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A Magazine of
Business Efficiency



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TIME 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
April 14, 1906 at Baltimore	Sidney H. Godfrey of London, Eng.	Isaac Pitman	Newspaper	167	16	98.1	150	1	Miner Medal
Mar. 30, 1907 at Boston	Nellie M. Wood of Boston, Mass.	Isaac Pitman	Judge's Charge	225	45	96	163	1	Eagan Cup
	Sidney H. Godfrey of London, Eng.	Isaac Pitman	Newspaper	165	31	96.25	123	4	Miner Medal
April 18, 1908 at Philadelphia	Nellie M. Wood of Boston	Isaac Pitman	Testimony	260	21	98.4	253	1	Eagan Cup
	C. H. Marshall of Chicago	Pitmanic	Testimony	260	54	95.8	242	3	Miner Medal
April 10, 1909 at Providence	Nellie M. Wood of Boston	Isaac Pitman	Judge's Charge	240	65	94.6	227	1	Eagan Cup permanently and World's Speed Record
			Testimony	277	65	95.3	264		
Aug. 24, 1909 at Lake George	Willard B. Bottomo of New York	Pitmanic	Speech	207	12	98.8	205	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
			Testimony	280	78	94.3	262		
Aug. 23, 1910 at Denver	Clyde H. Marshall of Brooklyn	Pitmanic	Speech	200	39	96.11	192.6	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
			Judge's Charge	240	85	92.91	222.8		
			Testimony	280	62	95.58	268		
Aug. 28, 1911 at Buffalo	Nellie M. Wood of Boston	Isaac Pitman	Sermon	150	4	99.47	149.2	1	Adam's Accuracy Trophy permanently
			Speech	170	5	99.41	169		
			Judge's Charge	190	2	99.79	189.6		
			Testimony	210	7	99.33	208.6		
	Nathan Behrin of New York	Isaac Pitman	Speech	200	18	98.2	196.4	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
			Judge's Charge	240	40	96.66	232		
			Testimony	280	60	95.71	268		

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36th Year

JANUARY, 1912

No. 5

THE NEW YEAR.

"Hope springs eternal in the human breast;

Man never is, but always to be blest" Pope.

The New Year! What a world of optimism is contained in that simple sentence—the New Year. The disappointments, the sorrows, the blighted hopes of the old year will, it is devoutly trusted by each one of us, be buried in the deep oblivion of the past and the New Year, full of rich promises and endowed with the heartfelt wishes of millions upon millions of human beings, will be loaded with good things for each one of us and bring to each in turn all that our hearts may desire. Hope is the very salt of the earth. Without it, man would indeed be a sorry spectacle, for the man who is without hope is dead already whether he is aware of it or not. The New Year, if it serves no other purpose, does one good thing—it brings to each one of us—Hope.

New Year's day is a fresh beginning,

New Year's morn is the world made new,

New for those who are hopeless of winning,

New Year brings still a hope for you—

A hope for me and a hope for you.

So let us be full of hope for the New Year. "There is a past" says Robertson "which is gone for-ever. But there is a future, which is still our own." Let us not look back then for the days gone by, nor let us heave even a sigh for the hours that are fled—let us gaze forward and onward to the New Year with confidence, without fear and with a manly heart

Turn this leaf and smile, oh! smile to see,

The fair white pages that remain to thee.

The New Year! What will you make of it? On New Year's eve we are apt to fill the circumambient air with rucous cries and direful hootings and with the morning's light you a veritable host of wondrous resolutions, which man's frail nature makes impossible to fulfill in their entirety. But these New Year's resolutions are helpful and useful. They are based upon the errors of the old year and, like lighthouses, point out the shoals, rocks and quicksands, which are to be avoided in the New Year. We may not carry out a tittle of the New Year's resolutions, which with all sincerity we so eagerly formulate, but when we break them the remembrance of our promises ofttimes moderate our activities and exert a wholesome restraining influence on our actions.

If then you make New Year's resolutions, strive not after the impossible. Be moderate in your promises, but remember the New Year is bringing you to another beginning. The coming year will be what you make it to a very great extent. As you are moderate in your promises, be also moderate in your expectations. The New Year will not turn all the luxuries of this world in your lap, neither will it gratify one tittle of your ambitions. So be moderate. Success

in this world is not achieved by leaps and bounds. "Step by step wrote the French philosopher, "one goes very far", so don't anticipate too much for the New Year. Be hopeful, but never forget if you would attain your desires—the hopes of the New Year—you must work. Coleridge wrote.

Work without hope, draws nectar in a sieve

And hope, without an object cannot live.

So have your object in the New Year. Lay out your plans and having made them—hold on to them. The secret of success lies in the three little words "Stick to it", so in the New Year remember to be persistent. Then try to adapt yourself to circumstances. Learn to know what you cannot do and you will soon find that what you can do, you can do better than anyone else. That will command attention and with the notice will come promotion.

The New Year then is full of hope and promise of better things for one and all of us, so "Here's Hopin'" that joy, prosperity and happiness may attend the progress of each one of the *BUSINESS JOURNAL's* readers during 1912 and in looking back over the past year may we all say with Frank L. Stanton:

Year ain't been the very best;

Purty hard by trouble pressed;

But the rough way leads the rest—

Here's Hopin'.

Where we planted roses sweet

Thorns come up an' prick the feet;

But this old world's hard to beat,—

Here's Hopin'.

Mrs. Harriman has made a large gift of money for the purpose of systematic instruction and training for public service. Every city in the country is in want of trained men to conduct its business and if this great gift will furnish us with competent and skillful men whose activity and influence will place the finances of our great American Cities on a firmer and better basis, to say nothing of obliterating graft, Mrs. Harriman's beneficence will bestow untold blessings on the present and future generations in the way of "Municipal righteousness."

TRAINING FOR THE PUBLIC SERVICE.

The Horace Mann School of New York City has taken steps to put an end to the Greek Letter fraternities, which have hitherto held such a prominent place in American Colleges and Schools. The admitted evils of the fraternity system should be abolished and we trust that this will be the beginning of the end. The bond between classmates ought to be strong, but it almost disappears where the fraternity system is paramount.

SCHOOL FRATERNITIES TO BE ABOLISHED

OUR GOLD MEDAL CONTESTS.

We desire again to call attention to our Penmanship Contests for the ensuing year. In our September issue we gave some details in which we stated that the success of last year's contests was so great and wide-spreading that we had decided to offer similar prizes to the student body of America for the present year. We believe in good penmanship, and desire to do all in our power to stimulate interest in this all-important study. THE BUSINESS JOURNAL in its columns is monthly offering sets of lessons for the practice of penmanship, which are unrivalled. They are prepared by masters of the art, and if properly followed will produce the best class of penmen.

We would ask all students and others desiring to enter the Contests to read the following:

THE BUSINESS JOURNAL in order to encourage the practice of penmanship among the student body of America, hereby offers to award Gold, Silver and Bronze medals as follows:

To the student who makes the Most Improvement in Penmanship up to July 1, 1912, a Gold Medal; to the second best a Silver Medal; to the third best a Bronze Medal.

To the best writer on July 1, 1912, a Gold Medal; to the second best a Silver Medal; to the third best a Bronze Medal.

These Gold, Silver and Bronze Medals will be suitably engraved with the names of the Winner, the Teacher, the School and the Date.

The conditions for entering the Contest are very simple and within the reach of every student attending a business school or a high school. If you are at present in a school where there are not ten subscribers, get out and hustle and form a club, so that you and your friends may compete.

CONDITIONS OF CONTEST.

1. Each competitor must be a subscriber to the BUSINESS JOURNAL in a club of ten or more.
2. The contestants to follow the instructions and lessons given in the courses for the year.
3. The contest to begin on the date the student enters school, and to close on July 1, 1912.
4. All students must file specimens of their work immediately on entering school, the same to be verified and kept on file by the teachers. Contestants not in school must send first specimens to the office of the BUSINESS JOURNAL, the same to be vouched for by some trustworthy person.
5. Final specimens to consist of such work as may be designated later on to be sent to the JOURNAL office, each specimen to bear the approval of the teacher, or in case of the office worker, some individual acceptable to the JOURNAL.

CERTIFICATE AWARDS.

In order that there may be winners in every school, having ten or more contestants, a Certificate will be awarded to the one who makes the *Most Improvement*, and another to the "*Champion Penman*." In the contests for Certificates, the school principal or the teacher in charge will make the decisions.

These Certificates will be beautiful, specially prepared and worthy of the earnest efforts of all competing penmen.

Teachers who have not yet started a club of contestants are urged to organize one forthwith and enroll their contestants at the earliest possible date. Clubs should be sent in at once.

Apart from the honor to the individuals and the schools receiving the medals and other prizes for the best penmanship, it must not be forgotten that THE BUSINESS JOURNAL itself is worth far more than the small amount of subscription asked for it. Every single number contains matter and information that cannot fail but to be of the greatest

service to every student or office worker. A perusal of its columns will keep the reader posted to the minute on all the latest mechanical labor-saving business appliances; it will give him hints on Salesmanship, Advertising, Accountancy, Advanced Bookkeeping, and Arithmetic for the Business Office; it will place before him the finest examples of Business and Ornamental Penmanship and Writing for the Accountant ever prepared in any magazine; Shorthand with examples of five of the leading systems; Touch Typewriting with a splendid series of lessons by one of the best teachers in the United States on how to acquire high speed with accuracy; articles on card systems, filing methods and scores of other interesting features of an educational character, written by the best authorities in their special line. There is no other magazine in the country that offers such a varied and useful program, and we believe on examination of the contents of a single number, you will admit that it is the cheapest and best investment you have ever made.

To those teachers, who have not yet formed a club, we would urge them to do so forthwith. January is usually a month, when students are eager to begin the New Year right and are ready and willing to subscribe to THE BUSINESS JOURNAL, when they know the many advantages that each number offers them. We shall be happy to send to any teacher sample copies of the magazine for distribution among likely subscribers. Then when they are received, it will be found to be an easy matter to point out the advantages accruing to those who subscribe, and a good Club will follow as a matter of course. Let us know at once if we can help you and how. Our services are at your disposal.

RECENT JOURNAL VISITORS.

- J. F. Flower, Chicago, Ill.
 Miss Phoebe L. Demarest, Paterson, N. J.
 C. A. Robertson, L. I. Business College, Brooklyn, N. Y.
 F. A. Curtis, Supervisor of Writing, Hartford, Conn.
 C. W. Clark, Walworth Institute, New York City.
 W. E. Dennis, Examiner of Documents and Engrosser, Brooklyn, N. Y.
 E. W. Schlee, Newark, N. J., Business College.
 N. A. Fulton, Derby, Conn., High School.
 A. P. Merrinice, New Brunswick, N. J., Business College.
 B. M. Hinman, Westerly, R. I., Business College.
 Alice E. Benbow, Supervisor of Writing, Schenectady, N. Y.
 Elizabeth K. Middleton, Supervisor of Writing, Camden, N. J.
 Alice E. Curtin, Supervisor of Writing, Pittsfield, Mass.
 J. C. Barber, B. & S. Business College, Providence, R. I.
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Copies of the various bindings may be had by calling at THE JOURNAL office. Orders by mail should be sent to Zaner & Blosser, Columbus, Ohio.

No words can adequately describe the beautiful work to be found in the volume, and all who obtain a copy will treasure it as long as they live.

Paper binding, \$1.00; cloth, \$2.00; half-morocco, \$3.00; full morocco, \$5.00.

A royalty on each book sold goes to Mrs. Madarasz.

MULTIPLICATION FROM LEFT TO RIGHT.

By James E. Downey, Head Master High School of Commerce, Boston.



CONSIDERABLE attention has been given in the realm of mathematics to "contracted multiplication." It is sometimes called reverse multiplication; but I regard this as a misnomer because in that work the multiplication is not actually reversed. The multiplication is reversed as far as the multiplier is concerned but not as far as the multiplicand is concerned. While the scheme has great value, especially in the realm of science, yet it does not seem to me to have near the value for commercial education that true reverse multiplication has.

This process of multiplication from left to right is used in one statistical office that I am familiar with because of its great value for them.

To become familiar with this method of work the pupil must first learn the following table:

Table of per cent equivalent for common fractions.

2	3	4	5	6	7	8	9
1-50	1-33 1/3	1-25	1-20	1-16 2/3	1-14 2/7	1-12 1/2	1-11 1/9
	2-66 2/3	2-50	2-40	2-33 1/3	2-28 4/7	2-25	2-22 2/9
		3-75	3-60	3-50	3-42 6/7	3-37 1/2	3-33 3/9
		4-50	4-66 2/3	4-57 1/7	4-50	4-44 4/9	
			5-83 1/3	5-71 3/7	5-62 1/2	5-55 5/9	
				6-85 5/7	6-75	6-66 6/9	
					7-87 1/2	7-77 7/9	
						8-88 8/9	

The table is given the name that it has because it is a valuable table in itself and because the knowledge of relations mastered in its learning gives one necessary ground work for multiplying from left to right. The table must be recited, "1/2 equals 50%, 1/3 equals 33 1/3%, 2/3 equals 66 2/3%, 1/4 equals 25%," etc. The pupil must further be able to give the recurring decimal in each case, as 33 1/3% equals 33.33...%, 11 1/9% equals 11.11...%, 37 1/2% equals 37.5%, 14 2/7% equals 14.2857142857....., 28 4/7% equals 28.5714285714....., 85 5/7% equals 85.7142857142..... This matter of the recurring decimals is very easy to master except in the case of 7; but even there it is seen that in the case of each aliquot part only 6 numbers are repeated; 1/7 equals .14 2/7, equals .1428 4/7, equals .142857 1/7; from that point on the decimal repeats itself.

To multiply by this method glance along at the next two numbers beyond the one under operation and note the value of these two numbers with reference to the aliquot part of a hundred of the multiplying number. This will become clear as a few illustrations are given.

To multiply 8635 by 2; first multiply 8 by 2; this gives 16; now look at the next two numbers 63; 63 is over 50 and so one is added to 16, making 17; 17 is then put down in the product; now 2 times 6 equals 12; the next two numbers 35, are under 50, so that nothing is added to the 12; therefore 2 is put after the 17, making the product thus far 172; next 2 times 3 equals 6; the next two numbers, 50, adds 1 to the three making the number thus far 1727; and the final answer is 17270.

To multiply 8635 by 5 : 5 X 8 = 40 : 40 + 3 (because 63 is over 60 but less than 80) equals 43; 43 is put down in product : 5 X 6 = 30; 30 + 1 = 31; this makes the product thus far 431 : 5 X 3 gives for the next term in the product 7; the final answer is 43175.

- 4733 X 3 = 14199
- 4734 X 3 = 14202
- 673332 X 3 = 2019996
- 673333 X 3 = 2019999
- 673334 X 3 = 2020002
- 161427 X 7 = 1129989

161428 X 7 = 1129996
 161429 X 7 = 1130003

These last few illustrations show that sometimes you have to look beyond the next two numbers to find out between what two aliquot parts of a hundred the succeeding figures lie. To multiply 7642 by 369

7642
 369

 22926
 45832
 68778

2819898

The one care to be taken here is that the units number of the product in each case ought to be placed under the multiplying figure; this saves confusion as regards decimal point.

The advantages of this scheme are many. It may be in order, however, to point out a few. The value to each particular teacher can best be determined, however, only by trying.

1. It acquaints the pupils with a valuable table.
2. It records numbers in the way in which we are accustomed to read them; accordingly we can carry more numbers in our heads without setting down results.
3. It gives valuable drill work for mental operation.
4. It has all the advantages that left to right work has in adding and subtraction.
5. Should work be interrupted, it can be resumed without any repetition to find out how much to carry forward.
6. It does away with carrying unnecessary decimals by establishing decimal point first, drawing vertical line at the point beyond which you do not want to keep figures in the answer, and by not recording work beyond that line.

HOW GOLD PENS ARE MADE.

Pens of American Manufacture Sold Throughout the World.

The tiny tip of white metal seen on the under side of the point of a gold pen may be of platinum, but it is more likely to be iridium. Iridium is a very hard metal and it is expensive; it costs about four times as much as gold. The purpose of the iridium tip is of course to give the pen a more durable point.

The gold pen maker buys his gold at the assay office in bars of pure 24 karat gold, which he melts and alloys with silver and copper to the degree of fineness required. Gold of 14 karats is used in the manufacture of the best American gold pens, that being the degree of fineness deemed most suitable for pen use; but good pens made in this country for sale in France are made of 18 karats, the French Government requiring that all articles exposed for sale in that country as made of gold shall be of not less than 18 karats.

The gold from which the pens are to be made is rolled and rerolled until what was originally a thick heavy bar of gold has been rolled into a thin gold ribbon about three feet in length by four inches wide. Then this gold ribbon is put into a machine which stamps out of it pen shapes, all still flat. Then on the tip of each of these pen shapes is fused the iridium point, and then the shapes go to a slitting machine, which cuts the slit in the pen. From the slitting machine the pens go through another, which gives them their rounded, familiar pen form, and then the pens are ground and polished and finished ready for use.

American gold pens in fountain pens or as dip pens are sold in every country in Europe in competition with pens of British or of German manufacture, and under the same competition they are sold throughout the world, in South America, Africa, Japan, China, wherever pens are used.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

SHORTHAND IN A SHORT TIME.

EVERY teacher of stenography is asked this question by each anxious pupil, "How long do you think it will take me to learn shorthand?" Then the conscientious instructor will make the evasive reply: "Well, it just depends upon the amount of progress you make with the system in the next few weeks." As a matter of fact, it would be extremely difficult to define any stated period for acquiring the "winged art." So much depends upon the capabilities, adaptability and education of the student, and then upon how far the student desires to carry his studies.

In learning shorthand the first point to decide is "What system?" I would like briefly to say here that all the systems are good, all of them are capable of the highest speed, but to reach a very high rate of reporting in any system, you must practice, practice, practice, and be eminently qualified in other ways. The mere ability to take down spoken words is but one small part of the business of reporting. An equally important point, is the ability to read or transcribe. Even after you have acquired the power to transcribe your shorthand notes, comes the difficult problem of putting your transcription into an intelligent and comprehensive shape, so that it may convey the exact ideas intended. This is the special art of the skilled reporter, and calls for education, tact, and adaptability.

Having chosen your system, either geometrical, or script, decide forthwith whether you wish to be an amanuensis, or shorthand clerk, or a reporter. Let us assume that you wish to become an office stenographer. Then confine your studies hard and fast to this field. Learn your system, the theory part of it. In studying, however, don't assume that shorthand is like a science that can be acquired by book learning, or by poring over the stenographic characters. You will never succeed that way. Shorthand must come from the fingers. "Write and read, write and read, write and read," are the golden rules to progress. Every shorthand character in the text book should be written at least a dozen times. Every exercise must not only be written in shorthand, but transcribed from the notes either in longhand or on the typewriter. It will take you longer to learn to read shorthand than it does to write it.

When you have mastered your text book, take up business correspondence. Get a dictation book of easy business letters, and someone to read each letter to you slowly. Write sufficient letters at a "take" to prevent your memory from assisting you too much. Compel yourself to rely on your ability to transcribe what you have written. When your notes have been corrected by your instructor, practice the correct outline for each word you have written wrongly, at least a dozen times. The

idea of this is to get the outline of the word photographed on the brain, so that the next time you hear it dictated, you will write the correct outline without the slightest effort or delay.

Take letters and more letters. Enlarge your vocabulary of shorthand words by faithfully practising your errors. Don't strive for speed. Aim for accuracy of outline, and transcribe each letter until you can read your shorthand notes like print. You will constantly be coming across new words. Divide them into syllables in your mind, and write the syllables in shorthand without hesitation. Remember "He who hesitates in writing shorthand is lost." Make an effort to write each new word quickly. Get it down somehow, but in such shape that you can read it. After the dictation is over practice the correct outline, so that that particular word will never worry you again.

If your friend or teacher tires of dictation, get a phonograph, read some letters into it, and then take dictation from that. Go over the same letter time and time again, until you can write it correctly and fast. Confine your practice wholly and solely to business correspondence and work for a speed of 100 to 110 words per minute on this class of dictation. In all your work, never forget to transcribe what you have written. It may be tedious, and seem unnecessary, but it is the only royal road to success.

Each letter transcribed should be written on the typewriter, as though it were a real letter. Get the form of a business letter thoroughly fixed in your mind, and write each letter strictly according to the best standard. To get quick results, write nothing but business correspondence. Avoid newspaper articles, and extracts from standard authors, at this stage of the study, as the long words and difficult language may discourage you. Remember dictated language, especially business dictation, is far more simple than written or book language.

If the plan indicated here is pursued faithfully, you may soon become an office stenographer, and once the routine of an office is learned, and you get over your "stage fright," all will be plain sailing. But don't boast of your speed. You will only know how to write a very few out of the 300,000 words in the English language. If you wish to become a skilled reporter, it will mean months and months more of hard practice, with a vast enlargement of your shorthand vocabulary. Your scope of dictated matter must be made to cover any and all kinds of matter: Sermons, lectures, speeches, testimony, evidence, legal work, and a hundred and one different phases of spoken language that go to make up the everyday work of the skilled reporter. It is an entirely different world of language to that of the office amanuensis. You can reach it if you will, but the way is hard, the pace is strenuous, thousands try to reach the goal, but only one in several thousand shorthand writers ever get there.

IMPORTANCE OF LEARNING SHORTHAND.

By Miss Flora B. Pryor, Waterbury, Conn.

IN your shorthand work, you surely realize that you must know the stems and vowels before you can write words; that you must *know* the wordings or gramalogues before you can write sentences; that you must be able to write sentences before you can write a letter; in short, you must *know* every lesson as it comes,—know it for all time, not for the recitation time only. Here is a suggestion: when you have words or word-signs to learn, if you will write each one *once* in rotation, then go over the list again, ten or twenty times as your teacher tells you, you will gain vastly more from it than from writing one word ten or twenty times, then the next, and so on. Is a sentence made of one word only? Any eight year old child could copy a word of shorthand ten or twenty times and do it as well as you if you do it that way for it is almost entirely mechanical, but when you write a different word each time, thinking it out, then go over the whole list in that way, I can safely guarantee that if you think out each word as you write it, think why it is written so, you will know them,—positively know them. If you don't, go to your teacher and tell him, for there is something wrong. You can't think about the waist Mildred has on, or about winning a place on the ball team while you think out the outlines. That isn't the kind of work I mean. If the teacher tells you to use a pen, do it. Why do you go to him if he doesn't understand his business better than you do? Stay away and save your money—you'll need it.

rewarded for you have something when you are through that is worth while. If you do *not* do this, you pay the price in having difficulty to obtain a position or inability to do the work satisfactorily when you obtain it, and also in always being in line to be discharged instead of being next in line for promotion.

What would you think if you saw an intelligent person who needed a barrel of flour to make a certain quantity of bread, enter a store to buy flour, ask the proprietor how much flour is, pay for a barrel of it and take but half of it away, not because he had no use for it, not because he couldn't carry it, but because he was in too great a hurry or didn't realize he might need it later. So it is with your school course. If you pay even the price of an intelligent human being's time, the article you buy is worth much. If you do not take all you need of the instruction the teacher is glad and anxious to give you, like the foolish purchaser of flour, you will undoubtedly need it later, but unlike the purchaser who may return with the price of another barrel and secure a duplicate, you probably will not have the same opportunity again. This may be the last year you will be able to go to school, and you have a whole life to live afterward in which you may and probably will need the things which are at hand for you simply to take now.

(To be Continued.)

In 1901 and 1902 Warren W. Smith was employed in the neighborhood of New York as a teacher of commercial branches. The Journal would like very much to learn of his present address.

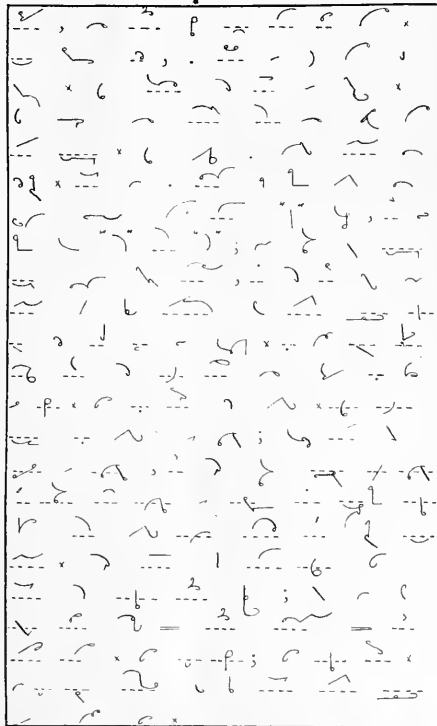
Munson Notes by the Huntsinger School, Hartford, Conn.



Flora B. Pryor.

Don't leave out your vowels. One young man informed me when he came into a class about half way through the book, that he hadn't learned much about vowels because a stenographer told him he wouldn't use any when he went into office work. No, he really didn't *learn* any of the vowels, and he isn't working at shorthand; he is driving a delivery wagon now, and does fairly well at it!

I realize just how dry and tiresome it is to have to learn a long lesson, writing it out conscientiously, but you are simply paying the price for the ability you will have later to do excellent work and to feel that you are suiting your employer a little better than anybody else possibly could. You pay the price in tedious work, long hours and patience, but you are



TRANSCRIPT OF DECEMBER SHORTHAND PLATES.

The one great stumbling block in the shorthand path is the universal desire to force speed. From the very first day that the learner takes up the subject his constant clamor is for speed—not speed on the things he knows, but on the things he does not know. After learning how to write a few words and easy sentences he does not devote time to acquiring speed on them; it must be on new matter—something in the dim and distant stenographic future. All the advice and experience of the thousands who have successfully solved the various shorthand problems count for nothing. He has hypnotised himself into a sort of speed madness, and for the time being reason has deserted her throne. Could the learner but be convinced that shorthand as now written is adapted to the rapid representation of spoken words, even though the characters be made slowly, he would soon be on safe ground, and could focus his attention upon the important things of his system. Shorthand is a sort of doubly-contracted or abbreviated writing. By that we mean that not only are abbreviations for the long-hand used, but that the characters which go to make up the abbreviations are brief as legibility will permit. This makes it possible to write spoken words rapidly, and at the same time to make the shorthand characters slowly, a paradoxical but true statement.

SLANDERING STENOGRAPHERS.

