helen Wade, the stenographer, and cornered her; and Helen Wade told the whole story.

HOW THEY DID IT

They could live on their salary of \$8.00 because the city was not a very expensive one. They could get a good room for two dollars a week or a room for two girls for \$3.00 a week and you can get table board for \$3.50 and that left them a couple of dollars for washing, clothing and amusements. It used up the \$8.00 but Ruth Mayhew didn't have \$8.00, Hyde was nearer her figure and she was determined not to go back home, and the girls were determined not to have her go back home.

She said, "If I could only get up into the department where they really sell things; I can sell, if I can't keep books or make pot hooks; but I can sell if they give me something to sell, besides tin pans, wash boilers and things of that kind."

So, they decided they would help her to hang on until a better opening came. Then they decided to get a room big enough for all, and to hang together and live in some kind of shape.

They saw a real estate man and told him what they wanted. He happened to be the owner of this old building down on South Avenue which would soon be torn down for business purposes and he told them to go and look at the old artist's studio on the top floor, up four flights of rickety stairs. The studio was respectable enough although anything but fashionable and the girls looked it over.

The first two were dismayed but Ruth Mayhew saw great possibilities in the large, high-ceiled, well-lighted room and so it was decided that she should act as housekeeper and general director of the rooms and the three girls should pool their salaries and keep house taking only their lunches down town at noon.

They found they had about thirty dollars between them with which to start operations and Ruth Mayhew was appointed to buy the necessary furnishings and then she developed the talent that afterwards made her one of the best paid women in the city. For she showed an absolute genius in hunting up things that looked pretty well or could be made to look pretty well by judicious mending and she bought these at ridiculous figures.

The beautiful rugs that covered the floors would not have stood close inspection. They were badly moth eaten and she bought them for a song in a junk shop down town where all kinds of second-hand stuff came in. The three girls stained the floors themselves they were fully up to that. And they painted the dado around the lower part of the walls. Then she ran across in the junk room of the Warren Harper & Hyde wholesale department a lot of odds and ends of tapestry which had become stained and thrown out as practically worthless these they gave her for a trifle, and the girls washed them and colored them with water colors and aniline dyes or something of the kind that made them look almost the real thing and tacked it on the walls with mottoes which they painted themselves.

The pictures were purchased for almost nothing in the second-hand stores around town. She knew a good picture when she saw it, something that few people do. These were mostly reproductions of etchings, paintings or engravings by cheap processes. And the frames some of them were regilded with the cheap gilt that you buy in bottles for twenty-five cents. While others, they had made from rustic oak which they got from waste at the furniture factory just across the way up the avenue without cost.

Of course the room would not have stood close inspection but the cost of the materials in it was absurdly small and the three girls had brought from home beds and bedding and quite

a number of household utensils. That was the way they furnished the room.

The piano was a rare find. Ruth ran across it at an auction of the effects of an old family which had gone to pieces. One by one the sons and daughters had died away and finally what was left of the property was sold. Among the articles was this fine old Steinway piano. It had not been played upon for twenty years and was rusty and dilapidated in appearance and \$25 bought it but the tone was there yet and a piano tuner fixed it up for them also for a few dollars.

The dressmaking was also left to Ruth and there Ruth showed her buying talent. She picked up here and there remnants of this and that and matched them together to produce striking effects, and as she was a tireless worker she managed to pay her full share of expenses. Both the other girls said that Ruth was worth more money than any one of the three.

That is how they came to be established in such excellent style on so small a capital and at Christmas Ruth got her opportunity as every person of brains and ability, no matter what his or her occupation, gets opportunity if he does not get discouraged and lie down before it comes.

THE COMING OF OPPORTUNITY

The Christmas holidays were upon them and the great store of Warren, Harper & Hyde was crowded with rich, rare and beautiful things as well as things that were not so rich, rare and beautiful, and Mr. Warren who was a close observer and had noticed the appearance of the girl among the young country girls who came in afficionados to sell wasbans and tin kettles down in the basement sent her up stairs where all sorts of choice Paris made white goods were displayed and where lace handkerchiefs a little bigger than a postage stamp were sold for \$50.

There were many wealthy people in the city and in the surrounding towns who came there to buy these fine creations of the needle and the loom of the peasants of Switzerland, Italy, France and Ireland, and after a few days to the amazement of the floor walker and the department leader of that division of the great store, Ruth Mayhew's sales sheet was invariably the largest of anybody in the department at the end of the day, for the fine appearance of the girl herself, her pleasing manners, her anxiety to oblige and the rare store of information she possessed about such things, enabled her to make a sale where other and more experienced but far less enthusiastic salesmen failed.

"By George," said Warren to the head of the department, "we have got a treasure in that new girl out of the dish-pan cellar, she don't go back down there."

It was the same all through the rush season. It didn't take long for the girls in the department to see that this young woman with her splendid taste in dress-making and her knowledge of fabrics was far superior to any of them in her judgment of goods. And then Ruth "struck twelve." The greatest stroke of luck was when you strike twelve, for Miss McClaren, head of the department, was taken to the hospital for an operation for appendicitis and the buyer was gone and salesmen from New York were coming in every day with samples and the stock must be kept up and it was seen at a glance that the best judge of such goods was the country girl who had come up from the tin shop.

Of course they didn't make Ruth buyer but Mr. Warren always called her in consultation for he didn't know Valenciennes from Point d'Alencon or Mechlin from Irish and she did and knew a lot about them for she was a reader as well as a worker. When the season was over Ruth found her pay had been \$15.00 a week and Mr. Warren said: "Miss Mayhew you have been of great service to me in a trying time and you will 'main up stairs'" and then he gave her a check for \$25.00 with the compliments of the firm. Wasn't she the proud girl when she went home that night? Well I reckon."

THE BUYER

Ruth was not always in the lace department. They were quick to see her value and sent her with the silks and high cost goods of all kinds and she was a success everywhere. Once a customer fell into Ruth's hands there was no escape. She was magnetic, pleasing, and more

than that she knew all about the goods she was selling.

The moment she took a place in the department she studied up all there was to be found out about the goods she was selling and when Miss McClaren went to New York in February to buy her stock of spring goods she took Ruth Mayhew with her.

You know those buyers of the big department stores go there three or four times a year to the metropolis to buy stock and they visit all the great manufacturers and wholesale houses and pick up bargains wherever they can.

Ruth Mayhew enjoyed that New York trip. It was the first time she had ever been out of the narrow circle of her own home city, but her eyes were open to everything big and her knowledge of materials and her taste in patterns made her of extraordinary value to Miss McClaren and when she went back Mr. Doyle, who had come down to buy silks, said "I want to borrow that girl of yours to go around with me. And the woolen buyer who came down with a little later borrowed her too, and Ruth spent three very busy, happy weeks in the great city putting up at a fine hotel and taking in the theaters and the operas and the concerts, for those New York houses see to it that the buyers for the big concerns have good times when they come down there.

She came back to her own city and found the other two girls eager to welcome her. Each of them had received a comfortable advance in salary while she had not. The big law firm of Brooks Bros & Hyde came over to the school and asked us if we had an A-I stenographer who could go over to the Court House occasionally to take a witness or a private examination or anything of that kind. We did not of course, but I remembered Helen Wade and we sent for \$15 a week to begin and a month later Grace Stanley was advanced to the position of first assistant bookkeeper over other four employees, who had been there for years.

A RETROSPECT

All this took place more than a dozen years ago and what a lot of water of the stream of life runs under the bridge in a dozen years. Instead of seeing around me in season the fair gardens, the rich orchards and the purple vineyards of northern New York, I am up at the entrance of the Berkshire Hills in the beautiful valley of the Connecticut in the good old Bay State where we have good schools, public and private.

A lot of things have happened in the dozen years, but death has come to but few of the youth who were with me then and success has come to many and rejoiced my heart. I have tears for a few who have fallen by the wayside because of evil habits and bad companions, and regret for more who have failed because they did not exercise the energy that is necessary to achieve success.

But of my three girls I have only good to report. Ruth is still with the big department store. Her opportunity came when Miss McClaren decided to marry an enterprising manufacturer of clothing in that city. When she left Ruth was given full charge of the department of fine laces and white goods and she became it with a force of sellers under to help in disposing of the goods.

She goes to New York three or four times every year to buy and the last time I saw her she had just returned from a trip across the Atlantic where she had visited Paris, Florence where they make the laces, and the other trade centers of Europe buying silks and velvets and satins and laces and gloves and other fine things. I don't know what her salary is but I am sure it is not less than \$50 a week.

Grace Stanley never reached a very high salary, but that wasn't her fault. It was the fault of a young man, the proprietor of a thriving business in that city, who met her at a social affair of some kind and being very susceptible to blue eyes and corn colored hair, he succeeded in completely spoiling Grace as a bookkeeper. She was the first to drop out of the ranks of single blessedness to travel in double harness.

Helen Wade, in the course of a couple of years, became a twenty dollar stenographer, and well worth the money. They could send her over to the court house and she could take a witness (Continued on second page following.)



Mr. R. E. Wiatt, whose portrait is shown herewith, was born on a farm near Silver City, Ia., in 1872, near Council Bluffs, in which city he completed his public school education. Later on he graduated from the Western Iowa Normal, Rochester Business Institute, Zaerian College, Graham Shorthand School of N. Y., and Gregg School of Shorthand of Chicago.

For a decade he was President and proprietor of the Western Iowa College, Council Bluffs. In 1905 he disposed of his interests in the school and adopted California as his field for labor.

He teaches commercial branches in the Manual Arts High School, Los Angeles, Calif., and after the regular school hours, he trains two classes each day of grade teachers in the art of writing practically and in the science of teaching writing pedagogically. This means that ten different classes of graduates came to him once a week for instruction.

Superintendent J. H. Francis, who is making the Los Angeles schools the most progressive anywhere, initiated the plan and selected Mr. Wiatt to do the work. And the results obtained were so satisfactory that Miss Jeannette E. Baldwin was later appointed to handle still other classes which Mr. Wiatt could not accommodate.

The results is that Los Angeles is doing for its teachers that which normal schools should have long since been doing.

Mr. Wiatt is a tireless worker; a close student; a man who has the courage to follow the trend of his convictions; a nature lover and out-door enthusiast and pedestrian, in which his companionable wife joins him; and a source of inspiration to his teachers and friends.

HINTS TO THE LEARNER OF ROUNDHAND OR ENGLISH SCRIPT.

BY THE EDITOR.

The compound curve exercises given at the beginning of the accompanying cut, is a very important one. It is to roundhand what the old capital stem exercise was to Spencerian penmanship. It is the backbone of nearly one-half of the letters, and should therefore be mastered. The up and down strokes should curve equally, while the heaviest part of the shade should be half the height, tapering generally both ways. The tendency of nearly all students is to curve this exercise too much at the top and bottom.

Some penmen make the light line capital stem downward in A, N and M, but we usually make it upward, frequently making the entire letter without raising the pen.

Study each letter before attempting to write it. Make sure that you understand its general shape and proportions. The light line connecting stroke in the capital H is made last and downward, the two main shaded parts being made first.

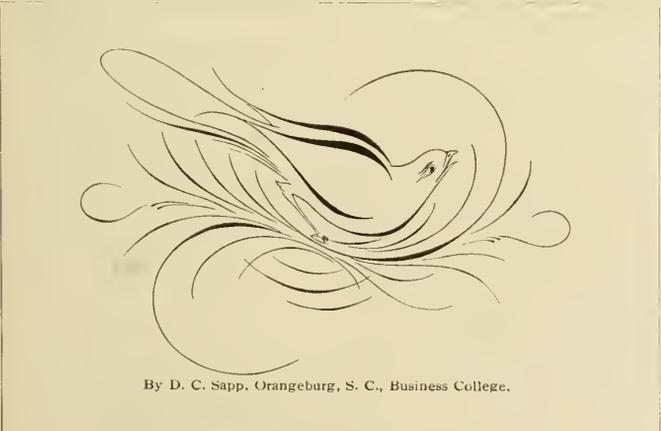
The capital D is one of the most difficult letters to make because its upward stroke is so long and bold in curve. It is difficult to make it as slowly as one should make roundhand and keep it free from breaks or nervous wiggles.

The little center loop of the capital E should be horizontal and not pointed downward as in the free-hand style. The little downward shaded stroke at the top of the capital O is made last and not first as might be supposed.

This roundhand writing requires slow, sure action rather than quick, elastic motion. Beauty in result rather than beauty in action is necessary. Speed is a secondary item—fine art being the main object.

Mr. A. G. Berry, whose portrait appears above, is a native of Plymouth, N. H., where he received his early education, graduating from the Plymouth High School and State Normal School. In 1902 Mr. Berry graduated from the National School of Business, Concord, N. H., Mr. E. L. Glick, Principal. It was under Mr. Glick's most skillful instruction that Mr. Berry first became interested in penmanship, and won the gold medal offered to the student making the most improvement in penmanship during that year. Since then Mr. Berry has made wonderful progress along penmanship lines, twenty-four of his students out of fifty, received THE BUSINESS EDUCATOR'S Certificate last year.

In 1908, Mr. Berry engaged with the Hunt-singer Business College of Hartford, Conn., remaining there three years, when he accepted a position as Principal of the Norwich, Conn., Business College, Norwich, Conn., Mr. W. E. Canfield, Proprietor, where he is now employed.



By D. C. Sapp, Orangeburg, S. C., Business College.



Cragin - Continued from second preceding page.

ness almost as well as the baldheaded court reporter, and she made herself invaluable about the office. She was especially invaluable to the Junior Partner, a young man of marked talent who had graduated from the Columbia Law School a few years before she entered school with us. There wasn't a case that came up that that Junior Partner didn't insist on having Miss Wade take his notes, no other girl could suit him. And finally he decided that he wanted a housekeeper worse than he wanted a stenographer, and she's more interested now in planning the clothes for the children and what studies they shall take up in the primary, than she is in stenography and typewriting and law cases. All of which is as it should be.

THE MORAL OF IT

Now the moral of this story, if it has any and it certainly is not an immoral story, goes to show that there is more than one way in which a clean industrious person of either sex may achieve success. You may fail as a bookkeeper and be a splendid stenographer. You may be a miserable fizzle of a stenographer and be a tip top bookkeeper. You may not be worth a hang for either one of these professions and still be able to buy and sell things and command a salary as great as the best of either. In any case your business education will be of value. If Ruth Mayhew had not attended the big business school, and done her best there, she never in the world would have had the opportunity that came.

MR. BROWN

For nearly, if not quite, a quarter of a century, the work of E. L. Brown has appeared regularly in penmanship journals month after month, year in and year out. For "continuous performance" he holds the world's record for high grade engrossing and helpful instruction bearing on all phases of Engrossing Script, Text and Standard Lettering, Pen Drawing, Designing, Brush Work, Illumination, etc.

His versatility never seems to wane, his enthusiasm never tires, his interest in aspiring engrossers never lags. If you want to discover the breadth of his influence, examine the style of the average engrosser and you'll appreciate the splendid power he has so modestly and silently wielded, and *today commands with increased power and enlarged following.* Keep your eye on *Brown* in the B. E.



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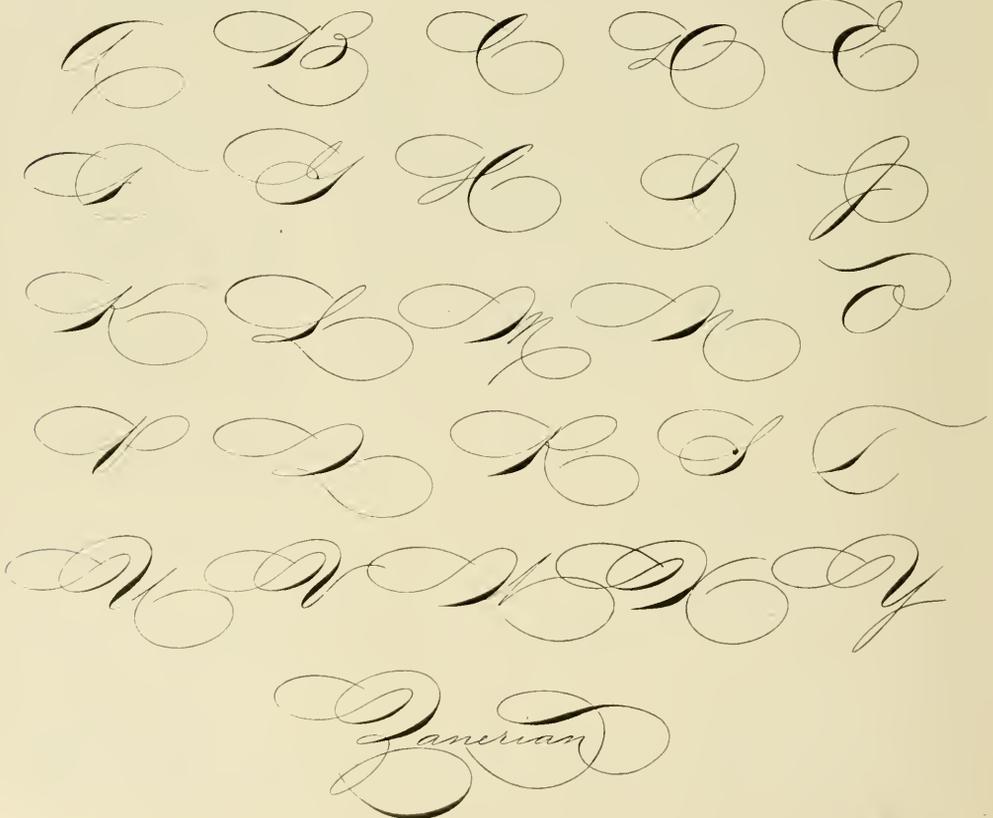
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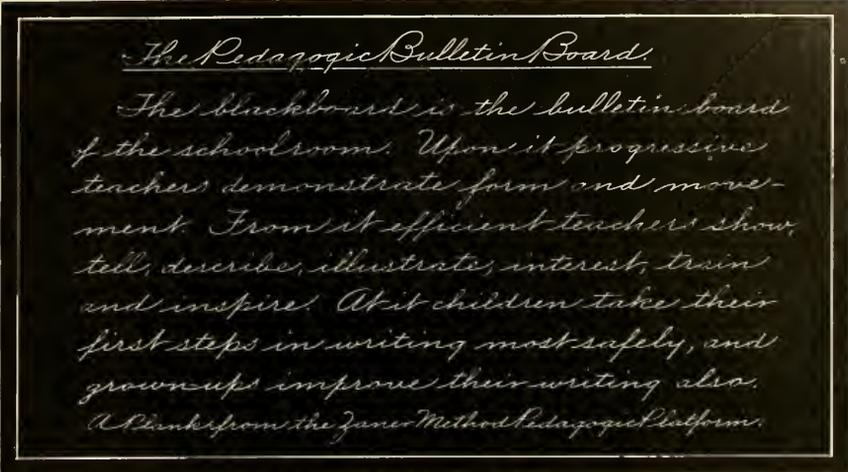
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By RENE GUILLARD, PENMAN, ENGLEWOOD BUSINESS COLLEGE, CHICAGO, ILL.

In this lesson I am giving a set of ornate capitals. Practice on each letter separately making page after page of each, always aiming to equal the copy given above. Remember, aim for freedom and true ovals.





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Jan. 9th, the wife of Prof. E. C. Reitz, Missola, Mont., departed this life, but two days preceding their twentieth wedding anniversary. Our sympathy is hereby expressed and best wishes extended to Mr. Reitz and his son.

FIRE

totally destroyed Spencer's Business College Building, Paterson, N. J., Sunday morning, December 15th. Letters, subscription lists, etc., of the Eastern Penman were destroyed. Subscribers and club raisers to the Penman are earnestly requested to favor the editors with fullest data possible that will enable them to mail the January number. Address, **W. H. SHEPARD, B. H. SPENCER,** Editor.

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THINK

The above subject was a motto I saw tacked up in a Y. M. C. A. office. A teacher who was with me said, "I should like to have a similar sign so arranged that I could, by the aid of a cord pull it into view at times when it was necessary." Such an arrangement would be unique and would be far better than having it in view constantly. The intermittent electric signs displayed on our streets and buildings are of value just for that reason. To keep a thing new and fresh is to retain interest and the desired effect.

But returning to our motto let us ask, "Is it of any value?" Thinking is the hardest thing we do and it fatigues more than manual labor. We are prone to do that which is difficult and one single word which implies so much work does not seem enough to stir the ordinary person to action. To merely say "Think" is just as useless as to say, "Walk," "Eat," or "Listen." It is necessary to state or give a direction, a food, or a sound in connection with your entreaty and it is just as essential to give a subject for thought. We all think, the villain, the saint, and the person who lives a butterfly existence. Yes, we all think, so to exhort a person to think implies different things and we do not need to urge our generation to think but to provide it with proper substance and environment for thought.

We as teachers state that it is difficult to get our pupils to think. This statement is not true, they think but they do not think the way we do or want them to. The food for their thought is not stored in the school room and consequently little thinking seems to be done. Many teachers themselves do very little thinking. Because someone says do a thing they do it. The same routine is gone thru every day. If the child needs punishment the same means are used in all cases, unless some particular method has been thrust upon the teacher in the case of some certain child. Do we teachers think, yes we think in a fashion, in many cases a fashion far from perfect, although we are at a greater liberty to change our environment and also have more will power than the child.

Students of all kinds from the primary to the college do not get the full value of their training unless they see something good or applicable in their studies. There are those who have faith enough to go right ahead and say "Some day it will come in handy," but unfortunately we are not all as hopeful.

Every line of endeavor has a purpose and in most cases this goal is understood by the endeavorer. In education the goal is often only seen by the instructor. We send our youth to college in these days, what for? "Education" we answer. This is an impossibility quite often. It would be wiser to set a youth to work for a year or so before sending him to college as then he would go there full of purposes, questions, problems and interests and a general knowledge of some things to build up, to lead forth from nothing is humanly impossible.

We find in the lives of public school children, that there is a dual existence and one is developed at the expense of the other. Where both of these are, one will find the best pupils. Where the child's interests lie, we shall notice that his thinking is done. A professional man, unless he is very broad and very careful in his choice of words, will be expressing himself in words pertaining to his profession. It is natural and yet we do not strive to get interest along a similar line; that is make use of what he already knows. Get a child interested and you will have set him thinking. Connect his outside-of-school interests with his inside-of-school future interests and you have the keynote for obedience and progress. Do not forget that you were a child once; think back and see what helped you and your contemporary pupils and then apply some of the results you get from thinking. Let us use what already is in the child and not try to force things upon him which only cause us a great deal of trouble.

H. P. GREENWALL,
Supt. Writing, Lockport, N. Y.



Mr. J. F. O'Halloran, supervisor of penmanship in the Waterbury, Conn., public schools, was born in Boston, Sunday evening, March 28, 1886. He passed up through the public schools including the South Boston high school, and then while engaged in different lines of work during the day he taught evenings in the South Boston H. S.

During this period he studied shorthand and then entered the Rochester, N. Y., Business Institute, where, under the inspiration and instruction of Messrs. Williams, Mills and Leslie, he became interested in penmanship.

During 1910-11 he had charge of the commercial work in the high school and the penmanship in the grades of Oneida, N. Y., doing his work so thoroughly that he was called to his present position where he is leading the way to better writing.

Personally, Mr. O'Halloran is a robust, wholesome, handsome specimen of the human variety of animals. He is full of his subject as well as full of enthusiasm, and faithful to his convictions. He is a poor mimic but a good mixer and ever ready to boost a discouraged teacher or pupil.

He is ambitious, studious and industrious, and is therefore afflicted with that "noble discontent" which heads upward and onward.

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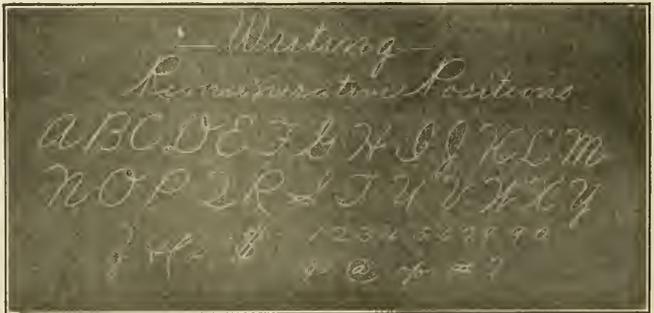
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will recommend 100 good commercial, penmanship and shorthand teachers for good positions during the next few months, *If It's Have the Teachers!* We want You. Write us early.
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THE CONTINENTAL TEACHERS' AGENCY (Incorporated) BOWLING GREEN, KENTUCKY



SEPTEMBER POSITIONS!

We have recommended every one of the 104 members of the class of last July who desired a position, and all but three or four of the young and inexperienced members of this class have long since been placed very satisfactorily. Even the inexperienced ones are now being favorably considered for teaching positions.
Our 1913 bulletin gives the particulars. Free copy on request.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

We are preparing for another large summer school class to be trained for commercial teaching. We have recommended every one of the 104 members of the class of last July who desired a position, and all but three or four of the young and inexperienced members of this class have long since been placed very satisfactorily. Even the inexperienced ones are now being favorably considered for teaching positions.
Our 1913 bulletin gives the particulars. Free copy on request.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

A JANUARY FRESHET

In January we were asked to supply teachers for these high schools at salaries running from \$80.00 to \$180.00 a month: Holyoke, Mass.; Dayton, Ill.; St. Louis, Mo.; Utica, N. Y.; Revere, Mass.; Martins Ferry, Ohio; Detroit, Mich.; Barre, Vt.; Chelsea, Mass.; Everett, Mass.; Louisville, Ky.; Jefferson, Wis.; Orange, N. J.; East Orange, N. J.; Watertown, N. Y.; Englewood, N. J.—besides a line group of vacancies in reliable business schools. Of course, the above positions are now filled. We should not mention them otherwise.
There are now many on our list notified—mostly for September. We have the cream of the profession with us. If you are not enrolled, let us hear from you now. It will cost you nothing, and originated free enrollment to "try us out." By the way, one of the above positions that we filled, took one of our ladies at 450 a month, which is just double what she received in the first position we got for her about six years ago. In another a young man who, when he enrolled with us just before Christmas, was receiving \$800 in an obscure school, now receives \$1200 in a splendid school in one of our foremost cities. If you are worthy, as he was, we can help you too. *But you will have to give us the opportunity.*

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
(A SPECIALTY BY A SPECIALIST.)

PROSPECT HILL, BEVERLY, MASS. E. E. GAYLORD, MANAGER



THE LETTER WRITING CLUB

CONDUCTED BY
ARTHUR G. SKEELES,
Principal Commercial
Department High School,
Ellwood City, Pa.

Write the letter in answer to
the proposition in the article
before the 15th of this month.
If you enclose a stamped envelope, Mr. Skeeles will
return the letter with brief criticisms.



Third Article

THE PROPOSITION

You say you did not receive that dollar yet, nor any answer to your second letter?

"Yes, I read your letter. I just had to, after that opening sentence. But really, I don't believe I care to invest in that pencil sharpener. I am getting along pretty well—have done without it for a number of years—and I have use for all my dollars. At least, that is what I thought when I read your letter, and so I threw it into the waste basket."

INSTRUCTIONS

Make him want it.

These four words express the purpose to be kept in view by the writer of a selling letter. And it is in the body of the letter that this purpose must be carried out. Therefore, the body of the letter is the most important part, and also the hardest to give rules for.

First, there should be a description of the article or service to be sold. Describe it so that the reader will form a clear mental picture of it. Let him feel that you have something real and definite to sell him. When the thing you have to sell is as real to him as the money he is asked to spend for it, he is approaching the frame of mind where a sale is a possibility.

Then, show the application of your article or service to his particular business. If it will increase his profits, show him where and how, just as definitely as you can. Present "facts and figures" for every statement you make. Don't allow in the letter a single statement which your reader might say is an untruth. If there is any danger of that, offer proof of the proposition.

Keep in mind at all times your problem—to *make him want it*. Open the letter with a sentence which will focus his attention on your proposition. Then describe the article so that he will see it clearly in his mind; and finally show him how it will increase his profits or his pleasures. Prove every point by figures and instances and illustrations; and if at the end of the letter you can get him to say, "I would like to have that article," you have accomplished something.

In this letter, make me see the Matchless Pencil Sharpener on my desk, or in my hand. Show me how it will save time, trouble, and dirt. **MAKE ME WANT IT.**

REMARKS

All your education will find expression in the body of your letter. Here your knowledge of grammar will be useful, for how else than by parsing the words of a sentence can you be sure that it is right? Here your knowledge of rhetoric will be of advantage. Here your acquaintance with the facts of history and art and science and current events will aid you in composing a good letter.

Someone has said of Longfellow's poetry that it showed "traces of careful scholarship in every line." So your letters will show traces of your scholarship, or lack of it, in every line.

Don't begin a sentence, much less a paragraph with the words "we" or "I," unless you really have something to say about yourself. Be especially careful of the use of such expressions as "We believe," or "I expect," or "We suppose," or "I think!" In most cases the sentence will be improved by omitting these words. It is better to write "It is going to rain," or "It looks as if it would be a nice day," than to write "I think it is going to rain," or "I believe it will be a nice day." Often the use of the first person can be avoided by changing the form of the sentence.—Thus instead of saying, "I suppose you

will spend your vacation on the farm," you might say, "Will you spend your vacation on the farm?"

Begin now to prepare to write a better letter tomorrow than you can write today. Add to your store of knowledge. Perfect yourself in the use of words. Find the mistakes of grammar and of rhetoric that you are likely to make, and correct them.

CLUBS

The following is a partial list of loyal supporters, who sent clubs during the last month, ranging from four to seventy-five subscriptions:

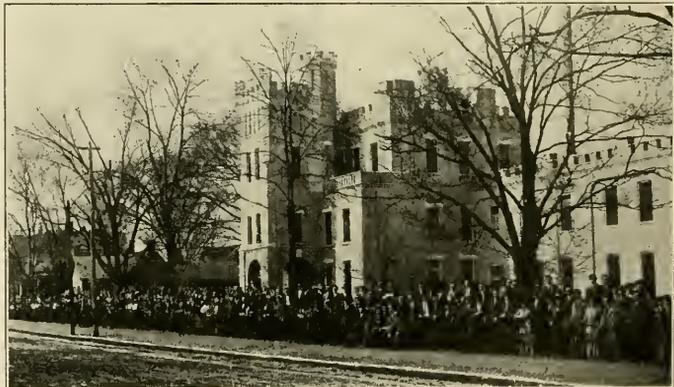
E. W. Miller, Monterey Co. High School, King City, Calif.; Victor Lee Dodson, Wilkes-Barre, Pa.; Business College; E. C. Queen, Berkeley Springs, W. Va.; C. C. Wiggins, Neogauee, Mich.; E. R. Dunn, Commercial High School, Brooklyn, N. Y.; C. E. Merrick, Merrill College, South Norwalk, Conn.; E. J. Maher, Waterbury, Conn.; Rev. E. J. Wecker, St. Martin's College, Lacey, Wash.; W. C. Hanson, Locust Grove, Ga.; Institute; E. B. Thomas, Douglas College, Charlotetown, Pa.; Lillian Cole, Ashtabula, Ohio, Business College; W. A. Henning, State Mutual Life Insurance Co., Worcester, Mass.; R. R. Krebbel, Bethel College, Newton, Kans.; H. A. Reneau, Monroe, Wis., Business Institute; M. L. Yaple, Parsons, Kans., Business College; A. A. Kuhl, Ga., Normal College, Douglas, Ga.; Wm. Moran, Union Com'l College, Charlotetown, P. E. I. Can.; W. E. Ferguson, Ruskin, Tenn.; O. C. Dorney, American Com'l School, Allentown, Pa.; P. J. Dufus, Niagara Business Institute, Niagara Falls, N. Y.; Nellie Aughinbaugh, Arvada, Wyoming; A. M. Reichard, Heidelberg Com'l College, Tiffin, Ohio; B. F. Duff, Stockton, Calif., Stockton High School; Robert L. Johnson, Jackson, Tenn., Jackson School of Business; Hettie De Walt, Fort Collins, Colo.; L. H. Sprangler, Stockton, Calif. Com'l College; N. E. Derrick, Columbia, S. C., Draughon's Practical Business College; M. A. Adams, Marietta, Ohio, Commercial College; A. H. Stephenson, Nampa, Idaho; C. W. Reynolds, Chicago, Ill., Metropolitan Business College; C. B. Bloom, Lock Haven, Pa., Central State Normal School; E. W.

Schilling, Mason City, Iowa, Toland's Business University; J. A. Duren, Atlanta, Ga., Bagwell Business College; H. A. Koush, Browne's Business Institute, Brooklyn, N. Y.; R. P. Wood, Everett, Washington, Acme Business College; Howard R. Bennett, St. Johnsburg, Md.; D. W. Dowling, Chicopee, Kans.; Geo. L. Griswold, Albion, Mich., Albion College; J. A. Buell, Minneapolis, Minn., Business College; J. G. Dommy, Lancaster, Pa., Lancaster Business College; I. Z. Hackman, Elizabethtown, Pa., Elizabethtown College; O. M. Stiffney, South Bend, Ind., South Bend Business College; G. H. Kingle, Is hemping, Mich.; S. J. Robinette, Key West, Fla., Ruth Hargrove Institute; Geo. W. Collins, Big Rapids, Mich., Ferris Institute; F. C. Chapman, Corinth, Miss., Modern Business College; Clyde E. Rouseville, Fairhaven, Mass.; E. A. Van Gundy, Denver, Colo., Central Business College; R. Guillard, Chicago, Ill., Englewood Business College; D. M. Bryant, Stockton, Calif., Iowa's College; Edward Edell, Burlington, Head, Elliott Com'l College; W. Gordon, Calgary, Alta. Can., Mount Royal College; A. M. DeLapp, Crookston, Minn., Crookston College; F. J. Dool, Winnipeg, Can.; Success Business College; Burton A. O'Meara, Portland, Ore.; Jas. D. Carter, Mankato, Minn., Mankato Com'l College; V. E. Madray, Butte, Mont., Butte High School; V. M. Rubert, Evansville, Ind., Lockyear's Business College; J. S. Eccles, Toronto, Ont., Can., Central Business College; D. Ferraro, Claremore, Okla., Eastern Univ. Preparatory School; J. R. Bennett, Chicago, Ill., Metropolitan Business College; Laurentino Garcia, Jr., Matanzas, Cuba; J. W. McIntyre, Shanandoah, Iowa, Western Normal School; C. Edward Presho, Wheeling, W. Va., Elliott's Commercial College; A. E. Hughes, Johnstown, Pa., Cambria Business College; W. C. Wollaston, Port Huron, Mich., Business College; Elizabeth Kelly, Hutchinson, Kans., High School; J. A. Stryker, Kearney, Nebr., State Normal.

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for commercial teachers—Bowling Green Business University, Bowling Green, Ky.—receives over 400 applications a year for commercial teachers. It is located near Mammoth Cave, midway between Louisville and Nashville. Its literature sent free, if this magazine is mentioned.



Lynchville, Tenn., June 24, '89

School of Commercialism,
Bowling Green Business University,
Bowling Green, Kentucky.
Gentlemen,

It is with decided pleasure
that I am writing this specimen of
ornamental writing for the benefit, and
I hope, inspiration, of your students.

Good penmanship is the out-
come of painstaking study and consci-
entious practice - without these two in-
cubated little can be accomplished, and
much time can be wasted.

Faithfully yours,

J. Madarasz

This is a beautiful letter. More than that: it contains most excellent advice to students of writing. It is therefore full to overflowing with inspiration, information and perspiration. It is one of many found in The Madarasz Book.



TRAINING TEACHERS TO TEACH PRACTICAL WRITING

C. E. DONER, BEVERLY, MASS.

Paper read before N. E. A. of Penmanship Supervisors, Jan. 11, 1913.

I realize that this is a broad subject and perhaps I will not cover it to your complete satisfaction. It would not be well for me to do so if I could, for there would be little left for discussion. I am not going to consume a great deal of time in reading my paper because I should like to see some time given to the discussion of this subject by the members of this Association.

The matter of training teachers to teach practical writing has become a necessity. Today it is generally agreed that teachers must be thoroughly trained in the technique of penmanship in other subjects, in order that satisfactory results may be secured. Therefore, since the majority of public school teachers do not possess the skill to write nor the ability to teach a practical style of penmanship, it becomes necessary that they be trained while they are in actual service. Usually this training must be given by the supervisor or special director of penmanship; also by means of mail courses and by organized specialists who train teachers on a large scale where their books or manuals have been adopted by school boards or committees. Penmanship is becoming more and more a commercialized subject. Whether or not by mail courses or by organized penmanship specialists today and in the future the best results in penmanship in our schools are to be secured thru the personal instruction, guidance and inspiration of the special director of writing. Mail courses, criticisms of practice work on a large scale by penmanship specialists are all right so far as they go, but the principals, teachers and the pupils need the personal touch of the well-trained supervisor.

The right kind of penmanship instruction, therefore, must first be given to the teacher and by the teacher to the pupils if the pupils are to write with ease and fluency. Teachers must have thorough instruction in the fundamentals of position, penholding, counting, muscular relaxation, how to present in detail by being able to write well themselves a course in practical writing, so that when the supervisor makes his daily, weekly, or monthly visits to the different grades he will find both teachers and pupils working along the right lines. This is the only constructive course, as I see it, for us to pursue. If teachers themselves do not have a thorough working knowledge of the subject of writing, the supervisor or the superintendent will find, as they make their visits to the school that this or that pupil, this or that class, will not be doing satisfactory work. And what is more discouraging to the supervisor when he goes from room to room than to find the teachers and the pupils working along wrong lines. Conditions of this sort have a tendency to turn the corners of the mouth down instead of up.

Some school authorities still think that the grade teachers should be able to teach writing without special training. Not long ago a superintendent of schools told me that he was discussing with one of our foremost educators in this state the matter of giving special training in penmanship to normal school students and this educator told the superintendent that he thought Normal school students should know how to write and how to teach writing before entering the normal school. Here you have the opinion of an influential school man and it dates back but a few years. But past experiences tell us that teachers—student teachers in normal schools and grade teachers—cannot teach practical writing successfully without special training,

Principals of normal schools, superintendents and the general public are calling for this special training of teachers in practical writing. We cannot doubt that teachers in the past have had instruction in penmanship, but it has been of the wrong sort. Teaching! yes, there has been plenty of teaching but a decided lack of training. More of a distinction must be made between *teaching* and *training*. Teaching often means mere telling, but training involves performance. In other words, teaching is calling on a pupil to know and training is causing him to perform. One may teach another to know, but he must train him to perform. Therefore, more training should be supplemented with teaching. Here is a lesson for us to learn—That teachers must be trained to do or perform, that is to say, they must be able to write well themselves. Many teachers know how to criticize poor writing by telling, but do not have the ability to criticize by the use of the pen; many teachers can give splendid directions by telling, but are unable to give them properly thru the act which involves performing with chalk or pen. It is our business, then, as supervisors and directors of penmanship to so train teachers that they can write a practical hand themselves so as to possess the necessary knowledge and ability to impart it to their pupils.

I can say without reserve that the majority of teachers are anxious and willing to receive special training in penmanship, and this training can be given in such a way as not to be a burden to them but a real help. During the past ten years I have trained a good many teachers in writing and I have always discovered that the great majority of teachers appreciate this training if it is given in a right spirit and in a timely and important point for us, namely, that teachers will respond readily to the training of the supervisor if this training is always given in a spirit of helpfulness. My experience has taught me to respect the thoughts and opinions of the average grade teacher and particularly of the superintendent. Do you know that the most of our superintendents, principals and good business teachers can't teach us something about writing? So I think that the best results can always be obtained from teachers if we respect them and give ear to many of their thoughts and opinions upon the subject. A teacher does not want to be driven any more than you do. The mission of a supervisor therefore, should be that of a leader and not a critic and good business sense for that matter. The teacher exercises leadership he is also playing the part of a servant. To serve consistently, sympathetically, abundantly is his only excuse for being in the school. A supervisor is serving abundantly when he is training teachers to teach practical writing, and when he advocates neatness, orderly arrangement, and harmony in all school work. The secret of having much to give is to give all every time. He who gives his best will have better to give next time, but he who gives less than his best will have less to give again. Let us as supervisors and directors of penmanship get into the habit of giving our best.

In discussing this subject before this meeting I want to speak of one thing that interests me perhaps more than anything else, and that is the question of satisfactory results. We must admit that there is a good deal of teaching, a good deal of supervising of penmanship, but satisfactory results are not always obtained. I have been in many schools where teachers thought they were getting good results in writing by having their pupils make many of the so-called movement exercises beautifully and write a few simple letters, words and sentences well, but do not call this getting real results. More than one supervisor has said this to me, "I succeed in securing good results in movement exercise drills, but I do not secure good results in the application of the movement to all written work generally." Where this is the case something is radically wrong. For my part, I would much prefer to see good written work generally than to see merely the movement exercises made with exceptional skill. I think many teachers waste much valuable time on exercise work only, time which should be spent on exercises that have a direct bearing on letters, words and the application of movement to actual writing. In training teachers and pupils in penmanship we must hold our methods and drills down to

the point where there will be the minimum of time and effort expended with the maximum of efficiency. I am of the opinion that we should give less time to the so-called direct oval, push-and-pull, and indirect oval exercises and give more drill upon exercises that are much like letters, words, figures, etc. Specific drills are more important than general drills, and these drills, while they are in most cases letters themselves, should be given as drills and not necessarily as letters or words. I get the best results in my teaching or in training of teachers and pupils when I emphasize together form and movement, particularly a free, unrestrained movement, and when I give an infinite variety of drills on exercises in which there are the most of the letter forms and many words as used in actual writing; and always placing emphasis upon these drills as drills—not as letters—for the purpose of freedom and continuity of movement and lightness of touch.

When we get good results in writing when our teachers and pupils can write language, spelling, themes, compositions, business forms and letters, figures and their own names, so that it all can be read and read easily. Having, then, legibility, this same writing must be written fluently and rapidly. How to get results of this character is the problem. And we will succeed only, I believe, by first training the teacher so that through the teacher and through the supervisor all pupils can, should and must be trained.

So far my discussion of this subject has been of a general nature. Now I should like to speak in a more definite way in regard to training teachers to teach practical writing. This training can be given by having the supervisor meet at a large group of teachers in a central location in the town or city for the purpose of training them as he would train pupils in any grammar grade, spending perhaps a portion of the hour giving suggestions, answering questions, etc., as to the teaching of the subject in each grade. To meet teachers in this way several times during the school year would give them the kind of training that all teachers in a central location in the town or city may be instructed properly. New teachers each year must be trained in this way. As before stated, the teachers must be thoroughly trained in the foundation principles which lead to good writing such as correct position, penholding, muscular relaxation, counting, etc. Then frequently, until the teacher has mastered the subject when the supervisor or makes his visits to the different rooms, the teacher should teach the penmanship lesson in his presence. At first the teacher will not respond readily to this plan, but when she is lead to see that the whole scheme is for the purpose of helping her to teach penmanship more effectively, she will enter into the work with the spirit of co-operation. And when supervisor, superintendent, principals and teachers can cooperate, with one purpose in view which is eventually to train all pupils to write a legible, easy-flowing, rapid hand, teaching becomes a real pleasure, and not a drudgery, for all. But remember that the supervisor must do his share of teaching in the different rooms, always having the teacher observe, so that during his absence the lessons may go on in a constructive way. A supervisor must not forget his duty—which is to serve and to serve abundantly.

Perhaps a better scheme for training teachers would be to meet them by grades, a grade or two at a time. This would give the supervisor an opportunity to assist them individually, to criticize the practice work more effectively, and at the same time to conduct class drills. I think, however, that teachers can be assisted best, especially in the large cities, by meeting them in their respective buildings at the close of school, say from three to four, or from half past three to half past four in the afternoon. A plan of this kind would mean that teachers would respond better to instruction, ask more questions, and enter into the work with an ease, freedom that might not be characteristic of the general meetings. I commend this scheme for the reason that teachers do not need to leave their own building to walk or ride to some central place of meeting, after a hard day's work in the school room. To my mind this is quite an item, and my experience has been that teachers appreciate this and will always do better work than in any other way. In conducting teachers' meet-



ings in this way. I find that it is well to require of each teacher a certain specified kind and amount of practice to be done until the next time of meeting and always to submit work for inspection and criticism. The supervisor must go over this practice work correcting it either with rubber stamps—stamped red—or writing the corrections with red ink, returning this practice to the teachers.

Before bringing this subject to a close I should like to say a word in regard to training normal school students in penmanship, the kind of work that I am doing today and which requires all of my time. I trust that the normal school graduates from Framingham, Bridgewater and Salem, who take the two years' course in penmanship, will have both the skill to write and the ability to teach a legible and practical handwriting. It is difficult to give in two years—one period a week—a thorough and masterly training in penmanship to these students, but at any rate I hope that you supervisors as well as the superintendents will notice that there is a growing efficiency in teaching penmanship by these normal school graduates as they take their places in the teaching profession. Perhaps the kind of training that I am ambitiously trying to give them will be of such a nature that you supervisors can take them where I leave off and make first-class teachers of penmanship out of them. I do think that normal school students, while they are training to become teachers, should be thoroughly trained in the subject of penmanship as they are trained in any other subject, which to my mind will mean a long step forward toward raising the standard of efficiency in penmanship in our public schools. And this training will not affect the supervisor of penmanship in that he will not be needed, but it will be a means of helping him in his work; for as I have previously stated, I think the principles, teachers and pupils need the inspiration of the well-educated, well-trained, well-dressed, and well-paid supervisor—a supervisor whom teachers respect and whose vis-

its they enjoy, and for whom they will work overtime and never tell; the supervisor whom pupils love and for whose sake they would do anything.

In closing let me summarize briefly. Teachers must be thoroughly trained in the subject of penmanship just as they are thoroughly trained in any other subject; teaching is causing to know and training is causing to perform—consequently there should be more training coupled with teaching; teachers will respond readily to the training of the supervisor if the training as always given in the spirit of helpfulness; a supervisor is serving abundantly when he advocates neatness, orderly arrangement and harmony in all school work; the secret of having much to give is to give all every time, for he who gives his best will have better to give next time, but he who gives less than his best will have less to give again; specific drills are more important than general drills, and form and movement should be emphasized together, giving an infinite variety of drills on exercises

in which there are most of the letter forms always placing emphasis upon these drills as drills and not as letters; through the hearty cooperation of supervisor, superintendent, principals and teachers, with one purpose in view, which is eventually to train all pupils to write a legible, an easy-flowing, rapid hand, teaching is a pleasure, and not a drudgery, for all.



In Business Writing, Ornamental Writing, Engrossing Script and Lettering. Pen Copies, Red Ink Criticism, Easy Payments, Circular free. Address,



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"I want your style of business writing." That's what they all say. It wins positions, increases salaries and leads to promotion. Journal about world's best course by mail and special pen free.

FRANCIS B. COURTNEY

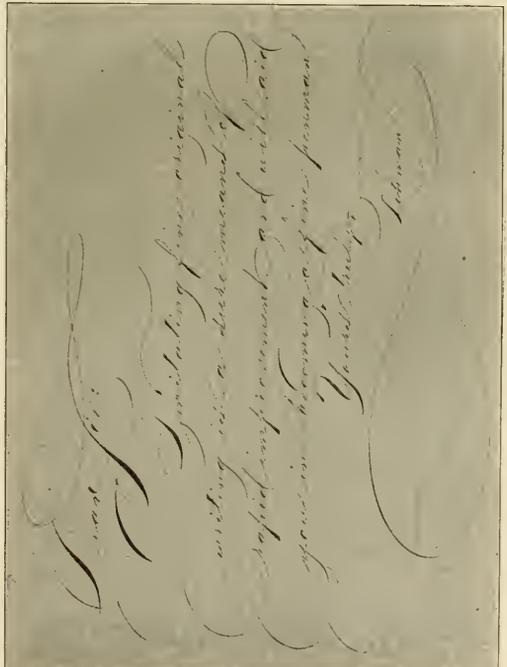
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By W. H. Moore, Mogadore, O.



By H. B. Lehman, Central High School, St. Louis, Mo.



La Junta, Colo., 2 10, 1913.

Young People, -

S. O. Smith is giving you a course in business writing. "If you are on to your job," you will be following this course and following it faithfully, too, because Mr. Smith is one of the finest penmen in the country.

Sincerely

A. P. Meub

THE PROGRESSIVE SOUTH

County Supt. of Schools, E. C. Merry, Atlanta, Ga., is now teaching Arm Movement Writing throughout Fulton County at the hands of his teachers. Mr. Merry is a progressive educator, whose work is thorough, direct and practical, and who has the genius of arousing with few words his teachers to their utmost ability. Your editor recently spent three days in special institute work and found the teachers alert, appreciative, and intelligent. They are firing the first united guns for freedom and rational progress in the rural schools of the south, and their bloodless battles will net large returns in efficiency in writing as well as in other things. We never labored among more congenial spirits. We hope we did them as much good as they did us.

Mr. B. F. Ader, an old Zanerian, and for the past couple of years, commercial teacher in the Manual Arts High School, Los Angeles, Calif., succumbed to the summons of death Nov. 1, 1912, after an illness of rather brief duration. His work was of such nature as to win respect of both teachers and pupils for his ability, conscientiousness, and spirit of companionship.

Some highly colored creditable automatic and pen lettered and decorated cards, and others written quite skillfully with the pen in ornamental penmanship, are hereby acknowledged from Mr. Geo. H. Folk, Junction City, O., who reports a flourishing business to this line.

SPECIMENS

P. Escalon, of the Central American Penman, is holding up to a very high standard, as shown by the specimen of ornamental penmanship before us. Mr. Escalon, like many fine penmen, is a close student of the late L. Madarasz.

L. R. Swanson, of Keokuk, Iowa, Business College, is progressing very rapidly in both business and ornamental writing. Specimens and cards from his pen before us clearly indicate that the material in him is the kind of which the very finest penmen are made. Recently Mr. Swanson has been promoted from assistant manager to manager of that school. The B. E. extends best wishes for his success.

Some exceptionally fine card writing and diploma lettering have been received from Wm. Bauer, Principal Commercial Department of Mansfield High School.

Some of the best business penmanship recently received at this office is from Mr. W. Viergever, Principal of the Wadena, Minn., High School, Commercial Department. Some of the work submitted was on yellow paper from which we could not engrave successfully or we would have given it to our readers.

CLUB CHAT

H. A. Rousch, of Browne's Business Inst. Brooklyn, N. Y., is one of THE BUSINESS EDUCATOR's good friends and loyal supporters. We recently received quite a large list of subscriptions from him. He is meeting with much success as a commercial teacher.

A list of fifty-one subscriptions is at hand from A. A. Kuhl, principal of the commercial department Georgia Normal College and Business Institute, Douglass, Ga., of which he is part owner. Mr. Kuhl is an exceptionally fine penman and turns out some of the finest penmen of the country, as he gives considerable attention to the art of writing in connection with the commercial subjects.

FOR SALE

A good, small, profitable school in the North-west. Good reasons for selling.

Address, S. J. T.,

Care Business Educator,
Columbus, Ohio.



A fine example of pen technic, drawing, designing, and lettering by P. W. Costello.





**DESIGNING
and
ENGRASSING**
By
E. L. BROWN,
Rockland, Me.
Send self-addressed
postal for criticism,
and stamps for return
of specimens.

We would suggest using a very soft pencil for rough sketch of this design, aiming first for the general effect. Suggest the color values very carefully that you may proceed with your finished drawing with a more definite idea of the effect sought. However, never make your preliminary sketch on the same surface which you are going to use for your finished drawing.

The next move will be to transfer your design to card board or drawing paper. We use Bristol board for most purposes, and prefer the kid finished surface, which is better adapted for water color work.

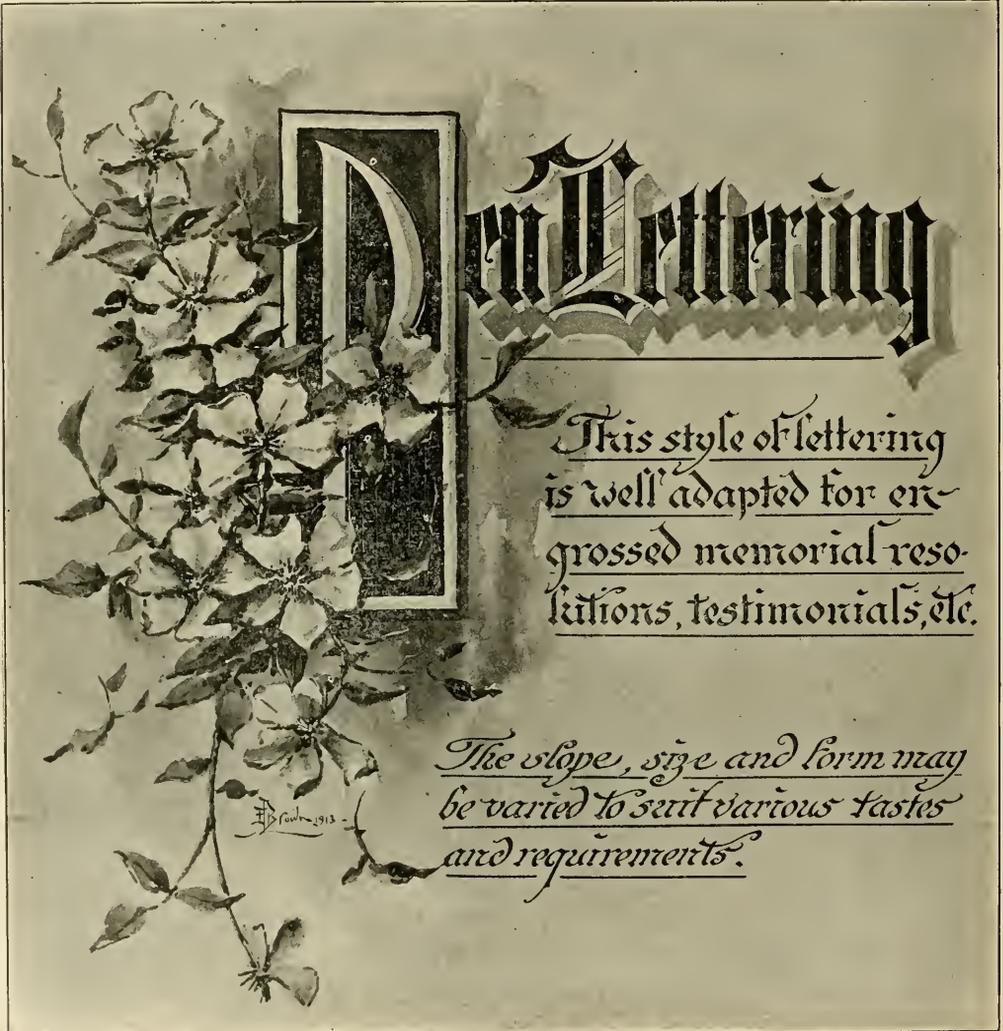
The principle or display line of lettering may be carefully penciled, but the other lettering should be roughly spaced with no attention to the form and character of the letters.

BRUSH WORK—The washes should be added next. Beginners should not go into color to any extent until they have acquired a knowledge of brush technique. The original drawing of the design shown herewith was washed in tones of lamp black. Use the color with considerable body for the darkest values, thinning with water for the lighter tones. Use two brushes, one for applying the color, and the other for blending the tones. Avoid hard edges as a rule but not always in this class of work. For example the shading on the words "Pen Letter-

ing" should have sharp, clean edges. In adding the washes be very careful not to lose the drawing. Near the lightest petals of the roses put in some strong, deep shadows which will give your work pleasing contrasts. Remember that the effect of your design is paramount, and that good drawing is valueless without correct color values. Lastly—*don't be afraid of the color*, as freedom in handling color is necessary for clean, transparent effects. Use Chinese white on centre of roses and for high lights on branches, etc.

Next month we shall present a complete set of engrossed resolution containing a good variety of lettering and scroll work.

The best work from our January lesson was received from Mr. W. H. Moore, Magadore, Ohio. Mr. Moore's color work is excellent and we predict that it will not be many years when he will be ranked with our very best engrossers and illuminators.



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lutions, testimonials, etc.*

*The slope, size and form may
be varied to suit various tastes
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BOOK REVIEWS

Any one interested in the teaching of Accountancy and in the methods would do well to examine "Actual Accountancy."

Primary Number Book, by Frederick H. Umboltz, formerly President Central State Normal School, Edmond, Okla., is for children of the first and second grades. It is placed in the pupils' hands after he has had one-half year of reading and gives him that concept of number and of the relation of the numbers which is a necessary preliminary to third grade arithmetic. This work is generally left to the teacher, and the Primary Number Book in preparing its material so that the pupil can get it himself right out of the book, is breaking new ground in arithmetic. The central idea of the book is the presentation of arithmetic as a single concept—not a mass of unrelated concepts. This is accomplished by showing clearly the interrelation of the four elementary processes. It provides a great deal of "busy work" for the child at his desk and in so doing provides against a great deal of hard work by the teacher in oral and blackboard drill. Price 35c. Lyons & Carnahan, Chicago.

Pitman's Journal, 2 W. 45th St., New York City, N. Y., January 1913, contains a very excellent portrait of Sir Isaac Pitman, and an extensive supplement concerning the "Centenary Movement Relating to the Invention of Pitmanic Shorthand." Twenty-nine pages are devoted to the life and achievements of the inventor of phonography. Many illustrations are given and much valuable information provided, which all interested in shorthand will enjoy reading and possessing.

PENMANSHIP PROGRAM

N. I. T. A. Indianapolis, April 3, 4, 5, 1913

1. Penmanship Problems of the Rural Schools, IJenry J. Reed, Co. Supt. Schools, Monticello.

2. A Plea for better Writing in the Public Schools, Miss Grace Coffee, Decatur.

3. Writing for Beginners, Miss C. A. Ney, Supr. of Writing, South Bend.

4. From Movement to form, A Problem of the Grade Teacher, Miss Laura Breckenridge, Supt. of Writing, Peru, Thortown, and W. Lafayette.

5. Short Sermons"—Everybody B Ready, U R Next.

1. How to Grade Writing.
2. The Montessorie Movement.
3. Copy Books vs. Practice Sheets.
4. When to Begin Pen and Ink.
5. What Movement.
6. Questions.

6. Class Drill—O. L. Rogers, Supr. of Writing, Ft. Wayne. Mr. Rogers will organize the section into a class and tell his story. Do not miss this part of the program. It will be the "real goods."

7. Report of Nominating Committee.

OFFICERS

Pres., Karl Von Ammerman, Indianapolis.
Vice Pres., J. C. Tritch, Decatur.
Sec., Henrietta Leusch, Michigan City.
Chairman, Executive Committee, J. H. Bachtenkircher, Lafayette.

The Lettering Guide by M. H. Starke, Engrosser, 534 Germain Bldg., Los Angeles, Cal., price \$2.50 is a frame work of wood with polished steel wires and finger slides. By it, it is possible to make Old English and similar letters without straightening the edges or smoothing them by retouching. The wires against which the pen glides are high enough above the paper to prevent blotting and to allow one to see clearly above the head line and below the base line, as well as to observe the spacing between the strokes and letters. It is a labor saving device for those who have much technical lettering to do.

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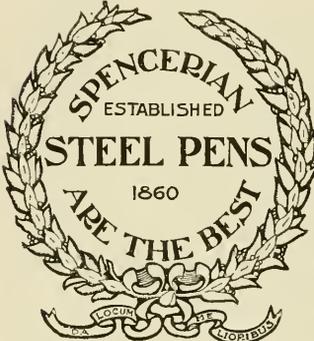
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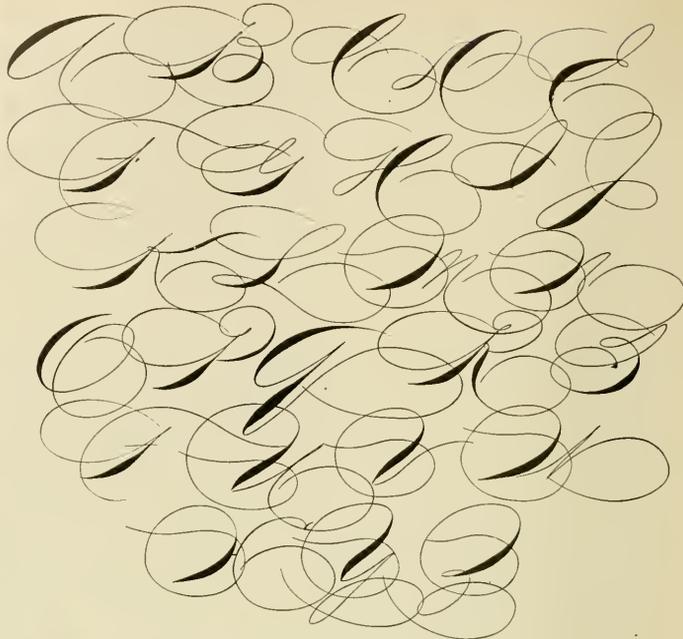


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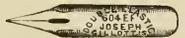
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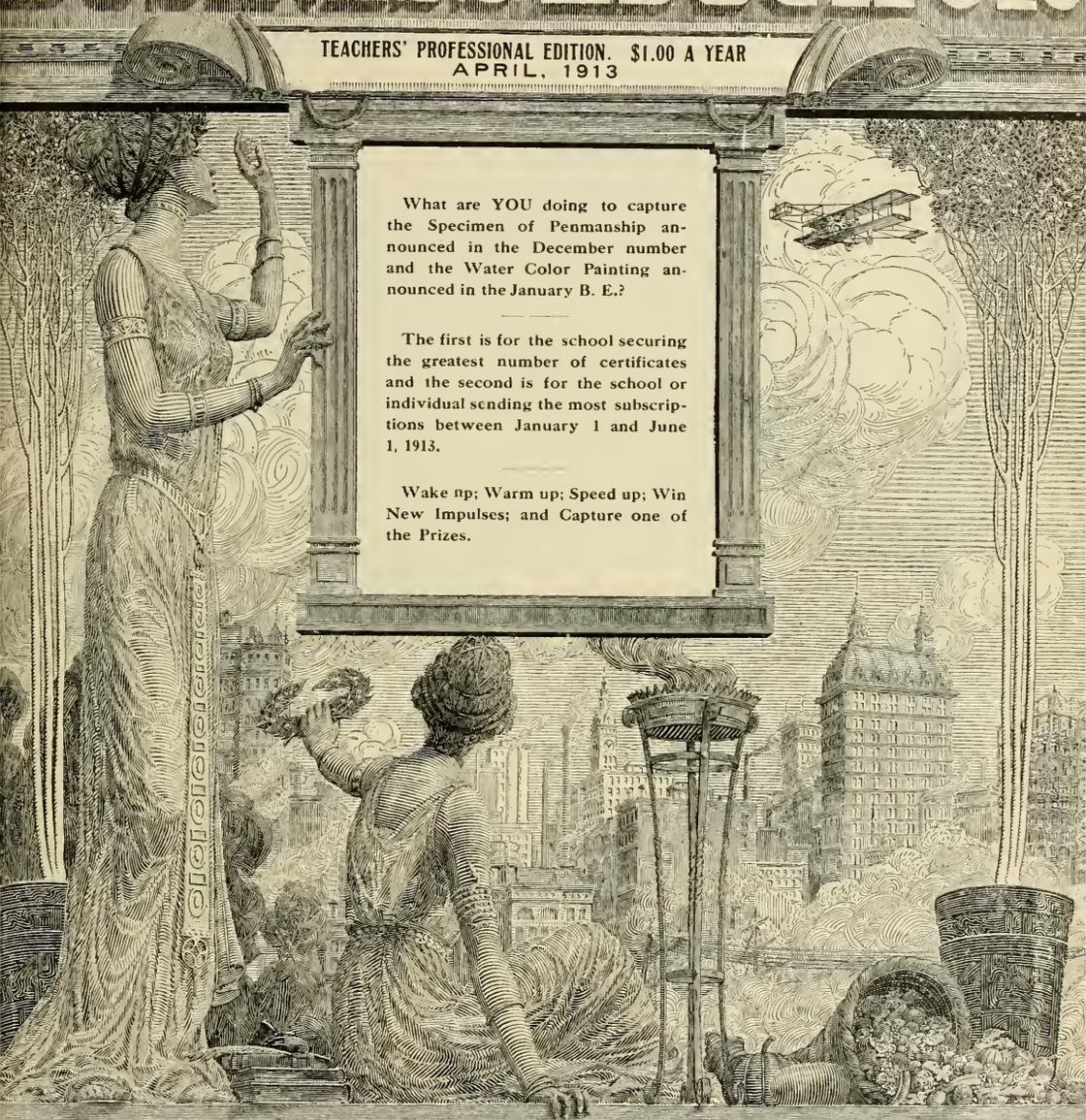
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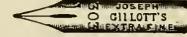
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INCONTESTABLE SUPREMACY

The Prize Winners in the Eight International Shorthand Speed Contests

Year and Place	Contestants	System	Matter Read	Average Gross Speed per Minute for Five Minutes	Errors	Percentage of Accuracy	Net Speed per Minute Under the Rules	Positions	Awards
1906 Baltimore	Sidney H. Godfrey	Isaac Pitman	Newspaper	167	16	98.1	150	1	Miner Medal
1907, Boston	Nellie M. Wood Sidney H. Godfrey	Isaac Pitman	Judge's Charge	225	45	96	163	4	Eagan Cup
		Isaac Pitman	Newspaper	165	31	96.25	123	1	Miner Medal
1908, Philadelphia	Nellie M. Wood C. H. Marshall	Isaac Pitman	Testimony	260	21	98.4	253	1	Eagan Cup
				260	54	95.8	242	3	Miner Medal
1909, Providence	Nellie M. Wood	Isaac Pitman	Judge's Charge	240	65	94.6	227	1	Eagan Cup permanently and World's Speed Record
				277	65	95.3	264		
1909, Lake George	Willard B. Bottome	Pitmanic	Speech	207	12	98.8	205	1	Shorthand Writer Cup
				280	78	94.3	262		
1910, Denver	Clyde H. Marshall	Pitmanic	Speech	200	39	96.11	192.6	1	Shorthand Writer Cup
				240	85	92.91	222.8		
	Nellie M. Wood	Isaac Pitman	Judge's Charge	280	62	95.58	268	1	Shorthand Writer Cup
				240	62	95.58	268		
1911, Buffalo	Nellie M. Wood	Isaac Pitman	Sermon	150	4	99.47	149.2	1	Adam Accuracy Trophy permanently
				170	5	99.41	169		
				190	2	99.79	189.6		
				210	7	99.33	208.6		
	Nathan Behrin	Isaac Pitman	Speech	200	18	98.2	196.4	1	Shorthand Writer Cup
				240	40	96.66	232		
				280	60	95.71	268		
				240	15	98.8	237		
1912, New York	Nathan Behrin	Isaac Pitman	Judge's Charge	281	17	98.8	278	1	Shorthand Writer Cup Title "Champion Shorthand Writer of the World"; and Holder of the World's Speed Record
				240	15	98.8	237		
				281	17	98.8	278		

It is worthy of note that all the trophies in the above speed contests have been won by writers either of Isaac Pitman Shorthand or some modification of same.

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Two or three questions are introduced at the end of each letter for a review of the principles and also to call the attention of the pupils to words which are naturally associated together in the stenographer's mind; for instance, words written in a similar manner, or words having the same consonants, or words and their derivatives.

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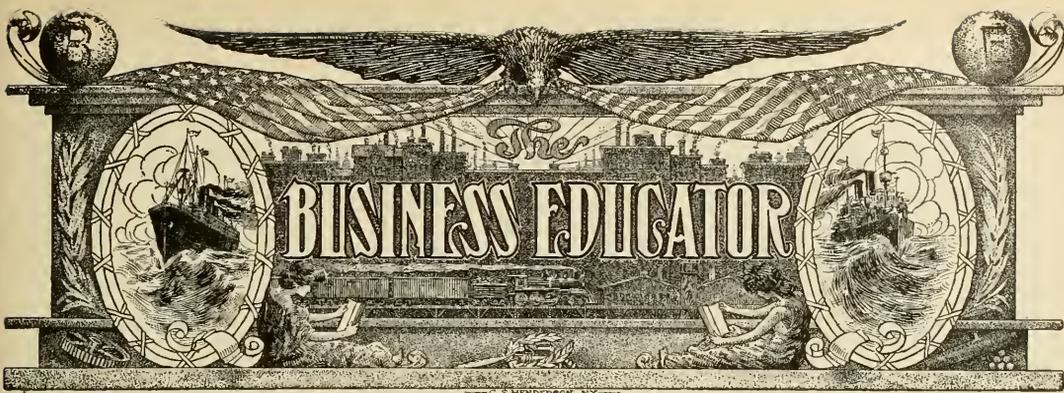
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By A. W. Kimpson, Amarillo, Tex.

Any one who will faithfully follow a course of lessons presented in the Educator, can win a B. E. Certificate! LUPPER



The eighth of a series of blackboard sketches illustrating the evolution of transportation by Charles Fredrick Whitney, director of art, Salem, Mass., State Normal School.



THE UNIVERSAL AND THE INDIVIDUAL

The need of a universal language becomes more and more imperative as society humanizes through travel, through exchange of products, and through the necessity of communication brought about through the shifting of society and society's products.

And writing being the tongue of voiceless communication, needs to be as universally legible to the eye as sound to the ear; even more so, because writing travels faster and farther than the human voice and stands longer and means more even after the hand and voice are stilled by death.

It is important, therefore, that only such letter forms be taught as are common and legible to all English speaking people, and legible even to those who use the English script characters as a vehicle of expression and record for other than the English language.

All need, therefore, to be envired by and taught the forms and formalities of unmistakably plain script characters. This does not necessarily mean, indeed should not mean, technicalities such as are common to professional penmanship or professional penmen, but rather such as are needful for legibility in forms and recognizability on the part of common place people of all classes.

The things which make for universality in script writing are turns, angles, retraces, loops, ovals, etc., and not slant, height, width, style; etc., as has too commonly been believed and taught.

While systematic, formal forms are necessary for instruction and imitation, in order that the universal essentials of legibility may be acquired mentally and manually, it is equally necessary that the individual modify these same forms so as to conform to his individual needs, for until writing is individualized it can not be reflexly responsive to expression.

The formal phase of writing is necessary for the protection of society, and necessarily, it is the tool of the teacher. The individual variation of writing is essential for the highest development and best expression of the individual. Through the former the latter may be developed, or through the latter the former should be preserved.

On the part of the teacher, the transition on the part of the pupils from the formal to the individual should be directed consciously, but on the part of the pupil the transition should be unconscious from the formal to individual. The teacher should seek first to develop a hand writing on the part of the pupil and second to adapt it to his individual service. Authorities adopt a formal style of script; teachers develop it through formal instruction and class drill; and then aid individual pupils to adapt it to their special employment.

Thus the formal represents the beginning, while the individual represents the end. Formal instruction should lead to individual freedom. Writing should conform to this general law, and does at the hand of the master teacher.

FORMALISM AND MANNERISM

The copy-book, as it has been handled in the past and is still being used in places at present, whether Spencerian, Vertical, or Compromise slant, tended to formalism, sameness in style, and a crippled method of delivery. The reason of it was that too much emphasis has been placed upon style rather than upon the essentials of legibility and facility. For style, either in written or spoken speech, is quite distinct from plainness, goodness or excellence.

Where too much formalism is insisted upon through too long period of learning, persons either become slaves to it and are therefore restricted by technic through life, or they break away from it when they leave the restrictive atmosphere of the teacher or the book and become iconoclastic scribblers, a sort of menace to those who must read their writings.

On the other hand, there is a mannerism which is displacing the formalism in the writing or penmanship world quite as extreme, and inefficient and harmful as formalism.

Under the formalism era, *system* was emphasized at the expense of method, but under the mannerism era of the present, *method* is being emphasized at the expense of legitimate form.

Too much mannerism interferences alike with plainness and individuality. Method seeks to uniform the

mode or manner of doing or producing. It seeks to make machines of human beings. It emphasizes the means at the expense of the end—the process rather than the result.

Those who teach and drill as though all humanity should write without the aid of the fingers are faddists and extremists quite as much as those who teach as though all humanity should write at a given slant. Too much emphasis upon manner makes machines of teachers and mechanics of pupils.

If all persons were the same size and shape, then all could and should be trained as one, both as concerns system and form and method and movement. Then formalism and mannerism could become *exact sciences*. The variation of the human organism, both mental and manual, make form and movement in writing *approximate arts*.

There is, however, a very legitimate and necessary formalism and mannerism in writing and without which no excellence can be attained. There must be formalism in order that writing may be universally legible, and there must be mannerism in order that this same formalism may meet conditions such as exist in the literary and commercial worlds, for writing is but a means of expressing thought and recording fact.

There must be both formalism and mannerism in the presentation of the art to immature children and to inefficient adults, but to emphasize, the one at the expense of the other, except temporarily to meet abnormal and extreme conditions, is as unpedagogical and impractical in written speech as it is to promote elocution at the expense of thought or process in arithmetic at the cost of result.

Formalism (form) is just as good or bad as mannerism (movement) is good or bad, both are good when promoted to their mutual development, either is bad when developed at the expense of the other. One style for all as an end is as impractical as one movement for all as an end. In the beginning, as with children, one form and one movement are best, but as they evolve and develop, variation should be recognized and encouraged.

Progressive teachers are alike firm and flexible—standpatters are "set" in their ways—radicals are narrow.

If we were to place ourselves in our employers position we would not waste so much valuable time.



UNCLE BEN.

Under the title below and over the pseudonym of "Uncle Ben" there will appear for an indefinite period, depending upon interest manifested and appreciation expressed by our readers, a series of contributions from one whom we have known these many years and whose experience has been varied, extensive and exceptional. No one in our profession can focus wisdom, experience, wit, and hard sense better than our Uncle Ben, as you will soon discover. So here's where our introduction of Uncle Ben ends, wishing "you-all" a long, helpful, enjoyable companionship.

WHOLE WHEAT AND CHAFF.

By Uncle Ben

You have no doubt often sang, or if you are, like your Uncle Ben, more familiar with promissory than musical notes, have heard sung:

"Shall I be carried to the skies on flowery beds of ease?"

The question mark seemed to imply a doubt as to the advisability of that form of upward transportation; and yet in my blanky years of experience with a world of action and inaction I have been impressed with the fact that too many people who claim that they must live, without being able to explain why, have no higher ambition than to have their lives encompassed with easy conditions by which maximum results may be obtained by minimum efforts.

In a general way, I think that mankind may be divided into two classes: the people who carry burdens by choice or compulsion, and those who are carried as burdens by the world at large.

That class with the highest aspirations and most worthy ideals asks: "How shall I best carry the burdens which the responsibilities of life have placed upon my shoulders?"

One class prays: "Give me strength!" The other class prays: "Give me help!"

By keeping my eyes pretty well open I have discovered that the surest way of getting easy conditions is to work for them.

I have suffered much from mental nausea by coming in contact with young people who were always on the hunt for easy positions where the work was light, the hours of duty few and the responsibilities not too heavy to be weighed on an apothecary's scales.

But these unfortunates never have secured and never will get the ease they look for. They have prepared themselves for only light duties which command correspondingly light rewards.

That bookkeeper, young man, whose good luck you so envy because he is enjoying a fine position, with a salary which enables him to secure all the comforts and many of the luxuries of life, with still better prospects ahead, has easy duties to perform. But what made them easy? Because he worked hard learning to do the best possible work in the best possible way. As a result of this persistent application he works with the precision of a well built machine that by constant action has had all friction eliminated. He loves his work and takes a just pride in it, for with him it spells success. Obstacles mean nothing to him, because he knows how to surmount them.

He served his apprenticeship in carrying the burdens that duty imposed and now he is being carried by the forces he created.

Young woman, with the lines of discontent marring your pretty face, take that piece of gum from your mouth, file it away for future reference and incline your ear unto me while I administer a dose of helpful hints.

You are probably thinking of a lady friend of yours who seems to you to be a favorite of good fortune, although good fortune had nothing whatever to do with securing the good things she is now enjoying. She is in independent circumstances, not by the inheritance of wealth, but by the power of making wealth which she herself has created.

She may not be able to get all that she wants, but she can get all that she needs, which is more to the purpose.

She is a stenographer in a business office, and she has established a record for honest, thorough, conscientious work that makes her so valuable to her employer that he feels compelled to treat her with the most courteous deference, because he knows she will stand no nonsense. She is in a position to command a proper respect, knowing that the kind of service she is qualified to render is always in demand by the business world.

Now, young lady, if you envy that lady friend of yours the easy position she is occupying, you have only to pay the price she paid to secure it. She paid for it by days, weeks and months of persistent labor in mastering the pothooks, dots and dashes of shorthand and the manipulation of typewriter keys. She cut out many social diversions and ruthlessly sacrificed many opportunities for enjoyment because she had the courage and the determination to give her whole heart and mind to the work that was necessary to accomplish her purpose. And now her yoke is easy and her burden is light, and this easy condition she brought about by the same forces that every young person of average intelligence and healthy ambition may command.

But that word "ease" is a very delusive term when applied to the work of preparation for desirable results.

Beware of the "easy methods" that are advertised to accomplish wonderful things. Work, persistent work is necessary to secure anything that is worth striving for.

I pity the young man who "learns easily," for he is as sure to forget as easily as he learns.

If you have ever experimented with making a magnet by the application of the electric current you have noticed that a piece of soft iron became a magnet the very instant the electric current was applied, and you noticed, too, that the moment the current was disconnected the iron lost its magnetism. But when you tried a piece of hard steel and turned on the current the steel did not immediately respond. It took time, muscle and persistent pounding to convert the steel into a magnet, but when the work was accomplished you found that you had a magnet that would never lose its power.

So the young person who has to put hard work and lots of it in the study that is undertaken will never forget what he has learned. The mind has become a permanent magnet, available through life for the service required of it.

It is related of a young married couple from the rural districts who were taking their breakfast at a swell hotel, that the groom sampled a codfish ball, but at the first bite, turned to the bride and remarked: "Sal, I wouldn't eat that doughnut; they's suthin dead in it!"

So when I find a young man or woman disposed to shirk every duty and responsibility, with ease as the key note of their conception of life, I feel that I am justified in labeling such a disposition: "Beware! There's something dead in it!"

My young friends, if you feel that you must be carried to the skies without paying your passage, I can think of nothing more certain in its action than a strong charge of dynamite, so placed that you will get the full effect of its elevating power.

Hymeneal

M. C. Copeland, of Peoria, Ill., and Miss Harriet Yarcho, of Lincoln, Ill., were married November 18, 1912. The young couple are now enjoying life on a farm near Lewiston, Ohio.

We but recently learned of the marriage of E. T. Whitson to Miss Ida Barth, of Seattle, Wash., Dec. 21, 1912. Mr. Whitson was one of the live-wire commercial teachers in the Queen Anne High School of that city. He is a young man of more than average quality and we wish him and his wife smooth sailing on the matrimonial sea.

Help to make this the banner year for the Business Educator and thus make it the banner year for improvement in your class!

LUPFER.



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Smith is certainly keeping the iron hot ;
 thus maintaining the significance of his name.
 Keep pounding away intelligently with your
 practice and you too will win.—(Editor.)

There is an old saying "Strike while the iron is hot." This is all right if one does not have to wait for the iron to be heated. If you have to wait for some one else to give you your opportunity, you will probably wait a long time, for every man is going to keep his eyes on his own irons and won't have time to heat yours for you.

Science teaches that much striking will heat the metal pounded, and we all know that metal heated hot enough can be moulded, shaped and polished with very little effort; so here is my suggestion :

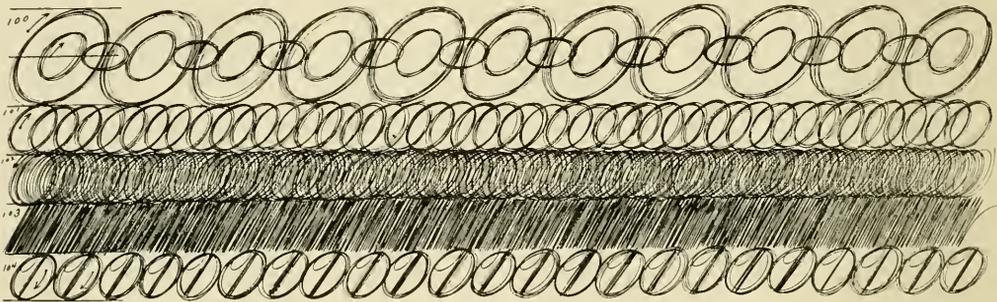
Do not wait for any one to come along and heat your irons. Pound away at your business writing until it warms up. Then continue pounding until it is hot. Of course, if you stop pounding for a while, the iron cools off so you'll have to start all over again. So don't let a day go by without hammering away good and hard on that writing. Most of you have two months of good hard hammering and now the iron is hot. Strike it now and keep striking. You are at the state when the work can be shaped and moulded most easily.

I think every teacher will agree with me, that this is true of penmanship. If one practices steadily for a while the arm gets limbered up, the eyes trained, the will strengthened to persevere. Things begin to come more easily; the iron is hot. Now is the time, don't weary, but strike all the harder. **WILL YOU DO IT?**

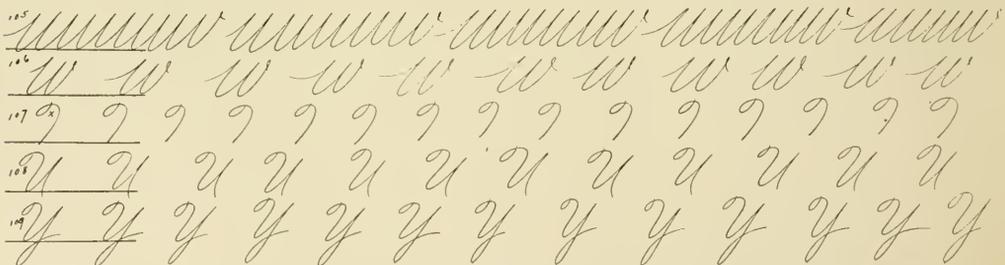
This time I want you to bury me under a mail that will take a month to dig out. **WILL YOU BE ONE TO KEEP YOUR INTEREST RED HOT,** and send me some of your best?

Instructions

100—103. Practice some of these movement drills each time you sit down to practice. Relax the muscles of the whole body, and particularly those of the arm and shoulder. You have sent me some elegant work on these but I still wish you to keep up your practice. Watch your position closely.

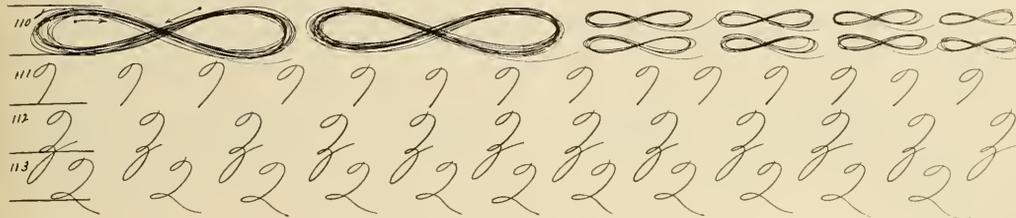


- 104. Start downward with the small loop, then retrace the oval, making the straight line exercise last.
- 105. Make it rapidly, spaces deep and narrow. Retrace the tops, smooth turns below. Make it GO, and don't worry if you get a few loops.
- 106. Finish with a SHORT turn rightward. Keep both lower turns on the line. It's a fine capital. Better master it.
- 107. Make loop 1/2 as wide as it is long. Wide space at x. Stop pen before lifting it.
- 108. Keep space in letter narrow. Curve the finishing line, lifting the pen lightly AS SOON AS POSSIBLE after crossing base line.
- 109. Study much! It isn't all in keeping the pen going. Do not let the down line of the loop turn off leftward, but come straight down, make a short wide loop, **ROUND ON THE END**, and cross at the line. Second line of capitals should go between the lower loops of first, so space them widely enough.

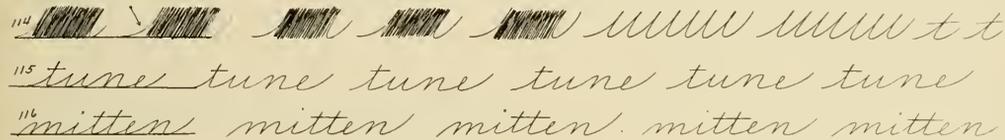




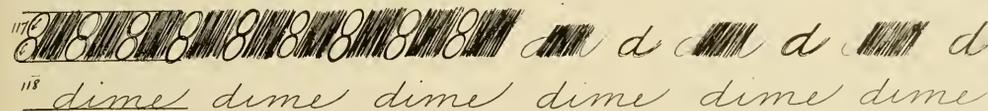
- 110. This is a fine exercise. Keep it balanced. Watch the arrows for direction.
- 111. It will pay you to review this often. Keep the turn across the top round and WIDE.
- 112. Make the down line at the top part almost as straight as copy No. 111. Most students make it too wide. The loop at base line DOES NOT lie flat on the line. Make lower loop 2-3 as long as the top part, and make the loops cross at the line. Arrange as instructed for capital Y.
- 113. Make the loop on the base line larger and flatter and brought farther leftward than the loop of capital Z. DON'T MAKE THE LETTER TOO WIDE.



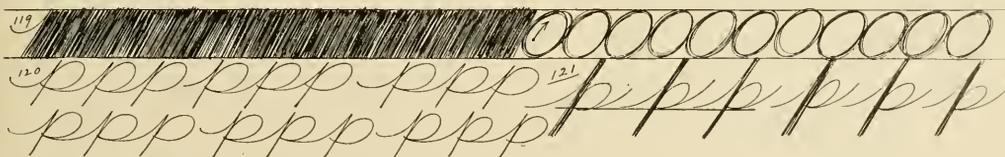
- 114. Well curved at arrow. Finish with a curve on base line without lifting pen. Make exercise 1/2 a space.
- 115. All down lines straight and parallel. Keep your t's short, it's easier—cross them carefully.
- 116. "Dot your i's and cross your t's" and mind your ending lines.



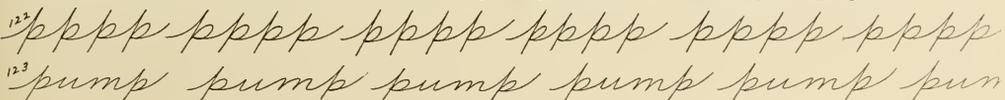
- 117. Judging from the work submitted you must enjoy these drills, or you would not make them so well. Do not neglect the last half of this copy. See the proportion of the letter.
- 118. The longer the retraced part, the harder to avoid looping it. Some make the letter "d" one and a half times the height of "a". I'll be expecting some fine work on these words. Practice thoughtfully and persistently.



- 119. This is good medicine for you, so, be a sport and take it without making a face. Now loosen up, remove the coat if necessary and see if you can't get that arm to go as if on roller bearings.
- 120. Short curved beginning lines. Make the oval no higher than the point of the stem. Use both eyes
- 121. The small letter is to be made on this proportion: two parts above to one part below. The last part is the reverse of the "a" part of "d." Turn your copy end for end and see.



- 122. First uplines well curved, down lines parallel. Only the winners will get correct proportion. Here's hoping you are one of them. Make the whole letter without lifting your pen. It is easy to retrace if the lower part is short. Stick and then stick some more.
- 123. Word and sentence writing is the test. Prepare for the latter by working faithfully now. Close the last part of "p" right into the down line.



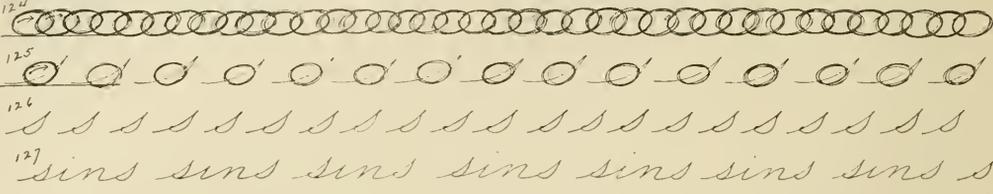


124. Try your pen on these "watermelons." Keep them from tipping up at either end.

125. This will help you get the next. Curve both the up and down lines, finishing with the oval

126. You are allowed to make this a very little larger than the other minimum letters. You are not likely to curve the down line too much or to make the letter too wide. Most students fail in those very particulars. The dot on the upper side of the up line is made by stopping the pen on the paper.

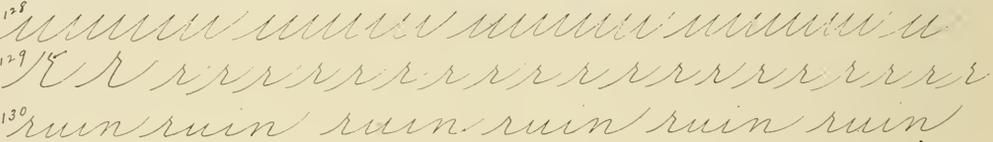
127. Write the word carefully, finishing the word without an ending line and making the dot as instructed in 126.



125. Most of the turos on the base line are based on this exercise. Keep it free and even, with narrow spaces.

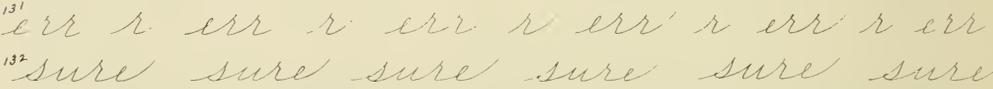
129. It is the retrace and shoulder that give this letter its individuality. The upline and finishing line are the same as those of the small i. MAKE THE RETRACE AS LONG AS THE SHOULDER IS WIDE, with a right angle at the arrow. Can you get greater freedom by starting below the line? Prove your grit by mastering this.

180. Think good penmanship if you would produce it. I can't tell by the look of your head whether the wheels inside are buzzing, but I can tell by the looks of your work. If your head has wheels in it show me they are not rusty.



131. Write the word quite rapidly, then make a perfect r, then freedom again on the word, then form, then freedom on the word, etc.

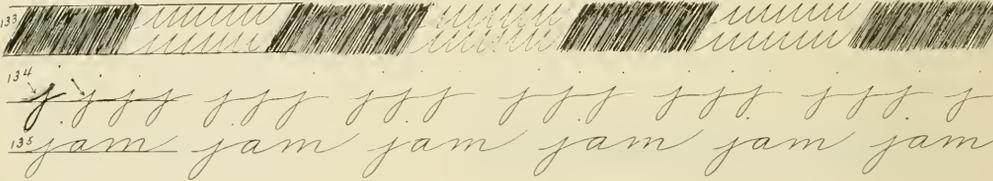
132. Make s wide and closed and get a good shoulder on the r. Do you finish strongly, lifting the pen while still in motion?



133. Just to remind you that freedom is essential. And say! if you are sitting in good position you are on the winning side. Sit up.

134. Make a tracer on every iine. Curve at the arrows, down line straight. Keep loops short and wide, and make them cross at base line. Don't forget the dots.

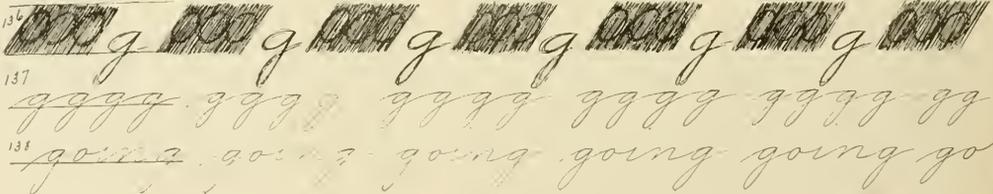
135. Write the word rapidly without lifting the pen. Space your letters evenly in your words. Dot your j's and close your a's.



136. This exercise will require lightness of pressure upon the pen. Watch the large traced letters, and close the a part.

137. Time yourself, make from 50 to 60 a minute, connected like the copy.

138. Lower loops may come half way down to the next line and no lower. Get a round turn at the end of the loop, close small o every time.







Business Writing
F. O. PINKS,
Lansing, Mich., Business University

Send specimens with self-addressed postal to The Business Educator, Criticism Dept., Columbus, O., for criticisms.

The writing of signatures affords a fascinating pastime for those who are interested in penmanship for it not only calls for a high degree of skill but also admits of both scope and freedom of movement and in addition allows one to indulge one's fancy for grace, harmony and unique methods of joining the capitals together.

If these capitals do not join conveniently however, they will look much more artistic if written separate for it not only reveals poor taste to use a labyrinth of useless lines just to bring about a junction of letter; but is also un-

safe, for the reason that such a tangle is easily imitated by the clever forger. Bank clerks are prone to delude themselves into the belief that a signature which no one can decipher lends to them an air of mystery which smacks of "millionaire."

It seems to me it "smacks" very forcibly of vanity and fat-headness.

In practicing these signatures and others use a free, graceful and strong arm movement, pausing only at the angles, and work for harmony strength of line, smoothness and uniformity. Remember too that the curved line is the only one of beauty.

W. U. Young S. J. Warren S. R. Gains
 B. R. Pratt Vera E. Burr C. J. Ohl
 B. C. Sprig Mary Storer G. E. Stag
 E. M. King Laura J. Ward F. J. Orms
 S. J. Kenney O. J. Graver D. R. Gray
 L. H. Burr W. C. Henning W. King



 E. L. Brown E. L. Brown
 E. L. Brown E. L. Brown

Artistic, individualistic signatures by Mr. E. L. Brown, engrasser, Rockland, Me.



WRITING IN THE FIRST GRADE.

There are many problems which confront the first grade teacher but none require more attention than the teaching of writing. Good writing is the result of good writing habits, and much care should be exercised by primary teachers so that good rather than bad habits are formed in the beginning, therefore preventing the necessity of over-coming later, incorrect habits acquired in the primary grades.

To give a child a pencil and paper in the beginning of his school career and have him copy a word or a letter is a very serious mistake, for in this way pupils learn to draw the letters slowly, with cramped muscles and unhealthy positions, and these incorrect habits must later be overcome if a free, rapid style of writing is ever acquired by the pupil.

It should not be expected of children to know how to write until they have been taught, and it is in this that many teachers err in that too much attention is given to the formation of letters without regard to the method of producing them. Far more important is a pupil's health than his handwriting, therefore, health should be the first consideration, and a good position and a free, easy movement should be taught from the first but this should be done without sacrificing that other essential to good writing, form. Good form is as essential to good writing, as good movement or position, and the method that enables pupils to acquire form and movement at the same time is the method that should be taught. It is for this reason that arm movement writing of large size should be taught to children. By this method form and movement can be acquired at the same time. It is practical and pedagogical and is best adapted to the limitations and capacities of childhood.

Children are unable to do as difficult things as adults, therefore the first lessons should be of the very simplest nature, and all writing during the first few months should be done on the blackboard. The exercises and principles being made large (from 4 to 5 inches high) the child gets a better conception of the forms, and anything but a free movement is impossible, if a good position is maintained at the board. After this kind of drill work at the blackboard, a child will with very few directions employ the same movement with the pencil on paper and does it with as much ease and freedom, if not required to write less than one-half inch in height.

When writing with pencil, the arm should be held free of the desk. This admits of the greatest amount of freedom while it lessens but very little the control of the pencil if the

little fingers of right hand are allowed to rest on the paper. Besides the same muscles are used that are used in writing with the arm resting, and as the pupil advances from grade to grade, and the writing is gradually reduced in size as the demand for more written work increases, the arm can be lowered to rest on the large muscle in front of the elbow, thereby securing better control for the production of the smaller, finer writing without having to overcome any incorrect habits formerly acquired.

The accompanying specimens were written by first year pupils and being a fair sample of the general class work proves, without a doubt, that the most satisfactory results can be obtained by this method. I believe the arm movement method of writing is the only practical and pedagogical method of teaching writing to children.

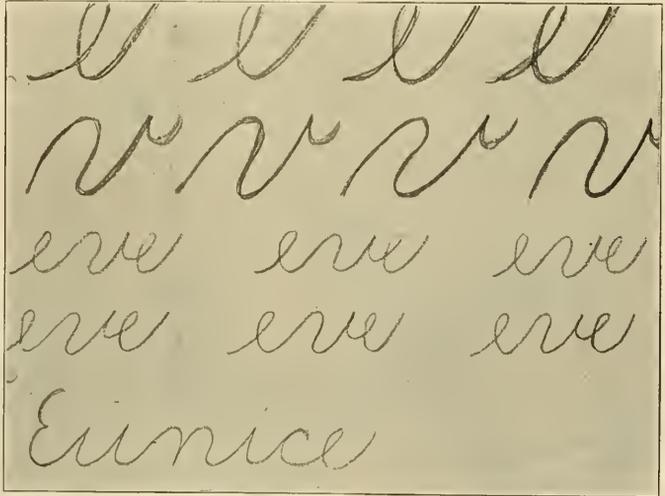
O. G. MARTZ.

Supervisor of Writing, Ashtabula, O.

FROM THE
 PRESS OF
 THE
 BUSINESS EDUCATOR
 CO.



An envelope superscription by sixteen-year-old, left-handed, Fred Vogt, Portland, Ore., who is the most original and expert designer and letterer we have ever known.



Specimen of first grade writing done with the arm movement in a free easy manner by student of Martz, Supr. Ashtabula, O., Public Schools.



Executed by W. H. Moore, supervisor of writing, Menominee, Mich.



SPECIMENS

W. F. McClelland, Colby, Kans., surprised us with some specimens of business and ornamental writing which are very professional. They show that Mr. McClelland has more than ordinary talent for penmanship.

F. L. Bennyhoff, of Lithia, Illinois, Military Academy, shows by his specimens in both business and ornamental writing that he has more than ordinary talent along penmanship lines. Mr. Bennyhoff is young and we predict a very good future for him.

W. A. Larimer, Supervisor of Writing, Indianola, Iowa, Schools, recently favored us with some very excellent specimens from his Eighth Grade pupils. Mr. Larimer writes an exceptionally fine business and professional hand far above the average of those engaged in public school work.

A number of well written cards have been received from W. G. McLellan, of Sprague, Wash. Mr. McLellan has been a student of F. W. Tamblin, and has acquired a great deal of the skill possessed by his teacher.

Some excellent specimens of ornamental penmanship have been received from J. R. Bennett, Metropolitan Business College, Chicago, Ill. Mr. Bennett possesses a high order of skill.

*The heart that remained true
to itself never yet found this
big universe finally faithless
to it - Carlyle.*

O. L. Rogers, Supr. Writing, Ft. Wayne, Ind.

*This is a specimen of my best
business writing at this time
Samuel Stebbins.*

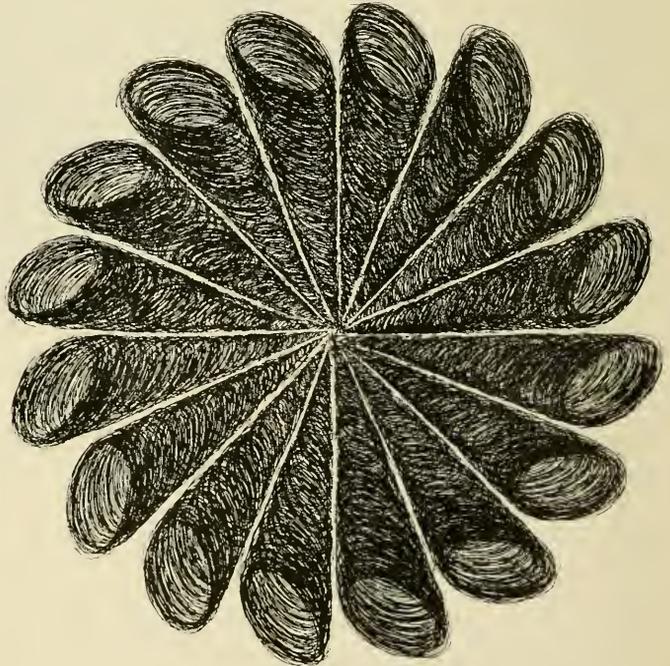
By Samuel Stebbins, pupil of S. E. Leslie, Eastman College, Poughkeepsie, N. Y.

*Write a plain, rapid hand as
good as this, and keep it up -
It will answer all business
purposes quite well enough.*

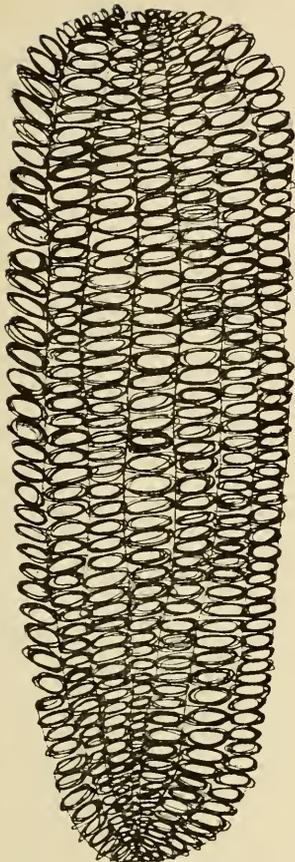
By C. A. Niswander, Topeka, Kans., of the Ritograph Co.

*By the time some people realize
the advantages of a good hand-
writing they have used up all their
ambition pulling at the strings
of underpay.*

F. A. Kaczmarek, Prairie du Chien, Wis., Sacred Heart College.



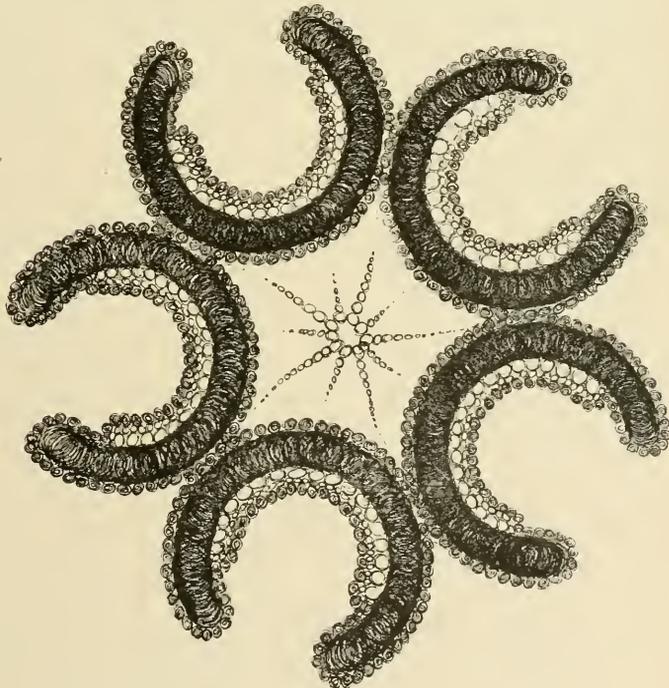
By Miss Ruth Tiedemann, student of the Capital City Coml. College, Madison, Wis.



A novel movement exercise by Gertrude L. Peterson, age 10 years, J. A. Stryker, supervisor of writing, Kearney, Nebr.

Academy	academy
insincere	insincere
reluctant	reluctant
feint	feint
tuition	tuition
accessible	accessible
insurrection	insurrection
teaspoonful	teaspoonful
bicycle	bicycle
elie	elie
fullness	fullness
putrefy	putrefy
reverie	reverie

"Before and after taking" four months' instruction in penmanship with other commercial subjects in Argubrights' Michigan Business and Normal College, Battle Creek, H. M. Heaney, teacher.



D. E. Finn
 E. P. Olson
 B. J. Dawson
 F. D. Johnson
 B. J. Ammons
 J. S. Sumner
 A. J. Simmons
 Albert F. Meub

Snappy business writing by A. P. Meub, La Junta, Colo., High School Com'l Dept.

Anne Hantaviita, 8th grade student of H. A. Don, supervisor, Laurium, Mich.



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

WRITER'S CRAMP

Biological tests by scientists at the London hospital show that "writer's cramp" and other similar states of apparent muscular paralysis are actually due not to the tiring of the muscles, but to brain lag. It appears that the particular part of the brain which controls special combinations of muscle action, such as the movements of writing or the working of a telegraph key, tend to become more quickly exhausted in some individuals than in others. Such exhaustion leads to a state in which the brain is actually unable to send out its necessary messages to the hands and fingers to write, tap a key, hold a violin bow and so forth. Furthermore, once the nerve cells, the "batteries" of the brain, get thoroughly run down it is not easy to restore their energy. Heretofore it has been supposed that all troubles of the kind were due simply to over-tiring of the muscles concerned.—Exchange.

The above is worthy a second reading and thought, on the part of teachers of writing. Nerve exhaustion rather than muscle paralysis is no doubt the cause of nine-tenths of what is commonly known as "writers' paralysis." Rest will some times bring relief if taken in time, but when that fails then new muscles, and consequently new nerves need to be employed. In other words, a change in movement will bring about improved conditions.

The Spokane Club Trip Report by Gaylord

By all odds the most extensive and delightful report ever printed in a journal like THE BUSINESS EDUCATOR, of the most extended and delightful trip ever taken by a body of commercial teachers is that which has been run in THE BUSINESS EDUCATOR since September, as space would permit. The convention itself was not the success it should have been, but the trip by the commercial teachers was an unqualified success, if we may judge from what we have heard from those who took it.

Mr. Gaylord has demonstrated exceptional ability in his gossip, delightfully charming narrative of the party which made the trip, and of the people and products and scenes observed on the way. His word pictures are almost as vivid and grand as Moran's paintings, and we cannot but conjecture "What might have been" had Mr. Gaylord taken to literature as a vocation instead of to commercial teaching.

TYPEWRITING

We have not said anything, but we have thought a great deal from time to time, concerning the excellence of the material that Miss E. B. Dearborn of the Y. W. C. A., Cleveland, O., is giving in the Department of Typewriting this year in these columns. She brings to her monthly grist freshness as well as a concreteness that is especially valuable to teachers. She has her theories but she believes in applying them and in telling others how the trick is done. It is an exceptional self-sufficient teacher of typewriting who cannot get inspiration from her monthly contributions, each one of which is easily worth more than the price of a year's subscription to THE BUSINESS EDUCATOR.

The N. C. T. F. Report

"The Official Report of the National Commercial Teachers' Federation," Spokane Meeting, is at hand and is a creditable document, considering the insufficient funds on hand to publish it. Although smaller in size than previous reports, it is more meaty, because a good deal of the unimportant, inconsequential twaddle has been omitted, and which should be omitted from all like reports. The secretary, Mr. Walter E. Ingersoll, Portland, Ore., and the President, Mr. P. M. Van Antwerp, of Louisville, are the ones most directly responsible for this publication, which is worth more than the membership fee, to any one not attending.

And by the way, the next meeting of the National Commercial Teachers' Federation will be held in Chicago between Christmas and New Years, and not this coming summer as was at first reported. Pres. Van Antwerp wisely decided to defer the time of meeting from summer to winter, mainly because so many other associations meeting at about the same time in the summer would have made a large attendance improbable. As it is, we can all look forward to the next meeting at holiday time, for a rousing good time and attendance.

The report is published free to members, therefore, if you are not on the membership roll in the Federation or one of its constituent associations, you should get your name on without delay and thereby secure this report of 174 pages solid, up-to-the-minute material. For membership apply to Walter E. Ingersoll, P. O. Box 885, Portland, Ore. Fee to new members is \$3.00. Thereafter the annual dues are but \$1.50.

Spillman-Remington

Mr. H. C. Spillman, head of the school department of the Remington Typewriter Company, recently started westward for an extended tour in the interests of typewriting and the Remington Typewriter.

Mr. Spillman has prepared, with a great deal of care, a lecture on "The History of the Writing Machine," which is illustrated with up-to-date slides involving many subjects and people. The first part of his lecture covers the field of invention during the age of electricity. The second part of his lecture will deal with the evolution of the Remington Machine. The third division will relate to Remington promotion in foreign fields. The final part will have to do with the magnitude of the typewriter industry

and stenographic profession in this country, particularly in New York City.

Mr. Spillman counts his friends by the thousands among the commercial teaching profession, and these will greet him cordially wherever he goes.

Mr. Spillman is a gentleman from top to toe, who for many years was a commercial teacher before taking up his present work. If he does not increase the popularity and sale of the Remington Typewriter in the fields of education, we shall be greatly surprised, and we wish him much joy on his trip.

Spelling

Spokane, Wash., March 1, 1913

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:

You may be interested to know that on February 27 a spelling match was held between the local Y. M. C. A. and The Blair Business College, in which eight students on each side participated. The Blair Business College was represented by four girls and four boys, and the Y. M. C. A. by eight boys. The book from which the words were pronounced was selected by a third party.

The girls demonstrated their superiority as spellers over the boys by keeping The Blair Business College in the lead throughout the match.

It ended with one of the Blair girls and one of the Blair boys standing. They were Miss Helen Whitney and Mr. A. P. Reeves. The event proved so popular that it is likely to be repeated in the near future.

Yours very truly,
H. C. BLAIR

PARTIAL CONTENTS

Of the Professional Edition of the Business Educator for Apr., 1913.

MARSHALL'S MENTAL MEANDERINGS,
Carl C. Marshall, Cedar Rapids, Ia.

ACCOUNTANCY, B. P. Leister, C. P. A.,
Canton, O.

ARITHMETIC, O. S. Smith, Packard Commercial School, New York City, N. Y.

TYPEWRITING, Miss E. B. Dearborn
Y. W. C. A., Cleveland, O.

ENGLISH, J. S. Hall, Central High School,
Philadelphia, Pa.

BUSINESS SUCCESS, Sherwin Cody, Chi-
cago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair
Business College, Spokane, Wn.

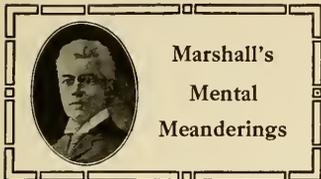
EDITORIALS.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND
REPORTS.

THE *Pedagogy* of
Penmanship

Involves more human nature and knowledge of other subjects than is generally supposed.



Marshall's Mental Meanderings

Picking Their Own Pockets Hardly a week passes that I do not get from one to a half a dozen letters from students asking for keys to the bookkeeping or arithmetic texts they are studying. Sometimes one of these cute young folks will steal a letterhead from the school and write his request on this, in the hope that I may think he is a teacher and therefore entitled to the key. Sometimes they will even go so far as to say they are teachers, or intend to be. Frequently too, they try to get the book by ordering it through the dealer. I wonder if these would-be smart young schemers ever stop to think how they are spattering with mud what little reputations they may have for either honesty or good sense. They can hardly be so devoid of ordinary gumption as not to know that copying results from a key gets them nowhere in either bookkeeping or arithmetic, and besides, puts them clearly in the class properly called "fakers." Furthermore, they are in the foolish position of actually cheating themselves—stealing eggs out of their own hen roost—so to speak. Teachers often ask me what they ought to do, to check this tendency to self-cheating. Some of them use bookkeeping systems with individual price lists, which are partially effective in preventing the fakers from borrowing results that *are* methods from another. The objection to these is a moral one. Their use seems to assume that the *pupils are expected to try to get their results unfairly.* It says in effect "you may think you can beat the game but we have you headed off. See?" It is easy to see how such a challenge would appeal to a certain type of boy of this age.

Would it not be better to assume that all the students are honest, and have too much sense to steal their answers instead of working them out? Try to make them see the utter silliness and stupidity of faking. Then hold up to good-humored contempt those who are caught at it. It has been my experience that the average young person in school will come pretty near doing what the teacher expects him to do.

Language "The Public" of Chicago, one of the most vigorously edited periodicals in this or any other country, in a recent issue, prints the following sentence:—"The Democratic politicians of Missouri, will soon feel something drop if they monkey too much with the initiative and referendum."

It is now some forty years since this word *monkey*, as a verb was first sprung upon the country as a piece of piquant slang. I see it more and more used by private and public, and without even deprecatory quotation marks, is a vivid illustration of the rapid mutations of our mother tongue.

Somebody, I think it is Professor Lounsbury, has compared language to the plant growths of a wilderness, where, the individuals that are all the time springing up may be oaks to last a century or more, and the grasses and herbs, in a comparatively short time, perish. Obviously, some of the noblest words in our speech have sprung from the merest gutter gabble of the ignorant or the vicious. When a discredited word attains to currency and respectability, there is nearly always an evident reason. For instance why did this brilliant Chicago editor, Mr. Louis F. Post, choose the word *monkey*, rather than the more respectable *meddle*? Obviously because the verb, *monkey*, would mean more to the readers he was seeking to impress. There is in it a tang of reckless impishness, or mischief that does not pertain to the more commonplace word. There is in it, too, a sort of pungent humor—a suggestion of spicy comparison, intentionally uncomplimentary to the politicians referred to.

Language would soon be a pretty dry thing if all its expressions had to pass the censorship of the Professor of Rhetoric.

Individual Instruction There is a class of business instruction schools that take great umbrage to themselves on account of the fact that they teach "exclusively through individual instruction" as one of them puts it. Another one advertises flamboyantly "We have no Classes." Still another one voices this appeal:—"We have no complicated machinery of recitations and programs; you can study what you please and at any time that suits you."

Now I suppose there is no law, written or unwritten, to prevent a school man from serving his menu by either the table d'hôte or à la carte plan as he may prefer. But if I choose any overpowering reasons why this vaunted "individual instruction" by piecemeal is altogether superior, they ought to lie fairly near the surface. In none of the catalogs, however, that, use the promise of individual instruction as a thing to conjure with, have I noticed any attempt to argue the question, or to show that it is a good thing to teach a boy alone rather than with his fellows. They seem rather to leave the school patronizing public to infer that the matter is beyond discussion and that argument is superfluous.

I have had the curiosity to visit a few of these schools, that make a point of what they call individual instruction, and the results were far from pleasantly impressive. Their boasted "special individual attention" usually showed one weary over-worked teacher making the rounds among a crowd of pupils, and bored looking young people, scattering little scraps of instruction, or criticism here and there. Of course there was no systematic or equitable distribution of the teacher's attentions. With some he lingered for five or ten minutes, while others were passed by entirely. There was a noticeable lack of purpose and animation among the students, while the teacher seemed to feel that the whole performance was most inadequate. Of course the system—if it can be called a system—greatly simplifies school arrangements from the manager's point of view. One teacher can oversee a lot of students, and there is none of the bother of classes or programs, or assignment of lessons. It is undoubtedly a great convenience, and a convenience that it is easy to make a virtue of.

There are two general methods of handling a body of students; one method is to teach them; the other is to *herd* them. The herding is cheaper, and the "individual instruction" device presents it in a most attractive guise—on paper.

Those Needless I do not mean conventions of schoolmasters, teachers, politicians, bartenders and what not, many of which are needless enough from the broad standpoint of human welfare. I refer to that class of conventions, or maybe, more properly, conventionalities, like the two buttons on the rear of a frock coat, writing "Yours truly" at the end of a letter, or saying "Good morning" to everybody, when the air is full of sleet and rain, and the morning is about as bad as it could be. It is surprising what a lot of these inanities there are. For instance, what a silly thing hand-shaking would seem to an intelligent visitor from a neighboring planet, who had never witnessed the performance.

Certain African savages are said to bump their foreheads together when they meet. This is quite as friendly as the hand shake and would do just as well if we were only used to it. Some of the same thing by hand-shaking goes back to the time when men lived mostly in caves or hollow logs, and met, when they met at all, under conditions of mutual suspicion. The right hands were clasped as a sort of guarantee that neither would be able to slip a flint knife under the other's fifth rib. Our American Indians effected the same thing by grasping one another's wrists with upflipped open palms. It is a far cry from these savage precautions to a president of the United States, or a would-be president, leaning over the rear platform of a Pullman, and giving a squeeze to each of a bundled up, grimy human paw. I once saw General Grant spend a full hour in the strenuous task of shaking hands with every motor procession at least six blocks long. When the ordeal was over, the old General's fingers needed the attention of a surgeon. What was the good of it all.

A lecturer on Salesmanship in Chicago, has attacked the senseless convention of beginning a business letter with "Dear Sir" and ending it with "Yours truly." "Very truly yours," or some other such absurdity. He asks what we should think of a man who should enter a business office and begin by saying "Dear Sir" or "Dear Mr. Jones," and then, after his business is transacted, say "Yours truly" or "Very respectfully yours" as he made his get-away. It would likely make the office man send an emergency note. The question is, why not just write "Mr. Jones" at the commencement of your letter, and simply sign your name when you are through. "Yours truly," was first introduced as a touching and affectionate ending for a love letter. The expression has certainly got a long way from its original significance. It seems to me that there is merit in the new departure suggested by this Chicago man. As a matter of fact, I have been trying it myself on a few correspondents, and it seems to work all right. Also, it saves my stenographer from the useless labor of writing "Yours truly" or "Very truly yours" some thousands of times each month. It *does* make the letter end a little abruptly though, and I am wondering how it will do in the long run. I have had a little conversation, by writing "Well, so-long old man," or "Be good to yourself, Bill."

The Vacation Not long ago, I had a talk with a commercial teacher, who has spent most of his teaching life in private business schools. He had recently accepted a position as head of the commercial department in a high school. His new job was not quite so good as it had been in the private schools. Why did you change for a smaller salary? I asked.

"Just two reasons," he answered, "Vacations and night school. I got tired of working twelve months in the year, and three evenings each week in the night school, and, in addition, helping my employer in various ways on Saturdays. I wasn't after an easy job. I liked my work, and my boss is a splendid fellow. But this eternal grind month in and month out got on my nerves. It was making a machine out of me, in fact just 'drying me up' so to speak. In my new position, the work is not nearly so interesting, but I now have my evenings and Saturdays at home, and when the middle of June comes, I can just chase away and kick up my heels until school opens in September. Why, it's five years since I have been able to visit my old mother. This summer I am to take the wife and babies back to the old farm and have about the first real good time I have had a chance to have since I was a kid."

I have found a few commercial schools in my travels, where they have no school in July and August, and for anything I can see, they are as prosperous as those that keep pegging away twelve months in the year. Of course, it gives the commercial school manager a shiver, to think of paying rent and living expenses for two whole months with nothing coming in, but isn't it likely that his total yearly patronage would be about the same anyway? Wouldn't the student (under the best of conditions) through the hot months be likely to come in and finish their course in the fall, and wouldn't they be rather glad of the summer vacation?

There is no doubt that the vacation would be a fine thing for the manager himself, as well as for his teachers, and if all of them could take to the woods or the seashore during the dog days, they would come back to their work in September with such a renewal of their spirits and energies, as would more than make up for the lost time. Furthermore, there are a lot of wearied commercial teachers who are beginning to look at the matter as does the man I have quoted above, and an increasing number of them each year are solving the problem in the same way—by going to the high schools.

It strikes me that private school managers would do well to think this matter over. If it isn't feasible to close the schools in September for hot months, there should at least be arrangement for every teacher to have a vacation—with pay—for not less than one month each year. Of course you know that a vacation would do nothing if it were not for the matter of getting the other school to do it also. Why not more schools get together in this matter? You've probably tried it once or twice, but the very reason you should "try, try again."



PEDAGOGIC LITERATURE OF COMMERCIAL EDUCATION

Charles G. Reigner

RALSTON HIGH SCHOOL, PITTSBURG, PA.

Source material, insofar as it relates to the problems of commercial education, is notoriously limited in quantity and scope. The reason for this, as is at once apparent, lies in the very nature of our profession. Commercial education in America owes its origin not to any definitely formulated and specifically unified action, but is rather the outgrowth of individual initiative developed in widely different communities and exhibited under singularly diverse conditions. In its earlier stages and even today in its most familiar form of expression, the "business college," commercial education possesses none of that uniformity of standard which perforce distinguishes the public school systems of the country.

But times are changing. With the advent of the commercial High School and the general strengthening of the curricula of business schools throughout the country, there has been brought about an appreciation of the true utility and dignity of those subjects specifically commercial in their content and purpose. It is no longer so widely held by educationalists that a school subject, to possess the element of mental discipline, must be shorn of every vestige of practical value. The time has passed when it was the fashion to sneer at business education as "bread and butter" education. Enlightened men and women everywhere realize that there is quite as much "culture and discipline inherent in the study and practice of shorthand as exists in the memorizing of Greek irregular verbs, and that the study of bookkeeping with its call upon the mind for accuracy and exactitude, its development of methodical and systematic habits, may and does strengthen the rational faculties to an extent quite as appreciable as that which results from the study of the mazes of the Binomial Theorem. The study of the dead languages and "pure science," as such is intrinsically valueless for not one boy in a thousand earns his livelihood through the specific knowledge gained from such study. The commercial subjects, with equal powers of mind training are intrinsically valuable,—they represent a certain part of human knowledge which is in demand today, not something which was desirable at the time of the Renaissance. In and of themselves, they are an end, while still being coincidentally a means of intellectual development.

While the commercial teacher is considerably handicapped owing to the fact that the literature of his profession has not as yet been sufficiently and harmoniously developed, there is a certain amount of material available for the purpose of broadening his viewpoint and confirming his enthusiasm for the special branch of education in which he is engaged. The publications cited below, while not in any sense exhaustive of the subject, are yet sufficiently comprehensive in scope to afford the teacher who peruses them a clear idea of what has been done in past in the way of popularizing commercial education both in America and in foreign countries, as well as a rational understanding of the problems of the present and the outlook for the future.

Commercial Education in Theory and Practice, Whitfield, L. E. This is an English work presenting a series of cogent arguments for the extension of commercial education with a rather exhaustive survey of the commercial education systems of England and the continental countries of Europe.

Commercial Education in the United States, being a report (1885 pages) to the British Education Department, Volume XI. Here

we have an extended and readable account of commercial education in America by an English investigator. The subject is treated under five different heads: "Commercial and Business College; Public High Schools; Private High Schools and Academies; Public and Private Normal Schools; Universities and Colleges." A considerable amount of historical and critical matter is introduced, constituting a most valuable brochure for the commercial teacher. The author's conclusions in regard to the private commercial school are interesting. "The services of the business colleges in the past are undisputed, and have been immense. With the introduction of systematic commercial instruction into the secondary schools their position has been, to some extent jeopardized. Many of them will survive, thanks either to special excellence, to local necessities, or to some unforeseen 'change of function,' as the biologists term it. The rest will go to the wall."

As one of the exhibits of the Paris Exposition in 1900, there was prepared by the Federal Bureau of Education under the general supervision of Nicholas Murray Butler, Professor of Education in the University of Columbia, a series of "Monographs on Education in the United States," covering every phase of American education, compiled by specialists of acknowledged standing in their several fields. The whole series furnishes the most interesting reading and is justly regarded as the most accurate and comprehensive portrayal of educational conditions ever attempted. *Commercial Education* is number thirteen in the series, Volume II, and was written by Prof. Edmund J. James, one of the original faculty members of the Wharton School of Finance and Commerce, University of Pennsylvania. Dr. James is recognized as the foremost American authority on commercial educational problems and his forceful papers and addresses have received wide attention. If the early files of the *BUSINESS EDUCATOR* are available, there may be consulted one of his papers (April 1903), the *Problems of Commercial Education*," which ought to be read and digested by every commercial teacher who seeks to advance the interests of his profession. The Monograph in question describes in detail the various forms under which commercial subjects are taught in the United States together with a discussion of what is included under the term. The masterful analysis which I take the liberty of quoting below will give some idea of the interest which this Monograph possesses.

"If the average American were asked what opportunities exist in the United States for training toward a business career, his immediate and unhesitating answer would refer to the commercial college, and probably to that alone. This institution is peculiarly American; nothing exactly like it is known in other countries. It embodies the defects and excellencies of the American character, and typifies in itself a certain stage in our development. Its almost spontaneous origin, its rapid and wide diffusion, its rough adaptation of primitive materials to the satisfaction of immediate and pressing needs, its utter disregard of all save the direct answer to current demand, and then gradually its recognition of present inadequacy, and its determination toward broader, fuller usefulness,—these characteristics of the commercial college mark it as essentially the product of a young, eager and gradually maturing people. In an older and more developed country, the need of which was the impulse toward the first commercial school, would not, perhaps, have been so quickly noted, and steps would not have been taken so immediately to satisfy it. The need once apparent, however, discussion and deliberation would have followed in logical order and action would have possibly awaited the maturing of a rational and broadly comprehensive plan, even if only part of this were susceptible of instant realization. Not so under our conditions, and certainly not in the case of the American commercial college! The man who first noted a need for business instruction waited not to formulate the problem and to discuss the solution, but bent himself straight a way to furnish the opportunity and to meet the demand."

In the early nineties of the last century, the American Bankers Association became interested in the problem of commercial education and

desiring complete knowledge of the progress already made in this direction in foreign countries, sent Dr. James to Europe for that purpose. The result of his investigations were subsequently published in a volume of some 250 pages under the title of *A Report on the Education of Business Men in Europe*," which presents the most exhaustive account of foreign commercial educational systems and practices that has yet been published.

Accountancy and Business Education, collected essays by the founder and Dean of the New York School of Accounts and Finance, Charles W. Haskins. More particularly devoted to the technical and historical features of Accounting. Harper.

Commercial Education at Home and Abroad. Hooper and Graham. Another work treating commercial education from the English point of view with chapters on the progress made in the United States.

The standard work from the standpoint of the American business teacher is *Meaning and Practice of Commercial Education* by Dr. Cheesman Herrick, now President of Girard College, being the first volume in Macmillan's Commercial Series. In this work the entire field of commercial education from a pedagogical standpoint is covered. The relation which commercial education bears to general education; its definition, possibility and value; commercial educational practice in the several European countries; critical and historical reviews of American commercial education in its several phases (one complete chapter dealing with the private commercial school profession, its history, associations, etc.); University commercial education; discussion on the by-products of commercial education from a professional standpoint,—such subjects as these are treated in one compact, inexpensive volume which every up-to-date commercial teacher finds an invaluable stimulus to greater effort. One of addresses and papers published at various times, there exist a considerable number, a few of the most interesting and accessible of which are here cited.

Commercial Education. Hon. James Bryce, British Ambassador. North American Review, June 1890.

A Contribution to the History of Commercial Education. E. N. Barber, being an address before the E. C. T. A., 1903, published by the Association. (Also in *BUSINESS EDUCATOR*, May 1903).

Evolution of Business Training. I. O. Crissey, former Inspector of Commercial Education, New York. N. E. A. Proceedings, 1899. (What Constitutes a Business Education? Crissey, N. E. A. Proceedings, 1901.)

Beginnings of the Commercial School, by the present writer, being a paper read before the E. C. T. A., 1911, published in the Proceedings.

History of Penmen, Early Business Education and Educators in America (Illustrated). A. H. Hioman. *BUSINESS EDUCATOR*, November 1902, seq. A series of unique and invaluable contributions on the lives and work of the pioneers.

Technical Education. W. N. Ferris. *BUSINESS EDUCATOR*, April 1902.

The Private Commercial School—origin and Development. By the present writer. *American Penman*, September, 1911, seq. In this series, the spirit of a practical education is traced from the earliest times.

The Advent of the Commercial High School. W. C. Vanhook. State Normal School, Emporia, Kansas. N. E. A. Proceedings, 1899.

It is not to be thought that the foregoing titles represent anything like a complete bibliography on the subject of commercial education. The object in view has been merely to call attention to the more representative publications which are readily accessible in the libraries, the files of the professional magazines and proceedings of educational societies. The study of even but a few of these works by the commercial teacher, it is felt, will add immeasurably to a proper conception of the dignity and true worth of his service to the commonwealth—a service, let me add, which surely constitutes one of the high lights in a civilization so intensely commercial as our own.



DEPARTMENT OF

ACCOUNTANCY

P. B. LEISTER, C. P. A.,
CANTON, OHIO.

DEPRECIATION

Depreciation is a wide term and may be defined as the loss arising from the diminished value of permanent properties and equipment due to—

(1) Wear and tear, decay, destruction, displacement and consequent wasting away of an asset.

(2) Natural causes occasioned by the passing of time.

(3) The obsolescence of an article owing to the progress of mankind in devising (a) improvements by which the machinery may become of little more value than old metal (b) the less profitable state of business (c) reduction in material and labor cost.

Decrease of value caused by the action of time and use of buildings and equipment such as the gradual wear-out of a motor truck, wagon, engine, car, drill press, planer, etc., is known as physical depreciation.

Decrease in value due to growth in the business or on account of improvements in machinery thereby causing the original equipment to become incapable of performing the work required such as displacing three machines by a new one which will do the same work at half the labor cost, or replacing a good machine with another one which for one-third more labor cost will produce four times the production of the former machine—this is known as functional depreciation.

Neither class of depreciation is exactly the same for any two industries or any two enterprises of the same industry, and yet all enterprises as well as industries have some factors of depreciation in common.

Depreciation must not be confused with fluctuation. Depreciation is the loss in value of an asset which under ordinary conditions always takes place and is a charge against revenue—while—

Fluctuation on the other hand is best described as a rise or fall in value due to external causes that no business man can be expected to foresee and the loss is chargeable to capital.

The difference between the market value of the new machine and market value of the machine used is the depreciation during the period, and any increase in market value (if realized) is a profit on capital.

Assets which represent capital are divided into two classes, viz:

Fixed assets which consist of a more or less permanent nature and are not acquired to be resold at a profit but are to be used to produce floating assets that are intended for sale.

Floating assets, which consist of anything that if purchased or manufactured with a view of making a profit out of the sale, and are acquired to be disposed of at the earliest opportunity.

Hence, it is easily seen that depreciation is part of the cost of producing the floating asset, while the fluctuation in value is not an element of the manufacturing or trading operation of a business and therefore is not taken into account when favorable and only included when unfavorable—when it is evident that the unfavorable condition is permanent—in which case it is not a charge against operating but against surplus.

There are times when a favorable fluctuation would be taken into account, such as change in a partnership, or an entire business is sold to new parties.

Unless the wasting away of the assets be provided for, the business man would find that his capital outlay would be lost, and no other choice left except replacing the entire capital or discounting the business.

Fixed assets such as machinery, plant, buildings, etc., must at different periods be renewed and the manufacturer expects his machinery to yield a sufficient return to pay the cost of repairs, a profit for himself in the nature of interest on his investment, a premium on his risk, and a balance which will, during the life of the machine, amount to the original cost—less the scrap value when worn out.

The question arises—when should a machine be discarded and a new one substituted? When the interest on appraised value of old machine, operating costs and repairs are more than the interest on the new machine, operating costs and repairs; and until this point is reached it is more economical to use the old machine.

In many cases it is profitable to retain the old machine as reserve or supplementary equipment to meet emergencies, as it could be used dur-

ing the busy season, I have known of such to be the case with pumps in water works, engines in lighting plants, presses in printing business, cars transferred to shorter lines of traffic, etc.

There are four methods of charging depreciation.

(1) Writing off an arbitrary amount—done frequently to equalize profits—during a good year write off a large amount and during a poor year not writing off anything. The objection to this is that it gives a false statement of the operations of the business.

(2) Charging off a fixed percentage each year on original cost and guessing the probable life of the asset. The objection to this plan is that the life of the machine is estimated and therefore the percentage is based on an estimate—that the charge is the same for each year, and that repairs are not taken into consideration, as it is evident that the repair cost is not as much when a machine is new as when it gets old, causing the charge for depreciation and repairs to be heavier each year.

(3) The annuity method assumes that the cost of production includes not only repairs and depreciation but interest on the amount of capital invested in the machine.

Depreciation on this theory should be a sum figured as a constant annual charge sufficient not only to write off the decline in value, but also to write off annual interest charges on its diminishing value. The objection to this is that it introduces the custom of marking up the value of assets by an allowance for assumed interest. Also that necessitates a complicated calculation to ascertain the exact amount each year to meet the conditions. And another objection is, there is not one business man out of a hundred that would take the time and trouble to make the calculation.

(4) Inventorying—Some firms take an inventory at end of each fiscal period. This method is objectionable because it admits of placing any price suitable to management at inventory date.

(5) Charging off a certain fixed percentage on the diminishing value—as the value decreases the amount at the fixed percentage will be less each year thereby providing for the increase of repairs and equalizing the charge to operating cost—this method had the advantage of providing for a small scrap value, as the entire cost will never be entirely taken up. This method is considered to be the best and is approved by the best authorities.

Depreciation is placed on the books in different ways, viz:

(1) By a charge to expense and crediting the asset account. This is

objectionable because the asset account should neither be written down nor up, but should show the investment at cost. I have frequently found concerns with all or nearly all of certain assets—furniture, fixtures, etc., written down to a few hundred dollars when they had a real value of several thousand dollars, in which case the account does not show the original cost, and in case of fire it would be a dangerous advantage in favor of insurance companies in case of adjustment of losses.

(2) The correct method is to charge the proper expense account and credit Reserve for Depreciation account. Some object to carrying one account for all classes of depreciation and advocate carrying specific reserve accounts, but in my opinion this would load up a ledger with a lot of superfluous accounts, which can be avoided by having a subsidiary ledger containing the details of the Machinery account in the general ledger. This ledger which can be kept on cards very nicely will show the date of purchase of each machine, location, original cost, rates of depreciation, and is very valuable in case of fire, as well as determining the amount to be written off in case the machine is disposed of either for cash, in trade or as scrap.

For example, if a machine costing \$2000.00 originally has been depreciated 10% per annum for two years its value on the books would be \$1,620.00. If it is then sold for \$1,500.00 the entry would be as follows:

Cash (or other asset) sale price of machine	\$1500.00	
Depreciation reserve	80.00	
Profit and loss	120.00	
To Machinery		2000.00

The \$120.00 is chargeable to Surplus because the loss belongs to a prior period and not to the current period. In case the sales price was more than the value carried on the books the difference would be credited to Surplus for same reason as above.

Arithmetic—Continued from page 23. divided the quotient will be another integer or mixed number. It is advisable to use the form of division set forth above so that the quotient is made correct, in denomination, automatically.

An abundance of work should be given the students, especially in the subject of division of decimal fractions. They should be drilled until they know the denomination of the quotient instantly, and if all the drills suggested have been followed, this result will soon be accomplished. A teacher cannot overestimate the value of an extremely thorough training of the student in decimal fractions, since a knowledge of them is required in every subject through the course in arithmetic. They are the very foundation for all calculation in

the application of the subject of percentage and these applications embrace a majority of subjects to be found in commercial schools. Multiplication or division of mixed decimal fractions are seldom required but they afford an excellent method by which the student's knowledge of the theory of decimals can be tested.

Give a problem like the following: $.26 \times .06\frac{1}{2}$, and have the students reason out the answer on principles stated above for the multiplication of integers, mixed numbers, and decimal fractions, as they all will appear in such a problem. Then take such problems as: $.08\frac{1}{2} \times .01\frac{1}{2}$, and have these reasoned out in the same manner. In this class of problems the students will get a better idea of the real nature of a decimal than in any other problem in decimal fractions.

Do not let the student narrow his understanding of a decimal to the fractional idea alone, as the decimal finds a use integers as well as in fractions. Our entire system of numeration is a decimal system; The United States system of money and the whole metric system of weights and measures are decimal systems. In various lines of business the decimal multiples are used as a basis for the quotation of prices, such as grain by the hundred pounds, lumber by the thousand feet, and coal, etc., by the ton.

These calculations are simple. In the first, point off two decimal places to the left (a division by one-hundred) and multiply by the price per hundred, expressing the price in the multiplication, in dollars or decimals thereof. In the second, point off three decimal places to the left (a division by one-thousand) and multiply by the price per thousand, expressing the price in the multiplication, in dollars or decimals thereof. In the third, point off three decimals (a division by one-thousand) and multiply by the price per ton, expressing the price in the multiplication, in dollars and decimals thereof, then divide the product by two.

Special attention should be called to the procedure when the price is quoted as 70 cents or \$.70, as the students are not likely to make any distinction. Practical problems for this work can be obtained easily, as prices are commonly quoted as so much per hundred or per thousand in many lines of business.

If the suggestions made so far are followed, the students should have a very excellent foundation to begin the subject of percentage. The teacher will surely notice, from day to day, that they are doing the class-work with greater ease, that their ability to grasp the point of the problem has improved, that the rapidity with which the work is done has in-

creased, and that the accuracy of the work is unquestionably good.

The hardest work confronting the teacher in this plan of procedure thus far suggested, is to get enough problems to supply class-work, but if he is awake to his opportunity this can be accomplished easily, as old arithmetics will come to his rescue. Besides this, he can "invent" some problems and others can be obtained from former students, who are meeting daily the very problems that these students are going to meet soon.

The hardest work confronting the student is to overcome what appears to him to be monotony, and monotony will exist to a certain degree, but the teacher should exercise some ingenuity to help to destroy it, though he can not wholly succeed in doing so.

To acquire the qualities most desirable in a first class bookkeeper is like soldiers acquiring precision in drill, it is done by constant repetition, tireless energy, thought and time. The drill master does not consider a soldier perfect when once taken through the manual of arms, nor should a teacher think a student has sufficient knowledge and skill, when one or two problems are solved correctly, but *repeat, repeat, repeat.*

Annual Meeting of the ASSOCIATION OF SECONDARY SCHOOLS OF THE UPPER OHIO VALLEY.

On Feb. 22, in the buildings of the University of Pittsburgh, Pittsburgh, Pa., there was held the annual meeting of the Association of Secondary Schools of the Upper Ohio Valley. The members of the Association met in nine sections devoted to as many different phases of High School teaching. The Commercial Section was called to order at 9:45 a. m. by Chairman S. D. Everhart, of the Fifth Avenue High School, Pittsburgh. He introduced Mr. Frank Wilbur Main, of the firm of Main Bros., Accountants, and Instructor in Accounting in the School of Economics, University of Pittsburgh, who read a timely and interesting paper entitled, "Adaptation of the Commercial High School Courses to the Needs of the Business Man." Mr. Main made the point that the teaching of bookkeeping in commercial schools, private as well as public, is inclined to be of too formal a nature. Instead of training the student in the fundamental principles of bookkeeping and developing his powers of reasoning, many teachers drill their students almost wholly on methods of procedure, rulings, etc. He deprecated the practice of requiring the student to work through a given number of "sets" merely to
(Continued on page 27.)



ARITHMETIC

O. S. SMITH,

Cass Technical High School, Detroit, Mich.

Article 4

The subject of decimal fractions should be introduced by comparing and contrasting them with common fractions. For instance, a common fraction is an indicated division while, in a decimal fraction; the division has been made, but in either case the divisor must have been larger than the dividend.

Common fractions are changed to decimal fractions by dividing the numerator of the common fraction by the denominator, and therefore any value that can be expressed by a common fraction is likewise capable of being expressed as a decimal fraction.

A decimal fraction, being the operation completed, which by the common fraction is only indicated, it therefore follows that any decimal fraction may be changed into a common fraction, and vice versa.

Sometimes it is advisable in solving a problem to change the common fraction into a decimal fraction, and at other times it is advisable to change the decimal fraction into a common fraction. The only rule to be guided by, is whether the change will result in the use of fewer figures in the solution; if it does have this result, the change should be made.

Attention has already been called to the method of changing a common fraction to a decimal. Let us now consider the easiest manner of changing from a decimal to a common fraction. Take the follow: $.08\frac{1}{2}$. When changed to an improper fraction it would be $\frac{75}{9}$, or $\frac{25}{3}$, a complex fraction; when simplified this would be $\frac{25}{90}$, or $\frac{5}{18}$. This same result is accomplished by changing the decimal to an improper fraction and then writing, after the denominator of the improper fraction, as many naughts as there are decimal places in the numerator of the improper fraction.

A pure decimal fraction is of course changed to a common fraction by writing, after the figure one, for a denominator, as many naughts as there are decimal places in the decimal fraction; and for a numerator, use the numbers in the decimal fraction. Reduce these numbers, then, to lower terms.

The students should be drilled in changing these fractions until they can change them mentally with ease

and accuracy. In the solution of arithmetical problems, time is saved frequently by changing these fractions one way or the other, and more time is saved if the change can be made mentally.

In adding decimal fractions there is not a great amount of instruction necessary as most students entering a commercial school have a very good knowledge of this branch of arithmetic unless it is where the numbers are not perfect decimals as the following: $.06\frac{1}{2} + .154\frac{1}{4} + .0074\frac{1}{2}$.

It is common for students to write the numbers as they stand and then add the fractions, although one is hundredths, one is thousandths, and the other ten-thousandths. As a rule, one explanation, that decimal fractions do not differ from common fractions in as much as they both can be added only when they are of the same denomination, is necessary. This is also true when subtracting decimal fractions; that subtraction can be made only when the numbers are of the same denomination. Two or three periods of class work on problems illustrating these principles is usually sufficient.

More difficulty, by far, is encountered with multiplication and division of decimals, and especially the latter. The "rule" in multiplication is, of course to point off as many decimal places in the product as there are decimal places in both the multiplier and multiplicand. Ask the ordinary commercial school student why this is so and he cannot tell, very likely, for the reason that no one ever told him, and he has never taken time to reason it out for himself.

Let us take the following problem $.15 \times .025$ and illustrate the principle involved. First, $.15 \times .025 = .00375$. This is so because when hundreds are multiplied by thousands the result is hundred-thousands, likewise when hundredths are multiplied by thousandths the result is hundred-thousandths, and to write this denomination five figures are required.

Now comes the question of division; it is the one thing that seems to baffle more students than any other in the use of decimal fractions. It is made simple in the same manner, except that probably more thought is required and more work should be given to the class to have them acquire proficiency. This pro-

cess naturally falls into two classifications; first, where the denomination of the divisor is smaller (but value greater) than the denomination of the dividend, e. g., $.00125 \div .25$; and second, where the denomination of the divisor is larger (but value less) than the denomination of the dividend, e. g. $.125 \div .00025$. In the first illustration, hundred-thousandths are divided by hundredths (a number larger in value) and must therefore result in a decimal or mixed decimal in the denomination of *thousandths*, requiring three decimal places to express it.

In the second illustration, thousandths are divided by hundred-thousandths (a number less in value) and must result in an integer or mixed number in *hundreds*, requiring three numbers to express it.

A student of ordinary intelligence will soon grasp this explanation if he has been drilled in the exercises suggested in a previous article, and will have no need for the "rules" usually given in connection with the division of decimal fractions. To fasten these principles thoroughly in the minds of the students who comprehend them and to aid the students who do not, it is well to explain to the students and advise them to make all divisions of decimals in the following manner to avoid confusion and mistakes.

First, where the denomination of the divisor is smaller than the dividend, e. g., $.00125 \div .25$

$$.25 \overline{) .00125} \quad \text{then} \quad 25 \overline{) .125}$$

the decimal point is moved two places to the right in the divisor, thus making an integer of it; this, of course, is a multiplication by one hundred and clears the divisor of fractions. Then move the decimal point two places to the right in the dividend; this is likewise a multiplication by one-hundred, but does not clear the dividend of fractions. It will, however, give the *denomination* in which the quotient must stand, as a decimal fraction.

This same problem may be treated from the standpoint of clearing both the divisor and dividend of fractions by multiplying both by one-hundred-thousand (a common denominator) thus making two integers to be divided. This method follows: $.00125 \div .25$

$$.25 \overline{) .00125} \quad \text{then} \quad 25000 \overline{) 125.000}$$

Second, where the denomination of the divisor is larger than the dividend, e. g., $.125 \div .00025$

$$.00025 \overline{) .125} \quad \text{then} \quad 25 \overline{) 12500}$$

multiply both the divisor and the dividend by one-hundred-thousand and the result is an integer in each case. Then when these integers are

(Continued on page 22.)



THE CHATTY LETTER

No symposium of views, upon the subject of letter-writing, is altogether complete, which ignores the missive entirely given over to gossip. The picture is a familiar one of the business man, receiving his unopened mail, and scanning, like cards, the envelopes, then drawing from near the bottom of the pack that in the handwriting of a close friend. It may bring tidings of a birth, news of a death, or it may just be heaped full of interesting squibs written in the new conversational way. Who does not look with a great deal of expectancy and eagerness to opening a letter of that kind? Chatty letters form a substantial portion of the sum total of mail matter.

However welcome these letters may be, it is safe to contend that our willingness to write them does not keep pace with our desire to receive. We never grow tired of breaking the seal and reading them, but when opportunity offers, we sometimes hesitate and falter in the writing. To be a worthy correspondent along these lines, letter for letter is the rule, never go into another's debt by owing a letter. It is so easy to allege there is nothing to write about when all around are topics innumerable that with the personal touch, readily yield themselves to becoming part of the chatty letter.

May ability in the preparation of this type of letter be developed by practice, or is facility in that direction a gift, stands as a mooted question. The answer would seem to favor the former statement of the case. It is said of Robert Louis Stevenson, the author of *Treasure Island* that in the beginning, the greatest difficulty attended his efforts at writing, and it was surmounted only by attempting description after description, then rewriting again and again until he was able to put his work in the finished form we are accustomed to think of in connection with the mention of his name. If such a wonder could be worked by the method indicated, surely the principle followed might be repeated with profitable effect.

Benjamin Franklin, in the midst of his busy career, even while engaged in the perplexing details of his two missions to England, was ever ready

to sit down, and as an avocation, write a gossipy letter to relatives and friends. From John Bigelow, "The Complete Works of Benjamin Franklin," and in "The Writings of Benjamin Franklin," by Albert Henry Smyth, may be culled instance after instance where, though apparently overwhelmed with the pressure of public affairs and the weight of tremendous responsibility, there was nevertheless time taken to write a letter teeming with pleasant experiences and striking observations. Later on, after the Revolution had gained impetus, when Franklin was in France to seek consideration for the colonies, the faculty of penning absorbingly interesting letters lingered with him and many were the friends he held as a direct result.

As an illustration, to Sir Alexander Dick (1703-1785) President of the College of Physicians, Edinburgh, Dr. Franklin wrote:

"London, Jan. 3, 1780

Dear Sir,

After we took leave of you, we spent some weeks in Yorkshire, and Lincolnshire, and at length arriv'd at our house here in good health, having made a tour of nearly 1500 miles, in which we had enjoy'd a great deal of pleasure, and receiv'd a great deal of useful information.

But no part of our journey affords us, on recollection a more pleasing remembrance, than that which relates to Scotland, particularly the time we so agreeably spent with you, your friends and family. The many civilities, favors and kindnesses heap'd upon us while we were among you, have made the most lasting impression on our minds, and have endear'd that country to us beyond expression.

I hope Lady Dick continues well and cheerful. Be pleased to present my most respectful compliments and assure her that I have great faith in her parting prayers that the purse she honor'd me with will never be quite empty.

I inclose you one of our Philadelphia newspapers supposing it may give you and my good Lord Provost some pleasure, to see that we have imitated the Edinburgh Institution of an Intimary in that remote part of the world. Thus they that do good, not only do good themselves, but by their example are the occasion of much good being done by others.

Pray present my best respects to his Lordship, for whom if I had not a very great esteem, I find I should be extremely singular.

You will see in the same paper an advertisement of the acting of Douglas, one of your Scottish tragedies, at our Theatre, which may show the regard we have for your writers.

And as I remember to have heard some complaints from persons in Edinburgh that their letters to their friends in America, did not get regularly to hand, I take the liberty to send you another paper, in which you will see the careful method they take in those countries, to advertise the letters that remain in the postoffice; I think it is generally done every quarter. By that list of names, too, you may form some judgment of the proportion of North Britons in America, which I think you once enquir'd about.

My son joins in the sincerest wishes of happiness to you and all yours, and in the compliments of the season, with

Dear Sir

Your most obliged, & most obedient humble Servant

B. FRANKLIN."

It is not necessary to think in terms of colonial times in order to emphasize the point in mind. Within the range of each one's acquaintances are several from whom a letter is always received with anticipation because some little bit of personal history or timely suggestion is sure to be there that we all like to have brought to our attention.

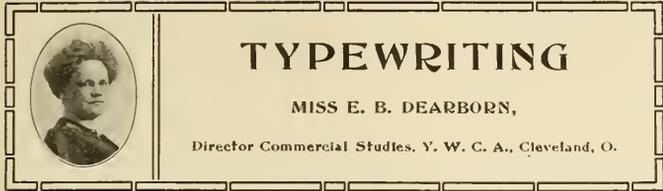
The one who possesses ability to prepare a faultless business letter, and with application enough to handle a maximum number of them each day, but who does not seek an outlet for the social nature in an occasional newsy letter to a friend, has permitted one side of a normal personality to go by undeveloped. The absence of it is apt to react in a narrow and contracted view of the problems of life. The well-rounded development calls for one who keeps himself abreast of the times and understands life in its varied phases by writing to and receiving communications from those in different circumstances and conditions. If this article only imprints such a hint, it will accomplish a commendable purpose.

Typewriting Continued from page 25.

gets out in actual business? In business, the old doctrine of the survival of the fittest is lived up to pretty well, and I believe that it is right and fair that it should be so. I think that a teacher should make this perfectly plain to his pupils and prepare their minds and help them in every way possible while they are yet pupils, to meet this condition after they leave school.

I would suggest that a pupil who is chronically nervous should take up some line of work where the element of speed does not count for as much as it does in a stenographic career.

In leaving this question here, I think it may appear that I am without proper sympathy for the weak pupils, but in my next article I shall try to explain my idea of what constitutes real love and sympathy for pupils.



Recently several questions have been asked me of which the following is a very good illustration. I am going to answer them to the best of my ability through the columns of this paper and shall welcome any criticisms or suggestions in return.

"We teach touch typewriting here, using keyboard shields and obtaining genuine touch work, without any looking on, and have been requiring absolutely perfect work on each lesson before we accepted it from a pupil.

So much to tell you the circumstances. Now my trouble is just here: I have three pupils whom I consider very faithful and earnest, hard working and painstaking, but they cannot turn out the longer, harder pages on some days without making errors. In every case I find there is a run down physical condition. The boy is of a nervous make-up and if at all tired is inclined to stammer in talking with me, but does not do this when he is feeling in good condition. One of the girls has had to be out of school in the past on account of her health and is not at all strong, and even now is under the care of a physician.

I have suggested a slowing down in practicing, but this appears hard to do with their temperaments, and they say they make just as many mistakes when trying to go slowly as they do in writing faster.

What would you advise doing with them? I do not want to discourage them in any way, for they are nice people, and deserving of all that I can do to help them. Shall I have them review, trying to go slowly and avoid errors, or is it better to accept the longer pages with one or two erasures on them? What can you suggest from your own experience?"

To be perfectly frank, I do not approve of the use of keyboard shields or blank keys either. The problem of learning the keyboard is a very simple one which need occupy but a few hours at the longest of the pupils' attention. The real problem of the student is in applying that knowledge, and success will come only in proportion as he does apply it. This can be accomplished only through a self-mastery which will develop a high degree of concentration.

I would analyze the typewriting problem for the teacher in about this way: as expressing 5 per cent, train-

ing in technique; 20 per cent, English training; and 75 per cent, the temperamental characteristics of the individual pupil.

A chain is only as strong as its weakest link, and while the training in technique occupies an inconspicuous part of the whole structure, yet it is a part of the foundation and must be laid solidly.