It is none of our business—the sort of stenographers they have in Orange—but a profession which numbers perhaps hundreds of thousands of members is entitled to a square deal. And the following from the Orange Chronicle is so manifestly unjust that it merits correction. The Chronicle says:

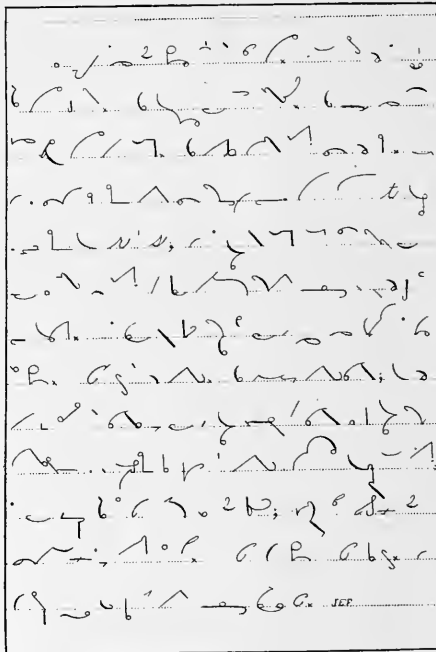
"My stenographer was taken suddenly ill, said a well known Orange business man the other day, and as I had dictated some important letters to her, which I wanted written at once, I took her notes to a nearby stenographer and asked for a translation of the notes. Judge of my surprise when I was informed that no matter how expert a stenographer is, he cannot read the notes of a colleague." "This is a common complaint of men who know nothing of stenography and have never studied it," said a shorthand reporter recently. "It is true, however, that no stenographer can translate another's notes. This does appear strange, but it must be remembered that stenography is by no means a perfect science. In fact, it is most imperfect and there is great room for improvement. Therefore, every intelligent person who studies stenography after he gets through with the rudiments of it begins to improve it in his own way, invent word signs and characters and changes or alters those he has learned. As a result, every stenographer's notes are stamped by his own individuality, a mystery to another, and, therefore, with the exception of the words most commonly used it would be impossible to read another's notes correctly."

For the information of the "well known Orange business man" and others, it may be stated positively that there are in this country many stenographers who habitually transcribe the stenographic notes of others. Usually they are \$10-a-week employees in the office of a high-priced man or woman. And any reasonably competent writer of shorthand who cannot read the notes of another reasonably competent writer of the same system is certainly deficient somewhere. The Orange business man has been badly misinformed. He should have been able to get his stenographer's notes transcribed by someone else with only a few errors such as could be corrected with the pen. Probably the business man went to the writer of a different system, and that created the false impression in his mind. The "shorthand reporter" must have had his fingers crossed when interviewed.—Elizabeth N. J., *Daily Journal*.

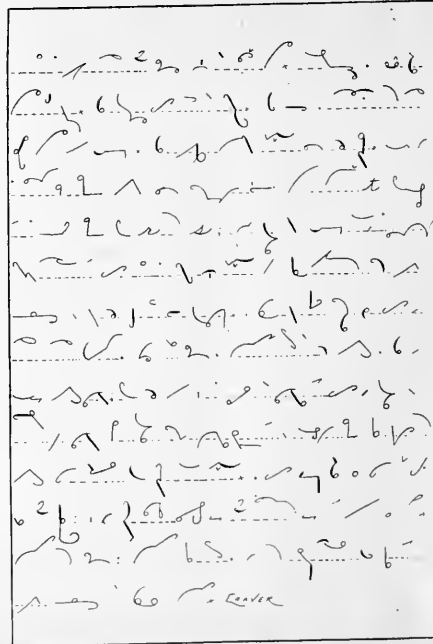
PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition, if you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

Benn Pitman Notes by J. E. Fuller, Wilmington, Del.



Isaac Pitman Notes by E. H. Craver, Paterson, N. J.



Department of Business Writing

G. C. Mills, Editor.

INTRODUCTORY COURSE.

Use your mind as well as your muscle.



A BRIEF COURSE IN BUSINESS WRITING.

By H. W. FLICKINGER.

For more than forty years the author of this course has occupied a place at the very pinnacle of his profession. It has been the good fortune of but few men to be held in such reverence and respect. We believe that we are safe in saying that outside of the immediate Spencer family, no penman of America has ever been a better exemplar of the orthodox Spencerian style of writing. It is with unmitigated pleasure that the publishers of the *BUSINESS JOURNAL* place before their readers a brief course in business writing by the nestor of the profession.

Mr. Flickinger's Suggestions Regarding the Course.

To the Learner: Thoughtless practice, however persevering, will never produce a good writer. Aimless scribbling is a waste of time. Successful practice requires not only careful study of form, but also laborious training in movement. Mind and muscle must be trained together. Good writing must become a habit. Habit is established by constant repetition. The effort must be repeated again and again until a habit is formed that will produce a good letter every time. Criticise yourself closely as to position, penholding, movement and form. The three essentials of good writing are legibility, speed and beauty. Uniformity as to size, slant and spacing secures legibility. Persistent training of the writing muscles develops power and speed. Beauty is expressed by grace of form and curve, delicacy of hairline, smoothness of

shade, and arrangement of lines. Think! Work! Review! Labor is the price of success.

Before commencing the study and practice of these lessons, write a specimen of your penmanship, somewhat as follows: Copy a selection that will cover a half dozen or more lines; the capitals, the small letters and figures. Add your name and the date of writing. Use foolscap paper. Preserve this for comparison with future efforts, so that you can note your progress.

Materials:...It is impossible to produce satisfactory results with poor materials. *Paper:*—Secure a good quality of foolscap paper, not highly sized, but hard and firm. The poorest is frequently the smoothest. *Pens:*—The best pen for practice is a steel pen with a fine elastic point. *Penholder:*—A beginner should use a straight holder. It should be long enough to extend about two inches above the knuckles. After the correct position has become established an oblique holder may be used, if preferred. *Ink:*—Should be black and thin enough to flow easily. Keep the inkstand closed when not in use. Change the pen when it becomes thick, and wash the inkstand frequently to remove any sediment which may have settled in the bottom. *Penwiper:*—A soft, moist sponge placed in a small cup made for that purpose is the best penwiper. *Blotter:*—Rest the hands upon a blotter to protect the paper from the moisture of the hand. Keep your materials and implements for writing in good condition and cultivate the habit of neatness in all that you do.

THE WORK FOR JANUARY.

Introductory Course.

Week of January 1: Plates 1 and 2.
Week of January 8: Plates 3 and 4.
Week of January 15: Plates 5 and 6.
Week of January 22: Plates 7 and 8.

Intermediate Course.

Week of January 1: Plates 1 and 2.
Week of January 8: Plates 3 and 4.
Remainder of the month: Plate 5.


BUDGET WORK FOR THE MONTH.

The Budget Work for January will consist of forty-eight pages arranged as follows:

One page of each word in Plates 2 and 3 in the Intermediate Course.




Illustrating Correct Position of Arm, Hand, Pen and Paper




o o o o o o o o o o Oregon Oregon Ore.
Once upon a time. One by one we go. O
Overcome your faults one after another.

Plate 1.—The simplest capital letter is the O. One who can make the direct oval skillfully should be able to make this letter well. Notice carefully the process of development—going from the movement drill to the finished letter. Make many pages of each line. Practice the letter in connection with the words and sentences.




c c c c c c c c c c C Comic Comma
Correct your faults. Charge to my acct. C
Cultivate an easy gliding movement. C

Plate 2.—The capital C is very similar to the O. Notice the construction. Two styles are given. Some prefer one; some, the other. Note the similarity of the small c to the capital. Each letter should be practised in connection with a word and sentence.




e e e e e e e e e e Expense Expense Ex
Envy not the rich. Exchange for £1000. E
Every letter should be critically examined.

Plate 3.—Many penmen in making this letter make the top too small. There is not as much difference in the size of the two parts as would appear at first glance. This letter joins very conveniently to several succeeding letters, as shown in the plate. The E is the most useful letter in the entire alphabet.




a a a a a a a a a a Annum America
A sample of writing. Act well your part.
A good business hand is very valuable. A

Plate 4.—Notice carefully how this letter is made. Endeavor to close it at the top. Fill several pages with each line. Wherever possible join this letter to a succeeding one.




d d d d d d d d d d Demand Deduct D
Do your whole duty. Dare to do right. Do
Determine to excel in your penmanship.

Plate 5.—The D is a very common letter in business, and should be thoroughly mastered by every ambitious penman. Notice the finishing stroke is the same as the O. The small d resembles the a with an extended top. Let the last line of the plate be your motto for 1912.




n nn nnn nnnn Nnnn Nineteen
Ninety and nine. Nine miles to Naples.
None but the earnest and studious succeed.

Plate 6.—All the letters in the preceding plates were made from the direct oval. In this and the succeeding two plates the indirect oval is used. There will be no use in practising the letters until this oval is mastered. Note very carefully the evolution of the capital stem from the oval exercise. Wherever possible join the *N* to a succeeding letter.



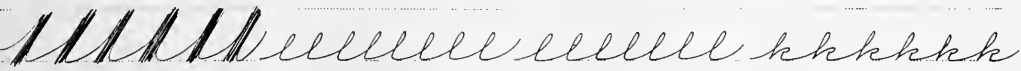
m mm mmm Mmm Mimic Murmur
Many merry men. Music has charms. M
Movement and form must be combined. N

Plate 7.—If the *N* has been mastered, there will be little trouble with this letter. Endeavor to make the down strokes as close together as possible. This is a very useful letter, and one who masters it will find other letters much easier. Make many pages of the words and sentences.



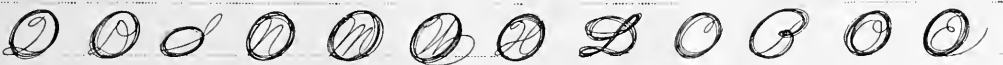
h hh hhh hhhh Hanover Hurrah H
Habit is a cable. Habits help or hinder.
Hold the pen loosely—without gripping. H

Plate 8.—In making the *H* it is necessary to lift the pen, for it is made in two parts. Observe particularly that the second stroke is curved. The finishing part is like the character for the word *and*. There is very little similarity between the capital *H* and the small *h*. In the eight plates thus far given in this course it will be noticed that each small letter is introduced with its capital. The capital letter is emphasized for the reason that it is easier to apply the movement to a large letter than it is to a small one. Nevertheless, ninety-eight per cent. of all writing is composed of small letters, and they must not be neglected.



oil boil soil orange original oak oven.
Jack knocked kinks from a kicking kangaroo.
Quite a queer, quaint and quite quiet town.

"My Favorite Writing Drills," by D. A. Casey, Albany, N. Y.



Many gains made daily. Many gains made.
Any gain is a good one. Any gain is a go.
Let each line show a gain. Let each line

"My Favorite Writing Drills" by L. M. Holmes, Pittsburgh, Pa.

INTERMEDIATE COURSE

By E. C. Mills

In learning to spell a difficult word, the student should always write it plainly and study it carefully. Typewriting students should write the words on the machine, and study them in that form. Master this subject.

Plate 1.—In the course given thus far, all of the letters have been taught singly and in words. It is now planned to review all letters in a practical manner; namely, by using them in product work. The above paragraph should be written many times.

persuade pursue abbreviate banana
colossal disparity foreman ecstasy
lightning accessory accelerate accomplish
obeyance bazaar warrant bargain
vermilion pavilion precocious onerous
negotiation caisson ulterior versatile

Plate 2.—This plate should form a good spelling lesson. Write a page of each word. Notice carefully the spelling and spacing.

cylinder draught salable develop
derelict emissary mildew isolate
employee kerosene naphtha obsolete
inoculate complacence abattoir desiccate
connoisseur oxidize nuisance receptacle
purveyor recede mucilage glycerine

Plate 3.—Another list of words which may be used as a spelling lesson. Write at least one full page of each word.

Securing attention is like focusing a camera. With a good focus you get a good picture; with a poor one the picture is dim and indistinct. Education is a developing of the mind, and not a stuffing of the memory.

Plate 4.—Same good advice in every sentence. Write each sentence fifty times. Note carefully the spacing the word

SELLING SPECIALTIES IN NEW YORK

By FRANK RUTHERFORD

THE SCIENCE OF SALESMANSHIP.



HE young ambitious salesman, Hustler, whose initial dive into selling specialties in New York, we chronicled in two previous issues was sorely disappointed with the treatment he received at the various offices he called upon on the first morning of his canvass. His country experience had filled him with confidence and he anticipated, representing as he did one of the leading office device specialties in the country, that he would receive a cordial reception and a friendly greeting at each office he visited in New York. Instead of that, however, rebuffs had been so plentiful that he began to wonder whether he had really any selling abilities, and if he had not made a great mistake in leaving Walleetsville, where he was well-known and esteemed, for New York, where he was, as he now saw, absolutely nobody and nothing but an infinitesimal drop in the bucket of hustling humanity.

After his last turn-down, he stood in the corridor of the large office building he was canvassing, angry and disappointed. He looked at his watch. It was nearly twelve o'clock and he had not received even the faintest encouragement of any kind. What would they think of him at the office? He took out his calling list and wrote down the names of the firms he had already called on and opposite each in the remarks column he added the fateful words:—"Nothing doing."

As he wrote, his back was towards the elevator and suddenly a stentorian voice shouted, as it seemed almost in his ear:—"Going down." It startled him, he turned round, there was the elevator man with the door open. It was down and out for him unless he decided quickly. He remembered as he instinctively stepped towards the elevator, that he was on the tenth floor. He would try his luck on the eighth floor, so as he entered the elevator he said "Let me out on the eighth floor." The car dropped and in a moment he was stepping out on the designated floor. He walked briskly round the corner out of the sight of the elevator men and quickly glanced at the names on the many doors. There was an ample field and his courage returned. He walked to the nearest door and boldly entered. A young woman at a typewriter took his outstretched card and vanished with it into an inside office. Soon she returned, opened the little wicket gate and politely said; "Please walk in."

"This is easy!" thought Hustler, as he walked into the inner office, "at last I am to have a fair show." A man was sitting at a desk. He turned to greet the salesman—"Good morning, Mr. Hustler, glad to see you, take a seat; so you represent the Brannigan, a very fine machine sir, a very fine machine, one of the best on the market, you ought to be proud to represent it—"

"I am—"

"Of course you are Mr. Hustler," continued the man with a rapidity and flow of speech that startled the salesman "you are new at the business aren't you? Don't trouble to answer, I know it by your style, you haven't acquired the New York confidence yet. Fresh from the country, all new and strange yet and you are not meeting with quite the success you anticipated. Sort of getting it in the neck aren't you? Don't trouble to answer, I know and can give you the remedy. See you represent the Brannigan, what is the

address of your firm? Don't trouble to answer, I have it on your card. Your sales manager's name is?—"

"Jenkins."

"Jenkins, eh? Can be seen most any morning I suppose? Don't trouble to answer, I will call and see him one day. You want to be a salesman don't you? Don't trouble to answer. You thought you were until this morning—now you know you are not. You are only a card distributor, an order taker, a reaper who has never sown, the city is full of them. They flock here when they have had a little success in the country and they think they know it all. But they don't, not by a long sight, you didn't, and you don't now, but there is hope for you. It was fortunate for you that you came to see me just as you were starting out to take this great city by storm. You have ambition, you want to make money? Don't trouble to answer—I know it. Before you can do so, as a salesman, you must learn the science of salesmanship. You want to sell typewriters?"

"I most certainly do and I—"

"Don't trouble to answer" continued the fluent speaker, with a flood of words that fairly swamped the salesman. "To make more money you must have man-power and man-power is mind power. The entire contents and working materials of any human mind are mental impressions, mind pictures, images, built up in the mind, and the more complete and perfect, these impressions are, the more complete and perfect will be your work. Mental impressions of things and conditions, as we would like them to be are called ideals and their perfection depends upon the perfection of the ideas from which they spring."

"Yes, but I—"

"My dear sir, don't trouble to answer. All that man can do and he, depends upon the power of his mind. All that the mind can do depends upon the perfection of the materials of which it is composed and with which it has to work. A man of weak, half-formed ideas and ideals is a man with a wishbone where the backbone ought to be. Our feelings are of two kinds, positive and negative. The salesman must do his best to develop the positive feeling—"

"I'm positive I would like to sell you a Brannigan."

"My dear sir—don't trouble to—of course you would, and the art of salesmanship as comprised in our brief course of thirty lessons at the ridiculously low price of \$50 would without a doubt not only enable you to sell a Brannigan possibly to me, but to every other office man that you interviewed. Now our course—"

"Excuse me, but my time is valuable—can I—"

"No—don't trouble to interrupt—our course of salesmanship is one—"

"It doesn't interest me a bit!" said Hustler "I had a friend, who took up a course at one time and he—"

"Made a great success at it—don't trouble to answer—the art of salesmanship—"

"As I understand it" interrupted Hustler rising "is to sell you a typewriter—can I do so this morning?"

"If you would stop to listen—"

"But I have to sell some machines today. Sorry to be rude but it is either your neck or mine—I prefer it to be yours—good morning!"

"Come in again some time, when you are passing and we'll show you how you can be benefited by our unrivalled course in salesmanship."

By this time Hustler was in the corridor once more, full of indignation that all his morning had been wasted in useless efforts. "I may be a bum salesman" he said to himself "and as green from the country as they make 'em, but I'll have one more try before I go to lunch." Opening the nearest office door he entered and handed a waiting boy his card. The boy glanced at it opened the wicket gate for him and indicated a chair. Hustler sat down and patiently waited for another good slap in the face to be handed out to him. The boy returned. "Come this way" he said, and showed him into an inner office, where a man sat at a desk.

"Good morning" he said quickly, "you represent the Branigan. We have several of your machines and like them very well. We want two more. Price as usual I suppose? Send the same machines as last and let us have them before ten o'clock tomorrow morning. Here is the order. Pleased to have met you. Good morning."

Hustler nearly staggered out of the office and almost at his wit's end with surprise stood gazing at the written order for two machines, which he held in his hand.

"Gee!" he said "two of 'em—as quick as a wink—just like that! My! but New York is a good old town. Go-ing do-own!"

THE ROGERS ADDRESSING AND DUPLICATING MACHINE.

One of the exhibits at this year's National Business Show in New York City which aroused much interest and favorable comment was the new Rogers Combination Duplicating and Addressing machine, shown by the Rogers Addressor Company of Chicago.

The Rogers Combination is used either as a duplicating machine or an addressing machine or a complete letter-writing machine. Actual typewritten letters, each with a different address, with salutation, body of letter and date complete, are all done automatically at one operation and through the same ribbon upon this machine. The envelopes are then addressed with the same device.

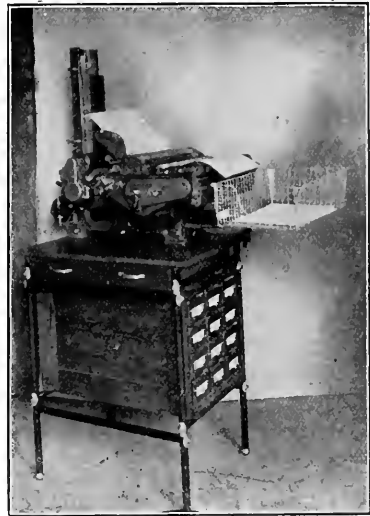
One of the biggest improvements shown upon the latest model of the Rogers Combination machine is a series of automatic skips. With these skips it is possible to address the user's entire list, or any part or combination of classification thereof, automatically and without rearrangement of the plates. The machine permits of six main classifications. We will suppose that a user of the equipment has his list classified into National Banks, State Banks, brokers and bond houses. With the automatic skip device it is possible to single out the National Banks and bond houses, omitting the State Banks and brokers, or the National Banks, State Banks and brokers could be addressed and the bond houses eliminated. This can all be done without any rearrangement or handling of the user's plates and list and as it is entirely automatic any possibility of error by the operator is avoided.

Another new and important feature of the new machine is that the question of salutation has been taken care of so that the correct salutation for every letter typewritten is automatically regulated upon the machine. This is done without any effort or need of attention upon the part of the operator of the machine. If plates requiring the salutations "Dear Sir," "Gentlemen" or "Madam" are in the same tray of addresses, as each letter is typewritten upon the machine, the correct salutation will be automatically changed to suit the requirements of each address. The importance of this automatic change of salutation to the user of the Rogers equipment lies in the fact that by means of it he can have any desired alphabetical or geographical arrangement of his list, irrespective of the question of salutation.

The Rogers Combination machine has been well and favorably known for some time past, as a practical machine for writing complete typewritten letters and addressing envelopes for same.

The duplicating feature of the Rogers machine consists of a cylinder to which circular printing forms are attached. This cylinder revolves in time with the address plates beneath a printing platen and prints through a regular typewriter ribbon. The lines of type in the circular printing form are set circumferentially around the drum instead of lengthwise. The type therefore does not run parallel to the platen, which insures an always-even distribution of the pressure, thus avoiding heavy, short lines and making a blurred or uneven impression impossible.

Another principle which distinguishes the Rogers duplicating work is that the printing platen is above instead of beneath the duplicating form. This principle insures speed and simplicity in operation, and affords a practical means for utilizing the address plates for the superscription of a letter or for any other purpose. It also provides an automatic paper feed with a very wide range of work, which is always visible and gives the operator of the machine a more complete control of the impression.



Rogers Addressing Machine.

As to the range of work of the machines now being delivered by the Rogers Company, they will permit the printing of anything from a small two or three line postal card up to a full sized second sheet or legal size paper.

The same type is used in the duplicating forms and in the address plates. It is very economical, and comes already distributed in metal tubes. When desired electro-types can be used instead of set up forms with the Rogers machine.

A great convenience to users of this equipment lies in the fact that with the latest model the proofing can be done direct on the transfer form, prior to the transference of type to the duplicating form.

The addressing feature is especially desirable because actual typewriter work is done from typewriter type, through a typewriter ribbon. The address plates used with the equipment afford a very economical and practical

card index system. Changes, additions and corrections to the user's mailing list are controlled and made in his own office at the least possible cost.

The machine has become very well and favorably known since its introduction, and by reason of the very wide range of work it controls, has aroused much interest and discussion.

MOVEMENTS OF THE TEACHERS.

C. P. Moore, Cairo, Ill., is now engaged as commercial teacher by the Preparatory Branch of West Virginia University, Kayser, W. Va.

C. L. Padgett, of the Southern Commercial School, Rome, Ga., has engaged J. W. Macon.

Miss Inez Jones, Seymour, Ind., is now with A. G. Sine, of the Mt. State Business College, Parkersburg, W. Va.

Miss Nettie London, of the Bowling Green, Ky., Business University, is now with the new South Business College, Beaumont, Texas.

G. U. Eastman, of Philadelphia, has accepted a position with the Douglas Business College, Uniontown, Pa.

E. A. Guise, a graduate of the Logansport, Ind., Business College, is now the new principal of the Kokomo, Ind., Business College.

C. J. Styer, recently of the Central Business College, Roanoke, Va., is now with the Southern Commercial Schools, Winston-Salem, N. C.

Beverly Deuel, formerly in charge of the commercial work in the LaPorte, Ind., High School, is now commercial instructor in the West High School, Des Moines, Ia.

Miss Fern Fearey, recently of the Crawfordsville, Ind., Business College, has been engaged to take charge of the shorthand department of the Central Business College, Indianapolis, Ind.

Banks Business College, Philadelphia, Pa., has added E. J. Goddard, of Spencer, Mass., to its teaching force.

Chas. M. Thomas, Paducah, Ky., is now with the Meilly Business College, Opelousas, La.

J. J. Frailing, a graduate of the Marion, Ind., Business College, is now assistant manager of the Kokomo, Ind., Business College.

E. C. Stotts, Quaker City, Ohio, has been employed by the Virginia Commercial & Shorthand College, Lynchburg, Va.

L. E. C. Admidoh has charge of the commercial work in St. John's Military Academy, Delafield, Wis.

Miss Ada Bronhard, instructor in shorthand and typewriting in the Creston, Ia., High School, now has charge of the commercial work in the Powell County High School, Deer Lodge, Mont., following Miss Frances E. Hamilton, whose resignation takes effect Christmas holidays.

Miss Josephine Weingart, a graduate of the Richmond, Ind., Business College, has accepted a position as principal of the shorthand department of the Muncie, Ind., Business College. Ernest Borton, a graduate of the same school, is now principal of the Anderson, Ind., Business College.

REFORMS AT THE NEW YORK APPRAISERS' STORES.

Much comment and criticism have been aroused at the reforms instituted at the New York Public Stores by Francis W. Bird, the new appraiser. He has introduced time saving machines and up-to-date methods, which are destined, as soon as things get to working a little smoothly, to raise the standard of efficiency in the service to Custom House brokers. Naturally to begin with there was a little delay. Reforms of this character can never be installed without some grumbling and complaints, but from all accounts there was need of reform, and the new appraiser,

assisted by able coadjutors, among whom may be numbered our old friend Edgar M. Barber are getting things on a businesslike basis, which will ere long effect a complete revolution in the methods of conducting the affairs of these Public Stores. Nine Elliott Fisher billing machines have been installed and on these eight copies of the records on different colored papers are made at one time in advance of appraisal. This cuts the time in half and brings everything right up to the minute. The system is shaping up well, and there is every reason to believe after a few more weeks working, still greater efficiency will be obtained. We trust at an early date to pay a visit to the Stores, when we will furnish our readers with a more detailed description of the economies which have been installed.

THE LINEOGRAPH DUPLICATORS.

One of the oldest manufacturers of stencil duplicating materials and inks in the United States was the late Mr. Henry, who to our sincere regret died a few months ago. He founded and was the head of the Lineograph Co. of 112 Fulton Street, New York and since his decease the business has been carried on, as usual, by his widow, Mrs. Henry. The firm are manufacturers of the Lineograph, a stencil duplicating machine, which is made in two forms. One, the Rotary Lineograph is a small, compact handy device on which the usual waxed sheet, after being written on by a typewriter is fixed. The sheet is inked from within the cylinder and the revolution of a handle prints the letters in



Lineograph Duplicator.

a rapid and efficient manner. The regular Lineograph is a flat bed machine in the frame of which a specially prepared sheet is clamped and written upon with a revolving stylus, which perforates the paper. An inked roller forces the ink through the perforations and in this way exact copies of the writing are produced at a rapid rate. The flat machine may be also used for reproducing typewriting in the ordinary way. The machines are low in price and most effective in operation.

The Lineograph Co. manufactures its own stencil papers and inks for both machines and its long experience enables it to produce a quality of paper, which it is difficult to excel. The utility of duplicating machines in these days of multitudinous correspondence is so great that they have become an essential part of the equipment of every office and school. Those in want of a first class duplicator will do well to get into communication with the Lineograph Co.

The first step in the conduct of a sales department with scientific management is to countermand the usual request to salesmen of "Get orders" to "Get profitable orders." There is a great difference.

YOUR SIGNATURE AND HOW TO WRITE IT.

By William J. Kinsley.



ILLIONS of dollars frequently, and human lives occasionally, are balanced on a pen point.

No other record left by man is so peculiarly personal, characteristic, and identifying as his handwriting. It is better than photographs or body-measurements for establishing identity, because it bears the stamp of the writer's individuality, his own personal touch. It can be recorded in compact form and can be easily filed and kept for reference.

No other nation produces so many good or fast writers as the United States, yet judging by the illegible writing, especially of signatures, we find many business and professional men who, with Hamlet, "Hold it a baseness to write fair, and labor much how to forget that learning."

A little more care and thought, especially in writing important papers, would save a vast amount of annoyance and even loss.

The three essentials of a good handwriting are legibility, ease of execution and speed. The greater part of the handwriting of this country is produced by the free forearm movement. This is conducive to grace, speed, freedom and ease of execution, but not necessarily to accuracy of form.

VARIATIONS OF HANDWRITING.

School children, following the same stereotyped models and practicing and using them under the same conditions, write very much alike, and this writing is crude, conventional, characterless. A few years out in the world works a wondrous change. Conditions and individual temperaments assert themselves, making alterations in the handwritings that leave them scarcely recognizable. A change of slant or size, a lopping off here, an addition there, an emphasis on a certain part of a stroke, the adoption of a new style of capitals, or small letters—these are some of the things that produce the variations found in handwritings that were originally almost identical.

"There is certainly a peculiar handwriting, a peculiar countenance, not widely different in many, yet always enough to be distinctive."—*Boswell's Life of Dr. Johnson.*

These variations admit of almost an infinite number of combinations, and when these peculiarly personal variations from the normal or conventional styles become a fixed part of the handwriting of the individual, they are known as "characteristics," and serve as identifying "hall marks," or trade marks, as it were.

It is by these characteristics or hall marks peculiar to each handwriting that the particular handwriting is separated from all others and unmistakably recognized and identified.

These identifying characteristics are a combination of many conscious and more unconscious repetitions. Habits in handwriting may be formed as in other things, and by giving thought to it during the formative period we can control our writing and make it good or bad, characteristic or characterless.

A little study of our handwriting is not only interesting but profitable as well.

"Although to write be lesser than to do
It is the next deed and a great one too."

—Ben Johnson.

To-day a thing is hardly considered on the road to doing until it has been put into writing, and it behooves us to select what is for us the best style of handwriting, and a type of signature that will best protect the bank account and the other valuables safeguarded by signature.

THE SIGNATURE.

A legal "signature" or sign manual may be an assumed name, a title, a mark, a sign or a pen flourish, anything that

may stand for, or represent the name of the signer. Ordinary modern interpretation and use have construed the word "signature" to mean the writer's name written by himself. Hence the modern signature at a glance discloses: (1) the name of the writer; (2) his peculiar spelling of the name; (3) the various lines forming a pen picture of the same; (4) the writer's own personal technique or touch. This in its entirety gives an identifying mark that reveals at a glance sufficient of the writer's character to satisfy a hurried demand, and yields much more on longer and closer inspection. Then, too, "Age cannot wither, nor custom stale" its mark of identity. It will be the same to-day, to-morrow, next year, and until time affects the materials with which and on which it was written.

STYLE OF SIGNATURE.

The object of every penman should be to select a style of signature, which while embodying his identifying characteristics, is also legible and easily and rapidly written. Such a signature is one which cannot, as a rule, be successfully imitated.

DETAILS OF SIGNATURE.

The first thing to consider is the spelling and any abbreviations of the name. If the name be John Henry Jones, it may be written J. Henry Jones, Jno. Hy. Jones, J. H. Jones, John H. Jones, etc., etc. Select some one of these and having once selected it do not change. It may be noted in passing that distinguished men rarely use abbreviations.

A married woman should sign her own name: "Susan R. Brown," not Mrs. Henry G. Brown."

Next select the style of capitals and small letters you expect to use, and do not change because of desire for variety, or because of mere whim or caprice. The constant repetition of the same signature will give you skill, and a peculiar touch and technique that will be most difficult for a forger to imitate.

Select the kind of pen suited for your hand and for your writing. There is a wide latitude here; pens are made fine, coarse, stub, stiff or elastic. About the only caution necessary is to select a pen that will not blur on the angles and short turns and thus hide some points of identity. Very broad stub pens are not good, and stylographic ("one-nib") pens should be let severely alone. Never write with a lead pencil when any values are involved.

WRITING THE SIGNATURE.

While banks, as a rule, do not pay paper on the signature alone, still it is of prime importance to aid them all you can by giving them a signature that protects them and you at the same time.

A legible, rapidly-written, free, off-hand signature is much harder to simulate than an illegible, slowly written, or shaky signature. To successfully imitate any signature, the imitator must not only possess the correct form, but be written at the same speed as the original, otherwise the quality of line will betray the forgery. A poor penman cannot forge the name of a more skilful writer because the copy is beyond his skill. Forgers usually copy the signature of a poor or slow writer, as this requires less skill and gives more time while the pen is moving over the paper.

This has been found to be true in the majority of cases of forged signatures submitted by banks and attorneys to the writer for professional investigation.

So far as you can (and you can at your office) write with but one kind of ink.

Do not patch, mend or over-write a signature. This habit may deceive the paying teller when a forged check is presented for payment, bearing similar alterations. Do not depend alone on some little oddity, dot, dash or flourish, to redeem an otherwise bad signature and make it a safe one. A forger will readily see and imitate such things.

Even when the handwriting as a whole is neglected, the signature and figures should always be legible, since nothing can be judged by context to aid the reader. Each figure, and each letter in a name should therefore stand out with perfect legibility.

A rubric or flourish is a good thing to add to a signature as it is difficult to imitate. It should not, however, be allowed to obscure a legible signature. Have a rubric that does not extend too far below or beyond the letters, as space on checks is limited. The flourishes used to connect the letters in the name may be employed as a rubric.

If the initials of a name may be readily, gracefully and legibly connected, it is a good plan to do so. Some initials look better not so connected. Occasionally making the capital larger than another adds a distinctive touch to a signature.

PICKET FENCE STYLE.

Americans write illegibly not through ignorance or lack of skill, but because of a mistaken idea that an odd or illegible handwriting is difficult to imitate, or because of lack of time, or through carelessness. As an example, take the picket fence style of signature, used by some bankers and business men. It is by the general appearance of the picture as a whole that this style of handwriting must be recognized, and this fact makes it an easy style to imitate. One or two strokes more or less, makes but little difference in the pictorial effect.

A story is told of the great lawyer, Rufus Choate, who was as famous for his bad handwriting as for his good law, that at a town meeting he threatened to challenge a voter because the man couldn't read but desisted on a bystander's threat to challenge the jurist because he couldn't write.

And Horace Greeley's letter of discharge of a composing room foreman for incompetence, which, because of its bad handwriting, was used as a recommendation to secure another job, is also famous.

Noted men may perhaps be allowed an illegible signature as a characteristic of, and a tribute to their renown, but for the ordinary man of business it is not a safe indulgence.

AN EXCEPTIONAL WEDDING PRESENT.

A wedding present, more ambitious than any ever presented by a national sales force, was received in New York recently. Its donors represented every state in the Union. Its recipients were J. E. Neahr, General Sales Manager of the Underwood Typewriter Company, and Mrs. Neahr, of West 122nd Street. The present, a beautiful and fully equipped touring car, now occupies a place in an uptown garage.

Some weeks ago Mr. Neahr, on a Western trip, made a matrimonial stop at Denver, but the marriage of Miss Marie Thede to him was not formally announced. As soon as the fact became known to the members of the Underwood Sales force, they decided to make the newly married couple aware that the news was to them to longer a secret. The gift of the car resulted. Notice of it came from St. Louis to Mr.

Neahr in the form of the following telegram from a committee of managers appointed to elect a proper present: "J. E. Neahr,

New York City.

The undersigned, on behalf of the United States managers and salesmen of the Underwood Typewriter Company, officially present you with a completely equipped automobile, requesting that you will accept same as a wedding gift to yourself and Mrs. Neahr, with our hearty and affectionate congratulations.

W. J. Rigg."

The car was found to be complete in every detail that could be provided for the convenience of the owners, even to robes, hampers, extra tires, and Thermos bottles. The New York State license tags were attached, so that the car could be put in commission immediately. Mr. Neahr is one of the most widely and favorably known typewriter sales managers in the world.

MINUTE WRITING.

Among many wonders which the Peace River country, Alberta, Canada, is destined to produce in the wheat line is a challenger for the peculiar championship, claimed by Bauch Mordecai, son of Zeebi Hirsch Scheinmann of Jerusalem, who wrote 380 Hebrew letters upon a grain of wheat for Sir Moses Montefiore. Sir Moses kept the prayer until his death and it is now in the possession of one of his friends. The would-be champion is Aaron Kirschlieff of Edmonton, Canada, who has selected a particularly large, perfect grain of wheat and is engaged during his spare winter evenings, in inscribing upon it, in letters so small that only a powerful microscope could make it readable, a prayer for the Duke of Connaught. Kirschlieff expects to complete his task this winter and will then forward the little token of loyalty to the Governor-General of Canada. Kirschlieff intends to inscribe 390 letters on his sample of Peace River wheat.

From some examination papers in a Massachusetts—we repeat, Massachusetts—town:

"Capillarity is when milk rises up around the edge of the bottle and shows good measure."

"The settlers gave a Thanksgiving dinner to the Indians for their kindness, and to the Lord for fair weather. They kept up their festivities for three days, eating all the time. A party of sixty Indian warriors came, rolling their war-hoops down the hill."

"Henry VIII, by his own efforts, increased the population of England 40,000."

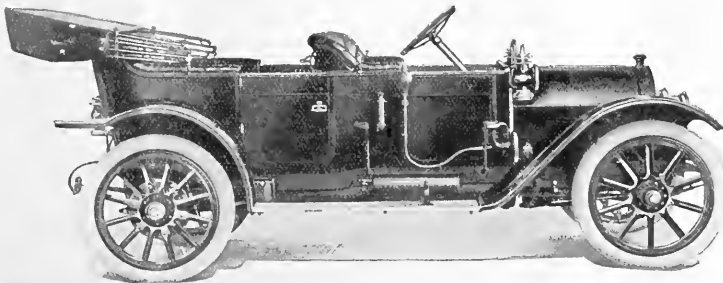
"Esau wrote fables and sold them for potash."

"The Lupercal was the wolf who suckled Romeo and Juliet at Rome."

"Lincoln has a high forehead which is a sign of many brains."—Everybody's.

INVITATIONS RECEIVED.

The Faculty and Graduating Class of Rasmussen Practical Business School, St. Paul, Minn., request your presence at the Commencement Exercises, Thursday evening, November 23, 1911, People's Church.



Automobile Presented to J. E. Neahr.

LOYALTY.

By W. N. Ferris.

FVERY business school toils early and late to train its students in loyalty. Whether the school is worthy or unworthy, it asks students to be loyal,—to speak well of its teachers, to speak well of its product, to speak well of its methods. To its graduates it says, "Be loyal to your employer, be loyal to your associates, be loyal to home, be loyal to your country." The superb value of loyalty is universally conceded.

A few years ago the writer of this article had occasion to employ a specialist. He communicated with an educational bureau of national reputation. Numerous applications poured into his office. The majority of the applicants held important positions under contract, yet they were in most instances very willing to resign, provided they could command a larger salary. Their obligations to their employers were of secondary importance. This year, the writer has been in touch with several public school superintendents and public school teachers who, though under contract for next year, resigned in order to secure better paying positions.



W. N. Ferris.

Suppose the school officials who were parties to these contracts had pursued a similar course and said "We have found a superintendent or grade teacher who will work for less salary than we have promised you, therefore, your services are not wanted. We must economize." The cry of injustice and disloyalty would be heard far and wide. These "dollar chasers," in their new positions will continue to preach loyalty. This form of hypocrisy deserves the severest condemnation, not solely because of injustice to the employer but because of the ethical injustice to the great army of youth. How can the young people rise above the source of their instruction and training.

Another form of disloyalty arises in a corps of teachers who indulge in petty jealousies, who coddle their own feeling of superiority, who constantly find fault with the methods and management of their employers. The moment that a teacher can not remain loyal to his employer that moment he should resign, the moment he can not speak kindly of his co-workers or "keep silent" that moment he should resign. These suggestions are so simple that "he who runs may read."

There is a larger loyalty than we have thus far discussed, the loyalty that one educator should maintain toward another educator however different their positions and aims. This is a big word. Why should the business educator point to the college or university professor the finger of scorn? Why should the college or university professor point to the business educator the finger of scorn? Why should the one belittle the calling of the other? Why should either educator appeal to the ignorance and prejudices of the masses in order to further such selfish ends? The truth of the whole matter is simple. "No man liveth to himself alone," no educator liveth to himself alone. All are brothers in the educational field.

Just so far as men and women have learned loyalty they have learned one of life's greatest lessons. Men and women who have left the old homestead and through the business school or college gained position, power and wealth cannot afford to look back with disdain upon father, mother and former associates. In all the relations of life, loyalty is a divine virtue, it is the spirit of brotherhood, it is the very atmosphere of Heaven.

THE DESK WITH BRAINS.

"The Desk with Brains" is the attractive name given to a unique desk, built up in sections and now being put on the market by the Browne-Morse Company of Muskegon, Mich. Instead of the usual drawer arrangement, each desk is composed of their Cabinetette sections which are 27 inches deep from front to back, and are made in two heights. By the use of two styles of bases, one a sanitary base nine inches high and the other a floor base, three inches high the sections are stacked together to form the pedestals of a desk and can be built up in fifteen different sizes or styles. By this plan every known kind of a drawer used in standard filing cabinets such as vertical files in letter and cap size, two drawer and four drawer sections, two drawer card sections, storage sections or cupboard sections can be utilized or changed at will. The tops are the finest stock, 1¼ inches thick and are provided with slats which intermember with the slats of the sections, so that when placed in position, the desk is as firm and solid as an ordinary desk. Attached to the top is a wide center drawer and two reversible arm rests. The tops are thirty inches wide and are made in fifty-five, sixty, and sixty-six inch lengths. This desk will often avoid the necessity of buying both a desk and a filing equipment as they can readily by this arrangement be combined in one. The desks are meeting with large sales and should prove a valuable acquisition to any business man.

REMINGTON WINS GRAND PRIX AT TURIN.

The Remington Typewriter Company has received the honor of a Grand Prix at the Turin Exposition.

The Remington exhibit at Turin was an exceptionally successful one in every way. One of the interesting incidents which happened during the close of the exposition was the visit to the Remington booth of the Dowager Queen Margherita, the widow of the late King Humbert, and the mother of the present King Victor Emmanuel. The Queen was especially interested in the work of the young Remington operator, Miss Antonietta Schieda, whose simultaneous performances of writing by touch from copy while at the same time carrying on a conversation in an entirely different language have attracted wide attention.

It will be recalled that Miss Schieda is the champion who won last year the great gold medal offered by Queen Margherita for the typewriter contest at Rome. Her Majesty expressed her deep satisfaction to Miss Schieda when informed that the latter had been the winner of this signal honor.

DEPARTMENT OF HIGHER ACCOUNTING.

BY S. E. KOOPMAN.

Instructor in Accounting in Columbia University, New York.

Problem. Solution will appear in the next number.

The firm of Willis & Hart became involved financially, and March 4, 1911, they were unable to meet their obligations. You were asked to prepare a Statement of Affairs and a Deficiency Account. From the books of the company and other sources you obtained the following information:

Cash,	204.50
Notes Receivable,	2,040.
Debtors,	37,350.
Stock and Material,	14,700.
Machinery (mortgaged),	10,000.
Securities,	19,000.
Horses & Wagons (mortgaged),	4,240.
Fixtures,	2,100.
House & Lot,	3,500.
Willis, Drawings,	800.
Hart, Drawings,	200.
Sundry Losses,	12,421.50
Notes Payable,	24,500.
Creditors,	48,900.
Mortgages Payable,	8,000.
Overdraft, First National Bank,	1,500.
Taxes,	210.
Wages,	1,300.
Willis, Capital,	20,000.
Hart, Capital,	10,000.
Trade Expenses,	7,854.

Notes Receivable are estimated to produce \$1,290, as notes to the amount of \$750 proved to be worthless. Debtors' accounts are classified as good, \$16,650; doubtful, \$5,000; but estimated to produce 40%; bad, \$15,700.

Depreciations as follows:

Stock and material,	30%.
Machinery,	20%.
Fixtures,	50%.

There is a mortgage of \$5,000 on the machinery and a mortgage of \$3,000 on the Horses and Wagons. The parties holding the mortgage against the Horses and Wagons have agreed to buy the chattels at \$3,000 in full settlement for said mortgage. It is estimated that this is a fair settlement. Securities have been pledged as follows: Fully secured creditors, \$12,000; partially secured creditors, \$5,000; with First National Bank, to secure overdraft, \$2,000. The House and Lot is estimated to produce \$5,000. Notes Receivable to the amount of \$4,200 have been discounted and one of these notes for \$420 proved uncollectable. Creditors, fully secured, \$40,000; partially secured, \$8,000; unsecured, \$30,000. Taxes and Wages are preferred claims.

NEW BOOKS.

RECLAIMING A COMMONWEALTH and other essays by Cheesman A. Herrick, published by John Joseph McVey of Philadelphia, Pa. \$1.00.

This is a collection of eleven essays by President Herrick which treats of various phases of contemporary education. The first essay, which gives the title to the series, contains a brief but interesting account of the recent educational progress which has taken place in North Carolina. Through education the South is entering into a more highly efficient economic existence. This essay first appeared in *The Outlook*. "Education, the keystone of power, treats of education in America, England, Germany and France, and the educational aims of American schools. "Old and New Education," "Unconscious Education," "Professional Ethics," "Teachers Retirement Funds," and the other essays form a collection, the perusal of which cannot fail to be of service to the professional educator. They are timely and very interesting.

COURSE IN ISAAC PITMAN SHORTHAND, by Isaac Pitman & Sons, New York. New edition for 1912. Cloth, embossed in gold, 240 pp., \$1.50.

This is a new edition of the well-known and popular course of forty lessons in the Isaac Pitman system of shorthand. Words and sentences are introduced in the first lesson and

The book contains 184 pages, size 7½ by 10¾ inches, is phrasing is taught from the fifth. Some good dictation mat-

ter is added after the lessons and an appendix gives hints as to advanced speed practice, law phrases, with legal correspondence. There is a voluminous index.

HOW TO DO BUSINESS BY LETTER, by Sherwin Cody, of the School of English, Chicago; Sixteenth edition; bound in cloth, \$1.00.

This book is intended for teachers and students who desire to be able to write creditable, up-to-date business letters in good English. The form, style and arrangement of letters are presented in correct form and the student is afforded a good training in Business English Composition from a business point of view. He is taught how to indite letters that will bring results—in other words, the effort is made to teach salesmanship by mail. Business through the mail has become so enormous and is of such vital importance to every business man, that this book should prove of great value, as it is based upon the experience of one who has achieved a great success in this special line of endeavor.

DOUGHERTY'S TOUCH TYPEWRITING by Geo. E. Dougherty of Chicago. 47pp. Paper, \$1.00.

The necessity of learning typewriting by the Touch method is imperative if the operator desires to become at all proficient in the art. By this method the pupil is first taught the keyboard, is then instructed as to the working of the machine and is thus led to finding the position of the various characters on the keyboard without looking at it. The drills provided seem ample for the purpose and, if the pupils work conscientiously, there seems to be no reason why the best results in touch typewriting should not be attained by this method.

Office Training for Stenographers.

One of the difficult problems the commercial teacher is now called upon to solve is to give the beginning stenographer a "polish" in some of the things outside the technical subjects usually included in his course. This training is commonly termed "experience" by the employer, and the present-day employer is more exacting than ever before. A mere knowledge of shorthand and typewriting will not suffice—the stenographer must know something of business methods, forms and practices. But few schools have thus far been able to give this kind of training simply because there has not been a textbook on the subject which laid out a workable, practical course.

We have just read a textbook that comes from the press of the Gregg Publishing Company, New York and Chicago, that seems to us to mark a distinct forward step in the efficient training of stenographers.

The title of the book is "Office Training for Stenographers" by Rupert P. SoRelle, and it is all that its title indicates. Besides giving a thorough drill in such things as "Attractively Arranging Letters," "Applying for a Position," "Transcribing," "Meeting Callers," "Outgoing and Incoming Mail," "Postal Information," "About Enclosures," "Remittances," "Common Business Papers—such as drafts, checks, notes, etc.," "Filing and Filing Systems," "Form Letters," "Office Appliances," "Shipping," "Billing," "Telephoning and Telegraphing," etc., it contains lessons in business ethics and deportment. Business ethics is something new in a commercial course, but a reading of the book shows that the author has touched upon, and handled admirably, a vital point in the training of young men and women for business careers. All of the subjects in the text are treated in an entirely new and interesting way.

The leading features of the book—and one that is sure to meet with the approval of schoolmen—is that the work can be begun at the time the advanced work in shorthand and typewriting is undertaken. It thus becomes an integral part of the stenographic course, and not an appendix. Another appealing feature is its flexibility. The work is divided into twelve "sections" or lessons. Each of these sections contains logical divisions of the material, so that the book can readily be adapted to any school need.

The book contains 184 pages, size 7½ by 10¾ inches, is beautifully printed on fine paper in two colors and is profusely illustrated. The price of "Office Training for Stenographers," including Exercise Book, is \$2. The publishers announce that sample copies will be sent to teachers of commercial subjects for 75c.

OBITUARY.

WILLIAM F. JEWELL.

William F. Jewell, president of the Detroit (Michigan) Business University, died in that city October 15th. While waiting for a car to go to his office the morning of the 12th he was hit by a motor truck, and did not regain consciousness.

Mr. Jewell was one of the pioneers in the field of commercial education. He took the course in the Bryant and Stratton Business College of Chicago in 1864, having for the seven years been a student in Wheaton College and engaged in teaching. After pursuing the commercial course he was employed in business for a short time, then went to Detroit, in 1865, to become connected with the Goldsmith Bryant and Stratton College. In 1882 Mr. Jewell bought the school from Mr. Goldsmith, and later it was merged with the Spencerian College (successor to Mayhew College) under the name of the Detroit Business University. For more than twenty years thereafter Messrs. Spencer, Felton, and Loomis were connected with Mr. Jewell in the management of the school, H. T. Loomis being associate principal with him from 1883 to 1887, and P. R. Spencer for many years thereafter. Since Mr. Spencer severed his connection with the school, W. H. Shaw, of Toronto, and his son, E. R. Shaw, have been joint principals with Mr. Jewell.



William F. Jewell.

Mr. Jewell was one of Detroit's substantial business men. He was director in several banks and, at the time of his death, chairman of the Board of the Church of our Father, of which he was a member. He was careful and conservative in all business matters, strictly honest, thoroughly reliable, and had high ideals. Labor to him was life. Enjoying work, he did not seem to need vacations, and so labored almost continuously as the head of this large school for nearly half a century.

By precept and example, he influenced the lives of perhaps nearly 50,000 young men and young women during that long period, and life reflected in the lives of such a large number of successful men and women is the finest monument that could be erected to his memory. Surely the good that he did will live after him.

Although nearly seventy-five years of age, he was in per-

fect health to the last, and one of his wishes was gratified—that he might work until the end. Very few men living have devoted as many years to commercial school work, and the life of Mr. Jewell should certainly be an inspiration to the younger generation of teachers and principals of business schools. His was a life of equanimity. His poise was perfect. His sincerity, self control, even temper, and noble character were the admiration of all who knew him.

MARTIN E. BOGARTE.

It is with sincere regret that we have to record the death of our esteemed friend and former teacher, Martin E. Bogarte of Valparaiso (Ind.) University. His passing away was very unexpected and was due to heart failure. He taught his classes and attended to his other business duties as usual during the day of November 18, and in the evening was present at a social of his Sunday school class. Almost immediately after reaching home, he passed painlessly away. For years he had been afflicted with heart trouble and other ailments, but continued his work and faithfully performed his duties at the University.

Martin Eugene Bogarte was born fifty-seven years ago on a farm near the town of Republic, Ohio. As his father died when he was young, he helped his mother and brothers upon the farm and attended the public schools and a normal school in Republic. When nineteen he came to Valparaiso and assisted in the organization and management of what is now Valparaiso University. Young as he was, he was well qualified to teach penmanship, elocution and mathematics. After some years, he obtained leave of absence for a year and studied mathematics in the Boston School of Technology and oratory in the Boston School of Elocution and Oratory. He then returned to the Valparaiso University and has since been one of its most eminent professors. A number of years ago he purchased the College Bookstore and conducted that great business in addition to his regular work. Mr. Bogarte was a member of the Masonic Fraternity and a Knight Templar in high standing. He was also a great worker in the Christian church and for years conducted a class for young men, which was always largely attended.

When a student in Boston Mr. Bogarte married Miss Lillian A. Chamberlain from his native town of Republic and their three children are now grown to manhood and womanhood. The mother passed away seven years ago, and four years later Mr. Bogarte married Mrs. Lida Homfelt, a resident of Valparaiso, who survives him.

Mr. Bogarte was a man who will be sadly missed. For thirty-eight years he devoted all his energies to the uplift and bettering of humanity and while his charities and kindnesses were many, they were unobtrusive. He lived a quiet, unostentatious life in his comfortable home and was an indulgent father and a devoted husband. He served as councilman for several years and helped in many ways for the best interests of the city which he loved. The University will miss both an instructor, whose place will be difficult to fill, and an influence for good. Mr. Bogarte was president of the Security State Bank of Gary and a stockholder in the Valparaiso National Bank.

The editor of the Business Journal has the most friendly recollections of Mr. Bogarte and it is with the sincerest regret that we learn he has passed over to the great majority. No higher testimony of his estimable labor in the cause of education could be rendered to Mr. Bogarte than that "He did his work well."

H. D. BUCK.

After being in ill health for a year Herbert Dell Buck, founder and owner of the Scranton (Pa.) Business School

and one of the leading educators of Northeastern Pennsylvania, died at his residence in Scranton on November 25th. Mr. Buck was born in Hughestown, Lycoming county in 1862. His educational advantages were good and were obtained principally through his own efforts. He attended the County Normal School at Muncy and then became a student at the State Normal at Lock Haven, after which he taught for five years in Lycoming county. Meanwhile, having graduated from Wood's commercial school in Williamsport in August 1886, he went to Scranton to teach in Wood's School. He soon became head of that school, holding the position for eight years. In 1894, with A. R. Whitmore as partner, he opened the Scranton Business School, which proved a success from the start. In 1904 Mr. Whitmore retired from the partnership, his interest being taken over by Mr. Buck, who has since been the sole owner. He married in 1890 and had three children, two of whom survive him. Mr. Buck was a man with a sunny disposition and made many friends in all walks of life. In religious belief he was identified with the Elm Park Methodist Church and was especially active in Sunday school work. For twenty-two years he was a teacher in a bible class for young women. For five years he was a member of the Thirteenth Regiment, rising from company clerk of Company D to the rank of corporal.

Mr. Buck's school was a large one, and it will be continued under the direction of Mrs. Buck, who has been in actual charge of the school since her husband's illness.

Amos W. Smith.

It is with sincere regret that we learn of the death of Amos W. Smith, principal of Smith's School of 32 West Chippewa Street, Buffalo, N. Y. He died on November 11 after an illness, which had its start about a year ago. Those who knew Mr. Smith could but admire him and his decease at such a comparatively early age as 40, is certainly much to be regretted. Mr. Smith was a Texan by birth and was educated in the West. He was a teacher in the schools there but came east and located in Buffalo, where he devoted his energies to commercial subjects.

On his first coming to Buffalo Mr. Smith engaged in teaching but relinquished it for a while to become bookkeeper for S. H. Knox & Co. About four years ago, he founded the business school which bears his name and of which he has made a great success, quite an army of young people having been trained by him. Among his manifold duties, Mr. Smith was engaged in 1910 in the taking of the census. Throughout his career and during the 18 years he has lived in Buffalo, he had the confidence of all with whom he came in contact. He was much admired and respected by all for his straightforward dealings and fine Christian character. Mr. Smith is survived by a widow and three children. Mrs. Smith, who has always taken an active part in the school, will continue it as heretofore.

Mr. Smith was always a great friend of the BUSINESS JOURNAL and for many years has been a subscriber and club organizer. We sympathize with Mrs. Smith in her bereavement, and are sure all who knew Mr. Smith will share in our condolences.



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BEGIN THE NEW YEAR RIGHT by subscribing to the Business Journal, \$1.00 a year, and keep posted on all subjects pertaining to the office

ADVERTISING.