The English training, which should include spelling, paragraphing, capitalization, and punctuation, demands more attention for it is in this line that more stenographers fail probably, than in any other. You may ask why, then, should it not claim more than 20 per cent of the teacher's thought problem? My answer would be that a large per cent of these failures come, not through an absolute lack of English training, but rather through a lack of training to apply or to use all the knowledge of which the individual is possessed; and therefore I would put this group in the 75 per cent problem, for the teacher.

Now the question is what can the teacher do to help overcome these temperamental characteristics which result in comparative failure for the student, as well as for the future employee. To begin with I would have the equipment and atmosphere of the schoolroom as much like a commercial office as I could make it, and for that reason, I would never introduce shields or caps or any of those devices for making it impossible for pupils to be other than honest and faithful about their work whether they are naturally so or not. At best such training is purely negative in quality. I think it is ethically as well as pedagogically wrong and a previous training, or rather lack of training, which would even make such a course seem expedient is largely responsible for the characterless pupils who come to us in such numbers.

Do business men want employees who must be watched and shielded from all temptation in order to be honest and faithful? Or is one more to be preferred who has the training and backbone, or in other words, the self-mastery, to hold himself down to do that and only that which brings the best good to both the employer and employee?

One educator has said that all educated labor is worth ten dollars a

day, and the difference between what it is worth and what is received is the amount that has to be paid for supervision. I think it is a mistake to surround pupils with devices which tend to weaken rather strengthen self-control.

The matter of perfect work. The only value that a correctly written sheet has anyway, is the evidence that the pupil possesses the ability to write it, but I would much sooner take a sheet with two or three errors on it, than to take a sheet with even one erasure. In either case the pupil has failed to do 100 per cent work and why should he try to make it appear either to himself or the teacher that he has. If it is partial success that we meet with as students, let us own to it.

When it comes to physical defects in pupils, the teacher, has another hard problem on his hands, for he not only has the pupil to contend with but the parent and the general home environment as well. I think we have a lot of pupils in our schools who are made physically unfit to do good work, through over-indulgence and coddling in the home. If a child is told from infancy that he or she is nervous and timid and cannot do this and must not do that, the chances are more than even that the child will subscribe to all these qualifications even tho' there is no necessity for it. In such cases the teacher can do much good work for the pupil by showing how they must overcome those false ideas if they wish to be a success in the business world. Even if, thro' much long-suffering on the teacher's part, such pupils were graduated from school, and then thro' pull or some other stroke of good fortune got a position, they couldn't hold it if their nerves had to be pampered at every turn, and their feelings watched lest they be wounded, and on top of that they must stay out altogether when ill feelings overtake them. I have seen people apparently very ill, honestly believed they were ill, who have been able to forget their illness and lose all thought of themselves when some big issue was forced upon them. If such a case exists with a pupil, the teacher can sometimes help him to meet such a condition as well or better than a physician, for all he needs is to become so thoroughly interested in some one thing that he forgets himself.

On the other hand if a teacher is convinced that real physical defects are there, is it quite fair to the pupil to coax and coddle him along through school, shielding him from the consequences of his own failures even, when he is bound to be brought up with a good round turn as soon as he

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LECTURES ON THE PRINCIPLES OF SUCCESS IN BUSINESS

By SHERWIN CODY, Copyright, 1912

1411 Security Bldg., Chicago, Ill.

Lecture XXII

HEALTH—THE MOST IMPORTANT POSITIVE QUALITY IN BUSINESS

Without health and strength there is no chance for success in business whatever. Business means work, very steady, often grinding work, day in and day out, week after week. Unless you can stand that grind you cannot even hold a minor position.

The degree of success is in direct ratio to physical endurance. Napoleon could work from eighteen to twenty hours a day and sleep four or five hours. Lincoln could bear the strain and worry of a distracted nation for years without breaking down or even wavering physically. Great business men have invariably had great endurance.

We often think health is a gift of nature, an inheritance. Almost without exception it is within our power to control. The great medical profession has developed a science of preserving health. The essentials are considered to be of the following:

Neither too much nor too little, but just the right amount of well selected and well cooked food taken three times a day.

The proper amount of sleep—usually eight hours a day, though some need more and some need less.

Proper attention to recreation and pleasure. Those who try to get along without it seriously reduce their capacity to work.

Fresh Air. It is best to sleep out of doors all the year round, or at any rate with one or more large windows wide open. We should work in pure air that is constantly moving through the room, being careful always to keep quite warm, through constantly hardening ourselves to resist cold, as by taking a cool sponge bath every morning. It is best to sleep in a room below 55 degrees Fahr., and living rooms should have a humidity above 40 degrees.

Systematically getting the right amount of exercise every day all the year round.

Those who get the right food, sleep, fresh air, and exercise cannot possibly overwork.

Lecture XXIII

THE RIGHT FOOD FOR AN OFFICE WORKER.

(Dr. W. A. Evans)

Appetite is our best guide, and it would be a mistake to try to follow a

scientific diet unless told to do so by a physician. Most of us probably are about right, but some of us are deeply imbedded in wrong habits. Let us check over our diet by the following rough table to see where we stand. Office workers need on the average about 2,500 calories of heat and 800 grains of protein. Foods not found in the following list may be counted as the same as the nearest kind in the list. A light breakfast, about the same lunch, and a good dinner at night is usually best for office workers who can rest in the evening.

Carefully add up your food to see whether you are eating too much or too little.

To fill in the gap between the scientific and the everyday, Arnold, of Boston, has devised some diet tables based on Atwater and Bryant's bulletin 48 (Department of Agriculture), containing handy information such as the following:

Breakfast

	Calories	Gr. protein
Bread, 1 ounce.....	80	45
Cereal, 4 tablespoonfuls.....	135	60
Potato, 2 ounces.....	80	30
Rice, 4 tablespoonfuls.....	240	60
Milk, 7 ounces.....	140	120
Buttermilk, 8 ounces.....	100	112
Meat, 5 ounces.....	400	600
Grapefruit, 20 ounces.....	100	...
Sugar, 180 grains.....	50	...
Cream, 1 tablespoon, 18%.....	27	6
Egg, one.....	80	120
Bacon, ½ ounce.....	90	22

The lean part of a lamb chop weighs one ounce; a thin slice of beef, one ounce: one cubic inch of meat, one ounce.

Meat loses 25 per cent in weight in cooking. It loses less than 5 per cent in nutrition units, since that which goes off in cooking is water, some aromatics and some fat.

Coffee has so little food value that it can be omitted.

Dinner

One portion of soup—

Soup one pint, equals 200 calories and 180 grains protein.

Chowder, one pint, equals 360 calories and 480 grains protein.

Fish, game, chicken, beef, turkey, lamb, goose, lean ham—Ordinary helping, about one-quarter pound equals 125 to 250 calories, according to how much fat it contains, and 300 grains protein.

Butter—one pat, one-third ounce, equals 80 calories; practically no protein.

Butter beans—One-quarter pound equals 160 calories and 150 grains protein.

Green corn—Four ounces equals 100 calories and 45 grains protein.

Green peas—Four ounces equals 100 calories and 105 grains protein.

Turnips—Four ounces equals 50 calories and 30 grains protein.

Fodder vegetables and their juices, having but little food value, are asparagus, string beans, brussels sprouts, cabbage, cauliflower, celery, cucumbers, greens, spinach, lettuce, pumpkin, radish, rhubarb, tomatoes.

Apples—One-quarter pound equals 60 calories.

Raisins—One-quarter pound equals 350 calories.

Figs and Prunes—One-quarter pound equals 80 calories.

Pineapple—One-quarter pound equals 40 calories.

Almonds—One-quarter pound equals 650 calories and 300 grains protein.

Pecans—One-quarter pound equals 750 calories and 150 grains protein.

Bread or rice pudding—One-quarter pound equals 175 calories and 60 grains protein.

Custard—Large cupful (8 ounces) equals 240 calories and 180 grains protein.

Cake—Large slice (one ounce) equals 85 calories and 20 grains protein.

Lecture XXIV

THE CORRECT THEORY OF EXERCISE

Few office workers get sufficient exercise, especially when the weather is bad. It is largely because they do not follow a scientific system.

Exercise should never tire so as to cause excessive muscular waste. Its object is to get the blood to circulate freely in all parts of the body and so throw off impurities instead of allowing them to accumulate and clog the system, especially the brain. It also keeps the muscles in tone, ready for vigorous reaction.

We may walk five miles, and yet not exercise the arms, back, or shoulders very much. The leg muscles get too much exercise. The same is true of most games—they exercise some muscles too much so waste is produced, and other muscles not enough or not at all. It is said that a scientific series of exercises that takes one set of muscles after another and gives them half a minute each with a brief rest between each movement, in all fifteen or twenty minutes divided between about thirty-five different sets of muscles, will do more good than playing golf all day or walking for several hours. The writer has found that ten or fifteen minutes each morning given to these scientific movements without apparatus of any kind except a couch and a chair has completely overcome a tendency to catch cold that had yielded to no other form of treatment, and make possible the most intense and continuous mental work with an increase of health instead of growing lassitude. We recommend as a good book Muller's "My System—15 Minutes' Work a Day for Health's Sake."



COMMERCIAL LAW

E. H. FEARON,

Spokane, Wn., Blair Business College.

PRINCIPAL AND AGENT.

Agents are found in almost all avenues of daily affairs and their power of representation is by no means uniform. The utmost care should be exercised in selection for the negligent or wrongful use of the authority given to them usually obligates the principal and in instances brings loss or serious discredit.

The authority given to the agent should be of such a nature that his power of representation will in every particular be equal to the act which he is to do. The prudent business man in all instances of importance insures himself by asking his agent to furnish bond to cover any loss by reason of the failure to perform or by reason of the wrongful performance of his contract. It is, of course, only required as a rule where the services are such that unusual care and honesty are involved or where the nature of the task is such that the amount of damages in case of the wrongful doing or negligent acts would amount to more than the probable financial ability of the agent to restore.

In all important dealings with third persons the agent should be required to produce a writing evidencing his authority and the formal name given to this contract is Power of Attorney. This should be executed as completely as the contract which you are about to enter into with him. That is to say, if it be a deed which you are to obtain then the Power of Attorney should be equal to the nature of the deed to be given or, in other words, as a rule, acknowledge and recorded that it may be a part of the abstract of the property which you are buying.

In dealing with public agents, such as the officers of cities, towns, counties, school districts, and in fact all public officials, the greatest care should be taken to ascertain the scope of the power conferred upon them by the law and such other powers as are necessary to carry them into effect. In the purchasing of bonds, warrants, etc., care should be exercised by the purchaser to know these instruments were issued by officials who have power to properly issue them.

All agencies not coupled with an interest are terminated when the object of the appointment has been accomplished or when the time for which

the appointment has been made has expired. They are also terminated by the discharge of the agent, by insanity, bankruptcy, or death of principal or agent. If the agency is coupled with an interest, then it is irrevocable, unless the right to revoke was retained in the appointment. An interest in the property upon which the power is to operate and not merely an interest in the exercise of the power, is essential to make a Power of Attorney one coupled with an interest, so as not to be subject to revocation.

An agent must not disregard his principal's interests. A strict compliance with the instructions of a principal by the agent is a condition of exemption of the agent from liability. Loss from disregard thereof must be borne by the agent unless he establishes that the disregard had no connection with the loss and that it would have followed whether the instructions were obeyed or disregarded.

All profits as a result of the agency belongs to the principal. The agent must not attempt to buy for himself the property of his principal or which he was to buy for him or do any act involved in the agency adverse to the best interest of the principal without first consulting him.

There are two kinds of agents as to their authority. The special agent has the power only to do acts of an individual nature, and the general agent is given the power to do acts of a class. A person transacting business with a special agent on the credit of his principal is bound to know the extent of his authority. A principle's liability in all cases depends upon whether the agent has acted within the scope or the apparent scope of his authority. If a party prefers to deal with an agent personally, on his own credit he will not be allowed afterwards to charge the principal; but if the agency is not disclosed, he may elect to treat the after-discovered principal as the contracting party.

On the termination of an agency it is best to make it known to all persons who may likely deal with the agent. A failure to comply with necessary notice may stop the principal from denying the existence of the agency and therefore bind him in a transaction that would not be to his advantage.

Care should be used by the agent in preparing and signing contracts for the principal. The omission of the word "by" may cause the agent to incur personal responsibility. An agent has only one safe way and that is to make the contract read on its face as the paper of the principal, and to sign it in the principal's name by the agent. A business man should avoid all things which draw him into litigation. A law suit is expensive even when you win.

Annual Meeting of the Association of Secondary Schools, etc.—Continued from page 22.

cover a certain amount of ground in a specified time. Mr. Main further gave it as the result of his experience, that many commercial graduates who have completed the prescribed course consider themselves past masters in the science of bookkeeping. This condition is due to two things. The average teacher grades entirely too much on the basis of how accurately the student follows the rulings and methods of making entries as outlined in the text. Further, many recent texts are themselves to blame in a large degree, since they use the terms, Bookkeeping and Accountancy, almost interchangeably. Any attempt to teach expert accounting and "costing," in Mr. Main's opinion, is out of place in the limited time devoted to the subject in the secondary school. That is a work for the college school of commerce. Mr. Main holds a brief for less extensive and more *intensive* study of bookkeeping, a more thorough grounding in the fundamental principles of debits and credits, and less attention to mere forms such as headings, closings and rulings, with the result that the student may acquire a thorough grasp of the general laws and develop the ability to apply those general principles independently to the particular conditions prevailing in a business house. The speaker closed with a strong plea to the commercial teachers present to keep in touch with current events in Accountancy, by reading the "Journal of Accountancy" and other periodicals of a similar character, that they may be in a position to inspire their students with the idea that accounting is an expert profession, and one that requires years and years of hard work and concentrated effort to reach the goal of success.

The second paper was read by Mrs. Elizabeth Jevon, of the Wilkinsburg High School on "One Way to Teach Typewriting." Mrs. Jevon in a suggestive paper outlined her course in touch typewriting. She explained in detail her lateral and horizontal exercises for teaching correct fingering and provided her auditors with a
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culmination seemed to have been reached at Field, a station at the base of Mount Stephen, a noble peak which impresses the beholder far more than Pike's Peak, even though its reality but little more than two-thirds as high above the sea level as Pike's Peak. The difference lies in the fact that the base of Mount Stephen is not so far above sea level as the base of Pike's Peak, and even more, that, whereas Pike's Peak is smothered by other large mountains about it, Mount Stephen stands out alone, a veritable Saul among its neighbors. Here, too, is the site of a most interesting and wonderful view down the Bow River. A wide, level, carpeted plain, which seems to be the accepted methods of getting up a mountain gradually, but here at Field it appeared that there was nothing but the unsubstantial air on which to loop and circle, so the engineers took the rails right into the mountain by tunnel and there calmly rounded a loop on an upgrade and came out higher up with the locomotive headed back in the direction it came from, but less than a mile back they dived into the mountain again and played "Ring around the Rosy" some more in the dark, and then, at a marked elevation, it is possible to proceed by a gradual rise in the grade. These tunnels spiral and elliptical, are more than a mile in length, required 1,000 men twenty months' build, at a cost of \$1,500,000, and resulted in making trains with two locomotives at the rate of twenty-five miles an hour, where formerly it required four locomotives to make four or five miles an hour. Not long after we had covered the rise beyond these tunnels, we pulled up at the charming station at Laggan. We were sidetracked in sight of almost countless mountains, and the air was very near, in consequence it was cold. Our car was not hot heated, and so, after supper, most of us went to the station and appropriated a special waiting room for ladies. Steam heat was on, and it was thankfully enjoyed until the sandman made it evident that we must go back to our chilly bunks and try to sleep so as to get what was coming to us at the "Lakes among the Clouds" next morning.

The Lakes Among It had been raining

reaching Lake Louise, considerably before we had, but we did not believe it when the back-drivers from the hotel told us. Our instructions were that we could easily walk to the hotel and Lake Louise, and thus save expense. So most of us started out enthusiastically, and we walked it, but at an extravagant cost of valuable time. Lake Louise lies over 5,000 feet above the level of the sea. It is the reservoir of the glacier water from perpetual ice and snow on the mountain crests about the lake. On three sides mountains tower aloft almost sheer. The lake overflows through a small stream on the fourth side, and here in an ideal, poetic situation is placed the Chalet, as the Canadian Pacific Hotel is called. From its great scenic windows one gets a perfect view down the lake in the foreground to the glacier at the other end. At this great altitude, we found poppies growing luxuriantly, together with many other bright-hued flowers. When we reached the hotel, we found the Hagensteins already mounted on burros for the climb to Mirror Lake, some 500 feet higher than Lake Louise, and to Lake Agnes, nearly 3,000 feet higher yet. Mr. Van Antwerp, an "Alpine" guide, and struck out on foot, oblivious of the warning that he would miss the dollar dinner that was to be to all of us a welcome break in the monotonous meals we had been getting on our car. He thought "Do It Now" to be a good motto, and said he could eat when he could not see lakes in the clouds. The rest of us thought we would explore beautiful Lake Louise before dinner and then in the afternoon would climb to the others; but just after dinner a rain set in and did not let up till just before we had to return to the station for the train to Banff; so just four of our party got to see what was best at Laggan, but none of us will forget the indescribably picturesque surroundings.

Baoff An evening canter down the Bow River Valley took us in an hour to the widely-known Canadian resort, Banff, Hot Springs. Again we found a two-mile detour from the village, so most of us went to bed like good-and foolish—children, thus missing a great Indian show-up in town, for it turned out that that

was the last day of another kind of Indian Fourth of July, and they cut up some interesting high jinks in a pasture lot that night, which some of our members saw. Bright and early next morning some of us went to the following river for some vehicle to take us to see the sights. Two or three hours were spent in a drive that was rather tame compared with what we had seen. We then scattered and "did" the town each in his own way. Banff is quite a village, possibly a thousand people live there. It is the headquarters of the Canadian National Park, and, while most of the country is covered with forest, or else Glacier and Laggan were not sufficiently advertised, we agreed that it has a wonderful collection of massive mountain peaks, a picturesque and turbulent river, and a big "summer hotel." The swimming pool, fed with warm water direct from the springs, is delightful. It is made of concrete, is outdoors, and commands a wonderful view down the Bow River. A widely-known commercial school man stayed there a few days after our party left, however, and he declared the service the poorest and the price the highest of any of the Canadian Pacific Hotels.

Alberta And Sas- Our train left Banff in katchewan the early evening, and about 10:30 at night we reached Calgary, the eastern gateway to the Canadian Rockies. Some of the more strenuous of our party stayed up and spent the half-hour stop at Calgary in looking about. They reported the biggest surprise of our trip among western cities. Here unexpectedly, we stepped out into a modern city of nearly 60,000 people, with paved streets, streetscars, handsome business blocks, and an illuminated "White Way" over which some of our effete Eastern cities would make a great to-do, if they could get up enterprise enough to emulate this "raw town of the wild and woolly West. All that night, all Sunday, and most of Monday we rode through limitless fields of wheat and flax on the farms of Alberta and Saskatchewan. As far as the eye could reach we saw comfortable farm buildings, and evidence of financial success. We began to see why many of our canny Western farmers have sold their home acres at from \$100 to \$200 each, and had gone to the Canadian Northwest to take on claims for the small cost. I was born on a farm, and spent most of my boyhood years there. This country certainly looked good to me.

About noon on Sunday we were held up at Moosejaw, Saskatchewan, by an ugly freight wreck two miles ahead, where several cars were piled up at different angles. It was a beautiful day and we were almost compensated for our loss of expected time in Minneapolis and St. Paul, by the interesting work of the wrecking crew clearing the track for us.

At Minneapolis, we left our car and rode over in St. Paul on a streetcar. We just had time to take a look at the beautiful Capitol before our train left for Chicago. Some of our friends spent the hours between our arrival at Chicago, and our departure by visiting the Field Museum in Jackson Park, and some just looked about. The original party was now reduced to a handful who, about three o'clock in the afternoon, took a Grand Trunk train, bound for Toronto, where we spent the following forenoon pleasantly, but uneventfully, in looking about the city. In the afternoon we ran down to Kingston and stayed all night, in order to make the trip down the St. Lawrence by steamer the following morning. The accommodations at Kingston are very poor, but the steamer trip is worth any ordinary sacrifice of comfort. The shooting of the various rapids is an exciting affair, really one of the most exhilarating experiences of our whole trip. We had on board some passengers who were very good singers, and they sang such hymns as "Shall We Gather at the River," "Let Us Sing of the Lights Be Burning," and "Thru Out the Lifetime"; and as our ship plunged into the Cedar Rapids, rolling and tossing, with the white spume flying and the roar of the water all but smothering the song, there was a gripping in some throats as on the ear broke the cadences of that beautiful metrical petition, "Jesus, Saviour, Pilot Me." It is doubtful if you will forget the most great administrative head of the lines whose tickets we were using on even the St. Lawrence. Mr. Charles M. Dlays, a few weeks before, under conditions quite as happy as ours,

had suddenly been called into eternity, while the band played "Nearer My God To Thee," and the Titanic slipped to the bottom of the Atlantic.

Twilight was falling when our ship was finally warped into the fine new concrete dock at the ancient city of Montreal, and an hour later we were again listening to the clackety-clack of the coach-trucks as they went flitting over the rail-joints toward the Hub. For the last time the "Boston Banff" sang their song loudly, "Now the Day Is Over" and then presented us with a highly-prized though undeserved Waterman fountain pen. About breakfast-time we rolled into old North Station, Boston, and had a snapshot of the party beside the car, went up town to Morston's for breakfast, and then scattered for our several homes, promising ourselves a reunion and a theater party, which seems a form of enjoyment likely to be realized before you read these lines. Of course, the main party will have a reunion at the Federation convention in Chicago next Christmas week. I hope that plans now on foot may insure an installment describing the trip made by the other wing of the party that returned by way of California and the Arizona desert.

I think that the members of the Club, as a whole, felt that they never invested the same amount of money with so altogether valuable a return. No one seemed to feel that the attractiveness of the trip had been over-advertised. All realized fully the great advantage of having ready access to baggage whenever desired, and the freedom from anxiety about sleeper reservations, connections, transfers, hotel accommodations, arrangements for sidetrips, etc., was worth a great deal, for we wanted to travel without strain. Mrs. Yerex, the Manager of the Rex Tours, who had the party in charge, did wonders in diplomacy by getting the railway people to run our train as a special, even though we had but little more than half the guaranteed number of passengers. She was up at all hours of the night and day to see that the train was run on schedule time, and our wants were provided for. The only complaint was in regard to our pulling out ahead of schedule time in one or two instances, although this caused but one hardship, and Mrs. Yerex made that right. The other unsatisfactory features to those not hardened to travel and its more or less necessary discomfets, were the meals, which were not always so good as we were accustomed to, though wholesome; and the noise incident to our train's being parked at night on a siding, near which, of course, many trains ran by on the main line, making it difficult to obtain unbroken rest.

Some of our members enthusiastically declare that they would eagerly take the same trip right over again in exactly the same way, if they had the money, while others say that they would at least want to stay in hotels where the train lies over for a night or more in a place. I readily admit that I belong to the latter group.

Everybody agrees that we got through at a very low cost, and that we saw more and saw most of it under attractive conditions than would have been possible for fifty per cent more cost, traveling independently. The Club will hold a reunion and Yellowstone Park Campfire—with popcorn and Miss Ida McLean's "ole banjo," during the Federation Convention in Chicago, next Christmas week.

San Francisco, Cal., February 25, 1913

EDITOR THE BUSINESS EDUCATOR:
The following resolution was passed by the National Commercial Teachers' Federation at Spokane, July 18, 1912.

WHEREAS, the Panama-Pacific Universal Exposition will be held in San Francisco in 1915 to celebrate the completion of the Panama Canal, and

WHEREAS, a series of Congresses will be held in connection with the Exposition to mark the world's progress along educational and industrial lines, while elaborate exhibits will show development along all lines, and

WHEREAS, Believing it to be for the best interests of the National Commercial Teachers' Federation to meet in San Francisco in 1915, it is resolved

FIRST: That the officers and members pledge the Association to meet in San Francisco in 1915.



SECOND: That the President be authorized to appoint an international committee to arrange for an International Congress on Commercial Subjects, such Congress to be held in San Francisco in connection with the Panama-Pacific Exposition in 1915.

Conventions, congresses, and learned societies will call their 1915 meetings at San Francisco and it is to be hoped that the Teachers' Federation will have a session here at that time that will be of a genuine interest and value. Our Federation cannot afford to take anything but an important position in, and have its program a prominent feature of, the Exposition. We sincerely hope that from this time on each individual association in the Federation will begin to prepare a program that will be big enough and broad enough to prove of vital interest to all business men and women throughout the world. Some of us are here on the ground watching the efforts of the Directors of the World's Congresses and Conventions and we know that they are ready to co-operate with all educational bodies desiring to meet in 1915 at San Francisco in connection with the Panama-Pacific International Exposition.

Personally we should be very glad to give detailed information in regard to procedure. We also are at liberty to refer the officers of the several associations to Mr. Jas. A. Barr, Manager, Bureau of Conventions and Societies, Panama-Pacific International Exposition, San Francisco, California.

Respectfully submitted,

FRANCIS BEYNGER-RAYMOND.

Vice President National Commercial Teachers' Federation.

A SUGGESTION

Mr. D. W. Hoff, manager of the Meadville, Pa., Commercial College, among other things, recently wrote us concerning a course of talks he has instituted before his students on the part of business men, and from which letter we quote as follows, knowing it will be of interest to many in our calling:

"We have inaugurated an innovation here which I feel may interest you. I have what I style an unpaid corps of instructors, including three bankers, a leading attorney, a corporation president, merchants, college professors, etc., who are giving us a series of talks on most practical subjects. I am enclosing newspaper clippings giving reports of the first three talks. The next will be on "Thrift," another on "Citizenship," another "Why Are We Here—What Shall It Profit Us?" etc. I have a firm conviction that these practical talks by PRACTICAL men, who have themselves passed through the first stage of commercial training, The Business College, who since have passed, or are passing through that higher course of business training, to be found in the REAL BANK or BUSINESS OFFICE, constitute some of the most valuable lessons that could possibly be given to young people seeking a commercial education. The purpose of these is to give the student that glimpse of the Real Office through the real Experience of the Successful Merchant or Banker that will enable him more intelligently to enter upon his field of labor, once he has his "Sheep's Skin." In fact, I take frequent occasion to impress upon the student's mind that his BEST BUSINESS TRAINING begins when he has entered the REAL BUSINESS OFFICE or BANK; that what he gains here or can gain in any commercial school in any land, can only supply him with the tools with which to carve out his success in the business world.

I am wondering to what extent this is being done. My present list of speakers reaches beyond the dozen mark and is

not yet complete. We have these talks every Thursday afternoon. Last week, we got in an extra one on Friday—"Office Help and the Golden Rule;" "Full Measure Service;" "The Dime Now or The Dollar Later, Which?" "The Purpose and Rewards of Commercial Training;" "Why Are We Here—What Shall It Profit Us?" "Getting or Giving;" "What constitutes Training?" "On The Other Side of the Office Desk;" "Common Sense;" "Little Points of Law in Daily Use;" "Citizenship."

The above are some of the subjects included in the list of Practical Talks.

HOFF.

Annual Meeting, etc.—Continued from page 27.

number of "speed sentences" which she has found of the greatest advantage in working up the various sections of the keyboard.

On the conclusion of Mrs. Jevon's paper the meeting was thrown open for informal discussion of the papers read and also of other phases of commercial teaching, in which practically every teacher present participated. The election of officers resulted in the selection of Mr. G. P. Eccles, of the Brushton High School, Pittsburgh, as chairman of the Commercial Section for the ensuing year.

The various sections of the Association now repaired in a body to lunch at the Hotel Schenley, following which the annual address to the Association was delivered by J. Stanley Brown, Principal High School, Joliet, Ill., who spoke on the subject of "High School Extension." In a thoughtful address, Mr. Brown advocated bringing the High School "nearer the people" and to present industrial and economic conditions by the extension of the curriculum in whatever direction local industrial conditions may suggest, in order that the boy and girl may be "inducted into and not trained out of, the era in which he is to live," by the establishment of vocational, continuation and evening schools, and by the extension of the school year. The meeting closed with the election of the general officers of the Association.

CHARLES G. REIGNER,

Ralston High School,
Pittsburgh, Pa.

NEWS NOTES AND NOTICES

Miss Immogene Warren, recently a teacher in the Phelps Commercial School, Butman, Montana, has accepted a position as shorthand instructor in the Behne-Walker Business College, Portland, Oregon.

Mr. M. H. Marius, who for some time has been teaching in the Pottstown, Pa., Business College, has left the teaching profession. The position formerly held by Mr. Marius has been filled by the election of Mr. Robert G. Wharton, of Hughesville, Pa.

Mr. J. A. Fritchley is now teaching the commercial work in the High School at Martin's Ferry, Ohio.

Mr. C. B. Edgeworth, formerly teacher in the commercial department of the Holyoke, Mass., High School has been promoted to the head of that department.

Miss Elizabeth Emerson, a graduate of Bay Path Institute, Springfield, Mass., was elected to Mr. Edgeworth's former position. These are both worthy promotions.

T. J. Williams, of The Williams Business College, Milwaukee, Wis., recently opened another branch school at Oconto, Wis. Mr. W. E. Twyford is Resident Manager. A circular before us announces that the first twenty-five Charter Members taking a complete course will be presented with a free course in Scientific Salesmanship.

A. H. James, manager of Draughon's Practical Business College, Jacksonville, Fla., is arousing considerable interest in practical education in his part of the country. The Blackshear Times, published at Blackshear, Ga., recently occupied considerable space with a write-up of Mr. James and the good work he is doing.

In addition to his accomplishment as a teacher of commercial subjects, Mr. James is also a very skillful penman. A number of specimens before us, from his pen, prove him to be a penman of a high order of ability.

The L. L. Williams Rochester Commercial School, Rochester, N. Y., L. L. Williams, president, organized under the Regents of the University of the State of New York by Charter granted December 12, 1912, is the name of a new institution in the commercial teaching world. The president is one of the most widely known commercial school men in America. The booklet before us, and what we know of the president and faculty, bespeaks a successful institution from the start, both in character of work done, and number of students.

H. E. Sayres, who formerly conducted the Sayres' Business College, of New Kensington, Pa., is now conducting Sayres' Pasadena Business College, Pasadena, Cal. Mr. Sayres is a very well known and capable business college man, and we predict success for him in his new field.

W. E. Black, of the Oberlin, O., Commercial School has been elected superintendent of the Commercial Department of the Bellaire, O., High School.

Mr. I. R. Stout, who has had charge of the commercial department in the Bellaire, Ohio, High School, has been elected to a position in the Boys' High School of Louisville, Ky., which means a good man in a good place.

Mr. H. A. Baer, of the Male High School, Louisville, Ky., and Mr. H. E. Kemp, of the Decatur, Ill., High School, are now teaching in the St. Louis High Schools; Mr. Baer in the Central High, and Mr. Kemp in the Yeatman High.

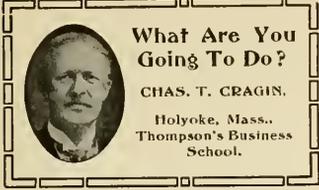
Mr. George Wright, of the Malden, Mass., High School, is now the head of the commercial department in the Melrose, Mass., High School.

Miss Lillian Cole, of Central, Pa., has accepted a position in the Ashtabula, Ohio, Business College.

Miss Josephine McGrath, last year with the Central City Business College, Syracuse, N. Y., has been recalled recently to the Business College, after having spent a few months at her home in Burlington, Ont.

Miss Alice G. Porter, who has been teaching for some time in the Greenwich, Conn., High School, is substituting in the State Normal School, Salem, Mass., following Miss Clara E. Townsend, who has gone to the Orange, N. J., High School.

March 11, 1913, Margaret Grace, wife of Dr. H. M. Rowe, Baltimore, Md., passed to the life beyond after an illness but a month. A daughter, Portia, an image of her mother, is left with her father to mourn the death. Our sympathy, with that of thousands, is hereby extended to the father and daughter.



What Are You Going To Do?

CHAS. T. CRAGIN.

Holyoke, Mass.,
Thompson's Business
School.

IN THE CREDIT MAN.

An Exploit in High Finance

It was in a thriving city a few miles out of Chicago that it was pulled off. There is a great penitentiary there covering many acres of land with its frowning, thick stone walls and great steel cages of modern construction. Sentinels pace these walls from sentry box to sentry box day and night, with Winchester rifles loaded and slung across their arms for inside the great prison walls are more than a thousand of the most desperate criminals of Chicago and vicinity. There are some pretty bad men in the pen and their presence there would seem to be a warning against crooked business, in that city at least. But it is not the worst men that get in prison, it's the clumsiest men, the biggest fools, the ones that have stronger arms than heads that get in "Str." The really great criminals, the ones who plan, and contrive and make the wheels go round, are not inside of stone walls, but on the outside, putting up at the best hotels and eating of the choicest and drinking of the best and wearing better clothing than you or I could possibly afford.

THE COMING OF THE MAN.

The Second Presbyterian church, the most fashionable church in the city was crowded to the doors that Sunday evening when Reverend Doctor So-and-So introduced, as one of the speakers, a gentleman who was much interested in missionary efforts up through the Klondike and the great northwest. The church supported a missionary up there, and it was crowded this evening to listen to the report of this missionary and to hear some remarks from this stranger from that great unknown land. He was an eloquent talker though he spoke in a rather rough and ready manner and looked like one who had come from the broad land of the Sierras and the plains and the mountains of that tremendous Northwest.

He told eloquently of the work their missionary and his devoted wife were doing up there. He, himself, was interested in the lumber business of the Northwest and had come to establish a branch office for the sale of lumber to construction companies in Chicago and vicinity. He didn't profess to be a church member. Indeed, he told them that he was a man of the world, but he was ready enough to praise the heroism of those who had gone out there, and he told especially of a Catholic priest who was father to his scattered parish and doctor to his flock as well as priest who went about doing good along with other missionaries among the lumber camps and mining towns and wild rough regions of that great country.

It was an inspiring talk and when it was over, the members of the church were eager to meet the speaker and he formed quite a little circle of acquaintances that evening. A night or two later he addressed the St. Jerome society of the Catholic church, and he told them practically the same story and Father MacDonald was only too glad to introduce him to the leading members of his fine church.

The stranger made himself at home in Joliet, thoroughly at home, and finally decided that, instead of going into Chicago to open the office, he would do the business of his firm in this thriving city and he readily secured an introduction to the officers of the Third National Bank, through members of the Catholic church and the Second Presbyterian, good business men. They took him around and introduced him to the cashier. He said he was going to

open an office there, for the transaction of business with the great builders of Chicago, who would probably buy lumber from his company and also Portland cement, of which they had valuable deposits. He said he would like to open an account but would not care for any discounts. Their business was, practically, all cash, and he should not care to discount any paper unless, possibly, on rare occasions.

He made a deposit of something like \$6,000. There were four or five personal checks all but one certified bank draft or two for small amounts, and a couple of thousand dollars in bills. He received a bank book, was introduced to the tellers of the bank, and went back to the handsome small suite of offices he had secured in one of the best business blocks in the city. The only office help he had was a young man who made himself fairly well acquainted with the young man about town and who neither smoked nor drank. He was a smooth faced, sharp eyed, thin tipped young man, a Chicago Business College graduate and quick as lightning with figures and he came there with Mr. Fraser, the lumberman. A considerable number of checks, payable to parties in the Northwest, were deposited and supplies in the account and quite a number of checks came in each day. The bank balance was not large, but it kept at a comfortable figure, \$1,000 to \$2,000.

Mr. Fraser was much in evidence about town, and very popular. An excellent mixer, he could take a drink at the club or talk in Sunday evening meeting and his name was on every charity paper for a moderate amount, and finally Mr. Fraser arrived. She was much younger and better looking than he. They didn't go to house-keeping but boarded at the best hotel. Shop-keepers were glad to open accounts and it was not long before Mrs. Fraser was buying liberally, and the bills were promptly met at the first of each month. Things went nicely for several months. Mr. Fraser bought an auto for \$7,000 on his note at 30 days and Mrs. Fraser purchased a thousand dollars worth of fine furs, jewelry and the like, and then, one day, among the deposits, the bank account being pretty low, was one of \$27,000 given by the General Construction Co., a Chicago corporation, well known all over Cook county.

The check was drawn upon an old state bank of Chicago and certified by its cashier, and no suspicion was excited when Mr. Fraser drew \$22,000 in cash and had it put up in correct form to send by express to pay off the great lumber gangs that were coming down to the small towns in the far Northwest where the banks were few and small. The next afternoon, callers at the Mansion House where Mr. and Mrs. Fraser had their quarters were told that Mr. Fraser had been called away by the severe illness of his brother in Cleveland and that Mrs. Fraser had gone with him. It was Saturday morning that the \$22,000 was taken out. Callers at the office Monday found the door locked and the young man with the pale face and the keen eyes and the thin lips was not to be found either there or at his boarding house. It was several days before the certified check for \$27,000 came back through the clearing house with "Forgery" in red letters stamped across its face.

The check had been purchased, indeed, in the name of the General Construction Co., but the amount was \$27 and certified for that amount. The check had been rather clumsily drawn and no checks of this kind were used upon it. By the use of simple chemicals and a one cent steel pen, the amount of that check had been increased in value \$26,973 and the genial Mr. Fraser's much interested in missionary efforts in the Northwest, had taken \$22,000 of this amount and departed with his \$7,000 auto and his wife and probably the pale faced young man who keen eyes who neither smoked nor drank. Perhaps Mr. Fraser had gone back to the great Northwest to do missionary work, with that \$22,000. Let us hope so.

Many of the tradesmen in Joliet mourned the departure. It was found too, that Mr. Fraser had sold a considerable amount of stock in the great Northwestern Lumber Company to wealthy members of the Second Presbyterian church and a few of Father MacDonald's flock had been allowed to invest in the finely engraved shares of that company. It was evident that at least a

half dozen were interested in the game, the checks first deposited had been genuine. They had been sent by confederates from points where Mr. Fraser represented that business was being transacted and at least one of the gang must have been located in Chicago for numerous certified checks came from mythical firms in that city purchased probably, by the confederate, the same person.

Well the "Pinks" were put on the job. The "Pinks" were glad and the Bank Protective Association went to work and a string of detectives got busy and after a nearly two years chase which extended all around the world, one day in The Queen Hotel in Cairo, Egypt, a solemn looking young man put his hand on the shoulder of a gentleman who was sitting at a table in the dining room, that well known English resting place, and said, "I want you, Bill Cleary, for that Lumber Co. job." Some mistake, my name is Fraser said the man as he shrank a little and the lady at his side paled although her cheeks still remained red, but the two quietly walked out and went back to the United States and are now spending some years in seclusion in that same city of the stone walled penitentiary.

They don't have so many visitors as they did before and Mr. Fraser is not invited to address the Second Presbyterian church any more, and the St. Jerome Society does not enjoy his little talks as of yore, but he speaks well in the prison chalk Sundays, and is very well liked by the warden and the prison guards.

IN FAR-OFF MOSCOW.

Russia is a civilized country, on paper, for it is a part of Europe, but the old saying is "Scratch a Russian, you will find a Tartar," and the Tartar is about as gentle and humane and civilized as the Apaches who used to go around with old Geronimo, and skin stray settlers alive and hang them up by their heels to die.

The Greek Church is the church of Russia and some of the priests of the Greek Church are a pretty hard lot of citizens, for their ignorant parishioners are almost absolutely in their power and if there is anything under heaven that the priests of the Greek Church hate with a bitter all consuming hatred it is the Jew.

The Jews probably love the priests of the Greek Church, but if they do they don't say much about it. In fact the Jew keeps mighty quiet in Russia, for the peasant, incited by the priests, have the same bitter, burning hatred of the Jews that the priests have.

The Jews, you see, are far more intelligent than the Russian peasants, infinitely superior to them in business ability. The Russian peasant, poor devil, fills up with vodka, the cheap whiskey that kills at 40 mds and the Jew drinks nothing except at the feast of his church when he has raisin wine or something of that kind.

The Jews are herded in the Ghettns, as they are called, there the Russian peasant goes to sell what he has to sell and to buy what he has to buy, because he gets more money from the Jew and better goods from the Jew than he does from his own people. Some years ago in a thriving city of Russia, there dwelt Israel Levinsky and his wife, Rebecca and his son, Marcus and two little girls and the baby.

A HAPPY FAMILY

A fine shoe store had Israel Levinsky, and four nice children. Marcus was the oldest, eight, and a sturdy little boy. A fine home had Israel, and Rebecca was a model wife and mother, who looked after the children and saw that they were well fed and clothed, and she helped Israel in the shop when business was good and they were laying up money, not in large sums, but a little every week and things looked fair and prosperous, but there was grim tragedy ahead.

WILD WORK

The Black Hundreds, an association of the military and the peasantry, were being stirred up by the priests of the Greek Church. The prosperity of the Jews was being pointed out to them and the poverty of the Russian peasant was being contrasted and there were strange mutterings and gatherings, of dark browed men and shaggy haired peasants in their stinking sheep skin coats about the Vodka shops of that and neighboring cities.



They said that, at the feast of the Passover, the Jews sprinkled on the altar of sacrifice the blood of a Christian child instead of the blood of a goat and they told all sorts of stories of the kind. The Cossacks, the armed soldiers of the Czar were there, as they are in every city, to act as aids to the police patrolling the Jewish quarter.

Then one night, there came rushing into the Vodka shop, a woman with wild eyes and streaming hair, shrieking that her child was missing. The word passed about: "The Jews have killed the child to sprinkle its blood on the altar of sacrifice," and a mad drunken mob, armed with knives and axes and clubs and some few guns, came streaming out of the Vodka shops and rushed down into the Jewish quarter. They broke down the doors and plundered the shops. The Jew is not a fighting man, he was not allowed to carry arms anyway. They killed men women and children that got in their way.

They went into the hospital at a neighboring city, and butchered the Jewish patients lying there in the ward beds in spite of the heroic efforts of the nurses to save them, and the Cossacks of the Czar sat calmly on their horses with their long lances at rest and the policemen kept out of sight while the horrible work went on.

AFTER THE STORM

In the once fine shoe store of Israel Levinsky, the proprietor lay dead behind the counter, a frightful gash in his head and many stab wounds in his body. Up the stair-way, in the little room that had been so neatly fitted up, there was a horrible huddled mass of torn clothing and disheveled hair that had once been the mother of the happy children, and the housewife of the home, and the baby lay dead beside her.

After the frightful orgy was over and the mob had slunk back, sated and gorged with plunder, there crept out from a little recess behind the chimney corner where odds and ends had been stowed away, a little pale-faced boy with frightened eyes and two shrieking younger children, all that was left of the family of Israel Levinsky, the prosperous shoe dealer of a city in Christian Russia.

On a steamer that left Amsterdam a few months later, there came the boy and the two little girls, smuggled out of Russia on their way to friends in far off America.

But what have these stories of High Finance and of ignorant brutality in far off Russia to do with my credit man? Artemus Ward, of blessed memory, for any man who made the world laugh is of blessed memory, used to say about his lectures: "One good thing about my lecture is that it has so much in it that don't have anything to do with money."

But these two widely separated incidents have something to do with the credit man of my story for Marcus Levinsky is the credit man, and the young business college man from Chicago who neither smoked nor drank made him the credit man of a great house. Mr. Fraser was safely ensconced in the free boarding house of the state of Illinois, but the rest of the band who had helped him in his operations were at large and especially the young man with the pale face and the keen eyes and the thin lips who neither smoked nor drank.

IN THE LAND OF THE FREE

The little boy, Marcus Levinsky, was taken by warm-hearted but desperately poor friends, into a great tenement house on the east side of New York, down on Rivington Street, where the push cart men line the sidewalks on both sides, where you can buy anything from a bone collar-ribbon to a full dress suit of clothes for an infinitely small sum of money.

His friends were crowded thick into a four room flat up on the sixth floor of the great house, and there, all day long until late at night, the men and the women and the children, enjoyed the freedom of America bent over swift whirling sewing machines and driving away for dear life, sewing together the clothing and the cloaks and the hats of that kind that they make in the sweat shops of the great city.

Marcus was too young to work any day and the school officer would not let him anyway, so they sent him to school. He was frightened, desperately frightened at first. His hair if it had not been curly would have stood up straight at

the sight of the policeman that he had to pass on the corner and the letter-carrier in his gray uniform, and even the street car conductor, and the "sparrow cop" in the little park at the five points, scared him almost to death at first, for he had known the lash of the Cossacks, and the brutality of the policeman in far off Russia, and he thought every uniform meant some kind of soldier and policeman, but Miss Kelly, a good, young, red-headed, warm hearted school marm, soon brought Marcus round to realize that there were different people in America from those he had known in the Christian class at home.

He was a lovable boy with great dark eyes, fine clean cut features with the strong mark of the Jew in the forehead, and the slightly aquiline nose, and he learned with surprising rapidity. There is no finer linguist in the world than the Russian, and the Russian Jew is especially brilliant in his acquisition of language.

When he went home at night after school Marcus helpfully pulled out basting threads and packed up the partly pinned garments, and he could sew on buttons and do a lot of things to help. But he liked the school and Miss Kelly soon delighted to show him off, for he learned the little speeches and recitations and could deliver them with fine effect, and he became Miss Kelly's favorite of all her strange flock, which embraced Jews and Poles and Hungarians and Swedes and little Norsemen and Norse girls and swarthy Italians with liquid eyes and musical voices and goodness knows what. And Miss Kelly went round and saw the friends and she told them Marcus must not be allowed to grow up in the sweat shop ranks, but must go to school and so it came about that year after Marcus came into America he began to attend the City College, and it was ready to enter The City College. But then one of the sisters fell a victim to the white scourge and must go to a sanatorium or die and the other was still very young and Marcus could not give four years to college, but must go to work and so when nearly 19½ met him in the evening class at Bagan School down town. After a few months he borrowed a little money and came to day school.

He was the first one there in the morning and he did not go home at noon and he was the last man the janitor drove out when the dusk was falling over the city and the great bay, and the lights began to gleam in the mighty, towering skyscrapers along the sky lines of lower New York.

He stayed with us about six months I should think and then said he must get work. In that time he did more work than this writer has done in a full year. He mastered shorthand pretty well in three months, and took bookkeeping along with it, and then, one day, a great jewelry house sent in to the employment office of the school for a young man to act as general office assistant at \$10 a week to start and we sent them Marcus Levinsky, a slight but wiry boy with features plainly Jewish, not the coarse Jewish type but that you sometimes see in such pictures, as "William's Christ" and a fine fellow, too, was Marcus.

He had outgrown his fear, but he had not outgrown his suspicion of people. Perhaps it is not to be wondered after the frightful tragedy, which he was old enough to remember well. The effort that had been required to smuggle him out of Russia, and the constant report of continued persecution of his race in that far off land, had not inspired him with profound faith in all kinds of human nature, and he went into the great jewelry house of Bernstein & Sons with well advised suspicion, thoroughly implanted in his mind. He was not disposed to take things for granted until he had looked into them pretty closely.

They found him an excellent all around office assistant. He was quick and accurate at figures. He wrote a good business hand. He was always there promptly on time and among other tasks given him was the filing of the reports that Bradstreets gave of customers scattered all over America, who ordered goods of Bernstein & Sons.

In a year, at \$15 a week, Marcus was a sort of assistant to the head bookkeeper in the credit department, though there was no one man whose sole business was to look after credits.

Bernstein & Sons was an old time firm. Mr. Bernstein himself was still living, 80 years old, a millionaire several times over, and his three sons made up the company.

They were Orthodox Jews as was our Marcus, for persecution had only made his faith in the ancient religion the stronger and right here I want to say a few words about the Jews.

THE CHILDREN OF ISRAEL

There are many thousands of the children of Israel and their descendants below 14th street in the city of New York. Reading the signs on Broadway after you get below 14th street is like reading the names in a Jewish directory for, wherever, the great lots where the manufacturing of the city is done, are crowded with Jewish workers. Great wholesale houses, banks, clothing stores even the saloons, bear Jewish names.

A wonderful people this Jewish race. Having no nation of his own to make a home the Jew is found in the far front of a Jewish diaspora civilization, at its uttermost frontier the wide world over. Conquered by Rome more than 2,000 years ago the Jewish nation ceased to be. But the Jewish people have increased and multiplied under a persecution that would have annihilated a feeble race. Intellectually the Jew is far superior to any race that ever lived; in religion far above any race that has lived; spiritually far stronger than any race that has ever lived; in his family affection infinitely above any race that has ever lived; The race could not be stamped out. It was driven to the Ghetto of Rome where the Jew did not dare to go outside its limits. And for centuries the monied Jew was a prey to all the robber kings and barons of Europe.

The Jew really learned what persecution meant and learned to thrive by cunning when he could not thrive by force. It is somewhat the fashion to scoff at the Jew. Shakespeare drew him, a somewhat repulsive figure in his immortal "Merchant of Venice" but, after all, when you come to analyze that fine play, you see that Shylock, hating with a bitter hatred the man who had called him misbeliever, cut throat dog, and spit upon his Jewish god, was infinitely more superior to any other male character of the drama. One had only to see the magnificent portrayal of Shakespeare's Jew presented by the late Sir Henry Irving to give more justice to the character of Shylock.

It is said that the Jew is dishonest. For 10 years I was bookkeeper and general manager of a business which dealt largely with Jewish manufacturers. I don't recall that the firm ever lost one dollar in the whole ten years from a Jewish customer and we certainly had a good many christian names, Protestant and Catholic, on our loss account.

It is true they were not the easiest customers to deal with, for they were never satisfied that the price was low enough, and were continually trying to get it down another peg, but that is natural.

In charities the Jews of wealth are lavish; most Jews are poor. With their large families they are bound to be. What nobler charity was ever shown than that of Nathan Straus giving pure milk to the babies of a great city.

In his home life the Jew is a model of perfection. There is no race suicide among the Jews. The flats where they live fairly swarm with children, and they are all welcome. The Jewish mother of a large family is proud of them, and occupies a high place in the esteem of her people.

But somebody says the gunmen, the young gangsters of New York are very largely Jews. Lefty Louie and Gip the Blood, and Whitey Lewis and all that murderous bunch of thugs are Jews. They are not. They are apostates, renegades, those who scoff at their elders and at the Rabbis at the synagogue. A degenerate Catholic is bad, a degenerate Protestant is bad and there is no reason to expect that a degenerate Jew will not be bad, but you find no Jews in the poor house, you find few Jews in the prisons, some of the degenerates do fetch up there, you find no Jews carrying the hod or digging the ditches of the country. The Jew works with his brains not with his hands, and in brain power the race is high up among all the world's people. Is it any wonder that hunted and persecuted and scoffed at and



robbed by power and cursed by religious sects the Jew should rely upon cunning to protect himself. The fox does that when the hound and the hunters are out against him and we cannot find fault with the Jew for doing the same thing.

In the arts he ranks with the highest; in music the great Jewish composers of the world have been at the top; in drama he is foremost; in the legal profession he takes high rank; as a soldier he proved himself no mean fighter in our great war of the Rebellion when many Jewish regiments marched to the front and shed their blood as freely for their adopted country and the men of any other race. In finance the Jew has furnished the sinews of war for every great national enterprise. If any European nation wishes money for its armies and navies, to whom does it go? To the Rothschilds and in our own country the great banking house of August Belmont and Kuhn, Loeb & Co. finance anything for any amount. Will the Jew ever go back to Jerusalem and again take the Holy City and restore the Temple and in Palestine found a nation? I do not believe so, but he will always be a power in the industrial world, the financial world, the world of art, of music and of letters and our Jewish business college students rank with the best.

So much for the Jew and now a final word for the business college. What other agent could in six months have made this talented boy, forced to give up his dream of College, a fairly well paid wage earner on the high road to success and all in a year's time. No one worked harder to deserve success than Marcus, and next month I'll tell you how the keen eyed business cracks graduate of Chicago either smoked no kid, made Marcus credit man of the house of Bernstein & Sons at \$3,000 a year.

PROFESSIONAL PENMANSHIP AND PHYSICAL CULTURE.

BY PAUL H. O'HARA, GREENVILLE, S. C.

Occasionally one hears of the effect of correct living in business magazines. So far as I know, there are no titles or headings of anything of the nature of this article. Penmen usually give their attention to fine product work and not enough to the vital principles which forms the basis of arm movement writing.

Physical Culture is not a fad. Thousands of years ago this particular subject was given special attention. History points out certain cases of unusual development, grace and symmetry. Apollo, among modern critics, is regarded as a model of strength and beauty. Hercules, although possessing unusual strength, had muscles of a knotty nature, lacking in many respects.

There are two kinds of physical development, the one kind developing muscles offering great resistance, and the other kind putting staying power and nervous energy into the vitals of the body. A business man does not need heavy muscles. Heavy exercise tends to make one muscle-bound. It is a severe drain on ones vitality. Professional strong men sometimes have a haggard appearance, caused from demanding extra work of the vitals and not paying attention to the vitally building exercises which circus performers and singers practice.

Ancient man possessed wonderful powers of endurance, owing mainly to his surroundings. He lived in the open, ate coarse foods, and gave his body attention, as success depended upon his power and staying qualities. We live in a different atmosphere. It is not convenient nor desirable to live in that manner. The muscles may be developed to a high standard and of high tenacity in a short time if given attention. Some penmen will say that any exertion of the body will spoil the result of years of practice. Let me stay right here that there never was a bigger fallacy exploded. I don't mean to say that one can put up weights and keep up his penmanship, but exercise of the proper kind will increase his nervous energy and make a difference in a very short time. One's penmanship will naturally improve in proportion to the vital strength gained. But what must one do to gain vital power? I believe the source of vital power are in the lungs and spine. Nearly all penmen are flat chested. First of all the lungs must receive attention. Stand in the open, rise



PAUL H. O'HARA.

on toes slowly inhaling, at the same time stretching the arms high as possible above the shoulders. While in this position touch the floor with the knees rigid. Touch with both hands in front, come up, exhale, then touch the floor on either side far back as possible with the lungs tilted to the fullest extent. Sit on the floor with the toes under something, lean forward as far as possible, inhaling as the hands are forced over the feet. Resume first position and exhale. Next sit on a chair with the toes under dresser or bed, bend back to the floor and resume first position, inhaling as the body comes up. This exercise will develop the muscles of the stomach in a very short time, providing one doesn't eat beyond digestive capacity. Next stand erect, rise on toes with arms extended, bend the knees, letting the body down low as possible. This is known as the full squat. Inhale as the arms are extended, hold the breath, make the squat and exhale.

These exercises are very simple and can be practiced anywhere. Some experts charge \$4.00 for a set like this. The results are no better than if taken properly, alone. Some time is required in order to change the composition of the cells of the body. Remember, fat has to be reduced and muscular cells built in its place. There is no reason why one in a run down condition should go away for his health. Spend twenty minutes each day in exercise, giving special attention to the soft parts of the body. One's vitality depends upon the amount of air he

breathes and the food he assimilates. Eat light meals and masticate thoroughly. In the writers' dietary, nuts and fruits find an important place. To the person who does not possess his full quota of energy, I will say, work for at least three months and take an inventory. As a rule he will continue. One's mental power will increase, his personality will improve and his body will seem to be running over with energy. A person of this type is one who possesses vital power. The average teacher is far below the average physically. He wonders why his personality is poor, his power to hold the attention of his class weak and in many respects his memory is lacking. All of these may be owing to a poor circulation and a falling off in vital power. With proper care, the body will come back to its normal, and in many cases to a super-normal condition. Physical culture will do all that it claims to do and more besides. For those of the teaching profession who are not what they once were, I am writing this article and hope that many who say, as an excuse, that their time is limited will at least give it a trial and Superb Virility, will be the rich reward of effort.

SPECIMENS

One of the most accurate specimens of business writing ever received from a boy fourteen years of age, was written by A. G. Ross, Youngstown, Ohio. His specimen shows that he has a very high idea of form and could become one of the leading penmen with the proper instruction and practice.

It is evident from specimens recently received from the various grades in the public schools of Passaic, N. J., that practical writing is being taught there from the first grade up. Miss Ida M. Stahl is an exceptionally strong supervisor, and is doing her part to stimulate excellence alike on the part of teachers and pupils. Movement is a reality from the first day in school until the last.

Two very excellent budgets of students' specimens from the second grade and high school are received from Mr. Thomas A. Walton, Hope, R. I., who supervises the work in that place. We have never seen a better combination of touch, movement and form than in the second grade specimens submitted. The delicacy of the work sent prevented successful reproduction. In the high school, pupils are also correlating form with movement in an excellent manner, observing at the same time a delightful personality in their penmanship.



The portrait above is, of Mr. Paul H. O'Hara and the article herewith entitled "Professional Penmanship and Physical Culture" is from his pen. Mr. O'Hara is a professional penman and commercial teacher and has developed a very robust constitution by study, diet, and exercise, and speaks from experience and not from mere theory. Those who would achieve most in skill and knowledge will do well to consider his suggestions. [Editor.]



The above cut is a photograph of Arthur G. Berry, whose parental home is in Plymouth, N. H., where he received his early education in both High School and The State Normal School, and later completed a course in the National School of Business at Concord, N. H.

Mr. Berry has been a Successful Commercial Teacher for the past ten years; the past three years he was with the Huntsinger School of Hartford, Conn. At the present time he is Manager of the Norwich Business College, Norwich, Conn., Mr. W. E. Canfield, Proprietor.

Mr. Berry is a great enthusiast in penmanship and gives much credit to THE BUSINESS EDUCATOR for his proficiency along this line, and says he would not be without this magazine for a single minute. He writes a good hand and is an equally good fellow.

HINTS TO THE LEARNER OF ROUNDHAND OR EN-CROSSING SCRIPT.

BY THE EDITOR.

The capital stem principle figures permanently in most of the letters given herewith as does also the reversed oval principle which forms the top of more than half of the letters in this lesson. Make sure that this oval part starts with a curve instead of a straight line, and make sure that it slants more than the stem. These are the two main points to observe after which the rest of the letter will appear comparatively easy.

These letters are not as uniform and precise as they might be, but they were all written without retouching and without repeating. Therefore do not overlook the fact in your practice that some of the letters are a trifle heavier than others, which of course should not be. Strive for a graceful effect, even though the motion is slow and cramped and rigid as it must necessarily be in order to be sure.

FINE PENMANSHIP

Try our Superior Courses in Shading Penmanship. Students everywhere are delighted with our Fancy and Artistic Styles. All copies pen written. You should educate for profitable employment, there is money in this work for you. Write at once for full particulars and free samples of our fine Pen Art Work. Address,

**WORLD'S COR. SCHOOL OF PEN ART,
JUNCTION CITY, OHIO**



BE A BANKER

Splendid opportunities for commercial teachers and students. Pleasant work, short hours, all holidays off, yearly vacation with pay, good salary, Diploma in six months. Text books by Edgar G. Alcorn. Catalog free.

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Improve your Writing

Contrograph "kills" the finger movement. When in use, fingers cannot bend. Muscular movement becomes easy and natural. Made of metal, adjusts to any hand, and fits any round penholder. A boon to the tired, busy writer. Improves your writing from 50 to 100 per cent at once by making you use correct principles. Will it you can become a good penman. Send 50 cents today for a copy, or write for circular. AGENTS WANTED.

RANSOM & GORDON, 556 Minor Bldg., Kansas City, Mo.

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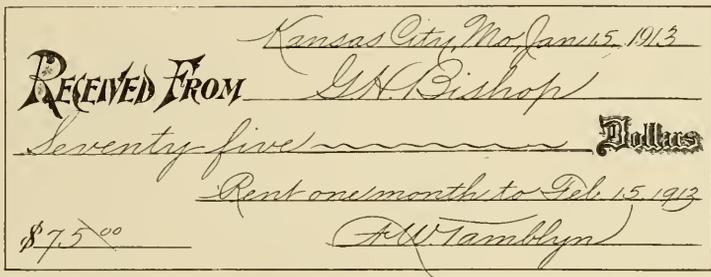
Specimens
of practical
Business Writing

Written by
J. A. Wesco

Teacher
of Penmanship 1912



The Most Practical Proposition Ever Offered Students in Penmanship



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Receipts, checks, deposit tickets, bill heads, notes, notices of note due, drafts, discount tickets, certificates of deposit, indorsements, certificate of stock, invoices, statements of account, remittance blanks, envelopes, business letters, pay rolls, bank drafts, account sales, deed.

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Contains the Explanation, Instructions for Practice, and Instructions for Filling Forms, in detail for each lesson. *Intensely interesting for the student, and no brain fog for the teacher.*

Sample packet 25 cents postpaid.

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Discounts in quantities.

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Individuals and private schools, not already customers, will please furnish references to avoid delay.

*Do We Need to
Say More?
If so, Write Us*

COUPON

Goodyear-Marshall Pub. Co. Date.....
 Cedar Rapids, Iowa.
 Enclosed find 25c, stamps or coin, for which please send postpaid, one
 packet of Goodyear-Marshall Business Forms for the Writing Class.

Name..... Street No.....
 City.....
 Credit Business Educator. State.....



I am to be your best friend
 I am to be your best friend
 I am to be your best friend
 I am to be your best friend

By H. L. Darner, penman, Blair Business College, Spokane, Wn.

PENMANSHIP

By Frank S. Stanley, Bradford, Pa.

Specimen American
 Penman
 Mansons Business

By A. R. Burnette, Ashland, Ill.



FOR SALE

Prosperous business college, located in northern Illinois. Have other business—will sell for about what furniture and improvements cost. For particulars, address, W. T., Room 619, 3501 Wabash Ave., Chicago, Ill.

FOR SALE More than 2000 addresses of Business Training Schools in the U. S. The only "99 per cent complete" list of its kind for sale at any price. **MORRISON E. DAWSON,** 1236 Norwood Street, Chicago, Ill.

WANTED

Solicitors and managers for our branch schools. Address, **WILLIAMS BUSINESS COLLEGE,** MILWAUKEE, WIS.

WANTED a Graham-Gregg expert, penman and commercial teacher of well seasoned experience—one of the best known business college men in the west, strong in every department, wishes to buy interest in high-grade school on the Pacific Coast. Address "LIVE WIRE", Care of Business Educator, Columbus, Ohio.

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Established over twelve years. Located in Northern part Southern States. Population of city 50,000. 200 people out of town to draw from. Capacity to accommodate 225 students. No other business college in city. Low building, well advertised with excellent reputation. Income over \$7,000 the past year. Reason for selling, owners ill health, must seek other climate. Price asked, \$5000. An excellent opportunity for the right party. Don't write unless you have finance and want to buy. Address (QUICK SALE) Care of Business Educator, Columbus, Ohio.

WANTED for a progressive business college in the state of Washington, an all round, experienced school man. Must be energetic, capable and a good disciplinarian, one who is ready to devote his entire time to business—a pusher, and one who has had experience in enrolling students. Will have charge of general and departmental Bookkeeping and Penmanship Departments—a knowledge of Gregg shorthand preferred but not indispensable. Commence September, first permanent position for right man. Address, Washington, care of Business Educator, Columbus, Ohio.

FOR SALE

An established Business College in best city in Oklahoma. Satisfactory receipt guaranteed to a good business college man. Will sell all or part of the business. Address, Address College, care The Business Educator, Columbus, Ohio.

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The William Penn Commercial Teachers' Agency,
LANCASTER, PA.
Fraternal in its operations. Let us explain our plan. Write for information.

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of practical Commercial Script signature designs, head and tail pieces, trade marks, etc., as adapted commercially. Every Advertiser, Artist Penman and Home Student should have this portfolio for reference. Edition Limited. 50 CENTS. POSTPAID. **G. R. STUART,** Script Specialist, 84 Park Ave. ROCHESTER, N. Y.

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NOW is the time to register with us for a full engagement. Whether school proprietor or teacher, do not wait until the field has been picked over before writing us. Calls are constantly coming in, and this promises to be a very busy year. WRITE US NOW.

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An Unprecedented Demand

is being made on us for Commercial Teachers. High Schools, Normals, Business Colleges, and others are writing and wiring us. If you are a qualified inexperienced teacher, we can get you a position. September vacancies already on file, salaries \$500 to \$2,100. An early registration with us will pay you.

THE INSTRUCTORS' AGENCY
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The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

THE CENTRAL TEACHERS' AGENCY

will recommend 100 good commercial, penmanship and shorthand teachers for good positions during the next few months. *If It's the Teachers! We Want You.* Write us early.
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SPLENDID OPPORTUNITIES

We have many excellent openings in the leading HIGH SCHOOLS and BUSINESS COLLEGES all over the United States, and new positions coming in daily. Let us place your name on our "Opportunity Register." Free enrollment.

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HIGH SCHOOL POSITIONS

More than three thousand high schools now teach commercial branches. Many new departments will be opened in September, offering exceptional opportunities for commercial teachers. A special folder, explaining the qualifications required, will be sent to you for the asking. We fill the best positions in High Schools, Normal Schools, and Colleges. Our rush season is here. Write us now.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

GOOD POSITIONS
for GOOD
COMMERCIAL TEACHERS
OUR SPECIALTY

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

We are preparing for another large summer school class to be trained for commercial teaching. We have recommended every one of the 104 members of the class of last July who desired a position, and all but three or four of the young and inexperienced members of this class have long since been placed very satisfactorily. Even the inexperienced ones are now being favorably considered for teaching positions.
Our 1913 bulletin gives the particulars. Free copy on request.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

St. Louis and Detroit—Two Each

Since our last ad was written, we have sent H. A. Baer from the Male High School, Louisville, to the Central High School, St. Louis; H. E. Kemp from the Deatur, Ill. High School to the Yeatman High School, St. Louis; and C. A. Needles, of the Tri-State College, Angola, Ind., and J. Clarence Howell, of the Wichita, Kan., High School, to the Cass Technical High School, Detroit—all at an increase of salary. We have, of course, filled other places, and now there are scores of good openings listed for September. Our facilities are at your disposal. "No position, no pay" is our motto. They say five minutes' delay made Napoleon's Waterloo; promptness made Wellington's Waterloo. It is up to you.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST.)

PROSPECT HILL, BEVERLY, MASS.

E. E. GAYLORD, MANAGER





THE LETTER WRITING CLUB
CONDUCTED BY
ARTHUR G. SKEELES,
Principal Commercial
Department High School,
Elizabethtown, Pa.

Write the letter in answer to the proposition in the article below, and mail to Mr. Skeeles before the 15th of this month. If you enclose a stamped envelope, Mr. Skeeles will return the letter with brief criticisms.

Proposition

FOURTH ARTICLE

Your last letter received, and I believe the Matchless Pencil Sharpener is a good thing. I have laid your letter aside, and a little later shall probably send for one.

Instructions

THE BATTLE OF THE BASKETS

As the business man opens his mail, he has before him two baskets. One is the basket in which he puts the letters to be answered; the other is the waste paper basket. The basket for letters means work—every letter he puts into it must be attended to, and that takes his time, and the time of his stenographer. His time is valuable. He sees before him every day more things than he can possibly get done. Every day he lets pass opportunities for making money, because he has not time to attend to them.

Most of the letters in his mail *must* be answered. There are inquiries, orders, complaints, remittances—all of which require prompt attention. These are the very life-blood of his business. Your letter is an intruder. He opened it, not knowing but what he might find an inquiry, or perhaps an order or remittance—and finds instead an invitation to spend money. He must be convinced quickly that here is something equally as important as an inquiry or an order, or even a remittance or the letter will be thrown into the waste basket.

The Battle of the Baskets begins the moment your letter is placed on his desk. The business man is rather inclined to favor the waste basket. Every piece of mail thrown therein means one less thing to bother with that day.

Thousands of letters are thrown away unopened, every day. Many business men seldom open a letter that bears a one-cent stamp, or that shows that it has been addressed by machinery. Other thousands of letters are thrown away as soon as opened. And still other thousands are thrown aside at the end of almost every paragraph. In fact, the business man is looking for a chance to throw your letter away, and will do so if you give him an opportunity; that is, if you do not catch his attention in the first sentence, interest him in the second paragraph, and make him resolve to order or investigate by the time he has read through the letter.

Your last letter escaped being thrown away—for the present. But you can readily see that it will probably be thrown away in a few days. The man was more interested in the Matchless

Pencil Sharpener when he read your letter than he will ever be again. "Procrastination is the thief of orders;" and as you are the one to suffer by the theft, you are the one who must prevent it. After you have secured a reading for your letter, and made the reader want the Matchless Pencil Sharpener, your problem is to secure his order *now*. If he puts off ordering the chances are that he will not order at all.

Various plans are used to make ordering easy. Order blanks, addressed envelopes, postal cards to be signed and returned, are all methods of securing action at once. One firm sends you a card on which you promise to pay the first installment "when you set is ready." The set is no doubt ready now, but this allows you to make up your mind at once and pay the money later—which no doubt facilitates both processes. This card also has printed on it the date by which time it is to be signed and returned. This has the effect of making you feel that there is need of hurry, but no doubt the order would be accepted if the card were returned on some other date.

Perhaps as good a plan as any is this, which is used by a very successful mail order house: "Just wrap a five-dollar bill in this letter, mail it to us in the enclosed envelope, and the book will reach you by mail in four days." Nothing to write—all you need is the money and the stamp, and the order is sent.

As the prospect is likely to hesitate about sending his money to a stranger, the number of orders is greatly increased by the guarantee of "Your money back if not satisfied." In the case of articles costing several dollars, which are sold to persons of some means, it is usual to send them without a payment, for ten days' or thirty days' trial. The number of those who do not keep articles ordered in this way is very small; and if the money has been paid, many persons will not trouble to return the article and claim a refund, even though the purchase is of little or no use to them.

The man who can devise a way to get the prospect to fill out the order blank, and then decide whether or not he wishes to send it, will reap a fortune. Many a man who says, "I haven't time to order this, and don't need it very bad any way," would order the article, if it were simply a matter of mailing a letter.

IN CONCLUSION

Put your best effort into this, the last letter of the series. Let the form of the letter be thoroughly business-like. Begin with a sentence that will not only secure attention, but that will arouse interest in your proposition.

Describe the Matchless Pencil Sharpener so interestingly that the letter will be read and tell of its application to business so convincingly that the reader will *want it*.

Then close with an appeal and a "selling plan" so compelling that he will order *right away*.

DIRECTOR AND TREASURER

of largest Commercial College in North-west offers his stock for sale. Reasons satisfactory. Splendid opportunity. Only interested need answer. Invite inspection.

Address, W. C. A.

Care of Business Educator,
Columbus, Ohio.



Ornamental Penmanship
RENE GUILLARD,
Chicago, Ill., Englewood Business College

Sends specimens with self-addressed postal to above address for criticisms.

Instructions.

In this lesson we have a few sentences for your careful study and practice. Notice carefully the relative sizes of the capitals and small letters.

Make your small letters quite low. I believe, for most people, a low running style of writing is far easier to master than a tall, compact hand. Pen lifting is very essential in learning how to make small letters. I frequently lift my pen; generally on angles; seldom on turns.

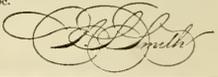
Send in your best efforts enclosing a self-directed envelope, stamped, and I will return same with instructions on pen lifting.

PENMANSHIP BY MAIL

If you want to write better, at least expense, let me know. Pen written copies scientifically prepared; write for particulars and free samples. Mention course desired.
15 Cards for 25c.

Lock Box 1268

Waco, Texas





Learn to Write

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.

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Shorthand A light line, connective vowel system, based upon the movements of our ordinary longhand writing. The outlines are made with the fewest possible angles. The writing has strength, dash, and brevity of outline. Students attain a working speed of 100 or more words a minute in a comparatively short time. Examination copy, paper binding, sent to teachers upon receipt of 50 cents.

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Grand Rapids

Michigan

Amosie Besseman's Desk Emma

Fannie Game Finman. Ink Joe.



Try to improve your writing

Naparte was a commander

Confucius was a famous man

Determination can conquer all

Eastman's is a famous school

Familiarity breeds contempt

Guillard wrote this line

History is a collection of epitaphs

Idleness is a mischief breeder

Jamestown was settled in 1607



The portrait above is an excellent likeness of Mr. D. Beauchamp, the Engrasser of Montreal, Canada. His biography, he says, is short like himself; 4 feet, 11 inches tall. He is French Canadian in nationality, having been born in Montreal on Aug. 31, 1881. He was educated in the public schools of that city, and has done work in New York City for A. N. Palmer, W. E. Dennis and G. DeFelice.

Mr. Beauchamp does high grade engraving, samples of which have appeared from time to time in THE BUSINESS EDUCATOR and will continue to do so. He is especially expert in delicate illumination and colors in gold and silver. We have seen work from him along this line a little bit better than from any other source. Our only regret is that we cannot reproduce the delicacy of his color and illumination.

Why such a good looking, capable young man as he should remain single we cannot comprehend, unless his tastes are too hard to suit.

CLUB CHAT

A splendid list of subscriptions is at hand from T. F. Wright, principal of the St. Catharines, Ont., Business College. The school is in a prosperous condition and gives high grade instruction, just as Canada and the United States deserve.

A list of thirty-six subscriptions came Feb. 8th, from W. C. Wollaston, proprietor of the Port Huron, Michigan, Business University. His attendance is already past the century mark this school year, being the largest number he has thus far enrolled, indicating that the people of Michigan are appreciating the splendid instruction his school offers.

J. D. Carter, of the Mankato, Minn., Commercial College, favors us with subscriptions from time to time. He is a fine young man and writes a fine hand. He is in every way deserving of the success he is enjoying.

FOR SALE.

High grade Business College. Located in the commercial center of the most prosperous valleys on the Pacific Coast. Fine equipment, good attendance. Best of reasons for selling. Price very reasonable. Address,

WESTERN SCHOOL.

Care Business Educator, Columbus, Ohio.

FOR SALE.

Up to-date Business College in a large Eastern city. Fine opportunity for live man. Will show profit and good reason for selling. Address,

NO. 44,

Care Business Educator, Columbus, Ohio

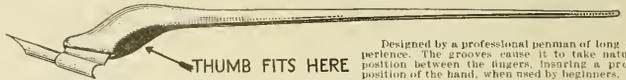


By Frank Krupp, Austin, Minn., pupil of A. W. Dakin, Syracuse, N. Y., of whom he speaks in high praise as a penman, teacher and man.

*Everything that doesn't need
to be in your desk
Needs to be out of it.* A. G. SKEELER

THE GMEINER OBLIQUE PEN-HOLDER. A PEN YOU DON'T HAVE TO "GRIP".

Fits naturally between thumb and fore-finger. Scientifically molded to conform to shape of fingers. Held without effort, giving absolute freedom of motion.



Made of polished Mahogany, in 7 and 10 inch length.
A. J. GMEINER,

208 DE KALB STREET,

NORRISTOWN, PA.



This Summer Training School

for commercial teachers—Bowling Green Business University, Bowling Green, Ky.—receives over 400 applications a year for commercial teachers. It is located near Mammoth Cave, midway between Louisville and Nashville. The next session opens July 1. Its literature sent free, if this magazine is mentioned.



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By H. B. Lehman, Central High School, St. Louis, Mo. These signatures contain a touch of individuality and professionalism not often seen in one and the same product. The border exercises are excellent for students. Study relationship of lines and harmony of curves.



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Pay to

Dollars

Value received and charge the same to account of

To
No

Commercial script by F. W. Martio, Engrosser, Boston, Mass.

FOR SALE

High-grade Business College in Penn'a manufacturing town. Established 8 years. Beautiful, well equipped rooms. No other school in town. Low rent. Large enrollment. Sacrifice on account of poor health. \$5,200 on easy terms. Books shown to prospective buyer which will show large profits.