By Frank Vaughan.



O start with, what have you to sell? Are there good reasons why people should buy it? Are there good reasons why they should buy it in preference to something else that is being offered?

If the two questions last named cannot be answered affirmatively beyond the shadow of a doubt, it would save a good deal of worry and perhaps a good deal of money to withhold the article. As Lincoln aptly phrased it, "You may fool all the people some of the time; you may fool some of the people all the time; but you can't fool all the people all the time."

The enthusiasm of inventors—and you may include discoverers under this general term—is proverbial, and enthusiasm is a mighty desirable quality in any kind of business, but it should not be allowed to run away with a man's judgment. No man can expect to sell a thing with a profit unless it can be bought with a profit; that is to say, there must be a bargain at both ends. There is no sentiment about this at all, only business.

At the very root of success in advertising an article is the genuineness of the article, and the very first point on which the promoter should inform himself is, Why should people buy it? X has invented a new piano. Now here is an article that has been standard for a great many years, and the names of the best known pianos to-day were just as well known to our grandparents. Their makers have had all that time to get a start; to get acquainted with their public and make a reputation. Having made a reputation, together with plenty of money, they have been very careful not to lose it by producing anything that is inferior. They are thoroughly known wherever pianos are used, and if a person has occasion to buy an instrument these names suggest themselves automatically as it were.

Now X has got to do something to counterbalance this or he will have no reasonable show of success. Possibly he has invented a new sounding board that increases or modulates the tone, or else has perfected other details of the apparatus that tend to improve the instrument and make X's pianos so far unique. There, then, is the proper place for the accent in his advertising. No one would believe him if he should claim merely in a general way to produce better instruments than Steinway or Chickering, even though that might be the fact. But it requires no undue amount of credulity to appreciate the fact that in this day of progress in every department of science a man might very probably bring one or another detail of musical mechanism to a degree of perfection surpassing anything that had been known. Unless X can establish the fact that he has done this he certainly can have little hope of meeting the competition of those who have had the confidence of the public so long—at least on the ground of comparative merit.

There is another point on which X may base a successful appeal for patronage. He may not claim to produce a better instrument or even so good an instrument, but if he can sell for \$150 something that to the average user will answer the purpose of a \$500 instrument, the difference of cost furnishes a powerful argument why his goods should be bought.

(To be Continued.)

In the *Penman's Art Journal*, for July, '78, there appears a beautiful flourish with a bird in the center. The editor comments on this flourish as follows: "We give a fine specimen of flourishing from the pen of W. E. Dennis. He is fast advancing towards the front rank of his profession."

An editorial note on the same page says: "A. N. Palmer, a pupil at Gaskell's Business College, Manchester, N. H. sends some very creditable specimens of writing, flourishing and card marking. Master Palmer is evidently a promising candidate for distinction among the Knights of the Quill."

THE CRYING NEED OF THE 3 R'S.

The correspondence in the public press on the errors of stenographers, the speech by Mayor Gaynor and the report of some of the leading educators of New Jersey, all point to the same conclusion that there is something radically wrong with the present mode of instruction in the public schools of this country and of New York City in particular. "Fads and fancies", foreign languages and a host of other studies with which the pupils are crammed, only serve to accentuate the fact that our boys and girls are over-educated, or as Mayor Gaynor puts it "submerged with education."

Under our present system, he says "girls refuse to do housework and the boys are disinclined to work with their hands. Unless they can get a job, where they can sit on a high stool at books or at a typewriter, they simply won't work." "Now I think," he continues, "a system of education that produces that result is a failure."

Admitting all this and there is scarcely an individual, who can deny it, let us look at the other side of the picture. Those boys and girls who seek the position of the "high stool," or the typewriter, are they fit even to occupy those positions? The answer is undoubtedly "No." The crying complaint of the business man, as voiced in the letters to the daily press, and which to our sorrow we know to be only too true, is that the "so-called stenographers" and typists can neither spell nor do satisfactory work. Hundreds of those who try for the easy examinations at the typewriter companies offices, miserably fail to pass, nevertheless they foist themselves upon a long suffering public. The employment bureaus have a constant demand for good stenographers and typewriter operators, who can spell well and know their mother tongue, but it is only in rare cases, comparatively speaking, that they can be found.

The fault lies with the curriculum of the public schools. "Fads and fancies" should be eliminated and spelling, English, arithmetic and such subjects, as will be absolutely useful to them, only taught. Such stenographers as find employment today are the product of the business schools, whose sole business should be the teaching of shorthand and typewriting. Instead they are compelled by the lack of elementary training, and the woeful ignorance, shown by the majority of those who seek instruction at their hands of ordinary English, to devote many hours per week of the pupil's studies to an attempt to master spelling. They succeed only to a moderate extent, as their pupils are always eager and anxious to "get through" and earn their living. The teaching of spelling should not be a function of the business schools, but that of the elementary schools. Until it becomes so in actual word and deed no relief can possibly be expected from this sad state of affairs. The evil is a crying one, is exceedingly wide in its scope of danger and trouble to the community and calls for immediate action and relief on the part of those who have charge of the education of the rising generation.

AND NOW THE TOOTHBRUSH.

After telling us that there are dangerous microbes and germs in our milk and food and even in our lips and mustaches, so that we no longer dare to kiss or to be kissed, the British Medical Association has been gravely discussing the toothbrush, the members telling each other of the awful things likely to happen to persons using toothbrushes.

The only avenue of escape apparently afforded us is to have a new toothbrush each time we brush our teeth; that where a toothbrush is used for several weeks we are in danger of such grave consequences that even the names of what we may get are unpronounceable and terrifying.

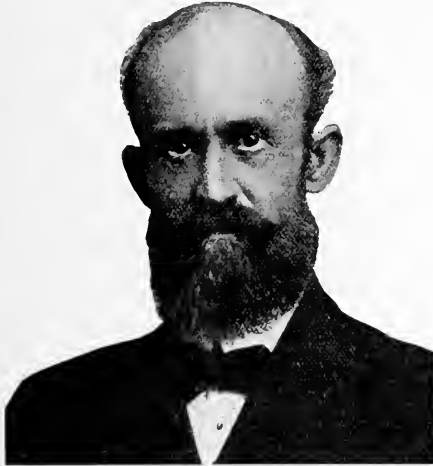
MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION.

Fifth Annual Assembly, at Huff's School of Expert Business Training, Kansas City, Missouri, Dec. 1st and 2nd, 1911.

Next Meeting at Omaha, C. T. Smith, President, M. B. Wallace, Vice-President, Miss Eva J. Sullivan, Secretary-Treasurer.

THE most auspicious circumstances attended the Fifth Annual Assembly of the Missouri Valley Commercial Teachers' Association which began at Miss Huff's School of Expert Business Training at Kansas City, Thursday evening, November thirtieth. About one hundred and fifty teachers met at this time for an informal reception as the guests of the commercial teachers of Greater Kansas City, and the evening was delightfully spent. Miss Huff had thoughtfully decorated her beautiful rooms with smilax and bitter-sweet, and it is safe to say that her quarters surpass anything in the West for refined elegance and convenience. Delightful music, delicate refreshments and greeting of old friends, made the evening too short.

At promptly nine o'clock on Friday morning, President Francis J. Kirker called the regular session to order, (after which the Manual Training Glee Club rendered two catching numbers). After the enrollment of the latest arrivals of about 250 members, Attorney Frank P. Welch of Kansas City delivered an eloquent Address of Welcome to the city, extolling its many virtues and points of interest, which was very fittingly responded to by Raymond P. Kelley of New York City. This Association has convened in Kansas City twice before and every member concurred with the expressions of these two men in regard to the city's greatness, hospitality and practical interest.



S. T. Smith, President for 1912.

President Kirker made some fitting remarks, a resume of the accomplishments of the association and outlining its aims for the future, after which he introduced Morton MacCormac of Chicago, President of the National Federation, who spoke in his very fluent manner of "The Future of Business Education." He declared, among many other refreshing thoughts that business education is now only at its beginning and that present conditions will demand greater efficiency in the future, an elimination of the spurious and superficial and consequent elevation of the present high standard. He claimed that business education is a greater necessity to-day than ever before, and that all classes of schools are using every effort to admirably meet this demand. Mr. MacCormac closed his eloquent address by urging every teacher present to attend the meeting of the Federation at Spokane next July.

"Efficiency.—The principles of the new doctrine of 'Scientific Business Management' as applied to the teaching of Shorthand

and Typewriting" was handled in a masterful way by John R. Gregg, of New York City. He pleaded for thorough qualification on the part of the teacher, scholarship, enthusiasm and love of the work, without either or all of these the teacher must be a failure. The teacher must be a student of human nature, must understand her pupils and hold their confidence, she must create in them a desire for the work, if she expects them to attain the highest efficiency. Mr. Gregg's talk was a gem from the beginning to the end, and we regret that space forbids its publication in its entirety.

After luncheon we were again delightfully entertained by the Manual Training High School Quartet, after which C. C. Carter of Joplin, Missouri, described how he teaches Book-keeping for the first three months the student is in school. He believes in much drill work, such as will enable the student to think for himself. He is of the opinion that too much "actual business" is a bad thing and that it would not be amiss for many teachers to at least partially return to the methods used in the days gone by, until the class is taught the rudiments.

F. N. Weaver, Public Accountant, who is no stranger to most of the members, delighted all with his oratory and witty sayings while he talked upon the subject: "Confidence." The teacher must have confidence in the pupil, and vice versa, the business man must have confidence in his employees and the customers must have confidence in the merchant. Throughout life we find confidence to be the most valuable asset in any business. Without it the business world must come to a standstill.

Considerable excitement was created by the old-fashioned spelling contest, in which all present "snelled down" for a handsome copy of Webster's International, presented by Jimmie Baker of the South-Western Publishing Company. Principal E. M. Bainter, of the Central High School, pronounced the words from Peters' Business Speller but found them too easy and had to turn to the old green-backed book used by our fathers, for youngsters like Smith, Boyd, Birch, Mrs. Lang, Tamblin and others are hard to down. C. T. Smith, who has seldom known defeat, carried off the dictionary.

Thomas J. Caton, of Minneapolis, closed the session of the day with an address, "The Ideal Teacher." For command of language, faultless rhetoric, easy and graceful gestures and platform presence, Mr. Caton is unsurpassed. His talk was full of pert and pithy aphorisms, every one of which hit the proper mark and he carried his audience with him up to the crest and down into the valleys. He demands first, character, then educational qualifications, referring very frequently to the Great Teacher as the highest example and one that must be imitated to insure the greatest success.

At 6:30 all the members assembled in the spacious dining hall of the Grand Avenue Methodist Church, which is part of their new sky-scraper right in the business district. President Kirker had arranged, with the ladies to serve this elegant turkey-cranberry-pumpkin-pie-and-all-the-trimmings dinner as a compliment from the association, and it was certainly a delightful dinner delightfully served. The bookmen had their inning with stories that had never been heard—some not lately—and there were several songs that had not been sung, the one by Mrs. Calhoun receiving encore after encore. Lough, Gregg, Kelley, Miner, Mrs. Lang, White, Toastmaster Smith and many others were certainly at their best, and it was not until near midnight that the last guest had departed.

This association has the reputation for conducting its deliberations upon business principles, therefore the second day's session began at promptly nine o'clock, this time with music by the Central High School Glee Club, which received a hearty encore. Hubert A. Hager, of Chicago, spoke first, making some practical suggestions on the teaching of Commercial English and Correspondence. He argued for the elimination of the superficial and emphatically demanded that the essentials receive proper emphasis. Teaching along this line should hit the mark, should be intensely practical, as the student's time is short at best and should not be wasted with non-essentials. Rupert Peters, of the Manual High School, delivered an interesting address upon Commercial Geography, which was illustrated by the stereopticon. He convinced all present that this new subject is one of the most important in the curriculum. It is a study of things about us, things seen and used every day, and nothing can be more interesting or important. Our students must be familiar with commercial terms and able to spell and use them correctly, if they would be up-to-the-minute and render their employers the best service.

Miss Jessie Davidson's subject, "How to Give the Typewriting Student the Most for His Money," was very fitting, for, in her department at Miss Huff's School she has trained J. L. Hoyt, last year's International Amateur Champion, who

now stands second to Blaisdell the Great. Another of her students was present, Miss Bessie Linsitz, National Amateur Champion, and another was Miss Vera Blake, Kansas City Champion. Miss Davidson demands perfect mastery of the keyboard before any work whatever is attempted. She must from the beginning be taught to conserve her time so that no motion is wasted, neither must there be mental waste. The mechanical drill must be supplemented in all the work by a most carefully directed mental development toward correct poise of body and mind. Fear must never creep into the mind or hand. Help her to grasp the highest ideals and feel that each hour's work brings her nearer the goal. Students who have already been "taught," require all the skill and patience of the teacher-physician, but great is the joy of both when the end is accomplished.

John Robert Green delighted his audience by carrying it over the hard places met in teaching shorthand. He demanded perfect mastery of little details, constant drill and reviews and noted that while phrasing is the writer's most valuable asset, that unusually long phrases are a hindrance rather than a help toward attaining speed. He illustrated his pointed remarks upon the blackboard and his talk was very helpful to all teachers of all systems. For half an hour F. W. Tamblin carried all with him through the mystic beauties of his excellent penmanship. In many lines of the art, Tamblin stands in a class by himself, and his ideas were certainly of great value and appreciated by all who heard him. He thinks that a right beginning is the most essential point and should receive the undivided attention of all teachers. After a perfect mastery of preliminary exercises and study of correct form, every student should succeed. Tamblin will always be a delight before any audience.

G. W. Hootman, "The tall Sycamore from the Wabash," is the man who "discovered" Mr. Caton for the association, and he deserves a vote of thanks. His closing address, "The Ideal Student," was delivered before a full house, for no one could afford to miss that number of all others. He eloquently outlined the qualifications of the ideal student, for he cannot receive the best the teacher has for him unless in a receptive attitude. Everywhere there must be a hearty co-operation between the teacher and student. As much depends upon the student as upon the teacher, they must work in perfect unison.

All members seemed to unite in their choice of C. T. Smith, of the Kansas City Business College, for President, and he was elected by acclamation. M. B. Wallace, Central High School, St. Joseph, Mo., was quickly slipped into the Vice-President's chair and Miss Eva J. Sullivan was, for the third time, unanimously elected Secretary-Treasurer. President Kirker, who had presided with such dignity and graciousness throughout the session, now announced the final number, the selection of the next place of meeting. Early Friday morning the Omaha delegation had pinned a unique oxidized key bearing the legend "Omaha, the key to the situation," upon each member. At the banquet each guest found under his plate colored post cards of Omaha's million dollar high school and park scenes, each bearing the statement, "Looks as if we are going to Omaha in 1912." Joplin, as usual, extended an invitation to meet there, and for a time had a lively following, but Omaha won out, and there we will meet one year hence. President Smith immediately appointed as Chairman of the Executive Committee, L. C. Rumsel of the Omaha High School, and plans are already under way for the next meeting.

CONNECTICUT BUSINESS EDUCATORS' ASSOCIATION.

A meeting of the Executive Committee of the Connecticut Business Educators' Association was held in the Yale Business College, Saturday, December 9th. Plans are being made to hold the next annual convention Saturday, February 24th, 1912, in the Yale Business College or the Taft Hotel, New Haven, Conn. A good program is being prepared, dealing with shorthand, typewriting, penmanship and salesmanship, by able teachers. The speakers have not yet been decided upon. The forenoon will be devoted to the regular programme. In the afternoon there will be shorthand and typewriting contests for which medals have been offered. We hope to be able to publish a good part of the program in our February issue.

A new desk in the office will sometimes increase the efficiency of a twenty dollar a week clerk from 10% to 20%.

INFORMAL MEETING OF PENMANSHIP TEACHERS.

On Friday, December 1st, the teachers of penmanship in the neighborhood of New York met informally to discuss matters of interest to them. The meeting was in every way similar to the one held on Friday following Thanksgiving, 1910. The committee consisting of J. A. Kirby, Harry Houston and Miss Florence Smith had prepared a program comprising the following subjects:

"Teaching Penmanship in the Upper Grades," D. H. Farley, State Normal School, Trenton, N. J.

"Teaching Penmanship in the Lower Grades," Miss Marie L. Bayer, Principal P. S. 147, Brooklyn, N. Y.

"Relation of the Principal to the Supervisors of Writing," Edw. H. Dutcher, Principal Eastern School, E. Orange, N. J.

"Supervision and Correlation," Harry Houston, Supervisor of Writing, New Haven, Conn.

"Penmanship as Seen by the Expert," W. E. Dennis, Examiner of Documents and Engrosser, Brooklyn, N. Y.

Lack of space makes it impossible to publish the remarks in full. An abstract of what Mr. Dutcher said is given herewith, and a report of Mr. Farley's most excellent lecture will appear in the February number.

Edward H. Dutcher, Principal of the Eastern School, E. Orange, N. J., delivered an address on the subject,

"Relation of the Principal to Supervisors of Writing"

Mr. Dutcher among other things said: "I expect first that my supervisor shall be a teacher, that she will understand the children from the lowest class to the highest. I feel that the beginning of the work in writing in the lowest grades is of vast importance, and unless the supervisor can get down to the children, a great opportunity for a good beginning, an inculcation of right forms and right concept has been lost. I think that the supervisor should be able to get down to the age and viewpoint of the little children in the first grade, and by her adaptability, by her ability to tell stories that teach the lesson, can get the children so enthusiastic and so in love with the work, they are going to carry it on after she is gone. She must be able to present the work in the eighth grade as it appeals to them. You cannot appeal to them in the same line and from the same standpoint as you do in the third or fourth grades. As writing is largely a condition of the mind, unless that mind is in the right condition, no amount of supervision of work is going to be truly effective.

"The supervisor should not only be able to write well, but she has got to be able to tell the child how to write well. There is a vast difference between a good teacher and a poor teacher, between an instructor and a real teacher. Not only do we expect the supervisor to be able to show the way, but to show the child the way to do it. She must inspire the children with a desire and make them enthusiastic, give the instruction in such a way that they will begin the right habits. I feel that the greatest part of the success that we have made in our system has been due to the fact that our supervisor of writing is first of all a teacher. She was a fine teacher before she developed into a supervisor. It is the best kind of preparatory work, as I understand it.

"I expect second that our supervisor will be able to handle teachers. It is especially necessary in a large system where the time and the number of classes do not allow much teaching on the part of the supervisor. She must be exceedingly tactful, be able to inspire the teacher and show that there is nothing so important in the whole course as the writing. She must do that because in public schools we are limited in the time to devote to actual writing. If we were so situated that all we had to do was to practice writing, we could do a great many things, but when we are reduced to say an hour a week for writing, we must inspire the teacher and the pupil to do a great deal of outside work, and first of all to live up to the belief that every time the pupil takes his pencil or pen in hand, it is the writing lesson. We do not find the word penmanship on the program, and a great deal of poor writing has resulted from the fact that during the writing lesson due attention is paid to the work, but after that the pupils write any old way and produce any old results. Make the children believe and practice that every bit of pen work is the writing lesson.

"The supervisor must be tactful, must be an executive, and must be able to direct the teachers and show them the reason of the faith that is in her. Unless there is the spirit of

mutual regard and co-operation, then a large part of the supervisor's work is going to be brought to nothing. I expect the supervisor to be broad enough to believe and to acknowledge that there are other things in the course besides writing. Sometimes we feel that we want to have our work pushed on, especially if we are exponents. We cannot do that in a well graded public school, so we want to have the teacher make up for that by the idea of the importance of writing and try to make up for the short time in the time table by additional energy and work outside. This is not a one-sided proposition. We must have on the part of the teacher the heartiest co-operation. She has got to be imbued with the same spirit as the supervisor. She must be loyal to the supervisor, loyal to the children along writing lines, must be inspired and must inspire the same spirit of emulation. This is particularly to be emphasized in the higher grades in our grammar schools where we have departmental work. The writing teacher in our departmental rooms is the sole judge of the writing of the language papers, spelling papers, geography papers and history papers, and by frequent conferences, she knows about what the supervisor expects along the line of form, slant, etc. If the teacher of writing O. K.'s the papers, we accept them. If not, the students must do the work over again. This plan illustrates the co-operation we have. We feel that this is a very important item.

"This matter is not a two-sided affair. The principal comes in for a large share of responsibility, and my feeling is that if he has the kind of supervisor he is willing to have in his school, he ought to be willing to back her up in all she attempts to do. The work of the principal in the writing work is a most important one. He need not be a good writer, but should aid in the matter of inspiration, criticism and inspection. The monthly examination papers that are written by the children come into the office, and are examined particularly for general appearance and for the writing. The fact that they are coming in is a sort of stimulus to the pupil. When he is invited to do his work over again, he begins to get the habit and inspiration to do good work.

"I expect that the supervisor is going to get some results. In the first and second grades I expect that the children are going to get a pretty good idea of form. I am not entirely convinced that muscular movement is so important. Before the end of the first year I expect we should be getting writing that looks like writing, and as the child progresses that writing will come down from a large hand in the first year to a proper size hand in the eighth year. We expect it and are going to get it with the kind of supervisor with the hearty co-operation of the teachers, with the loyal industry of the children backed up by the hearty work of criticism, inspiration and enthusiasm on the part of the principal."

Teachers Present at Meeting.

G. W. Harman, Commercial High School, Brooklyn, N. Y.
C. G. Price, Packard School, New York.
A. N. Palmer, A. N. Palmer Co., New York.
R. D. Thurston, Brown's Business College, Brooklyn, N. Y.
C. C. Lister, A. N. Palmer Co., New York.
C. L. Newell, King's County Business School, Brooklyn, N. Y.

I. E. Chase, Central Y. M. C. A., Brooklyn, N. Y.
Chas. J. Hausman, P. S. 123, Brooklyn, N. Y.
C. W. Clark, Walworth Institute, New York City.
J. C. Barber, Bryant & Stratton School, Providence, R. I.
Florence Smith, Supervisor of Writing, E. Orange, N. J.
Mildred Miner, Miner's Business Academy, Brooklyn, N. Y.
Geo. K. Post, Supervisor of Writing, Bridgeport, Conn.
Mrs. Geo. K. Post, Bridgeport, Conn.
Edward Ryan, High School, Ravonne, N. J.
J. A. Kirby, Supervisor of Writing, Brooklyn, N. Y.
W. K. Cook, Supervisor of Writing, Hartford, Conn., Dis. Schools.

F. A. Curtis, Supervisor of Writing, Hartford, Conn.
W. E. Dennis, Examiner of Questioned Handwriting, Brooklyn, N. Y.
E. M. Huntsinger, Huntsinger Business School, Hartford, Conn.
W. P. Steinhäuser, Neptune High School, Asbury Park, N. J.
Lee F. Correll, Banks Business College, Philadelphia, Pa.
J. J. Klingsmith, Sherman's Business School, Mt. Vernon, N. Y.
Elizabeth K. Middleton, Supervisor of Writing, Camden, N. J.
Alice E. Benbow, Supervisor of Writing, Schenectady, N. Y.
Alice E. Curtin, Supervisor of Writing, Pittsfield, Mass.
Gertrude F. Hanley, Supervisor of Writing, Rutherford, N. J.

C. A. Robertson, Long Island Business College, Brooklyn, N. Y.

E. L. Herrick, High School, Auburn, N. Y.
Chas. Dell, Drake Business College, Bayonne, N. J.
Hastings Hawkes, High School, Brockton, Mass.
W. A. Ross, Commercial High School, Brooklyn, N. Y.
Harry Houston, Supervisor of Writing, New Haven, Conn.
E. W. Schlee, Newark, N. J., Business College.
A. L. Straub, Newark, N. J., Business College.
W. J. Kinsley, Document Examiner, New York.
A. S. Osborn, Document Examiner, New York.
N. A. Fulton, High School, Derby, Conn.
F. E. Barbour, Greenwich, Conn., High School.
Marie L. Bayer, Principal P. S. 147, Brooklyn, N. Y.
H. B. Slater, Newton, L. I., High School.
F. B. Hess, Hefley Institute, Brooklyn, N. Y.
C. G. Prince, American Book Co., New York City.
D. H. Farley, State Normal School, Trenton, N. J.
A. C. Doering, Merchants & Bankers School, New York City.
E. L. Moe, Franklin Academy, Malone, N. Y.
Ida M. Stahl, Supervisor of Penmanship, Passaic, N. J.

Program of the Eighth Annual Meeting of the New England Association of Penmanship Supervisors.

Burdett College, Boston, Mass., January 13, 1912.

Morning Session.

- 10:30 Address of Welcome... F. H. Burdett, Burdett College
10:40 Response,.... Pres. A. B. Wrought, Pittsfield, Mass.
10:45 Round Table
(A) Left Handed Penmanship, Miss Margaret B. Toole, Worcester, Mass.; E. H. Fisher, Somerville, Mass.
Discussion.
(B) Large Writing in the Primary Grades, Miss Eva J. Miller, Springfield, Mass.
Discussion.

- 12:30 Luncheon.
1:45 Blackboard demonstration by L. Faretra, Burdett College.
2:00 Business Meeting..... Election of officers
2:15 Address—"Some Problems of Correlation in Connection with the Teaching of Penmanship," David Shedden, Ph.D., Mass. Board of Education
3:00 High School Penmanship.
R. G. Laird, High School of Commerce, Boston, Mass.
3:30 Question Box.... Harry Houston, New Haven, Conn.
Every one is requested to prepare at least one question. Badges will be worn by the members during the meeting. Luncheon will be served by the Messrs. Burdett to members of the Association.

NEW ENGLAND BUSINESS COLLEGE ASSOCIATION.

There was a good attendance at the meeting of the New England Business College Association held December 1 and 2 in the Fisher Business School in Roxbury, Mass. The following subjects were ably discussed:

- "How to teach shorthand students to punctuate while transcribing their notes" By Frank Park.
"Alumni Associations" By E. D. McIntosh.
"How to divide the Advertising appropriation" By F. L. Shaw.
"Is it possible to do a profitable business without advertising?" By C. B. Post.
"Student Getting" By E. H. Fisher.
"The Question Box" was handled by M. C. Fisher.

This proved to be a very important feature of the program, as questions in which members were interested were taken up and discussed by the leader and the different members.

- "The Attitude of High Schools towards Business Schools" By W. P. McIntosh.
"Salesmanship" By D. C. McIntosh.
"What should the combined course include and the length of time for completing it?" By A. J. Park.

"A complete office system for the proprietor" By W. H. Flynn.

"Better results in Penmanship" By A. H. Barbour.

"Business Habits" By S. McVeigh.

On the election of officers for the ensuing year C. W. Jones was appointed president; C. B. Post, vice-president and E. D. McIntosh, secretary and treasurer. It was decided to hold the next meeting in Maine at the camp of F. L. Shaw. The date was not definitely decided upon, but it will probably be the Fourth of July week.

This association has now been in existence about four years, and interest in it is kept by the members to the very top notch, as may be realized from the fact that many of the members have not missed a single meeting. As two sessions have been held each year, it goes without saying that the Association is most successful.

Program Annual Meeting of the Commercial Teachers' Association of Indiana, State House, Indianapolis, Indiana, December 26, 27 and 28, 1911.

ANNOUNCEMENT.