Address, "SQUARE DEAL."

Care Business Educator, Columbus, Ohio.

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My simple, thorough course won the World's First Prize. Ransomian Journal and one of my favorite pens, each free.

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Show this wholly visible typewriter to your friends and let them see wherein it excels any \$100 typewriter made, if we would send one to you Free of One Cent of Cost for you to keep forever as your own? Then on a postal card, or in a letter to us, simply say: Full particulars.

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SOMETHING NEW. Graduation Cards, Dozen 28c. Plain Cards, Doz. 25c. (Premium for a stamp.)

I A STRYKER, Penmanship Studio, Kearney, Neb.

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I send you copies fresh from my pen and criticize your work myself. Circulars and testimonials from students free. Send for them today.

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The best blank and printed comic and bird cards greatly reduced in prices. My latest circular tells how to send cards by Parcel Post. Send for it and samples.

W. McBEE,
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Resolutions, Testimonials, Memorials, Etc. **ENGROSSED** Heraldry and Illumination Diplomas Filled

H. W. STRICKLAND
136 Alderman St. Springfield, Mass.

I will write your **CARDS** name on one dozen for 15 cents. I will give free a pack of samples and send terms to agents with each order.

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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.

COMIC JOKER CARDS About 25 different kinds. Many new. Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lesson in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

*If you've a tender message
Or a loving word to say,
Don't wait until you forget it
But whisper it today.*

*We live but in the present
The future is unknown
Tomorrow is a mystery
Today is all our own*

*The tender words unsspoken
The letter never sent
The long forgotten messages
The wealth of love spent*

*For these some hearts are breaking
For these some loved ones wait
Show them that you care for them
Before it is too late*

By Mrs. Anna M. Crouse, Los Angeles, Calif., 21st Ave, Intermediate School.



A Taylor-like combination from the facile pen of D. C. Sapp, Orangeburg, S. C., College.

"Good Work"
OUR MOTTO

and we want to send evidences of our skill in *Designing* and *Engrossing* to every school manager contemplating a new Letter Head or Advertising Cut. Submit your pencil suggestion for our ideas and estimate.

M. A. ALBIN
McTavish Bus. Col. Edmonton, Alta,
CANADA

HIGH GRADE
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1888 1913
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must have been well founded and well managed, not only to have existed during all these years but to have progressed until today it is conceded to be one of the largest and best Commercial Schools in the entire South.
Twenty-five Years--A Quarter Century
just think of it, during this time the United States has had five presidents while Mountain State has had but one.
MOUNTAIN STATE BUSINESS COLLEGE
was founded in 1888. It started with an enrollment of two students. It has grown steadily until the annual enrollment is almost seven hundred. Its students come from all sections of the United States and also from foreign countries. In fact, having established first a state and then a national reputation its work is now becoming international in its scope. Our goal was the upbuilding and permanent establishment of a great commercial college. Not for an instant did we lose sight of it. Early and late we worked for it. Ultimately the goal was reached - Today there is not an educational institution anywhere that is surrounded by a friendlier atmosphere.
FOURTEEN THOUSAND
The business men and women are located in every part of the globe. Mountain State has Alma Mater in every city. Its graduates are everywhere in a successful business career.
In selecting the Mountain State Business College you make no mistake. Its teachers, methods and equipment, it is far superior to any other commercial school in this and the adjoining states and the equal of any other commercial school in the country.
Albert G. Sime, President and Treasurer.

The original was 22x28, illuminated and engrossed by I. P. Mensch, principal, Mountain State Business College, Parkersburg, W. Va. Mr. Mensch does exceptionally fine work for one who does engrossing for a side line rather than as a regular business. There are indeed few school proprietors who can equal him in the above line of work. We'd be glad to have some other school man show us his hand. Of course the original color effects and illumination do not show in this reproduction. Why are there not more Jubilee Jambarees?

Lewiston Commandery No. 1

KNIGHTS TEMPLAR

OF LEWISTON, MAINE.

To the Eminent Commander, Officers and Sir Knights of

Dunlap Commandery No. 5

Knights Templar of Bath, MAINE.

GREETING:



The Sir Knights of Lewiston Commandery were the recipients of a most ~~pleasant~~ pleasant as the guests of Dunlap Commandery at Bath and Boothbay, St. John's day, 19

Resolved, That we tender to our Brother Sir Knight of Dunlap Commandery our hearty and sincere thanks for their Magnificent Hospitality and that we express our deep appreciation of the many Knightly Courtesies extended to us on that occasion.

Resolved, That the remembrance of that pilgrimage, the Generosity of our Hosts and the friendships there cemented will live a grateful memory in the hearts of our Sir Knights.

ATTEST:

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Lay off your design on a sheet of Bristol board about 17x22. First draw vertical centre line and make all parts of design "balance" to either side of said line.

The most elaborate, therefore the most interesting part, of this design, is the word "Hithersas." The decorative scroll work extends nearly the entire length of design and contains much careful drawing. As explained in last month's lesson, make a small rough pencil sketch, suggesting relative size of prominent lines, style of lettering and color values. When this is done transfer sketch, enlarged, to the sheet of cardboard. Draw in detail the scroll work prominent lines and emblems. Next letter prominent lines, outline scroll work, etc., using water-proof India ink. Study color values before applying the washes. Use shades of Payne's gray, following directions for brushwork given in the last month's lesson. The cross and crown is in red and gold also the helmet and cross. Note the careful modeling on scroll work.

This design is full of good, usable ideas for engrossers and you will find it worthy of careful imitation.

The only way to properly test your skill is to copy the specimen completely. All parts

should be relatively good, full of harmony and artistic feeling, this to include the script, lettering, decorative designing and brush work. Send us your work for criticism and as an inducement for special efforts, we will give the one sending us the best copy of this lesson taken as a whole, the original pen and wash drawing of last month's lesson.

We give the above for what it may convey to those who may wish to suggest something better—Editor.

Penmanship

FIRST SEMESTERS 1912 13

1. State fully the position (a) of the body, (b) of the right arm, (c) of the fingers of the right hand, and (d) of the penholder in a correct writing position.
2. How many principal movements are there in penmanship? Name and illustrate each.
3. Make a continuous direct oval two lines high across the page. Indicate by an arrow the direction of the movement.
4. Write the alphabet in capitals.
5. Make the reverse oval two lines high and ten times round; join this on the right by another similar movement and so on across the page.
6. Write the alphabet in small letters separated from each other.
7. Make the double circle in a count of twenty for capital C; for capital E; for capital B. Indicate by arrows direction of each circle.
8. Write the capitals commencing with the first stroke of M.
9. What errors are commonly made in writing the following: Small I? Capital L? Capital M? Capital A? Small g? Capital P? Small o? Write each of foregoing letters as you think it should be.
10. Why do we not use shading in business writing?
11. Copy the following: Burlington, Vt., Jan. 1913.

This is a sample of my business penmanship at Edmunds High School.

1 2 3 4 5 6 7 8 9 0

Signature.

BOOK REVIEWS

"Banking" of the Moore & Miner series of Bookkeeping by Geo. W. Miner, published by Ginn & Company, Boston, New York, Chicago and London, price 60 c, is the title of the latest revised edition of this book. Contains 104 pages, substantially bound in art linen, and well printed on high grade paper. It appears to be well arranged, concise, complete, practical and up-to-date. It contains many business forms such as are used in banking.

EXAMS

Burlington, Vt., Feb. 20, 1913
BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen: Accompanying is a set of questions I used at our mid-year exams. I am very much in doubt about such examinations in penmanship. I keep all the daily work of my students in loose leaf books for their marks from month to month. I wonder if any one else is troubled over "mid-years" in penmanship?

Very sincerely,

IRVING V. COBLEIGH,
High School.

THE STUDENT'S MIND SHOULD BE FREE FROM CLINKERS

Bad coal makes clinkers in the furnace, so that it does not work well. And, poor food, as fuel for the body, clogs the system to the great detriment of all its functions.

The mind, too, has its functions. If it does not operate perfectly, there are too many clinkers in the way; too many facts unclassified; too many premises unrelated, and, therefore, leading to no conclusion; too many thoughts that do not fit together; too much knowledge and not enough wisdom; in short, too much rubbish in the attic!

Now, apply this thought to the matter of text-books. A text-book is a tool for a teacher to use for a psychological purpose. It must be built on correct psychological principles or it will not suit the purpose. It must impart ideas that are so related that they all fit. How they fit and where they apply must be apparent. Analyze any one of our text-books; open it at random and pursue this course of reasoning. When you reach the end of the chapter you will realize completeness. No statement has been made that was not utilized in producing the general result. Nothing is uncertain, hazy, indefinite. In other words, there are no clinkers. The student's mind is clear, and is kept clear; not because the clinkers have been cleared out, but because nothing has been put in that will make clinkers.

It is the absence of the clinker element that makes a text-book *practical*. If all the rubbish contained in some impractical text-books was consolidated into clinkers and thrown out, there wouldn't be much left. Examine any one of our text-books and see if you can find anything to throw out. Catalogue free.

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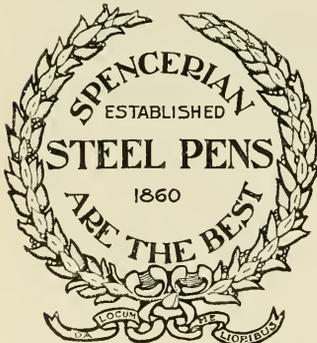
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The Zaner Method of Arm Movement Writing Complete Manual, by C. P. Zaner, contains most of the copies and instruction that appear in the larger work mentioned above. It is especially adapted for the student, whether in school or at home. This work is used largely in commercial colleges, high schools, etc., and undoubtedly is the best work published for such use. 144 pages, 4x8 inches in size. 25c postpaid. Special price in quantities.

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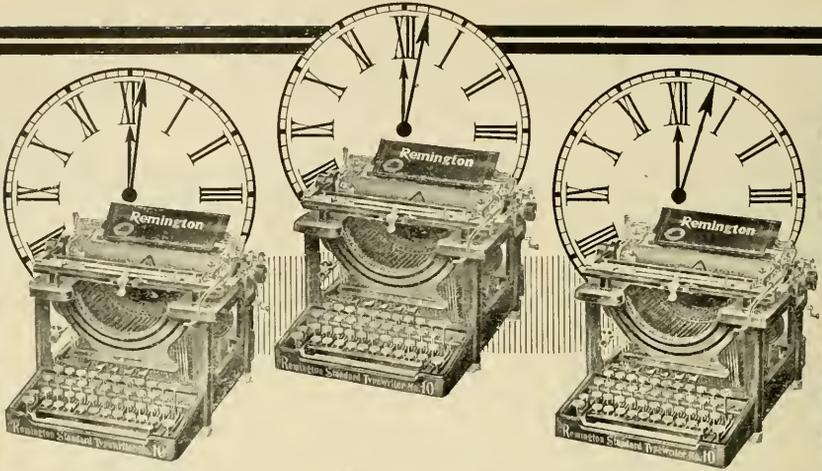
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Send for a copy of Report of a Special Committee appointed by the New York Board of Education on the Teaching of Shorthand in High Schools, and particulars of a Free Correspondence Course for Teachers.

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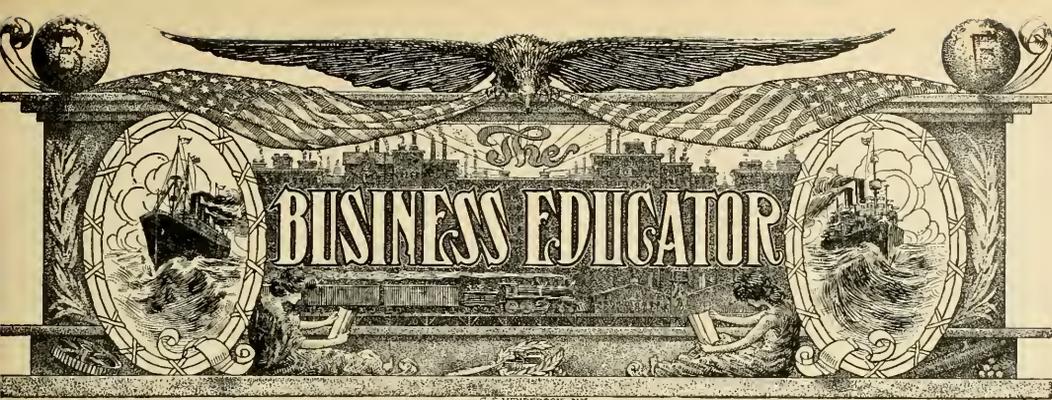
The adoption of this work by the New York Board of Education for use in High and Commercial Schools has rendered a revision necessary so as to cover thoroughly every phase in correspondence necessary for teachers and pupils. Many additional exercises have been inserted. The chapters on Social Correspondence and the duties of a Private Secretary have been greatly extended; new letters illustrating the display of words on the letter-sheet are added; for the first time in the history of bookmaking in the United States a complete list of addresses of the Roman Catholic clergy has been put in. The chapter on Capitalizing and Dividing Words has been much enlarged. Additional illustrated instruction on proof-reading, telegrams, cablegrams, wireless telegraphy, postal information, value of foreign coins, card-indexing and letter-filing, with narratives, questions, and exercises, has been added.

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ISAAC PITMAN & SONS, TWO WEST FORTY-FIFTH STREET
NEW YORK



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NUMBER IX

THE BUSINESS EDUCATOR

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The Students' Penmanship Edition contains 90 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, Engraving, Pen Art, and Lesson features of the Professional Edition.

The *Business Educator* is devoted to the progressive and practical interest 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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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 assist in securing subscriptions.

SYMPATHY, SUSPENSE, DISASTER

The tornado at Omaha and the floods in Indiana and Ohio made many homes and hearts desolate, and excited a very universal sympathy and support.

We are happy to relieve the suspense of our friends by saying that *THE BUSINESS EDUCATOR* and its publishers are undamaged, being located in the high part of the city.

Columbus has a fine water supply and therefore the health of the city is assured, even though a fourth of its territory was inundated and seriously damaged.

Our sympathy is with the smaller towns, which were more seriously damaged and which will receive less than their share of both sympathy and support, as well as with all whose lives and property came in contact with the raging elements of wind and water and fire.

We are grateful for the many anxious inquiries concerning our welfare. The Zanerian College as well as all Commercial Schools in Columbus continued work with little interruption.

THE EASTER MEETING

The program as planned and executed at the Atlantic City Convention of the Eastern Commercial Teachers' Association was the most successful we have ever attended in matter of presentation of speeches, talks, papers and discussions.

It came more nearly being a teachers' convention than any we have seen pulled off. Let the good work go on. The ten-minute limitation and exactness was instructive instead of tiring as is the custom with long papers.

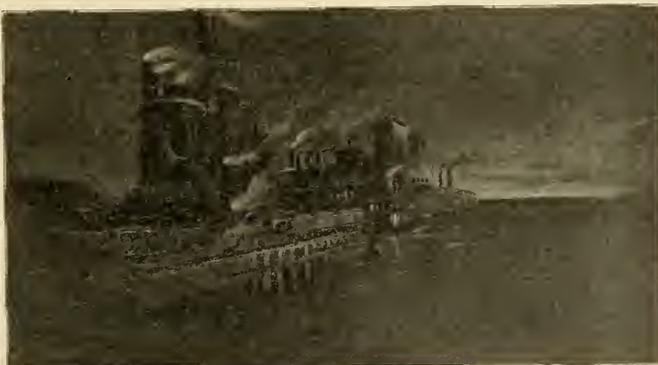
Let other associations take notice and do likewise and beat it if they can.

THE WEEK OF JULY FOURTH

July 1, 2, 3, 4, 1913, has been set apart for the celebration of the twenty-fifth anniversary of the founding of the Zanerian College of Penmanship. All ex-students and prospective pupils and friends are cordially invited to attend.

A program of instruction and inspiration will be provided daily; an evening entertainment or two; a banquet; a picnic, etc., will be indulged in as well. Fellowship; Inspiration; Instruction; will be the key note and condition.

The program will be announced in the June number of *THE BUSINESS EDUCATOR*.



The ninth of a series of blackboard sketches illustrating the evolution of transportation by Charles Frederick Whitney, director of art, Salem, Mass., State Normal School.



THE PASSING OF FORMALITY— THE DAWNING OF INDIVIDUALITY.

One hears much now-a-days about "individuality." It has not been many years since we were ridiculed for recognizing it in a professional way and suggesting that it should be taught, or at least recognized.

Cartoons were employed to kill the new idea or suggestion, but it has grown until it is one of the things next to be reckoned with.

It is a peculiar thing, however, that those loudest in its praise have no plan for its development or regulation, while those who denounce it as a freakish fad pretend that they secure it in the end because they cannot prevent it.

Now it seems to us that if it is a good thing it is well to plan for its encouragement and development by some pedagogical and practical process rather than to let it evolve by blind chance. And if, on the other hand, it is a bad thing, then should we obliterate it.

We believe in it and therefore we plan to meet it more than half way by conscious discovery and semi-conscious development. In other words, we believe in developing a universal type of writing and then adapting it to the individual without destroying its universal principals.

The old ideal was to turn out a class of pupils all writing a formal hand looking like that of the teacher's and like each as well. This was the machine-like, conscious, conventional school-boy or business college hand.

The new ideal is to turn out a class of pupils all writing a good hand, each one of which is as different as

the pupils are different. This is the natural, unconscious, unconventional, individual hand.

Hide-bound systems on the one hand and one-idea bound teachers on the other hand produce mechanical results and semi-serviceable products. The for-sighted, broad-minded, skilled teacher produces individual results and serviceable products.

The child needs more formality and generality than the adult. The student of any age needs the formal first and then the modified and modulated.

To know when to insist upon the formal and when to suggest or recognize and regulate the individual requires a larger vision and a better grasp than the one-way-for-all. Enthusiasm too frequently takes the place of intelligence and drill crowds out training.

As teaches of penmanship, let us recognize that there is no one way for all, but that there is for each, and that our highest task is to aid each to find his individual way. To encourage all to fall into line and practice the same form in the same way is a wise beginning, but it is only a beginning, and as far from the end as the setting sun is from the dawning day. Let us not mistake the dawn for the dusk, the beginning for the end, but use it as a means to the greatest development.

The beginning is important but it exists but for the end. The end is the object, the beginning but the birth of the means. The formal is but a means of keeping the informal developing into the infernal. Thus the first is but an antidote for the last—almost as undesirable.

You may not agree to this, mainly because you do not understand it, but read further, think more, observe carefully, experiment broadly and the end will justify the trouble and confirm our abstractions.

TRAINING VS. DRILLING

Training is causing to think and act intelligently—not merely in a routine way but in such manner as to cope with new conditions and meet and master emergencies.

Drilling is causing to think and act mechanically and apparently intelligently, but to fall and fail when emergencies arise and unknown conditions confront.

Thousands have been and are still being *drilled* to teach some system or handle some method of writing, not knowing whether it is right or wrong, and believing they are being *trained*.

Nine-tenths of any system or method of writing that is approximately right will apply equally well to any other system or method that is approximately right.

A system or method that is fundamentally wrong or weak in essentials, requires double care and vigilance to produce apparent results.

The pedagogy and practice of writing is so complex and technical that well-balanced, experienced, specially trained persons are necessary to direct the methods and practice of teachers in order that time and effort may be conserved on the part of pupils.

Many have been led to believe that this can be done best and most economically by correspondence (for commercial reasons). As well pretend that osteopathy, surgery, dentistry, or anything else could be done as well that way as by personal contact with persons schooled and skilled in these arts.

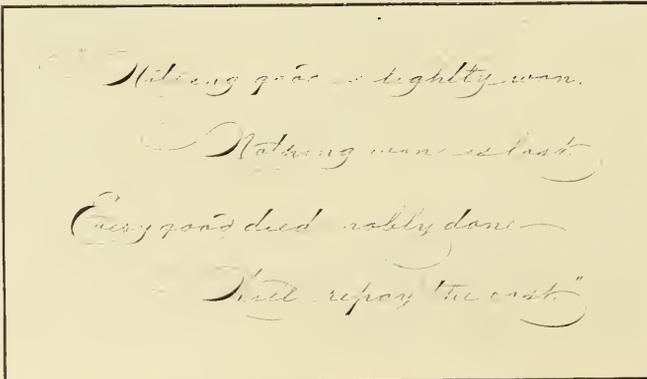
Correspondence schools have done and are doing some excellent work in special lines, but they do more harm, in special lines not suited to correspondence limitations than the public can possibly know or fully suspicion.

Personal instruction is always preferable where possible, and therefore teachers need to be trained by personal rather than by correspondence methods. Thousands of teachers are certificated by correspondence who are not qualified to teach writing rationally except but by some book, or correspondence guidance.

Nine-tenths of the teacher's knowledge, we repeat and reassert, should be common to all rational systems and methods and only one-tenth useful to the handling of any particular system or method.

Correspondence instruction is nearly always confined to some one method or system, frequently only so-called method or system.

Superintendents and teachers need to realize that the best means of training teachers is by personal contact with the specialist and they should see to it that one is employed. In the





org run it is cheaper as well as infinitely better and safer.

We are for expert direction, supervision, and training by personal contact, oversight, and sympathy at public expense rather than by so-called free correspondence instruction with its narrowing tendency and frequent serious mistakes.

Supervisors and special teachers need to give more time to the teachers and less time will be necessary to give to the pupils.

Superintendents need to use their supervisors to instruct and train the teachers, to inspect the work of the pupils, and then to direct the work in general.

This is the shortest, surest, safest, most economical method and the one most generally prevailing in progressive, free, independent, communities.

THE NEED OF VARIATION

Occasionally we hear the wail of some soul concerning the number and diversity of denominations and creeds, thus indicating the waste, cost and uncertainty of salvation. And yet after all we ought to be thankful that there is more than one trunk line, with many broad and narrow gauge lines on the side, running both through and local trains to heaven, thus accommodating all who desire to reach that coveted habitation. If "Variety is the spice of life," then diversity of means of traveling through it is desirable.

And the same is true of politics; may the Lord deliver us from one-man or one-party politics for any great length of time, for human institutions get rotten if they have their way for any considerable time unmoles- ted.

But lest you surmise that we are contemplating merging THE BUSINESS EDUCATOR into a Billy Sunday Evangelist magazine or a Bull Moose Emancipator journal, we merely wish to say that what is "Good for the goose is also good for the gander" and that therefore instead of lamenting the diversity of methods and systems in the teaching and art of writing, we are here to welcome them all, "Good, bad, and indifferent," until such time that we shall be able to convince the bad and indifferent of the "Error of their ways" and lead them into the better and more efficient way of writing well.

Some there are who guide their children through the torturous paths of finger movement to the haven of good writing. Others there are who successfully lead their pupils through tanglesome roads to commercialized penmanship. And there be those, too, who leadeth the lowly and the hopeful and the ambitious

gently yet firmly and safely through pedagogic paths to practical writing, without injury and consequent pain, but not without effort.

The roads may differ in length, in straightness and in smoothness but all trend in the same direction and arrive soon or late, ship-shape or shattered, at the same end. And we'd rather travel the longest, roughest, crookedest road under the inspiration of a noble teacher than the shortest, smoothest, straightest road under the training of a mercenary drillmaster.

That is to say we would rather be taught to write vertically by right methods than slanting by wrong methods. Which is also to say we would rather be trained by delightful methods to write beautifully with the fingers than to scribble horribly with the arm. But better than either, we would rather avoid the homeopathic finger movement dose on the one hand, and the allopathic muscular movement dose on the other hand, and practice the combination of them by pedagogical, practical exercises involving the union of these two half-way-right methods.

Humanity is built as differently in the hand as in the head, and consequently there cannot be one way for all to act any more than there can be one way for all to think. A wise teacher recognizes these mental and manual handicaps or salvations, which ever you wish to consider them, and gauges the instruction accordingly. The resourceful, far-seeing, experienced, progressive, humanitarian teacher recognizes in every pupil a combination of inher-

itance and environment—of instinct from within and habit from without—and by pedagogical processes develops and harmonizes these possessions into tools of efficiency, be it in the form of writing, the spoken word, the solved problem, the shorthand character, the accountant's record, the typewriter's message task, the kindly act.

And whether the message of the pen in the form of writing be the product of the fingers or of the arm or of any one of the millions of possible and inevitable combinations matters less than that the message be distinct and kindly and helpful and uplifting and ennobling.

Some there are who can speak more nobly through the fingers than through the arm, and we would not therefore hinder them. Some of the messages of the heart can be better whispered than spoken, and so, too, some of the most sacred messages of the soul have been voiced aloud through the fingers. But heroism seeks larger forces for expression than lips and fingers; throats yell and arms execute the orders of the heroic heart and the impassioned impulse.

And therefore it depends upon the nature of the message to be delivered, and the temper, temperament and training of the person as to whether lips, or throat or chest shall be the medium of oral expression, or fingers, hand or arm the medium of written expression and record. No matter which you believe or we think, ninety-nine out of a hundred will use a combination of the means mentioned, either oral or written.



Penmanship requires a fineness of nerve which is gained and retained only by diligent practice and strict adherence to nature's laws. No one can expect to become a polished penman who dissipates in any form—cigarette smoking is no exception.

The difficulties met with in learning to write are numerous and one cannot afford to handicap himself with a bad habit.

Good habits tend towards good writing; therefore, be careful what you do, how you think, when you go to bed, and how you treat your stomach.

E. A. LUPFER.





BUSINESS PENMANSHIP
S. O. SMITH,
Commercial Teacher and Penman, 10 Clay St., Hartford, Conn.
Send self-addressed postal with specimens for criticism to Mr. Smith.

FINE WORK.

This is written March 24, '16 to this time I have received much excellent work. The writ-

ing sent me proves to my satisfaction that there are still *some* who have the power or ability to stick, and to every one who perseveres and does the work intelligently, success in penmanship is assured.

HONOR ROLL.

Some of the work submitted is really professional in style. I extend sincere congratulations to all and in particular to the following whose names appear in order of merit, according to my best judgment.

- Mr. R. W. Carr, Middletown, Ohio.
- Mr. A. R. Reelhorn, Corning, Calif.
- Mr. John S. Griffith, Pocatello, Idaho.
- Miss Mary M. Joyce, Minoqua, Pa.
- Mr. D. A. Wisener, Oklahoma City, Okla.

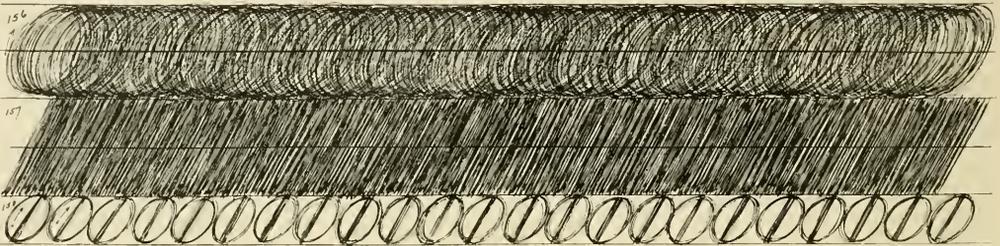
YOU are invited to compete for mention next month. Start now.

AN APPEAL.

Healthy people do not need much doctoring. Good penmen do not need much assistance in penmanship, though I'm always glad to receive their work. This appeal is aimed at those who have not sent in any work for criticism, perhaps because they feel that it is not good enough. Now don't be bashful about it, for we were all beginners at one time, and it's nothing of which to be ashamed. I am anxious to assist you. Give me the chance by doing the work and sending it to me with return postage. I'll be happy so long as you send me your best efforts. **NOW MAKE ME SMILE.**

Instructions

156-158. These exercises are to penmanship what oil is to machinery. They make the arm run easily and wear longer. Get in the game and enjoy yourself. Neglect nothing. No. 158 is particularly helpful.

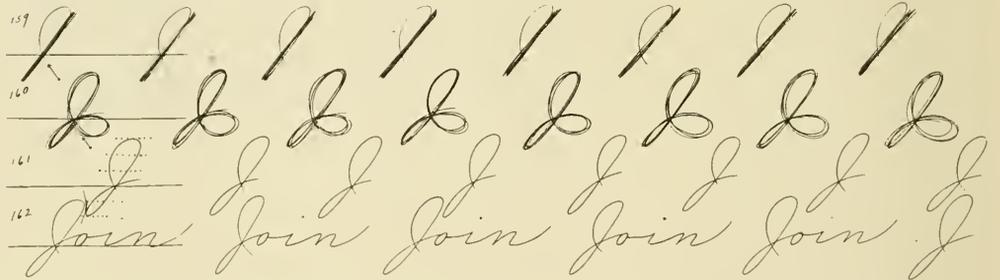


159. You'll need both eyes now. Begin from base line or below, starting mainly upward, just a little leftward. Throw top to the right, and retrace down line 7 times.

160. Start as indicated. Keep top part twice as wide as lower loop. Down lines STRAIGHT AND SLANTING.

161. Round across both top and bottom. Make all lines cross at base line. Upper part 3 in length to lower loop's 2.

162. Make haste slowly. Prove that your skill is usable by excellent work on this word.

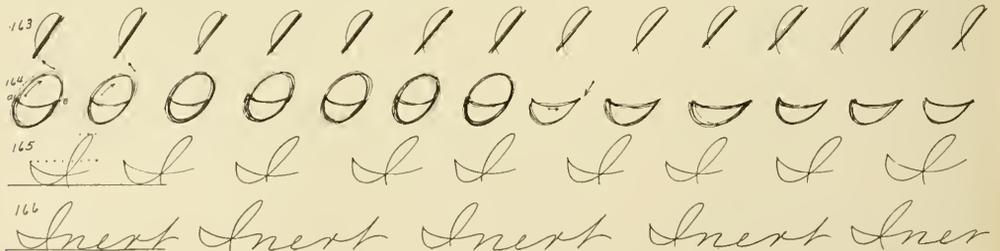


163. Make this about 1-2 as wide as for J. Lines now cross above base line. Make down line slant.

164. Four revolutions in direction indicated. Theo stop at "A" swing over to "B," then retrace lower half to "A," then across, etc. Last part of this copy must not be too wide.

165. Combine exercises 163 and 164 and "come across" with the goods. Down lines slanting and straight, and all lines crossing at a point above base line.

166. Start almost vertically with capital. Do not make the last part of "r" much higher than first part, and finishing curve of "r" short and as high as "n."





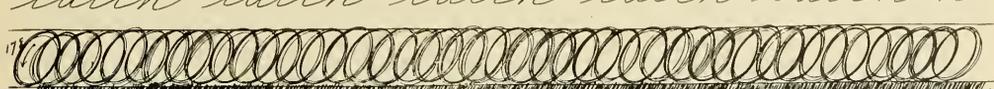
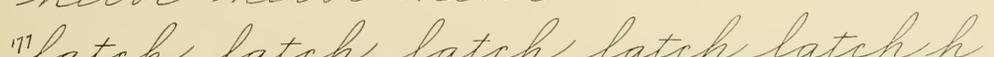
- 167. Just to keep your arm in trim. Go to it and watch position as you work. Feet flat on floor, wrist up from paper, right elbow one inch off the desk, little finger sliding freely.
- 168. Up lines curved, down lines straight. The two cross at the height of "u," "n," etc. Lift your pen AFTER IT STOPS. Don't shade.
- 169. I want turns on the base line, but I do not want them too round.
- 170. Combine the last two exercises. Send me four exactly alike and I'll send you a dollar bill. Go after that dollar to the extent of two pages at least.
- 171. Do you get good full loops crossing at the right height? You will if you stick.



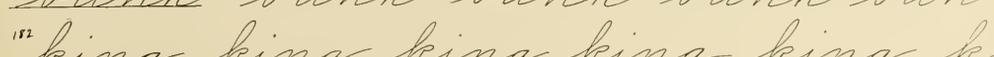
- 172. Watch the retrace and the round turns on the "v". Did you say you could make EVEN TWO "L'S" ALIKE? Show me.
- 173. Full loops, last part OPEN and retraced like "v", but not too wide. Do not lift your pen in grouping them.
- 174. Just use your eyes and practice intelligently and perseveringly.



- 175. This letter is a combination of "l" and the last part of "n" or "m." The short down line MUST BE parallel with main down line.
- 176-177. You should do a page on both sides of each word, watching to keep last part of "h" quite narrow, a dot or retrace on "v", a hook or dot on "c" and 2-3 of cross bar of "t" at the right of the down line.
- 178. See arrow. Lap them half way. Five revolutions. Now smile.
- 179. Pull all down lines toward center of body. STAY in position. Do not pinch your penholder. Muscles relaxed.

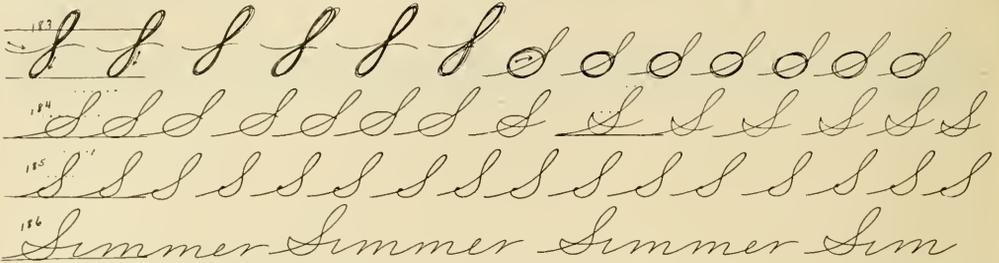


- 180. Make progress by doing the first half letter than ever before. Examine the large form closely. It is not closed in to the left part. Down line of last part on main slant.
- 181-182. Notice curve in the up line of the loops, both upper and lower, and keep them full and free. Spend much time on word practice.
- 183. Begin and finish with well bent curves. Notice size. Keep size of loops even. Make loop of last half of copy 1-2 whole height of letter and finish with the HORIZONTAL oval.

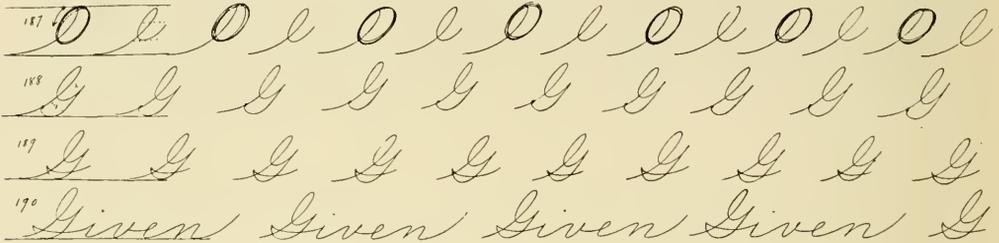




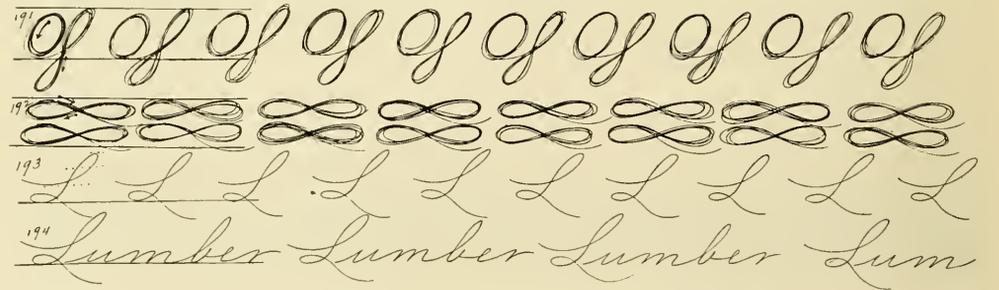
- 184. Every style has a compound curve from top of loop to base line. Do YOU get THAT CURVE? Get same roundness in the base line for last style as for first kind.
- 185. Many prefer this letter. Get a WIDE curve on line and a dot on upper side of beginning line. Top loop is 1-2 the height of whole letter.
- 186. The style of capital used here connects so easily with the letters to follow that it is a very practical style to adopt.



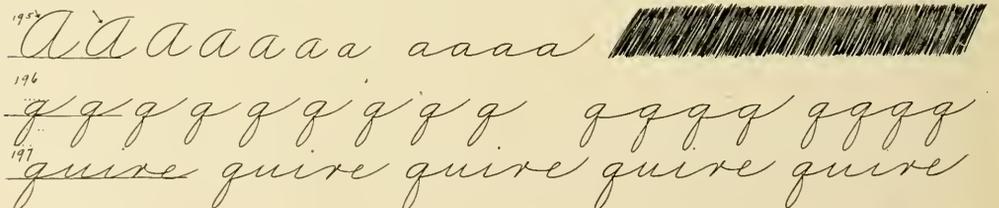
- 187. Oval and loop occupy the upper 2-3 of the space. A HINT TO YOU. Curve the left side of the loop to aid you in getting a true oval turn at bottom of loop.
- 188. Be generous! Don't give me short stingy loops. From the point, come straight almost to base line on main slant. Finish like capital "S" as wide between up and down lines at 1 as at 2, or wider.
- 189. Make the finishing part carefully. Some get too careless with this style.
- 190. Strong graceful movement for strong graceful writing, so swing out confidently.



- 191. Go from one exercise to the other. Make oval one space on your paper.
- 192. Watch arrows, then swing out strongly.
- 193. Curve the beginning line well, by starting leftward and perhaps a little downward. Then get a LONG UPPER LOOP ON MAIN SLANT. The down line has same compound curve as capital "S."
- 194. Upper loop is 2-3 of entire height of capital, and is widest at x. Keep small letters close to capitals in all words and signatures.



- 195. Well curved at arrow. Write the four together without lifting pen. Do not neglect the straight line exercise.
- 196. Loop extends below base line twice the height of "a". Up line of loop more curved than down line and closed in at base line.
- 197. Work for sureness. Know what you want to make. To that end use your eyes and read instructions over and over.

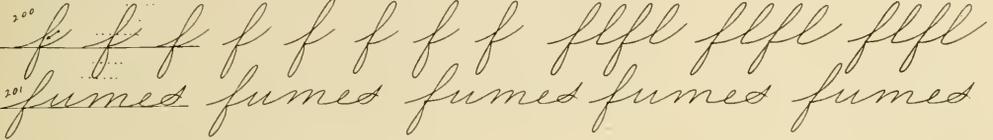




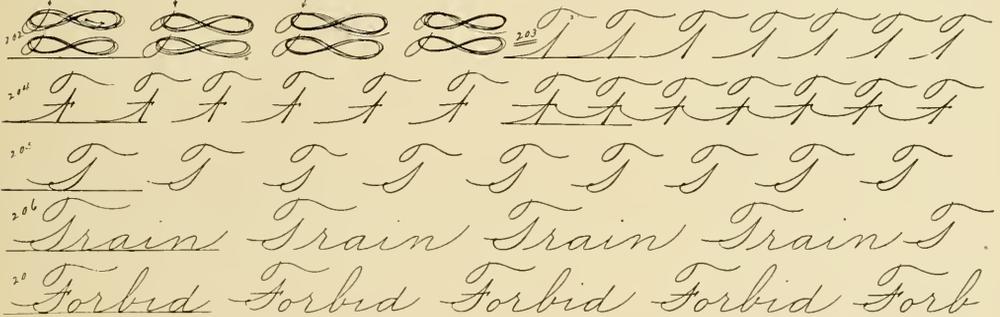
- 198. They cross at 1-3 of their own height. Don't shade.
- 199. See how well you can sit in position and how perfectly your arm can be made to work.



- 200. It's an "l" with the loop of "q" attached. Push the arm out for the curved up line, come back straight toward the body, then fly back,—spring like,—to the base line. Write last part of this copy without lifting your pen. Part indicated by arrow stands there alone.
- 201. Try to get upper and lower loops uniform in width, upper part 3 in length to 2 of lower part.



- 202. Start at small arrow and make beginning loop slant like copy.
- 203. Bend up line of stem as for "P," "B" and "R." Stop pen on paper before lifting it. Rather wide spaces at 1 and 2.
- 204. The cross stroke may be long at the left of the stem BUT NOT AT THE RIGHT. See how connecting line droops in last half of copy.
- 205. This stem has a straight down line. The beginning line and finishing curve and dot you have had in "S" and "G." It is a beautiful capital. I hope you'll master it.
- 206-207. Sometimes toward the end we hurry too much. Do you? There's enough real value in these two copies to give you four hour's steady practice—if you're game. Show me, I'm from—Canada.



A good handwriting is an accomplishment of great value as well as a source of much pleasure to the possessor and the difficulties in the way of attainment are small when the student will faithfully follow the directions of a thorough master of the art — Kibbe

The above specimen was written many years ago by H. W. Kibbe, formerly of Utica, New York, and later of Boston. He was a very fine engrosser. The plate was kindly loaned to us by C. B. Munson, Mgr. of the Brazil, Ind., University. Mr. Munson has spent eighteen years making the school a practical one—an insurance against poverty on the part of those who pursue and profit by the work given.



THE WORTH AND WASTEFULNESS OF EXERCISES.

Movement exercises in writing are a necessary evil, much the same that calisthenic exercises are a necessary evil. If every one were engaged in healthful manual labor, or if every one were required to perform their share of manual labor, there would be little need for calisthenic or physical exercises as such.

Likewise if everyone were required to perform only a normal amount of writing in a normal way, exercises as such in the form of straight lines and spirals would be few and used sparingly. The movement exercise as we know it today in the fullness of its hey-day of development and popularity, is a reconstructive necessity designed to re-start a pupil who has learned wrongly and to reconstruct a defective and otherwise hopeless and helpless hand.

As more and more large writing is being given to and required from children, less and less exercise practice as such will be needed, because large writing when done freely is in itself of the nature of exercise in actual not make-believe writing.

And if more large writing were given large pupils for practice, fewer exercises as exercises would be necessary. Therefore the pedagogical and practical need of the school room is more large writing done freely and boldly and less strenuous drill upon spirals, which, after all, are but the very elementary beginning in the extensive scheme of learning to write modernly.

The first steps in large writing are best taken more safely at the blackboard, no matter how young or how old the pupil. The next step is upon paper either with pencil or pen, with elbow raised, sliding, or resting. As confidence and control are gained the size of the writing should be reduced to correspond with the increased power to propel and control.

Try the plan and convince yourself and thus save us printers' ink and bills.

EDITOR.

Mule
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Showing how big, bold, free writing can and should and will take the place of so much wasteful, excessive drill upon exercises by pupils of all ages. A trial will convince more than any argument. Not to be confounded, however, with some big, creepy, retracing practice indulged in by some teachers, particularly in the primary grades. This is writing, real writing, for the purpose of developing power both to perceive and to perform expeditiously.

C. S. ROGERS
522 Y. M. C. A. BLDG.
SAN FRANCISCO

People read and read and read, blandly unconscious of their effrontery in assuming that they can assimilate without further effort the vital essence which the author has breathed into them. They cannot, and the proof that they do not is shown all the time in their lives. I say if a man does not spend as much time actively and definitely thinking about what he has read as he has spent in reading, he is simply insulting his author. Meditation is not a popular exercise. But it does not shake my conviction that the absence of meditation is the main origin of disappointing stocktakings.
Arnold Bennett.

1. wholesome
2. rebellion
3. admissible
4. genuine
5. parenthesis
6. tacitly
7. obstinate
8. salmon
9. inquisitive
10. federal

By Leroy Gunniss, 8th grade pupil, Algonac, Mich., public schools, Anna Wash, teacher.



B. E. certificate winners, Mountain State Business College, Parkersburg, W. Va., D. E. Wiseman, teacher of writing and principal of commercial department (in center of group).



Elizabeth Alvina Kassell
February eighteenth, 1913
Mr. and Mrs. Bernhard C. Kassell
Chicago, Ill.

PRACTICE PENMANSHIP ON BLACKBOARD.

In my experience in teaching penmanship in the past several years, I find that much can be done in the way of teaching form and freedom in penmanship, by giving lessons on the blackboard, and have the students practice about two or three times a week on the board, being sure to have them study form as well as to have them emphasize ease in execution.

The principal thing I find, is to be sure to keep the student interested on each lesson he is practicing and have him understand that it is of the utmost importance that he make each exercise, letter or word more accurate and easier *this* time than any time previous; and I find that in having them go to the blackboard, they will compare copies, and each one try to do a little better than the other, and thus create more life and energy in their work.

I am now teaching in a town of about 5000 inhabitants, and have a class of 60 students taking penmanship in the evening school. Of course, I am fortunate, in having blackboard room enough to accommodate all of them at once. I have them to go to the blackboard one period of twenty minutes each evening, two evenings each week, and two evenings in each week I have them practice at the desk. I have used this method in evening as well as in day schools for some time, and have had better success with this method than with any other that I have ever used.

Furthermore, it does not only create interest in the class, but the student can obtain a better form of the letter to be made—the same as the artist, who has his work right before him, where he can plainly see each part of what he is working upon, and thus work with more accuracy and with greater ease than by bending over the work.

After having them practice these lessons on the blackboard for a while, then have them practice same on paper, and I will assure you that the student will see faults now that he did not see before he practiced on the blackboard.

R. VIERGEVER,
Prin. Com'l Dept.,
Wadena, Minn., High School.

*Scranton, Pa
Mar 5, 1913.*

*Zaner & Blosier,
Columbus, O.
Gentlemen—*

Enclosed find the work of W. L. Corcoran, a student in the night school of the Scranton Lackawanna Business College. I trust that it is up to the "B.E." standard.

*Yours truly,
E. E. Hippensteel*



Evening class, Wadena, Minn., High School, R. Viergever, Com'l and Penmanship teacher. Drill on blackboard preliminary to practice upon paper.

Character is the moral order seen
through the medium of an in-
dividual nature - Emerson

By O. L. Rogers, Supr. of Writing, Ft. Wayne, Ind., Public Schools.

Full many a gem of purest ray serene,
The dark unfathomed caves of ocean bear.
Full nature with her lovely flowers,
I shall mingle with the desert air

By O. Hinkle, student, Mountain State Business College, Parkersburg, W. Va.

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
Time 35 sec

Rapid business capitals by F. A. Kaczmarek, Sacred Heart College, Prairie du Chien, Wis.

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

W. G. Wiseley, St. Marys, O., Supr. of Writing.

Good writing is more than a mere ac-
complishment, it is a modern need, the
passport to good business positions

By Mrs. Anna M. Crouse, Los Angeles, Calif., penman, Twenty-first Ave. Intermediate School.

\$500⁰⁰
Trenton, N. J. March 23, 1913
Received of Henry E. Loomis & Company
Five hundred Dollars, on account.
Earl V. McGhee.

Business writing by E. H. McGhee, Trenton, N. J.



SPECIMENS

Some excellent specimens of business writing have been received from H. C. Lettingwell, of the Meadville, Pa., Business College. Most of the students are under Mr. Lettingwell's instruction. However, some of them are under the instruction of D. W. Hoff, of that institution. The work is very practical and shows that the students are following very closely the instruction which they received. Quite a number of the specimens submitted were up to the standard for THE BUSINESS EDUCATOR Certificate, many more were very close.

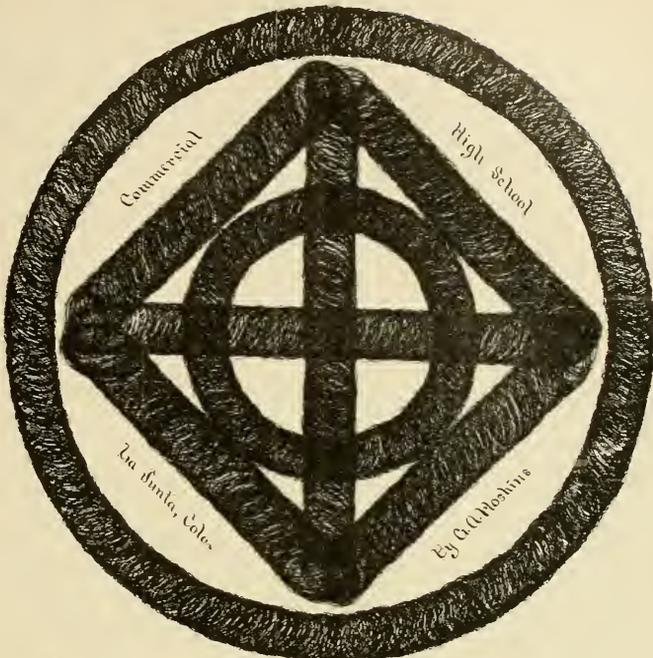
R. W. Carr, Supervisor of Penmanship, Middletown, Ohio, is making rapid progress toward the front in both business and ornamental penmanship. He recently favored us with some while specimens which were unusually fine.

The commercial department of the Richmond, Ind., High School is doing a great deal of work along penmanship lines under the direction of Mr. E. R. Helman. We received on March 4th a list of eighteen subscriptions from that school.

Leslie E. Jones, Eldridge, N. Y., shows more than ordinary stick-to-it-iveness by the specimens which he sends us each month. He is doing very fine work, both in ornamental and business penmanship.

F. A. Kaczmarek, Prairie Du Chien, Wis., is turning out excellent work in both business and ornamental penmanship. He is not devoting his entire time to penmanship either, but is taking work in the Sacred Heart College. Mr. Kaczmarek shows unusual ability and can become one of the very finest by keeping up his practice.

Specimens received from E. E. Gwin, Shoshone, Idaho, clearly show to us that he has in him the material from which fine penmen are made. He is making very rapid progress, especially in ornamental writing.



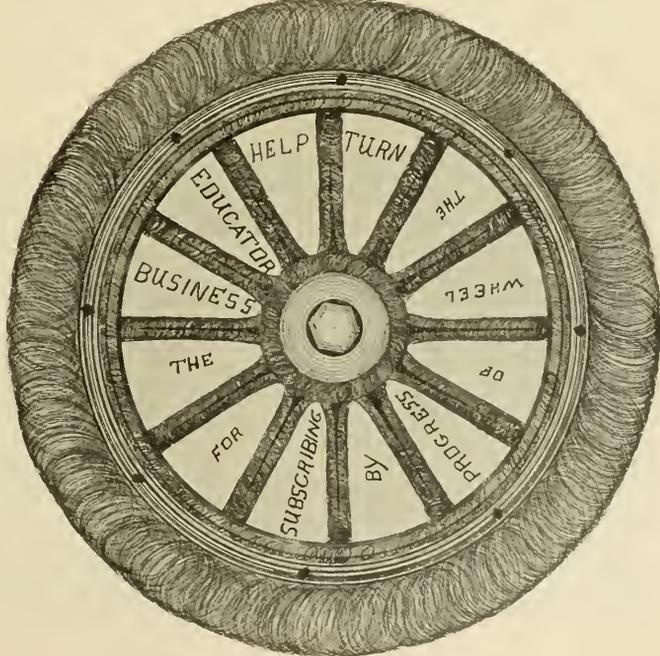
A. P. Meub, penman and teacher in the Commercial Dept. of the High School, La Junta, Colo. G. A. Hoskins, pupil.

Hymenial

Mrs. Sarah E. Beam requests the pleasure of your presence at the marriage of her daughter Rose to Mr. Robert B. Burpee on Thursday, May the first, nineteen hundred and thirteen at eleven o'clock, at Residence, Washington, New Jersey At Home after May twenty-sixth West St. John, Canada.

- 1 wholesome
2 rebellion
3 admissable
4 genuine
5 parenthesis
6 tacitly
7 obstinate
8 salmon
9 inquisitive
10 federal

By Florence Everill, eighth grade pupils Algonac, Mich., Anna Walsh, teacher.



By Peter Forthun, pupil, Frank Krupp, Austin, Minn., Southern Minn. 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

THINGS WHICH HELPED ME

Dear Mr. Editor:

Tonight while thinking about school affairs a little incident came to my mind which I thought might interest your readers, both teachers and pupils.

A couple of months ago, on a blue Monday morning, while reading the riot act to one of my classes for their carelessness in bringing in penmanship work done outside of the class hour, in walked one of my former students.

After finishing my talk to the students, which my visitor heard, I asked the young man what I could do for him. He said he came up to thank me for something I had told him when a member of one of my classes, but sorry to say he had not done. He told me he had just been fired out at the Kinsey Manufacturing Company where he had been just one week, leaving a good position with the Toledo Railway and Light Co. for this one which was even better, and now he was out of both.

I asked him why he had been fired, and he said that was why he came up to thank me. "You know, Mr. Jaeger, you always told me my writing was poor, that I showed flashes of good writing at times, and once you failed me for it, and now that is the very thing the manager at the Kinsey told me twice last week, and then Saturday night he fired me, and to think I lost a good position just on that account. So I came up this morning to tell you, and to thank you, even though I didn't listen to you."

I asked the young man if he would care if I told the class, and he said "No if it will do them any good." So I finished my reading of the riot act by telling the class of this young man's experience, winding up by saying: "Here is the young man, (he was still sitting in the chair

at my desk) you may ask him yourselves, as I believe most of you remember him as one of your former classmates."

I suppose many teachers, perhaps all, have these same experiences, but this one struck me forcibly coming as it did just as I was practically telling the class the same thing.

I have been thinking too, tonight, Mr. Editor, that a good department for THE BUSINESS EDUCATOR next year would be one of "Things which helped me" in the classroom. Every now and then a teacher stumbles upon, discovers or works out some idea which increases results, saves time, benefits the pupils, or increases enthusiasm, and I believe these ideas should be given to the fraternity. What do you think?

For instance, I have been trying for ten years to systematize the handling of notes and drafts which are handed in by students to be later endorsed, stamped paid and returned to student. First, I had a cabinet made with pockets and marked alphabetically; then I placed the papers in an envelope containing the student's name. This meant several mechanical operations. Then, I decided to put all of the envelopes of a class together alphabetically, and this was an improvement over the cabinet, but still required several operations. Two weeks ago I hit upon the best plan yet. I sort all the notes or drafts of the same amount and due date, put them in alphabetical order, with a rubber band around them and I have cut down my operations to simply putting them in order, and stamping them paid, and I don't have to write 266 names on envelopes, open the envelope, put in the papers, file them, reopen it and return to student. When you handle as many as 50 in class, lasting one period of 40 working minutes, you can see what each operation omitted or done away with means as a time saver.

Very sincerely,
F. E. H. JAEGER.

Principal Commercial Department, Central High School, Toledo, Ohio.

The above suggestion of Mr. Jaeger is a capital one. Who will be the first to the act? And the *oftenest*? And the *best*? So while we are in the mood and the space is offered let us hear from you. He has given us two good ones, show your appreciation by giving as well as receiving.—
Editor.

Mr. and Mrs. Albert Stewart announce the marriage of their daughter
Lois May

to
Mr. Floyd Homer Cozad
on Tuesday, March the eleventh
nineteen hundred and thirteen
Little Sioux, Iowa.

At Home
after May the first
Leon, Iowa

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In Conclusion

may be quite as in our power to give as

quency depending upon your talent and

the use you make of it.

REPORT OF
**THE EASTERN COMMERCIAL TEACHERS'
 ASSOCIATION CONVENTION,**

Atlantic City, N. J., March 20-22, 1913,

Reported by Frank E. Lakey, Boston.

The sixteenth annual love feast of the above organization occurred on March 20, in the Hotel Rudolf, Atlantic City. The Convention reached the high water mark for usefulness, suggestiveness and inspiration. This is due chiefly to the unremitting and practical work of President Eldridge, who came to the position of presiding officer with a record never before equalled, of six years' service on the Executive Board. The Board has worked harmoniously and well but one would not be far from the truth if he gave the credit for the absence of long, even though brilliant papers, from the program and the substitution of short, pointed, practical talks to the President. These were all brief, often extemporaneous and usually heart to heart. There was no manufactured enthusiasm and for paper after paper, every one of the 350 chairs were taken and scores stood up. Questions were asked, informal show of hands showed the usages in different schools and the "way we do" came often thick and fast. The amount of advertising was very small—it was a genuine convention of teachers, by teachers, for teachers.

The address of His Honor, Mayor William Riddle, was an inspiration. The aged gentleman related his life struggle in Atlantic City, crowned with success, honor and an abundance of this world's goods until one wished that he had always lived in the city by the sea.

The response by Ex-President C. O. Althouse was dignified, able and masterly.

President Eldridge made his annual address very brief and the program was on.

Mr. C. R. Evans, Pierce School, Philadelphia, discussed the question, "Should all shorthand writing by beginners be corrected, and how may careless or otherwise faulty notes in advanced shorthand be detected and prevented?" This is a fair sample of the character of the papers discussed, every one of which bore on vital, every day problems. At the outset only, correct everything. Errors of mentality are vitally important and require rigid treatment. In advance work legibility is emphasized more than speed. Maxim 1, is especially careful about slant, shade, length and position. Maxim 2; Shorthand notes do not have to be pretty but they must be legible:

Mr. Thomas G. O'Brien, Drake's Business College, New York City, responded to the paper, "To What Extent Should Office Appliances Be Taught in Connection with Book-keeping?" Speed accuracy, safety and economy require the use of adding and computing machines, loose leaf ledgers, check protectors, and duplicators. Talks by head bookkeepers and agents are desirable.

President W. E. Douglas, of Goldey College, Wilmington, Del., in answer to the question, "To what extent has the introduction of calculating machines affected the teaching of rapid calculation," said "very little" since the course is $\frac{3}{4}$ completed before the adding machine is taken up. Care must be taken to avoid "mathematical laziness." Miss Bessie H. Wright, Baltimore Business College, gave an emphatic yes to the query, "Can we insist upon the touch method in the evening schools and with the students in the day schools who have but a short time to spend on the subject?" The strong support of the teacher by the principal aids much.

All the members were the guests of the Underwood Typewriter Co., in the evening.

A special high school meeting at 8:30 Friday morning, drew a large audience. Prof. John C. Wildman, N. Y. University School of Commerce presented one of the most valuable, thoughtful and scholarly papers. He discussed "The Relation of Commercial High Schools to University Schools of Commerce." He said training for business had become an

essential. High School pupils may be trained largely in technique, while college students are trained in thought and judgment. The speaker outlined a four year course, emphasizing journalizing. Blackboard demonstrations are valuable. In discussing the above paper, Mr. A. J. Meredith, William Penn High School, showed the gain to commercial courses of counting the work toward college entrance, as is now done in many of the western universities.

"What should be included in the commercial arithmetic course?" was defined by Mr. William A. Barber, High School, East Orange, N. J., as severe drill in fundamentals, aliquot parts, fractions and decimals, with its many applications. Mr. C. D. Clarkson, of the Drexel Institute, Philadelphia, answered the question, "How may actual problems be obtained in commercial arithmetic," by advising going after them in business, and by having pupils bring in problems from outside.

Mr. Ireland gave an interesting exhibition of the stenotype, the operator being a young woman under eighteen. President Eldridge said when the results were announced that they were very close to the best records in the shorthand speed contest, the speed being a little slower and the number of errors less. Two trials of three minutes each were given. The next speaker, Mr. Charles I. Purnell, of the Palmer School, Philadelphia, declared the Time Limit to be his answer to the question, "What is your greatest problem in the teaching of shorthand and by what steps do you proceed to solve it?" The way out is to overcome public opinion and to work for clarity of ideas.

"The relation of enthusiasm to skill in the teaching of penmanship," was very evident after Mr. A. N. Palmer had finished his remarks. Enthusiasm is absolutely essential. Smile, count, use rhymes but keep up enthusiasm always. The next paper fitted in well for Mr. L. C. McCann, of Reading, Pa., spoke with authority on "What portion of the penmanship hour do you devote to purely movement drills and how soon do you begin making the practical application to the writing?" The first question depends on the pupil's work, the second within three days after entering school.

"After shorthand—what?" and everybody sat up and took notice for J. N. Kimball had the stage and there was something doing every minute. He had the dictagraph, the Edison phonograph, the stenotype and a stenographer take down what he read at the rate of 125 words per minute. The dictagraph was connected on the third floor and Miss Pretz typewrote as Mr. Kimball spoke and in a moment handed him a complete copy. His conclusion was that



E. H. Eldridge, President, 1913.



for commercial purposes under 125 word rate, stenography was as dead as Julius Caesar. Mr. R. G. Laird, High School of Commerce, Boston, did not favor teaching "accounting" to secondary school pupils. He spoke easily and without notes. Next followed a thoughtful paper by Mr. R. J. Bennett, C. P. A., Philadelphia, on "What is the best way of teaching and developing profit and loss statements and balance sheets?", In-sist on good foundation and first class work. This paper cannot summarize justly. It should be printed in full, together with the illustrations attached.

Miss Grace I. Gill, of the Western High School, Baltimore, gave an emphatic yes to the interrogation, "Is it desirable to use shields in the teaching of typewriting, and if so, to what extent?" She said this year's class so taught from the outset was eight words per minute ahead of last year's class. Shields may be discarded during the last two months of the school year. Miss Gill was followed by the deservedly popular H. O. Blaisdell, of the Underwood Typewriter Co., who said "Speed and Accuracy in Typewriting," required one to work no faster than he could do so without errors. A great amount of repetition on common words and frequently occurring phrases of small words. In business, typewriting is more important than stenography.

Dr. J. F. Forbes, of the Rochester Business Institute, followed with an address on "How can our course be planned and conducted so as to develop initiative on the part of the student and impress him with the fact that supervision is costly and that the more supervision he requires' the less valuable he will be?" Instincts are the fundamental moving power in the mind. They become desires when



John E. Gill, President, 1914.

we intelligently pursue because of pleasure in the past. Link the things we want done with the things the boy wants to do.

In the afternoon session Miss Grace M. Ziegler, of the Rider-Moore & Stewart School, Trenton, N. J., gave an able talk on "How we can present the subjects of Drafts in the best way?" while Mr. Nathan B. Stone, of the Yale Business College, New Haven, discussed "how we can get the greatest value out of the adding machines as a part of our equipment? He was followed by Mr. Archibald Cobb, Remington Typewriter Co., who answered the query, "Why is the teaching of typewriter time saving devices essential?" by quoting the demands of business and by showing the marvelous inventions. Promotion is more often through good typewriting than through stenography. Mr. R. E. Lines Miners Business Academy, Brooklyn, gave an emphatic yes to the question, "Should perfect work be insisted upon in all stages of typewriter instructions?" His ex-

cellent paper provoked an animated discussion. Mr. G. S. Walworth, Walworth Institute, believed that "Shorthand students should be urged to take bookkeeping and other business branches."

The next paper, by Mr. J. C. Evans, Plainfield, N. J., answered the questions, "During how much of his course should the student's time be divided between theory and practice? And how may a review of principles be secured?" First—all the time, decreasing theory as the student progresses. Second, several devices were suggested.

Mr. C. P. Zaner was slated to answer the question, "Do you teach the student to use finger movement in small writing, or insist on keeping the fingers firm, executing entirely with the muscular or forearm movement?" He took the common sense view of studying the individual child, who is a combination of inheritance and environment, a combination of the means mentioned, is the actual way we write. Next followed Mr. S. E. Leslie, Eastman College, Poughkeepsie, who discussed "How soon, if at all, should the element of speed enter into the teaching of penmanship?" By favoring speed, moderate at first but kept up increasingly with much attention on legibility.

Mr. L. C. Horton, Dickson High School, Jersey City, gave an interesting talk on the topic, "By what method should interest be taught?"

The banquet in the evening found a large number who endured the weary wait and then enjoyed a fine menu. The toastmaster, Mr. Moore, of Trenton, N. J., acquitted himself admirably. The speakers were Ex-Governor E. C. Stokes, N. J., President E. B. Osborne, Osborne Art Calendar Co. and State Commissioner of Education Calvin M. Kendall.

(Continued on page 27.)



Photograph of the E. T. A. Convention, Atlantic City, N. J., taken in front of Hotel Rudolph on the famous Board Walk.



Marshall's Mental Meanderings

It has Reached Future historians will credit the Schools the Nineteenth Century with the accomplishment of two great forward steps in human progress, first, the substitution of popular for despotic government; second, the triumph of science in its application to the arts and industries. The Twentieth Century will see the logical result of these reforms in the socialization of production and industry. This does not mean the realization of the dizzy dreams of state socialists and other idealists, but it does mean the end of money rule in the political and industrial affairs of the world, and the administration of the productive forces of the world in the interest of the masses of mankind, rather than for the benefit of the fortunate few.

A man is tolerably blind who cannot read this edict in a hundred signs of the present time. One of the most significant of these signs is the marked change in popular opinion, regarding the function and purpose of the schools. The time-honored tradition that education consists of acquiring book-learning and culture and the means of mental distinction, is going by the board about as rapidly as it can. The people are growing wise to the fact that the schools have not been giving them a square deal; that the whole educational machine has been run in the interest of the few, who get the benefit, while the many pay the bills. Virtually all the work of the elementary or grade schools has been planned for the benefit of those who are to finish in the high school or college, notwithstanding that more than one-fourth of the pupils who enter the grade schools never reach even the high school, while a still lower per cent. of these ever see the doors of a college. There is a growing and positive demand that the schools shall abandon this exclusively scholastic program, and do something to fit young people for the lives that nine-tenths of them are compelled to live. The hard fact is that the great mass of human beings have to work with their hands as well as with their brains and it is vital to society that they work effectively. The country is filling up alarmingly with youthful tramps, vagabonds or criminals, whose chief misfortune is that they have not been trained to earn a living. Most of them have had the smattering of reading, numbers, geography, and what not, that is ladled out in the first six or eight grades of our schools, but it has left them with neither the ability nor the disposition to put any of this knowledge to effective use.

For one, I believe that this break-down in our system of education is going to be remedied, and with a remedy that is going to give a painful shock to those to whom education means only book-learning. In the change from scholastic to social and industrial education, no doubt many temporary mistakes will be made, and many unwise actions will be followed by discouraging reactions, but common sense and the good of the whole people will at last prevail in education as in other things.

Gas, Gastronomy I wish some properly and Gastritis equipped reformer would start a crusade to rescue suffering mankind from the clutches of that modern instrument of human torture and the banquet. The indictment against this heathen-destiny, comfort-killing and altogether illogical and insane social dissipation is so full of counts that it is embarrassing to try to enumerate them. A lot of earnest men, or women, or men and women, presumably provided with brains, finding themselves to have a common interest in some matter, political, social, or sentimental, arrange to get together for an exchange of ideas regarding the matter in hand. The occasion is one that concerns their brains or their souls or possibly their pocket-books, but overlooking this, they immediately

ly set about organizing the meeting on the basis of deglutition. The stomach, really a rank outsider, in the matter, is dragged in and made the head liner. Some hotel or other feeding place, reeking with the stale odors of grease and garlic is chosen as the gathering place, and an hour when the poor stomach should have finished its day's work and be happily at repose, it is roused up and loaded with a deluge of soups, salads, heavy meats, oily entrees, sticky cakes, ices, and other indigestibles intermixed perhaps with wine, beer, cocktails, etc., the whole topped off with black coffee and cigars! After an hour or two of irrelevant chattering, the speaker, otherwise sane folk, address their alerted brains in the matter in hand, and listen uncomfortably to the speakers. These, of course, have to work their mental machinery under the distressing handicap of an outraged stomach struggling with a pressing internal problem. O, my brethren, is not the whole thing pathetically barbarous—aye, heastly? Why should we, who are so far removed from the cave man, set the wagging jaw against the thinking soul? Why not do both our eating and our thinking at decently appointed times and places? Why mix functions so mentally onerous and dissimilar? Why hamper the feet of Mercutio thought with the clogs of pigish feeding? Why weigh the wings of oratory with a threat of gastritis?

Quida, the novelist, once predicted that the time would come when men and women would look their eating behind screens. I admit myself yet far from the attainment of that refinement, but my spiritual gorge rises at being asked to consume roast goose and dressing along with Emersonian philosophy, or employ Browning or Tennyson as a "chaser" for crab salad and black coffee. Moreover, I know numerous others of my fellow men who will join me in this Macedonian cry for relief. Will it ever come? Shall we yet see the day when kindred souls may foregather for a vision of the Heavenly Mansion, without being first constrained to fill our bellies with the husks? As Hashimuro Togo would observe, "I inquire to know."

The Talking One of the oldest maxims of Teacher pedagogy is to the effect that telling is not teaching. The maxim has been understood and observed by every great teacher from the days of Socrates. Yet in our wanderings, in these Twentieth Century days, when everybody, and especially teachers, are supposed to be up-to-date, I am constantly observing, cases where the wise old maxim is either unknown or unheeded. I look on at class recitation, where the teacher recites more of the lesson than do all the pupils together. The teacher then talks, talks, talks, about famous matters that have nothing to do with the lesson, but he will propound questions bearing on the lesson, and before anybody has a chance to reply, proceed to answer his own questions. The confirmed talking teacher will even frequently take the word out of the mouth of the pupil who is trying to recite, and continue the performance himself, after the manner of a vaudeville juggler. Just the other day I was present at an alleged recitation by a class in commercial law. The subject was agency, and there was in it material for a most interesting discussion. I was at once struck with the listless indifference of the students, and the reason for this was quickly apparent. The instructor began by asking a young lady to define agency. She answered rather coolly, that an agent is "one who does something for another." This opening was too much for Mr. Talky. "Is that so?" he interposed gleefully. "Well, I suppose if you drop a book, and Mr. Brown, should pick it up for you, he would be your agent." This was a mild titler at this, and the girl looked confused. Now this little pleasantry might have been a right, had the teacher given the young lady a chance to amend or explain her definition. But did he do this? Not he. Instead, he launched forth upon the subject himself, giving the elaborate book definition and illustrating it fully. This took some five minutes of the time, and the young teacher seemed to be immensely pleased with himself that he knew the subject so well, and that there was "company" present to take notice of the lesson went on. He asked other questions, but in each case, made the answer, whether good or bad the text for more talk on his own account. At the conclu-

sion, he remarked to me naively that he found it "awfully hard" to get the class interested in their work. "They don't seem to care whether they learn anything or not," he complained mournfully.

How I longed to tell him why!

Danger of Over- In a middle-west city doing it where a fine commercial high school has recently been installed, it was found at the beginning of the spring semester that sixty per cent of all the promotions from the eighth grade schools elected to enroll at the commercial high school. This is of course a result most complimentary to the very able management of the commercial high school, but it suggests the grave question whether the diverting of so large a proportion of those high school entrants, to the commercial work is an entirely wholesome sign. If this rate continues, is there not likely soon to be an overplus of candidates for commercial positions in that city, assuming that the great majority of these young folks have chosen the business course, as they doubtless have, with the view of fitting themselves for office work? Is it desirable for any city to adopt the policy of educating more than half of its youth to be stenographers and bookkeepers? The question is at least worth considering.

Should the policy result in filling up the city with a large number of young folks, who cannot find employment in the work for which they have been trained, there may be an embarrassing reaction against the commercial work. To me it seems that the remedy will be to provide adequate training in other vocations than those specially served by the commercial subjects. These might supplement, rather than displace the commercial work, for it is perfectly true that training in the commercial branches, is likely to be most useful to all classes of workers. Such a plan would give a broader scope to business education, than the mere training of bookkeepers and stenographers.

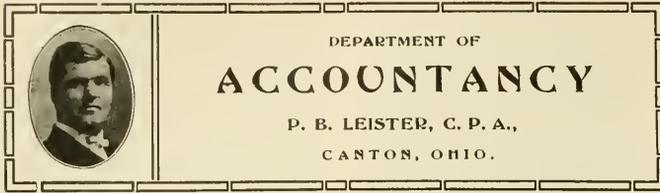
In Old Kaintuck At the time of penning this month's meanderings, I find myself down in "Old Kentucky" where as the song hath it, "The sun shines bright" and "The young folks roll on de little cabin flo" an' de birds make music all de day." I have ocular evidence that the sun *does* shine bright down here in Old Kentucky, these April days and there are plenty of chocolate-colored pickaninnies, crowding round the little cabin doors. Also, certain jay-birds waked me with their screeching at an un-hourly hour this morning, and later in the day, their raucous cries were offset by the glorious notes of a mocking-bird that nestled among the blooms in a nearby apple tree.

It is all a quick and pleasant change from the still snow-flecked hills of my less fervent Iowa. It is in Bowling Green, the home town of Bro. Ashby, and his live bunch of teaching coworkers that I am writing this enthusiastically. For two days these good brethren have been giving me a rich taste of real, traditional southern hospitality the like of which may not be surpassed anywhere in the whole broad land. There was delightful fraternizing with both pupils and teachers and the joy that always comes to me from a near view of a school that runs as it should run. It is here that Brownfield, of the magical pen, as his orbit, and the genial schoolly brothers Dickey and the genial Mr. Harman, and other well-known to Kentucky education, so ably help Bro. Ashby in conducting one of the strongest and best schools it has been my pleasure to visit. In the penmanship rooms, the "EDUCATOR" was every where in evidence, and the "Zanerian Spirit" of accurate thoroughness prevails in all the work. To Mr. Brownfield belongs the credit of building up here one of the best penmanship departments to be found anywhere.

I must also mention with due gratefulness, the delightful auto ride about the charming old town, to which I was treated by my hosts, also the charming entertainment at the home of Prof. Ashby.

From noon, no spot on the map shall linger more fondly in my memory than Bowling Green, and the old grey turrets of the Business University.

(Concluded on page 30.)



DEPARTMENT OF ACCOUNTANCY

P. B. LEISTER, C. P. A.,
CANTON, OHIO.

HOLDING COMPANIES

The Ohio Gas Company had operated a gas plant since January 11, 1909. For the purpose of acquiring this industry, the National Gas Company was organized April 1, 1912, with a capital of \$100,000 and after purchasing all of the capital stock of the Ohio Gas Company, issued \$100,000 first mortgage 6 per cent. gold

Sund., buildings, machinery, mains and franchises	82,360.73
Material and tools	1,856.30
Coal (including freight)	47,540.45
Labor	50,608.73
Repairs	18,872.46
Water and other supplies	3,869.39
Superintendence	3,500.00
Salaries of clerks and collectors	5,600.00
Office expenses	2,100.00
Insurance	1,435.00
Taxes	4,237.10
Interest	1,450.40
Cash	2,251.47
Consumers' accounts	3,210.44
Other accounts receivable	2,121.90
	<u>226,074.37</u>

Inventory—coal

bonds dated April 1, 1912, due April 1, 1922, interest payable January 1 and July 1 of each year.

June 30, 1912, the two companies were united by a certificate of merger, and new books opened. At the date of the merger the Ohio Gas Co. books stood as follows:

Capital stock	50,000.00
Notes payable	5,000.00
Accounts payable	2,679.81
Gas sales	157,683.33
Coke sales	6,210.69
Tar sales	4,500.54

In acquiring the stock of the Ohio Gas Co., paying organization expenses, etc., the National Gas Co., used all its capital stock and 90,000 mortgage bonds, holding in reserve 10,000 of

bonds for improvements—Required journal entries to open books of the National Gas Co., and prepare proper statements of the Ohio Gas Co., at June 30, 1912.

Revenue Account—The Ohio Gas Co.

	INCOME	
Gas sales	157,683.33	
Coke sales	6,210.69	
Tar sales	4,500.54	168,394.56
	<u>168,394.56</u>	
	EXPENDITURES	
Coal inc. freight	46,890.45	
Labor	50,608.73	
Repairs	18,872.46	
Water and other supplies	3,869.39	
Superintendence	3,500.00	
Salaries of clerks and collectors	5,600.00	
Office expense	2,100.00	
Insurance	1,435.00	
Taxes	4,237.10	
Interest	1,450.40	133,623.53
Net revenue		<u>34,771.03</u>

Balance Sheet

ASSETS		LIABILITIES	
Cash	2,251.47	Notes Payable	5,000.00
Inventory	650.00	Accounts payable	2,679.81
Consumers' accounts	3,210.44		
Other accounts receivable	2,121.90		
Total current assets	8,233.81	Total current liabilities	7,679.81
Material and tools	1,856.30	Capital stock	50,000.00
Sund. Buildings, Mach. and franchises	82,300.73	Profit and Loss	34,771.03
	<u>92,450.84</u>		<u>92,450.84</u>

The journal entries on the National Gas Company books would be as follows:

Ohio Gas Co Investment	100,000.00	
Capital stock		100,000.00
First Mortgage Bonds		90,000.00
Cost of acquiring stock of Ohio Gas Co. and organization expenses		
Treasury Bonds	10,000.00	
Bonds held in reserve for improvements		10,000.00
Bond Interest	1,350.00	
Interest on 90,000 outstanding bonds 3 mos. at 6 per cent.		1,350.00
Ohio Gas Co., Account receivable	34,771.03	
Ohio Gas Co. Investment		34,771.03
Amount of profit owed holding company		

When corporations are merged, the purchasing corporation regards its purchase as an investment and the company acquired conducts its business independent of the holding company; and as the National Gas Company was the sole owner, the Ohio Gas Company would owe to the holding company the amount of its profits.

This problem brings up the question of the disposition of profits earned before date of formation of corporation or before date of consolidation, and no better authority can be quoted than A. L. Dickinson, C. P. A. who in an article on "The Profits of a Corporation" read at the "Congress of Accountants" held at St. Louis in 1904, said:

"Another question of considerable importance is that of the proper disposition of the Profits of consolidating companies earned prior to the date of consolidation. There is a clear rule of common sense, and probably also of law, that a corporation cannot earn Profits before it exists, and when therefore a corporation at its organization purchases an undertaking, together with the Profits accrued from a certain prior date, the whole of such Profits earned prior to the date of purchase must be treated as a deduction from the purchase price and not as a credit to Profit and Loss or available for dividends.

This proposition is the more evident if it be remembered that these Profits form part of the Current Assets purchased, and that any realization thereof is merely a return to the purchasing company of a portion of the purchase money, i. e., of the Capital of the corporation. Similar reasoning will show that where a holding corporation purchases the stocks of several others all Profits of the purchased corporations accruing up to the date of the purchase must be treated by the holding corporation as a deduction from the price paid. The subsidiary corporations can legally declare dividends therefrom, but these dividends when received by the holding corporations are merely a transfer to it of some of the Assets included in the value of the stock it purchased and are therefore a return of Capital; and dividends declared and paid by the holding corporation to its stockholders out of such profits would clearly be paid out of Capital. It is important to note that the date of purchase should be taken as the date of the contract for purchase and not the date of completion. If the purchasing corporation was in existence at the date of entering into the contract, it is to be presumed that the price fixed had relation to the conditions existing at that date, and that the corporation is entitled to treat as Profits all earnings of the subsidiary corporations subsequent to that date. But if the holding corporation had no legal existence until a later date, it is submitted that as it cannot earn Profits when it is not in existence, it is only entitled to distribute as dividends Profits of the Subsidiary corporations earned subsequent to the date of its own incorporation, or to the purchase of the property, whichever is the later date."

VISITORS' DAY

The Students and Faculty of Duff's College cordially invite you and your friends to visit their school on the Annual Visitors' Day, February 28th, 1913.

Daily work on exhibition.
Sixth St. and Liberty Ave. Pittsburg
Hours:
11.30 A. M. to 4 P. M.
7 P. M. to 9 P. M.

The above neatly printed card recently came to our desk, and contains an excellent suggestion for other schools, for we do not believe that the business schools have, as a rule, set apart a day for the citizens of the community to visit their schools and inspect their work. This is quite a common thing with public and other schools, and we believe a good thing for commercial schools as well, hence the passing on of this suggestion.



ARITHMETIC

O. S. SMITH,

Cass Technical High School, Detroit, Mich.

Article 5.

To class A were assigned six problems in percentage. After certain inquiries have been made as to the success of the members of the class in solving these problems, and after disposing of all the routine matters, as before suggested, take up the principles involved in percentage.

Each problem assigned as home work should be solved orally by some member of the class and the teacher should insist upon the student making clear every detail in solving the problem. It is an easy matter for the teacher to take for granted that the student understands the problem when the student says, "Multiply the base by the rate and the result will be the percentage." That is like assuming the student to be familiar with the route, because he says that by taking a train at the Pennsylvania Station in New York he can go to St. Louis.

Percentage is a fractional method of computing values, based upon the second decimal place and contains three essential elements, viz., base, rate, and percentage. Therefore it is not possible to have more than three different problems arising in the entire subject. These problems may be as follows, depending upon which elements are given:

1st. Base and Rate given to find Percentage.

2nd. Percentage and Rate given to find Base.

3rd. Base and Percentage given to find Rate.

One of the very first things to make clear in the mind of the student is what is known as the rate. This term he usually understands in a general way and may be able to define it accurately; but a thorough understanding of how to deal with it in many problems, is something a student in a commercial school rarely possesses. His knowledge of the technique of carrying into effect the values expressed and contained in a rate, when expressed as a decimal fraction or with the percentage sign, is generally meagre.

There are three ways in which the same value may be expressed, first as a common fraction, $\frac{6}{100}$; second, as a decimal fraction, .06; third as a percentage expression, 6%. Where we are trying to find 6% of \$500, it natur-

ally follows that the value we are trying to get may be found in three ways, which follow in the above order:

First, as a common fraction, $\frac{6}{100}$ of 500=30. Notice that here, two processes are required—multiplication and division. One process is indicated by the sign of multiplication; the other process is indicated by the common fraction. This result cannot be obtained otherwise than by these two processes.

Where a multiplication follows a division or a division follows a multiplication, it makes no difference in the result, which comes first since both processes are of equal strength. Hence, when we say .06 of 500=30 we are doing the same that was done above, except that a decimal fraction is a division completed—not indicated, as in a common fraction. Here as well we find both processes.

Now, passing on to the third we find 6% of 500=30; the sign of percentage (%) alone standing for both processes—multiplication and division. Neither does it make any difference here which takes place first. Let us illustrate:

500 In this illustration the division by one-hundred is made first, then the multiplication by six follows.

500 In this illustration the multiplication by six comes first and then the division by one-hundred follows.

Of course it must be kept in mind that percentage is limited to two decimal places while decimal fractions are limited only by the numerical system in use, and that a fraction of one per cent may in turn become a decimal fraction. Thus $6\frac{3}{4}\%$ may be written as 6.375%, or it may be written as .06375, a pure decimal fraction.

After discussing these "reasons why" follow up with numerous illustrations and problems, turning the problems in all forms to bring out the "reasons why" and demand that the student reason his way out of the different situations. If he attempts to quote a rule, do not permit it but ask that he use his reasoning powers instead. When this student gets into a business office he will have no book, in the last pages of which, he may seek an answer, but must rely wholly upon his reason to guide him.

He may be able to quote rules by the yard but he cannot apply them, and if he does attempt it, it is a clumsy effort he makes, generally, with a great amount of misgivings as to the result.

Oftentimes, when a student has a correct result, frame a question which implies doubt, and notice how quickly he will shift his point of view and falter in his explanation. This shifting and faltering is due entirely to doubt in his mind, occasioned of course, by the question, for he has no self-reliance because he is subconscious of his lack of ability to reason correctly.

Next, it would seem, the problems having rate and percentage given, with base unknown, should be taught, though most all text books in arithmetic differ from this. The reason here for taking these problems next is, that they are the opposite in principle from those just considered. When a multiplication is made in the first a division is made in the second, and where a division is made in the first a multiplication is made in the second. Thus we teach the second class of problems by contrasting them with the first.

The manner in which the result is obtained in this class of problems is illustrated as follows:

Rate=6% Percentage=30
therefore 1%= 5
and 100%= 500

here the division is made first and the multiplication second.

Rate=.06 Percentage=30
Base equals 30÷.06

Now by applying the principles of division of decimal fractions we have:

$\frac{.06 \overline{)30}}{500}$ or $\frac{6 \overline{)3000}}{500}$

Here the multiplication by one-hundred takes place first and the division by the rate takes place second.

The third class of problems is to find the rate when the base and percentage are known. The percentage is divided by the base and the reasoning employed in the division of decimal fractions obtained. The base is 500, the rate, 30; what is the rate per cent?

We have; $30 \div 500, \frac{500 \overline{)30.00}}{30.00}$, this gives the rate as a decimal fraction, and the sign of percentage ought not to be used unless the decimal point is

removed. Then, $5.00 \overline{)30.00}$, here the division is by 5 (one percent of the base, a division by one-hundred) and the rate must be expressed by the use of the sign of percentage.

The work in future subjects that will require the application of the principles of percentage should be outlined on the board for the class, and each student requested to make a copy of it. Their attention should also be called to the man-

(Concluded on page 28.)



BUSINESS ENGLISH—THE WHY

I have thought it well to allot the present writing to discussion of the underlying causes which have led to the larger volume of daily correspondence in all parts of the world, inasmuch as there has been such marked increase in our own generation, and unlike the traditional Topsy, it did not "just grow" without relation to contemporary development. There are, to be sure, ample grounds upon which to explain the additional amount and consideration of them will form the content of this article.

In the early period of the development of mankind, it is reasonable to assume the absence of letter-writing. Man's time was pre-occupied in his quest for food supply, and when not so employed, was spent gorging upon the rewards of past efforts. As men began to have fixed abodes and definite portions of land whereupon to raise the means of subsistence, with the consequent domestication of animals, a slight amount of leisure is each day available and refinement of language is the net result following.

Telling of stories around the open fire, after the day's tasks were over, constituted the enjoyable adjunct to the less liked toil. Here and there one would break away from the routine day in and day out of the same occupation and seek new experiences in yonder parts of the earth, returning with fascinating tales of the luxury and grandeur of the remote section, such as the ivory and gold of India, or the silks of China, creating fresh pictures in the minds of the stay-at-homes. The advent of the returned traveler would be heralded with delight, because at the close of the day, his story-telling would thrill and excite.

The evolution of transportation has accomplished more in making the whole world kin than any other single factor. Going right along, in our day even preceding it, is the remarkable progress, and almost unbelievable advancement, in the means of communication. Transportation received its first world-wide impetus in the days of the Roman Empire with the road-building which was born of its love of organization. With the construction of roads and the resultant ease of communication, more de-

cidenced emphasis is placed upon the written message which may be forwarded by means of relays of horses over the excellent roads. The horizon of men is directly broadened and their interests are correspondingly enlarged. With the discerning intellect of Paul, we have perhaps the best known early use of letter-writing. His epistles to the Romans, Corinthians, Thessalonians, attest the employment of the agency of the missive, which we now regard as almost indispensable, in transmitting views.

Stage-coach lines, carrying passengers, baggage and posts, in the early period of our own country, evidence the next real forward step of inland communication, and served well the time because it was the systematic effort to perform the task. Ocean transportation, with sailing craft, was the best the epoch afforded for gapping water distances. Many drawbacks to dispatch in the latter service were encountered, e. g., Franklin mentions, in connection with his first trip to England, 1757, as agent for the Province of Pennsylvania, the delay of weeks at New York waiting for a packet outward bound. While the French and Indian War was active, ships usually sailed under convoy, which meant increased safety but not infrequently long and exasperating delays for the desired accompaniment. Much of Franklin's career has been best preserved in the letters he wrote to friends and associates. His grasp of the role played by postoffice facilities in the life of the people is illustrated by his arduous labors in behalf of the colonial postal service.

The advent of steam multiplied more than one thousand fold the uses of correspondence, because with regular and more speedy railroad trains and certain and quicker ocean liners, the avenues of communication were given an added and a new significance. Trade was bound to expand and world markets were substituted for local consumption in the parlance of merchants. The consumer now has his needs more promptly met and is in closer touch with the source of supply, even though separated by thousands of miles, than formerly with the less adequate channel of disseminating information.

Electricity shortly followed steam in becoming adapted to more thoroughly arrange the means of com-

munication, not only in the manifestation of electric locomotion but in the telegraph, telephone and wireless. Each of these, in accelerating ratio, has tended to lay greater and greater emphasis upon the letter as the medium of communication, and its preparation can, as a consequence, well command the serious consideration of the class room. The traveler from afar may interest us but the letter from a distance, with its tidings of another people or enclosing a snug order for prompt shipment, is none the less interesting.

The evolution of transportation has, therefore resulted in the call for improved letter-writing, and classroom preparation can achieve the end as speedily and effectively as any other way.

For the concluding topic, a month hence, is reserved the summary or presentation of matters which should be included in the commercial correspondence course, occupying one hour per week throughout the year, with mention and consideration of the relative importance of each feature. The foregoing contributions have hinted at the integral parts, but in the final word it is desired to draw in the several threads and submit the design and pattern obtained by certain mixture and combination. The teaching of commercial correspondence is comparatively new, many of the suggestions must be tried by careful class-room experimentation and the results recorded with the kindly cooperation of the teacher. It will then be possible to approximate a course which can be used as a nucleus or basis and from which such minor departures may be made as seem to the skillful teacher, in the nature of the case, to be desirable.

The Fate of Commercial Schools.

Youngstown, O., March 21, 1913.

MESSEURS ZANER & BLOSER,
Columbus, Ohio.

GENTLEMEN:

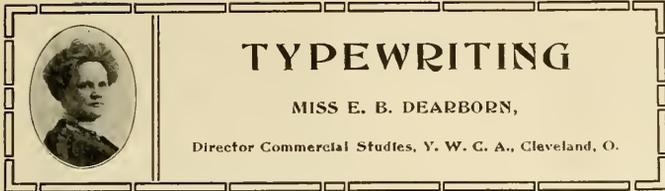
Would be pleased to have your opinion of the Business College of the future, inasmuch as the High Schools, Parochial Schools, Y. M. C. A.'s, etc., are teaching the same kind of work. Do you think it will materially affect tuition rates, or simply cause the Commercial schools to decrease in number, and increase in quality and efficiency?

Thanking you for complying with the above requests, I am,

Yours truly,

H. K. DURKES.

The above question is a very timely one. Private Technical Schools of all kinds will probably diminish in number as public institutions increase and as the State takes over more and more work formerly done by individuals. This transition will be gradual, however, and few people will be directly injured thereby. And where one will be injured, probably two or three will be benefited. The indications are that commercial schools will increase in efficiency, and by lengthening their hours, be able to more successfully compete with public institutions and more nearly duplicate the actual conditions of the business world than ever before.—EDITOR.



TYPEWRITING

MISS E. B. DEARBORN,

Director Commercial Studies, Y. W. C. A., Cleveland, O.

The last issue was concluded with a question as to what constitutes love and sympathy for our pupils. What does? It would be much easier to give a negative definition, till what does not constitute love and sympathy. In that case I should say, that it was following the lines of least resistance, in other words, coddling and pampering them, humoring them in all their little whims and vagaries; and in so doing utterly unfit them for the strict and stern requirement of a business life. But I think too much of our teaching is of a negative character, consisting in a long string of "Don'ts," and every time we put a "don't" up to our pupils we help them backward instead of ahead. It is just as easy to say to them "Let's improve on this point here in this way," as to say, "Don't do that again so, but do it this way." In the latter case we help to neutralize our positive statement by a previous negative one, pulling both backward and forward.

So instead of following the easy course for myself and giving a negative definition of what constitutes love and sympathy for our pupils, I will attempt a positive one.

Real love and sympathy, consists of taking the, in many cases, curious compound and shaping it to the best of our ability, for a life of usefulness. If it is a case of exaggerated sensitiveness, that must be corrected, and I believe this can be done most effectively by ignoring it altogether. I think we very often make our task harder than it would otherwise be, by recognizing these little faults and when we do that we are giving them a reality helping to fasten them more firmly on the mind and character of the individual pupil.

If it is excessive babyishness, that, too, must be overcome, and sometimes I think a little wholesome ridicule is good for all of us. But when it comes to a state of health, then we are so afraid that we won't be as sympathetic as we should that we simply overdo ourselves, thereby showing that even tho' we are teachers and popularly supposed (among the student body at least) to be with-

out much feeling or sympathy, that we are in reality very kind.

Now that habitual state of indisposition which is commonly called nerves is going to be just as big and perhaps a bigger drawback to present or future success as some other faults and I believe that we should try just as assiduously to correct it in our pupils. As I said before, the easy thing is to coddle them, and say, "Oh, yes, you can do that work all right, you know how, and it's only because you are nervous that you failed, so I'll just mark you on what you know and not on what you have done." Here the teacher helps to stamp more firmly on the mind of the pupil the idea that he is nervous, and then it is up to the pupil to grow more so and that right speedily. Instead of that course, I would suggest that when a pupil displays such a lack of self-control, say to them, "Leave your work for a few moments and go out and talk this thing over with yourself and see who is going to boss. Just make up your mind whether you are going to let your head or your hands rule. In other words, decide who and what shall master you."

One of our modern inspirational writers, from whom I have before quoted, tells us that, "The Creator never mocked us with yearnings for that which we have no ability or possibility of attaining; that our heart longings and aspirations are prophecies, fore-runners, indications of the existence of the obtainable reality, that there is an actual powerful creative force in our legitimate desires, in believing with all our hearts that, no matter what the seeming obstacles, we shall be what we were intended to be and do what we were made to do; in visualizing, affirming things as we would like to have them, as they ought to be; in holding the ideal of that which we wish to come true, and only that, the ideal of the man or woman we would like to become, in thinking of ourselves as absolutely perfect beings possessing superb health, a magnificent body, a vigorous constitution, and a sublime mind. That we should strangle every idea of deficiency, imperfection, or inferiority, and however much our apparent conditions of discord, weakness, poverty, and ill health may seem to contra-

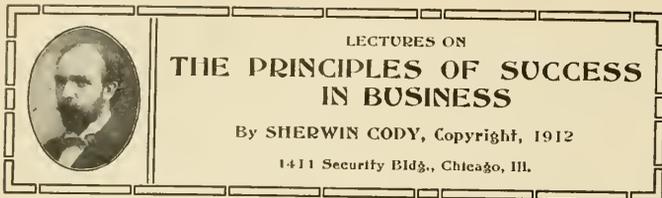
dict, cling tenaciously, to our vision of perfection, to the divine image of ourselves, the ideal which the Creator intended for His children: we should affirm vigorously that there can be no inferiority or depravity about the man God made, for in the truth of our being we are perfect and immortal; because our mental attitude, what we habitually think, furnishes a pattern which the life processes are constantly weaving, outpicturing in the life.

He teaches that Fear is the great human curse, that it blights more lives, makes more people unhappy and unsuccessful than any other one thing; that worry-thoughts, fear-thoughts, are so many malignant forces within us poisoning the very sources of life, destroying harmony, ruining efficiency, while the opposite thoughts heal, soothe instead of irritate, and increase efficiency and multiply mental power; that every cell in the body suffers or is a gainer, gets a life impulse or a death impulse, from every thought that enters the mind, for we tend to grow into the image of that which we think about most, love the best; that the body is really our thoughts, moods convictions objectified, outpictured, made visible to the eye. "The Gods, we worship write their names on our faces." The face is carved from within by invisible tools; our thoughts, our moods, our emotions are the chisels. It is the table of contents of our life history; a bulletin board upon which is advertised what has been going on inside of us."

I believe this to be absolutely true, and believing it, the thing for us to do as teachers is to crowd out of the minds of our pupils all those thoughts which tend to destroy success, and this can only be done by supplanting them with other and better thoughts. Here the personality of the teacher plays a great big part, and the teacher who is thoroughly alive to the influence which it is possible for him to exercise for good over his pupils; who can by this very magnetism lead his pupils to forget their own sickly thoughts and follow as he directs, and leads the way, such a teacher has less to contend with, than one who recognizes every fault in the pupil and proceeds to halt all progress until it has been held up and so made prominent.

If our teaching were only for the moment, we could better afford to take the easy way, but the habits we are helping to make fixed now, will either remain for life or else have to be rooted up later and the latter process will be hard in proportion as we have done our bad work effectively.

I would far rather wait five years for the mature commendation of my pupils than be thought by them now to be what is popularly known as sympathetic and kind.



LECTURES ON THE PRINCIPLES OF SUCCESS IN BUSINESS

By SHERWIN CODY, Copyright, 1912

1411 Security Bldg., Chicago, Ill.

Lecture XXV

CLEANLINESS AND GERMS

It has now been pretty well proved that many diseases are caused by harmful germs. The germs of colds, pneumonia, and consumption are well known, and so are the germs of intestinal diseases.

These germs feed on filth, and the only good way to fight them is to keep clean.

Bad air is filthy air, and that usually means germ-laden air.

Bad food is usually well supplied with germs whether we can see them or not, and they breed in the intestines. Absolutely clean cooking will cure almost any case of indigestion.

Acid-forming germs feeding on decayed food in the mouth rot the teeth.

Dirty skins cause pimples and blackheads.

Cleanliness requires that we scour the pots and pans every time they are used—that we wash the body thoroughly at least once a day—that we wash the mouth and teeth with some filth destroyer like peroxide of hydrogen—that we wash the inside of the body by drinking plenty of pure water.

Lecture XXVI

RELIABILITY THE FIRST GREAT REQUIREMENT IN BUSINESS

Ask any business man what the first great qualification for an employee is and he will invariably tell you, "Reliability." You may be as smart as the devil, but the wise business man will not be tempted by that smartness.

Business men will probably pay more in salary for reliability than for any other single quality. This applies to office boys and clerks quite as much as to bank cashiers.

What is reliability?
The person who makes an appointment and is ten minutes late is not reliable. The person who is ten minutes too early is not strong mentally. The person who is always right on the dot will soon make an unshakable reputation.

The person who stays at home sick without giving notice is not reliable. If he or she has typhoid fever, pneumonia, or apoplexy it will probably be necessary to stay at home; but even in that case it is always possible to send word promptly. In all other cases the reliable person is on his job till the manager tells him he had better go home.

The reliable person always gets his work out even if he stays till midnight.
The reliable person always goes to the manager and tells him if he is unable to do any given work—doesn't just let it slip and hope nobody will find it out.

Reliability is moral endurance, typified by the rock of Gibraltar. The person who has a genius for moral endurance is likely to get a big salary almost for that alone.

Another word for it is thoroughness.

Lecture XXVII

SECOND REQUIREMENT IN BUSINESS A PLEASING PERSONALITY

A person may be born with good looks, and if born without them cannot get them, but they are only a minor element of a pleasing personality.

In the eyes of a business man cleanliness and neatness are the first marks of a pleasing personality, and all may have these.

A cheerful disposition is the second mark of a pleasing personality, and this usually is the result of cultivating an unselfish eagerness to help others. Selfishness and whining go together, and these make wrinkles in the face and worry in the eyes.

Being a "good mixer" is indispensable to lawyer or doctor.

Lecture XXVIII

HOW TO DEVELOP A PLEASING PERSONALITY

There is just one way to develop a pleasing personality, and that is to set the mind steadfastly on hope, courage, helpfulness to others who especially need help (helping those who don't need help is sycophancy.)

Each morning when you rise, say "I WILL be cheerful today."

When your back aches, think about how much you will enjoy getting to bed at night—not how the back aches. The more you think about the aching back, the more it will ache. The less you think about it and instead think of something more cheerful, the less it will ache.

The most cheerful people on earth are the Christian Scientists who have made a religion of denying that there is any such thing as pain, suffering, and failure. Whether you agree with their other doctrines or not, every one must admit that setting the mind resolutely toward cheerfulness and success is the greatest possible step toward getting them.

Lecture XXIX

ABILITY THE THIRD BUSINESS REQUIREMENT

Most of us think that ability comes first instead of last. But those who have watched the brilliant and able fall like moths in the flame because of poor health, because of lack of reliability, or because of a nasty disposition, while the cheerful plodders have won the race as in the story of the hare and the tortoise, know that we have arranged these qualities in their true order of importance.

But no great success can ever be attained unless we add ability and will power to the three great underlying requirements of health, reliability, and pleasing personality.

The first thing we must do in order to develop and make the most of the ability we were born with (for none of us can get ourselves born over again) is to find out what we are best fitted for.

Dr. Taylor when he taught pig-iron handlers to load 47½ tons of pig iron in a day instead of 12½, first of all selected his men, and found that only one in eight was physically able to handle pig iron at the increased rate; yet it was not at all difficult to find as many as he wished. A good pig-iron handler needed to be rather stupid, for if he were intelligent he wouldn't be content with that sort of work.

Therefore the first step toward success so far as you yourself can determine it is, "Know thyself." Find out what one little thing in the world you can do better than anybody else. Monopoly is the first great secret of business success.

Now what can you make your monopoly?

Lecture XXX

ACCURACY AND SPEED

The best employee is the one who can work with the greatest accuracy combined with the greatest speed.

Accuracy comes first, speed second. Many think speed is first, and if they get speed they will be accurate enough to pass. As a matter of fact, lack of accuracy so often causes workers to turn around and do their work over again that it absolutely destroys natural speed. If accuracy is put first, whatever speed is attained will be practical speed.

Speed comes with practice. Starting with a sure foundation of accuracy, one can almost count on time doing the rest. But time only confirms a habit of inaccuracy, and those who place speed ahead of accuracy are almost positively shut out from ever attaining first place.

Lecture XXXI

INITIATIVE

In business new situations are always coming up—or at any rate new combinations of old situations. Initiative is recognizing those situations, deciding what ought to be done and doing it.

Girls usually lack initiative because of natural timidity.

Boys lack initiative because of poor judgment. The person who does the wrong thing a few times is likely to be "let off" so hard he does not forget it right away.

Women have a natural intuition as to what the occasion requires, and it is a wise man who is guided by that intuition. That is the reason why married men frequently succeed in business where they failed before marriage, and why many employers encourage their men to marry.

Another reason is that marriage gives stability. Girls ought to develop their courage and will power; but as that will be a slow process, they are likely to make more progress through attaching themselves to an employer who is shrewd enough to act on their suggestions. Any girl who will watch her intuitions and systematically give her employer suggestions as to what would be an improvement, may at first have her ideas neglected, but after a time is sure to prove her worth and find her employer quick to respond to every hint.

Boys on the other hand as a rule should cultivate patience, and go over the situation again and again before really doing anything, to be sure it is right. Their great danger in cultivating initiative is that they will do the wrong thing and have to pay the penalty.

Lecture XXXII

INITIATIVE DEPENDS ON KNOWING THE BUSINESS

The prime quality of a business manager is initiative. It was initiative that conceived and developed every successful business.

Initiative on the part of the employee means doing some of the work of the manager. The successful employee likely to be promoted to a higher grade is a "little manager," a sort of substitute for the manager, doing as many things as possible that the manager would otherwise have to do.

There are two elements in the usefulness of all employees. One is his knowledge of his special art, as that of the stenographer, bookkeeper, or salesman, and the other is knowledge of how to apply that special art or skill to the requirements of one particular business. Many stenographers think it makes little difference what business they go into, or how often they change; and the same is often true of bookkeepers and salesmen. As a matter of fact few employees are of much value till the employer has taught them his particular business.

Employees without initiative are content to be only stenographers, bookkeepers, or salesmen.

Employees with initiative go systematically about studying the special business in which they are working, so that when occasion arises they will be able to do what the manager would have done had it been easy for the person who knows the business, but very hard for the person who does not know it.

E. C. T. A.—Continued from page 27.

ers College, Philadelphia, to refute an imputation on the ability of parochial pupils, an imputation happily not endorsed by the majority present.

The Committee on Resolutions, S. C. Williams, L. C. Horton and J. B. Champion, made a report which was adopted.

President, John E. Gill, Trenton, N. J., Vice President, M. H. Bigelow, Secretary and Treasurer, Atlantic City, N. J., members of the Executive Committee, E. E. Kent, Springfield, Mass., Freeman P. Taylor, Philadelphia, Pa. The Convention meets in Atlantic City, in 1914. Till then adieu and good wishes.



COMMERCIAL LAW

E. H. FEARON,

Spokane, Wn., Blair Business College.

PARTNERSHIP.

There are various circumstances under which it is necessary for one man to join others in lawful enterprises for the purpose of making profits. The man with money will seek the man with ability and ideas. It is beneficial and advantageous to form such combinations as will promote the good of the community. Many people, however, do not understand the nature and importance of a thorough understanding before such engagement nor do they always realize the probable outcome of the venture. It is not sufficient that we may have rights which may be later adjusted so much as the using of such a degree of preventive in the beginning as will save the need of legal adjustment. Successful law suits are expensive and a good business man always evades them if possible. The unsuccessful legal suit oft times involves one to such a degree that it takes years to recover and it in many instances robs one of enthusiasm and courage necessary to success. It is well to say in the beginning "know your man" before engaging your time and money with that of another in any line of trade.

A shrewd business man takes much care and precaution in selecting his employees because he realizes that everything depends upon honest and faithful help. We all know that the selection of a partner is of vastly more importance. We must take into consideration contingencies which cannot and do not appear upon the surface. Responsibility, attractiveness, or personal magnetism, etc., increase the worth of a firm and lead to its prosperity. On the other hand, a failure to realize some of these important qualities so necessary to your success may seriously involve you.

The entire agreement should be made in writing so as to avoid misunderstandings, contradictions and, in general, that troubles and litigations which so often arise through failure of memory, etc. We should realize that a partner has great powers and opportunities for bringing loss and disaster. In general the following may be given as some of the points of any enterprise to be observed in partnership affairs and management:

1. That they shall diligently seek to promote mutual interests and agree upon management.

2. That they be loyal to each other.
 3. That they shall communicate all important transactions to each other.
 4. That they shall not engage in any other business.
 5. That the firm's property shall be employed for the exclusive benefits of the firm.
 6. That the firm's credit shall not be used for private gain.
 7. That they shall not transact any business that is against the wishes of the majority of the members of the firm.
 8. That they shall not buy any kind of merchandise for goods beyond a certain amount without the consent of the others.
 9. That they shall not lend money of the firm.
 10. That they shall not file petitions in bankruptcy.
 11. That they shall not draw nor accept drafts except in the usual course of the business.
 12. That excessive credit shall not be extended without the consent of others.
 13. That they shall not speculate in stocks or otherwise, except in such speculation as pertain to the business.
 14. That they shall not become bondsmen nor sureties.
 15. That they shall not assign their interest in the business.
 16. That they shall not withdraw capital nor any part thereof.
 17. That they shall not do anything which the firm's property may be taken by execution.
- The characteristics of a partnership are:
1. Each partner acts as an agent of the other or others.
 2. In the absence of an agreement, profits and losses are shared equally.
 3. Each partner is liable for the firm's obligations in the case of insolvency.
 4. A partner may demand an accounting in case of dissolution to ascertain his interest in the business.
 5. A partner cannot claim interest on excess investment nor upon profits left in the business unless agreed upon.
 6. Real property cannot be held in the name of the firm but must be held in the individual names of the members of the firm.
 7. A person who is admitted to an existing firm cannot be held responsible for debts incurred previous to his admission unless he expressly agreed to become liable.
 8. A retiring partner remains liable for existing debts and also debts after retirement unless due notice is given to third persons as is required by law.
 9. A partner cannot bind the firm as surety or guarantor except by consent of the others unless the firm is formed for such purpose.
 10. The firm cannot sue nor be sued in its name but suit must be brought in the name of the members of the firm.
 11. The name of the partnership assumed or publicly used becomes the property of the firm to the exclusion of others.
 12. Agreements between partners are not effective to third persons.
 13. A partner has not the authority to submit partnership problems to arbitration without the consent of the others.
 14. A partner has no power to bind his copartners by confession of a judgment.
 15. A promise by individual partners made in the name of the firm for a matter that has no connection with the firm's business, does not create a firm liability.
 16. A partner cannot bind his copartners by deed without their consent.
 17. One partner cannot secretly use partnership assets or information acquired in partnership business in any way to his own advantage or to the disadvantage of the firm.

18. As a general rule a member of a partnership has the right as against the other partners to have the partnership assets applied to the payment of partnership obligations.

19. Every partner is under obligations to devote his skill and services to the promotion of the common benefit without compensation unless there is an expressed understanding to the contrary.

20. Bad character, drunkenness and dishonesty of one partner does not authorize the other partners, of his own motion, to treat the partnership as ended, and take to himself all the benefits of his joint labors.

21. As to persons who have had no previous dealings with the firm the question of notice is one of duty and diligence on the part of the withdrawing partner. If he does all that the law requires, he is exempt, although the notice did not reach him.

E. C. T. A.—Continued from page 20.

Despite the half hour talk after midnight, the irresistible penmen assembled the next morning at 9 a. m., and related personal anecdotes. Many proved to be farmers in their youth, many bore eloquent testimony to the inspiration of Messrs. Zaner and Flickinger, and others, one "escaped the ministry" while another read his first chance in a barroom. Itinerant teachers were there and the interest was unabated as Zaner, Palmer, Flickinger, Fisher, Laird, B. H. Spencer, Harmon Horton, and other notables held forth.

The paper by Mr. A. N. Palmer on "A large number of incompetent stenographers and bookkeepers are being sent into the business world. Is this the fault of the schools or of the employing public?" Mr. Palmer put the blame squarely on the employers. The home is a potent factor also. Efficiency is the only test in business.

Mr. H. L. Marsh, Central High School, Philadelphia, in answering the query, "What are the advantages of teaching bookkeeping by the class method?" cited attention, economy and emulation. The last paper was by Miss Mary E. Carrington, Springfield, (Mass.,) Business College on "What can a typewriting teacher do to actually teach typewriting?" gave her belief that the fault was not with the schools but with the school committee. Typewriting, compared with other subjects, is well taught. Teach something every day, be enthusiastic, know each pupil. Mr. W. T. Trainer, of Philadelphia, held close attention while he explained a "Tintslope" paper as a valuable aid in penmanship. Thus ended a useful program—too long, in the opinion of some, by one third.

The total enrollment is 377, of whom 204 are new members. The enrollment on the first day was the biggest since organization, sixteen years ago. A rising vote of thanks were given Mr. and Mrs. Matthias. All bills are paid. The banquet committee reported a large balance. The floor was given Mr. George Crawley, Stray-

(Concluded on page 27.)



Arithmetic—Continued from page 23,

PERCENTAGE		BANKRUPTCY		TAXATION		INSURANCE	
Base Rate Percentage		Claim Rate Dividend		Valuation Rate Tax		Amount of Policy Rate Premium	
PERCENTAGE		PROFIT AND LOSS				COMMISSION	
Base Rate Percentage		Cost Rate of Profit or Loss Profit or Loss Selling Prices			Sales or Purchases Rate Commission Net Proceeds or Total Cost		
PERCENTAGE		TRADE DISCOUNTS		INTEREST		BANK DISCOUNT	
Base Rate Percentage		List Rate of Discount Discount Net		Principal Rate Interest Amount Time		Principal Rate Discount Proceeds Time	

ner in which the elements of percentage change their names, and where new elements, not percentage, enter the problems.

Frequently two problems of percentage are to be found in what is generally known as one "problem" in a text book on arithmetic, such as the following:

The assets of a bankrupt are \$36,000 and the liabilities \$60,000. What per cent of the liabilities can he pay, and what does A receive who has a claim for \$5,000?

First, the rate is to be established and then the percentage of A's claim is to be found. Thus we have *two* problems and a student should be taught to take each problem and reason it out carefully. The teacher has an almost unlimited field from which he may take problems for the classes in percentage and after having taught the three classes of problems with the corresponding principles, referred to above, he should combine the principles.

The first three subjects in the outline given above can be used in a review of the principles of percentage together with other problems that the teacher is unusually able to assemble.

The rates frequently quoted in insurance are so much per hundred, in taxes, so many mills on the dollar in bankruptcy, so many cents on the dollar but in commission usually a rate per cent is quoted.

If the rates are quoted as above it makes an interesting question to change them into equivalent rates per cent and then have the same value expressed as a decimal fraction and a common fraction, as in the following problems: The rate of tax in a certain city is 14.56 mills on each dollar of valuation. James White's property is valued at \$10,000; how much tax must he pay?

A simple calculation, produces the result as 145600 mills or \$145.60 Here is one of the best problems 10,000 I have ever found to test 14.56 the students' knowledge of 145600.00 decimals and percentage. Ask them to write on the board the value, 14.56

mills, using the sign of dollars to express it. It should be written: \$.01456, but not more than one student in twenty-five seems to know how to do it. Then ask the class to tell what rate per cent, on valuation, this tax rate is, and to express it on the board as a rate per cent, which should be: 1.456%. Another point here is to bring out the fact that naturally this tax rate reduces income in certain cases, as where Mr. White's property is in railroad bonds. If he has a 6% bond his net income from it will be 6%—1.456% or 4.544%.

Another point of interest is found in asking the class to read, using the denominations of United States money, the following: \$1.14387. This should be read; one dollar fourteen cents three and eighty-seven hundredths mills. Then ask why eighty-seven hundredths mills is not indicated by a decimal point between the figures, three and eight. Right at this juncture the teacher can drive home a tremendous fact and that is the application of decimal fractions to a decimal system like United States money. It is these side lights that open the eyes of a student more than a set problem and they usually arouse interest and inspire more zeal.

The rate of insurance on certain property is 25 cents per hundred. A has property valued at \$3500; what is the amount of his insurance?

\$3500 The teacher who stops at .25 this amount of work on the \$ 8.75 problem has not done much. Let us see what rate per cent this insurance is:

$$\$3500 = 100\%$$

$$.35 = 1\%$$

$$8.75 \div .35 = 25\%$$

Then a further question arises: What decimal fraction would be required to express $\frac{1}{4}\%$? $\frac{1}{4}\%$ = $\frac{1}{4}$ of $\frac{1}{100}$, or .0025, a decimal fraction.

Then .0025 is what common fraction? This is found to be $\frac{1}{40000}$ or $\frac{1}{2000}$, a common fraction. Thus we find $\frac{1}{2000}$ of the value of the property paid out to insure it. Now test the reasoning ability of the class by asking

them this question: I find my insurance this year is $\frac{1}{2000}$ of my property; what rate per hundred dollars of valuation do I pay?

If the editor allowed enough space we could continue indefinitely on these questions; every one of them practical, full of life and puzzling to the last degree to the students of a commercial school, but these two problems show the points to be brought out and for the above reasons we must discontinue for the present.

A DISPUTED DEFINITION.

At a joint meeting of two national organizations—the Business Teachers and the High School Teachers—held in Chicago, toward the close of the year 1910, a discussion took place touching the definition of "interest." The consensus of opinion, with some exceptions, was that bookkeeping authors who have adopted the expression, "Interest is the use of money," be requested to change it. A motion was introduced to this end and carried; but no provision was made to communicate the matter officially to the men concerned, except the printed report of the proceedings. The report had the effect of arousing a spirit of opposition on the part of certain authors, but it did not seem to bring conviction. "Interest is the use of money," they are right, that their position is logically unassailable. Hence, I have collected evidence tending to prove that their definition is faulty and ought to be changed.

To quote "Webster's International Dictionary," "Interest is premium paid for the use of money." The "Standard Dictionary" is more explicit: "Interest is payment for the use of money; or money so paid." "The New International Encyclopedia" has a different wording from Webster but the same meaning, "Interest is the payment made by a borrower for the use of a sum of wealth." What ought to be a clinching argument is that "The American Business and Accounting Encyclopaedia," a work compiled by Mr. Beach, president of the National Association of Accountants and Bookkeepers, defines interest as "the amount charged for the use of money." "The Encyclopaedia Americana" says, "Interest is a charge for the use of money." "Interest, as the word is popularly used, may be defined as the price paid for the use of money." This is the manner in which the term is explained in "The New Encyclopaedia of Social Reform," an authoritative work edited by professors of political economy who rank high. "The International Encyclopaedic Dictionary" has this: "Interest is an allowance made for the use of borrowed money. The money on which the interest is to be paid is called the principal. The money paid is called interest." This loose way by any means exhaust the list of dictionaries and encyclopaedias that support my contention.

I opened an arithmetic and found interest defined as "the compensation allowed for the use of money." The publishers of this book are authors of a work on accounting. In the latter text-book interest is called "the use of money." Whether this is a case of inconsistency, or the result of a conviction that what is satisfactory in the domain of mathematics is incorrect in the province of accounting, I am unable to decide.

If the authors of bookkeeping texts were in harmony in regard to the definition of interest one might be inclined to believe that they are right. The truth of the matter is, there is considerable discussion. For instance, a standard work reads, "Interest is money paid for the use of money." This is not an isolated example. One is sufficient to indicate that the doctors themselves disagree.

In the discussion held over this definition in Chicago, a speaker said: "If you wish to be technical and use the definition of the economist, the interest is the use of money, and you have to quit at that point." He mentioned a professor named Laughlin as his authority on the question. For my part I find no dispute among au-

A SPELLING TEST

BY P. B. S. PETERS, MANUAL TRAINING HIGH SCHOOL, KANSAS CITY, MO.

Every resourceful teacher has certain methods, and various schemes they apply to the subject they are engaged in teaching, that produce profitable results. Herewith is a list of words, compiled from numerous examination tests, for clerical positions under Civil Service regulations. The applicant being required to re-write each word, correcting all errors. Champion Spellers will find this an excellent opportunity for testing their ability. Teachers will also find it a desirable means of quieting self-centered students who think that spelling is of small consequence—that they can spell any ordinary word and to devote any time to such a subject is a waste of their valuable time and good money. Try it. Other just as useful lists can be compiled.

colector
bulletine
criticise
receipt
memorandum
fulfill
facillitate
inventory
prommissory
balance
relative
agregate
equitable
calander
definate
necessary
applicable
subpoena
seperation
business
miscellaneous
municipal
receivable
defendent
beiveing
receipt
revokable
skillful
suplement
incorect
temporarily
benefitit
ocasion
reference
procedure
february
permisable
consolodate
commonly
concurrance
adaquate
receptible
cancel
coinsident
appearance
foreclose
reabating
assessible
purjery
proprietor

THE ALBUQUERQUE BUSINESS COLLEGE, ALBUQUERQUE, NEW MEXICO.

March 27, 1918.

BUSINESS EDUCATOR :
Columbus, O.

Dear Sir :

I inclose herewith copy of law passed by the New Mexico Legislature. The act was written by me and was put through the Legislature by our friends.

We are going a step further than herein indicated, for you will see by the first section that the State Board can adopt standards for commercial schools, and this will be done. The State Board of Education is with us, as are all public school men.

We are going to shut out the "fake" and establish higher standards. This law is only the beginning of progressive legislation along this line.

Very truly yours,
J. E. GOODELL.
[This seems a good move on the part of New Mexico. Which state moves next?—EDITOR.]

New Mexico.

SENATE BILL NO. 18 AS AMENDED.

An Act to Regulate Canvassing by Correspondence Schools Business Colleges, and Commercial Departments of Other Schools and to Extend the Power of the State Board of Education over Such Schools.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF NEW MEXICO.

Section 1. That the State Board of Education be and the same is hereby authorized and empowered to adopt a standard of efficiency for business colleges and commercial departments of other schools, to issue certificates of recognition to such schools as meet the required standard and to issue permits as hereinafter provided.

Section 2. It shall be unlawful for any correspondence school, business college, or commercial department of any other school, its agent or representatives to canvass prospective students in the state of New Mexico for the purpose of selling to such prospective student or to any one for the use of such prospective student scholarship or tuition in advance in such school, or to contract in advance for such scholarship or tuition or to take payment for the same in money, notes or other evidence of indebtedness before the registration in good faith of such student in such school, college, or commercial department without the school, its agent or representative first making application to the State Board of Education as hereinafter provided, and receiving from such State Board of Education a permit granting to the school so applying the right to canvass and sell scholarships and to receive tuition in advance.

Section 3. The application to the State Board of Education by section two of this act, shall set forth the name of the school seeking such permit, its location, the number of study in which instruction is offered, the subjects included, instructors employed in such school, the course or courses of in each course, the entrance and graduation requirements for each course, and in addition thereto the applicant shall, upon request of the board, furnish such other information as may be required by such board. The application shall be signed by some authorized representative of the school and shall be accompanied by such fees as may be required by the State Board of Education.

Section 4. The State Board of Education shall have authority and power to revoke any permit issued by it at its discretion and for cause satisfactory to the Board.

Section 5. Any person who shall violate this Act shall upon conviction be deemed guilty of a misdemeanor and shall be fined in a sum not to exceed \$100.00 for each offense, or by imprisonment in the discretion of the court trying the same.

Section 6. Nothing in this act shall be construed to prevent canvassing for students where no scholarship is sold nor fees for tuition are collected in advance or prevent the legitimate advertising of any such school.

horns on political economy when they speak of the meaning of interest. But I do discover that they treat the term as generic. Devas, for instance, enumerates its species as follows:

"Interest is the sum received annually from the following sources :

- (1) Agricultural rents paid by farmers;
- (2) Mining rents paid by lessees of mines;
- (3) Ground rents of buildings;
- (4) House rents;
- (5) Rents of stores and factories;
- (6) Annuities;
- (7) Interest on Government stock;
- (8) Interest from bonds and mortgages;
- (9) Dividends from shares in joint stock companies."

Two things may be deduced from the foregoing quotation: an alteration in the definition of interest necessitates a similar change in such terms as rent, dividends, etc.; and interest is called "the sum received", not the use of money." The advocates of "Interest is the use of money" fail to explain it satisfactorily. One of the greatest lights among them gave expression in print to this rather obscure and unconvincing apology: "Interest is an allowance paid for the use of money." From the printed report this definition was discussed at a recent teachers' meeting, and it was claimed to be the correct definition, because it was the definition given in the dictionary. Webster defines interest as "The price or rate of premium per unit of time that is paid by the borrower for the use of what he borrows; specifically, a rate per cent. of money paid for the use of money, or forbearance of demanding payment of a debt." A careful reading of this definition will show that a sharp distinction is made between the use of money and payment for the use of money. If the popular definition given above is correct, the allowance paid for the use of money, and interest is the same thing. Now, the allowance is usually paid in money, so that, specifically, under this definition, if \$6 is paid for the use of \$100 for one year, the \$6 is interest and is not money. The fallacy of such an argument must be apparent; therefore, the definition, "Interest is the use of money," is logically correct, and it requires no violation of the established principles of book-keeping, which the other definition does."

The gentleman whom I have quoted just now does not tell his readers what "established principles of bookkeeping" are violated by the popular definition. Maybe he thinks the matter is self-evident and therefore needs no exposition. In any case his argument can hardly be pronounced so concise as to put an end to debate on the point at issue.

Another advocate has this to say: "The writer realizes that many disagree with him in this definition, although I think you will find plenty of eastern authority to uphold this definition."

The effect of this needless conflict is not for the best interests of pedagogy. A prominent teacher of wide experience said at the Chicago meeting referred to above: "My students do not understand the terms used in the text-books; the explanations of their meanings are not clear, and when the students get out into business they find that the terms are not used in regular business as given in the books." Thus it seems that the expression "Interest is the use of money" is only one of many definitions that confuse rather than enlighten the minds of young people.

The definition of a word should not be changed without a grave reason. The reason in this case seems inadequate. Perhaps those who adopt the disputed form are able to justify themselves for departing from the best usage: but I have seen little justification that way, and nothing at all to offset the evils resulting from their apparently unwarranted step. It is not a trifling affair to handicap a youth deliberately and unnecessarily, and especially at a time when he most needs to be without a handicap, i. e., when he is about to enter the business life of the world.

The student who has learned that "Interest is the use of money," carries with him a definition that he cannot understand, that he is apt to exchange sooner or later for a more practical and business-like one.

N. J. CORLEY,
St. Norbert's College,
West Deperre, Wis.

NEWS NOTES AND NOTICES

Miss Uoa L. Rich, for the past two or three years a shorthand teacher in Burdett College, Boston, has accepted a similar position in the West, in the Lansing Business University, Lansing, Mich.

Mr. W. A. Botts, who recently sold out his interest in the University Business College, Enid, Okla., has taken a position as commercial teacher in the Miller Business College, Wichita, Kans.

The new head of the commercial department in the Melrose, Mass., High School is Mr. George G. Wright, who formerly held a similar position in the Malden, Mass., High School.

Mr. A. W. Peterson, who for some years has taught in the Eagan School, Hoboken, N. J., is now with the Ohio Business College, Cleveland, Ohio.

The faculty of the Ralston High School, Pittsburgh, Pa., has been increased by the following appointments: Charles G. Reigner, formerly principal of the Shorthand Department of Strayer's Business College, Philadelphia, Pa., and Leon A. Winslow, who recently was at the head of the commercial work in the Haverhill, Mass., High School.

Mr. M. J. Evans, who went to San Bernardino, Calif., High School last fall as a commercial teacher, has accepted a splendid position in what is reported to be one of the finest schools on the Pacific Coast, the Hollywood, Calif., High School.

Mr. Leroy Hoagland, of Adrian, Mich., is the new shorthand instructor in Melchior's Tri-State Business University, Toledo, Ohio.

Miss E. Marie Alderson, of Chambers, Neb., has been employed recently in the Brantley-Draughon Business College, Fort Worth, Tex.

Miss Beth Haywood has resigned her position in Colebrook, N. H., Academy to accept a commercial teaching position in the Gardner, Mass., High School.

Mr. A. J. Lawrence, last year with Coeur d'Alene, Idaho, College, has finished his studies at Wisconsin University, and accepted a position in the Decatur, Ill., High School to follow H. E. Kemp, now teaching in one of the St. Louis High Schools.

Miss Emma Hagenstein, for many years with the Cedar Rapids, Iowa, Business College, is now managing the commercial department of the Rock Springs, Wyo., High School.

Mr. William T. Morse, of Lewiston, Me., is teaching in the Wingham, Ont., Bus. College.

To the staff of Spencer's College, Patterson, N. J., has been added a new commercial teacher, Mr. Edward Hawks, of New City.

Miss Marie Garnock, of Warren, Minn., has been engaged for next September to teach in the Akeley, Minn., High School.

Miss Helen J. Gilmore, of the Milford, Mass., High School, has been elected to a position in the Central Falls, R. I., High School.

Miss Anna B. Howles is the new teacher in the Burlington, Iowa, High School. Miss Howles is teaching the commercial branches.

Miss Margaret Nagle, of Webster, Mass., is teaching in the State Normal School at Salem, Mass.; Miss Nagle follows Miss Clara Townsend, who is now in the Orange, N. J., High.

Miss Mabel F. Peabody, of Turners Falls, Mass., has accepted a position in the High School at North Attleboro, Mass.

From Omaha

A letter dated March 25th from Omaha, Neb., dictated by Mr. L. C. Rumsisel, principal of the Omaha, High School of Commerce, contains the following: "In the tornado that struck

Omaha, Sunday evening, my house was totally demolished and everything in it an absolute loss. The family, however, just had time to reach the cellar before the house went and, excepting a few cuts and bruises, escaped unharmed."

Our sympathy and congratulations are hereby extended, sympathy for the losses sustained by him and thousands of others, and congratulations that his life and thousands of others were spared.—Editor.

A Good Idea

Burlington, Vt., March 13, 1913.
THE BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:

A copy of the accompanying letter was sent to each producing contractor in Burlington. Replies have been prompt and gratifying. Four tangible results are achieved:

- (1) A commercial museum for the high school is assured.
- (2) The students (and teachers) have gained much information of an unsuspected variety and scope of local industries.
- (3) The high school commercial course receives individual recognition from business men.
- (4) Personal interviews with teachers are sought by producers.

Very respectfully,
IRVING V. COBLEIGH,
Head Commercial Teacher.

Burlington, Vermont, March 13, 1913.
Gentlemen:

The Commercial Department of the Burlington High School desires to secure all the information practical concerning local productions. It hopes to receive samples of such advertising matter as you publish; also, any information, concerning capital invested, methods of manufacture, number of employees, annual product, and territory included in your market, which you may deem expedient to make public.

If you are willing to donate any permanent samples of your product or illustrations of processes, we shall be very glad to receive them for our commercial museum.

With gratitude for any favors in whatever form you may render them, we are,

Very respectfully,
Commercial Department B. H. S.

Marshall's Meanderings—Continued from page 21.

Miss or The eternal feminine keeps bobbing up in various forms. Here comes one Belle Squire, a militant suffragette, and president of the "No-Vote-No-Tax League" who demands a new form of "right." The Squire lady is unmarried, but she lays claim to the title, "Mrs." and declares she has just as much right to the dignity implied by it, as any woman, who bows to marital allegiance to the tyrant man. "Mrs." Squire makes the point that the titular name-handle she has thus boldly appropriated, should have no more significance of matrimony than has "Mr." in the case of a man. A boy in early youth is called "Master." When he attains to the dignity of a mustache and a sweet-heart, he becomes "Mr." whether he marries or not. In like manner, according to the Squire theory, the girl should drop the "Miss" when she abandons braids and short dresses, and become a full-fledged "Mrs." even though she has not been annexed to a mere man.

I have to admit that there is some force to this analogy. I can see also how it might appeal most favorably to certain maiden ladies of uncertain age, who would doubtless welcome immunity from a proclamation of their unmarried state each time their names are pronounced. But I seriously doubt whether many of the younger set will be generally willing to concede the advancing years implied by "Mrs." It's a vexed and delicate question anyway, and for the sake of harmony we hope "Mrs." Squire will consent to allow things to run along just as they are for awhile yet. In the meantime we are thankful that that none of these fierce, rubber-booted, perambulating suffragettes has, as yet, laid a claim to the title "Mr." Should they ever insist on this, the world will certainly be in a sad pickle.

CATALOGS CIRCULARS

The Howard & Brown, Rockland, Me., 1913 catalog of Diplomas and Certificates is replete with artistic designs of special and stock diplomas and certificates, such as their experience of a quarter century has enabled them to produce. Square dealing and high grade work have been, and continue to be the secrets of their success.

"The Stenotypist" is the title of a monthly magazine devoted to the promotion of the stenotype machine, which is designed to displace shorthand. It is published at Owensboro, Ky., by the Stenotype Press, M. F. Henkel, Editor. Subscription price 50 cents a year. It is chock full of ideas and well worth looking into.

The Meadville, Penn., Commercial College, B. W. Hoff, Business Manager, recently issued a high class catalog indicating a prosperous up-to-the-minute Institute.

The Summer School circular of the Rochester, New York, Institute is at hand and indicates a prosperous and progressive summer session in 1913.

February number of the Omaha, Neb., High School of Commerce, monthly booklet entitled "Commerce," is at hand. We sincerely hope that the tornado will not interfere with its regular appearance.

"Points About R. T." is the title of a twenty-four page booklet, splendidly printed and illustrated, issued by the Gregg Publishing Co., promoting the use of Rational Typewriting. The typography of the book is elegant and attractive. The arguments are put forth under the caption of "Points" there being twenty of them, each occupies a page with an appropriate illustration. This comes as near scientific advertising as anything we have seen for some time. It is well worth careful consideration.

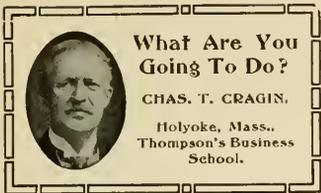
A typewriting booklet entitled "Inspiration" is at hand from Mr. A. H. James, Manager of the Draughon's Business College, Jacksonville, Fla. It is illustrated with portraits.

The Lewiston, Idaho, Business College issues an attractive advertising booklet on the first page of which we find the smiling countenance of an Indian Maiden in the act of taking shorthand notes and operating a typewriter. It is quite up-to-the-minute.

"Jacksonville" is the title of the beautiful illustrated booklet issued in the interests of that city in Florida. We are indebted to the Draughon Business College of that city for the souvenir.

The Mountain State Business College, Parkersburg, W. Va., is issuing a ninety-six page, large, profusely illustrated catalog, commemorating the 25th anniversary of that Institution. It is printed in black on enameled paper with border in orange with cover page printed in orange and a gray. It contains a larger folder of an elaborately illustrated specimen of engraving by the principal, I. P. Mensch. The Institution is in a prosperous condition or such a large and costly catalog would not be possible.

Advertising literature has been received from the following: Minneapolis, Minn., Business College; Rochester, N. Y., Business Institute; Elicker's Business College, Marion, Ohio; Morse Business College, Hartford, Ct.; Hazleton, Pa., Business College; Stryker's Penmanship Studio, Kearney, Neb.; The Clark Teachers Agencies, Chicago, Ill., Spokane, Wash., Lincoln, Neb.; Berkshire Business College, Pittsfield, Mass.; E. F. Richardson, Buffalo, Ky.; Gem City Business College, Quincy, Ill.; Y. M. C. A., Los Angeles, Cal.; Bliss Business College, Columbus, Ohio; Spencianer, Louisville, Ky.; Pitman's Journal, New York, N. Y.; The Brandon-Stevens Institute, New Brighton, S. I., N. Y.



What Are You Going To Do?

CHAS. T. CRAGIN,

Holyoke, Mass.,
Thompson's Business
School.

THE CREDIT MAN

PART II

The old firm of Bernstein & Sons had a very large trade, scattered all over this country. They sold jewelry through drummers who visited the leading cities and towns perhaps three or four times a year; then every dealer buying of them had their large catalog from which he ordered by mail, and, in the cities, like New York, they employed some men who took out goods on memorandum. That is, they did not buy the goods, but took them and sold to various individuals around the city. The traveling jewelry drummer carries cases containing many thousands dollars' worth of valuable jewels, and gold and silver samples, and in the long flat pocket book hidden inside his coat pocket, or the pocket of his waistcoat in an envelope of cotton wool lining, he sometimes carries \$50,000 worth of unmounted precious stones, diamonds, rubies, sapphires and emeralds. It is not the safest thing in the world to lug fifty thousand dollars worth of these stones around, for every traveling salesman is known to the jewel thieves of the world, and these salesmen always take a cab or a taxi, instead of street cars, and never go to bed at hotels, till the sample case and envelope of stones is in the safe. And on the sleeper they take the stateroom and sleep lightly with the stones under the pillow with a revolver next out of reach. The men who take goods on memorandum in the city are often entrusted with several thousand dollars worth of diamonds, and other precious stones to say nothing of watches, bracelets, chains and the like.

Bernstein & Sons was rated a million and upwards, but it was an old fashioned house. The head of the house had begun life as a peddler of jewelry, going about like the memorandum dealers, whom he now employed. The book-keeper was 70 years old and many of the employees of the firm had been there all their lives from boyhood.

Marcus Levinsky was a live wire in the house. As I have said before, he was a tremendous worker, the first man in the office in the morning, and the last man to leave it at night. The element of curiosity was largely developed in the boy. He wasn't from Missouri but he wanted to know just the same, and besides he had in him the keen business instinct which had made his father a successful shoe dealer in tragic Kishinev.

At first he was a little disturbing to the conservative members of the office staff, but he was a cheerful, willing and ambitious youth, and old Mr. Bernstein and his three sons could not help but like the youth, and he was soon advanced from general office boy to first assistant to the old bookkeeper. He made good and to him was given the task of looking up the standing of new customers and of firms who were slow in meeting bills.

CLIMBING THE LADDER

Marcus made some astonishing discoveries and he did it in a very sensible manner. The firm relied largely on "Bradstreets" and other trade agencies, whose big quarterly report books give the rating and credit of all business houses in the United States.

If you want to know more about them you can write a letter to the agency, and then their representative in the city where the business is located will send a further report going into detail. These reports generally are reliable, but Marcus tried a new scheme in investigating one house which was several thousand dollars in debt and away behind yet well rated and reported,

He wrote to a reputable young lawyer in the city where the firm was located enclosing a \$5 bill, and asking him for his confidential opinion of the firm in question, and also asking him to give their general reputation in the town where they did business. The reply caused a flurry in the office of Bernstein & Sons for it was entirely different from the favorable report of the Trade Agency and showed that the leading man of firm was a notorious gambler and libertine and was spending large sums of money on ladies of very doubtful virtue.

Old Mr. Bernstein nearly had a fit and the three younger Bernsteins fairly tore their hair at the large balance due and the doubtful prospect of their getting their money. It was not so late, prompt action saved the day, and the account was closed, and then they gave Marcus leave to go ahead and send out a lot of \$5 bills to reputable lawyers in the towns where slow customers were located. Of course, in most cases the Agency reports were found to be correct, but you see the agencies employ many hundreds of men to make these reports, and some of them will make any kind of report for a money consideration.

I have seen instances of that kind myself where houses on the very verge of failure received a fine rating. At Christmas, following the fine old Jewish custom of giving all employees a Christmas present in money, Marcus drew an advance in salary and a yellow backed piece of Government paper with the numerals 100 in each of the four corners.

THE MEMORANDUM MAN

Then one day Jacob Wardman, the best "on memorandum" man the house employed reported from Bellevue Hospital that he had been done up by thugs and a robbery and a yellow backed piece worth more than \$6,000 worth of diamonds and other jewelry.

Old Mr. Bernstein took a taxi and rushed around to the hospital ward of Bellevue where he found Jacob pretty badly beaten up. He had two beautiful black eyes in addition to the two ratty shiny grey eyes that the Lord had given him. There was also a fine opening in his skull caused by a blackjack or some surgical instrument used by the gunmen, and thugs of the big city, and he complained of terrible inward pains caused by being thrown down a flight of stairs leading to the arway where the police found him. He had been robbed and assaulted on his way out of a flat house where he had been showing a diamond necklace to a lady with beautiful hair of vivid yellow hue and complexion that never lost its pink blush. Old Mr. Bernstein was full of sympathy. He said: "Jacob don't you worry, we will put this case in to the hands of the police, and perhaps we can get back the jewels. We will stand the loss. You were lucky to escape with your life." Now Marcus Levinsky did not like Jacob. Jake was overbearing and Marcus, though gentle, in his manner was nobody's fool nor did he take without resentment insults from those who thought themselves his superiors.

Mr. J. Wardman was soon out of the hospital for his injuries were not really very severe. He had been pretty badly bumped, but the cut in his head was superficial and did not crack his rather thick skull. The case was put in the hands of the police but they did not make a very thorough investigation or if they did were not successful in finding anything and nothing was heard of the missing jewels and Wardman went on selling as before.

YOUNG LEUTH THE DETECTIVE

And then Marcus Levinsky began a course of queer proceedings. He had always spent his evenings at home reading, or in the night school of the University of New York where he was taking lessons in higher accounting, but of a sudden Marcus dropped this and every night dressed in a disreputable suit of clothes with his hair towed, and his face grimy with dirt, and an old slouch hat or a disreputable cap on his brow, he would be seen driving down on 2nd Avenue, below 14th street, to hang around the stuss joints and crap cellars of that toughest district of the underworld. It was there that Jack Zeelig and the gun men hung out. They play stuss down there and craps and other games of certainty not gambling, for the player stands a good deal more chance by being struck by

lightning in January than he does of winning anything in the long run, even if the game is played on the square, which it never is. Marcus played a little at the game of stuss and drank a little beer, but mostly just hung around and as he was slight of figure attracted no attention among the frowsy and tough crowd that swarmed in that district, and on one night he swarmed in near Houston St. and 2nd Ave. he found out he was looking for: Jacob Wardman the "on memorandum" man. Wardman was in company with a quartet whose portraits could all have been found in that choice art collection known as the rogue's gallery down at the Central Station on Mulberry St. Jacob was playing poker and betting freely, a large roll of red, white and blue chips were piled in front of him which speedily diminished as the night wore on. It was that young Levinsky had suspected all the time and a further investigation showed him that Wardman, who was a married man that lived at East 59th St. also supported an establishment over on the west side where another lady presided and he answered to the name of Levis.

Marcus Levinsky laid the straight and square before the four Bernsteins. They put the matter into the hands of the Pinkertons. A visit to the flat at West 35th St., discovered several of the missing jewels in the possession of the lady who passed as Mrs. Levis under which name Jacob ran the flat. Of course there was an explosion. Jake was arrested when cornered he owned up that the assault had not been committed by thugs, but had been the result of a scrap in one of the stuss joints on 2nd Ave., where his head had been laid open with a beer bottle and the two beautiful black eyes presented him by a member of the party. He had been thrown down stairs all right by other enthusiastic members, and when the idea of losing the jewels came to him and he laid himself out in the back alley of the block where he was found by the police. It was a well laid plan and would have succeeded but for the good little piece of amateur detective work, and the firm appreciated it.

A CASE OF STOPPAGE IN TRANSIT

A little while later Marcus showed his metal in another case. A large shipment of jewels had been sent one morning to a house in Philadelphia, ninety miles away. At noon, when everybody had gone to lunch and Marcus was alone in the office, the "Bradstreet's Supplement" came in. This little day or two paper contains a record of all failures, mortgages, and attachments. Marcus had never been quite pleased with its standing of this Philadelphia house. There was nothing much against them, but reports were not quite satisfactory. They had paid their bills fairly well, however, taking cash discounts, sometimes, and so when an order came in for nearly \$4,000 worth of goods, a package had been made up and sent by express. It does not take a big box to hold \$4,000 worth of high grade jewelry.

Marcus opened "The Supplement," as he always did, glanced hastily over it and saw the item: "Attachment of \$2,000 placed on Warberg Bros. Philadelphia, favor of Gorham Manufacturing Co.," that was the house and \$4,000 worth of jewelry if not already in their possession, was in Philadelphia awaiting for their standing of this Philadelphia house. There was nothing much against them, but reports were not quite satisfactory. They had paid their bills fairly well, however, taking cash discounts, sometimes, and so when an order came in for nearly \$4,000 worth of goods, a package had been made up and sent by express. It does not take a big box to hold \$4,000 worth of high grade jewelry.

Marcus grabbed the long distance telephone and called frantically for Philadelphia, in a few moments, which seemed hours to the eager young man, the connections were made and he said, "Give me the Adams Express Co.," A moment later a faint "Hello," came back. "Is this Adams Express Co.?" "Yes," "Have you a package for Warberg Bros. your city?" "Hold the line a moment," was the answer. It seemed hours to Marcus till the answer came back. "It's out on the wagon now for delivery." "For God's sake catch that wagon!" yelled Marcus. This is a stoppage in transit, there is an attachment on the goods. "Hold the package, don't deliver it." "We will be responsible." "I will try it," came back the call, "but we may not catch him, he has been out about 15 minutes now," the man at Philadelphia like Marcus was "on his job." A motorcycle raced through the streets at a pace that caused much language entirely unfit for publication, on the part of following pedestrians, wild waving of arms and ex-



postulation from blue coated traffic "cops", and general wonderment all along the line. They got the driver in this two block trap. Warber and the package went back to the express office. Warber Bros. failed disastrously for attachment after attachment poured upon them, the moment it was known the Gorham Co. had struck and they went down with a crash. The Bernsteins nearly went into convulsions when they found out their narrow escape, and old Mr. Bernstein said to his three sons, "I must lose that boy, he is one live wire, he is just like the lightning from heaven, he strikes like it too when he a crook gets onto, we will raise his pay," and they did.

THE MAN WHO DID NOT SMOKE OR DRINK

And now comes the final chapter. When two bodies in the far distant poles of the earth are attracted one to the other, they will come together, though sea and mountain and waste lie between, and now, as the final cause of Marcus being made the Credit Man of the big house of Bernstein & Sons came together, this boy from far off Muscovy and the pale faced man with keen gray eyes and thin lips who never smoked nor drank and whom we saw last in Joliet in a case of High Finance. It had been several years since the Joliet episode, but Stephen Lawson, the grey eyed man, had never seen the inside of prison walls, though he had not ceased to be a "Chevalier of industry." Born of poor but dishonest parents, Stephen, by continued association with the master minds of crookdom, had much improved upon the crude and inartistic rascality of his parents and had swept a wide circle all over the continent, leaving a trail of shipwreck behind him, like unto that of the Alabama, famous Rebel privateer, of war time which plundered and burned in all the seven seas. And like the Alabama, much of his success came from the fact that he always worked alone. As mining promoter, owner of Rubber Concessions, Bogus Commission Dealer had left his memory fragrant in widely distant sections of our land, where a sucker is born every minute, and earned a generous living by the sweat of his wits.

And finally Steven brought up in a large Western city, we will say Cleveland, Ohio, but it was not.

In this city one of the best customers of our Bernstein & Co., was a great jewelry house. We will call the house Steinyway & Co. They frequently bought \$20,000 worth of jewels, watches and silverware at a single order from the drummers. Then they were in the habit of sending in mail orders, sometimes for large lots, and they generally discounted their bills, that is they paid cash immediately on receipt of goods and got the benefit of the special cash discount, sometimes as much as 5 per cent.

The winter that Steven settled in Cleveland, he had nothing in particular on hand, and so he went on a tour of investigation. He got acquainted with a rather sporty young member of the office staff of Steinyway & Co., and from the young man, who was not dishonest, but simply liked to talk about the affairs of his employers, he found out all about the method of buying, employed by the Steinyways.

It was not long after this that Steven hired a small office in a remote part of the city quite distant from the big jewelry house of Steinyway & Co. Jewelers, and on the door of this remote office soon appeared the name of STENWAY & CO., Jewelers. Note slight difference in the two names.

A few days after this office was opened the great firm of Bernstein & Sons, in New York received a letter on the regular letter head of Steinyway & Co., ordering a small invoice of silverware of something of the kind and enclosing in the letter a printed box tag with gummed back, asking the firm to place this on the box, and send by express direct to their warehouse on Forest Ave., where they explained, they stored stock for the retail store.

The warehouse tag bore the address of Steinyway & Co. The young man, however, and nobody needed that the tag was printed Steinyway & Co. instead of Steinyway & Co. It went down to the shipping room, was properly sent and the bill sent to the same address, as requested in the letter.

In a few days the bill came back with a New York draft for the amount called for. In the

next month or two [several small bills were ordered to be sent in this way, and they were promptly paid.]

Then there came a rush order with the usual tags accompanying, for about \$5,000 worth of jewels and high grade solid gold watches, chains and rings.

HE STRIKES LIKE THE LIGHTNING

That afternoon by mere chance, Marcus Levisky strolled into the shipping room. The shipments for the day had gone out, a couple of hours ago, and the goods were well on their way to the central station if not indeed flying westward by Adams Express.

The young man picked up one of the tags which had been left over. He knew from the credit accounts that Steinyway & Co. was a big house and at first he thought nothing of the tag. Then something impressed his mind that it was very unusual for a house to send shipping tags.

He did not know anything about the streets in Cleveland, nor, as he had nothing to do with the shipping department, did he recollect where Steinyway & Co. were located.

But something compelled him to go upstairs into the office and go to the order clerk.

"Where is Steinyway & Co. located?" said Marcus to the order clerk. "On Euclid Ave." said the clerk, giving the number. "Let me see the letter head?" said Marcus.

The letter head was shown him and he at once noticed the different combination of the "ie" and "ei" in the two names, and the fact that these goods were being sent to an entirely different address started at once a train of thought in his mind.

Hastily he gathered the recent orders of Steinyway & Co. The letter head said Steinyway & Co., Jewelers, Euclid Ave., Cleveland. The directions said, "Use the enclosed tags and send to our warehouse on Forest Ave., Cleveland," and the tags read Steinyway.

Marcus was sure something was wrong, but he didn't quite see what, for, looking it up in the cash-book, he found that all these bills had been promptly paid thus far, by drafts bearing the indorsement of Steinyway Co.

He called in the Bookkeeping and he said, "There are more than \$5,000 worth of goods on the way West, and I know there is something crooked here. What shall we do?"

"What could they do? They didn't dare to stop the goods in transit, for the order came from Steinyway & Co., and there was no apparent reason for doing it. Possibly the tags were a printer's mistake. They could get Steinyway by long distance, but, said Marcus, "Will you let me go to Cleveland and deliver that package myself and catch this rat if there is a rat, and I smell him? I can reach it before it will be delivered. Let us show that we can strike as well as detect."

They said "Yes," for they had great faith in the young man, and the Twentieth Century Limited, flying westward that night found Marcus snugly tucked away in the lower berth of a sleeper. The package had left several hours before but on a train much slower than the limited and Marcus reached Cleveland in the morning more than an hour ahead of it.

He asked the Adams Express Co. as a favor to him to hold the package two hours and he gave them his credentials from the big New York house.

Then a taxi, in ten minutes, whirled him to the office of Steinyway & Co. A few words of explanation told them that the order had never been sent from that source, and that none of the three or four small orders, which had been paid, had come from that house.

The manager went with him personally to the chief of police, and two hours later when the Express Co. delivered the package to Steven at his modest office on Forest Ave., it was the chief detective of the city who dressed as an express driver handed him the receipt book and the package and as soon as Steven signed it "Steinyway & Co." stamped his hand on his shoulder and said "You got with me. We want a little talk with you down at the central station."

Two policemen in plain clothes who had come up, took possession of Steven's office and Marcus was with them. A search of the office found printed heads of the genuine Steinyway & Co., and the trick was plain enough.

The two or three small bills had been paid for, so as to excite no suspicion, and the goods were found in the office.

The big order which had just come in would never have been paid for Steven was ready to make a quick get away, and fly to pastures new as was his custom.

Several thousand dollars worth of jewels, and solid gold jewelry received from other dealers in Boston, Philadelphia and Chicago, were also found, for he had not confined the trick to Bernstein Bros. and was simply awaiting their package to make a grand flitting.

THE CREDIT MAN

It was another triumph for Marcus Levisky. Bernstein & Sons were more than pleased, and when the new year came, and Marcus boldly asked for the position of Credit Man with full power over that department of the business they decided that it was worth while to have a regular credit man, and he got the position at a liberal salary. Now the position of credit man of a big business house is one of much importance. It is he who decides what firms shall have credit, and for how much they shall be allowed to run bills and if he lacks judgment and his knowledge of human nature is poor his firm will surely suffer.

He must be watchful, alert and vigilant, and not depend too much on trade agents or any one source of information.

Next to the general manager the credit man is perhaps the best paid man in the office of a big business firm, and it is here that we leave Marcus Levisky.

He has been credit man of this great company well up among the millions in its capital for the past five years, and he is yet well inside of thirty.

I expect in due course of time he will become general manager, but certainly it is a far cry from the frightened little boy, crawling out of that hole in the chimney in the plundered blood-stained shoe store in far off Kinsale to the Credit Man of a great New York business house, and no other agency but THE BUSINESS COLLEGE could have put him there. Yet after all more depends on the boy than on the school for, while Marcus and his two fine sisters, now handsome young women, are living in a refined and beautiful home in Brooklyn, the bedroom of New York, a keen-eyed, thin-lipped young American who neither smokes nor drinks born with excellent natural gifts in free America is pegging shoes in the State Penitentiary of Ohio, and both he and Marcus Levisky are products of THE BUSINESS COLLEGE.

FOR SALE

In one of the best towns in the great Canadian West, a unique making school for a man teaching all commercial subjects. Business all comes voluntarily—no competition, within a radius of 150 miles. Tuition rates: \$15 Day, \$6.00 Evening. Live man can make big money handling real estate. See office. School will pay for itself in less than two months. Act quickly.

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WANTED: to sell a good business college in one of the Canadian, oldest in state. Settling receipts guaranteed to a good business college man. Books open to a prospective buyer. No other business college in the city. Monthly income over five hundred dollars. Population of the city including suburbs 6,000. New building, low rent, well advertised with excellent reputation. Reason for selling: ill health of owner. If you want a bargain and have money, address:

SOUTHERN SCHOOL MANAGER,
Care of Business Educator. Columbus, Ohio.



Janeer Method Philosophy.

If we cannot do we cannot fully know; we cannot fully appreciate; we cannot fully sympathize; we cannot fully teach. For teaching is a composite of action, knowledge, appreciation and sympathy, and fullness means enjoyment and achievement. Doing is but proof of knowing.