A cordial invitation is extended by the officers and members of the Indiana Association to every commercial teacher, every business college proprietor, author, publisher or office appliance man, and all others interested in commercial education in the State of *Illinois, Indiana, Ohio, Kentucky and West Virginia*, to meet with us on December 26th, 27th and 28th.

Arrange to come in time for the Luncheon and Address of Welcome. Come prepared to take part in the discussions of the program and to join in the organization of a larger Association for the *Ohio Valley*.

Hotel headquarters will be at the Claypool Hotel, where rooms may be obtained at \$1.25 per day and up. For places of meeting, see announcements for each session. For full program of the Indiana State Teachers' Association write Supt. L. N. Hines, Crawfordsville, Ind.

Yours for a successful meeting,

COMMERCIAL TEACHERS' ASSOCIATION
OF INDIANA.

COMMERCIAL TEACHERS' ASSOCIATION OF INDIANA.

Officers.—S. H. East, President, Indianapolis, Ind.; Miss Gertrude Hunnicutt, Vice-President, Owensboro, Ky.; Miss Nae B. Helmer, Secretary-Treasurer, Terre Haute, Ind.

Executive Committee.—Thomas F. Campbell, Chairman, 18 East Vermont Street, Indianapolis, Ind.; Mrs. K. H. Isbell, Brown's Business College, Terre Haute, Ind.; Enos Spencer, Spencieran Commercial School, Louisville, Ky.

PROGRAM.

Tuesday Evening.

7:30 O'clock.

Luncheon.

Courtesy of the Bobbs-Merrill Company.

Address of Welcome.....Hon. Charles A. Greathouse

Superintendent of Public Instruction

Response.....Vice-President Gertrude Owen Hunnicutt

Owensboro, Ky.

Toasts

Social Evening

Wednesday Morning.

8:30 O'clock, Room 70, State House.

To What Extent is the Business College Responsible for the Moral Welfare of its Students—W. J. Thisselle, Principal Thisselle Business College, Indianapolis, Ind.

Discussion—Led by M. H. Lockyear, President Lockyear Business College, Evansville, Ind.

Is a Grammar School Graduate Certified to H. S. Ready to Enter Business College—The Business College View—M. M. Lain, Principal Lain's Private Business College, Indianapolis, Ind.

Should He Be Expected to be Ready? Ought the Grades Furnish Sufficient Education for the Average Business Man or Woman of To-day?—The Public School View—Alexander High Sproul, Shortridge High School, Indianapolis, Ind.

Discussion—General.

Rapid Calculation and Other Features of Commercial Arith-

metic—H. O. Keesling, President New Albany Business College, New Albany, Ind.

Discussion.

What a Business Man Expects in a Stenographer—Hon. Chas. A. Bookwalter, Indianapolis, Ind.

Discussion, or Questions.

Wednesday Afternoon.

1:30 O'Clock, Room 70 State House.

Shorthand and Typewriting: Ideals and How to Obtain Them. Symposium: Short papers or talks by a number of successful teachers and authors.

What Ought to be Accomplished in a Business Course—G. W. Brown, President Brown's Business College, St. Louis, Mo., and J. A. Castor, Principal Indiana Business College, Vincennes, Indiana.

Discussion—Led by K. Von Ammerman, Manual Training High School, Indianapolis, Indiana.

Penmanship:

What Every Business College Ought to Accomplish.

What Can be Done Without an Expert Teacher.

(a) In Business Colleges.

(b) In Public Schools.

Wednesday Evening.

8:00 O'Clock, Palm Room, Claypool Hotel.

Address—The History of a Manuscript—Hewitt Hanson Howland, Editor-in-Chief Publication Department The Bobbs-Merrill Company, Indianapolis, Ind.

Business Session—For Receiving and Referring Reports of Committees and Especially for Discussion of Ohio Valley Organization.

Thursday Morning.

9:00 O'Clock, Club Room, Claypool Hotel.

Bookkeeping, Auditing, Investigation—W. A. Dehority, Chief Exmr. State Board of Accountants, Indianapolis, Ind.

Business Session—Election of Officers—Reports of Committees, etc., etc.

J. E. SOULE ENTERTAINS AT DINNER.

On the evening of December 9th at the Union League Club, Philadelphia, J. E. Soule, the well-known engraving artist of that city, entertained a number of the profession at dinner. Those present were: H. W. Flickinger, R. S. Collins, S. D. Holt, Charlton V. Howe, J. C. Shearer, W. C. Bostwick, J. A. Olson, A. W. Rich, M. J. Ryan, H. W. Patten, and Mr. Todd, of Philadelphia; P. T. Sharp and H. G. Healey, of New York. Owing to a severe relapse of a long continued illness, T. P. McMenamin was unable to be present. Word came that he was very seriously ill, and this caused much sorrow among the guests.

Mr. Soule is a chief of hosts. For more than forty years he has been prominent in social, professional and club life of the Quaker City. He belongs to all the prominent clubs in town, is a thorough sportsman, and excels in almost every line of amateur athletics. He has won many first prizes with the gun, and in boxing, billiards, and on the golf ground he is unexcelled. Mr. Soule was at his happiest at the dinner. He has fully recovered from the very severe illness of two years ago, and no one would guess him to be anywhere near his true age, 67.

The Union League Club in Philadelphia was the first of organizations in this country. Mr. Soule was for a number of years a director of the club. Many of the most famous paintings in the country are to be found there. Recently the organization has spent one million dollars in a new addition to the club. It has a library unsurpassed in quality and extent. There are twenty-five hundred members, and a waiting list of three thousand.

Each of the guests was called upon for remarks. After the dinner, the friends gathered in Mr. Soule's studio, where they inspected many beautiful specimens of penmanship coming from Mr. Soule's pen and brush as well as from many others. Mr. Soule had thoughtfully invited the penmen to bring their scrap-books with them, and a most enjoyable evening was spent in looking over these artistic productions.

One of the honored guests was Henry W. Flickinger. Mr. Flickinger's many friends will be glad to know that he is enjoying good health this winter. He was sixty-six years old the 30th of last August, and, like Mr. Soule, does not begin to show his years. The occasion was an appropriate one for Mr. Flickinger to speak reminiscently regarding the Philadelphia penmen, those whose careers had been brought to a close. His remarks will appear in February JOURNAL.

NEW YORK COMMERCIAL TEACHERS' ASSOCIATION.



HE annual convention of the Commercial Teachers' Section of the New York State Teachers' Association was held in the Council Chamber, City Hall, Albany, New York, Nov. 27-28-29.

The Tuesday morning session was called to order by Chairman J. F. Forbes, of the Rochester Business Institute, who in a few well chosen words outlined the general plan to be followed in the three meetings.

The first speaker on the program was Prof. A. P. Brigham, of Colgate University, who discussed the subject "Methods in Commercial Geography." Prof. Brigham handled his subject in a manner that was very acceptable to the members of the Association who were present and gave many helpful suggestions regarding the teaching of this very difficult subject. It is not possible to give a full report of his speech in this brief sketch but among the points he made were the following: Statistics should be taught only so far as they may be necessary to show general relations. Processes of manufacture should not occupy very much time as the subject of commercial geography has to do mainly with commerce and not with the manufacture of commercial products. A few of the important products of commerce should receive special attention rather than to attempt a necessarily superficial study of all commercial products. Among the products named were wheat, cotton, and steel. Prof. Brigham emphasized the necessity of doing some very definite work along the line of "Place Geography." He insisted that students in the commercial geography class should be able to locate accurately the important centers of production and distribution of commercial products. Water and rail trade routes should be thoroughly familiar to all students of the subject.

The subject of Touch Typewriting was handled by R. P. So Relle, of New York City. Mr. So Relle pointed out the various steps in the progress of the pupil through the very difficult subject of Touch Typewriting, and indicated just how he would handle a class of beginners in the subject. He laid special emphasis on the desirability of beginning with the first and second fingers of each hand instead of all four fingers at the same time. Pupils need encouragement at the beginning and nothing is more encouraging than the ability to turn out some acceptable work during the first day or two of practice. He also urged that carefully arranged fingering exercises be given much attention.

W. E. Bartholomew, Inspector of Commercial Education in the New York State Education Dept., spoke of "The Commercial Teachers' Contest with the Business World." Among the more important points that were emphasized the following might be mentioned as typical of the excellent advice given by the speaker. Every commercial teacher should identify himself with the business interests of his community. He should form the acquaintance of men actively interested in business affairs who could be of service in the way of advice and furnishing material for use in connection with the various kinds of commercial work of the school. Methods in actual use by those men and their employees should be the methods adopted for use in the class work where variation is possible. Bankers should be consulted as to their methods of handling discounts; mechanics, as to their method of handling all the problems peculiar to their work. The needs of the business men should be very carefully studied by the teacher and he should continually attempt to train the young pupil along the lines that will best fit for the local positions that are likely to be offered them. He should learn from this contact with the business life of his community that accurate thinking is far more desirable than mere technical ability to do certain work in a business office. A business men's advisory committee, such as the one which has been formed in Boston, would be a very desirable thing for any city interested in commercial education. Business letters and business problems and any other material that is available should be secured as far as possible from the business offices in the community where the teacher is employed.

H. L. Jacobs, Pres. Rhode Island Commercial School, Providence, R. I., discussed the subject of "Office Practice for Shorthand Students." Mr. Jacobs' paper on this subject was very well received, and the Association felt very much indebted to him for his very careful thought and masterly presentation of the subject. He pointed out the fact that the office practice which required that students perform certain routine work in an actual office was less desirable than a well planned series of lessons on the various duties that are likely to devolve upon the stenographer in an office position. No specific office equipment is necessary for such a series of lessons and much better results can be obtained than from

the more elaborate plan of conducting office practice in actual or imaginary offices. Not more than fifty dollars would be required for the filing cabinets and other equipment necessary for the conducting of this special training for stenographers. Billing, manifold work of various kinds, filing, indexing, etc., should receive very careful attention. Mr. Jacobs further emphasized the necessity for giving the students a thorough knowledge of postal information. He also emphasized the necessity of drill in doing business by telephone and recommended some actual training in meeting visitors who come to the business office. Some attention should be given to the efficient use of the telephone.

The first paper Tuesday afternoon was one on the subject of "Shorthand Dictation," by Miss Gracia Haight, of Saratoga Springs High School. Miss Haight advocated a very careful selection of dictation matter, placing much emphasis on the desirability of choosing matter in which the pupil would be interested. She urged that to secure the largest possible amount of interest on the part of the pupil, transcripts when completed should represent something of permanent value to him. She advocated the practice of dictating good literature and a large number of well selected gems of thought that can be used to advantage in the character building work that every successful teacher must take upon herself. Miss Haight's paper elicited much discussion regarding the advisability of selecting matter that would be of special interest to the student. The chairman took the ground that the attention of the student ought not to be divided between the thought contained in the matter he is called upon to write, and the mechanical work of reproducing the words in shorthand characters. The general opinion seemed to be that matter that would appeal to the pupil's emotion at the time of writing would be undesirable, but that carefully edited matter should be selected for use in dictation classes and that better results might be obtained from that class of dictation in which there would be a permanent interest on the part of the pupil.

Carlos B. Ellis, of the High School of Commerce, Springfield, Mass., gave a very interesting and helpful address on "Some Points to be Emphasized in Teaching Commercial Subjects." Mr. Ellis took the ground that it was much better to emphasize the fundamental principles of bookkeeping than to devote a comparatively small amount of time to this phase of the subject, and a large amount of time to the advanced portion of bookkeeping work. He insisted that an absolute mastery of the fundamentals of bookkeeping is all that is necessary for the average pupil. He dwelt at some length on the necessity for facility and efficiency in the handling of commercial work. Arithmetic, writing, and other branches of the regular commercial course should receive more emphasis than is commonly given them.

The subject of "Teaching Bookkeeping" was handled by F. P. Baltz, of the Eastern District High School, Brooklyn. Mr. Baltz among other valuable suggestions, urged the necessity of having a plan of instruction and following the plan minutely. He gave a detailed outline of his method of presenting the subject, and the teachers who were present were able to take away many helpful suggestions on teaching this most important commercial branch.

Wednesday morning, the Association held a round-table on Regents examinations in Commercial subjects. W. E. Bartholomew, present Inspector of Commercial Education, and F. G. Nichols, former Inspector, answered many questions pertaining to the preparation and marking of Regents examination papers. Among the many important questions discussed was the advisability of changing the fifty word test. Quite a number of the teachers present urged that since its purpose was to ascertain whether the pupil was able to write his system or not, it would be better to give an examination in principles rather than to submit a dictation test. The department representative explained that it would be impossible to secure examiners to handle all of the different systems of shorthand in use in New York State. Teachers were urged to submit only those papers in which the shorthand notes indicated a mastery of the system. If the teacher will do this, the department can be sure that no students will be passed whose work is defective. Another question that seemed to be of much interest was as to whether a fifteen second pause should be made between the letters in the fifty and one-hundred word test. A small majority of those present desired the fifteen seconds pause, but a large number of teachers were emphatic in their statements that such a pause really lengthened the time and lowered the speed of the test. A new plan for the shorthand examination has been quite carefully worked out and may be put into effect in the near future according to the statement

of the Inspector. This new plan is based upon the Civil Service method and gives credit both for speed and accuracy.

After the round-table discussion was brought to a close, the regular business meeting of the Association was held. Miss Harriet Hunter, of the Albany High School, who acted as secretary in place of the regular secretary, Joseph Turbush, who was absent, read the minutes of the last meeting. The officers elected for next year were W. E. Bartholomew, State Inspector of Commercial Education, President, and Joseph Turbush, Technical High School, Syracuse, Secretary. The next convention will be held in Buffalo, at a time to be decided upon by the Executive Committee of the State Teachers' Association.

The attendance at all of the sessions was very gratifying, and the members who were present expressed themselves as being well repaid for coming to the meeting and were loud in their praises of Dr. J. F. Forbes, who succeeded in having every speaker whose name appeared upon the program on hand to take his part at the appointed time, and who also began and closed each of the three sessions on the exact minute called for in the program.

H. O. Blaisdell, who won the world's championship contest for 1911, gave a demonstration of rapid typewriting at the close of the session, Wednesday morning. Unusual interest was manifested in the work. Many of those present had never had an opportunity to see Mr. Blaisdell in action.

All of the formal papers and the discussion will be printed with the regular report which is published by the State Teachers' Association, and will be available at an early date. Every commercial teacher in the state should write to the Secretary, Richard A. Searing, North Tonawanda, N. Y., and arrange to get a copy of the proceedings when they are ready for distribution.

MISSOURI VALLEY CONVENTION NOTES.

By F. W. TAMBLYN.

On Thursday, Nov. 30th, a reception was given to the members of the Association in Huff's School of Expert Business Training. The Officers of the Association and Miss Huff were assisted by the Huff Alumni.

The rooms were beautifully decorated with Southern smilax, palms, ferns, and chrysanthemums. The two hundred guests were entertained by music, furnished by the students, and the Alumni of the school served punch.

A pleasant feature of the evening were the impromptu remarks by J. R. Gregg, who told something of the beginning of the Gregg System of shorthand. Miss Huff was called for and spoke a few words of appreciation and welcome to those present. Carl Marshall, of the Goodyear-Marshall Publishing Co., talked for a few minutes of his study in penmanship, and Mrs. Marcella Lang, of Joplin, Mo., spoke words of inspiration to beginners in the work. Mr. Plage, Resident Manager of the Underwood Typewriter Company, spoke of the rapid growth and successful work of the Huff School.

This reception gave the visiting teachers and other members of the Association an opportunity to become acquainted, and a most enjoyable evening was spent by all present.

J. L. Hoyt was on hand demonstrating the Underwood Typewriter. He won the World's amateur championship in New York Oct. 25, 1910, and in the contest wrote 106 words net.

Miss Bessie Linsitz was on hand demonstrating the Underwood and announcing the fact that she won the first prize at the Business Show, Kansas City, Mo., last month, writing 84 words net.

Miss Vera M. Blake, a student of the Huff School, won the Amateur contest at the Kansas City Business Show, writing 59½ words net. She placed her services at the disposal of the members of the convention and was very much appreciated for the good work she did.

Toastmaster Smith's joke "Hello there! Did you come to have a good time, or did you bring your wife along?" made a hit. F. B. Adams, E. M. Platt, T. R. Morrissey, and a few others brought their wives, and from all indications walked the path of rectitude. Pres. Kirker, Miner and Lobaugh didn't bring their wives; reason, they didn't have any.

Misses Marcella Levy, Mabel Markey, Bessie Blaine, Loretto Roache, Edna and Frances Simcox of Brown's Business College visited the convention.

J. P. Richardson of Anderson, Mo., was a visitor at the convention Saturday.

G. C. Brink, Argentine, Kans., was a welcome visitor Saturday afternoon.

W. H. Quackenbush of Lawrence, F. M. Hurd, Altamont, Kans., attended the convention but did not register.

Rooms decorated with smilax, palms, ferns, and chrysan-

themums was something new to the Missouri Valley Commercial Teachers' Association.

J. H. Rogers, Springfield, Mo., visited the convention the last day.

Messrs. Keen of Lawrence, and Serles of Ft. Scott, were on hand.

SAVING COST IN BUSINESS.

Business men are finding out that it pays to try to make what may seem at first to be small economies. Not long ago a manufacturer was negotiating for the purchase of a 30 horse-power electric motor to operate new machinery which his plant had found it necessary to install. The engine running the remainder of the machinery was already worked to its greatest capacity, or at least so those in charge believed. At this juncture, says *Business*, an expert was called in.

By simply changing the lubricants he got more than fifty horse power over the former limit from the original engine. Not only did he save the purchase of the new motor, but actually reduced the yearly cost of lubricants by 15 per cent.

In a cotton mill there was a similar experience when one department found that it would be necessary either to install a new engine of greater power or add an electric motor to the present equipment. By the substitution of better lubricants intelligently selected and used the extra load was handled by the old engine.

It is a common thing to see a concern putting on the screws as to printing, writing, illustrating, etc., in their campaigns by mail—and then to ignore the factor of postage altogether. The spectacle of thousands of booklets being put into the mail with a two-cent stamp attached when each envelope just tips a little over the one-cent limit reminds one of the suburbanite who refuses to start for his train until the last minute and then misses it by five feet.

"But it is a very serious thing," the writer continues; "I have known it to make a difference of \$2,000 in one mailing—a sum which might have been saved by the application of some forethought and sense.

"By setting their catalogue in 5½ in stead of a 6 point type a mail order firm saved \$75,000 in one year. Their bills of postage alone is in the neighborhood of \$45,000 a month. Other great mail order houses spend even more on postage. One of these saved \$52,000 by altering the paper used in the catalogue and by trimming the paper close to the type page.

"As a matter of fact, no house should ever plan a catalogue, booklet or anything else without taking into account the postage first. The printer's dummy should be weighed, and by no means should the wrapper or envelope be forgotten. Sometimes a lighter weight paper stock will save many dollars. For large catalogues there are very special kinds of paper made which effect big savings through reduction of weight.

"One of the biggest fortunes in the publishing business was built through Uncle Sam's easy going interpretations of the second-class postage laws until more recent years. This publisher was enabled to print books under the technical classification of periodical libraries and send his merchandise anywhere at a cent a pound.

"One single concern which had been spending \$50,000 a year on various kinds of circular matter, gotten out under first-class postage, saved \$28,000 out of its following year's appropriation and did more business by using matter going out under third class. A certain Boston firm some time ago spent a thousand dollars on a folder going out under third class postage and got back \$44,000 worth of business.

"A Chicago mail order house once made an experiment which proved to them that not more than 10 or 20 per cent of the postmasters sent out such notifications. As each of their catalogues represented a considerable sum, a plan was finally put through so that if word came from a postmaster at, let us say, Utica, N. Y., telling of a wrongly addressed catalogue lying there, the company got some one else in Utica who desired to have a catalogue call at the post office and by payment of one cent take the catalogue which was there wrongly addressed to another individual.

"But this, while a big saving, did nothing to obviate the situation created by the negligence of 80 to 90 per cent of postmasters to notify the firm when the catalogues lay there uncalled for. Feeling that it was not fair to lose this money through negligence of post office employees, the matter was taken up at Washington, and arrangements were finally made to overcome this. A total of \$2,000 a month was saved by this careful planning and by a trip to Washington, a saving which other concerns can now, too, share."

New York, Feb. 1, 1911.

Mr. W. A. Hoffman,
Cleveland, O.

Dear Sir:

About two weeks ago we had an inquiry from you in regard to our line of goods, and wrote you immediately, sending you our catalogue. We should be glad to know if the catalogue reached you promptly. If it did not come to hand, please let us know and we will send another.

May we not hear from you shortly and know in what way we may serve you.

Yours truly,

American Suit Co.

Plate 5.—The best test of good penmanship is in a complete exercise. Such an exercise is to be found in the foregoing letter. Note carefully the arrangement and every detail. Every ambitious writer should make it his aim to master this letter during the month of January. It should be written at least one hundred times. The publishers of the Business Journal should be very glad to receive the results of practice on this plate.

ttttt taunting terrace tinman
uuuuu umpires unaware uncrown
vvvvv vacuum variation vaseline
wwwww winsome wanness warning
xxxxx xanthin xanthic xanthate
yyyyy yeomanry yarrow yearling
zzzzz zouaves zodiacal zoology

Plate 6.—A review of some of the small letters. Write a full page of each word. Notice carefully the spacing, the beginning and the finishing. Mr. Farley of the State Normal School, Trenton, N. J., says that it is far more difficult to

ADVANCED COURSE

An accountant is an auditor who is skilled as a designer of accounting systems, well versed in business organization and administration, and capable of devising and installing a system of accounts that exactly meets the requirements of a particular business, whether it be a bank, a mercantile or manufacturing establishment, or some other form of industrial enterprise.

Capital outlay represents an outlay chargeable to some fixed asset account, such as additions or improvements to land, buildings, machinery, railroad equipment or roadbed, alterations to store when it results in a betterment, increase in stable equipment.

Capital income, with respect to mercantile and manufacturing concerns, includes the income derived from securities owned, other outside investments, and items of income derived from extraneous sources. It also includes cash discounts allowed by creditors, interest allowed by creditors, interest received on overdue accounts, and notes receivable.

G. B. Starring	D. L. Callison	W. Hoyt	F. P. Hess
C. F. Nesse	F. W. Williss	F. W. Erickson	J. L. Calvert
M. M. Heath	J. K. Renshaw	Bro. Damase	C. W. Edmondson
W. S. Monroe	N. C. Post	E. S. Watson	T. C. Knowles
A. K. Feroe	S. Todd	E. W. Van Kirk	E. Warner
J. W. Greig	F. T. Taylor	A. C. Holmquist	T. J. Risinger

Department of Ornamental Writing

A. M. WONNELL

POINTERS FOR THE ORNAMENTAL WRITER.

This is the last contribution in my series, and I am giving you page writing. This is the supreme test in ornamental writing.

Here we must be especially careful about slant, size, spacing and arrangement. And I almost forgot to say a uniformity in style.

I hope your progress has come up to your expectations.

As a last word, let me say, study, study, study, and study good copies, don't be a quitter, and you can surprise yourself in this work.

CHANGE OF ADDRESS—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.

O Benman:

Can you see any improvement?
Remember that it takes time to learn to write the ornamental style well.

I am sure that it will pay you to work over the copies given in the preceding lessons of this course a number of times.

Have you invested yet in some good fresh from the pen copies?

Tell me when you send in your next work whether you can see any improvement over your specimens written before you began this course.

Yours for better writing,

A. M. Wonnell

WRITING FOR THE ACCOUNTANT

mimic mimic mimic mimic mimic
vacuum vacuum vacuum vacuum
receiver receiver receiver receiver receiver
cinnamon cinnamon cinnamon cinnamon
summers summers summers summers
mamma mamma mamma mamma
winnow winnow winnow winnow win

LESSON SIXTEEN.

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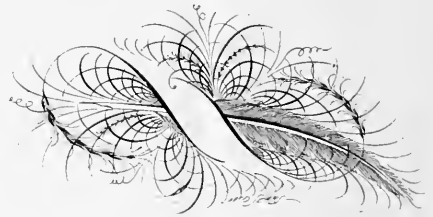
The words on this plate are given as a thorough review of the preceding lessons. At least one carefully written page should be made of each copy. Make each letter as nearly like the model as possible. Study the spacing between letters. Avoid making some letters close together and others wide apart.

FLOURISHING.

By W. D. SEARS.

The designs this month are comparatively simple and should be studied closely by students following the course. Practice the bird the same as in the last month's lesson, making the breast stroke first, shape the beak carefully, then the wing strokes and at last, the strokes of the tail. The long shaded strokes may be made by lifting the arm clear of the desk, but the shorter strokes should be made by letting the arm roll lightly on the muscles of the fore-arm.

In practicing the second design make the heavy strokes that cross the quill first, then the quill and last the finishing strokes of the flourish. I should be pleased to receive a specimen of each design by students following the course, and if postage is enclosed, will offer any suggestions that I may think necessary. Address W. D. Sears, Drake College, Jersey City, N. J.



"We have a treasure of a cook." "You are, indeed, fortunate." "Yes, in two ways. She not only stays, but she is friends with the ice man, so that he never misses."—*Buffalo Express.*

"He seems to have a splendid command of the English language." "Why, he hardly ever says a word." "I know. That's why I say he has a splendid command of the English language."—*Chicago Record-Herald.*

"These summer boarders are hard to please." "What's the matter now?" "They're kicking because I ain't got no field of shredded wheat to show 'em."—*Washington Herald.*

OOOOOOOO OOOOOOO a a a a a a a a a a
An American Artist. An American Art.
concern. decision. writing. penman. min.

"My Favorite Writing Drills" by R. C. Haynes, Lewiston, Me.

HOW TO LEARN TOUCH TYPEWRITING.

Accuracy.

By J. E. Fuller, Wilmington, Del.
Author "The Touch Writer."



LEARNER who has mastered the location of the keys and who uses a correct style of fingering should be an accurate operator within the limits of his speed; but not more than one student out of ten who is inaccurate can tell what he thinks is the cause of his trouble. He simply knows that, for some mysterious reason, he fails to strike the right keys. He has not tried to diagnose the case, but has gone ahead blindly, practicing doggedly but not intelligently.

What he needs is a teacher who can point out to him convincingly some simple facts which can be plainly seen by anyone who will but stop a moment to analyze the situation.

Errors in typewriting must arise from one of the following causes, or from a combination of two or more of them:

First. Imperfect knowledge of the keyboard. If the learner does not know where the keys are, of course he is likely to strike the wrong one at any moment.

Second. Inability to control the fingers. If the fingers will not do the bidding of the brain, it is of little use to know where the desired keys are.

Third. Writing too fast. If the speed is too great for the control, or if the fingers run ahead of the thinking, mix-ups are likely to occur.

Fourth. Inattention or carelessness. If the learner allows his mind to wander, or if, in the beginning of his practise, he allows his thoughts to run far ahead of his fingers, omitted letters, transposed letters, or substituted syllables are likely to result.

From this it will be seen that the learning of the keyboard (referred to in a preceding paper) is the first step in the acquirement of accuracy, and that the training of the fingers is the second step; but that, at all times, the learner must keep within the limits of his speed, and concentrate his mind upon his work.

When repeated drills of wide variety have shown that the learner knows, without appreciable hesitation, precisely where each key is, he may be said to have mastered the keyboard. But the pupil will often continue to strike wrong keys, even when the teacher believes the keyboard to have been mastered. The teacher's problem then is to find out from what cause the errors actually arose.