Semi-reflex, free, fairly rapid, arm movement writing by the Editor, and given as an example of his semi-individual penmanship. Not quite good enough in technic for professional guidance, and yet a trifle too formal for unconscious thought service.

FINE PENMANSHIP

Try our Superior Courses in Shading Penmanship. Students everywhere are delighted with our Fancy and Artistic Styles. All copies pen written. You should educate for profitable employment, there is money in this work for you. Write at once for full particulars and free samples of our fine Pen Art Work. Address,

**WORLD'S COR. SCHOOL OF PEN ART,
JUNCTION CITY, OHIO**



Poor Writers May Become Good Writers

At a small cost and in a short time by taking my home study course in Rapid, Tireless Business Writing by Mail. It wins positions, increases salaries and makes writing a pleasure instead of a task. Illustrated Journal Free.

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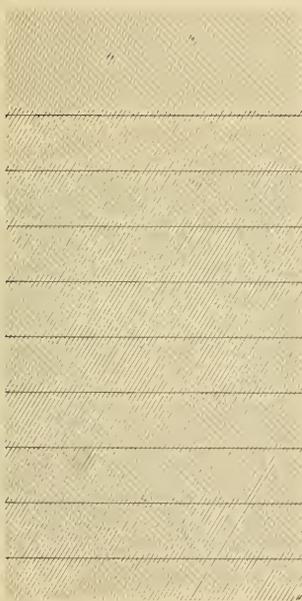
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Slant lines close enough to form a tint—Olive Green.

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Uniformity of slant assured.

No more trouble about proper position of paper on desk.

Its a pleasure to skilled penman also.

Without a doubt the greatest aid to students imaginable.

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(INSTRUCTIONS IN APRIL BUSINESS EDUCATOR.)

Kimpson is a very fine penman

Louisiana was purchased in 1803.

Madarasz was a master

Nero has a bad reputation

Opportunity is a quick traveler

Pennsylvania is a great state.

Quick movements—smooth lines

Rome existed for many years

Sacramento is the capital of Cal.

Time and tide wait on no man.



Use an easy movement always
 Virtues to herself the best reward
 Words are wise men's counters
 Texas invaded Greece B.C.
 You should save the fragments
 Zanerian stands for fine writing



B. E. Certificate Winners, McCann's Business College, Mahanoy City, Pa., Frank C. Andrews, teacher:
 From left to right: First row: Charles Miller, John Bilder, Curtis Walter, Frank C. Andrews (teacher), George Dengler, Jos. Crane, Frank M. Curley. Second row: John Yencher, Mary Foyle, Dorothy O'Connor, Ray Portz, Elizabeth Kilroy, Marie Leonhardt, Joseph Chesonis. Third row: Jennie Embrey, Florence Olzdzinski, Floy M. Price, Mary Scanlon, Lillia Swoyer, Tessie Monahan.



The original of the above countenance, Mr. W. G. Wiseley, was born on a farm near Wapakoneta, O. After attending the country schools, he graduated from the Wapakoneta High School, after which he attended The Zanerian and pursued a course in penmanship, working his way while developing skill.

For two years he has been supervising penmanship in the public schools of St. Mary's, Ohio, where the pupils have been mastering the art of writing easily and well.

Mr. Wiseley is a young man of exceptional character, and one whom is destined to work well up toward the front in whatever line of work he eventually follows.

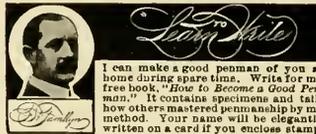
HINTS TO THE LEARNER OF ROUNDHAND OR EN-GROSSING SCRIPT

BY THE EDITOR

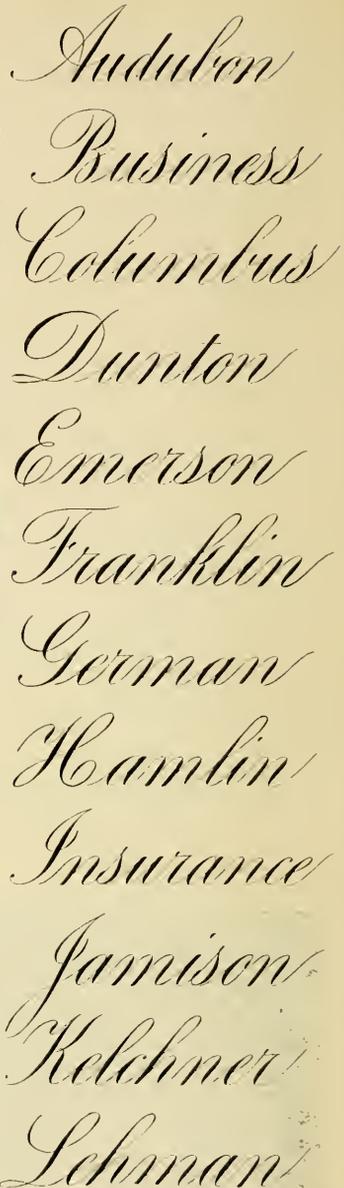
While exactness of detail is desirable, it is even more necessary that general effect be pleasing, than that each little part should be precise. By general effect, I mean uniformity in spacing and slant and thickness of line. The aim should be to secure an effect of grace in form and freedom in execution. The work should look like writing and as though it were written, rather than like engraving and as though it were engraved.

The best engravers endeavor to imitate the best script, but for commercial reasons they frequently fall short of their accomplishment, and yet many penmen take the engravers' product as their ideal.

My advice, therefore, is to cultivate a style of engrossing script that looks as though it were written freely, rather than as though it were engraved laboriously. This is not an easy thing to do but the essential thing to endeavor to do. None of the work given here was retouched, pasted or patched, and is given to illustrate actual writing rather than copper plate script.



F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.



RESULTS COUNT

SHORTHAND - A SAMPLE OF WHAT BARNES' BRIEF COURSE IS DOING.

MY DEAR SIR:

Under separate cover we are mailing you a copy of the *Spartanburg*, (S. C.) *Herald*, dated Saturday, October 16. This paper contains a statement regarding some of our records.

Mrs. Cecil is delighted with her results, and is a great believer in Barnes' Brief Course.

Thanking you for past favors, we remain, Yours very truly,
CECIL'S BUSINESS SCHOOL.

The student:

CECIL'S BUSINESS SCHOOL

is winning a reputation on short-term students.

Mr. Geo. K. Hanks, of Georgetown, S. C., leaves today, where he goes to accept a position as stenographer for the Superintendent of the Georgetown & Western Railroad Company.

Mr. Hanks had only two months in which to prepare for this position. He received a catalogue and a personal letter from Cecil's Business School, telling him of some of the records of some of their former students, and came at once to Spartanburg, studied the "Latest Revision" of Pitman Shorthand, and today leaves prepared to fill his position, having been in school two months today.

THE ARTHUR J. BARNES PUBLISHING CO., 709 PINE ST. LOUIS, MO.

Mr. C. G. Wyche, who is now

Senator Tillman's Stenographer

in Washington, D. C., completed his course in the same school, and in about the same time. Many other students have made remarkable records and are today filling responsible positions of trust.

This school has raised the standard of efficiency throughout this section, and it is needless to say that the fact in being appreciated by the business men, as this school has more calls for help than it can supply.—*Spartanburg Herald*.

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have adopted Barnes' books since August 1 as during all of the preceding twelve months.

Prof. Heald, of Frisco, orders by the thousand. Teachers find there is more in the "Method" than they ever dreamed of, and that a teachable Pitman text is far more satisfactory than any new system.

Word-signs, Phrasing, and Business dictation from the first.

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Controllograph "kills" the finger movement. When in use, fingers cannot bend. Muscular movement becomes easy and natural. Made of metal, adjusts to any hand, and fits any round penholder. A boon to the tired, busy writer. Improves your writing from 50 to 100 per cent at once by making you use correct principles. With it you can become a good penman. Send 50 cents today for one or write for circular. AGENTS WANTED.

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FOR SALE More than 2500 addresses of Business Training Schools in the U. S. The only "99 per cent complete" list of its kind for sale at any price. **MORTON E. DAWSON,** 1286 Norwood Street, Chicago, Ill.

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FRED DICK, Ex-State Supl., Mgr. DENVER, COLO.

We have positions waiting for well qualified teachers of commercial branches.

Commercial Teachers Wanted

For Public Schools, Normal School and Colleges. WRITE US TODAY for information.

The Rocky Mountain Teachers' Agency
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FOR SALE

An established school in Eastern city of 60,000. GOOD PROSPECTS for Fall and excellent line re-vo-
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Management now pending. Interests for Fall. Owner in very bad physical condition. School must be sold. Inventories \$5000—no stuffed inventory or Good Will charged for.

If you have CASH, you can get this school right and at a figure that will make good interest on your money. A figure that will surprise you.

If you want a Good Proposition at a Low Figure, write I. B., care of Business Educator, Columbus, Ohio

A SUCCESSFUL SCHOOL MANAGER, COLLECTOR AND SOLICITOR,

now employed and giving satisfaction desires a change of location. A good penman; a teacher of ten years' experience; executive ability; good references. None but first-class propositions considered. Address, "Business Geter" care of Business Educator, Columbus, Ohio.

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We cannot supply the demand for commercial teachers. If you are a worthy teacher we can place you. Our territory is the whole U. S. We place Industrial teachers exclusively. Write

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High grade Business College. Located in the commercial center of the most prosperous valleys on the Pacific Coast. Fine equipment, good attendance. Best of reasons for selling. Price very reasonable. Address,

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WANTED a Graham-Gregg expert, penman and commercial teacher of well seasoned experience—one of the best known business business college men in the west, strong in every department, wishes to buy interest in high-grade school on the Pacific Coast.

Address "LIVE WIRE",
Care of Business Educator,
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THIS IS SEED TIME

NOW is the time to register with us for a fall engagement. Whether school proprietor or teacher, do not wait until the field has been picked over before writing us. Calls are constantly coming in, and this promises to be a very busy year. WRITE US NOW.

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An Unprecedented Demand

is being made on us for Commercial Teachers, High Schools, Normals, Business Colleges, and others are writing and wiring us. If you are a qualified inexperienced teacher, we can get you a position. September vacancies already on file, salaries \$600 to \$2,100. An early registration with us will pay you.

THE INSTRUCTORS' AGENCY
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The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

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

WM. O. PRATT, MANAGER

—THE CENTRAL TEACHERS' AGENCY—

will recommend 100 good commercial, penmanship and shorthand teachers for good positions during the next few months, *If We Have the Teachers!* We want You. Write us early.

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SPLENDID OPPORTUNITIES

We have many excellent openings in the leading HIGH SCHOOLS and BUSINESS COLLEGES all over the United States, and new positions coming in daily. Let us place your name on our "Opportunity Register." Free enrollment.

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ST. LOUIS HIGH SCHOOLS

recently selected two of our candidates—salaries \$1400 to \$1800 with chance to go above \$2500! And we'll fill many other choice positions before another issue of this magazine reaches you. We want to hear from all commercial teachers, including old members, who want a better position next year. Openings to suit all! Write us today.

THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

The R. B. I. Summer School for the professional training of commercial teachers opens June 30 and closes July 31. Come and enjoy active association with a live body of commercial teachers from many states, and many kinds of schools. Secure our teachers' diploma and get in line for a better position. Last summer's class contained one hundred four commercial teachers from seventeen states and Canada. The indications point to a larger class this summer. Our new 1913 bulletin ready to mail on receipt of postal card request.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

165 Vacancies

This is written March 27. We have 165 vacancies, fully half of them in high schools and colleges, most of them carrying salaries of from \$1000 to \$1500; a few at smaller salaries, and some as high as \$2000. None higher. These are direct requests from school officials.

Our business thus far this year is breaking all records, but we shall be glad to help you. "No position, no pay" is our motto.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST.)

PROSPECT HILL, BEVERLY, MASS. E. E. GAYLORD, MANAGER





THE LETTER WRITING CLUB

CONDUCTED BY
ARTHUR G. SKEELES,
Principal Commercial
Department High School,
Ellwood City, Pa.

Write the letter in answer to the proposition in the article below, and mail to Mr. Skeeles before the 15th of this month. Special envelope. Mr. Skeeles will return the letter with brief criticisms.

A Postlude

I have enjoyed very much the letters I have received from the members of The Letter Writing Club, and I thank all who have written me, and thus helped to make it a success. I hope you have received as much good from it as I have. My replies were often written hastily, after a busy day in school, and doubtless some times they contained examples of the errors they meant to point out.

The following paragraphs, written to one of my correspondents, written to one of many of my readers:

"Your letter is probably as good a one as you will be able to write until you have gained a better knowledge of men and a better command of words. Both will come to you naturally to some extent, as a result of your experience in the world. If you were to write another letter on this same subject in a year from now, it would doubtless be better than the one before me.

"But you can greatly increase your knowledge of words by well-directed study. Note again the last paragraph of the article in the March B. E. Review your grammar. Notice the speech of those with whom you talk. Read good books and magazines. Consult the dictionary frequently. Seize every opportunity to increase your knowledge of words, as well as to better your pronunciation and sentence structure."

Oliver Wendell Holmes says, "I find that the great thing in this world is not so much where we stand, as in which direction we are going." So you need not be discouraged if you find yourself only a moderately good letter writer. If you are improving—if you can write a better letter now than you could six months ago—you have good reason for taking courage and going on. In ten years, if you keep up your present rate of improvement, there will be few who can equal you.

Dr. Holmes might have mentioned another "great thing"; and that is the rate at which we are moving. In the horse race, the horse that lost wasn't going the wrong way; he simply wasn't going quite as fast as the other horse. You and your school mates are all going the same direction, and you all have about an even start; but it is pretty certain that in ten years you will be pretty well "strung out." Will you be in the lead?

"Good Hair"

OUR MOTTO

and we want to send evidences of our skill in *Designing* and *Engrossing* to every school manager contemplating a new Letter Head or Advertising Cut. Submit your pencil suggestion for our ideas and estimate.

M. A. ALBIN
McTavish Bus. Col. Edmonton, Alta.
CANADA



Mr. S. G. Edgar, whose portrait appears herewith, was born March 13, 1885, near Cadiz, Ohio. He was brought up on the farm, attended country school, began teaching at the age of eighteen, and after two years thus employed, attended the Wheeling, W. Va., Business College, where his brother, L. B., was principal, and to whom he owes most of his early commercial training.

In 1906 he completed a course of penmanship in the Zanerian, and previous to this time he had worked in a penmanship school in the Gregg School of Chicago. He is now principal of the commercial department of the Massillon, Ohio High School, which place he has held for five years. They have a two year commercial course which, when completed, enables pupils to hold positions in the commercial world.

Mr. Edgar is not only a fine penman, but an enthusiastic, practical teacher of the Art. The first year or two he was in Massillon, he supervised writing in the grades while conducting the work in the High School. From all we know concerning Mr. Edgar and from what we have heard in reference to his work at Massillon, we have reason to believe that the commercial course there is especially practical, and that his work is progressive and high grade.



Some Penmanship stunts by Fred S. Heath, Concord, N. H.

PENMAN'S SUPPLIES.

The best blank and printed comic and bird cards greatly reduced in prices. My latest circular tells how to send cards by Parcel Post. Send for it and samples.

W. M. BEEBE,

3 HAWTHORNE AVENUE, WEST VIEW, PA.



This Summer Training School

for commercial teachers—Bowling Green Business University, Bowling Green, Ky.—receives over 400 applications a year for commercial teachers. It is located near Mammoth Cave, midway between Louisville and Nashville. The next session opens July 1. Its literature sent free, if this magazine is mentioned.



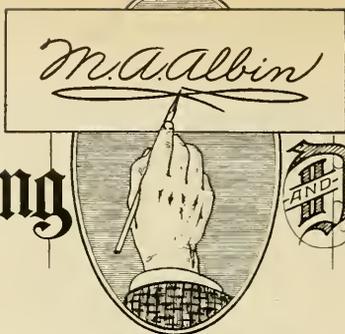
Shakespear.

What manner of man was he? His life the embodiment of mystery — the orthography of his name, even in doubt; poet and philosopher — wielder of a magic pen, master of every scale of human passion, from the pure and lofty thoughts of a demigod to the anguished mutterings and cries of despair of a lost soul — his every character, a human document; his delineations, the genuine progeny of world wide humanity.

His immortality rests upon the fact that his scenes are occupied only by men who act and speak as the reader thinks that he should himself have spoken or acted upon the same occasion. — MADARASZ.



Engraving



Resigning

An up-to-date letter-head by M. A. Albin, Edmonton, Alberta, Business College. The design is good, the drawing strong, the lettering excellent, and the signature superb.

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Well advertised Business College in a good town. Established 1896. Hundreds of successful graduates in positions. Will sell cheap for cash or would consider a trade for farm or farm land.

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FILL YOUR EMPTY SEATS

Do away with the expensive circulars and catalogs. They won't do the business. Go after your people with a direct mail campaign scientifically arranged. Big results at small cost. I will prepare a set of follow-up letters for your particular school different from any used by others and will personally install an up-to-date business-getting system into your institution.

Write today for full information.

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Show this wholly visible typewriter to your friends and let them see wherein it excels any \$100 Typewriter made. If we would send one to you Free of One Cent of Cost for you to keep forever as your own? Then on a postal card, or in a letter to us, simply say: Mail particulars.

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PENMANSHIP BY MAIL

If you want to write better, at least expense, let me know. Pen written copies scientifically prepared; write for particulars and free samples. Mention course desired.

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Waco, Texas



This is an up-to-date likeness of Mr. G. A. Race, Supervisor of Penmanship in the Public Schools of Bay City, Michigan. Mr. Race started on his earthly career something less than a third of a century ago in the Middle West and came under the exceptionally efficient instruction in penmanship of L. M. Kelchner, at Dixon, Ill., finally landing in Michigan where he has made good in no small manner, and where he is training teachers and pupils in the art of writing well.

Born at Hartford, Conn., March 28, 1913, to Mr. and Mrs. S. O. Smith, a daughter, Alice Isobel Louise.

[Our congratulations and best wishes to all concerned. If S. O.'s copies are a little wild or his criticisms a little too optimistic, let me know why. Editor.]



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For thirty days the Carnegie College will mail to any reader of The Business Educator, Columbus, O., absolutely free of cost, a list of "500 QUESTIONS" on any of the following branches:

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All applications for "Free Tuition" must be filed by June 1st. The Tuition is absolutely FREE. The Matriculation Fee is \$5.00.

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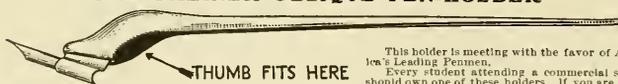
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Sirs:—Enclose find 25c in stamps for 6 months' subscription to New Education. Mail to me FREE OF COST the "500 Questions" on the branch marked with an X above; your 60-page Bulletin; prices and terms on type-writers; and your "Free Tuition Scholarship" for my consideration.

I am marking with an X in the adv. above the courses that may interest me.

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This holder is meeting with the favor of America's Leading Penmen.

Every student attending a commercial school should own one of these holders. If you are a beginner it will inspire you and help you to become a master in executing your finest work. An investment in one

professional. If you are a professional it is just what you need in executing your finest work. An investment in one of these holders will pay you an enormous dividend.

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Blackboard illustration by E. H. Fearon, Prin. Coml. Depr., Blair Business College, Spokane, Wn.

NEW SECOND EDITION

Manual of Commercial Law

By EDWARD W. SPENCER, LL. B.

of the Milwaukee Bar, Late Associate Dean of
Marquette University Law School

A new and thoroughly revised edition of the standard treatise of the rules of business and the management of affairs. A complete and comprehensive text for high-grade business colleges, commercial schools, high schools and for schools of commerce in connection with university work.

In this new edition Mr. Spencer has completely rewritten and brought up to date the treatment of the Negotiable Instruments Law, the Uniform Sales Act, and other important commercial legislation. He presents in a logical, concise and intelligible way, as free as possible from technicalities, the fundamental principles of the formation, interpretation and discharge of contracts in general, of bills and notes, of the rights and liabilities of shareholders in business corporations and other legal questions with which the business man should be familiar.

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The first edition of Spencer's Manual of Commercial Law is the only textbook on this subject mentioned in the report of the Educational Committee of the American Association of Public Accountants, which report gives information on the Department of Commerce, Accounts and Finance of one hundred of the leading universities in the United States and suggests textbooks for use. Dr. John B. Geijsbeek, of the Department of Commerce of the University of Denver, chairman of this Educational Committee, says of the new edition, "a remarkable improvement over the former issue, complete and concise, and far ahead of any other book on the subject." The new chapter on Negotiable Instruments is a marvel, and Mr. Spencer certainly put an enormous amount of time on it to so fully explain this in such a brief space."

For several years I used Spencer's Manual of Commercial Law (first edition) as a textbook in the University of Illinois. Before doing so, I compared it with all other books on the subject of which I had knowledge, and have no hesitation in saying that for classroom instruction, it is in my opinion the best book on this subject in print.

T. W. HUGHES,
Dean of the College of Law,
University of Florida.

I am entirely satisfied with the results I have been able to secure by the use of Spencer's Manual of Commercial Law (first edition) in my classes in the J. Sterling Morton High School (Cicero) during the past two years. The book is complete, clear, and concise. I know of no other book for which I should care to exchange it, and shall probably use it so long as I teach commercial law. FREDERICK JUCHHOFF, PH. D.,
Chicago, Ill.

Spencer's Manual of Commercial Law (first edition) is the best textbook we have found for our work.

W. H. LIPPOLD,
Educational Secretary,
Y. M. C. A., Louisville, Ky.

We have been using Spencer's Manual of Commercial Law (first edition) as a basis of our business law course during the past ten years. Prior to placing Spencer's Manual of Commercial Law in the course, we believe we investigated every work on commercial law published, and since we have been using the work we have also kept in touch with new publications. We are frank to say that in our opinion, Spencer's Manual of Commercial Law still maintains the lead and is the best book of its kind published.

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About 600 Pages

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Handsome Cloth Binding

If you are interested in the best textbooks in commercial subjects for your school, we suggest that it is advisable for you to investigate the Bobbs-Merrill publications before making any new adoptions. Complete catalog will be gladly furnished upon request.

The Bobbs-Merrill Company, Publishers, Indianapolis, U. S. A.



“Every one who loves you,
Loves to see you smile;
Loves to see you cheerful,
And happy all the while;
Smiling comes so easy,
Do not wear a frown;
If you feel one rising
Always smile it down.”

By J. O. Peterson, Supervisor of Penmanship, Tacoma, Wn., Public Schools.

Compliments

W. B. Robinson

By W. B. Robinson, Bookkeeper, Utah-Idaho, Sugar Co., Salt Lake City, Utah. Mr. R. attended the Zanerian a dozen years ago. The above shows how he retains his skill while juggling figures for a livelihood.

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Duff's College, Beaver, Pa., for many years past has been noted for its excellence in penmanship, and at the present time is by no means lowering the standard. A large club has been received from Mr. Homer E. McLaughlin, who is using THE BUSINESS EDUCATOR as a text in his classes.

A list of thirty-six subscriptions has been received of Don E. Wiseman, Mountain State Business College, Parkersburg, W. Va. Mr.

Wiseman reports that their enrollment is now larger than it ever was, and that all but about ten of the students are subscribers to THE BUSINESS EDUCATOR. This speaks well both for the school and the B. E.

Another splendid list of subscriptions is hereby acknowledged from C. H. Melchior of the Melchior Tri State Business University, Toledo, Ohio. He is an enthusiast on penmanship as well as on other phases of commercial educa-

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SUPERB VIRILITY AND STRONG PERSONALITY AS THE RESULT OF PROPER EXERCISE AND BATHING.

BY PAUL H. O'HARA, GREENVILLE, S. C.

On account of so many occupations being of a sedentary nature, the average business man has fallen into a rut, taking no care of his body and furthermore, allowing the muscles of the body to deteriorate to such an extent as to render him only fifty per cent efficient. We meet men on the street every day, men who were once active and could boast of an enormous chest expansion and running ability, but now on the edge of physical bankruptcy as a result of close application to business and leading an inactive life. As the body loses its tone, fat will appear, providing the digestive organs are in good condition, the arms and muscles surrounding the torso will be soft and flabby and very often the body at the waist line will increase in size to such an extent that the chest measurement will be smaller, making it very difficult for one to move about with ease. This is an abnormal condition and the same thing might be said of one who lets his body go to the other extreme. There are some who become emaciated and after going about their work for a long time in a half hearted way, give up in despair and probably never regain their health. If they are fortunate, it is the result of a long rest and unnecessary expenditure of money.

The methods that are given here will in a short time bring the body back to a normal condition and if followed persistently will put one in a super-normal condition. Great care should be used in connection with eating, as a proper development depends upon the amount of food assimilated and not upon the amount eaten. It is a good plan to eat only when hungry and avoid stuffing the system beyond digestive capacity, as an endless amount of trouble may be experienced and the muscles of the trunk will be slow to respond.

In connection with the sauz bath, I am giving a number of exercises that will develop constitutional vigor and some for certain parts of the body. Assuming that the exercises in my other article have been given attention, that the body is in a fair condition, and that the movements can be made more times without fatigue, it is a good plan to study the following details. Stand on the toes with the arms outstretched, inhale, forcing the air into every part of the lungs, exhale and charge with the left foot out in front touching the floor with the fingers out as far as possible resume former position with arms above the head and charge with the right foot out. If one is fairly strong, he may count the same as for an oval exercise and go as high as twenty times, but never beyond the point of fatigue. Next, lie on a mat or something soft, with knees right, bring the feet over the head touching the floor or far back as possible. This is for the muscles of the abdomen and is very difficult to perform especially if one has eaten too much. One may count for this exercise, but great care should be used not to do too much at first. After one stops for a rest, it is a good plan to extend the lungs to the fullest until one feels tired on the inside. These exercises work directly on the vitals of the body and one should try to increase the number of times gradually from day to day.

The owner of a valuable horse will naturally give him a lot of attention, giving special instructions as to how he should be groomed and fed. A horse, if given attention will show great action and naturally will be full of life. Man, under present conditions, gives his stock better attention than he gives himself. If man gave himself the same attention, he would be superb, possessing an unusual amount of vitality and ruling ability instead of, in a great many cases, being a plodder among the great masses of people. The man with great vitality has something inside that pushes him to the front, making him a leader instead of a follower. A man of this type usually has a wonderful personality and power to hold people, a power that will develop if given special attention.

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By D. E. Knowles, Columbus, O.

The question of how to proceed naturally arises. After having followed the exercises given in this and my other article, the skin should be brushed until there is a healthy glow. The writer bought two horse brushes with soft bristles for this purpose, begin by going gently over the body, the body being dry. After the blood has been drawn to the surface, sit in a tub of cold water, the colder the better, letting the legs from the knees down and the trunk from the middle up, project out. Sit in this manner until uncomfortable, then sponge the rest of the body and go over the skin with a heavy towel. It is better to begin in the summer and follow through the winter and as one becomes inured to the cold, stay longer in the tub. The circulation is accelerated to such an extent from the use of the brushes that, unless ones vitality is far below normal, the sting of the water will not be felt. After using the brushes for a while, all blotches will disappear and the general appearance of the skin will be like silk. This treatment sends the blood surging through the body causing one to move faster, think better and turn out more work and of a higher quality. One should take a very hot bath two or three times each week with plenty of soap. If the skin was varnished, death would ensue in a very short time. In extremely rare cases one is inclined to overbathe. It is possible to exercise too much and go stale. One should judge from

the appearance of the skin. One scientist claims that the too frequent use of soap and water removes the natural oil of the skin. To what extent this is true, I am unable to say. If these baths are inclined to make one weak, take three cold and three hot ones each week and as the body is toned, increase the number of cold ones. One will be able to key the nervous system to a high pitch and develop muscles of high tonicity if these systems are followed, and as the body becomes more sensitive, the brain becomes keen, the eyes become clearer and one feels the life that corresponds to that of the well groomed horse. To the man who is mentally fatigued at the end of the day, I would say go ahead for at least two months and then notice the difference. The result of following this system will add years to your life and life to your years.



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The design shown herewith was reproduced from an elaborate specimen of designing and illuminating, but as the colors cannot be shown without great expense much of the beauty of the original work is sacrificed. Enlarge the copy at least one-half for the best results. First make a rough pencil sketch like one shown herewith on a smaller scale than the desired design. You will find your design to come together better in the smaller form, which can be easily enlarged to the required size.

In working up the design from sketch you will be able to effect changes here and there in the way of improvement. Follow sketch in a general way only, which is simply suggestive of the form and effect, style of lettering, etc. In enlarging the design shown herewith, either double the dimensions or add one-half of each dimension to itself. Pencil all parts very carefully giving the scroll work especial attention. We devoted much time to the scroll work alone, in order to get the sweeps and curves strong and symmetrical. Don't be too easily satisfied with your work as it will retard your progress. After the pencil work is completed follow with illumination.

COLOR.

Mix Hooker's Green No. 2 and Payne's Gray in proper proportions to produce a dull olive green. Add Chinese white to give depth or solidity of tone. With a well filled brush of this color quite thin, pass over the scroll work and background of border, aiming for evenness of tone. Use the color quite thick for background beginning with initial "C" and extending to lower right hand corner of design. Aim for a flat, even tone. When the color is dry outline the scroll work with India ink,



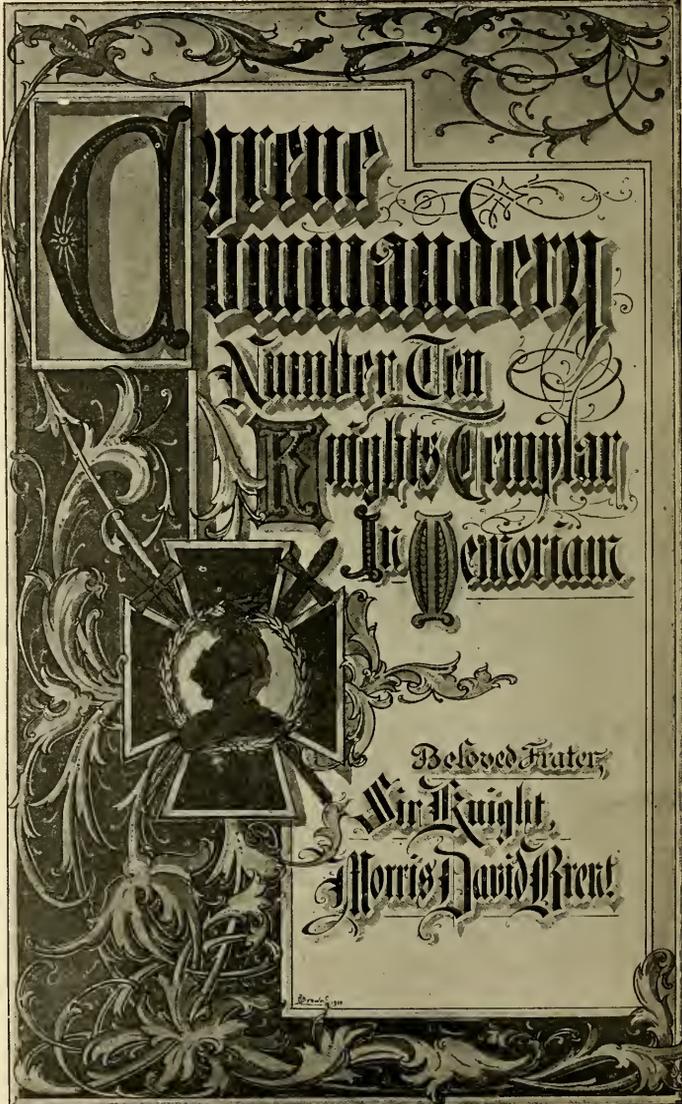
using a No. 5 Soenneck. Where your work appeared weak and indistinct it now is strong and snappy in effect. The helmet is in gold outlined in black. Cross red, also initials C. K. T. and I. Letter "M" in "Memoriam," in shades of green. Mix Chinese white with all the colors.

Touch the scroll work here and there with a pale wash of red. Note also the shading on scroll work done with a thin wash of green. Add the lines and dots last with a common pen, filled with Chinese white. Modified Church text is used almost entirely for the lettering, and careful attention should be given to size and spacing. Work carefully, study continually, accept good ideas but don't be a copyist, as that field is already crowded.

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BOOK REVIEWS

"Synonyms, Antononyms, and Associated Words," by Louis A. Flemming, published by G. P. Putnam's Sons, New York and London, price \$1.25 net, is the title of the cloth bound, 619 page volume, issued on the subjects announced in the title. The object of the book is to provide in available form different words to be used in expressing a similar thought. It appears to us to be the most comprehensive, compact, and useful volume of the kind we have had the pleasure of examining. It gives us pleasure to recommend it to persons wishing this kind of a book.

"Goodyear Marshall Business Forms for the Writing Class" is the title of a budget of actual business forms for students in Business Colleges who are taking both commercial work and penmanship. Each of the twenty forms has been written by a penman with a national reputation, therefore the students are given the privilege of practicing from the work of the leading penmen. One side of the sheet contains business forms to be filled in by the pupils, and the other side of the sheet to be used for practice. Suggestions and instructions have been written by L. E. Goodyear, the Author, and some penmanship copies and instructing by Mr. Henning, which are given in a separate manual. Price 25 cents.

Editorial School Notes.

A recent visit in the schools of Ashtabula Harbor, Ohio, disclosed a progressive spirit and an unusually fine high school building. Supt. Wenner and his able assistant, are bringing the schools to a high standard generally, and Mr. E. E. Spanabel, principal of the commercial department, through the grade teachers, is placing the penmanship upon both a pedagogical and practical basis.

Last year, when Supt. Hotchkiss, of Ashtabula, O., was called to the Assistant Superintendency of Cleveland, O., the principal of the high school was honored with the superintendency, and right well is he pushing on the good work. The supervisor of writing, Mr. O. G. Martz, is securing up-to-date results, and is one of our most efficient, dignified specialists.

At Dunkirk, N. Y., Supt. N. L. Engelhardt proved to be a man of exceptional calibre and courage, at the head of a well ordered school system. We were taken in hand professionally and hospitably by the able and progressive principal of the commercial department, Mr. C. C. Jones, whom many of our readers know because of the helpful and able contributions he gave in these columns a couple of years ago in the department of Accountancy, and who is also directing the writing in the grades. Through his direction we found the teachers doing efficient work with promise of still higher efficiency.

At Jamestown, N. Y., we had the pleasure of personally inspecting the splendid fire-proof building and modernly equipped school known as the Jamestown Business College, for which Mr. H. E. V. Porter, one of the ablest and best known educators in America, is responsible. We found the school at close range high grade in quality and in equipment, in courses of study, in faculty, and in student body. We renewed the personal equasion commonly known as friendship with two of our former students, Messrs. Gates and Lawson, and also discovered that Jamestown is one of America's largest office furniture manufacturing cities, and a

thriving city in other material ways, as well as a most delightfully located city.

In the public schools we had the pleasure of meeting Supt. Rogers and inspecting the writing which we found moving forward practically under the supervision of Miss Carrie Young, and whom we found to be quite as young and energetic as when first we formed her acquaintance in the Zanerian years ago.

At Olean, we met for the first time personally, Supt. D. E. Batcheller, and Supervisor F. E. Mandeville, a Flickinger pupil. The penmanship, like the city and schools, is progressing, and we parted with pleasant memories. Westbrook Academy of Business seemed to be doing good work in Shorthand and Bookkeeping, which also seemed true of the commercial department of the high school.

At Rome, N. Y., Supt. G. R. Staley proved a modern, progressive, appreciative leader, and the teachers a receptive, forward moving, intelligent lot, doing their duty toward writing as becomes the faithful in the battle for freedom in written expression.

At Passaic, N. J., L. G. Wheeler, Supt., Miss Ida M. Stahl, Supt. of writing, we found the work progressive and progressing in top-notch, pedagogical, practical manner. The work must be seen in its hygienic application in the school room to be adequately appreciated.

In Atlantic City, N. J., Supt. Butler, Mrs. Charlotte B. Neff, supervisor of writing, the principals, teachers and pupils each seemed to be doing the right thing in the right way, in writing as well as in other things. We found the penmanship in better shape than we expected, which does not happen very often. Mr. M. H. Bigelow, of the Commercial department, seemed to have everything systematized and business like in theory and practice.

Pittsburgh, under the superintendency of S. L. Heeter is forging forward, and the penmanship under the directorship of E. G. Miller and the supervision of his ten assistants, together with the work in the high schools at the hands of eminent specialists, is making exceptional progress, and the good work is but fairly begun.

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HIS OWN BOSS

By Chas. T. Cragin.

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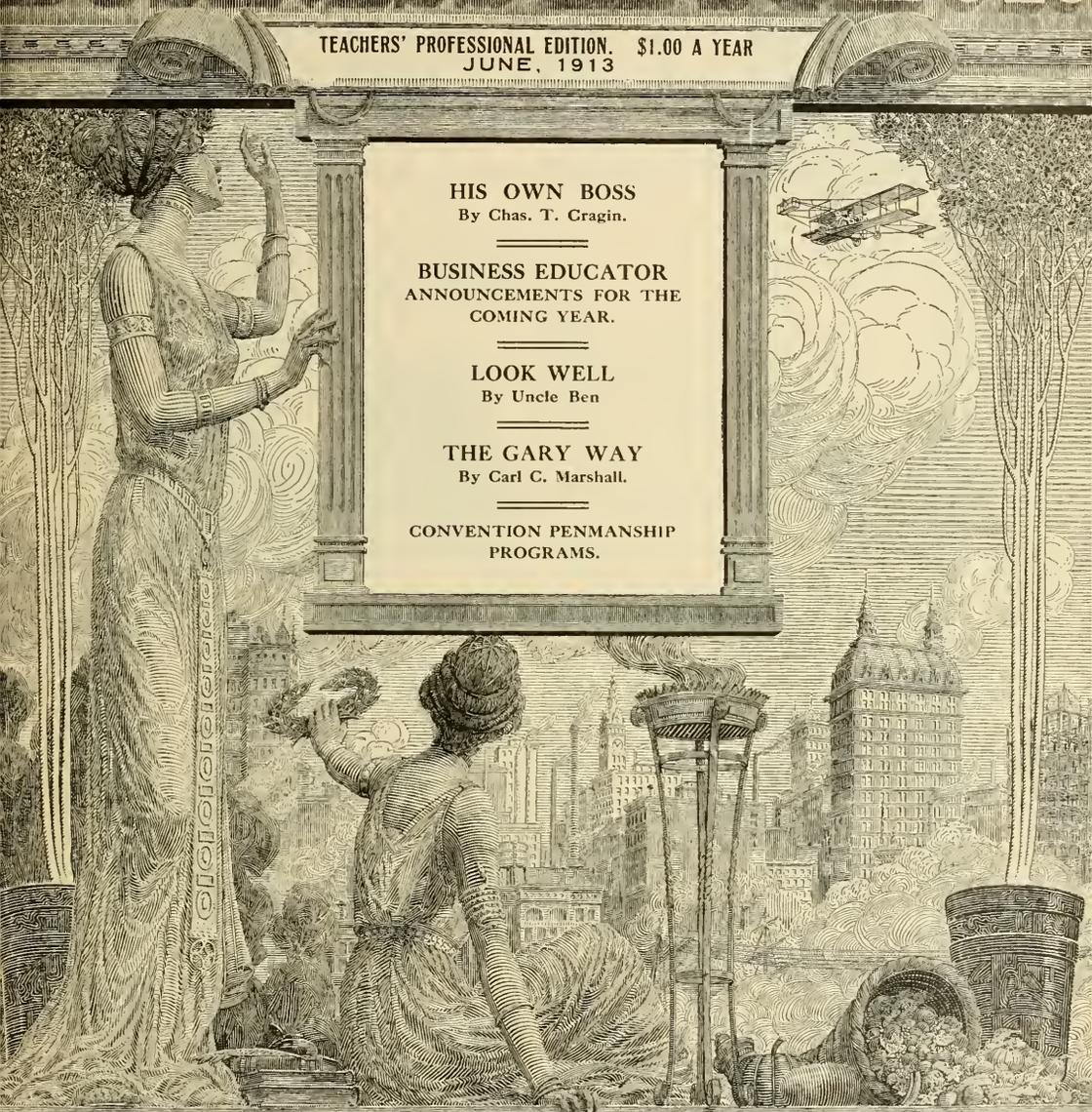
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Progress Toward Standardization

An analysis of carefully collected data shows that shorthand is taught in the *HIGH SCHOOLS* of 1470 cities in the United States. Thirty four systems or textbooks are used. The following table shows the number of *cities* in each state teaching the five leading systems:

NUMBER OF CITIES TEACHING					
STATE	Gregg	B. Pitman	Graham	I. Pitman	Munson
Alabama	1	1	0	0	0
Arizona	6	0	0	0	0
Arkansas	3	0	0	0	0
California	79	36	4	6	0
Colorado	17	2	4	1	0
Connecticut	3	9	3	9	4
Delaware	1	1	0	0	0
Florida	0	2	0	0	0
Georgia	4	0	1	0	0
Idaho	9	1	0	0	0
Illinois	54	19	3	1	4
Indiana	15	9	5	1	1
Iowa	29	4	4	0	0
Kansas	39	10	0	2	0
Kentucky	3	7	2	0	0
Louisiana	4	1	0	0	0
Maine	6	3	0	4	1
Maryland	32	1	0	0	0
Massachusetts	22	34	10	11	6
Michigan	35	5	14	2	1
Minnesota	33	2	3	1	1
Mississippi	0	2	0	1	0
Missouri	18	4	1	1	0
Montana	12	7	0	0	0
Nebraska	15	2	0	0	0
Nevada	4	2	0	0	0
New Hampshire	9	4	0	0	0
New Jersey	17	16	0	22	4
New York	27	13	2	13	2
New Mexico	1	3	0	0	0
North Carolina	5	1	0	0	0
North Dakota	18	3	0	0	0
Ohio	27	27	3	1	0
Oklahoma	12	0	2	0	0
Oregon	12	4	0	1	0
Pennsylvania	40	21	15	6	2
Rhode Island	4	3	0	1	0
South Carolina	1	2	0	0	0
South Dakota	0	7	0	3	0
Tennessee	7	1	1	0	0
Texas	3	2	0	0	0
Utah	1	3	1	0	0
Vermont	2	6	0	1	1
Virginia	4	2	0	0	0
Washington	19	0	0	1	2
West Virginia	9	2	0	0	1
Wisconsin	43	6	8	0	2
Wyoming	8	0	0	0	0
TOTAL	720	275	91	88	34

NOTE: 29 other systems or textbooks are represented in the 262 cities not included in the above list.

Out of 1208 cities in which the five systems mentioned are taught, Gregg Shorthand is taught in 720 or 232 more cities than all the other systems combined.

The predominance of Gregg in private business schools has long been known; but it is not so generally known that it leads in the public schools also.

Gregg Shorthand predominates in the private schools because it is to the *financial interest* of the private schools to teach the system that enables them to secure the *best results*. The private school must *market* its product—must depend

upon its efficiency for its place in the community. The public school has no pressure brought to bear upon it and naturally moves more slowly. The public school also in many instances is tied up by contract for several years to one of the old-time systems.

Therefore, the story the foregoing table tells is all the more significant. Gregg Shorthand is emphatically in the lead in both private and public schools. Each year it hastens the progress toward real standardization. Why not *standardize* by adopting Gregg Shorthand now? Let us tell you how easily the change may be made.

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TYPEWRITING CHAMPIONSHIPS

More typewriting championships have been won by the followers of Charles E. Smith's "Practical Course in Touch Typewriting" than by those of any other system. The reason lies in the pedagogical plan which promotes **speed and accuracy from the first**. Students **get the right start** and are thus enabled to acquire **the highest degree of speed in the shortest possible time**. In the following list of Championship Contests exponents of "A Practical Course in Touch Typewriting" secured first place in each case:

- | | |
|--|---|
| BLINDFOLD CHAMPIONSHIP.
Chicago, March 20, 1906.
One Hour Dictation. | CANADIAN CHAMPIONSHIP.
Toronto, May 19, 1910.
Thirty Minutes Copying. |
| LADIES' CHAMPIONSHIP.
Chicago, March 21, 1906.
Thirty Minutes Copying. | NEW YORK CITY CHAMPIONSHIP.
April 22, 1911.
Fifteen Minutes Copying. |
| AMERICAN CHAMPIONSHIP.
Chicago, March 22, 1906.
Thirty Minutes Copying. | NEW YORK AMATEUR CHAMPIONSHIP.
April 22, 1911.
Fifteen Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
New York, October 31, 1906.
Thirty Minutes Dictation. | NEW YORK SCHOOL CHAMPIONSHIP.
April 22, 1911.
Fifteen Minutes Copying. |
| AMERICAN CHAMPIONSHIP.
New York, November 1, 1906.
One Hour Copying. | NATIONAL AMATEUR CHAMPIONSHIP.
Spokane, July 18, 1912.
Thirty Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
Chicago, March 19, 1907.
Thirty Minutes Dictation. | NEW YORK CITY CHAMPIONSHIP.
April 20, 1912.
Fifteen Minutes Copying. |
| AMERICAN CHAMPIONSHIP.
Chicago, March 21, 1907.
Thirty Minutes Copying. | NEW YORK AMATEUR CHAMPIONSHIP.
April 20, 1912.
Fifteen Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
Boston, March 30, 1907.
25 Min. Dictation and 25 Min. Copying. | NEW YORK SCHOOL CHAMPIONSHIP.
April 20, 1912.
Fifteen Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
New York, October 17, 1907.
One Hour Copying. | WORLD'S SCHOOL CHAMPIONSHIP.
New York, November 12, 1912.
Fifteen Minutes Copying. |
| CANADIAN SCHOOL CHAMPIONSHIP.
Toronto, November 29, 1907.
Thirty Min. Copying. | CONNECTICUT STATE CHAMPIONSHIP.
Waterbury, February 22, 1913.
Thirty Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
Philadelphia, April 18, 1908.
25 Min. Dictation and 25 Min. Copying. | CONNECTICUT SCHOOL CHAMPIONSHIP.
Waterbury, February 22, 1913.
Fifteen Minutes Copying. |
| WORLD'S SCHOOL CHAMPIONSHIP.
Philadelphia, April 18, 1908.
25 Min. Dictation and 25 Min. Copying. | NEW YORK AMATEUR CHAMPIONSHIP.
New York, April 26, 1913.
Fifteen Minutes Copying. |
| WORLD'S AMATEUR CHAMPIONSHIP.
New York, October 30, 1908.
Thirty Minutes Copying. | NEW YORK SCHOOL CHAMPIONSHIP.
New York, April 26, 1913.
Fifteen Minutes Copying. |
| WORLD'S PROFESSIONAL CHAMPIONSHIP.
New York, October 22, 1908.
One Hour Copying. | NEW YORK EVENING SCHOOL CHAMPIONSHIP.
New York, April 26, 1913.
Fifteen Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
Providence, April 16, 1909.
One Hour Copying. | HALF HOUR INTERNATIONAL CONTESTS.
Toronto, April 20, 1913.
Thirty Minutes Copying. |
| WORLD'S CHAMPIONSHIP.
New York, September 20, 1909.
One Hour Copying. | CANADIAN SCHOOL CHAMPIONSHIP.
Toronto, April 29, 1913.
Fifteen Minutes Copying. |

THE REASON

"A Practical Course in Touch Typewriting" produces winners because it is the most constructive system of typewriting ever devised. It follows the line of least resistance, so that the student becomes a skillful operator with a minimum amount of effort. **It trains all the fingers all the time.** The fingers are trained first on those keys over which they are naturally held when in their normal position. It is scientifically and pedagogically correct.

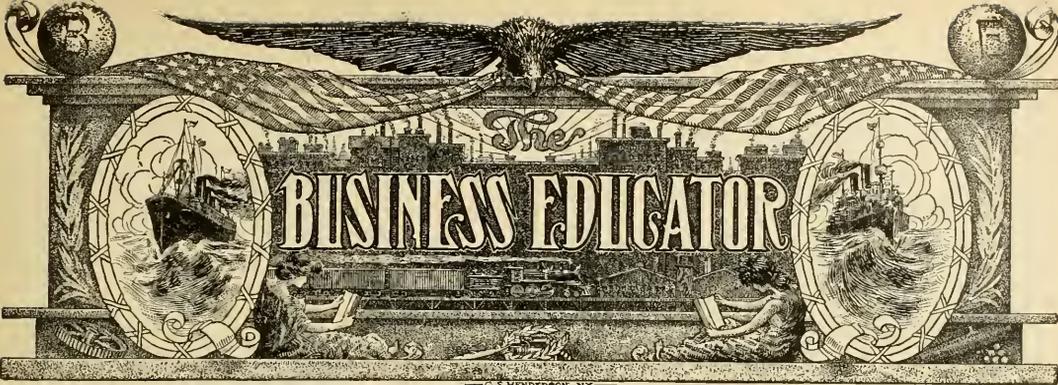
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The BUSINESS EDUCATOR

VOLUME XVIII

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NUMBER X

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2d Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - Business Manager
ZANER & BLOSER, - Publishers and Owners

Published monthly (except July and August) 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.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 48 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, Engraving, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest 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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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 assist in securing subscriptions.

Penmanship Conventions.

With the Zanerian Home-coming and Convention, Columbus, O., the first of July, and the Mid-West Palmer Penmanship Convention, Cedar Rapids, Ia., Aug. 1-2, announced in this issue, the Penmanship question will be given such a hearing and thrashing as it never received before in the space of a year. Penmanship is seeing its heyday of agitation, discussion, investigation, experiment and demonstration. May the good work continue until all teach and write well.

SUPERVISORS ATTENTION

LAFAYETTE, IND., PUBLIC SCHOOLS, PENMANSHIP DEPARTMENT J. H. BACHTENKIRCHER, SUPERVISOR, APR. 17, 1913

If you would like to become a member of a National Writing Supervisors' Association, please write the undersigned. Suggestions solicited.

Fraternally,
E. H. BACHTENKIRCHER.

WHO CAN WRITE NEAREST LIKE MADARASZ?

This question was recently asked? To find out, we are going to ask all who admire the writing of Madarasz and who are trying to master it to enter a contest to discover in a friendly way "Who can really write nearest like Madarasz?"

We suggest a page letter, ornamental style, written to THE BUSINESS EDUCATOR, Columbus, O., anytime between this and Dec. 1, 1913.

We hereby name W. E. Dennis, H. W. Flickinger, and E. C. Mills judges.

We agree to engrave and publish the best, and in all probability more.

To the best we will present the \$5.00 Memorial DeLuxe edition of The Madarasz Book; to the second best, a Half Morocco edition; to the third best, a cloth edition, and to the fourth, a paper edition of the book.

Now here are some lively, likely contestants: P. Escalon, D. E. Knowles, R. Gaillard, A. W. Kimpson, E. L. Glick, Fred S. Heath, and many more might be named.

Use "Columbus, O.," as the post office address heading and sign "A. Mad. Imitator," thus throwing the Judges "off the track" Mail all letters to us, then we will number them and forward to the different judges for their decision—the majority ruling.

Now is the time for some fun.

A Correction.

On page 13 of the May B. E. we printed a specimen of penmanship giving credit to H. W. Kibbe. Mr. H. B. Lehman, of the Central High School, St. Louis, Mo., calls our attention to the matter and expresses the opinion that he is the author, having written it when he was at Valparaiso. And we are free to admit that it looks more like Lehman's than Kibbe's penmanship.

MR. BROWN

Again we wish to express our appreciation and call attention to the work Mr. Brown is contributing to THE BUSINESS EDUCATOR. The work is very helpful both in text and illustrations. The diversity and perseverance of Mr. Brown is something almost phenomenal. Few men possess the regular habits that he has and which enable him to give us contributions month in and month out. Mr. Brown is an artist as well as a business man because he delivers the artistic goods and can be relied on for them.

Present and Past Masters of Penmanship.

Here are the names of past and present masters of the art whose work will grace our columns:

L. Madarasz, A. D. Taylor, H. B. Lehman, E. C. Mills, H. L. Darner, E. A. Lupfer, Rene Gaillard, W. E. Dennis, S. O. Smith, J. D. Todd, E. L. Browo P. W. Costello, and others. Who can afford to miss a single number?

PRIZES.

In December we offered a specimen of penwork comprising penmanship, lettering and flourishing by Messrs. Zaner and Lupfer to the school securing the largest number of B. E. Certificates between Jan. 1 and June 1 '13.

In January we offered for the same period a framed Water Color Painting by Mr. Zaner to the individual or school sending in the largest number of subscriptions. Now is the time to win. Announcement will be made in the September number.

Make sure to get your Subscriptions and Certificates before June 1, '13.



THE COMING YEAR FOR THE B. E.

The Publishers of THE BUSINESS EDUCATOR have no unusual promises to make or startling things to offer; just a little better publication than has ever graced our profession, which means an improvement over this year's product.

We haven't been looking for the unusual and sensational, but rather for the useful, the practical, the interesting, the progressive and the inspirational. Time will determine how well we shall succeed. But we intend to do our level best as in the past.

If you think THE BUSINESS EDUCATOR is a credit to our calling and worth more than the subscription price, we shall appreciate your co-operation to make it of wider influence by securing subscriptions, by contributing articles, and by advertising, or by patronizing its advertisers and telling them where you saw their advertisement.

Sincerely thanking one and all for their support in the past, we pledge you our best efforts for a continuance of your good will and service.

THE PUBLISHERS.

THE PENMANSHIP EDITION.

Business Writing



S. O. Smith is surprising the entire profession with his contributions. We recall no young, unknown man in our profession who leaped so far toward the top in the first public plunge as has Mr. Smith this year in these columns. He is doing some remarkably enthusiastic, skillful, practical penmanship stunts for beginners, amateurs, and professionals, and the best is yet to come.

Business Writing

Sometime ago Mr. _____ gave a series of Lessons in THE BUSINESS EDUCATOR which attracted no little attention; indeed they proved to be a surprise and inspiration. So much so we have asked him to "come back" which he has consented to do, and to make the work doubly interesting we shall withhold his name and let you guess who it is. If you don't watch out we'll fool you. We promise something superior—something very practical and graceful.

Public School Writing Methods



Jno. O. Peterson, Supervisor of Writing, Tacoma, Wn., is a young man who is attracting attention in the Northwest because he has accomplished so much. He will favor our readers with outlines, suggestions, illustrations and instructions concerning the work in the various grades. We can promise this to be one of the most helpful series of contributions ever contributed to a periodical.

Skill and Methods



Mr. C. E. Doner, Director of writing in three Mass. State Normal Schools, will contribute specimens and articles to our columns the coming year. We are fortunate and so are you thus to have him with us. He is one of America's most skillful penmen as well as progressive teacher.

Ornate Writing



We have had such good reports from the work of Mr. R. Guillard that we have persuaded him to contribute another series of ornate penmanship copies and instructions. We believe his work will be even better this year than last as he is becoming better acquainted with engraving requirements. So now you can get ready for another trial for a B. E. Professional Certificate.

Engrossing



E. L. Brown, the Engrossing Well of Inspiration, Instruction, and Illustration which never runs dry, will continue to aid the young and interest the old in the art of engrossing. No other man has done so much for universal engrossing among young men and women through lessons in THE BUSINESS EDUCATOR and similar journals as he and we are delighted to announce that his product will appear exclusively in these columns hereafter.

Alphabets



James D. Todd, recently of England, but formerly of Salt Lake City, will contribute a series of Alphabets in plain and fancy Penmanship. Mr. Todd is an exceptionally skillful penman and will surprise our readers with some unique and novel work. One alphabet is made backward.

Fiction



Charles T. Cragin seems to have the field of fiction for commercial students and teachers all to himself and THE BUSINESS EDUCATOR has his exclusive output. Cragin surely does interest a host of people and the reason is that his stories are based upon actual happenings and real people, sometimes changing their names but little. They are not only "human documents" but they pertain to commercial life and contain no small amount of valuable information with a well pointed moral.

THE PROFESSIONAL EDITION.

HIGH SCHOOL



We have been especially fortunate this year in securing the services of Mr. J. A. Snyder, of the Commercial Department of Woodward High School, Cincinnati, O., to contribute to the Department devoted to Commercial High School work. We believe he is the "man of the hour" for the B. E.

English



Somewhat out of the usual run but quite timely will be a series of ten contributions entitled "Letters of a School Master to his Former Pupils" by C. E. Birch, Principal Haskell Institute, Lawrence, Kansas. Mr. Birch is one of the well rounded men who does things unusually well.

Monthly Chat



Marshall's Mental Meanderings by Carl C. Marshall will continue to be a fund of information and entertainment to his many friends and followers. Mr. Marshall occupies a field peculiarly and appropriately his own, and he fills it with philosophy, instruction, inspiration, criticism and suggestion.

Mathematics



Mr. O. S. Smith, of the Cass Technical High School, Detroit, Mich., whose contributions began January, 1913, will continue until January at least. We hear nothing but good concerning his articles.

Accountancy



Mr. H. F. Robey, of the Miller School, New York City, has been giving special attention to Accountancy and will contribute to our columns. He's a young man of considerable experience and talent about whom much more will be heard.

Literary Features

The literary part of THE BUSINESS EDUCATOR will be richer the coming year than ever before.

Fiction with a purpose will be penned out month by month by Mr. Cragin.

Timely events will be entertainingly and instructively chronicled by Carl C. Marshall.

Wit and wisdom will be delightfully combined for young and old by our new-found friend, Uncle Ben.

Other Features

We have in mind one or two other features we do not now care to announce, but which will add to the timeliness of the B. E.

Convention Announcements and Reports will continue to be given proper space. News items, etc., will continue to make our columns of interest to all.

The Program of the

ZANERIAN QUARTER CENTURY ANNIVERSARY AND CONVENTION

COLUMBUS, OHIO, JULY 1, 2, 3, 4, 1913.

Twenty-five years ago the Zanerian College of Penmanship was created and has been in continuous session ever since, and it now invites all former pupils to a Home-coming and Jubilee the week of July 4th.

And in order to make it something more than the renewing of old friendships and the forming of new ones, it has been decided to hold it in the form of a convention thereby making it professionally helpful as well as socially enjoyable.

Former pupils who have gone out into the world and achieved success are being placed upon the program, and they will give the results of their experiences.

An Open Forum or Round Table will be conducted which will enable all to say a word, ask a question, make a demonstration, etc., not possible to foresee in a fixed program.

One or two hours will be devoted to Reminiscences, Experiences, etc.

One evening will be spent listening to talks by two or three prominent speakers to be selected later.

An afternoon or evening will be spent at Olentangy Park and Theatre.

A Banquet has been arranged for at the Headquarters Hotel, Virginia.

A portion of the program already assured is as follows:

Address of Welcome, Dr. J. A. Shawan, Supt. Public Schools, Columbus, Ohio.

Response, to be selected.

Fred Berkman, Penman, Commercial High School, Pittsburg, Pa., How to Enliven the Writing Lesson in the High School.

A. E. Cole, Prin. Com'l Dept. High School, Tarentum, Pa., How to Conduct a Private Public Night School.

W. C. Faust, Supr. of Penmanship, Canton, O., Public Schools, More Fun—How to Entertain as well as Instruct.

P. W. Frederick, Prin. Mansfield, O., Business College, Dope Disparagement.

C. E. Doner, Instructor in Writing in three Mass. State Normals, Beverly, Mass., How I conduct Writing in Normals.

Arthur A. O'Donnell, Policy Engrosser, Aetna Life Ins. Co., Hartford, Conn., How Policies are Engrossed.

A. S. Gregg, Supr. of Writing and Drawing, Lorain, O., How I Handle 5th and 6th Grades in Writing.

B. F. Watson, Supr. of Writing, Sharon, Pa., How I Teach 3rd and 4th Grades to Write.

A. A. Kuhl, Prin. Com'l Dept. Georgia, Normal and Business College, Douglas, Ga., The Commercial Value of Penmanship.

Miss Emily W. Gettins, Supr. of Writing, Youngstown, O., How I Secure Co-operation of Teacher,

R. B. Moore, Supr. of Writing, Massillon, O., How I Secure Attention and Maintain it.

Miss Charlotte M. Ziegelbauer, Supr. of Writing, New Albany, Ind., Correlation of Physical Training with Penmanship.

R. Guillard, Chicago, Ill., Penman, Englewood Business College, Some Things I Have Found Out While Learning to Write.

F. S. Kitson, Defiance, O., Prin. Com'l Dept. High School, and Supr. of Writing.

How to Teach Com'l Subjects and Supervise Writing in the Grades. W. S. Hiser, Indianapolis, Ind., Manual Training High School, Relationship Between Manual Training and Penmanship.

G. W. Harman, Com'l Dept., High School, Brooklyn, N. Y., How to Make Money Out of Engrossing as a Side Line.

Miss Ellen I. Kinsel, Supr. Writing, Altoona, Pa., Brains Plus Enthusiasm in Teaching Writing.

Paul O'Hara, Penman, Draughon's Business College, Greenville, S. C., "How To Attain and Maintain Health."

D. L. M. Raker, Prin. School of Commerce, Harrisburgh, Pa., "How I Maintain Interest in Writing."

F. J. Hillman, Pres., New England Audit Co., Springfield, Mass., "The Informal vs the Infernal in Business Writing."

L. D. Root, Supr. Writing, Oberlin, Ohio, "How I Supervise and Teach in Towns."

C. G. Cayhoe, Supr. Writing and Drawing, Sandusky, O., Remarks—Review of Early Zanerian Days.

Miss Laura Jane Breckenridge, Lafayette, Ind., Supr. of Writing, Peru, Ind., "How I Start Little Tots on the Road to Good Writing."

E. E. Spanabel, Ashtabula Harbor, O., Prin. Com'l Dept. High School, "How I Teach Commercial Subjects and Supervise Penmanship."

E. T. Zerkle, Springfield, O., General Delivery, P. O., "Trials and Tribulations of a Postal Clerk."

W. C. Wollaston, Port Huron, Mich., Business University, "What a Penman Needs Besides Skill."

G. S. Herrick, Supr. of Writing, Gary, Indiana, "How Writing Is Taught in Gary."

T. C. Sawyer, Norwood, O. Supr. of Writing, "Drawing an Aid to Writing."

C. B. Stoudt, Centerville, Md., "Supervising Writing in Rural Schools."

Miss Jessie A. Peterson, Ft. Wayne, Ind., "Correlation Problems in Primary Writing."

Don E. Wiseman, Parkersburg, W. Va., Mountain State Business College, "Teaching or Cheating?"

James D. Todd, recently of Engleland, now of Salt Lake City, Utah, "Penmanship Conditions in Engleland."

T. A. Walton, Supr. of Writing, Warwick Public Schools, Hope, R. I., "Use and Abuse of Awards in Writing."

J. B. Johnston, Prin. Riverside School, Cincinnati, O., "What a Principal Expects From a Supervisor."

E. W. Stein, Pittsburg, Pa., Duff College, "Zanerian Fellowships;" "The Work of the Expert;" "Penmanship in Business Colleges."

Miss Pearle Stewart, Supr. of Writing, Manistee, Mich., "How To Secure Applied Movement."

W. C. Brownfield, Penman, Bowling Green, Ky., Business University, The Beginner.

H. G. Burtner, Commercial High School, Pittsburg, Pa., Engrossing as a Side Line for Penmen.

W. P. Steinhäuser, Supr. of Penmanship, Ocean Grove, N. J., Rhythm and Rime.

Jno. O. Peterson, Supr. of Writing, Tacoma, Wn., Efficiency, Proficiency, Sufficiency, The Relation of Supr. of Pen. to School System as a Whole.

F. W. Martin, Boston, Mass., Essentials of Engrossing.

Many additions will be made to the program, Only those have been published who promised to respond. Many are not certain at this date, May 1.

Each speaker will be allowed fifteen minutes.

The Virginia Hotel, corner Gay and Third Streets, has been selected as headquarters. It has a convention hall in which probably all of the sessions will be held. The rates for rooms, European plan, are as follows: Single, \$1.00 and \$1.50; double \$2.00 and \$2.50; with bath, single, \$2.00 and \$2.50; double, \$3.00, \$3.50 and \$4.00.

Those desiring accommodations should make reservations early, from a week to a month ahead of the meeting.

There are other hotels, apartment houses, boarding houses, restaurants, etc., near to accommodate those who do not wish to stop at headquarters.

SPECIMENS FOR EXHIBITION.

Teachers of writing in Public, High and Business Schools are requested to send or bring specimens of pupils' work for exhibition and comparison.

THE
OF
Penmanship

has been in existence for many years, and is probably only in its infancy. No machine can take its place, and penmen will be in constant demand.

Since there are very few penmen, they command good salaries; and the prospects for the future, are even better than today.

Any young man, or woman who desires, can become a skilled penman. It requires years of strenuous, though interesting labor; but intelligent effort is rewarded. No more effort is required to master writing than is necessary to become efficient in other skillful arts.

Get the finest specimens obtainable, and put yourself under the guidance of a competent penman, and teacher; then study and practice with the intention of becoming a penmanship

Napoleon
D. Platt

BUSINESS PENMANSHIP

S. O. SMITH,

Commercial Teacher and Penman,
10 Clay St., Hartford, Conn.

Send self-addressed postal with specimens
for criticism to Mr. Smith.

AN EXPLANATION

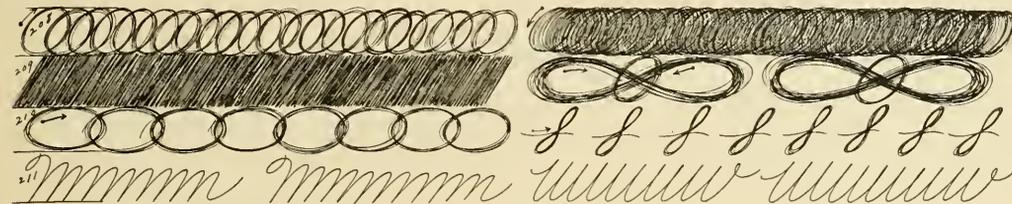
Because of the amount of work on my desk that still lies unopened, I cannot announce the honor roll, as I intended. To do so at this time would be wholly unfair to those students whose papers have not been examined.

CANDIDATES FOR B. E. CERTIFICATES

Those who have been working for the prize and have some assurance that their work is well advanced should submit specimens, including copies 225-228, 230 and 231, to the publishers, Messrs. Zaner & Bloser, Columbus, Ohio, enclosing return postage.

208-210. I believe it will pay you to spend *not more than the first two or three minutes* of each practice period on these drills. For advanced classes one space exercises are large enough.

211. These two are fine movement developers and assist also in letter formation. Practice them often. Keep the parts high and **QUITE** narrow.

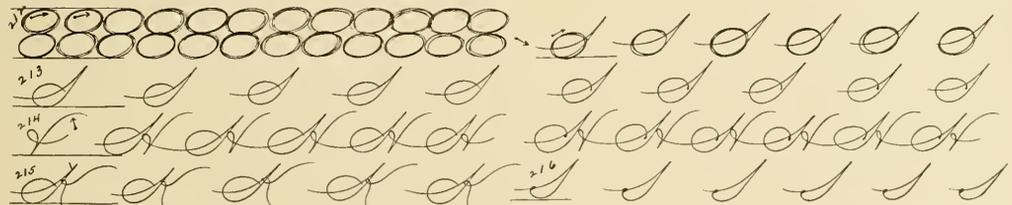


212. See the arrow and keep them horizontal. In last half get plenty of curve in the up line, the down line straight, then finish with four revolutions.

213. The oval is divided equally by the curved up line. In the first half of this copy, the pen was lifted before it stopped—in the last half, it was stopped before it was lifted.

214. Get a good curve at arrows by starting leftward. Pen lifting on the stems is similar to those of 213.

215. Start last part of "K" like the last part of "H"—leftward. Make the little loop point upward and finish by lifting the pen **A LITTLE BELOW THE BASE LINE**.



216. Do it better than ever. Get a new image of it—up line curved, down line straight, a curve on the line, and a dot to finish it off.

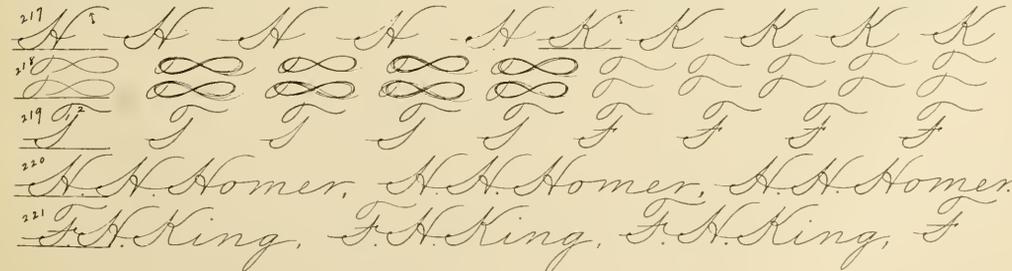
217. Graceful motions produce graceful forms. The last half of the copy has a new finishing line that I want you to master. Do not make the turn too round.

218. Have you learned to master the letters, words, etc., by mastering the exercises that lead up to them?

219. Watch the down line of the stem. It's straight. Wide at 1 and 2.

220. Try joining the capitals. This is the first signature I've given. Use as much force as you dare, and still keep it controlled.

221. Here's a review of the three capitals. Watch the spacing and connecting lines.



HOW TO PRACTICE

Not plodding like the weary plow-horse that is goaded on by his driver, but with mind alert, intent upon the prize. Stick to the instructions and copies—keep to the trail. Like the well-bred foxhound that keeps his nose to the track, looks not to either side for a resting place or smoother footing, but takes rough and smooth, steep hill and easy slope with the assurance that he is on the right path; so should all those who wish to become really proficient in penmanship follow the trail. The mongrel cur is sidetracked by a rabbit's warmer scent across the fox's colder track. The thoroughbred is not sidetracked but is constant to one purpose.

Dear student, I want you to be a thoroughbred. Let not summer weather or summer pastimes sidetrack you. Even though you run them down, their value, compared with the value of a good handwriting, is to you what a rabbit's value is to that of the priceless silver fox.

So come in strong and fresh on this last lesson of this term. Let it represent the last lap of the race. Show me you are not "all in" by mastering each copy, even if the perspiration does pour.

"By their fruits, ye shall know them." By **YOUR** work, I'll judge your pedigree.

You'll be either a thoroughbred or a "?" and strangely, the making of that pedigree is in your own hands. You can make it what you will.

INSTRUCTIONS



222-224. Small exercises for small characters. The first sign means "number," if written before the figures, and "pounds," if written after the figures. Keep the parallel lines close together. The signs for cents and dollars require a wide "c" and a wide "s" and down lines 3 times as long as the letters. In the signs for "percent", "care of", "account," watch relative position of letters and have them equidistant from the down line. Finish all down lines with the pen on the paper before lifting it. Make the sign for "and" like a "V" made backward; the circle around the "a" for "at" parallel with the letter. Use your eyes in learning the check mark and fractions.

Learn to "do signs and wonders"

222 ○○○○○○○○ # # # # # # # # \$ \$ \$ \$ \$ \$ % % % % % % % % % % % % % % % %
 223 \$ \$ \$ \$ \$ \$ % % % % % % % % % % % % % % % %
 224 & & & & & @ @ @ @ @ @ V r r r r r r r r 1/2 2/3 3/4 4/5 5/6

225. Good figures are absolutely essential. A poor letter can be read by context, a poor figure cannot. In figures 1 and 4 stop the pen on the paper firmly in the straight down strokes. Space evenly and make the rectangular space of 4 half as wide as it is deep.

226. Figures 7 and 9 should be finished firmly. The down strokes long and extending below the line. Make first stroke of 7 short. Keep loops in 2 and 6 on main slant and watch proportion.

227. Start 8 as indicated; close the "o;" make loops in the 3, and finish with pen still in motion. Make the horizontal line of 5 last, and keep the oval part horizontal. Finish like 3, or with a dot.

228. After you've mastered each separately try them in sets, also try them in columns. I would like each of you to grade 90 per cent on each figure and on the sets too. Will you do it?

225   1 1 1 1 1 1 1 1 4 4 4 4 4 4 4 4
 226 9 9 9 9 9 9 9 9 7 7 7 7 7 7 7 7 6 6 6 6 6 6 6 6 6 6 2 2 2 2 2 2 2 2
 227 8 8 8 8 8 8 8 8 0 0 0 0 0 0 0 0 0 0 3 3 3 3 3 3 3 3 3 3 5 5 5 5 5 5 5 5
 228 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

229. Here are all the capitals and all the small letters. The least you should do is one page of each word. Stop the pen firmly on the abbreviated styles of "g," "y," and "f," also on the stem of capital "T" and the last stroke of "Y."

229
 America Benjamin Canada Dunning
 Emerson Fountain Governor Horizon
 Croquons Jolliest Kennedy Lansing
 Mexico Nebulae Ontario Penmen
 Quicken Roaming Samples Terminus
 Uniform Vehement Willow Xenia
 Yarrow Zanerian.

230. Some times the patient does not take the medicine as prescribed. Do you follow the doctor's orders ALWAYS, or only when it's CONVENIENT to follow them? Write the alphabet over ONCE. Pick out the poorest letters and practice ONE PAGE OF EACH. Then try the alphabet again. Then pick out the poor ones and do a page of each. This treatment is guaranteed to cure if the patient perseveres.

230
 Modern Business Forms
 A B C D E F G H I J
 K L M N O P Q R S T
 U V W X Y Z



231. I intended these to be too long to be written on one line, as it is not to be expected that you will space words and letters the same as I do. Start to repeat the first where the second sentence is given, thus making your page full of each sentence skipping no line, nor part of a line. If a word is poor, take it by itself and master it, then try the sentence again. You will see I prefer wide spaces between words.

²³¹ Are you working earnestly for a
B.C. Certificate? ²³² Be a winner. Success
never dodges a worker. ²³³ Count that
day lost that sees no practice done.
²³⁴ Do the work. There is no royal
road. ²³⁵ Every little letter has a move-
ment of its own.

Chance doesn't make men
strong. It finds strong men
and points them out to the
world. Sooner or later merit
is bound to be noticed.

By R. Viergever, Prin. Com'l. Dept., Wadena, Minn., High School.

This is a specimen of my
business writing, May 1, 1913.

A. J. Meub.

Penman Otero County Commercial High School, La Junta, Colo.

No man had ever a point of pride
that was not injurious to him.

Burke

Business writing by O. L. Rogers, Supervisor of Writing, Ft. Wayne, Ind.



SPECIMENS

C. E. Presbo, Elliot College, Wheeling, W. Va., is securing excellent results in penmanship. A number of specimens from his students before us are very practical, and show that Mr. Presbo is giving them the right kind of instruction.

L. A. Platz, Syracuse, N. Y., is doing fine work in ornamental penmanship. His specimens show considerable dash and beauty for one who has not devoted a great deal of time to the art.

Some very excellent writing has been received from the pupils in the first, third and eighth grades in the public schools of Uniontown, Pa., Layola Hague, Supervisor, indicating that Arm Movement Writing is being taught, acquired and used throughout the school system.

Some of the finest specimens from the pupils of the various grades received this year are hereby acknowledged from Miss Pearl Stewart, Supervisor of writing, Manistee, Mich. We wish to extend congratulations to pupils, teachers, principals, supervisor and superintendent upon the achievement in writing during the past couple of years in Manistee.

Mr. D. B. Jones, Florence Station, Ky., is making excellent headway in ornamental penmanship. Mr. Jones' work is very close to our Professional Certificate standard.

A goodly number of Certificates have found their way into the hands of the seventh, eighth and ninth grade pupils of the Grand Junction, Colorado, public schools, Fred M. Bacon, Supervisor. The general average of all the specimens sent was high, indicating splendid progress during the past year in writing in these schools.