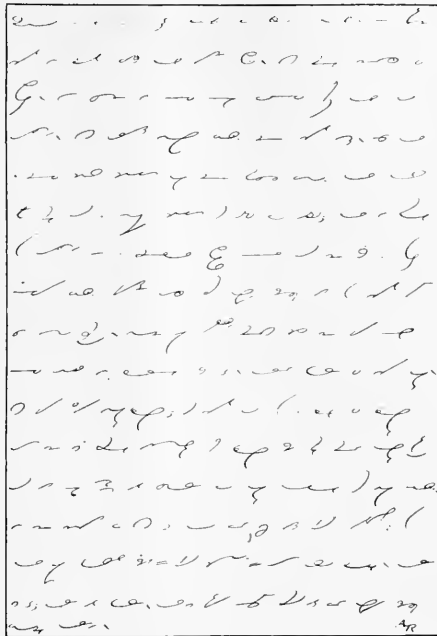
Here is where actual observation of the students while at their work becomes absolutely necessary if intelligent and well-directed teaching is to be done. If the student writes hesitatingly, it is evident that he does not know the keyboard as well as he should; that is, either he does not feel sure of the location of the keys, or he lacks confidence in his ability to strike them with precision. In such a case it is quite likely that some of his errors arise from his "taking a chance" on striking the right key, rather than taking the time to think out the location of the key he wants.

If, on the other hand, the student writes confidently and at a uniform rate of speed, but still makes errors, it is likely that the trouble lies in the fingers rather than in the brain.

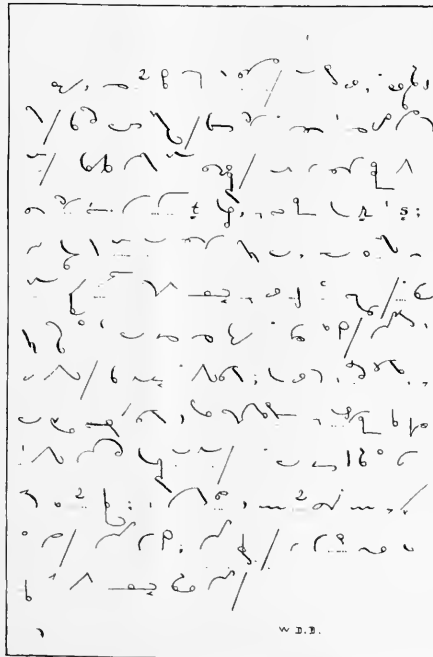
A common fault, productive of many errors, is too much hand or wrist movement—getting the hands too far from their work—bobbing them up and down. The pupil should be shown, not merely told, how much more likely his blows are to be accurately delivered if each finger is kept close to the mark at which the blow is aimed—just as a marksman is more likely to hit the bullseye at ten yards than at one hundred. There should be as little hand movement as possible.

(To be Continued.)

Gregg Notes by Alice L. Rinne, Chicago, Ill.



Graham Notes by W. D. Bridge, New York.



WRITING SPECIMENS.

You will find D. L. Hunt at the Eau Claire, Wis., Business College; and you will find 180 pages of one student's penmanship work in our sanctum if you will call soon. Miss Mamie Wold has shown us what one young woman can do, whose motto seems to be "The best writers were once beginners." We have examined every one of the more than 180 pages of her work, and are sure we have never seen more regular, neat, winsome writing from a student in all our examinations, and the *tout ensemble* is a delight to our eyes.

A. C. Doering, Merchants' and Bankers' School, New York City, sends us a splendid specimen of a Spanish boy which shows much improvement in touch and form compared with some earlier specimens.

The Freeman P. Taylor School, Philadelphia, Pa., is turning out fine business writers as is evidenced by the several specimens, nicely executed, received at THE JOURNAL office.

J. N. Fulton, International Business College, Ft. Wayne, Ind., gives us the pleasure of examining some splendid work done by several of his pupils.

Some of the best specimens received by THE JOURNAL for a long time, came from T. C. Knowles, Pottsville, Pa., Commercial School.

Practice work in figures from students of R. A. Spellman, Bristol County Business School, Taunton, Mass., has reached our desk.

L. R. Watson, Montclair, N. J., High School, submits the work of some of his grade pupils, excellently done.

From the Reno College, Pittsburg, Pa., E. T. Overend, comes some specimens showing good results in penmanship teaching.

We have received some good movement drills and plain business writing from the pupils of Herbert E. Congdon, Edward Little High School, Auburn, Me.

Theodore Melhado, the Poughkeepsie, N. Y., card writer, sends us a selection of his cards nicely mounted on heavy card board, all going to produce a pleasing effect. This young man is rapidly coming to the front as an ornamental writer.

We cannot speak too highly of the work of pupils of J. A. Buchanan, Collegiate Institute, London, Ontario.

From A. Higgins, Orange Union High School, Orange, Calif., came splendid evidence of the faithful and painstaking practice of pupils of his schools.

R. E. Leaf, Lincoln High School, Seattle, Wash., sends us much work done by his pupils in a manner deserving of the highest praise.

Excellent movement drills come from pupils of A. M. Poole, Easton School of Business, Easton, Pa.

J. D. Rice, Chillicothe, Mo., sends specimens of the highest character.

THE SUNNY SIDE.

"I hate that expression, 'Drop me a line.'" "Still, it's permissible if you happen to be drowning."

Willie—All the stores closed on the day my uncle died.
Tommy—That's nothing. All the banks closed for three weeks after my pa left town.—Puck.

He was very bashful and she tried to make it easy for him. They were driving along the seashore and she became silent for a time.

"What's the matter?" he asked.

"O, I feel blue," she replied. "Nobody loves me and my hands are cold."

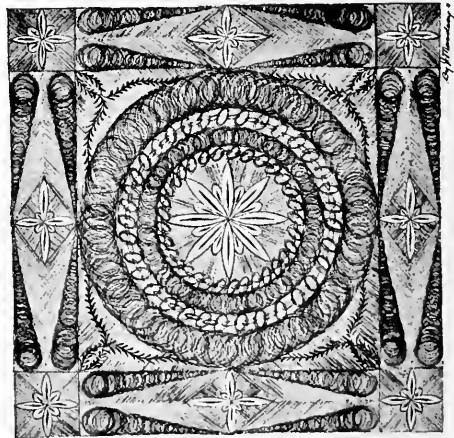
"You should not say that," was his word of consolation, "for God loves you, and your mother loves you, and you can sit on your hands."—Success.

EDITOR'S SCRAP BOOK.

Nicely addressed envelopes have been received from A. Hartkorn, Brooklyn, N. Y.; E. M. Huntsinger, Hartford, Conn.; C. M. Wright, Portland, Ore.; A. M. Wonnell, Big Rapids, Mich.; C. J. Potter, Burlington, Ia.; D. L. Hunt, Eau Claire, Wis.; N. S. Smith, Waco, Texas; W. E. Dennis, Brooklyn, N. Y.; O. U. Rother, Round Plains, Ont.; S. O. Smith, Hartford, Conn.; C. E. Brumaghim, Gloversville, N. Y.; W. H. Wherley, Astoria, Ill.; D. L. Callison, Wichita, Kans.; G. G. Hoole, Bozeman, Mont.; J. F. Walsh, Brooklyn, N. Y.; R. W. Ballentine, Albany, N. Y.; J. C. Hatton, Washington, D. C.; J. G. Christ, Lock Haven, Pa.; W. H. Patrick, York, Pa.; F. B. Courtney, Cedar Rapids, Ia.

P. W. Costello, Scranton, Pa.; W. A. Hoffman, Valparaiso, Ind.; J. H. Janson, Napa, Calif.; W. L. Morris, Monroe, La.; O. J. Hanson, Grand Forks, N. D.; J. J. Bailey, Toronto, Ont.; A. C. Sloan, Toledo, Ohio; F. B. Adams, Parsons, Kans.; W. H. Beacom, Wilmington, Del.; C. W. Ransom, Kansas City, Mo.; T. W. Emblem, Elmira, N. Y.; Bro. Anselm, Montreal, Que.; S. B. Hill, Clinton, Ia.; W. W. Bennett, Milwaukee, Wis.; W. D. Sears, Jersey City, N. J.; E. C. Mills, Rochester, N. Y.; J. W. Hill, Dallas, Texas; A. B. Coulson, Los Angeles, Calif.; A. L. Percy, Cleveland, Ohio; E. J. Abernethy, Rutherford College, N. C.; E. H. McGhee, Trenton, N. J.; J. A. Stryker, Kearney, Neb.; C. A. Barnett, Oberlin, Ohio; L. C. McCann, Mahoney City, Pa.; S. E. Bartow, Albany, N. Y.

Sam Evans, Newport, Ky.; C. J. Lewis, Charleston, S. C.; A. W. Dakin, Syracuse, N. Y.; C. A. Braniger, New York City; A. R. Merrill, Saco, Me.; J. J. Conway, Newburgh, N. Y.; W. K. Cook, Hartford, Conn.; S. C. Bedinger, Stillwater, Okla.; C. J. Gruenbaum, Lima, Ohio; H. D. Groff, Philadelphia; J. T. Evans, Wilkes-Barre, Pa.; C. S. Springer, Spokane, Wash.; J. D. Todd, Sheffield, England; James Maher, McKeesport, Pa.; E. C. Davis, Salt Lake City, Utah; F. A. Ashlev, Philadelphia; J. W. Farrell, Greenville, Tex.; W. H. Moore, Menominee, Mich.; E. Warner, Toronto, Ont.; A. D. Reaser, Cortland, N. Y.; M. M. Van Ness, Hoboken, N. J.; L. M. Rand, Boston, Mass.; S. E. Leslie, Poughkeepsie, N. Y.; C. F. Nesse, Chico, Calif.; L. E. Stacy, Meadville, Pa.



Movement Drill by J. Macdecy, Pupil of N. S. Smith, Toby's Business College, Waco, Texas.

WRITING SUPPLIES.

THE JOURNAL will fill orders for the following supplies on receipt of the price in postage stamps:

Soennecken Broad Pointed Pens for Text Lettering, set of 11, 26c.
Double Holder for Soennecken Pens Holds two pens at one time, 10c.

Oblique Penholders. One, 10c.; two, 18c. Special prices by the dozen.

French India Ink. 1 bottle by mail, 50c.; 1 dozen, by express, \$5.00.

Gillett's No. 1 Principality Pens, one gross, \$1.00.

Gillett's 604 E. F. Pens, one gross, 70c.

New! Effective! ^{Almost} Miraculous!

If these drills seem easy to you, you are on the right road. If they seem difficult or ineffective you are advised to reserve your decision until their simplicity and marvelous possibilities are demonstrated to you.

Each drill begins where the letter itself begins, takes up each oval at the point where the curve in the letter "for which it stands" is taken up and finishes where the letter finishes, without lifting the pen. Each oval is made in the same direction as the curve for which it stands.

"TWICHELL'S BOOKLET"

gives a resume of the penmanship situation, accounting in many ways for the failures of the past and giving great courage for the success of the future. It gives sixty-two Capital Letter Drill Forms and fifty-six Small Letter Drill Forms which are new creations and which, it is believed, will revolutionize the teaching of penmanship, for they bridge the chasm between the oval and the letter in a wonderful way.

Price 25 Cents.

TWICHELL'S PREPARED PENMANSHIP PRACTICE PAPER

with Copy and Instructions. Each copy of the new system will appear on a sheet of this PRACTICE PAPER with minute instructions regarding the handling of the same.

TWICHELL'S PREPARATORY PRACTICE SHEET

This is the first sheet of the PREPARED PRACTICE PAPER and gives the hand control necessary for attacking the LETTER DRILL FORMS successfully.

Reams of this paper are worth tons of copy books and ordinary practice paper in training for hand control for Muscular Movement Writing purposes. Why? Because they give greater efficiency with less practice.

It can be used to advantage with any Muscular Movement Method.

P. S. No penmanship teacher, no matter how successful, can afford to continue his work without using this "PRACTICE PAPER."

Send for 25-cent lot.

TWICHELL'S "PERFECT MOVEMENT WRITINGFORM" Made in six sizes.

Send width of hand across the knuckles and 25 cents.

This is a Mechanical Device to be worn on the hand while writing. It insures a correct position of the hand, correct pen-holding, discourages finger action, encourages muscular movement, makes hand side-rest impossible, cures writer's cramp instantly, and, in short, if worn faithfully, establishes a "Perfect writing movement."

Why trifle with the child in this matter for years, wasting your energy and his and have him turn out wrong in the end when by the use of this simple device you can have him doing the right thing in two minutes?

Can you imagine how it would seem to teach penmanship and forget that it is difficult to keep the child in good position,—writing with perfect movement, always?

What of the results if we should do the right thing every time we make a stroke of the pen?

No, this device is not a crutch. The children will do as well without it as with it after the habit has been formed.

"The Writingform" can be used to advantage with any Muscular Movement System.

Not one penmanship teacher in one thousand can afford to



Three Girls Writing with "Writingforms" upon their hands.

"Writingform."

For "Twichell's Booklet," "Twichell's Preparatory Practice Sheet" (25 cent lot) and Twichell's "Perfectmovement Writingform" send 50 cents. For any two, send 40 cents. Special rates for large quantities on application.

WRITING FORM COMPANY, Silk City Trust Building, PATERSON, N. J.

WORK AND PLAY.

By James P. Downs.

Publisher of The Memory Library.



It has been remarked that work and play are not so different as many people think. In order to play, as well as to work, physical or mental exertion is necessary, even sometimes to fatigue, and it is no more difficult to learn to do things which are useful than to learn to do things which are useless. The chief difference is that play is the pleasure or pastime of a moment, while work prepares for usefulness or happiness for the whole life. Further, the very word "pastime" condemns itself. It is merely something to make the passage of time less irksome, whereas when engaged upon some work in which you are interested as yielding profit or instruction the hours fly all too swiftly.

To live wholly for play and amusement is not to live without at times fatiguing one's self mentally and physically. Idle children, youths and adults make a foolish choice when they prefer short-lived pastimes, with consequent regret in after years for wasted hours, to the double pleasures of doing a thing well, and a lifetime thereafter of satisfaction over an accomplishment, as in the line of music, or the mastery of some subject that may be a source of profit to one's self, or of helpfulness to others.

The secret of success is a determined, definite purpose. It is narrated of the French explorer, La Salle, that on his pioneering expeditions he successfully wore out his Indian guides and helpers. He came to America fresh from the courts of Europe and without any special prowess or training. Yet he traversed the American forests and rivers with a zeal there was no turning aside. His Indian guides had been accustomed to a life of hardship from childhood. Nevertheless, Indian after Indian was left helpless behind, while La Salle, undaunted, continued his course of exploration. The secret of his endurance was his inflexible purpose, which, reacting upon his body, made him regardless of hardship while indomitably he continued his resolute way.

While obstacles and discouragements may retard your progress do not let them stop you completely. "The proper time to give up is when you're dead. Until then keep on pushing. When one hand gets tired, use the other; when they both get tired, use your feet; when they get tired, put your back to it, and probably by the time your back gets tired your hands will be rested and you can start all over again."

Even when all one's apparent available time is taken up, still very often more work can be accomplished in the same number of hours by a different arrangement of time and method of study. For instance, assuming that one has two subjects of study and two hours for study in an evening. It will often be found the case that the two hours can be divided into three periods of forty minutes each, and that another subject can be added.

Furthermore, this addition can be made without any detriment whatever to the two studies which have taken up the two whole hours theretofore.

But some one will say, Why, how can this be done? Very easily. By a better method of study. Study with your *mind awake and throw yourself* into your study,—not to spend so much time in study, but with a fixed, definite purpose to accomplish a certain work in, or in less than, a certain time. The probabilities are, after a little practice, that not only will it be found that the third subject is being studied as desired, but that you are really making greater progress with the first two, and the simple reason is that you are *putting more mind* into your study.

Three non-related subjects can be studied without conflict, such, for example, as mathematics, languages and music.

During the confinement of Federal soldiers in Southern prisons various were the means resorted to in order to pass away the dreary time. Among other pastimes one that has been described was a spider race. A circle four or five feet in diameter was traced on the ground. Several men would each place a spider in the center of the circle, and the spider which passed outside of the circle first was adjudged the winner.

It was presently noticed that one man's spider was always the winner. His spider always got first outside of the circle. Finally the secret was discovered. He kept his spider in a small closed box, which the spider found uncomfortably cramped and close. The consequence was that as soon as Mr. Spider was placed on the ground, being thoroughly displeased and irritated at his forced restraint and eager to avail himself of his newly acquired liberty, he instantly and at the top of his speed *made a dash*, passing all his loitering companions and quickly crossing the line far in advance of them all.

Years ago I heard a lecturer speak about the Urbana Hoist. This was at the railroad junction where the wide gauge tracks of the East ceased and were continued by the narrow gauge tracks of the West. A car coming from the East, on reaching the Urbana Hoist, was lifted from its trucks and placed upon trucks fitted for the narrower track, and so was enabled to continue. On the other hand, a car coming from the West, on reaching this point, was lifted from its narrow trucks and placed upon the wide gauge trucks for the continuance of its journey farther East. And, said the lecturer, a hint may be taken from this for application to intellectual pursuits. When you have ample opportunities for study, improve them to the utmost; but should misfortune befall you, and your circumstances be such that you have opportunity remaining for studying only in a limited way, nevertheless continue and do the best you can. If on the other hand, you have now only limited opportunities for study and advancement, do not be discouraged. Do the best you can, but at the first opportunity, embrace wider opportunities and continue your way rejoicing. In other words: Be narrow when so compelled, but broad at first opportunity; and, conversely, be broad when you may and narrow when you must, BUT GO!!

Words Everyone Should Be Able to Spell.

saccharine	radiator	quizzing	sacrilege
oscillate	tuning-fork	heresy	wrinkle
vacillate	variation	encyclopaedia	menagerie
gawky	orchestra	venturesome	grimace
inauguration	poignant	indelible	discrepancy
cruisers	apoplexy	ventilate	bivouac
arbitration	'scheme	glycerine	cylinder
annexation	connoisseur	halter	talisman
amendment	dissuade	gnarl	spontaneous
mobility	gherkin	enamel	fillibuster
hydrant	'air-tight	menacing	glacier
mercurial	hemorrhage	hedghog	migratory

Elsewhere in this issue will be found an advertisement of the Celebrated Korean Ink which Madarasz used in all of his best work. Concerning it he once wrote: "It is that kind of India ink which gives a perfectly black shade, and the finest hair line possible. I haven't many cakes left, but I've got all there is in this country—if I want more I have to import them, as my dealer says, 'It is too good an ink for the average user of India ink, and the price is a bit steep.' For me the best is none too good. One discerning fellow penman ordered three cakes more after he tried the first. He wrote, 'It is happiness to write with it.'"

THE AGE OF THE YOUNG MAN.

By W. P. STEINHAUSER.



WE ARE living in the age of the young man, in every department of human endeavor, in art, science, literature, mechanics, and the like, we see the young man in evidence. He has come closer in touch with the world's work than at any time in the history of progress. The twentieth century demands young men; men of vitality; men of moral courage; men who know how to work; men who can carry a "Message to Garcia," and do it without complaint. What is wanted are men "with empires in their brains," and those who make the most of their God-given talents.

The boy of today is the man of tomorrow. So goes the saying. In order to gain the most out of youth, one needs to be studious, taking advantage of every opportunity presented that will show useful knowledge in his way. The three immutable attributes of the Creator, viz. power, wisdom and goodness, make up the successful and well informed man of the age.

I quote what has been termed Blackstone's Guide to Life: "Such, among others, are these principles: That we should live honestly, should hurt nobody, and should render to every one his dues; to which three general precepts Justinian reduced the whole doctrine of law." A firm resolve to follow out this advice will make the pathway of life radiant and a pleasant place to travel in.

Shakespeare has written—

"Oh, my soul's joy!

If after every tempest come such calms,

May the winds blow till they have wakened death!

And let the laboring bark climb hills of seas

Olympus high and duck again as low

As hell's from heaven! If it were now to die,

'Twere now to be most happy; for I fear
My soul hath her content so absolute
That not another comfort like to this
Succeeds in unknown fate."

The slogan of the hour is, knowledge and life goth together. If this be true, it behooveth every person to be up and doing, firmly resolved to make use of every odd minute to inform himself intelligently upon questions of most import. Leave no stone unturned in becoming what God intended man to be—a rational, well-informed being.

If you wish to succeed you must take life seriously; force your energies; your pluck; your indomitable will. Let no apparent obstacles stay your progress, but get close to the obstacle, and the chances are that what appeared to be an insurmountable difficulty, you will discover a narrow pathway through it by easy stages to your destination.

CHANGING RIBBONS "ON THE SPOOL."

"Remington Notes," the official organ of the Remington Typewriter Company, has this item, which will be of value to thousands of Remington operators:

CHANGING RIBBONS "ON THE SPOOL."

When the old ribbon is wound on the right-hand ribbon, detach it from the left-hand ribbon tape. Then unscrew screw and remove the old spool and insert the new one. Pass the free end of the new ribbon through the slot above the right-hand spool and across the type basket, attach it to the tape on the left-hand spool, and the new ribbon is ready for work.

One caution alone is necessary, namely, that all makes of ribbons cannot be inserted on the Remington in this manner. To be sure of getting the benefit of this feature, operators should always use a *Remington-made* ribbon, in other words, a Paragon Ribbon.

GOD BE THANKED FOR BOOKS

—Channing

Kingsley said, "Except a living man, there is nothing more wonderful than a book."

To sustain this proposition a school-book should be the practical embodiment of the *living* teacher. "Books are embalmed minds." "The books that help you most are those that make you think most." "Books are the sole instrument of perpetuating thought." "A good book is the precious life-blood of a master."

Hundreds of quotations like these are exemplified in our practical text-books for practical schools. Our New Practical Letter Writing, just revised and greatly enlarged, contains the latest practical "features" presented in an interest-compelling manner. Our Arithmetic Aids are fascinating, yet extremely practical. Our New Practical Typewriting lures the student on to a still higher achievement. Even our Commercial Law has not a "dry" page in it. All of our books are written with much charm and clearness, and contain such a spirit of realism that they are studied with pleasure and never-failing profit. Our books are used in hundreds of the largest schools. Why? Only because of their merit.

You should examine our books. You don't know what you have missed until you see them for yourself. Study them critically, remembering that school books are the *most* valuable or the *least*, according as their methods are effective in imparting practical instruction in a practical manner.

Catalogue free.

We pay the freight.

THE PRACTICAL TEXT BOOK COMPANY
CLEVELAND, OHIO

Mr. Commercial Teacher: Did you know we have a fine list of positions for January, 1912. \$2400.00 for a penman. Why not write us your qualifications today? **THE INSTRUCTORS' AGENCY, Marion, Ind.**

MANY OF THE

Best Schools in the United States

get their teachers through this Bureau. We *always* have openings for first-class teachers. We have some excellent places now. Free Registration.

CONTINENTAL TEACHERS' AGENCY,

Bowling Green, Ky.



A TOP-NOTCHER! For commercial teachers! Here is the proof: Barnes of Pittsburg, Healds of California, South Division High of Milwaukee, West High of Minneapolis, Warrensburg (Mo.) State Normal, Indiana (Pa.) State Normal—and scores of other schools have selected our candidates. These schools employ "top-notchers" only. Protect your interests. Get our free registration blank for 1912 positions.

THE SPECIALISTS' EDUCATIONAL BUREAU

Robert A. Grant, Mgr.

Webster Groves, St. Louis, Mo.

DELIVERING THE GOODS TO HIGH SCHOOLS

Among the scores of positions we filled in 1911, these high schools suggest geographical range and quality: Commercial, Columbus, Ohio, (2); Ashland, Ky.; Houghton, Mich.; Ansonia, Conn. (2); Oshkosh, Wis.; Tyrone, Pa.; East Orange, N. J.; Calumet, Mich.; Waterbury, Conn. (2); Brockton, Mass. (2); Perth Amboy, N. J.; Fowkespeepsie, N. Y.; Chelsea, Mass.; Manistee, Mich.; Middletown, Conn.; Oneonta, N. Y.; Rome, N. Y.; Ogden, Utah; Deer Lodge, Mont.; South Division, Milwaukee; Elyria, Ohio; Pomona, Calif.; Manchester, N. H.; Omaha, Neb.; Holyoke, Mass.; Bloomfield, N. J.; West High, Des Moines, Iowa.—Salaries from \$90 to \$190 a month. And this list omits many remunerative positions in places not widely known.

Last year in February we were flooded with calls for fall engagements. *If you are going to change, get into the game right away*,—but be sure you mean business. The manager of this Agency desires to help every worthy teacher who really wants help, but he is far too busy to waste time on the mildly curious, the unprepared, or those who are so business-like as to ask twice what they are worth; and he has neither time nor stationery to use on the school official who does not pay his teachers promptly as agreed.

This Agency is conducted with the distinct purpose to help squarely and efficiently those worthy persons who in good faith ask for help. Try us once. You will come again, as hundreds of others do. No registration fee. "No position, no pay."

The National Commercial Teachers' Agency

A Specialty by a Specialist

E. E. Gaylord, Manager,

11 Baker Ave., Beverly, Mass.

TEACHERS WANTED. We now have on our list positions paying from \$75 to \$100 per month. Registration free. Northeastern Teachers' Agency, G. L. Smith, Sec. & Treas. NEWMARKET, N. H.

INTENSIVE EFFORT in an extensive field is why we have so many teachers pleasantly and profitably located in every State and Territory in the Union. We are in need of more good teachers. No registration fee is charged. We have many desirable schools for sale.

UNION TEACHERS' BUREAU, Tribune Bldg., New York City

"Good Teachers for good Schools"

Established, 1877

E. W. Schwartz

Teachers' Agency

447 South Second 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.

WHY NOT GET THE BEST?

We receive the best calls for Commercial and Shorthand Teachers at usual salaries. We also have a number of persons wishing to buy and sell Business Colleges. Let us help you. Inter-State Teachers' Agency, Pendleton, Oregon

WANT ADS.

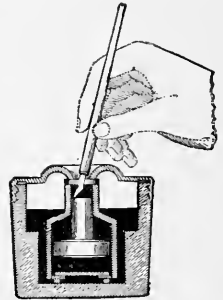
For Sale: Half interest in growing business school. \$120.00 clear monthly. Great future. Address "Business School," c/o Business Journal.

WANTED—A young man who is energetic and ambitious, to assist the manager of a first-class business college. Address in own handwriting. Good Manager, c/o Business Journal.

Wanted first-class male teacher of Isaac Pitman Shorthand and typewriting for a leading Business College in large city in New Jersey. Address "F," c/o Pitman's Journal, 2 West 45th Street, New York.

The Sengbusch Self-Closing Inkstand.

There are inkstands and inkstands, some which are merely receptacles for the storage of the indispensable sable fluid and others which offer advantages of economy in use, combined with an avoidance of those spilling qualities, which are so provocative of spoiled manuscripts and bad language. The Sengbusch Self-Closing Inkstand, as its name implies closes up snugly thereby preventing the evaporation of ink. It works automatically, as will be seen from the cut. The pen is supplied with ink by simply dipping it into the inkstand, and as soon as it is withdrawn the inkstand closes automatically, thus



making it dustproof. When dipping one secures a uniform dip at all times, so that there is never too much ink on the pen. It is filled very easily, after which it requires no further attention. The mechanism never dries up or clogs, as it is constantly submerged in ink and being made of hard rubber and glass will not deteriorate.