Austin Jones, Sugden, Okla., is doing some of the very best work, especially in business writing, that we have received for some time. Mr. Jones conducts a Correspondence School of Penmanship and we have every reason to believe that any student who takes his course will get his money's worth.

Some very good, practical writing has been received from Miss Lena F. Neall, Supervisor of writing in the Norwood Mass., High School, the same having been done by pupils in the various grades of the High School and by the teachers, all of which clearly indicate a practical trend in the teaching and execution of writing.

Miss Blanche N. Duvall, of Norway, Mich., a student of the Zanerian, has been elected to the position of supervisor of writing in the Owasso, Mich., Public Schools. Miss Duvall will, we feel sure, prove to be an exceptionally strong, efficient teacher, who will inspire both teachers and pupils to their highest effort.

Isn't this
number of
the B. E.
alone worth
a year's
subscription

The two greatest inventions of the human mind is writing and money, the common language of intelligence and the common language of self interest

9 A. Manual Arts High School, Ida Baldwin, teacher, Irene Swarhout, pupil, Los Angeles, Calif.



B. E. certificate winners from Brown's Business College, Brooklyn, N. Y., H. A. Roush, Prin., Com't Dept. on left and C. C. Jenkins, penmanship instructor on right.



B. E. certificate winners, Norwich, Conn., Com'l School, A. G. Berry, penman, in center.



B. E. certificate winners, Otero Co. Com'l High School, La Junta, Colo., A. P. Meub, penman, in lower row.



Character is what a man
is in the dark.
Character is what a man
is in the dark.

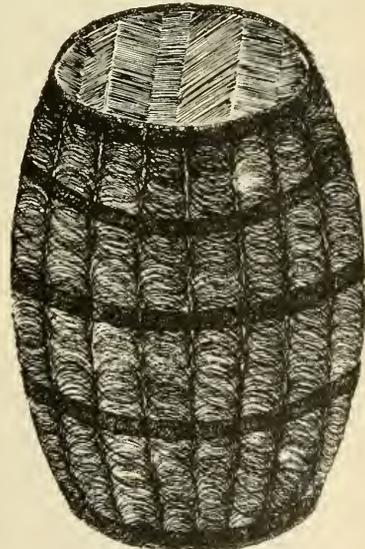
Polytechnic Evening High School, Ida Baldwin, teacher, Florence Cannon, pupil, Los Angeles, Calif.

s s s s s s s s s s
 s s s s s s s s s s
 r r r r r r r r r r
 r r r r r r r r r r
 l l l l l l l l l l
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 l l l l l l l l l l
 l l l l l l l l l l



Mr. K. S. Haukom, Collholme, Alta., Can., showing himself in the act of renewing his subscription to the Business Educator and "dotting an i" (eye) at the same time.

leave leave leave leave leave
 slant slant slant slant slant
 slung slung slung slung slung
 slung slung slung slung slung

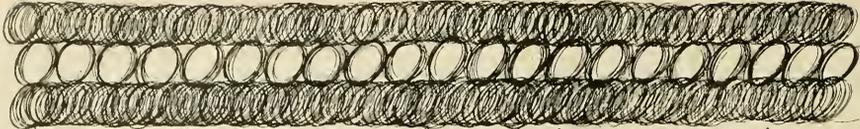


Practical writing showing practical pedagogy by N. Longridge, pupil, Warwick, R. I., High School, T. A. Walton, penman.

By Rowland Lawyer, pupil, Kearney, Nebr., State Normal School, J. A. Stryker, penman.

A.B. Rennie. A.B. Rennie. A.B.R.
 A.B. Rennie. A.B. Rennie. A.B.R.
 A.B. Rennie. A.B. Rennie. A.B.R.
 A.B. Rennie. A.B. Rennie. A.B.R.

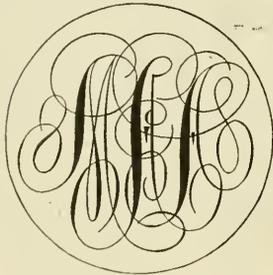
By L. C. Minium, pupil, Polytechnic Evening High School, Ida Baldwin, teacher, Los Angeles, Calif.



Business writing should be very plain.
Business writing should be very plain.

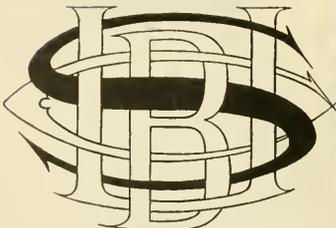
Cecile Clarke, 8th Grade, Emerson School.

Written at the rate of twenty words a minute by Miss Clark and submitted to the B. E., with a number of other specimens nearly as good, by G. E. Herrick, supervisor of writing, Gary, Ind., who is securing some very excellent results in the Gary schools. He is a very fine penman, having attended the Zanerian many years ago. But forty minutes a week is given pupils in writing in the eighth grade.



Busy Work That Makes for Good Writing in the Tacoma, Wn., Public Schools.

These pupils have been in school but five weeks. Words have been written on the blackboard by the teacher and the pupils are spelling out the words with Peterson's Primary Script Alphabets. Later these pupils will build sentences. No writing for busy work allowed before the pupils have been taught how to write. School room scene submitted by J. O. Peterson, supervisor of writing Tacoma schools. Mr. Peterson has a series of scrip letter and word cards which the children lay side by side to construct words and sentences.



By H. K. Williams, Chicago, Ill.



A. H. Hinman

E. C. Miners

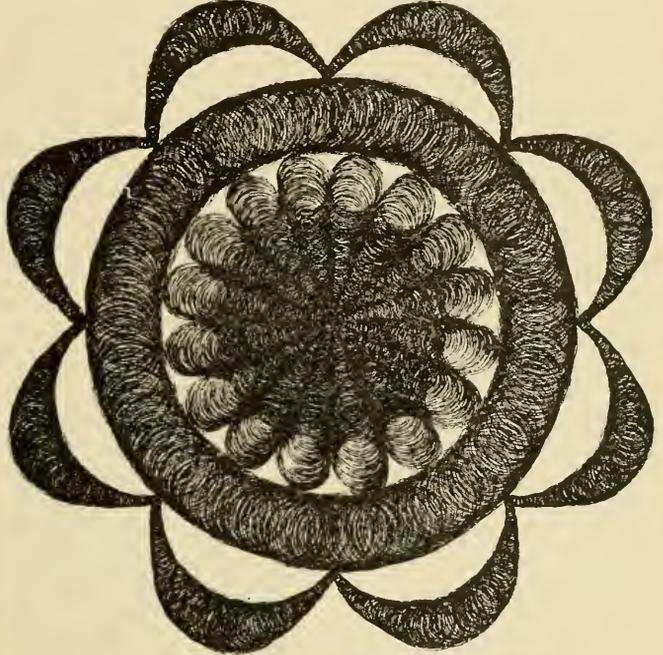
C. E. Dones

E. W. Blosser

By D. C. Sapp, Orangeburg, S. C., College.

The ability to write a good business hand is a recommendation in every office, and a passport to commercial success.

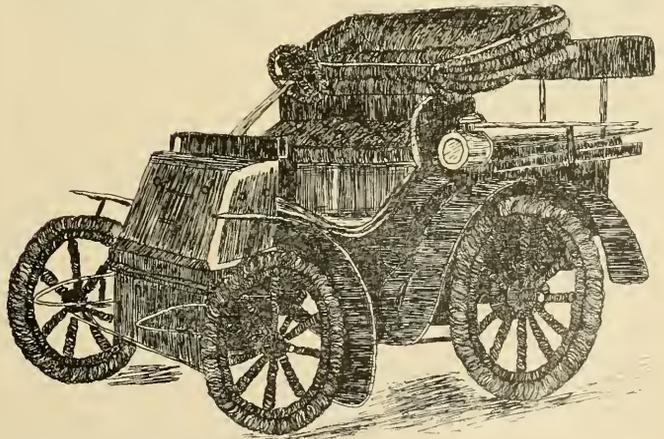
9-A. Manual Arts High School, Los Angeles, Calif., Ida Baldwin, teacher, Concha Acuna, pupil.



By Miss May Beck, pupil of J. M. Moose, Jersey City, N. J.

fowl.
youn.
howl.
town
crowd.
down
troun.
shouk.
stouf.
trouk.
proud.
spoud
mound
round.

Second grade arm movement writing reduced one-half by Florence Lundin, Miss Pearl Haley, teacher, Mr. A. J. Becker, supervisor, Chattanooga, Tenn.



By Alma Johannes, pupil, Two Rivers, Wis., High 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

THE PSYCHOLOGY OF WRITING

Writing is mental and manual. It comprises perception and performance. It involves form and movement. The first in order is form. The first in importance is performance. As soon as the sensory percept is completed the motor activity should be started. And on the same principle that we function the percept through right form, so should the performance be functioned by right direction of action.

Inasmuch as performance is more difficult than perception, it is essential that attention be given to act as well as thought. As well teach one style of form in the primary grade and another in the grammar grade, as teach or allow one manual activity in the primary grade and another in the grammar grade.

For be it remembered that habit is the most beneficent as well as the most binding factor in our lives—beneficent if it is right and binding if it is wrong. If pupils are left to themselves, they form motor routes of action which must be abandoned and reformed later. And this constitutes educational waste.

Unquestionably form should receive about equal attention with movement. Unquestionably there are times form needs more emphasis than movement and as unquestionably there are times when movement needs more emphasis than form. Likewise there are years and grades when writing should be given the right of way over other subjects, just

as each subject in its turn and time should be given precedence over every other.

But to say when each should be given major and when each should be given minor attention depends upon many things. The amount of written work needed for other subjects at different times under different policies would require an adjustment of time and effort in writing to meet these conditions.

No one general scheme or plan or theory or system can meet these general and detail conditions, but each teacher can if she comprehends the difficulties involved both in general and in detail. This means a knowledge of child capacity and need as well as adult need and capacity, and the technical qualities of the art itself.

It is difficult for any one class of teachers to comprehend all of these problems. Specialists themselves are apt to magnify their specialty as concerns its importance and to minimize the difficulties of its practice or application as it relates to other related subjects and conditions most of which are conflicting rather than helpful.

Only those who view the whole range of school endeavor, involving the different ages and conditions of the pupils on the one hand, and the variety and complexity of the various subjects on the other hand, can adequately, logically and practically plan any subject to meet normal conditions at the hands of average pupils and teachers.

In writing, emphasis on form should never establish wrong habits of action, and on the other hand, emphasis on movement should never encourage wrong concepts of form. To keep the two in balance is the safe way; to lose sight of either for any considerable time works injury to the one neglected.

OBITUARY.

Mrs. Laura Daisy O'Mealy, beloved wife of Burton O'Mealy, of the Commercial Department of the Portland High School, passed to her final reward at Portland, Oregon, on March the twenty-seventh, nineteen hundred and thirty-three, age thirty-three years.

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Of the Professional Edition of the Business Educator for June, 1913.

MARSHALL'S MENTAL MEANDERINGS,
Carl C. Marshall, Cedar Rapids, Ia.

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Canton, O.

ARITHMETIC, O. S. Smith, Packard Commercial School, New York City, N. Y.

TYPEWRITING, Miss E. B. Dearborn
Y. W. C. A., Cleveland, O.

ENGLISH, J. S. Hall, Central High School,
Philadelphia, Pa.

BUSINESS SUCCESS, Sherwin Cody, Chicago, Ill.

COMMERCIAL LAW, E. H. Fearon, Blair
Business College, Spokane, Wn.

EDITORIALS.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND
REPORTS.

SEMI-FREE
Handwriting

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. Your thoughts are cordially invited.

A PARTING WORD OF APPRECIATION

Somehow there are no friends like old friends. And no matter how pleasurable anticipated service may be, there is a satisfaction in service well performed that is not always fully appreciated and expressed.

It therefore gives us much joy to say we are loath to part with those who have faithfully and efficiently ministered to our professional well being the present year. We wish them all the happiness they can enjoy and all the prosperity they can stand. And we hope to have them all with us again, and then again, but here they are:

Mr. P. B. Leister.
Mr. Jas. S. Hall.
Miss E. B. Dearborn.
Mr. Sherwin Cody.
Mr. E. H. Fearon.

FEDERATION NOTES FOR PUBLICATION

FROM W. E. INGERSOLL, GENERAL SECRETARY, N. C. T. F., ROOM 1213, 1123 BROADWAY, NEW YORK CITY.

"Miss Particular Teacher"
and
"Mr. Particular Teacher"

"I am socially inclined and I like to belong to the Federation simply because of the new friends I make and the old ones I can keep," says Miss Particular Teacher.

She thinks she gets some prestige by having her name appear in the Federation newspaper, as that's just what the Annual Report is. That's doubtless why there are so many women in the Federation. We'll soon have a woman for President and with all respect to my present chief President Van Antwerp, I'd like to have the experience of being secretary under a woman president.

"I have some of the common pride native to the human species, and I love to associate with my equals (my inferiors sometimes, too!) in my profession," adds Miss Particular Teacher. "If I can't be at the meeting, I am next door to it by reading the reports. I know all the members, and when new ones come in, I love to be there to meet them. Of course, I belong to the Federation for the professional secrets imparted by the high brows and the low brows alike, but more for the exercise of my social talents, and that pleasing feeling which come over us when we clasp hands and say, I am so glad to see you again, etc. It's a tonic to me."

"She doesn't lean much to the Robinson Crusoe idea does she? Every convention marks the making of new acquaintances. Some faces are

absent, too, and that ad's another experience teachers need.

Mr. Particular Teacher comes along and declares, "Well, I go to the conventions just because I couldn't stay away at any expense or sacrifice. I got to see the doings. Some come away disappointed at not seeing things go as they desired and it's real fun to mix with the many grades of folks at a N. C. T. F. convention. They fight and they don't; they talk over time and they don't talk at all. It's that blending of comedy and tragedy that a man bankers after—excitement, and mixing with people who are making the mistakes you are, only differently—I like convention gossip a little, like you."

Mr. Particular Teacher realizes that a teacher gets into a groove by staying in the class room all year and not coming out and mixing with people at conventions.

Frank E. Lahey of the English High School, Boston, writes, "As one of my Russian boys says, 'I remind myself that the enclosed check is over due, so here it is at last.' Won't you remind yourself too? You can't invest \$1.50 where it will do more good. Your 3c a week makes a better convention possible. A good convention brings us publicity in the newspapers and otherwise. The teachers who attend the meetings are refined, well educated and progressive persons. You need to know them. A little sacrifice will give you the heart and mind to more fully appreciate the benefits to be derived from the work."

As one of Mr. Lahey's Russian boys says, "I remind myself"—will you remind yourself today?



This is a very excellent likeness of the very efficient Pacific Coast Manager of the Gregg Publishing Company of San Francisco, Mrs. Frances Effinger-Raymond, who is also Vice President of the National Commercial Teachers' Federation. We know of no better type of the modern business woman than Mrs. Raymond. She is a native of Ohio, her parents and grandparents being numbered among the illustrious men who helped to make Ohio great.

THE FUTURE OF THE BUSINESS SCHOOL

Frances Effinger Raymond

VICE PRESIDENT NATIONAL COMMERCIAL TEACHERS' FEDERATION

I have just returned from a business trip during which I visited thirty commercial high schools, and half as many business schools, and found the following conditions:

The attendance, and length of term required of the students, and the ability, training and salaries of the teachers have increased in the commercial high schools. These schools are closing out the inefficient and unprogressive business schools. They are perfecting their own departments by the best and latest office appliances and equipment; by a semester given to office training and practice; and by a school employment agency that cannot send out a stenographer, typist or bookkeeper until he is thoroughly prepared. These graduates of commercial highs bear the "pure food" guarantee of schools that believe haste is waste and that there was real scientific management in the way in which the tortoise won the race.

The commercial high school is no longer a matter of argument or experiment, it is a splendid success; it has grown out of the necessity of economic conditions and is a rebuke to the get-rich-quick business schools that have helped to bring about their present annihilation.

Does this mean that the business school is to be wiped off the school map? I do not believe so; on the contrary, I feel confident that every city can support several (and smaller towns one) high grade, first class, long-termed, well-equipped, no-limit (except through training) schools.

When all the business schools will say, as many of them do at the present time: We can give you in one year what the high school does in two; We have as high a standard, and more time, and better equipment, and larger business connections; We enter you for one year and no less; Our terms are so much and not subject to change. We teach one system by teachers trained in that system and not by teachers who have changed systems as often as they have their positions: Our teachers are paid by the year to teach, and do not conduct side-line real estate, insurance and other self-interest private enterprises (and the high school teachers are more guilty of this than the business school teacher, for the latter have no leisure, heaven knows!)

Well, when the business schools have weeded out, frozen out, flooded out, choked, strangled and half-nelsoned the I'm-here-today-and-off-tomorrow business schools of highfalutin names and lowfalutin standards—have increased their requirements, scholastic and in time required—have paid as good salaries as the high schools—have as good equipments, and do the same work (and better) in less time—then competition will mean the survival of the fittest; and I believe there is now, and always will be, a demand for business college training and that the people are ready to pay for it in time and in money.

The school manager may not like the expense, or the time required to array himself in a dress suit, he may not like the feel of it even, but if he is wise, if he wants to look well to be invited to sit at the banquet, to be considered the proper thing in the public eye, he must dress-suit his profession and live up to the standards of the high school, even if it costs money and is uncomfortable.

OBITUARY

After a lingering illness of over a year and as a result of a cancer, Mrs. Camilla Affleck Huntsinger, wife of E. M. Huntsinger, died on May 10, 1913. Mrs. Huntsinger on her father's side was a descendant of the Auchintek family of Scotland, and on her mother's side was a direct descendant of Colonel Richards of Revolutionary fame. She was married to Mr. Huntsinger in Pottsville, Pa., December 25, 1878. Their only child died some years ago. Mrs. Huntsinger was a woman of rare qualities and will be greatly missed in Hartford, as she was a woman of more than ordinary influence. To Mr. Huntsinger we extend sympathy and best wishes for an early recovery from his great bereavement.



Marshall's Mental Meanderings

The Gary Way

A School System that is Different

Gary, Ind., is but seven years old. Do you remember the San Francisco earthquake? Only the other day, wasn't it? Well, it was that same Spring that the engineers began to sight their transits across the sand hills where Gary was to be and now is.

Most cities trace their history to some away back incident in pioneer life—the finding of a fording place on a river, or a sheltered harbor on lake or ocean shore, or the pitching of his tent by an early Indian trader. Then came slow, tedious years of growth, the garnering of tradition, the establishing of precedents. Gary didn't grow; it was made to order. The Illinois Steel Co. wanted a place to work. It had to be near deep water on some of the Great Lakes, and near to the railroad trunk lines. They found what was wanted down at the extreme southern point of Lake Michigan. There was nothing there except sand hills and patches of scrub oak. That was all the better; *land would be cheap*. But the deep water was near by and four trunk lines of railroad, conveying toward Chicago thirty miles away, were within rifle shot of each other.

So they set their engineers to work leveling the sand-hills, laying out and paving streets, digging sewers, and setting out light and telephone poles. They named their town for Judge E. H. Gary, Chairman of the Executive Committee of the big steel company. To work more handily, the corporation brooded a soul and then hatched out a half a dozen or so of subsidiary companies, with a complete equipment of those smooth working interlocking directorates, about which recent congressional investigations have made us so familiar. One of these was the "Gary Land Company." Its function was to handle the real estate proposition. This company not only had all the money it needed, but it had imagination. It saw the need for something more than a few thousand dingy shacks to house the steel company's workers. It saw the profit also. It dreamed of a city beautiful with all the things that make life and labor worth while—and it made the dream come true. Also, it boasted the value of its thirty square miles of swamp and sand done from five dollars an acre to five thousand. This more than paid for the paving and the sewers, and the sidewalk and the tree planting. The Gary Land Company is not in business for its health, if anybody should ask you.

Today, barring a certain raw newness, that will soon be softened away with the coming of trees and shrubbery, Gary is far and away the handsomest little city in the whole land. It has scores of miles of paved streets, cement sidewalks, a seventy thousand dollar library, a Y. M. C. A. building, costing more than a quarter of a million, elegant churches, apartment houses, etc., a mile of handsome business blocks, fronting broad, boulevard-lighted streets, and a complete street car system. There is also a handsome park of eight acres in the heart of the city, covered a foot deep with black soil brought in from the outside by the train load. The great smoke stacks of the steel works, and other plants for different branches of the metal crafts, may be seen a mile or so away over towards the lake—far enough from the town to be unsoiled by the soot and grime. Four or five thousand workmen are at present employed in these various works. The unskilled labor is supplied mainly by foreigners, the unarians, Bohemians and other slavs, but the skilled workers, which comprise the majority are chiefly Americans. The

wage scale is unusually high, even the cheapest laborers receiving two dollars or more a day, while the skilled men get from two to five times this wage.

Whatever of the schools of Gary that I am to write, for, extraordinary as Gary is in her origin and physical make-up, her schools are more extraordinary still. For the past two years, the eyes of the whole educational world have been turned upon this new-made town up in northern Indiana, and nearly every-body who reads has been aware that something very remarkable has been going on. I am going to write for the purpose of seeing with my own eyes just what this something is, that I recently devoted a portion of two days to Gary. I am going to try to tell you some of the things I saw and heard.

Perhaps I should begin with the remarkable man who is back of the Gary idea—William A. Wirt. Unless you have had a chance, occasionally, to meet men who have done great things, and, there by, have learned some of their "ear marks," you might pass Mr. Wirt along without a second thought. He is quiet of voice, simple of demeanor, with not a shred of that egotism, so common in small men who have won notoriety. You would take him for a successful business man rather than a school man. It is only when he begins to talk in that quiet tone, and with his clear, convincing distinctness about his ideas of education, that you commence to appreciate the soul that looks through those mild blue eyes, and the power that lies behind that ample brow.

The first thing that becomes clearly evident is that Superintendent Wirt is the very furthest from being a visionary or even an enthusiast. He talks more like an engineer than a reformer. "I have not discovered anything new" he said. "I am not even trying to do anything new. The school ought to conform to the child's life, to commingle naturally, work, play and study." (I am quoting him from memory). "Hitherto the rural school has done this better than the city school. The boy's life carried responsibility and useful activities. This is why so many of our successful business men have come from the farm. It has been found that the city is not the best place to raise a boy or girl. What we are after in Gary is to give the city raised child as good a chance as the farm-raised child.

What are Supt. Wirt and his aids doing to bring this about? Let me try to tell you, for the story is long and worth the telling. In the first place there is a general division of the child's school time into two parts. (1) The Regular Work (2) The Special Work. In the Regular Work, the child is taught much the same as in the ordinary school room classes. The Special Work includes a great variety of extra or non-class-room activities. Among these are the play periods on the school grounds and in the gymnasiums, cultivating garden plots (there are eight in the Emerson School grounds), cooking, tool work of various kinds, domestic arts, drawing and sketching, etc. The students in this building include all grades from the kindergarten up to the high school seniors, and in the Special work children of all ages commingle freely.

Little groups of eight or ten will be seen looking on or assisting in the work of the older pupils. Mr. Wirt believes that the younger pupils are greatly benefited by this chance to mingle with and participate in the work and play of the older ones. The work of the shops, is not carried on by mere manual training teachers, but in each department are skilled workmen, carpenters, painters, iron molders, electricians, etc., who are not to teachers but who are employed to turn out marketable products. For instance, all the school furniture, and most other appliances required by the city schools, are made in these shops. During the hours for Special Work, the children are allowed to visit these work shops, and assist the trained mechanics, or make things under their direction. Much of this work may correlate with the pupils' Regular Work. Thus, in the draughting rooms, the pupils make maps relating to their history or geography. In the carpenter shop, I found boys and girls working on arithmetical problems that related to the making of tables, sidewalks, fences, etc. One bright boy had constructed in the cabinet shop, a fine model of the Roman Forum, about which he had been studying in his history class. The model was several feet in height and was a really

workmanlike job. There is an up-to-date job printing office under the charge of a practical printer. In this print-shop is done all the printing of the Board of Education, and of the general schools, also the printing of the "Emersonian," the school paper. Much of the work in this printing office is done by the boys and girls. This special work in all the shops is left almost entirely to the inclination of the pupils. Nobody is either compelled or restrained.

One would think that such a school organization would be very expensive, and I have heard from those who have had something of the Gary system remarks like this: "O, yes it is easy for a town that is financed by a big steel corporation to do things of this kind, but no ordinary town could afford it. This impression is most erroneous. As a matter of fact, the Gary schools have cost the taxpayers much less per pupil than under the ordinary system. One great saving has grown out of the fact—that, under this "double system" of school activities, school seating room is required for only *one-half the number of pupils enrolled*. Do you get the significance of that? Let me help you. It has been found that in the average city, the initial cost of school class-rooms is about \$8000 each, or, for 40 pupils, \$200 per seat. Now, as in the Gary plan, where only one-half the pupils occupy seats at one time, only half the seating space is required. That is, while half the school are in their seats in the class rooms, the other half are on the play-grounds, or in the "gym" or in the rooms for Special Work. This economy in seating space, much more than offsets the "extras" required for equipping the shops and play grounds.

Again, let nobody suppose for an instant that the cost of the Gary schools has been borne by the Steel Company or its subsidiaries. For instance, the Gary Land Co. charged the city \$5000 an acre for the eight acres of the Emerson school grounds—just the raw sand with no improvement. On this deal, the Land Co. must have cleaned up more than 400 per cent profit! Then the School Board had to spend \$3000 per acre more, to get that black dirt necessary to make it fertile. Gary is a "high priced town." All labor is unionized and the wages are high. But notwithstanding this, the entire educational "plant" of the city has cost thus far *considerably less* than \$200 per child, and the schools have been built to accommodate more than double the number now in attendance.

No, the Gary system is actually less expensive than is the ordinary system of keeping the children buddled all day in stuffy classrooms. That this common sense plan of mixing play, work and study, is infinitely superior to the old way, will I think be evident, to anyone who will visit Gary even for a single day.

At present Gary still has to put up with a number of the old style ward school houses, that were constructed before Supt. Wirt's ideas were fully developed. But they have just completed the "Froebel School" a large building on the same general plans as the Emerson, but with, of course, some later ideas, for they are learning new ideas all the time at Gary. Eventually, all the schools of the city will be organized in the same way.

I may add that there are no distinctively, "high school" buildings in the town. All grades will be accommodated in each building and this is one of the fine features of the system.

In this very "sketchy" article, I have not been able to comment on a title of the interesting and inspiring things I saw at Gary, but perhaps what I have written may help to convince BUSINESS EDUCATOR readers that something new and wonderfully worth while, is going on in this strange new Indiana town. To me it seems the sanest and most hopeful educational experiment, the world has seen since the days of Froebel.

To The Members of The Eastern Commercial Teachers' Association.

When Bayly said, "Absence makes the heart grow fonder," he must have been anticipating my experience of 1913. You see I have been a



member now of the E. C. T. A. for about twelve years, and was never able to get within gunshot of the presidency, but at the very first convention that I missed, and when I was a thousand miles or more away from the base of intrigue, my friends, or rather my enemies, elected me to this exalted though burdensome office. Now, I must make the best of it, so with feelings of trepidation relieved by a heart full of appreciation and gratitude I am taking off my metaphorical coat, rolling up my sleeves and pitching in to help you make this year a memorable one in the life of our most worthy body.

At the outset, let me beseech you to begin pouring in suggestions to my office to be of service to your Executive Committee throughout this term and particularly for the centralization of the year's thought and doings at the Easter convention of 1914. Depend on it that your ruling authorities are going to give the next convention a great deal of thought. While they will not strain for novelties and innovations, yet they are going to delve to the very bottom of this thing, and if they can do anything which has not been done or leave undone that which has been done in a way that will make for the success and brilliancy of the next convention, they are going to do it with invincible faith in the propriety and effectiveness of their conclusions. In harmony with this sentiment from Lincoln, "We shall have heard and talked over and considered it until we are oow all of the opinion that we are on the ground of unquestionable right. All we have to do is to keep the faith, to remain steadfast, and to stand by our banners."

Don't forget that we are a pretty big factor in the commercial and school life of our one hundred million of population. During the past fifty years, the faith and courage and educational vision of the commercial teacher have made others note and emulate us as we were blazing trails for the guidance of posterity, and this we can only continue to do when we appreciate the fact that in a "multitude of counselors there is safety." You and I should feel proud that we have lent, not only our membership, but also our influence to the advancement of our craft through the organized force and propaganda of the E. C. T. A. I can't understand how any fellow-worker can feel big enough to justify his trying to get along without the co-operation and encouragement of the other fellow. As for myself, I know I can't, and thank goodness, I have never tried. So don't be satisfied that you are within the fold yourself, but enlist in the cause those who are working in the same school with you or even with your competitor in the city or state in which you are thriving.

I need not remind you that in "union there is strength," and that we can't hope to maintain our dignity and usefulness unless, like a patriotic army, we march in fearless and aggressive phalanx to battle down the enemies of conscientious, honest and efficient public service. We have superciliousity and deception to fight in our own ranks just as we have to maintain the virtues these archenemies of every vocation suggest. We ought not let the king on his throne feel more keenly his responsibility or authority than do we commercial teachers, and we must act as those "having authority." Then if we continue to make as valuable contribution to the increasing and exacting demands of this age as we have made for the last half century, our existence is justified, and as self-respecting agents of good we can look every man in the face without cowardice or sycophancy. This year as never before let us draw large the circle of our usefulness, and usefulness alone is the one thing that makes a man and his work a strong and indispensable link in the great chain of human activity.

With an abundance of good wishes for your health and prosperity, and with the keenest exhilaration in the opportunity of working with you shoulder to shoulder this year for the advancement of our profession, I remain

Sincerely and fraternally yours,
J. E. GILL.

Trenton, N. J., May 1, 1913.



DEPARTMENT OF
ACCOUNTANCY
P. B. LEISTER, C. P. A.,
CANTON, OHIO.

PARTNERSHIP CHANGED TO CORPORATION

A partnership whose liabilities are stated below is converted into a corporation.

ASSETS	
Real Estate and improvements	64,500.00
Inventory	15,500.00
Accounts receivable	5,400.00
Cash	2,600.00
	88,000.00
LIABILITIES	
Accounts payable	7,800.00
Notes payable	32,800.00
Net assets represented by partners capital	55,200.00

The corporation takes all the assets except cash and assumes payment of the accounts payable, but not notes payable.

The real estate and improvements are taken over at a valuation of 100,000 and the goodwill is considered worth \$20,000. The purchase price is to be paid as follows: Cash, \$33,100; Bonds, \$50,000.00; Stock, \$50,000.

Required the entries necessary to close the books of the partnership and open the books of the corporation.

There is a trick in this problem for the reason that the purchase price is to be paid, although the problem does not state that it was paid, nevertheless the question is a practical one and the entries to close the books of the partnership are as follows :

(1)	Entry showing assets transferred to corporation Corporation account (venture) Real estate improvements Accounts receivable	84,500.00 5,400.00	 64,500.00 15,500.00 5,400.00
(2)	Entry showing liabilities assumed by Corporation Accounts payable Corporation account (venture)	7,800.00 7,800.00	 7,800.00
(8)	Entry recording consideration for transfer of plant Corporation—account receivable Corporation account (venture)	133,100.00 133,100.00	 133,100.00
(4)	Entry to show profit divisible on real estate and goodwill Corporation account (venture) Partners accounts	55,500.00 55,500.00	 55,500.00

The above are all the entries necessary to answer the requirements of the question relating to the partnership books.

When the partnership firm receives the cash 33,100, bonds 50,000, stock 50,000 from the Corporation the entry to record would be as follows :

Cash	33,100.00	
Bonds	50,000.00	
Stock	50,000.00	
To corporation—accounts receivable		133,100.00

Then the partnership will have sufficient funds to meet the notes payable and make the entry :—

Notes payable	35,000.00	
Cash		25,000.00

The balance would represent the partners' account 55,200 and profit 55,500, in all 110,700, and the closing entry would follow:

Partners accounts	110,700.00	
Cash		10,700.00
Bonds		50,000.00
Stock		50,000.00

The entries on the books of the corporation would be as follows :

(1)	Entry to record assets purchased from vendors Real estate and improvements Inventory Accounts receivable Goodwill	100,000.00 15,500.00 5,400.00 20,000.00	 140,900.00
(2)	Entry to record liabilities assumed Partnership firm Vendors Accounts payable	7,800.00 7,800.00	 7,800.00

Above are all the entries that are required by the question, until such time as the vendors are paid as per agreement, when the entry would be made as follows:

Partnership firm Vendors	133,100.00	
Cash		33,100.00
Bonds		50,000.00
Capital stock		50,000.00



Disposition of Profits

The following comparative statement of Assets and Liabilities was handed the Directors of The Aultman Co.

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES

Dec. 31, 1912, as compared with Dec. 31, 1911

Assets	Dec. 31, '12	Dec. 31, '11	
Cash in office	50.00	50.00	
Cash in bank	1,567.90	3,840.00	
Inventory	3,250.00	3,100.00	
Notes receivable	2,200.00	800.00	
Accounts receivable	8,000.00	6,000.00	
Insurance	200.00	200.00	
Plant (less depreciation reserve)	25,000.00	23,000.00	
Total assets	40,267.90	36,990.00	
Liabilities			
Accounts payable	2,850.00	4,126.00	
Notes payable	4,000.00	3,000.00	
Total liabilities—exclusive of capital	6,850.00	7,126.00	
Net assets	33,417.90	29,864.00	
Represented by			
Capital stock	25,000.00	25,000.00	
Surplus	8,417.90	4,864.00	29,864.00

The Directors notice a profit of \$3,553.90 for the year and not understanding accounts want to know what has become of the profit, as the cash on hand and in bank is 2,272.10 less than one year ago.

The bookkeeper prepared the following statement:

Increase in assets	3,277.90
Decrease in liabilities	276.00
Profit	3,553.90

This statement did not satisfy the Directors and an Accountant was called in who prepared an accounting as follows:

STATEMENT OF RESOURCES DISPOSITION

The Aultman Co.—Year 1912

Resources		
Net profit for year		3,553.90
Disposition		
Increase in Plant		
Addition to store room	250.00	
New machinery and tools	1,750.00	2,000.00
Increase in current Assets		
Accounts receivable	2,000.00	
Notes receivable	1,400.00	
Inventory	150.00	3,550.00
Less decrease in cash		2,272.10
Net increase in current assets		1,277.90
Decrease in accounts payable	1,276.00	
Less increase in notes payable	1,000.00	
Net decrease in current liabilities		276.00
Net increase in current assets over current liabilities		1,553.90
		3,553.90

This statement is based on the following principles :

Every increase in an asset either decreases some other asset or increases some liability, or produces a profit.

Every decrease in an asset either increases some other asset or decreases some liability or results in a loss.

Every increase in a liability either decreases some other liability or increases an asset or produces a loss.

Every decrease in a liability either increases some other liability or decreases an asset or results in a profit.

A HOUSE PARTY ON WHEELS.

The Teachers' Spokane Club Trip.

SOUTHERN TRIP.

As you have already been told, the Northern wing of our party bade us good-bye and good luck at Portland Sunday evening, July 21. We were indeed sorry to part with our pilot and General New England Manager, Mr. Gaylord, and his large following. Throughout the entire three weeks which we had been on the road we had all come to recognize and appreciate the unflinching tact and wise generalship which Mr. Gaylord had shown.

Yes, they bade us good-bye and good luck, but they said good-bye to us, never expecting, if they saw us at all again, to see us in the same state of robust health; and the wishes of good luck were wishes which they had no faith would ever be realized. They pictured to us all the

horrors we would encounter from a southern trip at that season. They read us letters telling of the frightful suffering one was obliged to experience in crossing the desert, where for hours travelers would be confined to their berths from utter exhaustion, and the heat so intense that we would imagine a hundred million little red devils were consuming our flesh.

Yet in spite of all these terrible warnings and forebodings, over half our original party took their hearts in their hands and steadfastly set their faces Southward.

When we awoke Monday morning we were surprised to experience none of those discomforts which we supposed were surely in store for us. All that day we traveled via the Southern Pacific, through miles of wheat fields, minus the wheat. Some of us strove to relieve the sameness by a few spirited games of Five Hundred, (by the way, if anyone would like to know a really first-class player of Five Hundred, communicate with Mr. C. A. Faust, other-

wise known as Foxy Grandp, 1024 N. Robey St., Chicago, Ill.) Well, these brown and bare fields continued, broken only occasionally by a glimpse of green which was literally covered with cattle and horses.

As we were about four hours late leaving Portland, we were correspondingly late in reaching the famous Mt. Shasta Springs, arriving there nearly midnight, but through the kindly foresight of Mrs. Yerex who had telegraphed ahead, the Springs were kept lighted for us. That night we had the first taste of discomfort from California climate. The day had had fewer distractions for most of us than those immediately preceding, so when early bed time came most of the party decided they would retire, leaving instructions with the porter to call them in time to make a sufficiently hasty toilet to enable them to go out and view the Springs. It was one of those ideal nights to sleep and after an unbroken ride all day, we were enjoying our slumbers immensely when we were aroused. In our half-sleep condition we dressed, covering our kimonos with long coats, etc., and hurried out to view the famous Shasta Springs and taste of the waters. We were not told to put on sweaters or fur coats, caps with ear pieces, mittens and overshoes, and as a result our stay out at the springs was very short indeed, and we hustled in and sent in a hurry call for extra blankets for all the berths. We had encountered a little bit of late October night there in California on the twenty-second of July. Mt. Shasta is a huge extinct volcano, rising nearly 14,500 feet in the air, with these sulphur springs pouring water down over its side. The whole side of the mountain is beautifully lighted by electricity, and we were all glad to be frozen in so good a cause, for the sight of those springs all lighted up was one never to be forgotten.

Tuesday about noon we reached San Francisco. Arrangements for a sight-seeing trip had been previously made, and autos were at the ferry to meet us. Those of our party who had visited San Francisco before that day and since the big quake exclaimed at the great changes and improvement in the last few years; but to those of us who had not seen the city as a mass of ruins, the sight here and there of a great pile of debris, roped off, and right next to it the business block, left an unpleasant effect upon the mind. It was hard to appreciate fully the conditions that were responsible for the untidy appearance of the city. Golden Gate Park was all that had been pictured to us of beauty and the wonder of it, that only a few short years ago, it was only a mass of drifting sand, seemed almost too great for credence. Truly California must possess a wonderful climate.

We were driven over the grounds where the 1915 Exposition will be held, and told of all that was being planned in the way of buildings, etc., and we decided that 1915 would find us all back again for the National Commercial Teachers' Federation meeting there at that time. Tuesday evening we did Chinatown, and found nothing so very different from the Chinatowns of our Eastern cities.

I left the party Wednesday morning to visit a brother, whom I had never seen, and his family, and rejoined the party Friday morning at Los Angeles. The trip to Santa Barbara I was forced to lose.

The four days we had to spend in Los Angeles, the city noted for its palm and pepper trees, proved to be all too short to see and enjoy all the sights offered us. Perhaps our party was more broken up here than at another point on the trip, many of them having relatives and friends to visit. We managed to meet, however, semi-occasionally at our headquarters, the Hotel Angelus, and arrange for some of the main trips.

Our auto trip to Pasadena, taking in the Alligator farm, the world's famous Busche's Sunken Gardens (which cannot be described), the Custon Ostrich Farm, and the millionaire section, was all wonderfully interesting.

The Baloon trip, 100 miles by trolley, the trip to Catalina Island, a forty-five mile ride by steamer on the Pacific, were all enjoyed by the various members of our party.

The climate was all that was beautiful during our entire stay in Los Angeles, hardly a mo-

(Continued on page 25).



ARITHMETIC

O. S. SMITH,

Cass Technical High School, Detroit, Mich.

Article 6.

After having taught the principles of percentage thoroughly it makes but little difference which of the succeeding subjects, mentioned in the outline, are next taken up. At least there is slight difference so far as presenting these subjects to a class to be found in a commercial school is concerned, as they have all been over these subjects at some previous time, and have a fair knowledge of them.

Personally, I believe discounts furnish the better field of work. The teacher should draw a sharp line of distinction between the different kinds of discounts. What is generally called "trade discount" should be carefully explained to the class and the reasons why these discounts are used in business, as the students are apt to get the opinion that trade discount is not a practical subject.

This discount appears, as a rule, where the goods, owing to necessity, must be sold largely by catalog. Often the prices referred to before discounts are allowed are called the catalogue prices. This term is simply another name for list price. Where goods can be sold by sample, trade discount is seldom met with. The method of selling by sample is employed largely in the grocery, textile, leather goods, drug, and other kinds of business. On the other hand in such lines of business as machinery, furniture, and plumbing supplies, and others where selling by sample is out of the question, a catalog must be resorted to and trade discount used. To put out a catalog will very often cost thousands of dollars and a new catalog cannot be issued every time a price changes on some article contained in it. Therefore, the objectionable feature of publishing a new catalog price.

There is also another very good reason why these discounts are used. A manufacturer will send out his catalog to the local dealer, who must very frequently resort to the catalog to show the goods to a prospective customer, and this catalog displays the retail price, which of course is not the price to the local dealer. Now, the dealer must make a profit and it is not advisable that the customer should know the exact amount of the dealer's profit, therefore the dealer has what is generally known as a discount sheet, which tells how much discount is allowed to himself. This discount is often the dealer's profit as he is not allowed to change the retail price, which is fixed, by either the manufacturer, wholesaler or jobber.

After talking these matters over with a class, many members will see the whole subject in a different light entirely. There does not seem to be much room in this subject for "short methods" though some text books attempt it in problems where two successive discounts are allowed. Whether these so-called "short methods" are meritorious; each teacher will have to decide according to his own better judgment without being fascinated by the apparent smoothness with which they operate. And there is no doubt that some of these methods do seem to work well, and yet on careful investigation will not stand the test.

What single discount is equal to a discount of 25 and 20%? Now, let us illustrate the point we were attempting to make above. Here we reason as follows: 100%=list price; 100%-25%=75%; then 20% of 75%=15%; and 75%-15%=60%, the selling price. The same selling price can be obtained, evidently, by deducting 40% from the list price. Therefore we would say that the two successive discounts of 25% and 20% are equal to the one discount of 40%. For a bill clerk, this is of particular importance as he can save himself the use of several figures in a day, by reducing a series of discounts to a single discount.

The second, or so-called short method, is to add the successive discounts, (25%+20%=45%); then multiply the successive discounts, (25x20=500) and divide this product by 100 (500-100=5.). Then 45%-5%=40%, the one discount equivalent to the successive discounts of 25% and 20%. This method seems to work well if only integers are used, but does not work so well if mixed numbers are used to express the rates, e.g. 12 1/2% and 16 2/3%. Yet the latter rates are frequently quoted in catalogs. There is something about the last method mentioned that is fascinating to nearly all students and they are apt to think it really is a short method and will try to apply it, but the rule is of no benefit whatever when applied to fractional rates. The result then is this: If they have not been taught the first method they are left with nothing that is practical and if taught both methods, neither is well learned.

Problems like the following should be taken up and the principles thoroughly illustrated:

1. What profit is realized by buying at a discount of 20% from the list price and selling at the list price?

2. What profit is realized by buying at a discount of 25% from the list price and selling at a discount of 10% from the list price?

3. What per cent of profit must be added to the cost so that 25% may be deducted from the asking price and a profit of 20% still realized on cost?

4. What must be asked for goods costing \$20.00 in order that a discount of 20% may be allowed and a profit of 20% still maintained?

These few problems illustrated the principles found in trade discount though the form of the problem may vary. The class should be drilled until the problems are solved mentally, with ease. Such questions are frequently met with in business and very often a business man will express surprise that a commercial school graduate can not do such problems at all.

The second kind of discount is found under various names. It is sometimes called "cash discount" "merchandise discount" or "discount on sales" and "discount on purchases"—the latter two being subdivisions of the first two, if the first two are considered as being synonymous. Since these articles are to deal entirely with arithmetic, and not bookkeeping, it is not our purpose to discuss the more appropriate name by which these discounts should be known, but merely to differentiate discounts for arithmetical purposes.

Business men never keep an account with "trade discount" but they do keep an account, or accounts, with discounts on sales and discount on purchases. Discounts reading as follows: "2% 10 da., 60 da. net" 10% 30 da. 4 mo. net" or "5% 10 da., 2% 30 da. 4 mo. net" etc. are those referred to as discounts on sales and purchases or discounts for cash. These discounts are offered as inducements to get cash from the customer, and, as a rule, the customer is glad to take advantage of such discounts, as they frequently give him a better basis of cost for meeting competition in sales.

There are no particular "short methods" in these discounts, but time may be saved on such questions as the following if treated properly: A owes a bill of \$2000 on which he is entitled to a discount of 4% if he pays the bill in 10 days. He agrees to pay \$1500 within the ten days, if allowed an equitable amount of discount. How much credit should he receive for the payment for \$1500?

Of course the \$1500 paid is only 96% of the sum for which A should receive credit. A division by .96 would produce the amount for which he should be credited. Now we may obtain this same result as follows: 4% of 1500=60; 4% of 60=2.40; 4% of 2.40=.096. Add the three products 60, 2.40, .096 and we find the discount would be \$62.496 or \$62.50. A should be credited for \$1563.50. This method applies to any amount, and the important things to remember are, that the discount should be found upon successive discounts until the result is less than one cent, and then total the discounts as in the illustration.

Problems in commission will generally cause but little difficulty if the students are well drilled in the principles of percentage as pointed out

(Concluded on page 26.)



ENGLISH

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Business English—Suggested Course.

The course in business English, in the main, is considered as of two parts :

1. Theoretical;
2. Practical;

and discussion of the matter presented under each caption may aptly be given in this concluding article of the series.

The component parts of the missive must at the outset be enumerated and designated by name. The appellations usually employed are :

1. Heading;
2. Introduction;
3. Salutation;
4. Body of Letter;
5. Complimentary Close;
6. Signature.

The theoretical has been stated first, not because it is the most important for the practical work gives opportunity to observe whether the theoretical is incorporated and embodied in the drill, but the theoretical takes primary mention because as each type of letter is, in turn, considered, the informational account of the style and factors to remember is set forth and after this is argued and threshed out, the members of the class are asked to prepare letters based upon assumed data with the end in view that what has just gone before can be put to the test of use.

The kinds of communications considered in this two-fold way are :

- Cablegrams,
- Circular Letters,
- Form Letters,
- Information,
- Inquiries,
- Letters of Application,
- Letters of Introduction,
- Letters of Recommendation,
- Letters other than Business—
- Condolence,
- Congratulation,
- Informal Notes,
- Letters ordering Goods,
- Making of Contract by Mail,
- Making of Contracts by Telegraph,
- Military Letters,
- Official Letters,
- Requests for Payment,
- Social Letters,
- Telegrams.

Each classification is rich in its possible yield of interesting and amusing data which can be readily gathered from those having an experience in letter-writing as well as drawn from one's own observation if it has, for a number of years, been thrown intimately in contact with letters and their writers. A fund of accumulated information goes far to emphasize a given point. For example, in treating Requests for Payment, it arrests attention to relate the occasional innovation of ingenious collectors to intimidate delinquents into paying by sending statements in large envelopes upon which are printed in bold face type, covering practically the entire reading surface.

"EUREKA COLLECTION AGENCY "WE COLLECT BAD DEBTS."

the obvious purpose of which is to lower the addresses in the estimate of the postman and the neighbors. Of course when reported the Postoffice Department will refuse to handle matter where the name of the collection agency on the envelope exceeds the proper space and size. Another plan, similar in nature, attempted once in a while through the larger cities, is likewise frustrated after a short life. It is to have a gaudily painted wagon, with prominent lettering designed to draw curiosity-seekers, e. g.

"S FAR COLLECTION AGENCY We go after the Bad Ones BEATS OUR SPECIALTY."

This wagon, drawn by a spirited horse resplendent with white rings and shining trappings, will stop in front of the home of the alleged debtor and one of the two uniformed attendants, with military bearing, upon whose caps appear the words—

"Collector of Bad Debts"

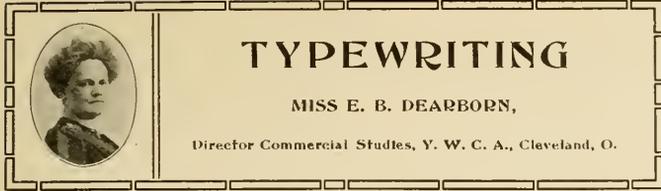
will alight, ring the bell and stand for a half hour, if necessary, to secure a hearing. Children will congregate about such a wagon and the neighbors have their attention attracted to the assumed debtor. All such efforts, whether by mail or wagon, are now looked upon with disfavor by the law and prohibited. The force of the il-

lustration serves better than a host of words to bar intimidation in writing letters requesting payment. So anecdotes and observations, in advance of asking for each variety of letter, anticipate possible errors and minimize subsequent correction of copy.

The intricate machinery which so quickly transports communications from place to place should come in for several informational talks in which the evolutionary development from simple beginnings is shown and how it has gone on, step by step, until it is a question what will be the next improvement. The early days of the Railway Postoffice, and the pioneer work of George B. Armstrong, are as fascinating as fiction but yet constitute an aspect of postal history which is but typical.

The practical side of the subject is best treated by outlining assumed facts about which core the letter is to be written in accordance with good business practice. This feature of the course may be the homework or occasional class hours may be set apart for use in preparing letters. All data and discussion of former hours are to be called into play and the pitfalls avoided when writing the letters. One hour per week throughout the year does not permit of the same thorough-going treatment as a larger allotment of time, nevertheless by careful planning the work can be covered in a systematic manner. These letters should be read by the teacher and the prevailing mistakes jotted down to be spoken of at the following hour. Individual peculiarities of certain members of the class may be pointed out to those concerned one by one. Letters decidedly faulty in view of past explanations must be rewritten and the emphasis is all the while placed upon the thought that in practice work as in the business world hasty and careless communications multiply correspondence, and in the last analysis, the extra labor reverts to and must be borne by the indifferent writer. The class is early taught and the precept driven home by increased work in cases of delinquency that the part of wisdom is to prepare carefully thought out and well worded missives.

Those who have been considerate enough to read these articles from month to month will remember the thought emphasized again and again has been that they might only be suggestive and all have been prepared with an eye single to that object. If in your valued judgment, that purpose has been attained, the writer shall not feel his effort has been in vain.



Spokane Club - Continued from page 22

ment of the time were so uncomfortable with wraps on; and yet I must not forget to add that it was in Los Angeles that we encountered the only "little red devils" which we had been told about, only these were of a different variety. Did I say they were red? Excuse me, I don't think anybody was able to discover their color. Their presence was felt rather than seen, and while I think a hundred million would be too strong a statement, yet there were times when any large statement would have passed uncontradicted. If various members paid almost daily visits to Long Beach, no one imagined for a moment that it was to view the scenery alone. The salt bathing afforded us only temporary relief from those little sand pests, and we improved the opportunity to the utmost. Talk about the "skeeters" in the Yellowstone Park! They simply were not to be compared with the sand flees of Southern California.

After a two hours' ride from Los Angeles we came to Riverside, and our day here was certainly one of the pleasantest if not the most pleasant we spent in California; and this, too, in spite of the fact that it was the warmest day we had experienced. Mr. Meyer had previously arranged an auto trip which should take us out into the heart of the orange-growing section, over the famous Magnolia drive, taking in the Indian reservation school; but when we arrived at Riverside immediately there boarded our train a messenger offering us the hospitality of The Glenwood Mission Inn. We were glad indeed to take an auto ride over to the Inn and spend the warm hours of the day in its lovely cool and quiet rooms.

The Glenwood Mission Inn was designed by Frank A. Miller, on the plan of the old mission monastery, and it is built and furnished after the general style of the mission. It combines all the luxury and comforts of the most modern hotel and yet it is so quiet and unassuming that a delicious sense of peace pervades the very atmosphere of the place.

Between twelve and two o'clock an organ and harp recital was given in the St. Cecilia Room, and later a guide took us all over the Inn showing us the collection of old bells, some sixteen-hundred years old; old pieces of pottery, pewter, altar of the tapestries, etc., some brought from Europe, but most of them gathered from the old Spanish missions of Mexico, Central and South America.

Let me give you an Easterner's impression of California's Mission Inn!

At Riverside we found our mission Inn among the trees. In its quaint architecture and the spirit of its hospitality it represents the missions of a hundred years ago. There is a stamp of individuality, an atmosphere all its own, and no matter from what far land you come, you feel that you are in the climate of home. No, it's not in the present style. If I were saying this of a woman, no matter of what goodness or intelligence, she could not survive the shock.

The place is a study; everywhere we stumble upon rare old bits of furniture, and works of art gathered from far off lands. The logs we find burning in the wide fireplace we find very comfortable in a country which, while it has a monopoly of sunshine, is still given to doing most unusual things. The Dutch snugery where the fire is always cheerful, with the tankards in the old brick chimney-place, appeals to our fancy, and also the faces of the comfortable sages, with his pipe, in the colored glass of the windows, the low raftered ceiling and the cushioned settees around the walls. Over one entrance we read: "Ye canna be bath grand and comfortable." We cannot help thinking that if some old Knickerbocker should drop in here out of Paradise, he would not wish to go back. From halls and corridors look down the door opened, patrons of virtue, sacrifice and hospitality. Let us hope they are not without a blessing upon the work of these priests of modern progress, our good hosts who have built their ideals into these walls, making it all a dream of art, a work of love, and most essentially a home.

I must tell you that when I went to my room, upon arriving, I found that the door opened with an iron latch, letting me into a quaint bit of old-timeness—the big post bedstead, the old-fashioned pictures on the walls, the candle-

(Concluded on page 29.)

TYPEWRITING

MISS E. B. DEARBORN,

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If this minimum wage agitation which is spreading over the country becomes enacted into law, how will it effect stenographers and typists? What will become of the long line of "near stenographers" who are leaving the commercial schools daily all over the country, who can only turn out somewhere around thirty letters a day, requiring anywhere from five to fifteen minutes to write up the dictation of a single minute? Is such a stenographer worth eight or nine dollars a week? Whenever and wherever such a law goes into effect, I predict there will be more rejoicing among the better class of stenographers than among the poorer class, for I believe that many of the latter will be retired to private life and justly so, while the demand for the services of the former class will be greater than ever before and the salary correspondingly better.

In anticipation of a minimum wage law, would it not be a good policy to raise our standards of efficiency a few points and thereby lessen the number of those who are "found wanting," for employers are not going to pay willingly eight or nine dollars per week for five or six dollars' worth of work.

In a letter received recently from the Secretary of the "Order of Accurate Typists," the writer evidently did not read into my April article what I tried to express. She says:

"In the article written for the B. E. for the April issue, several of the statements appeared to us to be very erroneous. In the first place the writer states that the blind keyboard is a detriment rather than a help because it "weakens his moral character." This is a matter in which we differ from the author's views. We believe, and from all the data at our command we find, that students would rather have blind keyboards because they say that their concentration is broken into by letters or figures on the keys, with the result that much poorer work is done. The fact that a piano has blank keys is sufficient to prove our point that letters and figures are a hindrance to efficient work on the typewriter."

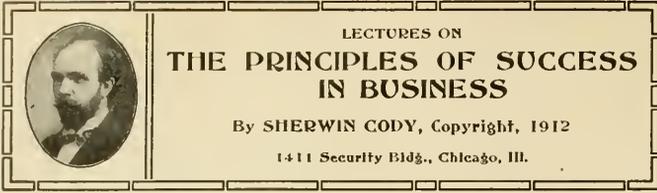
With regard to the first charge, I fail to find such a statement, and in the second case, the fact that piano

keys are blank does not prove to my mind that letters are a hindrance. I believe the typewriter companies are sufficiently progressive so they would never put out anything but blank keyboards if they thought they were retarding the efficiency of the users of their machines. All the leading typewriter companies are spending hundreds of thousands of dollars annually to promote efficiency among their operators. But to let that side of it pass for the moment. The machines are made with lettered keys unless otherwise ordered specially, and for that reason alone, I would have the pupil use lettered machines in his daily practice and then there will be no change for him to experience when he goes into a business office.

A second statement which seems to challenge my ability to express myself clearly.

"We have had the pleasure of learning touch typewriting and it is needless to say that it took us more than "a few hours to learn the keyboard." We used the same method as have, practically all the present speed champions and demonstrators and we know that our method was not at fault nor was it lack of application on our parts because the first part of the manual, supposed to cover from two to three months of a student's time, is all devoted to the mastery of the keyboard by sections."

Kindly read the paragraph over again and I think you will see that a distinction was intended to be made between "learning the keyboard" and "mastering the keyboard." I think almost anyone will agree with me that the position of the keys can be learned in a very few hours but the application of that knowledge is quite a different matter. The real mastery of the keyboard is not accomplished until the operator has reached the highest speed of which a machine is capable and I believe this is yet to be done even by the fastest of the speed artists, to say nothing of the student. So that when we speak of the "mastery of the keyboard" we must interpret it as being used in the comparative sense only, for we all have long roads to go yet, some longer than others, before we can interpret this expression in a more definite sense.



Lecture XXXIII

ANALYSIS OF A BUSINESS

In Section Eight, page 201, of "How To Do Business by Letter and Advertising," we find a study of the Preliminary Analysis of a Business. The suggested steps are as follows:

1. Collect and study all the printed matter and advertising of that business. These are intended to educate the public on the merits of that business, and they ought to be your best textbook in studying it.

2. As the minds of the customers have been largely shaped by the advertising and sales talk of competitors, the second step is to go systematically about finding out all about the competition that must be met, by collecting and studying the advertising matter of competitors.

3. In what points has this business a monopoly over all others?

4. Get a vivid image of the typical or average or best customer of the house so in all your actions you feel as if you were dealing with one man or woman whom you know very well indeed.

5. What form of appeal is most successful with that typical customer—how can you best make him see the points on which your house has a monopoly?

Lecture XXXIV

AIM AT BECOMING A MANAGER

The persons who make big money are the managers of businesses. If you wish to make big money in business you must aim at becoming a manager yourself. How can you best succeed in that?

The answer is simple. Cultivate initiative, help the manager, practice on thinking the manager's thoughts, study the business as he studies it, identify yourself with his interests so you would care for them in his absence just as you would if you were his mother, his father, his wife, his husband—that is, just as if you were his other self, without being obtrusive, without interference, but always "Johnny-on-the-spot" when something important needs to be done and no one else seems likely to do it.

It matters little whether you will ever have a chance to manage that particular business or not. Get to the bottom of one business, and you have learned how to get to the bottom of all businesses. The practice

in thinking managerial thoughts either after a real manager who thinks them successfully, or in place of a real manager who cannot do everything that might be done, is the only effective training to become a manager.

Lecture XXXV

THE ELEMENTS OF SUCCESS IN BUSINESS MANAGEMENT

Whether or not you ever go into business for yourself, it is important that you get beyond the general manager to the proprietor or originator of the business. Let us take a lesson on starting a business.

The first consideration is: Can I give people something they really need and want, and give it better than any one else in the world?

Unless people really need what you propose to give, they will not want it long; and unless they really want it, it is not for you to say they need it.

The initial step is to test the market to see whether it exists or not, and do it at the very smallest possible cost. Study will enable you to find out how to experiment economically.

The second question is: Can you equip yourself to give this thing you know the people want, or to perform the service they require? That is a question of capital, or of the co-operation of other people who are in commanding positions. Your first piece of business is to get that capital or persuade those commanding people, and if you can't do that it is not at all likely you can reach the other people successfully. Thousands of businesses have failed, and have been doomed to failure from the start, for want of sufficient capital. The men at the head of it dash on leaving an enemy in the rear, or a weak spot through which the unexpected enemy of hard times is pretty sure to break sooner or later.

Examine the businesses you know and see if they have any points of monopoly, or are trying to crowd out some one just ahead; also if they started on a sound basis.

Lecture XXXVI

THE ELEMENTS OF SUCCESS IN BUSINESS MANAGEMENT—(continued)

When a business has been started on a vital need of the people, and has got the backing it needs before plunging ahead, questions of

scientific management should be studied.

The first great question is, Does this business actually yield a profit? It has been discovered that a large proportion of actual businesses are run at a loss because the managers have no scientific cost system, and competition creates a tendency to make prices too low. No business can be on a scientific basis unless its manager actually knows what it costs him to run it, and doesn't carelessly overlook any items, such as his own time; or whether he makes money on one department and loses it on others. That requires an efficient system of analysing costs. Many printers go into bankruptcy because they forget some items in making their estimates, lacking a proper system of checking all possible items. Furniture manufacturers lose because they have no system of separating the cost of one particular article from all the rest, and while they make money on some, they lose more on others, whereas if they cut out those on which they were suffering loss they would make a handsome profit.

Advertising is necessary, but it is said 75 per cent is wasted because the advertisers have no scientific means of knowing what each particular form of advertising yields. Some pays and some does not; if they tested all on the smallest possible scale and knew they were putting out none which did not pay, that enormous waste would be largely eliminated.

Lecture XXXVII

THE ELEMENTS OF SUCCESS IN BUSINESS MANAGEMENT (continued)

Competition is always forcing prices down. That on which there is a monopoly has only the competition of other human wants, and if the thing is wanted at all it can be sold at a good profit. That which is supplied equally well by many can at best show but a very small profit.

But even at that, some may be forced out of business because they cannot make the article as cheaply as a competitor; and others may make a fortune because they discover some way to reduce the cost below that of the average.

The largest element of cost in nearly everything is labor. The wood in a table costs perhaps a dollar, and the labor of making it costs seven or eight dollars. That is a fair example of the relative value of labor in all manufacturing. Usually the cost of material cannot be reduced very much; but the cost of labor may always be reduced by the science of "human engineering." Mr. Gilbreth's study of how to save the wasted motions in bricklaying and Mr. Taylor's study of the human engineering problem of how to load pig iron are mere passing illustrations of the enormous possibilities of scientific management, and how much more may be got out of employees if they are handled rightly.



COMMERCIAL LAW

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CORPORATIONS.

A corporation is composed of individual members united by virtue of a grant or right from the state, having the power of succession and vested with the capacity to act as an individual, particularly in the taking and granting of property, suing and being sued, and the making of contracts.

In most of its relations it acts as a unit but in others, it is considered as an aggregation of persons. When it keeps within the law or its lawful rights as granted under the charter, it may properly be considered as a unit but when it becomes a violator of rights which are punishable by imprisonment, then the members composing the corporate body are considered severally and may be liable.

The business of a corporation must necessarily be conducted by its agents. The directors or trustees are selected by the stockholders to represent the corporation for all purposes of dealing with others. The directors in turn are generally given the power of selecting subordinate officials to aid them in conducting the affairs, but unless they have the expressed or implied authority, they cannot appoint or delegate another the power to do business requiring the exercise of discretion or judgment which it is intended they shall exercise personally.

Some of the characteristics and points of legal interest of a corporation are:

1. The treasurer of a corporation is charged with the custody of its funds. The by-laws usually outline his duties and powers. He issues payments, approves of settlements, issues stock, and guides the financial administration of the firm, etc.

2. The president is the chief executive officer. He is given the power to direct the management of the firm. He may bind the corporation in contracts in reference to matters arising in the ordinary course of its business. In the absence of the president, or in case of vacancy in the office, the vice-president may act in his stead.

3. The secretary is the servant of the directors of a corporation. He is the proper person to have custody of and to prove the books of the company.

4. The name of a corporation may be acquired by usage or reputation. The right to its exclusive use is protected to the same extent, and upon the same principles that individuals are protected in the use of trade marks.

5. A private corporation is a resident, subject, or citizen of the state in which it is created, irrespective of the residence of its members. It can have no legal existence beyond the boundaries of that state, but it may act and carry on business by its agents in other states if its charter permits and the local laws do not forbid.

6. It cannot vary from the object of its creation and persons dealing with the company must take notice whatever is contained in the law of its organization.

7. It has no rights of property except such as are derived from its charter. It holds its property only for the purpose for which it was created.

8. It can make only such contracts as are allowed by the acts of incorporation. A contract outside the object of its creation is void.

9. Like an individual, it may ratify the acts of its agents done in excess of authority.

10. Like an individual, it is liable for every wrong it commits.

11. The liability of its members is limited to the unpaid subscription. No member can lose more than his investment except where the statutes make the liability otherwise, as in national banks.

12. A member's right to an interest in the firm is evidenced by certificates of stock and these shares may be sold without disturbing the rights of others interested in the firm.

13. Parties who contract as a corporation, under a void act of incorporation, are liable as partners.

14. Unless made liable by its charter or the statutes under which it is organized, its stockholders are not personally liable for its debts.

15. The death of the member of a firm does not disturb the interests of others interested in the business.

16. It may sue in its corporate name and suit may be brought against it in its corporate name.

17. It may hold and convey property in its corporate name.

18. It may make laws to govern the general affairs of the firm and

these by-laws are binding upon its stockholders.

19. Its right to do business as a corporation depends upon and is limited by a charter granted by the state.

20. The state may revoke the charter of a corporation if the firm does not comply with the conditions under which it is granted.

21. Whether corporate profits should be retained by the corporation or distributed among the stockholders is a question to be determined by the directors with due regard to the condition of the company's affairs as a whole; and, in the absence of fraud or bad faith, their discretion cannot be controlled by the courts.

22. The liability of stockholders upon their unpaid subscription is that of debtors to the corporation and the claims against them pass to the assignee for the benefit of all creditors.

23. The meetings, methods of calling meetings, notices, etc., are governed by its by-laws.

24. Directors unless provided in the by-laws are not paid for their services.

25. Certificates of stock of an incorporated company issued in excess of the limit imposed by its charter are void, and the holder of them is not entitled to the rights of a holder of authorized stock.

26. Shares of stock may be transferred by means of an assignment and delivery of the certificates.

27. A purchase of stock in a corporation authorizes the vendor to cause the transfer to be made on the books of the company.

Summer Courses in the Isaac Pitman Shorthand and Typewriting

In view of the increasing demand for competent teachers of Isaac Pitman Shorthand, it is interesting to note that Columbia University is offering a Summer Course in the above subjects beginning on Monday, July 7, and continuing for six weeks. Further particulars in regard to this course can be obtained by addressing Dr. James C. Egbert, Director of Summer Sessions, Columbia University, New York. A similar course is offered by Adelphi College, Brooklyn, N. Y. Further information can be obtained from Dr. Adelbert Grant Fradenburgh, Adelphi College, Brooklyn, N. Y.

In the 1913-1914 announcement of the School of Journalism issued by Columbia University, we find the following under the caption "Stenography and Typewriting": "A knowledge of stenography and typewriting is an essential part of the equipment of a journalist, and those students who do not enter the school with a fair degree of proficiency in both will be required to acquire them during the first year. Courses are provided in Extension Teaching. All professional exercises in years above the first must be submitted in typewritten form. There will be a large typewriting room with accommodation for every student in the new building." The Isaac Pitman system of Shorthand is used in the Extension Teaching at Columbia University.



Arithmetic—Concluded from page 23 before, except those problems where the money in the possession of the agent is to cover both the amount invested, at market price, and all incidental costs. Indeed commission is not necessarily a percentage question and is so only in certain cases.

The problems solved in the following paragraphs usually cause more trouble for the student than any other problem or class of problems in commission: How many barrels of apples will a dealer receive who sends his agent \$566.39 with which to purchase apples at \$2.50 per bbl., if commission is 2% and freight and other charges amount to \$56.39?

In this problem two methods can be used: The percentage method and the cost-unit method. The solution by the percentage method follows: $\$566.39 - \$56.39 = \$510$; $\$510 =$ the market-cost of apples plus 2%; if $100\% =$ market-cost and $2\% =$ commission, the cost of buying the apples therefore must be 102% . $102\% = \$510$; $1\% = \$5$; and $100\% = \$500$, therefore \$500 is to be used to purchase apples at a market-cost of \$2.50 per bbl. which will produce 200 bbls. of apples.

Now, the cost-unit method will take one bbl. of apples and determine its cost so far as possible and then consider the other charges as "blanket" charges to be deducted from the total sum of money, like the following: $\$566.39 - \$56.39 = \$510$. $\$2.50 =$ market cost of one bbl. of apples; 2% of $2.50 = .05$, the commission on one bbl. of apples; $\$2.50 + \$0.05 = \$2.55$, the total cost of one bbl of apples, so far as can be determined as a unit. This is a cost unit, then $\$510 \div 2.55 = 200$ of these units, or 200 bbl. of apples.

There is also a practical side to these problems, in another direction, which is this: That as a matter of fact all problems do not result in integers. If that is so, a fraction of a unit should never be obtained, but rather the amount of money remaining. It is difficult to conceive of a commission merchant shipping 216 4/9 bbls. of apples or 3450 11/19 lbs. of coffee, etc. This fact will also cause the student to use some common sense in determining what the remainder is. They frequently fail to do this because they lose sight of the decimal point and its relations to a decimal system of money. There are several text books on Arithmetic that will include fractions in the answer instead of giving the answer in an integer and the remainder in money. This, it would seem, is carrying out the idea of accuracy with a vengeance. Without doubt accuracy can be taught better at other places.

Up to this point, in these articles, I have refrained from discussing what seems to me to be the most bewildering subject in a course, viz., the ta-

bles of measurements and their application, yet there is hardly a subject of more importance. We find numerous special treatises on these subjects in almost every line of business. For estimating lumber, there are tables prepared which apply to all sizes and descriptions of lumber, from the smallest to the largest pieces. For estimating the material required in building there are various local customs that nearly always affect the methods of making these calculations and but very few texts on arithmetic can be relied upon for this special information. There are some standard materials and some standard rules of calculation, as where common bricks are used in building a wall; in estimating lumber, not in tree; and in paper hanging. In the last there are certain standard sizes of paper in use mostly American products, and for this reason definite rules can be formulated.

As pointed out before, the fault of a great many text books is to give the answer to these problems in mixed numbers. Now a builder would very likely be surprised to learn that a certain job would require 243873/8 bricks, etc. Of course, theoretically, this result might not be objectionable, but it must be remembered that a commercial school is not preparing students in theory, but rather for business, which is decidedly practical. When a young man goes forth to a business office he is facing a condition and not a theory. While it must be admitted that he is not an expert estimator, yet he should have a fair practical knowledge that will soon become of value to him.

In all the large cities are persons who make a specialty of estimating material and labor costs and receive handsome salaries for such work. They are experts and have acquired a knowledge, by experience, that is relied upon as much if not more, than the mathematic rules that have been evolved.

We shall only discuss the rules applying to the three classes of material mentioned above, viz., estimating common brick, lumber and wall paper.

The common brick is generally 8x4x2 inches and for a wall 4 in. thick, seven bricks are required for each square foot of surface in the wall. For a wall 8 in. thick, the above number (7) should be doubled, for a wall 12 in. thick, three times the first number (7) should be taken, etc.

Now, to illustrate, let us suppose the wall to be 10 ft. high, 20 ft. long and 8 in. (2 bricks) thick. 10×20 ft. will give 200 square feet in the surface of the wall; then for each 4 in. in thickness 7 bricks should be allowed; or 14 bricks for each square foot. $14 \times 200 = 2800$. Thus we find 2800 bricks to be the number required. If the wall is 12 in. in thickness, 21 bricks

should be allowed for each square foot of surface, which would give 21x200, or 4200 bricks. But it must be remembered that no allowance has been made for waste of material, which cannot be prevented, and must be taken into consideration.

The amount to allow for waste is not controlled by a definite rule but must be determined after taking into consideration all the circumstances affecting the work. Careless workmen or careless workmen, a strict foreman, or a lax foreman, together with how well the material is protected from pilfering, will enter into the amount to be allowed for waste.

In calculating lumber it has already been mentioned that tables are frequently used, but where access can not be had to these tables it is often necessary to know a short practical rule. The following will answer this purpose: Multiply the number of pieces and dimensions together and divide the product by twelve; the result will be the number of board feet, estimated upon a thickness of one inch. When the lumber is less than one inch thick, generally the amount of board feet does not change, e.g. a board 16ft. x6in. x1in. would contain the same amount of board feet as a board 16ft. x6in. x3in. This is especially true in siding, but does not apply in dimensions like the following: 16ft. x4in. x2 1/2 in. Here the fraction of an inch is a part of the thickness and not the entire thickness.

To find the board feet in 12pcs. 16ft. x6in. x2in. This simple calculation is sufficient: $12 \times 16 \times 6 \times 2 =$

$$\frac{12 \times 16 \times 6 \times 2}{12}$$

192. Therefore, 192 board feet is the result. This will apply in all similar cases.

In calculating wall paper it is customary to get the distance around the room, in feet, and then change this measurement to linear yards. Since all domestic makes of wall paper are 18 in. in width it is evident that two widths will cover a space of one yard. Then determine the number of strips that can be cut from one roll, and divide the number of strips required, by the number of strips obtained from one roll of paper. The result will be the number of rolls necessary to cover the walls, as there should be no allowance made for openings.

The following problem illustrates the principles set forth above:

How many rolls of paper will be required to paper the walls of a room 14ft. x16ft. x9ft.?

The distance around the room is 60 ft. or 20 yards. If two strips of paper are required to cover one yard then 40 strips will be required. Now, since rolls of paper are 48 ft. long, and the room is 9 ft. high, we get the number of strips, that can be cut from 1 roll, as 5 ($48 \div 9$). Fractional strips must be omitted. Then, $5(40 \div 5) = 8$ rolls will be required to cover the walls. In this problem the double roll (48 ft. long) has been used as the standard. As a matter of fact the single roll can be purchased as well, but as a rule it is more economical to use the double roll as more of it can be utilized and the waste is not so great as in the single or 24 ft. roll.



Spokane Club—Continued from page 25

"light of other days" on the shelf, and the iron chains among the rafters. But what! electric lights flashed out, and lo, the click of the telephone within the room! From a dream of the past I come suddenly back into the twentieth century, and am wide awake. I take down a modest little card from the wall, doubtless bearing the rules of the home. It is nothing of the kind. It was a message, a personal message to me, from a heathen philosopher of a far-away time. It said: "These things we learn to do by doing them: prayer by praying, love by loving, forgiveness by forgiving." Oh Aristotle, I had waited long to learn how to forgive, and how to be forgiven. At once I was back among my dreams, surrounded by a moral atmosphere of care and protection.

Another message from the walls:

"Sleep sweet within this quiet room,
O, thou, who'er thou art,
And let no mournful yesterday
Disturb thy quiet rest.
Forget thyself and all the world,
Put out each feverish light;
The stars are shining overhead,
Sleep, dear friend, good night."

These twenty thousand acres of orange trees are fertilized by a parasite which was found to develop nitrogen; peas soaked in water are inoculated with this little beast, and they fill the soil with a vitality in which the fruit loves to grow. The discoverer of this secret gave it to the orange growers, free. He might have had gold for it, but he seems to have preferred a higher reward.

There is a little orange tree very big with historic importance in front of the campanile at the Mission Inn. It is the progenitor of the naval orange industry in Southern California. On May 7, 1903, President Roosevelt, while guest at the inn, replanted this tree in its present home.

"The two trees, of which this is one, were brought from Bahia in Brazil and sent to Riverside by the Agricultural Department Washington in 1874. From these two trees, by the process of budding and seedling stock, all of the naval orange trees of California have sprung.

But it is time to go. One must not hide too long in Arcady, lest one forget the way home. Hark! The mission bells!

"Shepherd, show me how to go
O'er the hillside steep,
How to gather, how to sow,
How to feed thy sheep!
I will listen for thy voice,
Lest my footsteps stray,
I will follow and rejoice,
All the rugged way."