The Sengbusch Inkstand is made in a variety of forms to suit the varied requirements of an office. The prices range from \$1.50 up and the inkstands may be obtained from the Sengbusch Self-Closing Inkstand Co. of Montgomery Building, Milwaukee, Wis.

At Greer College, Hoopston, Ill., at the close of the summer quarter Frederick Juchhoff, who writes the articles on Commercial Law for the **BUSINESS JOURNAL**, delivered the commencement address at the end of the school year. It was well received and the institution conferred the honorary degree of Doctor of Laws on Mr. Juchhoff, the first ever bestowed by that College.

MID-CONTINENT Teachers' AGENCY

We are constantly in need of first-class Commercial, Shorthand and Penmanship teachers. We have no enrollment fee. A postal will bring our booklet and blanks. J. F. BOYD, Manager, 1209 Stewart Ave., Kansas City, Kan.

WANT ADS.

School for Sale—Location in growing western city; perfect climate; well established; good reputation; particularly desirable for all-round young man; will make him money; first-class equipment; owner engaged in other business; price \$700; equipment alone worth \$450; terms on part if necessary. Address "Opportunity West," care Business Journal.

Wanted—To sell live Penna. School or interest to good manager. Address "K," c/o Business Journal.

News Notes.

J. A. Knotts has resigned his position in the Oklahoma State University Preparatory School at Tonkawa and accepted a position in the Omaha High School. We trust the change will be very advantageous to Mr. Knotts.

Friend Preston writes from Lundy's Lane, Erie Co., Pa., that he is busy moving into his own home and will spend the winter on his farm. Oh! for the delights of a bucolic life!

We acknowledge with many thanks an invitation to the quarter century anniversary and 25th class graduating exercises of the Goldey School of Wilmington, Del. It was held on November 22 at the Grand Opera House and judging from the beautifully printed program and newspaper reports sent us it was a most enjoyable affair. In addition to a choice musical selection and greetings from the Mayor of Wilmington, who was a former student of the institution, the gathering was addressed by Dr. Roland Dwight Grant, the well-known orator. A handsome silver loving cup was presented to the principal, H. S. Goldey, the founder of the school, on behalf of the Alumni Association. 131 graduates received their diplomas and two thousand people attended the gathering, which proved the high esteem and popularity which this worthy institution enjoys.

We clip the following from the Journal of the Gem City Business School, which is a truth that the pupils of any school can with advantage apply to themselves:

"If you will notice the old G. C. B. C. students who are making the greatest success in the world, you will find that they are the ones who applied themselves strictly to their work while in school, letting nothing interfere with the success of each day's lessons."

The management of the Kansas City National Business Show offered Gold, Silver and Bronze medals for typewriting contests during their show, which was held November 20 to 25 inclusive. There was an amateur contest, copying from printed copy for 30 minutes, and a Championship contest for copying for a like period open to all operators residing or employed in Kansas City and suburbs.

L. E. Stacey, principal of the Meadville Commercial School, of Meadville, Pa., has just been elected Commissioner of his county.

The Remington and Royalty.

A Model 10 Remington was taken on the ship Medina for the use of King George and Queen Mary on their trip to India for the Delhi Durbar.

The Queen Mother of Sweden is among the recent purchasers of a Remington.

A Letter of Appointment was recently received by the Remington Typewriter Company which made them suppliers of writing machines to His Excellency, the Right Honorable, the Baron Hardinge, of Panhurst, Viceroy and Governor General of India.

The Grand Duke Michael of Russia, the Czar's cousin, is the latest of high title to join the Remington army. He recently bought a No. 10 Remington for his personal use.

THE CELEBRATED Madarasz Korean Ink

Korean is the name of that superb quality of stick ink—the kind that is pitchy black on shades and produces those wonderful hair lines, soft and mellow. It is made in Korea, and is far superior to Chinese or India Ink for ornate writing purposes.

Madarasz had a limited stock of this ink on hand at the time of his death, and this has been placed in our hands for sale. Prices \$1.25, \$2.00, \$3.00 and \$4.00 a stick. Enough in one large stick to last a lifetime. Those interested should order without delay.

THE BUSINESS JOURNAL

Tribune Bldg., New York City

SPEEDY WRITERS NEED

Dixon's "Stenographer" Pencils.

- Three Grades: No. 489—very soft No. 490—soft medium No. 491—medium. Send 10c for samples.

JOSEPH DIXON CRUCIBLE CO., Jersey City, N. J.

Advertisement for Penmanship by Mail, featuring a portrait of a man and text: "My simple, thorough course won the World's first prize. Ransomefian Journal and one of my Favorite Pens sent Free C. W. Ransom, 309 Minor Bldg., Kansas City."

Advertisement for Hunt's Round Pointed Pens, featuring a pen illustration and text: "Hunt's ROUND POINTED Pens DON'T SCRATCH To become acquainted we offer A Handsome Penholder FREE with 12 Assorted Styles of Pens for Business and Artistic Writing. Sent post paid on receipt of 10 cents. Mention the JOURNAL C. HOWARD HUNT PEN CO., Camden, N. J."

Advertisement for the Lamson System, featuring a portrait of a man and text: "I Can Make a Good Penman of You at your home during spare time. Write for free book 'How To Become a Good Penman.' It contains beautiful specimens of penmanship and tells how others became good penmen by the Lamson System. Your name will be elegantly written on a card if you enclose stamp. F. W. TAMBLYN, 404 MEYER BLDG., Kansas City, Mo."

Advertisement for Ames & Rollinson Company, featuring the name in large stylized letters and text: "BEST QUALITY AT MODERATE COST-FUR 1000 203 BROADWAY NEW YORK, N. Y."

News Notes.

T. C. Strickland, teacher of the commercial department of the Saranac Lake High School, is publishing the third edition of his Twentieth Century Short-hand Text book, and a large number of copies are being prepared. Mr. Strickland has been a special teacher of commercial subjects for many years past. Aside from his shorthand work, Mr. Strickland is the author of one of the Williams & Rogers text books on Commercial Law, published by the American Book Co., and is the inventor of the Triumph Penholder, which secures correct penholding automatically and materially aids in the acquirement of good handwriting.

The Y. W. C. A. of Chicago recently organized a commercial course in the educational department of their west side branch, their only commercial course in the city, under the direction of Mrs. Edna Z. Juchhoff, wife of Frederick Juchhoff, who was formerly principal of the normal department of the Western Iowa College, Council Bluffs, Iowa. They are offering a variety of industrial courses at nominal rates—\$1 a year for membership and \$1.50 a half year for tuition, books furnished free. This is an evening course and is especially for the benefit of the thousands of young women of the shops and factories. It is anticipated that there will be a large attendance.

W. P. Potter, of the Sparta, Ill., Commercial High School, writes us that school has opened one-third better than ever before.

By friendship I suppose you mean the greatest love, the greatest usefulness, and the most open communication, the sincerest truth, the heartiest counsel and the greatest union of minds of which brave men and women are capable.—Jeremy Taylor.

Advertisement for Diplomas from Specialists, featuring the word "Diplomas" in a decorative script and text: "BUY Diplomas FROM SPECIALISTS F. W. MARTIN CO. BOSTON"

Advertisement for Rasmusen Practical Business School, featuring text: "RASMUSSEN Practical Business School ST. PAUL, MINN. WALTER RASMUSSEN, Proprietor."

ESTERBROOK STEEL PENS

A STYLE FOR EVERY WRITER

Fine Points, A1, 128, 333, 818

At all Stationers.

Esterbrook Steel Pen Mfg. Co., Works: Camden, N. J. 95 John St., N. Y.





ARISTOS or JAMES' SHADELESS SHORTHAND

By A. James, fifty years a Parliamentary Reporter and 40 years, a "Hiflimer," employed in the work before Aristos was published.

Is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards speed, and superior to all as to legibility and simplicity. The many schools that have adopted it are unanimous in their praise and all claim that they have graduated better writers in a shorter time, increased their percentage of graduates, increased their attendance and improved their Shorthand Departments from every standpoint. Harmsworth Encyclopedia, the greatest authority in the world, gives Aristos the first place in the world. If you are progressive it is worth examining anyway. I have taught Graham, Isaac and Benn Pitman, Munson & Lunsley as well as Aristos so I know, but I do not ask you to take my word for it. Examine and judge for yourself. Teacher's Course Free. Write for particulars.

Toby's Modern Practical Bookkeeping compiled by Edward Toby—F.A.A., C.C.A., especially for Public and Private Schools, Universities and Colleges has been adopted by a number of the Public Schools throughout U.S. and by many of the leading High Standard Colleges. Aristos Shorthand and Toby's Modern Practical Bookkeeping, Typewriting, Penmanship, Business Arithmetic, Business Letter Writing and Practical English Taught By Mail.

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EDWARD TOBY, F. A. A.—C. C. A. Publisher,
186 Fifth Ave., Dept. 1, New York City, N. Y. or Waco, Texas, Drawer 5.

Commercial Teachers' Training School.

Rochester Business Institute

We prepare and place a large class of commercial teachers every year. We give advanced instruction in the commercial texts all through the year and have special summer school sessions in July for methods. Send postal card for our prospectus and bulletin.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

ACCOUNTANCY COURSES

Thorough Correspondence Instruction

The BENNETT ACCOUNTANCY INSTITUTE is recognized as the leader in higher commercial instruction.

SUBJECTS: Accounting and Auditing, Factory Cost Accounting, Corporation Accounting and Finance, Business Law, Advanced Bookkeeping, and Accounting Systems.

These courses prepare for high grade office and factory accounting positions, for expert accounting practice, for C. P. A. examinations in any State, and for teaching accountancy. Reasonable rates. Satisfaction assured.

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

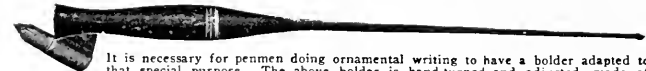
Send for new catalogue of courses

1421 Arch Street, Philadelphia, Pa.

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. The product of over 20 years' experience in this special line.

SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS, with three colors of Automatic Ink, 1 Doz. Sheets Cross Ruled Practice Paper, 1 Alphabet Compendium No. 102. Containing full and complete instructions for the student and beginner, also 63 plates of neat and up-to-date Alphabets and Figures for the teacher in lettering, together with necessary instructions for the Commercial Show Card Writer and Letterer. All prepaid for \$1.75. New and Complete catalogue free.

THE NEWTON AUTOMATIC SHADING PEN CO., Dept. 1, Pontiac, Mich., U. S. A.



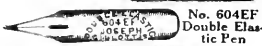
It is necessary for penmen doing ornamental writing to have a bolder adapted to that special purpose. The above bolder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. LOOK FOR THE BRAND. If your dealer cannot supply you, send to the designer and manufacturer.

12-inch - Fancy, \$1; Plain, 50c. 8-inch - Fancy, 50c.; Plain, 25c.

A. MAGNUSSON, 208 North 5th Street, Quincy, Ill.

GILLOTT'S PENS

Recognized the world over as The Standard of Perfection in Penmaking No. 601EF



No. 601EF Magnum Quill Pen

Sold by Stationers Everywhere

JOSEPH GILLOTT & SONS
ALFRED FIELD & CO., Agents, 93 Chambers St., N. Y.

STOP! READ! THINK! ACT!

Increase your salary by Home Study. "Do it now." "Why not work for Uncle Sam?" Salaries \$600 to \$1800. Positions guaranteed. Civil Service, Penmanship, Bookkeeping, Shorthand, Typewriting, Engineering, Normal, Grammar School, High School, Agricultural, and College Preparatory Courses are thoroughly taught by mail. Matriculation fee \$5.00. Tuition free to one representative at each post-office. Address

Dept. E. Carnegie College
Rogers, Ohio.

Engrossing A Specialty

Resolutions for Framing or Album Form
E. H. MCGHEE BOX 561 TRENTON, N. J.

News Notes.

Andrew J. Graham & Co., of 1135 Broadway, New York, publishers of Graham's Phonography, announce that after January 1, 1912, they will conduct examinations for the granting of their teacher's certificate of proficiency in Standard Phonography. The examination may be taken by mail anywhere and at the teacher's convenience. Complete details will be gladly furnished by Messrs. Graham & Co. on application.

Well merited success has attended the efforts of S. E. Leslie, the expert penman and teacher of Eastman Business School, Poughkeepsie, N. Y. He has recently been appointed principal of the bookkeeping department of that well-known institution, and we heartily congratulate him on his deserved promotion.

One of the trump cards the prosecution intended to play in the McNamara case, it is said, was a volume containing photographic copies of alleged registrations by Ortie McManigal and James B. McNamara in hotels throughout the country in the last two years. A copy of this volume is in the hands of Albert S. Osborn, handwriting expert of New York, who had been retained by the District Attorney at Los Angeles to gather this evidence and place it in striking form for the jury, as well as to testify regarding the genuineness of the signatures.

"The signatures are taken from hotels all the way from Boston to San Francisco," Mr. Osborn said. "They completely corroborate the confession of Ortie McManigal, in which he said that he visited certain cities and stopped at certain hotels; detectives found his name, or one of his many aliases, upon the hotel register just as he said they would. In many cases, also, he had a companion."

"According to our photographs of the entries on the hotel registers this companion registered sometimes as J. B. McNamara, sometimes as F. J. Sullivan, sometimes as J. B. Smith, and often as J. B. Brice. We have a score of registries all the way from the Middle West to the Pacific Coast of J. B. Brice. The handwriting is that of James B. McNamara. It is so unmistakably his that even a novice could see it."

"These registrations make interesting comparisons. We had placed them one beneath another for presentation to the jury, and they show that in registering Brice gave his residence as Cleveland, Cincinnati, Dayton, Columbus, or other cities, some as far west as Seattle. So far as we know the list gives a pretty good history of the movements of McNamara and James B. McNamara for the past two years."

Mr. Osborn had spent six weeks in preparing the volume, and had just completed it when he received word yesterday of the change of plea. He had been in Los Angeles, he said, for more than a month, but had been kept under cover by the prosecution, and none, outside of the District Attorney's office, knew that he was working on the case.

The Foreign Department of the Burroughs Adding Machine Company announces that it expects a million-dollar foreign business for this year. The Burroughs Company has about 40 offices abroad including all the principal foreign agents which promises a big increase in the foreign business this year.

DICTATION

Barnes' Reference and Dictation Course: 150 business letters aggregating more than 35,000 words. Railroad Correspondence, Insurance, Lumber, Electricity, etc.—twenty different lines of business. Valuable legal forms; extended lists of technical terms in various lines of commercial work; samples of civil service and court work. Can be used in connection with any system, as it contains no shorthand. Cloth binding. Price, 75c.

Separate Benn Pitman key to difficult words and helpful phrases. Price, 25c.

Business Letters in Shorthand: 163 carefully selected letters—63 with complete shorthand notes. Also, 21 pages of testimony in shorthand with 14. An excellent dictation book, especially designed for use upon completing the theory texts. Barnes-Pitman shorthand. Cloth binding. Price, \$1.00.

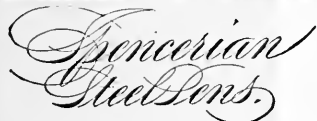
Shorthand Readers: Interesting and instructive matter in beautifully engraved shorthand (Barnes-Pitman) with accompanying key. Suitable for reading or dictation.

No. 1 is made up mostly of stories. Price, 30c. No. 2 contains several articles of special interest to stenographers. Price, 50c. No. 3 contains articles similar to those in No. 2, with a few business letters. Price, 50c. No. 4 is the same as the testimony portion of Business Letters in Shorthand. Price, 30c.

No. 5. **Just from the Press.** Contains 31 articles of a general nature, including gleanings from popular writers, extracts from speeches, interesting astronomical facts, matter used in national speed contests, etc. Price, 50c.

Shorthand Teachers: Examination copies of any of these books will be sent upon receipt of two-thirds of retail price. State name of school.

The Arthur J. Barnes Pub. Co.
2201 Locust St., St. Louis, Mo.



For OVER FIFTY YEARS have maintained their superiority for

**Quality of Metal,
Workmanship,
Uniformity,
Durability.**

SELECT A PEN SUITED TO YOUR HANDWRITING.

12 different patterns for all styles of writing and 2 good pen-holders sent postpaid on receipt of 10 cents.

SPENCERIAN PEN CO.,
349 Broadway, New York.

MARRIAGE CERTIFICATE

Mailed for 50c. Send 2c. for circular

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News Notes.

Merritt Davis is now in charge of the commercial department of the High School at Salem, Oregon. He reports that he is having excellent success and has increased the enrollment of last year from 35 to 135. This is certainly "going some" and we hasten to congratulate Mr. Davis.

The position of penmanship instructor in the high school of Salt Lake City, Utah, formerly filled by Mr. Todd, is now ably occupied by Herbert Peterson. He writes that he is getting up a club of subscribers for the BUSINESS JOURNAL, which, needless to say, when received we shall much appreciate.

From Lock Haven, Pa., comes a beautifully written letter indicated by J. G. Christ. It seems he is indulging in blowing sweet symphonies from the "Magic Flute" in the Germania Orchestra at the Opera House in Lock Haven. At the time of writing he had just been through the trying ordeal of playing his instrument in that highly reminiscent melody of New York City "Forty-five minutes from Broadway." Apparently blowing the flute does not interfere with fine penmanship.

"My students are well pleased with their JOURNAL and are getting along nicely," writes J. D. Rice, principal of the commercial department of the Chillicothe Normal School. This is the kind of flattering comment that does our souls good to hear. Mr. Rice adds that he has a big school and new students are entering every week. May the school still continue to flourish is our sincere wish.

T. O. Kellogg, of the Metropolitan Business School, Aurora, Ill., heartily endorses the BUSINESS JOURNAL and knows that it is going to do all of his pupils a lot of good. He sends along a fine list of subscribers, which proves that his actions amply bear out his words.

"The work by Mr. Mills in the students edition is inspiring, and I hope it will benefit a great many students," Thus writes T. C. Knowles, principal of the Pottsville (Pa.) Commercial School. He sends in a fine list of subscribers and reports that he has a large attendance.

The Berkshire Business School of Pittsfield, Mass., will enter into new quarters on the third floor of the Miller building on Eagle Street, when the students resume their studies on January 1, 1912. The floor has been remodelled and the 3,000 square feet of floor space will be divided into four rooms and an office, with cloak and toilet rooms and closets for the accommodation of the pupils. The main recitation room will be about 40 feet square and will be in the rear of the building. Another room of smaller size will be used for the typewriting classes and the fourth for recitations. Doors, conveniently arranged will permit of quick passage from room to room. The school will occupy about one-half the top floor. The Berkshire Business School under the management of principal W. R. Hill has been in its present quarters about three years, but the constantly increasing number of pupils have compelled the change, which will be of great advantage for many reasons. We congratulate Mr. Hill upon his enterprise and trust the new location will soon have the effect of doubling the attendance at this popular and well managed institution.

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Influencing Men in Business, by Walter Dill Scott. Cloth. 168 pp. Illustrated. For personal or class room instruction. \$1.00 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 360 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

National Penmanship Compendium. Lessons by Leslie, Courtney, Moore, Dakin and Dennis. Paper, stiff cover. For Self-Instruction or Schools. 25 cents, postpaid. In quantities, special rates. Stamps taken.

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The Every-Day Educator, or How to do Business. A most remarkable book for young Business men. Cloth. 238 pages. Postpaid 75 cents.

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Gaskell's Complete Compendium of Elegant Writing. By that Master of Penmanship, G. A. Gaskell. Writing for the masses and pen-artists. Postpaid 65 cents.

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FEBRUARY, 1912
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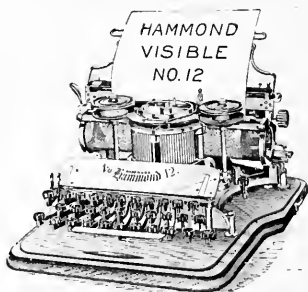
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GLOBE AND COMMERCIAL ADVERTISER. NEW YORK, FRIDAY, DECEMBER 8, 1911.

EXAMINATIONS SET FOR NIGHT SCHOOL TEACHERS

From Jan. 2 to 4 inclusive the Board of Education will hold examinations for night school teachers for next winter, according to the following schedule:

ELEMENTARY SCHOOLS.

The following examinations will be held at the Board of Education, Park avenue and Fifty-ninth street, Manhattan, promptly at the time stated:

Jan. 3, 2 P. M.—Bookkeeping (men and women).—Scope of examination: principles and practice of single and double entry bookkeeping; commercial arithmetic, business practice, and common business forms.

Jan. 2, 2 P. M.—Embroidery (women).—Scope of examination: designing, illustrative drawing, choice of materials, practical embroidery.

Jan. 2, 2 P. M.—Millinery (women).—Scope of examination: Illustrative drawing and drafting of patterns, designing, textile manufactures, practical millinery.

Jan. 2, 2 P. M.—Sewing and dressmaking (women).—Scope of examination: Illustrative drawing and drafting of patterns, textile manufactures, practical sewing and dressmaking.

Jan. 4, 2 P. M.—Stenography (men and women)—Isaac Pitman system only.—Scope of examination: Principles and practice of stenography, English grammar and composition, common business forms.

The following will be held at De Witt Clinton High School, Tenth avenue and Fifty-ninth street, Manhattan:

Jan. 5, 9 A. M.—Common branches (men).—Scope of examination: Common elementary school branches, methods of teaching.

Jan. 3, 2 P. M.—English to foreigners (men), viz., to Armenians, Bohemians, French, Germans, Greeks, Italians, Swedes, or Yiddish.—Scope of examination: Principles of education and methods of teaching.

EVENING HIGH SCHOOLS.

The following will be held in room 422, Board of Education, Park avenue and Fifty-ninth street, Manhattan.

Jan. 3, 9 A. M.—Architectural drawing (men).—Scope of examination: principles and practice of architectural drawing.

Jan. 3, 2 P. M.—Bookkeeping (men and women).—Scope of examination: Principles and practice of single and double entry bookkeeping, commercial arithmetic, business practice, and common business forms.

Jan. 3, 9 A. M.—Cooking (women).—Scope of examination, chemistry of foods and of cooking, physiology and hygiene, food values, uses of heat, principles and practice of cooking.

Jan. 2, 2 P. M.—Costume design (men and women).—Scope of examination, practical designing of costumes.

Jan. 3, 9 A. M.—Laboratory assistant (men).—Scope of examination, laboratory equipment and management, use of apparatus, physics and chemistry.

Jan. 4, 2 P. M.—Spanish (men and women).—Scope of examination: Grammar, translation, history of the literature.

Jan. 1, 2 P. M.—Stenography and typewriting (men and women).—Scope of examination: Principles and practice of stenography (Isaac Pitman system only), typewriting, English grammar and composition, common business forms.

Applications for licenses as assistant or as junior assistant teacher of the following trades in the evening high schools may be made on any Tuesday afternoon between 2 and 5, at room 422, Board of Education, prior to March 1, 1912: Blacksmithing (men only), industrial design (men and women), leather craft (men and women), plumbing (men only), printing (men only), and trade drafting (women only).

Particulars of eligibility will be explained to-morrow.

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SCIENTIFIC MANAGEMENT.

By HARRINGTON EMERSON.

I SHALL begin by telling you three things that efficiency is not. First, efficiency is not *strenuousness*; strenuousness is the accomplishment of a slightly greater result by a very much greater effort. Efficiency is the accomplishing of a very much greater result by very much less effort.

A man can easily walk three miles an hour. If I were to place a task for a man, about the maximum that he could perform, I would say four miles an hour, with perhaps six hours a day, and would give him his choice of walking three miles an hour for eight hours, making the total of twenty-four hours a day. That is quite enough for any man, a postman or messenger, for instance, to walk day in and day out. A piece-rate of ten cents a mile would encourage some men to try to walk five miles an hour during the six hours, accomplishing thirty miles in the course of the day, thus earning three dollars. Five miles an hour, however, is too much for anybody to walk. If I should walk five miles an hour, I should want to rest a week. To the man who should want to go more than four miles an hour, I would give a bicycle. The slow speed of a bicycle is ten miles an hour. It is more than twice as much as the most strenuous speed for the walker. A man on a bicycle could speed up to twelve or fifteen miles an hour. In fact, there is one man who rode 390 miles in less than twenty hours—more than twenty miles an hour for the whole time he was on the road. This is the extreme of human endurance. He had prepared months in advance and rested weeks afterward; that is strenuous riding of the bicycle. But, by the time my bicycle-rider had come up to twelve or fourteen miles an hour, I would give him a motorcycle, and I would have to station a policeman at the cross-roads to prevent his exceeding the speed limit. The difference between strenuousness and efficiency is here shown.

I have seen girls digging the earth with their bare hands, the only implements being their finger-nails, and it took a long, hard-day's work to accomplish any results whatever. I have also seen, afterward, on the Western prairies, several modern engines dragging a gang-plow of fifty-one shares and turning over a whole section of land in thirty-six hours. That plow could do more work in thirty-six hours than ten thousand girls could accomplish with their finger-nails in the whole period of their lives, and yet the girls with their finger nails were working strenuously, and the man with the plow was doing what is called gentleman's work.

The rooster, when you chase him, flutters over the low neighboring fence, and is easily caught in some corner. He is strenuous. If his ancestors knew how to fly, they have forgotten it long ago. The eagle, who flies hour after hour, in the blue sky, and never flutters a pinion, is efficient. The Chinese woman who bears ten children and only raises two of them to maturity, is strenuous. The condor, who lays

but a single egg once in several years, and brings up her baby egglet until it knows how to fly, is efficient.

Another thing that efficiency is not, it is not *systematic*. There is very much confusion between efficiency and system. To illustrate this, I will tell you a story—a true story of the Spanish war. A young doctor was sent to Cuba. He went to a hospital, and found men dying of their wounds by the hundreds—dying of typhoid fever, dying of yellow fever. There was no medicine, no quinine and no dressings, and, in a frenzy of anxiety and eagerness, he sent a requisition to Washington. When the vessel returned, he found the supplies had not been sent. He could scarcely believe it. He hunted around, and, after a while, he went back to his office. He found there an official envelope awaiting him. He opened it. The letter stated: "What you ordered requires Form No. 23, and you wrote the requisition on Form No. 25. Please make it out again on the correct form and send it to us." The letter continued to state that they would then fill the order. Then, for the second time, he sent his requisition. However, he sent it this time with no such anxiety, no such eagerness, no such hope. After waiting for a long time the return of the vessel, he was not surprised to again receive no supplies. He went back to his office, and found an official message, which read: "If you had properly observed the regulations, you would have added and summarized the items in Column 5, but you have summarized them in Column 7. Please correct requisition, send it in the proper form, and we will fill it." After that, the doctor lived not to save the lives of the soldiers in the hospital, but to make out requisitions in accordance with the red-tape of the Government. He had been diverted from an efficient physician to a systematic one.

Efficiency has made it possible to meet new conditions in a new manner. System, therefore, should always be subordinated to efficiency. Throughout the world it is not. Disorderly souls have been guided by strenuousness, and system had to take a hand and accomplish a good deal. But to-day, efficiency has to make its way against the opposition of the strenuousness and against the much more dangerous opposition of the systematic.