We left Riverside that evening at 10 o'clock and started on our trip across the desert. The intense heat we had experienced in the middle of the day served beautifully to recall to our minds all we had been told earlier about crossing the desert, but we resigned ourselves as best we could to this six hours of torture, and took one long breath before our car windows were closed to keep out the drifting sand. No rain had fallen on the desert for over a year. Imagine our surprise when we arose next morning to find that it had been raining a greater part of the night, and the storm very considerably traveled just ahead of us all the next day, cooling the air, and laying the dust. About noon we came upon signs of severe damage done by the storm and a little later we encountered a train which was stalled on account of a washout. This was the third time on our entire trip that we had been held up by a train ahead which had encountered all the danger. Truly our party must have moved under a lucky star.

We reached Salt Lake the next morning and received a second meal (I almost said taste, but was much more than that) of the hospitality of our Salt Lake friends.

On our arrival the following program was handed us and it was carried out to the fullest extent permitted by our time.

Special Service and Organ Recital at Tabernacle. Visit to Tabernacle Square. Complimentary Luncheon at Commercial Club.

Train from Saltair Depot to "Saltair" on Great Salt Lake. Get your bathing suit at the gate and take a float in the inland sea. 23 per cent Salt. Trains returns to Salt Lake City arriving 4:00; 4:45; 5:30 and 6:15 p. m.

Some of the things to see in Salt Lake City, Hotel Utah. Built 1911, cost one and three-fourths million. University of Utah. View the entire valley from here. Fort Douglas. Mormon Temple. City and County Building. Home of Brigham Young. Bee Hive House. Eagle Gate. Walker Bank Building. New-Home Building. Boston Building. Wasatch Range. Ogden Range. New Capital Building in course of construction, cost five millions. East Side High School in course of construction cost three-fourths of a million. State Prison, (in case of necessity only.)

Compliments of

J. C. Henagar
Henger Business College.
J. C. Thomas, Prin. and Eli Holton
L. D. S. Business College.
E. C. Davis
Utah Business College.
G. E. Hancock, Mgr.
Remington Typewriter Co.
C. E. Corey, Mgr.,
Underwood Type Co.
Joseph Nelson

COMMERCIAL CLUB

F. W. Otterstrom

Court Reporter, Third Judicial Court.

We left Salt Lake Wednesday evening over the D. & R. G. The first sight to greet our eyes was the unique freak of nature composed of two huge pillars of rock which tower 500 feet above the river. The train runs between them, and forming a natural gateway which guards the entrance to the Canyon of the Price River. Then in order came the Eagle River Canyon, with its marvellous works of nature; Tennessee Pass, Mount Massive, and after a few hours' ride down the east slope of the Trans-Continental Divide we entered The Royal Gorge of the Arkansas eight miles long, the most remarkable chasm or canyon in the world through which a railroad passes.

Our stay in other places had been prolonged so that we had but a day each for Colorado Springs and Denver, and we separated into small groups here to "do the sights" which had not been taken in on the outward trip. Here again we were delayed by washouts and dreadful wrecks of trains ahead of us, but through it all our party seemed to bear a charmed existence.

We were one day late in reaching Chicago, but even at that we were able to take in the most interesting day of the Bull Moose Convention.

The good-byes which were said in Chicago that evening were with the understanding that we would all meet again in 1915.

THE NATIONAL COMMERCIAL TEACHERS' FEDERATION AGAIN.

"You look troubled; you must be the general secretary of the National Teachers' Federation." He sat at the table with my right at the Waldorf-Astoria the other night.

"That extra plate of blue points bothers me. I don't want it to go back. Jim Kimball was to be here thirty minutes ago. He promised me, on his honor, he would come down here and tell me one of his latest jokes if I paid for the dinner. He must think I am going to embarrass him again by throwing a baby suit at him after the desert. I did that at Spokane last summer, and Jim dropped his cigar for the first time in years.

"Let me eat the blue points."

"No. If Jim doesn't come, I'll send the dinner up to him and he can mail me the joke."

"How's the Fed coming? I suppose you won't let me sit down, here unless I pay my dues."

"You may occupy that chair, but don't touch Jim's oysters. I'll be obliged to you for your dues."

"You may have the change the waiter returns with."

"All right. Plant yourself in that chair and tell me about the Atlantic City convention. You look like a fellow returning."

"No, thanks. I followed you in here because I wanted to give you some wholesome suggestions on how to improve your Federation."

"Go ahead. We will get on capitally."
(Waiter hands over the change.)

"Why don't you do something anyway? Why don't you take a hint from the National Association of Ad Clubs? You can as well as not. They are going to meet in Baltimore next summer. The National Association is composed of the ad clubs of all the prominent cities, and of course every city wants to outdo the others in sending delegates with buttons and cash and banners! You know what I mean!"

"But teachers are poor—"

"Go along. They have more money in bank than the ad men, per capita. There are several hundred commercial teachers' associations in the country, and you can't make me believe that they couldn't do better teaching if they belonged to a live national organization. I'm tired paying dues into this Fed, and not being with a big bunch of live wires."

"You'll be with a live bunch next December, mark my word—High Brow Van says so! There are fallow years in everything—we just passed thru ours."

"Put some team spirit into the thing by lining up these associations and they'll be on hand with their delegates, you can bet, as they will want some of the honor and the prizes you know, and the offices of course."

"You are robbing me of my appetite. Wait till I finish."

"Yes, I was at Atlantic City and I made up my mind that I was going to see you before leaving for home and now I got you where I want you. I want you to promise me that you will get busy on this suggestion of mine and in a year you can have them all sitting up and taking notice. You are the man to do it."

"Well, I'll have to see Van and Holm about it first."

"Hang it. Not a bit of it. I haven't a jaw bone of an answer a Big Strick with me, but I can do the half of it myself. You can promise right now to do something or take a thrashing before you get out of here—"

I helped him on the New York, New Haven and Hartford train before I crawled in for the night.

It might not be an impossible plan to offer a money prize to the one submitting at the Chicago meeting the best scheme for bringing the district, state and city organizations under the Federation, so as to work together more effectively. Your views are solicited.

Mr. Henry J. Holm, chairman of the committee on arrangements, told me that the Sherman House at Chicago had been engaged as headquarters for the Federation meetings in December. The sessions of the Federation will be held in the convention rooms of the hotel. Chicago always has acquitted herself admirably as a host and with her fine experience in that line she can be depended on to do better next time than ever before. President Van Antwerp, who lives in Louisville, writes that the meeting will be the most successful we have ever enjoyed, but Van may be slightly prejudiced! The fact is, however, that many teachers are already laying plans to spend that particular week in Chicago whether there is a convention there or not. The tide of travel will be Chicagoward next Christmas.

The suggestion has been made that the Federation designate one of the excellent business papers to be known as the official organ of the Federation for the ensuing year. The selection to be made at the next meeting. This suggestion does not come from a publisher, and is entirely worthy of consideration.

The General Secretary has moved to room 1213, 1123 Broadway, New York, at which point he will be glad to receive your dues and all new memberships. There are so many other necessary things to be done at the convention, and if you will send your dues in now, and urge others to do the same, the General Secretary will be able to attend to other matters at the December meeting. Will you help?

WALTER E. INGERSOLL, General Secretary, Room 1213, 1123 Broadway, New York City.



NEWS NOTES AND NOTICES

H. A. Franz, Fayetteville, Ark., begins work May 1st in Nichols Expert School, St. Paul Minn. Mr. Franz is a fine penman, a thorough commercial teacher, and a fine man, and he goes to a fine school.

Miss Blanche Jackson, Supervisor of Writing, Minot, N. Dakota, recently favored us with a budget of specimens of students' writing from the second, seventh and eighth grades, indicating splendid instruction in writing. The work in the seventh and eighth grades is among the best we have received this year.

On Friday morning, April 11th, Swift Block, Pueblo, Colo., a large office building in which the American Business College occupied the entire fourth floor, was totally destroyed by fire. The entire school equipment, including records, thirty typewriters, adding machines and other appliances, were destroyed between four and six o'clock in the morning.

Mr. J. A. Clark, the proprietor, and his efficient wife, lost no time in securing other quarters and ordering another equipment equally as good as the one destroyed. The Y. M. C. A. Building had just been completed, but had not been furnished and as a consequence, the Board of Directors voted for the use of the Y. M. C. A. to the school for temporary quarters until a permanent location can be secured. By Wednesday, the 16th, the school was running almost as though nothing had happened, a new equipment having been wired for the same day that the fire occurred.

Our sympathy is hereby extended, and our congratulations as well, for the pluck and hustle demonstrated, and our best wishes for a still larger school.

Mr. E. E. Snyder, of Nora Springs, Iowa, has accepted a position as commercial teacher in the El Dorado, Kan., High School.

F. A. Ashley, of Temple College, Philadelphia, has been appointed as head commercial teacher in the Everett, Mass., High School, following John H. Hayward, for some years with that school. C. A. Bowman, of the Watertown, N. Y., High School, who was elected to this same place a few months ago, finally accepted a position in the Chelsea, Mass., High School.

A new assistant shorthand teacher in Link's Modern Business College, Boise, Idaho, next year will be Miss Amy Grossnickle, now studying at the Normal School, Hays, Kansas.

Mrs. Edith J. Collins is to teach commercial and shorthand work at the Litchfield, Minn., High School beginning in the fall.

Paul S. Lomas, a very successful young commercial teacher during this past year at the Hannibal, Mo., High School, has decided to leave the teaching field at the end of this year, having accepted a position as stenographer and private secretary to the Dean of the School of Education, Missouri University.

Michael W. Zipoy, just now completing his course at University, N. Dak., Model High

School, is to be the new teacher to introduce the commercial course in the Little Falls, Minn., High School.

Mr. W. H. Coppedge, formerly of the Manakato, Minn., Commercial College, and during recent years with Link's Modern Business College, Boise, Idaho, is to teach in Salt Lake City, next year, assisting in the management of Henager's Business College.

Mr. E. E. Winters, principal of Brown's Business College, Galesburg, Ill., has been engaged to begin in the fall in the Capital City Commercial College, Madison, Wisconsin, to follow Mr. John Burkman.

Mr. F. H. Metzler, now completing the work at Adrian, Mich., College, has been appointed to the teaching staff of Williams Business College, Waukesha, Wis.

A new assistant commercial teacher in Goldey College, Wilmington, Del., next year will be Harry M. Clark, of Hillsdale, Mich., College.

Mr. John H. Worden, of the Atlantic City, N. J., High School, has recently signed a contract to act as head of the commercial department of the Englewood, N. J., High School.

Mr. D. L. Judd, last year with the Bridgeport, Conn., High School, has just taken a position with the Bennington, Vt., High School.

Mr. Harold Riggs is the commercial teacher elected to the teaching staff of Utica, Free Academy, Utica, N. Y.

Miss Mary E. Brown, of Fort Ann, N. Y., has accepted a position with the Gloversville, N. Y., Business College.

Mr. T. J. Keefe, formerly with the Central Falls, R. I., High School, is teaching in the Revere, Mass., High School.

Mr. Lee F. Correll, of Banks Business College, Philadelphia, has been elected as commercial teacher and assistant in the Malden, Mass., High School.

Miss Lillian Cole, now with the Ashtabula, Ohio, Business College, has been appointed as commercial teacher in the Cortland, N. Y., Business Institute.

Miss Carrie L. Comings, for many years the senior shorthand teacher at the Beverly, Mass., High School, is to be the new head of the commercial department of the Cleveland, Ohio, Y. W. C. A.

Miss Bertha Lewis, of the Warren, Mass., High School, begins in the fall as the Presque Isle, Me., High School, handling the commercial work there.

Mr. G. E. Gustafson, who has been with the Inter-State Business College, Reading, Pa., is now connected with The L. L. Williams, Rochester Commercial School, Rochester, N. Y. Mr. Gustafson is a fine penman and a fine man, and we wish him success in his new position.

Mr. E. H. Fearon, who has for some years been connected with the Blair Business College, Spokane, Wash., is now located in Pittsburgh with the Ralston High School. Mr. Fearon is one of the finest men in our profession and one of the most thoroughly qualified as well, and we pre-

dict for him no ordinary success in his new position.

Miss Frances M. Wallace, Supervisor of Writing, Auburn, N. Y., recently resigned her position to accept a position as Assistant Supervisor to Mr. E. C. Mills in the schools of Rochester, N. Y.

Mr. C. H. Bowser, of Plainfield, N. J., has been selected as a new commercial teacher in the South Bethlehem, Pa., Business College.

Mr. A. T. Lamb, of the Creston, Iowa, Business College, has been employed in the Government Service at Haskell Institute, Lawrence, Kans., to teach commercial work in that school.

D. E. Lehmer, a young man who has just entered the commercial teaching field, is handling the commercial department at the Creek Co., High School, Mounds, Okla.

Miss Mabel Edwards, of Lancaster, Pa., has been hired as an assistant teacher in Childs Business College, Providence, R. I.

J. Walter Ross, this year with the Rhode Island Commercial School, Providence, R. I., is next year to be one of the teaching staff at Elliott's Business College, Wheeling, W. Va.

Miss Ruby Snyder is teaching at the Pawnee, Okla., Business College.

Monday, May 12, N. L. Richmond, Prop. of the Kankakee, Ill., Business College, disposed of his school to the Brown Business College Co.

CATALOGS CIRCULARS

Pierce School, Philadelphia, Pa., recently published a booklet containing the portraits of Officers of the Alumni Association of that institution during the past twenty-one years. It is handsomely gotten up and splendidly edited and printed.

The State Preparatory School of Colorado, located at Boulder, issues a splendid catalog in which we find a good commercial course outlined.

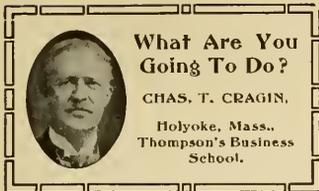
A report of the Washington Educational Association held at Everett, Wash., December 26-28, 1912, contains a splendid article on "The Science of Accounts, Its Place and Educational Value," by H. E. Perrin, Sunnyside.

The Davis-Wagner Business College, Norfolk, Va., occupied an illustrated, attractive and convincing full-page advertisement in The Norfolk Ledger-Dispatch, April 24.

Huron College publishes an attractively illustrated catalog, indicating a well-endowed and progressive school.

Advertising literature has been received from the following: Butte Public Schools, Silver Bow County, Montana; New Education, Rogers, Ohio; Remington Typewriter Company, New York City; Henry's Shorthand School, Ottawa, Ont.; Western Business College, Moose Jaw, Sask.; Long Island Business College, Brooklyn, N. Y.; Chicago, Ill., Business College; Simmons College, Boston, Mass.; The Franklin Company, Chicago; Mann's Choice, Pa.; Normal School; Polytechnic Business College, Richmond, Cal.

WATCH THE B. E. FOR THE COMING YEAR



What Are You Going To Do?

CHAS. T. CRAGIN,

Holyoke, Mass.,
Thompson's Business
School.

His Own Boss.

The old Bryant & Stratton chain of business colleges has long since ceased to exist, although several excellent schools still retain the name. The chain was organized by Dr. Bryant, of Buffalo, N. Y., and H. D. Stratton. Dr. Bryant, I presume had some money, and Stratton was a magnificent organizer. He had great executive ability, and knew how to get public support and manage his chain of schools in a manner which made them successful business enterprises. At the head of each was placed a man noted for his ability in penmanship. It was the day of flourishing initials, and bounding stags and elaborate creations.

The principal of the school must be able to produce these monstrosities and to execute the word penmanship which was then considered high art. They had a chain of colleges extending from Portland, Me., in the east, New Orleans in the south, and, San Francisco in the west.

S. S. Packard who was at the head of the New York school wrote most of the text books used by the chain of colleges. They were good books too, for Packard was a man of real ability and nobody knew it any better than Packard and he liked to talk about "The Packard Method" of business instruction which was not any different from anybody's method so far as I could see. It was to the Bryant & Stratton College, located at Manchester, N. H., then a thriving manufacturing city of 25,000 inhabitants, that I first came to teach the young idea how to shoot. I was a long jointed, slim youth, painfully conscious of my hands and feet, and fresh from the country. There was hayseed in my hair and I was as green as the grass that grew in New Hampshire meadows. I had worked like everything to get some kind of an education, and was, what I suppose might be called, a good scholar, and I had some ideas of my own about teaching. It was fortunate I had for principal and proprietor of the B. & S. B. C. did not bother himself about the instruction of the pupils who paid their \$25 for three months' tuition. Geo. A. Gaskell had been put in charge of the school by Stratton when it was made one of the chain of B. & S. colleges. Gaskell was a superb penman and a man of much business ability and reasonably well educated. He had made so much more money out of his compendium than he could make out of the school that he had lost interest, in the latter, if he ever had any, and conducted it in a very perfunctory manner. The principle thing that interested him was the getting of the \$25 out of the young men or women who came there for business education. He was an artist in that direction, and no "diner" could make a mob on the street cars or at country fairs could extort more money artistically, and with greater dispatch than G. A. G. He did it neatly too, a young man would come in there not fully determined to attend and with a fixed determination *not* to pay any money until he saw how he was going to like it. In 10 minutes Gaskell would leave him penniless, not grasping for breath, and the fellow would not realize that his money had been separated from him in any way except his own determination to get rid of it.

The school was not large when I arrived and it never became large while I stayed there but the students did get the best that was in me. I was green, and I didn't know a whole lot of things, but I was conscientious and I gave them the best I had and also all the enthusiasm I could put into the work under the depressing circumstances of a principal who did not care, and the salary which was anything but princely.

I always worked just as good though when I got poor pay as when I got good pay and anybody who likes his work will do so. Manchester was a central point. Gaskell was extremely well advertised as a penman through his compendium, which was really a rather superior set of copies. I don't believe any better specimen of off hand flourishing has been produced by anybody than the bird on a nest which made the central feature of the large sheet which accompanied the compendium. Possibly Bill Dennis, the brilliant off hand artist of Brooklyn could beat it. Bill was one of Gaskell's favorite pupils, and he has reached a much higher point of excellence than Gaskell ever did. There were other fine penmen there to get inspiration from the master. They did not get much except an occasional look at their work, and perhaps a word or two of praise or criticism. He never bothered himself much about the young men who were laboriously putting in 10 to 12 hours a day spilling ink and trying to reach the same degree of excellence that Gaskell could when he chose. There were no business schools in our vicinity, no commercial courses in the high school, and the time and money came from the farms and country villages 100 miles to the northward in considerable number. Among them was the subject of my sketch, Bill Carey.

THE MAN FROM CANADA

Carey came from just over the line in Canada. Of English parentage, at their work, and perhaps a word or two of praise or criticism. He never bothered himself much about the young men who were laboriously putting in 10 to 12 hours a day spilling ink and trying to reach the same degree of excellence that Gaskell could when he chose. There were no business schools in our vicinity, no commercial courses in the high school, and the time and money came from the farms and country villages 100 miles to the northward in considerable number. Among them was the subject of my sketch, Bill Carey.

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I used to talk with Bill occasionally for he was on the whole a likable fellow, very hot tempered and impulsive. He occasionally gave way to furious fits of temper and it was not easy to control him on such occasions, but on the other hand he was impulsively generous when the spirit moved him and was generally liked by men and more liked by women.

HIS OWN BOSS.

I said to him one day, "Where are you going to work when you get through with your business course Bill?" "Ain't going to work anywhere," was the answer. "No, I don't mean that exactly," he added, "but I am not going to work for anybody, never, I am going to be my own boss if I don't have anything more than a peanut stand, I won't work for anybody. I could not for the first time they told me to do anything I didn't want to I would tell him to go to—and he mentioned a place considerably warmer than Manchester.

BEGINNING BUSINESS

Well, Bill finished his course, and the next I heard of him, he was running a lively stable over on the West Side. In some way or other, I don't know how, he had got together two or three cheap horses and carriages and was trading horses and letting them to the young men about town, who liked to take a drive Sundays and evenings. Soon Bill branched out to selling horses, and I am very much inclined to think that those horses came over the border from Canada by the "Red Lane," that is to say,

they came over by some obscure cattle trail and did not pay any duty to the United States customs officers. But the business did not pay. Bill became a marked man for the custom officials and they followed him up so closely that there wasn't any money in bringing horses across the line and then he found that the young men who hired his horses were perfectly willing to be trusted, and Bill could not refuse credit. That was a weakness of his all through his life. If anybody wanted to buy anything and Bill had it to sell, he could have it whether his credit was good or bad, and a man who does business on that plan must have a fine profit to make up for his losses.

THE BEGINNING OF SUCCESS

At that time, the knit goods industry in America was beginning to assume importance. Walter Aiken, Franklin, N. H., had invented a knitting machine which would knit a tubular web with great speed and this web could be cut up into stockings, the heel knitted in and the toe knitted on, producing a very good stocking at a very low price. Aiken sold his machine for \$300. They can be purchased now for \$80. This knitting machine was used to produce a special kind of needle. It looked like a fish hook, and had a latch which closed about the yarn and brought it into place. They call them latch needles and they sold them for \$50 or \$60 a thousand and now you can buy better for \$5 or \$6 a thousand, so you see the profit was extremely good, and it did not take much machinery to make them.

The next thing I knew, Bill Carey was making needles over the border in Canada. These needles did not occupy much space. A man could put 10,000 of them in his overcoat pocket easily, and soon those Canadian needles, which had no sale in Canada, began to come over the line without paying a cent of duty to the United States custom house officials. They were sold to the men who used that kind of needle for about two-thirds the price of the patented America needles and at \$40 a thousand there was an extremely good profit on them, and Bill kept his brother and two or three cousins over the Canada line pretty constantly occupied making them while he attended to the selling. The same weakness he had shown in the lively business, however, interfered considerably with his profits in this line, and finally it had to be a difficult matter to get them over without interference. I saw him once at Concord where he had been held up for several thousand needles in his possession and it looked as if Bill might get the inside of the big stone building belonging to the state of N. H., but he managed to pull out of it with no greater loss than the needles, which were seized by the state. "There is mighty work money in this business," was what I could make the needles here. I have a good notion to do it. I don't believe Aiken's patent is good for anything, and I am just fool enough to think I can start a shop right here in Manchester, and he would not dare to touch me for he knows that his patent won't hold."

SOME DELUSIONS ABOUT PATENTS

You know Uncle Sam will give you a patent for most anything. Of course, if the patent examiners see that it is something that has already been patented, they will refuse a patent, but they will not go into any very extensive inquiry about the matter and so hundreds of patents are issued that are not worth the paper they are written on, for the simple reason that the device has already been patented in some other form. It is probable that this was true with the latch needles which Aiken had patented. At any rate the next thing I knew Bill Carey was making latch needles in a little room down on Mechanics' Row, and selling them quarterly too, without any acknowledgment to the goods trade, at about two-thirds the price Aiken asked for the same thing.

Of course this was an infringement on the Aiken patent, and Aiken was not a man to submit quietly to anything of this kind and so, one day he jumped in and closed Carey's shop, bringing suit for \$50,000 damages. Now, there are very few men who can understand the truth of the matter about patents. It is the general impression, that if a man gets a patent on anything of value that he has a fortune. This is by no means the case. As a matter of fact, very few men who get patents realize much out of

them, for there are two classes of robbers who are prompt to steal the patent and they are about equally dangerous. The first is the big companies with money—they calmly go ahead and manufacture a patented article regardless of the rights of the patentee. He brings suit against them and they put up a bond of \$100,000 that they will be responsible for any damages and then the case drags and drags and drags in the courts. If finally the courts give the patentee damages, they take an appeal and finally, after dragging along several years the poor devil of a patentee either dies of starvation and disappointment or sells his patent for what the big company chooses to give him. That is one style of patent thief, the other is even more dangerous. It is the party who isn't worth a dollar, but he goes ahead and makes the patented article just the same. If you sue him, it takes the same long course of legal procedure and he hasn't got a cent even if you recover a million dollars damages. In this class was Bill Carey. Bill didn't have a cent, never had, was always broke, but he had gathered around him a few relatives who did the work in his little shop and got their pay when they could. He owed all of them and his machinery wasn't worth a thousand dollars, all told, for the work was nearly all done by hand, so, when Aiken, closed him up Carey managed to get somebody to go bonds for him, and kept on making the needles just the same. Aiken was a big hearted, hot tempered, generous kind of a man and, personally he liked Carey, who with all his faults was a lovable kind of a fellow. You couldn't help liking him. Besides Aiken had a big business of his own, making his machines, which cost him \$50 and sold for \$500, besides he had started a knitting factory and was making fine knit goods at a big profit and the needle business was only a small side issue to Aiken and so, one day, after the case had dragged along a few months, he came to Carey's shop and said, "Here take it, take the blank needles business and go to blank with it. I will sell you my machinery. You can pay for it when you get ready and go ahead and make the needles, I don't care anything about the business anyway." And so the suit was discharged and Carey began for himself. He was that he had always declared to be his own boss. At first Aiken had offered him a live-in salary to go up there and take charge of his needle business, but Carey scornfully refused the offer, he had always said he would never work for anybody else and he wasn't now going to begin.

A HARD STRUGGLE FOR THE BOSS

For the next five years, it was a hard struggle for Bill Carey. The needle business was widely scattered over the country. The profits were large. They sold for \$15 to \$30 a thousand and cost less than \$5 a thousand to make, so there was a good margin, but Bill never refused an order if he could find the place on the map where the order came from. He would send the goods and trust to Providence to get his pay. That is not a method of business to be commended, even if profits are large, for it gets a person into the habit of thinking that he is making big money when he isn't, and Carey's books were soon full of names of parties who, when they got a statement of account, would throw the statement into the waste basket and wait for another. Carey didn't keep a bookkeeper. He tried to keep a record of his sales and how much people owed him, but it was very poor bookkeeping.

TAKING A GOOD PARTNER

And then Bill did a wise thing. He always was a great ladies man, and it didn't make much difference what kind of a woman it was either. Most anything that wore petticoats, between the ages of 18 and 30 received his attention, but Harriet, the girl he finally married, was a young woman of very good abilities and a tireless worker in his shop. She liked him and she saw possibilities in the business which induced her to gather Bill in and lead him like a lamb to the altar. At any rate they married and she began to look after his business, but it was discouraging. He owed his help a large amount, some of them had no money at all and were hundreds of dollars behind. They got \$5 and \$10 when they could and as most of them were relatives or personal friends they didn't get it when Bill could use the money for anything else, and

he generally could. He was just machinist enough to think that he knew something about machinery and was constantly trying to invent machines to cheapen the cost of production. As a matter of fact he knew just about enough about machinery to drive a nail, not much more. He would get crazy ideas into his head and spend hundred and sometimes thousands of dollars trying to develop them and there were always enough machinists to encourage him in his folly and were it not for the fact that when Bill Carey in a spasm of intelligence came up to the B. & S. B. C. and hired Frank Donovan, a young teacher, to act as his bookkeeper. Donovan had been in the school a couple of years, but had been hired as I was, at a low salary, by Gaskell as I left him, and like myself he was soon satisfied that there was nothing to be gained by remaining in the eccentric individual whose occasional sprees and entire disregard for the school made the work of a teacher most discouraging, so Donovan snapped at the offer of \$13 a week, with \$15 in the near future if he made good, and went with Carey to act as bookkeeper in his business, which everybody in town said would "go up the street" inside of six months. He was a pretty sick boy who had looked over the books of the business and saw how matters really stood, but he had said and was ashamed to give up the job so he got the knit goods directory which contained the names of all knit goods manufacturers in the United States and started to get business. He was a fine penman, this was before the days of typewriters and stenographers in business, and he wrote personal letters, as good ones as he could, to everybody who used needles.

He found in the ledger, several thousand dollars in small accounts, some of them had been running for years and he started in to collect these bills, by mail, not by legal process. He was rather a brilliant young fellow, with ideas that were original and good and it was not long until the sinking business began to feel his reviving influence. Orders came in in response to the letters, some of them small, but they afterwards became large and he succeeded in collecting a surprisingly large number of the long outstanding bills. A great many of them were from business houses that were good every day and they would pay him as long as he was urged and then there came a great revival in business and the knit goods felt it and new factories were started everywhere and soon everybody in the Carey factory was getting his pay once a month and the old back bills were settled up and I tell you that is what makes business good.

You can't get help to work if you don't pay them. They slouch around their work and get to be indifferent and insolent and stay out when they feel like it and go off on a spree every Sunday and let the work slide for two or three days next week, when they are not getting their pay, but let them fully understand that pay-day means pay and there is an entirely different atmosphere. The Carey workers looked like a new set of men and women. They rounded out and their mouths turned up at the corners, instead of down and when you asked them to hustle out a job, quick, they were all of them on the jump and soon Donovan was paying them every Saturday night instead of once a month and then the shop fairly hummed for business as the winter and for the ten years that Donovan remained there, there were always orders ahead and the shop was running full time and sometimes over time. They tried to get Donovan away from Carey, but Carey knew enough to realize that he had a good man and steadily advanced his pay and let him do about as he pleased. Carey was only too glad to get rid of a routine work, himself, and soon Donovan was buying and selling and hiring help and attending to all the duties of a superintendent. Carey would go off and leave him for months at a time and the young fellow handled the business as faithfully as if it were his own, in fact more faithfully for he worried about it until it began to tell on his vitality. As the income increased his expenditures increased. He became a great lover of horses and kept constantly trying to invent new machines, which cost thousands of dollars and kept Donovan on the jump to get money to pay for them, and then Donovan made the mistake of using alcohol

to brace up his overworked nerves. And Donovan began to go down bill as Carey rose on the ladder of fortune. Donovan reached the gutter but it took several years and he made a rich man of Carey before he himself ended his days in an asylum. They say it never rains but it pours, and I think there is a good deal of truth in that.

THE TIDE OF FORTUNE

When a man gets to making money, money grows, of itself, just as when a man gets to losing money, it goes like lightning. Carey's business had grown too large for the rooms in which he was located and he did what people thought was a crazy thing, purchased quite a large tract of swampy desolate looking land, out in a dreary part of the city, which was surrounded by old tumble down shanties and was about as unpromising a piece of property as a man could get hold of, but he did not pay much for it, and proceeded to build a good sized brick factory.

A QUEER CHARACTER

He encountered, at this period of his history, old Uncle John Maynell. Uncle John was a character. He was a little chubby carpenter and builder. Soft voiced and gentle, but the most profane man I ever encountered. He had a vocabulary that included all the dirty, profane, vulgar language that includes a liberal borrowing from Irish, French, German, and other nationalities, and to hear that gentle old man curse, was, in itself, a liberal education. A stern MacDonald was the leading priest of the city. A stern old man, very much respected and feared, if not loved. Old Uncle John was turned a piece of work for Father Mac, on the church. The priest liked to go around and look over the work, and one day as he came on his rounds, a workman dropped a hammer on his toe. I mean the workman's toe, not the priest's, and ripped out a word that I will not repeat.

Uncle John turned to the workman and said, "Why, you blankety blank son of a blank, what in blank do you mean by using such blank profane language before his reverence?" He poured out a perfect torrent of oaths at the workman, and the priest smiled a dry smile in spite of himself, and said, "Tut-tut Uncle John, you shouldn't say such things as that."

"Well," said Uncle John, "Father Mac, you say God and Christ and all such things as that when you pray, and I say 'Yes, said the priest, 'but I say it in prayer.'" "Well," said Uncle John, "I don't mean anything by those words any more than you do," and the priest let it go at that. They knew each other well. He was a benevolent old man, Uncle John, and many a widow got a ton of coal or a load of wood or a barrel of flour from the warm-hearted, but profane old builder.

MONEY IN REAL ESTATE

Well, he built Carey's factory for him and built it for nothing, that is, Carey didn't pay him any money down. He was still spending money as fast as he got it. Then on the advice of the builder, he erected house after house on that land, good houses too, and to the surprise of everybody, they let readily. Maynell allowed him to pay a small amount down on them and the rent paid for the houses and then just to show that it never rains but it pours, a little shoemaker by the name of Kelley, invented a device for sewing on buttons, everybody in those days wore buttoned coats, men and women alike, they are not so common now, and of course, the buttons came off. This fellow took a common shoe string and a brass wire. He sharpened one end of the wire, and flattened out the other, making a large needle of it. Then with a pair of pliers, he clasped the flat end around the shoe string, hammered it out smooth, and used it to sew on the buttons, and they held. But it was a clumsy way of making the fastener, and he came up to Carey's factory to get the needles pressed out on one of the big presses, and before they got through, with it, Carey agreed to make all the button fasteners and give him the 50c a thousand royalty. For about four years, Kelley got \$100 a month royalty, and Carey cleaned up \$800 a month even profit, out of that little patent novelty. He was his own boss all the time. He never did a day's work for anybody, after he left school, and I doubt if he ever did before.

THE FINISH

When Donovan, a complete wreck, left him after nine years of service, Carey was easily

worth a hundred thousand dollars and he had spent as much more in perfectly useless inventions and in fast horses, most of which were not good for anything. He was *The Boss* and he died last summer, if not a millionaire, certainly well along towards it. Not everybody could do what this man did, for it was very largely a question of luck and great confidence in his own ability which was not at all justified. I would not advise every young man to try to be his own boss, but if I had my life to live over again, I would never do a day's work for any person but myself, and I would be my own boss, if I did not have anything but a peanut stand and not do as I have done all my life, make money for others. That is, I SAY I would, you know we are all inclined to tell what we would do if we could live our lives over. Probably we would be just as big fools the second time, as we were the first.

In the ten stories of real life I have inflicted on the readers of THE BUSINESS EDUCATOR I have tried to show that there are many avenues of success to people of most diverse talent and that most of failures come from evil habit.



Ornamental Penmanship
BENE GUILLARD,
 Chicago, Ill., Englewood Business College

* Sends penmen with self-addressed postal to above address for criticisms.

Instructions.

Not long ago my attention was called to criticism in a certain publication concerning my instructions on small letters in the January issue of THE BUSINESS EDUCATOR.

As everyone knows, the instructions were given for a lesson in ornate writing and did not

deal in any way whatsoever with practical business penmanship.

A great many are led to believe through the efforts of a few muscular movement cranks, that everything that pertains to writing is done without a twitch of the fingers. Nothing could be more ludicrous than this, nor could anything be more impractical when applied to ornamental penmanship.

Freedom and form are the greatest essentials and time is altogether a secondary feature.

Beauty is the one thing sought for and should you put merely a practical construction on it, it is no more what the name implies, ornamental penmanship, but business writing.

In closing this course I am submitting a lesson in letter writing. This is probably the hardest task a penman has to perform.

If these lessons have been instrumental in creating a desire on the part of a few to master the beautiful art of writing, I feel well repaid for my efforts in their behalf.

Chicago, Illinois,
 June 1, 1915.

Friends of Penmanship:

In this you see a fair specimen of ornamental penmanship such as I have endeavored to keep before you during the past year.

Hoping your progress has proven quite satisfactory remain

Very truly yours,
 B. Guillard.

ANNUAL CONVENTION
OF THE

Mid-West Palmer Penmanship Teachers' Association

IN THE ROOMS OF THE CEDAR RAPIDS BUSINESS COLLEGE, CEDAR RAPIDS, IOWA

Friday, Aug. 1 and Saturday, Aug. 2, 1913.

OFFICERS

President—Mr. Paul A. Carlson, Jefferson, Wis.

Vice President—Miss Cora Larson, Dubuque, Iowa.

Treasurer—Miss Amanda Hjort, Oskaloosa, Ia.

Secretary—Miss Frances Roberts, Lincoln, Neb.

EXECUTIVE COMMITTEE

Mr. Paul A. Carlson, Jefferson, Wis.; Miss Olla Stuber, Louisville, Ky.; Miss Luella Chapman, Marshalltown, Ia.; Miss B. J. E. Sawyer, E. St. Louis, Ill.; Mr. F. Von Court, Cedar Rapids, Ia.

A GENERAL INVITATION

An invitation to attend is extended to supervisors of writing in public schools, normal and other schools; to teachers of penmanship in business schools, academies and high schools; to teachers in all classes of Catholic schools, to grade teachers in elementary schools, to commercial teachers generally, and to all men and women who will be interested enough to attend. Visitors who are not members and do not expect to join will find a hearty welcome. Only members may take part in the discussions. To become a member, fifty cents must be paid. This amount covers the initiation fee and dues for one year.

A PENMANSHIP EXHIBIT

Provision has been made for complete exhibit of pupils' work from all grades, and those who are not members of the Association are invited to exhibit with members. It is particularly desired that there shall be a large exhibit from primary grades. From the higher grammargrades, product work should be shown and this should include spelling, compositions, sentence work and poetry. A liberal sprinkling of movement drills should also be included in each exhibit. Small exhibits may be brought by exhibitors, but large collections should be sent early by express or freight. Send all exhibits and address all communications relating thereto, to Mr. F. F. Von Court, care of The A. N. Palmer Co., Cedar Rapids, Iowa.

PROGRAM—FRIDAY

Forenoon : 8 to 9 o'clock.

Special meeting for the enthusiasts who are early risers, at which there will be no formal program, but a leader to be selected on the spot by those present—this leader will be expected to call on those present for five minute talks on live topics relating to plain or ornate penmanship.

9 o'clock

Vocal music.

Address of Welcome—Hon. J. M. Grimm.

Response to address of welcome.

President's annual address—Mr. Paul A. Carlson.

Reading of constitution—Miss Frances Roberts.

Report of Treasurer—Miss Amanda Hjort.

Enrollment of new members.

Music.

SPECIAL ANNOUNCEMENT

Each participant in the regular program will be limited to twenty minutes, and in the discussion following, each speaker will be limited to five minutes

10:30 o'clock

How to teach pupils to apply movement in all writing, by Miss Frances Elizabeth O'Brien, Supervisor of Writing, public schools, Albert Lea, Minn.

Discussion

11:15 o'clock

The Value, to the pupil, of the class practice period by Miss Stella Henderson, Supervisor of Writing, public schools, Ames, Ia.

LUNCHEON

Afternoon—1:30 o'clock:

The Value of the Supervisor, by Miss Julia Sheehan, Supervisor of Writing, public schools, Ottumwa, Ia.

The Duties of the Supervisor, by Mr. J. J. McConnell, Superintendent of public schools, Cedar Rapids, Iowa.

2:15 o'clock:

Which is more important, enthusiasm or skill? by Mr. F. F. Von Court, The A. N. Palmer Co., Cedar Rapids.

Discussion

3:00 o'clock:

The use and abuse of movement drills—Mr. A. N. Palmer, N. Y. City.

Discussion

4 o'clock:

Complimentary automobile ride—The Commercial Club of Cedar Rapids.

Saturday, Aug. 2, Forenoon, 8 o'clock:

Another special session for the early risers, topics and leaders to be selected on the spot.

9 o'clock:

Music.

ANNOUNCEMENT

9:30 o'clock:

How to hold high school pupils to their best in penmanship, by Miss Luella Chapman, Supervisor of Writing, public schools, Marshalltown, Ia.

Discussion

10:15 o'clock:

What co-operation should the supervisor have from the superintendent, the school board, the principals and the teachers? Mr. G. G. Gudmundson, Supervisor of Writing and Commercial teacher, public schools, Boone, Iowa.

Discussion

11:00 o'clock:

Incentives for Better Work, Miss Belle Connor, Supervisor of Writing, public schools, Muscatine, Iowa.

Discussion

LUNCHEON

Afternoon—1:00 o'clock:

Details of the "follow-up" plan, Miss Frances Roberts, Supervisor of Writing, public schools, Lincoln, Neb.

Discussion

1:45 o'clock:

Miss Cora Larson, Supervisor of Writing, public schools, Dubuque, Iowa.

Primary Writing—Mr. C. C. Lister, author of Writing Lessons for Primary Grades, York City. Discussion

2:30 o'clock:

Should shorthand pupils be required to master a good style of business penmanship? Mr. L. C. Rumsise, Principal, High School of Commerce, Omaha, Nebr.

3 o'clock:

Question Box: Rapid fire answers by Mr. A. N. Palmer.

3:45 o'clock:

Penmanship in business schools and commercial departments of high schools, Mr W. C. Henning, Prin., Cedar Rapids Business College, former associate editor of the American Penman, Cedar Rapids, Ia.

Election of officers.

"Auld Lang Syne"—Everybody sing.

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Owing to our present strong demand for efficient teachers of COMMERCIAL BRANCHES, MANUEL TRAINING, GRADE TEACHERS, Etc., we offer FREE ENROLLMENT without extra commission. If you are ready for the place, we can get it for you in the Northwest.

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THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 90c.).

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These inks write black from the pen point and stay black forever; proof to age, air, washing, chemicals and fire.

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A partner, man or woman, to lay half interest in a good high school in the west coast country. Splendid opportunity. Write fully regarding yourself. Address, F. D.

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In affiliation with The Cedar Rapids Business College,
Cedar Rapids, Iowa, July 7 to August 1, 1913.

THE TEACHERS:

A. N. PALMER, Author, The Palmer Method of Business Writing.

F. F. VON COURT, Field Manager for The A. N. Palmer Company west of the Mississippi.

C. C. LISTER, Author, Writing Lessons for Primary Grades, and Supervisor of The Palmer Method for The A. N. Palmer Company in the New York City Public Schools.

W. C. HENNING, former associate editor of the American Penman, Principal Cedar Rapids Business College.

W. R. STOLTZ, Teacher of Penmanship in the Cedar Rapids Business College.

This short special course in practical penmanship methods under the direction of the most expert teachers of practical penmanship in America will mark an epoch in schools of this kind.

THE COURSE:

Daily drills in position, muscular relaxation, the development of motive power, the specific application of movement to the forms of the letters, and careful criticism.

THE PEDAGOGY OF WRITING

Every phase of elementary school penmanship in its relation to the various grades will be discussed by the teachers and members of this class.

WHO WILL ATTEND:

The class will be large. There will be experienced expert supervisors of penmanship who will attend for the purpose of taking post-graduate courses, imbibing enthusiasm at the fountain-head of muscular movement penmanship, and of associating with other supervisors. There will be grade teachers who will attend for the purpose of fitting themselves for positions as supervisors and obtaining positions through our influence, and there will be many teachers who will attend the school for the purpose of learning how to teach practical writing as well as they teach other branches.

NO DULL MOMENTS:

There will be a veritable cyclone of chirographic enthusiasm. Those who will be in charge of the class are inspirational teachers. Why not be one of this happy family? The Palmer Method of Business Writing will be used as a textbook and yet the work will be so arranged that the course will benefit the teacher of any other system of writing. You are asked to investigate.

Write for a catalog to W. C. HENNING, Cedar Rapids Business College, Cedar Rapids, Iowa, or to A. N. PALMER, 30 Irving Place, New York City.



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Is the title of a 32 page book, 5½ x 8 in., published especially to meet the needs of Business Colleges, High Schools, and the Upper Grammar Grades of Public Schools.

The alphabets have been selected from the large and elaborate edition of the "New Zanerian Alphabets" which has proved to be so popular, and this small new book is a collection of the simpler and more serviceable alphabets especially suited to every day use at the hands of average people and pupils.

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Mr. J. J. Klinglesmith, whose picture is shown above, was born on a Michigan farm, near Traverse City, where he finished his High School education. Later, he studied at the Ferris Institute, and under the magnetic influence of Gov. Ferris he finally decided to make teaching his life vocation. At the Rochester Business Institute he completed the Normal Course.

After teaching for some time at the Ferris Institute, Mr. Klinglesmith accepted a position at the Mt. Angel College, Oregon, as director of the Commercial Department. There he remained several years. Last year he taught at Sherman's Business School, Mt. Vernon, N. Y. He is now head of the Business Department of the well known Salem Commercial School, Salem, Mass.

We take the liberty of quoting from a letter recently received from Mr. Klinglesmith the following :

"My life has been one continuous struggle' though a most happy one. By digging potatoes and husking corn I earned enough money to go to school. But this was not the major disadvantage for I had all the disadvantages a country boy could have. It was Ferris who instilled ideas in my mind and kindled the dormant ones. To him, I owe much."

HINTS TO THE LEARNER OF ROUNDHAND OR ENGROSSING SCRIPT

BY THE EDITOR

Too many engrossing artists imitate engraver's script and thereby fall into a rather stiff style of roundhand. The best engravers have been those who have imitated pen written script and have been ambitious to make it appear as though it had been written rather than engraved. Modern copper plate engravers do not get enough money to design and turn out a good imitation of pen writing and therefore modern copperplate is not as good as that turned out years ago.

It is doubtly necessary today, therefore, that penmen, hold to their own ideals rather than imitate an imitation, for practically all imitated script, at the best, is an imitation of actual script.

These copies were written, not in imitation of copper plate script, but rather to appear as though they were written rather freely, no retouching having been done. Students who wish to see what the top looks like should strive to master the best style of roundhand as concerns spacing, slant, proportion and gracefulness before attempting much or any retouching. There is quite as much skill in perceiving graceful script as in producing it. In fact, unless one can perceive grace he can not produce graceful roundhand writing.

Watch spacing between down strokes, slant, width of shade, proportion of letter, and relative size of letters, and you will achieve more than you may think.

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Give the Business Man What He Wants on Correspondence and Salesmanship

Courtesy, tact, and the ability to deal accurately with facts in letter writing seem to the business man far more important than mere mechanical neatness.

Knowing how to handle human nature by words is the real vital element, in correspondence as well as advertising and selling.

Sherwin Cody's "problem method" will really teach business thinking—endorsed by business men and educators alike as developed in his texts—on correspondence, elementary.

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 SCHOOL OF ENGLISH, 1411 Security, Bldg., Chicago:
 Please send to each of the following teachers Mr. Cody's Free Normal Course on How to Teach Business English. We should like to examine with a view to adoption Mr. Cody's books as checked _____ Letter Writing (elementary) 65c _____ Advertising and Salesmanship (advanced) \$1.50 _____ Problems and Principles of Correct English 50c _____ Word-Study 25c _____ Literary Composition 75c _____ English Literature for Vocational Students (conforming to new college entrance requirements). Half price to teachers regardless of adoption. If bill is desired, check here. _____ Circ. of lantern \$50

Teacher of English _____
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 Address _____

Uniformity of shade, slant, and spacing is desirable.

Improve your Writing

Controlograph "kills" the finger movement. When in use, fingers cannot bend. Muscular movement becomes easy and natural. Made of metal, adjusts to any hand, and fits any round penholder. A boon to the tired, busy writer. Improve your writing from 50 to 100 per cent at once by making you use correct principles. With it you can become a good penman. Send 50 cents today for one, or write for circular. AGENTS WANTED.

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Male teacher of Gregg shorthand. Must have had several years' experience. To handle department in large east-ern school. Salary higher than ordinarily.
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FRED DICK, Ex-State Supt., Mgr. DENVER, COLO.
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Teachers, are you seeking a new position either at once or for next fall. Our supply of teachers does not fill the demand. Scores of excellent openings are being received daily. Send for application blank.

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An Unprecedented Demand

is being made on us for Commercial Teacher High Schools, Normals, Business Colleges, and others are writing and writing us. If you are a qualified inexperienced teacher, we can get you a position. September vacancies already on file, salaries \$600 to \$2,100. An early registration with us will pay you.

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R. B. I. Summer School For Commercial Teachers

class from June 30 to July 31. Join this class, secure our teachers' diploma and get in line for promotion at higher salary. The calls for commercial teachers for next September are coming in rapidly. Let us have your name in advance if you expect to enroll and wish to be considered for a position. Our bulletin mailed on request.

The active correspondence and numerous personal inquiries concerning our summer sessions for the professional training of commercial teachers assure a large and representative summer school class. Our candidates go to the Nichols Expert School, St. Paul, to take charge of commercial work; and one of our teachers goes into the Government Service at Haskell Institute Lawrence, Kan.; while another heads the commercial work of the Englewood, N. J. High School, at \$1400; another goes to the Malden, Mass., High School at \$1200, and—but space is too expensive to tell you about many others, widely scattered, but not so conspicuous as these. Better "get into the game"! No position, no pay.

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THE CLEVELAND Y. M. C. A.

Has chosen, through us, a lady to head their Commercial Department at an initial salary of \$1200 and a maximum of \$1600. We have furnished them with an assistant too. Another of our good men (three within ten months) goes to the great Cass Technical High School, Detroit. Our candidate goes to the Nichols Expert School, St. Paul, to take charge of commercial work; and one of our teachers goes into the Government Service at Haskell Institute Lawrence, Kan.; while another heads the commercial work of the Englewood, N. J. High School, at \$1400; another goes to the Malden, Mass., High School at \$1200, and—but space is too expensive to tell you about many others, widely scattered, but not so conspicuous as these. Better "get into the game"! No position, no pay.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST.)

PROSPECT HILL, BEVERLY, MASS. E. E. GAYLORD, MANAGER



SPECIMENS

V. E. Madray, Butte, Mont., is securing excellent results in his penmanship classes as shown by the work before us. All of it is very free and graceful. Even though the specimens were not submitted for Certificates, we found quite a number up to the standard.

B. S. Frost, Supervisor of Writing, Benton Harbor, Mich., is doing very efficient work in that city. Many of the specimens which he recently sent us are up to the required standard for Certificates. Last year we issued about fifty Certificates to the students of Benton Harbor, and this year we hope to issue more because the work is even better this year than it was last.

Some of the most practical, delicate, rapid, well-formed writing ever received by us from elementary schools is acknowledged from the various grades in the public schools of Grand Junction, Colo. Fred M. Bacon, Supervisor of Writing. The delicacy of the work makes it impossible to reproduce any of it satisfactorily. The work bespeaks the highest efficiency in training, in that it harmonizes exceptionally well form with freedom.

Miss Pearl Stewart, Manistee, Mich., sent us specimens from her students in the senior class of the High School. Nearly all of the specimens were up to the Certificate standard. The work of this class ranks among the very finest received from High Schools.

Specimens of writing from the Brookville Public Schools, John L. Kelly, supervisor, indicate that the pupils are learning to write a practical hand and that arm movement is being taught in all the grades. The writing averages well, both in form and freedom.

J. A. Noonan, Monroe, Neb., writes a very strong ornamental hand. He recently favored us with quite a number of his cards and specimens which were very free, graceful and practical.

Some very excellent writing done by pupils in the Public Schools of Warren, Pa., is received from the supervisor, Miss Lulu Rogers.

All of the work submitted shows a splendid union of form and movement, indicating that both pedagogy and practice are right in the presentation and practice of writing in the Warren Schools.

Some very good writing is acknowledged from Pearle C. Fitch, of Millvale, Pa., indicating that penmanship is being taught in a progressive manner from the first grade to the eighth.

Specimens of penmanship from the different grades have been received from O. L. Rogers, Supervisor of Writing, Fort Wayne, Ind., showing well balanced pedagogy from all of the primary and grammar grades.

Some excellent specimens have been received from C. C. Oursler, Lockyer Business College, Evansville, Ind. He expects to take up teaching work, and we predict a successful career for him.

K. S. Haukom, Coltholme, Alta, Canada, in renewing his subscription to THE BUSINESS EDUCATOR enclosed a few specimens of his penmanship which possess delicacy and grace not found in the work of very many penmen. He has unusual ability.

Some very practical penmanship practice has been received from Miss Elizabeth O'Mara, teacher in District 43, LaSalle Co., Ill. She also encloses specimens from a number of her pupils, clearly showing a splendid command of arm movement. The freedom, quality of line, and general control, are very creditable.

W. R. Foster, Co. Superintendent of schools of LaSalle Co., is probably doing as much in the way of good writing for his teachers and pupils as any one. The interest manifested throughout the county is splendid, and the results are beginning to be very practical.

By D. C. Sapp, Orangeburg, S. C., College.

J. A. Drummond.
C. B. Pomroy. M. J. Armstrong.
G. D. Rowman. B. J. Thomas.
W. J. Vincent. A. M. Johnson.
J. D. Hammond.

By J. A. Wesco, Penman, Behnke-Walker Business College, Portland, Ore. Mr. Wesco has long been one of America's most masterful penmen.

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WHOLE WHEAT AND CHAFF BY UNCLE BEN

My dearly beloved :

The thread of my discourse on which I shall try to string some intellectual pearls, more or less "sickled o'er with the pale cast of thought" or its best imitation, is **LOOKING WELL**.

Now, young lady, with the eyes that should sparkle with health and happiness, but do not, on account of last night's social debauch, do not for a moment harbor the delusion that you are reading the Society column of this great Organ of Inspiration, and that I am going to fill what is left of your little mind with suggestions tending to increase your power of mashing to a pulp the susceptible young men who imprudently stray within the orbit of your attractions; nothing of the kind.

I am going to deal out some pregnant, although possibly unpalatable truths, and the text of my discourse may be gathered from a little story I once heard, which if not true, might be, and anyhow is rich in the germs of helpful thought.

An honest old German farmer, with a penchant for horse trading, if you can imagine such a combination, was negotiating the sale of a horse to a man whose knowledge of equine character was somewhat limited, and was an easy mark.

"The horse," he declared with emphatic volubility, "is all right in every respect except one. He is as sound as a drum, as strong as old cheese, as tough as a grafter's record, and perfectly all right, except, as I say, with one exception."

"Well, what is that exception?"

"Well, you can see for yourself, he don't look well, and dot's the only thing wrong about him, he don't look well."

"Oh, well," said the buyer, "if that is all that is wrong with him I'll take the horse."

And he did, but the next day brought the animal back, boiling over with indignation.

"See here!" he exclaimed, "you have swindled me outrageously on this horse! You knew perfectly well that he is teetotally blind and can't see an inch ahead of his nose!"

"Well, didn't I told you so?" was the innocent response.

"No, you didn't! you said that the horse was perfect in every respect except that he didn't look well."

"Why, sure! and aint that the truth? How could the poor thing look well ven he don't got no eyesight?"

There is no record as to how this difference of opinion was adjusted, but it is quite likely that the buyer charged up his loss in the deal to Experience account.

Now note what I mean by looking well. I mean that people should acquire and cultivate the habit of looking well into every undertaking they are considering before embarking upon it. Freely accept what no one can gainsay, that nearly all the trouble, difficulties and embarrassments of life may be traced back to the failure of not looking well into existing conditions and possible consequences.

I was recently conversing with a veteran of the Civil War, a hale hearty old fellow, who was well fixed in every way in the enjoyment of a beautiful home, provided with the comforts and luxuries of life.

I asked him to what he attributed his long life, his perfect health and his success in life.

He chuckled as he answered: "I consider it all due to the fact that I have always looked well."

And then as he saw the broad smile on my face, that I could not restrain, he added:

"Of course I know that this looks like a joke to you, for I never in my life could have taken anything but a booby prize in a beauty contest. My eyes, you notice, have a distinct individuality and do not see things from the same angle, which in understandable English means cross-eyed. My nose occupies too much facial territory and its terminal is not considered prepossessing. My other features are more apt to ex-

cite derision than admiration. I am told that I was born plain. My face was so covered with freckles that when a girl spoke a pleasant word to me I was taunted with having made a bran mash.

But I had the rare gift of always keeping my eyes wide open. I undertook nothing without doing some very careful looking.

The representations that were made to me from time to time to induce me to engage in some enterprise or scheme which might have an important influence in shaping my destiny I carefully looked into, and when conditions were discovered that involved the outcome in doubt I decided to take no chances.

I am satisfied that I saved my life many times during the war by my established habit of looking well.

I remember one engagement in which we were surrounded by the enemy in a valley where on the mountains on three sides of us the Confederate guns were stationed and from which poured forth a flood of shot and shell. But throughout this terrible cannonading I looked well. I kept my eyes directed to the different points from which the shots came, and when I saw a puff of smoke there was a back-to-the-wall movement on my part and my human form divine was in the embrace of dear old mother earth, while the shells passed at a safe and sane distance over my head.

So by always looking well when in positions of danger, I am among the number of those who fought and bled for their country, but did not have to pass through the ordeal of dying for it.

"Then I infer that you had the experience of being wounded."

"No, no, I shed blood for my country, it is true, but it was only an attack of nose bleed brought on by the excitement of the occasion.

But I remember one time in my career when my propensity of looking well did not bring about the usual desirable results.

Before I entered the service I had become a prisoner to little old General Cupid, and the young lady who was all in this world, and a part of the next world to me was very profuse in her promises of love and devotion. If I survived the war, whenever that might be, she would be ready to enlist with me in the great campaign of life, but if I died she would at once take the next steaming cup or down to join me in that beautiful land about which we sing and talk so much and about which we know so little. She was quite ready to put on a robe of white silk or asbestos, as the circumstances of my case might require.

Well, in parting, we made an agreement, with the silent stars for our witnesses, that every night at nine o'clock we would each go out and look at the moon, feeling that we would derive great satisfaction in the fact that our eyes were focused on the same object, bringing us as closely together as circumstances would permit.

I carried out faithfully my part of the contract, and I am informed that she did the same, the only difference being in the fact that while she was gazing at an angle of forty-five degrees her head was resting on the shoulder of another fellow who she married about three months after we parted.

Hi-! I never can think of that girl's name, but no matter. After looking over the matter carefully I congratulated myself on my lucky escape.

The old soldier had, undoubtedly, the correct philosophy of life, but while everyone should look well in the sense of careful examination, he should be careful to look in the right direction.

Our eyes were placed in the front of the head, indicating that it was intended that we should look forward. Our necks are sufficiently flexible to permit us to look upward for inspiration, downward to avoid stumbling places, and from right to left to see what is going on about us, and thus this constitutes the natural range of our vision.

Too much time is wasted in looking back upon the mistakes we have made and the indiscretions we have committed.

Look onward and upward is a good slogan, and let the past dead bury its dead.

Young man, if you would be spared the unhappiness, the misery, the wreck of a high purpose, the ruin of bright prospects and the degrading

failures that wrong moral relations bring about, look well into the mind, disposition, character and motives of the young lady you are considering as a possible co-worker in the field of life. You have noticed the directions on a bottle of medicine: **TO BE SHAKEN BEFORE TAKEN**. Well, there is many a young woman fair to look upon, fascinating in her ways, and seemingly all that is desired in temperament and mental equipment, but who needs to be shaken before taken.

If her only idea of life and its responsibilities is to be supported in luxury without any contributory efforts on her part; to let her partner carry all the burdens and to be constantly piling heavier ones on his shoulders; whose highest ambition in social distinction is to have some conception of achievement is to win a prize at a card party, then that compound of useless, yes, dangerous ingredients needs to be shaken, **SHAKEN, SHAKEN**, until that nonsense is shaken out of it and better ingredients of character and womanhood substituted.

And, young man, don't imagine that you are going to get off scot free in this attainment of what you are and are not in the qualities of mind and purity of character that constitutes ideal manhood.

King Herod's name has gone down from a past barbarous age as a synonym for heartless cruelty in ordering the destruction of all male children, and yet there may be another side of this case that we haven't taken the trouble to investigate.

Suppose, now, that Herod was endowed with power of foresight and saw these same kids that he ordered destroyed grow up to the verge of man's estate, with no purpose in life but to live in luxury on what others had produced; who only daily toil was to array themselves in gaudy attire that the next day they should and never would; whose only accomplishment was to roll a cigarette, and whose degrading vices made them unfit to be in the presence of clean, pure, innocent girls—(I mean Herod looked into the future and saw such a disgraceful condition of human affairs, your Uncle Ben doesn't feel like blaming him very much. Do you?)

A Bright Idea

Keareny, Neb., May 6, 1913

Publishers, B. E. :

I am writing you this letter to tell you that hereafter there will be a Penmanship Club in the Kearney Normal School. On the sixth of May the matter was talked over with the penmanship students and they were in favor of such an organization. Accordingly it was decided upon by vote of the classes. The ownership of your B. E. certificate is required for eligibility to membership and, while our aim will be to promote better writing, we will also indulge in some social stunts as well. Our first event of this nature will consist of a picnic which we hope to make an annual affair. Said picnic to occur during the commencement season.

Very sincerely yours,

J. A. STRYKER.

Penman State Normal and Supervisor Penmanship City Schools.

Have You Investigated Simplis Shorthand ? If Not, Why Not ?

Simplis Shorthand is not only the shortest shorthand but it is the most swiftly written. It is the express train of shorthand systems. None of the old time plodding is necessary to master it. It is a modern system for modern requirements.

Send for our new book. It is **FREE**, and it is packed full of facts concerning speed, methods, ease of learning, specimens of rapidly written shorthand notes, etc. No teacher, or prospective learner of shorthand can afford to be without this book.

Just say, please send me your new book as advertised in the Business Educator.

CHURCHILL PUBLISHING CO.

GRAND RAPIDS, MICH.



Scranton, Penna., September 24, 1904.

At a regular meeting of the

BOARD OF DIRECTORS

OF THE PENNSYLVANIA CEMENT & BREWING CO.
OF THE CITY OF SCRANTON.

Held on September 9, 1904.

The following Preamble and Resolutions were unanimously adopted as read:

WHEREAS,

We have heard of the death of our **ESTEEMED ASSOCIATE,**

EDMUND J. ROBINSON, A DIRECTOR OF THIS COMPANY,

whose death occurred June 12, 1904,

Whereas, The relations existing between the deceased and our Board of Directors render it proper that we should give expression of the pain which we feel in parting from him.

Resolved,

That in the death of **Edmund J. Robinson** the Pennsylvania Cement & Brewing Company has lost an esteemed and valued Director, and that we tender our heartfelt sympathy to his bereaved mother and family and that in token of our respect this resolution shall be spread at large upon our minutes and an engrossed copy thereof given to his family.

Charles Robinson, President E. W. Harding, Secretary

Certified to Minutes September 24, 1904

E. W. Harding Secretary



Mr. J. Arthur Snyder, who wears the above countenance, was born near Mazomanie, Wis. April 3, 1883, and ten years later he transferred his residence to Fort Atkinson, where he attended High School. In due time, he completed a Business College Course in Milwaukee, after which he wrote Fire Insurance policies for a year. For two years he did clerical work for the C. & N. W. Ry. in the freight office, and he also kept books for a large wholesale saddlery house.

In 1904 he graduated in the professional course in the Zanerian, which includes business and ornamental writing, engrossing and methods. In 1906 he contracted with the Metropolitan Business College of Chicago, where he had charge of the commercial work in the Wicker Park branch of that school. In 1908 he went to the Ferris Institute, of Big Rapids, Mich., where he taught penmanship exclusively. Some of his classes numbered as high as 250 pupils, and, at certain times of the year, more than 1,000 pupils attended his classes daily. In September 1911, he entered the Woodward High School at Cincinnati, Ohio, teaching bookkeeping, penmanship and applied art, and, by the way, this building cost a million dollars and handles 1,500 pupils daily.

He was married April 14th, 1908, is a member of the Methodist Church, and is the father of a girl, three years of age.

Mr. Snyder is a young man who, though yet young, has had just the kind of experience and training to fit him for practical high school work. He is a close student, a hard worker, a loyal friend, with sufficient capacity and ambition to make good in a large way.

JUST OFF THE PRESS

A hand book on Short Cuts. It makes Rapid Calculation easy to teach and interesting. Teachers Need It. Examination copy 25c. Discounts to schools.

F. B. ADAMS

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Geo. S. Brown *G. S. Brown*
Carl O. Johnson *C. O. Johnson*
A. Allen Pascoe *A. A. Pascoe*
E. J. Whitehouse *E. J. Whitehouse*
A. R. Goodale *A. R. Goodale*

Improvement in penmanship by pupils in Huntsinger's Business College, Hartford, Conn., S. O. Smith, Penman, E. M. Huntsinger, proprietor. Brown shows result of 7 mos. instruction; Johnson, 7 mos.; Pascoe, 4 mos.; Whitehouse, 4 mos.; Goodale, 4 mos. They made good progress also in business writing.

A YOUNG BUSINESS MAN

and an all-round commercial instructor of experience, is ready to consider a Management, or a Partnership or a Purchase.

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 Columbus, Ohio.

SHOW CARD WRITING

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The kind of knifemanship that I have originated and am teaching by mail is a paying as well as fascinating employment.

The large specimens of Birthday, Holiday, Anniversary Cards, etc., carved, colored and illuminated on 10 ply bristol cards, 7 x 9 inches in size, that I am sending out meet with a ready sale at from 50 cts. to \$1.00 each.

I am now exhibiting 12 new designs that sell at sight. They are as follows—

Yellow Daisies, 75 cts., Wild Roses, 75 cts., New Easter Lily, 75 cts., Rose and Butterfly, 75 cts., Jack-in-the-Pulpit, 50 cts., Swan on the Water, 65 cts., Indians Head, 75 cts., Fleur-de-lis, 65 cts., Jonquil, 50 cts., Ladies' Head, 75c., Calla Lily, 50 cts., and the Double Rose, \$1.00.

My Professional Outfit No. 3, teaches you how to do this work and includes all the tools, brushes and colors necessary for doing it. It is a home employment easily learned and inexpensive.

MY MASTERPIECE

Don't fail to send for my masterpiece, the Double Rose. Price \$1.00. Nothing of the kind so unique and marvelously beautiful has ever been attempted by anyone else and if you do not secure one now while you have the opportunity you may always regret it. Circulars free, but you better send in your order at once as this adv. will not appear again.

A. W. DAKIN, Syracuse, N. Y.

YOUR COLLEGE CLASS

PIN \$1.00

Dodging the Middleman's Rake off, we will furnish you, on receipt of \$1.00—engraved with the NAME OF COLLEGE, YEAR OF GRADUATION and YOUR INITIALS, a Solid Gold Top LADY'S CLASS PIN, or a MAN'S SCARF PIN, sold elsewhere for \$2.00.

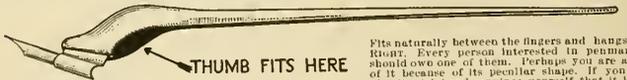
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Issac Pitman Teacher Wanted

An old established business college in New York requires the services of a male teacher of Isaac Pitman Shorthand. Applicants should address Isaac Pitman & Sons, 2-6 W. 45th Street, stating age, weight, height, nationality, whether single or married, educational qualifications and teaching experience. This is an excellent opening for an A-man.

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Made in 7 and 10 in. lengths. PRICE \$1.00.
 A. J. GMEINER, 208 DE KALB STREET, NORRISTOWN, PA.

By F. L. Bennyhoff, Lithia, Ill., Military Academy.



CLUB CHAT

We have received a splendid list of subscriptions from A. H. Quinette, teacher of penmanship in the Iron City College, Pittsburg, Pa. This is one of the pioneer commercial schools of America which is still doing efficient service.

A list of sixteen subscriptions for the Professional Edition of THE BUSINESS EDUCATOR and a number for the Students' Edition is received from Parks' Business School, Denver, Colo., indicating splendid interest in penmanship and commercial subjects. Mr. and Mrs. Parks are making quite an extensive tour of the East, visiting cities and friends, which seems to be getting to be an annual custom with them.

A good sized list of subscriptions has been received from The Dakota Business College, Fargo, N. D., A. B. Short, Instructor. This school secures very good results in penmanship and this year it is not neglecting penmanship by any means.

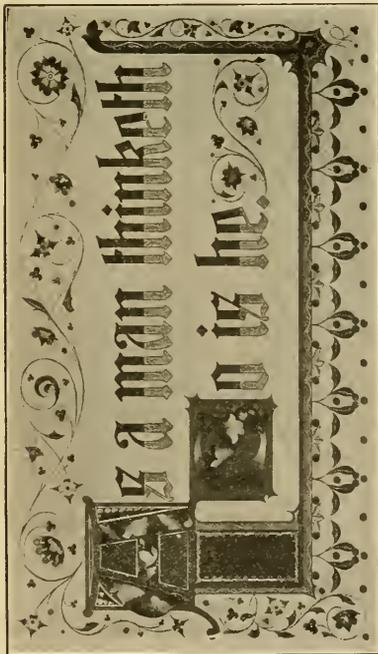
Few cities are making more rapid progress in writing than Bloomsburg, Pa., under the supervision and inspiration of Miss Daisy E. Hummel, Supr. of Writing. Teachers and pupils are doing splendidly in all grades. Quite a large number of Certificates were recently awarded pupils in the upper grades. Some especially good work was shown in grades 4 and 5 where good work is hard to get. A good position and line movement is being made habitual.

Mr. Bruce Black, Penman in the Bloomsburg State Normal School and Co. Supt. W. W. Evans are doing much for penmanship and the schools generally of Columbia Co.



This Summer Training School

for commercial teachers—Bowling Green Business University, Bowling Green, Ky.—receives over 400 applications a year for commercial teachers. It is located near Mammoth Cave, midway between Louisville and Nashville. The next session opens July 1. Its literature sent free, if this magazine is mentioned.



By E. S. Jackson, engrosser, Jacksonville, Florida.

H Old Home Days

How oft I think of the dear old home
 And the days of my happy childhood there.

The vine-clad porch, the low-walled room,
 The shady lane, the garden's bloom—
 The narrow winding stair,
 The orchard's lore of uncut hay,
 The barn with fragrant wealth piled high,
 The haunts and nooks where we used to play,
 'Twas the flitting hours of a too short day
 And the woodland's mystery.

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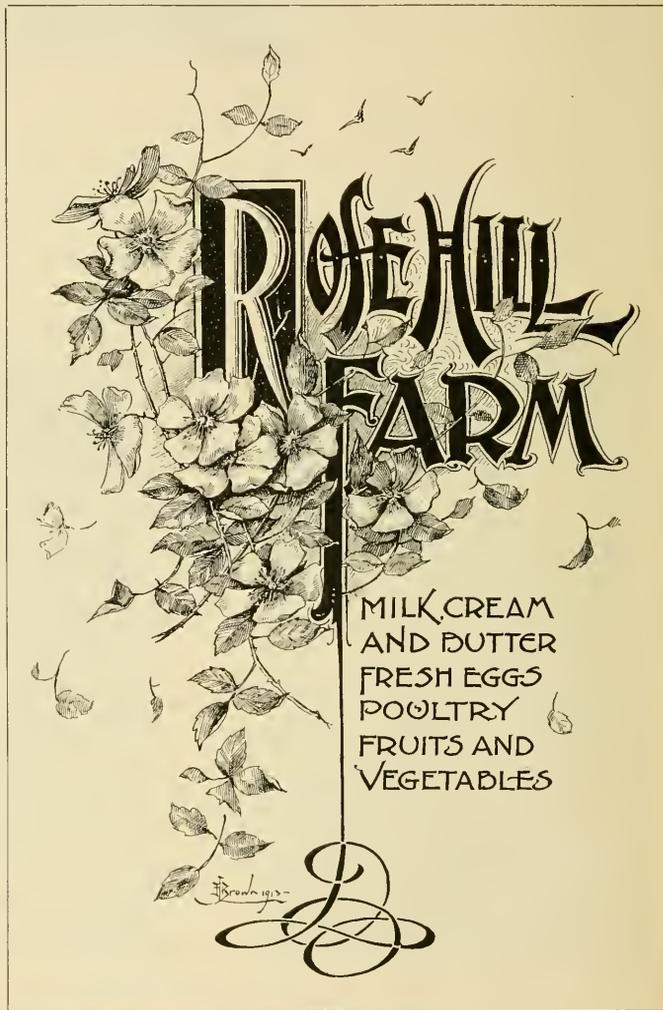
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Pen Work.

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would be about as well adapted for this class of work as a straw hat would be for the arctic regions.

First sketch with pencil the action of the design, suggesting size and style of lettering. Indicate the color values to a certain extent. Use a No. 170 Giltott pen in treating the roses and a coarser pen for the heavy lines. Notice the spots of solid color here and there especially under the roses below initial "R." The leaves, as a rule, should be darker than the roses. Study the lines used to obtain desired effects. Make clear black lines, as weak and indistinct lines come out badly by the photo-engraving process. Use a lettering pen for filling in letters in Rose Hill Farm, and finish with a fine pointed pen. Use a No. 4 lettering pen for the smaller lettering, and retouch with a common pen. A simple design of this kind is full of careful thought and study yet it has the appearance of having been executed rapidly without great attention to details. This style of work always makes printable cuts.



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"Tintslope Penmanship Paper" is the title of a specially ruled paper designed by W. J. Trainor, to correct irregular and improper slant in writing on the part of penmanship students. It consists of ruled, slant lines, printed on writing paper at an angle which approximates the slant of the average writer. Those who appreciate or desire a given slant to all writing will doubtless find this paper an aid to such achievement. Manufactured by the Tintslope Paper Co., Perth Amboy, N. J.

"Adam's Rapid Calculation," a Brief and Logical Course of Up-to-Date Rapid Calculation, by F. B. Adams, Little Rock, Ark., published by the author, price 50 cents, is the title of a small, compact, card-covered, plainly-printed, thirty-two-page booklet devoted to the subject implied in the title. The author has endeavored to get only the practical things and has dedicated his efforts to the "How" rather than to the "Why" and we find in the preface the following very sensible advice: "Do not forget that it will take hard work to win."

"Testimony for the Prosecution in the Case of United States versus Robert Hayes Mitchell" is the title of the newest volume issued by the Phonographic Institute Company, of Cincinnati, Ohio. The volume contains 161 pages—seventy-nine pages of phonographic notes written in the reporting style and eighty-two pages of facsimile typewriting. The testimony in this case was taken for the government on the trial of one of the famous Ku-Klux cases, and was reported, in 1871, by Benn Pitman, assisted by Louis F. Post, then a young reporter, and now editor of The Public, a newspaper of progressive social and political aims, published weekly in Chicago. Students of the reporting style of Phonography will find the subject matter of the

book of unusual interest as relating to an eventful period in our country's history. They will find, moreover, in the accurately engraved shorthand notes, admirable material for reading and dictation practice, and in the key printed in facsimile typewriting a perfect model for making transcripts of testimony.

The book retails for sixty cents and a single copy will be sent, postpaid, for examination to any teacher of Phonography or school officer for twenty-seven cents.

THINGS WHICH HELP

One thing that has helped to keep up interest in my Normal classes is this. I collect pen scraps both original and engraved and then put them into the hands of the students. I urge them to keep a scrap book and many of them do so. I have several ways of placing specimens which never fail to secure interest. Sometimes I offer the best one for the finest position. Sometimes for the finest page handed in or the most improvement during a specified period. But here I find that the best writers get the specimens and the poorer ones lose the desired interest. So I made it a guessing contest and then all take an equal amount of interest. I write a number on the back of the specimen and then offer it to the one coming nearest to my number. Second nearest gets second prize and so on. After they are disposed of I tell the class about the author and ask permission to pass the work that all may see. My students are up-to-date on the great penmen and are thus greatly inspired.

In the city work I often get to a room a few minutes ahead of time and sit down in the back of the room and write a set of capitals or a few

movement drills and present them in similar ways.

Sometimes I offer to give each pupil a check mark as I pass from place to place counting as I go. The condition being at first for good position and movement, and later for these two plus form. At the close of the recitation I ask all to rise who have the required check mark. In some cases a really poor class will get inspired and get so that practically all come up to the requirements.

J. A. STRYKER

Penman, Kearney, Nebr., State Normal School, and Supervisor of Writing City Schools.

Kearney, Nebr., April 28, 1913.

Editor C. P. Zaner, BUSINESS EDUCATOR, Columbus, Ohio,

Dear Mr. Zaner:

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To me two things are especially interesting in this issue. One is the new department, "Things Which Helped Me" and the other is Paul O'Hara's articles on "Health." I knew Mr. O'Hara while in the Zanerian and I wish to endorse his remarks on keeping up to the health standard.

On another page I am sending you some of the things which have helped me in my experience as teacher, both in the State Normal and City School work. I have often thought of sending such things to you and now that the ball is rolling I will be one of the ones to help keep it going.

I will soon have a large list of certificate applicants and will send them in as soon as they are prepared.

Sincerely yours,

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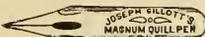
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