Lastly, efficiency is not *materialistic*. It does not primarily rest upon intensified use of such crude instruments as land, labor and capital; but rests upon *ideas and the use of imagination*.

Efficiency is, therefore, not strenuous, not systematized, not materialized. Efficiency is that gift which enables us, by intense thinking, to accomplish a maximum of result with the least effort and the least waste.

Now, let me tell you how I work when I am called into a plant to give benefits of efficiency. There are four essentials that apply to every plant:

1. The first essentials are the aims or ideals that must be definite and clear.
2. There must be an organization to attain or maintain all the ideals.

3. There must be an adequate equipment with which the organization can attain and maintain these ideals.

4. These all mean but very little unless the plant has a strong executive, who is able to carry them out.

Usually the first thing we do is to ask the manager: "What are your aims? What are you trying to do? Shall we tell you, or will you tell us, what you are trying to do?" If he tells us that his aims and ideals are breaking open bank safes and taking the contents, then I say: "Very well, that is definite. We understand each other thoroughly now. We will adhere to that ideal." We often find, however, that the ideals are not clear, are not well defined. A merchant might try to do three or four things at the same time. He might be trying to sell a large quantity of mediocre goods. At another time he might change his mind, and try to sell a small quantity of high-grade goods. But we want his own statement of what he is trying to accomplish; we want to know if it is his ideal to sell a large quantity with small profit or a small quantity with a large profit, for the whole management of the business will depend on these two ideals.

Now we come to the organization. We generally find that the organization is haphazard, lop-sided, imperfect; that certain men are trying to do a great many things that do not belong in their department; other men have been misplaced. We often find that the organization is predominated by relatives, a sort of asylum, with workers placed with no reference to their ability or integrity.

We next investigate the equipment. What is the equipment that has been given to the organization to accomplish the results? The equipment consists of men, materials, money, machinery and methods.

Finally then, we come to the main requirement, which is a strong, able executive, a single individual, or it may be a board of directors, or a committee. A strong executive maintains the aims and supplies the stimulus to the organization, which, in turn, furnishes the necessary equipment.

All these matters are generally defective, and they cannot be rapidly changed. But, assume we find satisfactory conditions, we next apply to each one of them the twelve principles of efficiency. Take, for instance, a bank burglar. I tell him that the first principle of efficiency is high ideals. I ask him if his ideal is compatible with the first principle of efficiency. The second principle of efficiency is common sense, or good judgment; and again, I ask him if it is compatible with the principle of common sense to choose bank burglary as a profession?

The third principle of efficiency is competent counsel, and I ask him where he got counsel that the business of breaking into banks would be a good one.

The fourth principle is discipline, which means the welfare of society, and I ask him whether breaking into banks is good discipline. His business comes in contact with discipline only when he is caught red-handed, and sent up.

The fifth principle of efficiency is fair dealing, and I ask him whether breaking into a bank is fair dealing.

If, at the very start of his business he neglects the first five principles, how can I apply for him the other practicable principles of records and planning, standardized conditions and operations, standard records and instructions, and the efficiency rewards?

Then we come down to the organization itself, and we apply to each part of the organization the same test of the twelve principles. We apply it to the aims, we apply it to every man and every move, and after we finish with the organization, we apply it to the equipment, to each machine, to all the materials, to all the methods, and then we

go to the executive and we apply the twelve principles to him. By this time we have made that survey, the whole organization looks a great deal like a sieve—there are holes in it everywhere; there are leaks everywhere; some of them are large; some of them small; and the first thing to do is to stop the larger leaks. When they are stopped, we stop the lesser leaks and keep busy until all the leaks are stopped. Trying to increase the efficiency of a plant with a sieve-like organization is very much like carrying water in a pail filled with holes. You cannot go very far. That is the way the principles of efficiency are initially applied.

The next thing to do is to divide all the rest into three simple categories:

1. Materials or supplies.
2. Personal services.
3. General charges.

If a man should lose in Wall Street half his fortune today, and to-morrow he should lose half of what remained, and the next day half of that, he would very soon come to a small number of dollars.

Some time ago I went to England to sell a large mine in which some of my friends in the West were interested. A man had cabled to me to come over at once, and I went. I had been offered a commission of \$100,000 if I should succeed in selling the mine. I met this young man at the railroad station. He was quite young—about twenty-two years old—and he started to ask me about the mine. He said: "I have a friend who is a solicitor. I will introduce you to him, and he will immediately place it. If we place this mine, do I get half the commission?" I said: "Yes." So now I am down to a \$50,000 basis. He took me down to the solicitor, a very able man. All the papers were looked over. A new statement was prepared, and he said: "I will meet you next week, on Monday, in London. I have a friend who puts these things through. By the way, do I get half the commission?" I said: Yes; I will give you half." I am now down to \$25,000.

I met him in London, and he took me to a very polite solicitor, who punched a number of holes in the proposition, showed me that there were other and better mines in New Zealand, in Australia, and in other parts of the world, and that my proposition was no better than there's. He then said:

"We can put the proposition through, I think; it looks favorable to me. By the way, do I get half the commission?" I said: "Yes." Now I am down to a \$12,500 basis.

Two days afterward he took me to see Mr. Wright, one of the great promoters in England. Mr. Wright said to me: "Mr. Emerson, you are wasting your time in London. You could not float the best gold mine in America here. There is no market for American securities. I advise you not to waste another day. Take this up sometime in the future, but not now."

I came back with the mine unsold. I did not earn the money—even the \$12,500. Mr. Wright would have gotten three-quarters of that. Here you have an illustration of dependent sequences—half and half and half.

For every article of material of equipment there are four efficiencies:

1. Efficiency of Price.
2. Efficiency of Supply.
3. Efficiency of Distribution.
4. Efficiency of Use.

I can illustrate this best by railroad time tables. One of the great railroad purchasing agents once said that, looking around, he had been able to reduce the cost of the printing of the time tables 30 per cent. Therefore, the efficiency of

the printing was only 70 per cent. A great many more time tables were printed than were needed. Many of the time tables were not taken away from the printers. There was an over-supply of at least one-fifth. The efficiency of supply, therefore, was only 80 per cent.

Now, these time tables were distributed everywhere. When one wanted a leaflet, he must take the whole time table. Sometimes he would take three time tables. The efficiency of distribution was found to be as low as 50 per cent. The efficiency of use was also found to be one half. Now, if you multiply 70 by 80, the first two efficiencies, it brings you down to 56 per cent.; multiply that by 50, and you are down to 28 per cent., and this by 50 again and you have 14 per cent.—the cost of making time tables. The bill amounts to as much as the bill for the renewal of the steel rails, for their renewals show only an efficiency of 25 per cent.

I went to a new England textile mill a few days ago. They took me through the mill, through the machine shop, through the departments of textile work, and when I came back the superintendent said to me: "What do you think of it?" I had to answer either that they were the finest ever, thus confirming them in all their results, or of telling of some small defect. I chose the latter. I said that I did not think that their machine shop was very efficient. They immediately took offense. The master mechanic said: "This is a repair shop. Do you realize what its purpose is? Do you realize that our duty is to repair all the machinery that breaks down, and it does not make any difference what it costs. We cannot put in a lot of records, planning and efficiency rewards and all that stuff. We must keep the mill going." Before I had a chance to reply, he said: "Let us go into the machine shop, and show me what you mean."

It is not naturally easy to point out a concrete case of inefficiency, but I went out with him, and stopped at the very first machine, and watched it for a minute or so. There was a die, a little bit of steel, and the tool was making a long stroke back and forth, cutting air three-quarters of the time and the metal one-quarter of the time. The efficiency of the stroke was only 30 per cent. The tool was moving very slowly back and forth. There was no reason why it should not have been going like a sewing machine. The efficiency of the speed was only 33 per cent. They had a diamond-pointed tool that was taking off a sixty-fourth of an inch, almost as fine as human hair. I could not see why they could not take off an eighth of an inch. The efficiency of the feed was only 25 per cent. They were taking four cuts where two cuts would have been sufficient, a roughing out and a smoothing cut. The efficiency of the number of cuts was 50 per cent. You multiply 33 by 30 and you get 10 per cent., and multiply that by 25 and you get 2½ per cent., and then you multiply that by 50 per cent. and you get 1¼ per cent., and in this repair shop a machine was taking eighty times as long as they had any business to take. I then said: "The way you are running this shop makes anything possible. In your shop the machines are cutting air three-quarters of the time, the tool is taking off but 1/64 of an inch and taking four cuts where two would be sufficient. That illustrates the dependent sequence as relating to machine labor."

This is the general outline of the modern teaching of efficiency. We are just on the threshold of the work. When we go into the plant, we properly and rightly tell the proprietor that we know the state of the art up to the present, that we can give him the best help that modern knowledge affords in putting his plant on an efficient basis, but when we come back to our own office and we face the other way and look at the problem as it stretches out before us, we see that we are just on the threshold of knowledge, that

the fog is gradually lifting, and the case is far beyond anything we have ever seen. The efficiency of the material, the efficiency of the wage-earner, the efficiency of the equipment, the efficiency of the ideals of the organization, of the executive—each problem in itself, the solution of which surpasses the skill of the most gifted genius.

We are just at the present time beginning to study the difference between *energizing* work and *elevating* work, and particularly the difference between men or women taking up the work they are not fitted for and taking up work for which they are. To begin with that latter problem: Suppose I wanted to develop a race horse. If I should have the best kind of a mile track, if I should make beautiful turns, and elevate them mathematically, if I should construct the best kind of a sulky, if some skillful blacksmith should make the proper kind of shoes, and a harnessmaker the best harness, if I should have the best kind of a stop-watch that would record the 1/100 part of a second—if I had all these, I would not accomplish much if I was working on some ordinary plug of a horse. On the other hand, if I had no track but a country road, no wagon but a spring wagon, no harness but an ordinary harness, but if I had a thoroughbred horse to begin with, the result might astonish the world. The difference between what a man can do when he is *adapted* to his work and what he can do when he is *not adapted* to his work is almost infinite, and that illustrates the point between energizing and elevating work, the point we are just beginning to study.

There is an old German saying that every barber is a conservative and every tailor a radical. The barber, not only shaves every customer's face, but he dresses his hair, fixes his wig, looks after his dress, bleeds him—in fact, often acts as surgeon as well as barber. Barbers are busy on their feet all day, talking about the latest news and discussing topics of the day. When a man of that kind goes home, he is thoroughly satisfied to become a peaceful citizen; but the tailor, who sits down all day long with his legs crossed, sewing in some room—when he finishes his work, he has to go out and raise a disturbance of some manner, to let out the fatigue poisons he has accumulated.

Mr. Schneider, of Cincinnati, went into a mill in New England, and, pointing to one of the departments, said to the owner: "There is the department where all the troubles begin. Those men are disorderly. They start up the strikes. They are bad family men." The owner of the plant said: "That is perfectly true, but how did you know it?" Mr. Schneider replied: "The conditions of the work are such that it is impossible that they can be otherwise. It is so noisy that these men cannot even hear one another speak. Necessarily, they accumulate such an amount of fatigue poison that it is impossible for them to settle down and lead peaceful lives."

Here is an incident in my own experience: Recently I went into a large mill in Cincinnati in which the girls had been very difficult to teach discipline. They were troublesome, they were disorderly, and would not stay. The superintendent, who was wise, one morning put a large Maltese cat in the room, and when the girls came around they did not know how the cat got there, and adopted it as their pet. The superintendent said that the cat had better be removed, but the girls wanted to keep it. The cat was on a shelf, and jumped off at periods to one of the girls. One girl stopped work and gave the cat to the next girl, and then passed it all around. This gave the girls a rest of two or three minutes. Then the cat went back to her place. This time had been sufficient to stop the accumulation of the fatigue poisons. This rest of two or three minutes made all the difference in the world, and all trouble ceased. The cat remained, and did not have to come back.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

A GOOD STENOGRAPHER.

By WINIFRED BLACK.

Miss Emma Brown, of Chicago, writes to the papers of that city and asks what she shall do.

"I am a stenographer," says Emma Brown, "and a good stenographer, too. But I can't keep work because I'm thirty years old—too old, they all say, to get and keep a good place in a good office. What shall I do, commit suicide or do housework for a living?"

Now, Emma what's at the bottom of all this, honest and truly, now, what's the matter with you and your work?

A good stenographer and can't get work because you are thirty?

Why, I know at least a dozen busy men who would give their last year's hat—and you know how a man clings to his last year's hat—for a good stenographer—a good one, mind—and they don't one of them care a shaving of a copper cent whether that stenographer is thirty, thirteen or sixty.

They wouldn't know, either, when it came right down to it, unless the stenographer took up their time by telling them the date of her birth.

Good stenographers are about as rare in this day as good maple sugar or real honey in the real comb.

What do you call a good stenographer, Emma? A quick-tempered, sensitive, disagreeable creature who can write like a machine, and be as hateful about staying five minutes after the regular hour as if she were a rattlesnake instead of a woman?

A sneaky person who always whispering in corners about the boss's business, and giggling about the boss's wife, and sniffing at the idea that the boss knows enough to go in when it rains, even if he does earn enough to pay you a fairly decent salary?

What do you call a good stenographer, Emma? A silly, self-conscious person with a powder rag in her stocking and a head so loaded down with curls and puffs and combs that there's no place left for anything but a make-believe hat?

What do you call a good stenographer, Emma? A gossiping, meddlesome, insinuating, acrimonious old maid, who can take shorthand all right but who can't keep her mind off the affairs of every other man, woman and child in the office to save her life?

What do you call a good stenographer, Emma? A pretty girl who is too amiable to learn to spell, and who thinks it a good joke when her employer has to tell her how to write "Pierpont," if he happens to be writing about the head of the house of Morgan?

What do you call a good stenographer, Emma? A woman who has never heard of the Panama Canal, or of William Jennings Bryan, or of Gaby Deslys, or of any other earthly human being but the "girls" in the dancing club, or the "boys" at the social reunion?

A good, capable, intelligent, hard-working stenographer, out of a job because she's thirty!

I don't believe it, Emma. I really can't you know.

Whisper! What is the real reason? We'll never tell. Jealous of the younger girls in the office and getting them set against each other?

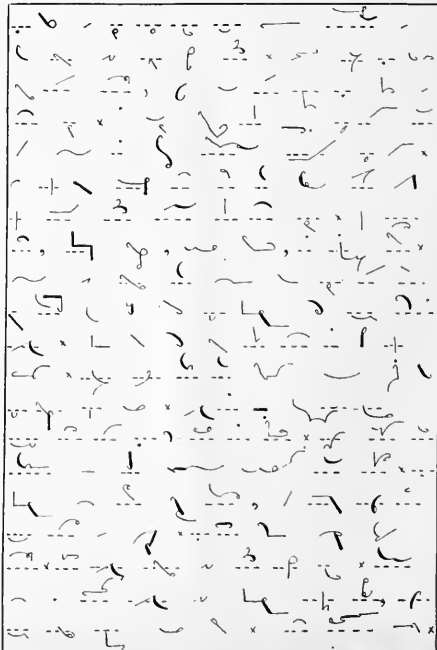
A clock watcher, a mischief maker, bad spelling, too many telephoning friends? What is it? Do tell us, Emma, you've roused us to the pitch of frenzy, you really have.

But thirty years old, and that's the reason? Please don't be angry, Emma, if I stop to smile.—*New York American.*

TRANSCRIPT OF SHORTHAND NOTES IN THE JANUARY JOURNAL.

As a rule, most shorthand systems omit all silent letters. In spoken words, the sounds of these letters do not appear. This forms one kind of abbreviation. Then, again, the most important or most suggestive letters are indicated. This reduces the labor of writing some words considerably. Now let a small straight stroke represent some frequently occurring letter like *t* for instance, and a curved stroke for *r* or *s*; let the vowels be indicated in a similarly appropriate manner, and one has a brief mode of writing which does not require very rapid execution to put words down with great facility. The lesson to be derived from this is that one should master most thoroughly the elements of his system. Learn the plan of word representation. This should include the representation of the syllable; for words are but a series of syllables, and the one who fails to grasp each syllable as it falls from the lips of the speaker and to instantly construct its outline or representation, will always have trouble in writing. The one who can do all this is well on the way to his shorthand destination; but let there be the slightest hesitation—shorthand stammering—and the writer is lost. Learn your system; learn its plan. Let your speed madness vent itself on the rapid execution of lessons learned.

Munson Notes by the Huntsinger School, Hartford, Conn.



STENOGRAPHER REFUSES TO TRANSCRIBE NOTES OF A SPEECH.

Miss Gray, a public stenographer, of Flemington, N. J., has unwittingly made herself the storm centre of one of the most furious local campaigns in New Jersey. It seems a series of persistent attacks have been made upon Senator Gebhardt and they became so strong that he decided to make a speech and clear the matter up. A big mass meeting was called to be held at Clinton, N. J., and the Senator came loaded to the muzzle with the speech of his life. He had Miss Gray, the young woman stenographer, at a table under his platform to take it all down. He also arranged with the local paper that the transcribed notes were to be sent over and published, every word of it, and then the papers were to be distributed, without regard to the size of the special edition, among all the voters of the county.

The day after the speech was made, the editor had his typesetters at their cases bright and early to set up Miss Gray's verbatim report. People were anxiously waiting for the edition and an army of distributors were on hand to rush the copies through the neighborhood. When they opened the sheet to see how the speech was made up, they found the introduction to be all that could be desired. It told of the meeting, what a monster it was, with what enthusiasm the Senator had been received and all that kind of thing, but the verbatim report of the speech in full showed up in this way:

"Senator Gebhardt spoke as follows:

"Mr. Chairman, Gentlemen, and Ladies—I hardly know where to begin in my speech. The reason why I hardly know where to begin is because this is the strangest political campaign that I have ever seen in my experience. If a stranger were to come into Hunterdon County, not knowing anything of the situation here, he would assume, of course, that I was running for some political office because you see but little except Gebhardt in the newspapers, even now, when the campaign is * * * HERE WE ARE STOPPED."

The remainder of the two columns in which the speech of the Senator was to appear was given up to an explanation as to the wherefore of that "Here we are stopped." The explanation showed that at that point there had been a sudden stoppage in the supply of "copy." Miss Gray strolled in to the editor's room and faltered, blushing, to the thunderstruck editor: "I'm afraid I can't give you any more of my notes, you see I'm a public stenographer. The other side, as well as your side, engaged me to take notes of the speech. I took the notes for you just as I said I would. But when the other side heard I was transcribing them to be printed in "The Democrat" they called me on the 'phone to "quit that," and I think I had best quit right where I am."

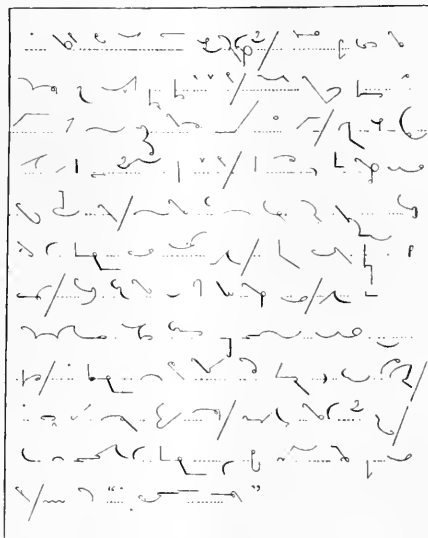
They tried to persuade her to change her mind, but she was proof against all entreaties, and the rest of the Senator's illuminating speech is still lost in the hentracks of her note book. One old hayrake politician remarked, "She be a brave girl to hit the boss a'twixt the eyes with that ar note book of her'n. It served him good an' right and it took a woman to give it to him."

Miss Gray, by her refusal to transcribe the notes, has been subjected to much adverse criticism, and the other side, who prompted her to do it, published an apologetic advertisement for her as follows:

"Mr. Bloom and his friends express themselves as astonished at this method of throttling such a public matter as this, and while they do not want to criticise Miss Gray in her action, and are willing to attribute her action to inexperience in such matters, they believe the public will unite in its opinion that in this act Miss Gray has been

in the wrong, and that those who had the power to make her act as she did, in suppressing a speech, which she had agreed to transcribe for Mr. Bloom, were not acting in her true interest, as she has been and is a woman of the highest honor and integrity, and no word of this campaign management is intended to be uttered against her, but in justice to Senator Gebhardt and those whose cause he advocates they do think that this explanation and these methods of 'the other side' should be made public."

Graham Notes by Andrew J. Graham & Co., New York.



A LESSON IN ENGLISH.

A mannikin's a little man;

That simple fact no one would stump.

But a napkin's not a little nap,

And a pumpkin's not a little pump.

A starling is a little star;

That's very plain to any chump,

But a stripling's not a little strip,

And a dumpling's not a little dump.

Now, silkaline is nearly silk;

That any fool could quickly guess,

But Pearlina's nothing like a pear.

Nor messalina almost a mess.

A kidlet is a little kid;

That's seen by e'en the dullest mut,

But a hamlet's not a little ham,

And a cutlet's not a little cut.

A princess is a lady prince;

But it is not held by any bloat

That a mattress is a female mat,

Or a butress is a nannygoat.

Oh, English, you are strangely made;

You're not a tongue for gumps and fools,

I'll never master you, I'm afraid—

You've more exceptions than you've rules.

—New York Globe.

HOW TO LEARN TOUCH TYPEWRITING.

Accuracy.

By J. E. Fuller, Wilmington, Del.

Author "The Touch Writer."

(Continued from January Journal.)

Another fault is holding the wrists too high or too low. With the wrist too low, there is a tendency to strike the key in the bank above the one wanted; with the wrist too high the opposite tendency crops out, making the blows fall short, or causing the finger to strike a glancing blow on the right key and then slip off and strike the one below. The wrists should be about level. To accomplish this, adjustments in the height of tables and chairs ought sometimes to be made. Occasionally the pupil needs to be told to sit nearer to or farther from the machine, in order that the hands may assume their proper position. Of course, these are general observations, but they are of much importance as bearing upon the matter of accuracy.

A great many errors may be traced to the fact that the learner does not keep his hands in the correct position with reference to the guide keys, (a) and (i). His accurate knowledge of the keyboard and his automatic fingering are set at naught when he loses proper position. The preceding paper pointed out the necessity of learning all keys with reference to their direction and distance from *a* and *i*. Now, if you find the learner striking keys either to the right or to the left of the one he should have struck, it is quite likely that he has failed to keep the right position with reference to the guide key. To illustrate: Suppose the word "was" is to be written. With the little finger on *a* at the start, the operator reaches up with the third finger to strike the *w*; he then strikes the *a* with the fourth finger, and then the *s*, in the lower bank, with the third finger. But suppose he should misplace his left hand very slightly, letting the little finger rest on *s* instead of *a*, at the beginning; the same blows that he struck before—the directions and distances being right—he gets the letters *esw* instead of *was*. In such case there is nothing wrong with his head work nor with his fingering, except that he started from the wrong point. In the old days our fathers used to say, "If you button your waistcoat wrong at the top it will come out wrong at the bottom," and this is certainly true as applied to the fingering of a typewriter.

The student is often tempted to try a burst of speed, and this is sure to result in errors. No operator can write accurately faster than he can think accurately. Of course, with an invariable method of fingering, there comes a time in the development of the expert typist when much of the writing is almost automatic; but I have reference here to the lower grades of skill. The power to control the fingers when writing rapidly is of slow growth. The only safe rule is for each student to keep his speed down to that rate at which his mind is master of the situation. He should not strike until he has thought definitely.

Of course, some errors are traceable to nervousness and others to fatigue; but with these the teacher has little to do. There is no cure for nervousness in typewriting except the development of confidence. Inspire that and the trouble usually ceases. The tired operator will make errors, and the only cures are rest and the development of endurance.

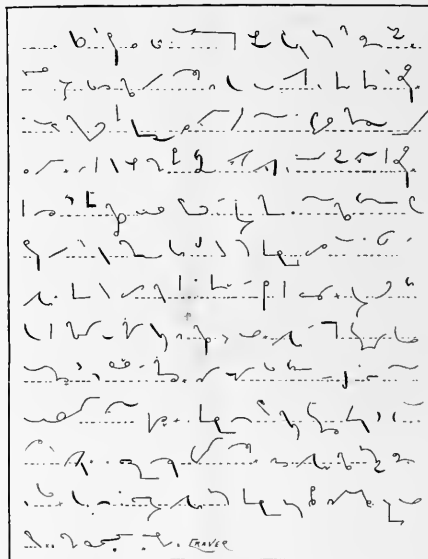
From what cause arise such errors as transposed letters, such as *ser* for *are*, *lie* for *live*, etc.; substituted terminations, such as *acting* for *action*, *bly* for *ble*, etc.; striking with the wrong hand, such as *i* instead of *e*, *l* instead of *s*—making the word read *bill* instead of *bell*, *work* instead of *word*—omission of the first letter of a word when the pre-

ceding word ended with the same letter: i. e., *that his* instead of *that this*. I am inclined to think that the greater part of this is due to carelessness, or inattention, or divided attention. Some of these errors creep into the work of many earnest students, and the same types of error are noticeable in the work of some experienced and skillful operators. Concentration is, I believe, the only cure. Careful, interested, genuine, review practice of fingering exercises and word drills will sometimes work wonders.

The student should be taught to classify his errors as far as possible and to try to trace each to its source. If he can tell to which one or more of the four contributing causes named at the beginning of this article his errors are due, he will generally be able to find and apply the proper remedy.

The teacher who, in addition to being a skillful diagnostician of these ills of inaccuracy, succeeds in developing in his students the habit of self-study for the elimination of faults in technique has earned the right to be called a real teacher of typewriting.

Isaac Pitman Notes by E. H. Craver, Paterson, N. J.



Words Everyone Should be Able to Spell.

veracity	imperiously	habeas corpus	chamois
conveyance	abuse	quorum	consummate
insectivorous	nomenclature	panacea	anecdote
attachment	rivalry	boatswain	espionage
presumption	maintenance	redoubtable	proboscis
intangible	pertinacity	scientillation	acquiesce
usage	intensive	ubiquity	idiosyncrasy
discontinue	maelstrom	souvenir	miscellany
abstinence	angular	obsequence	plagiarist
impertinence	obtuse	bulwark	obsequies
vehemence	culmination	alpaca	withal
retribution	approximate	apparel	amanuensis

Department of Business Writing

C. C. Mills, Editor.

INTRODUCTORY COURSE.

Use your mind as well as your muscle.



A BRIEF COURSE IN BUSINESS WRITING.

By H. W. FLICKINGER.

Penholding.—Hold the pen lightly between the thumb and first and second fingers; the holder resting against the first finger at the knuckle joint; the end of the thumb pressing the holder a little below the first joint of the first finger. The holder should cross the second finger at the top of the nail. Fingers should touch each other at the second joint. The slant of the penholder should agree with the slant of the main downward lines.

As the position of the hand and arm are so intimately related to penholding, they will be considered in this connection. The *Hand Rest* varies. Either rest the nails of the third and fourth fingers upon the paper or allow the little finger nail only to touch it. Some excellent writers rest the hand upon the first joint of the little finger.

The *Arm* should rest upon the muscles just below the elbow. The *Wrist* should be near the table but must never touch it. The *Elbow Joint* should extend over the edge of the table.

Position: Front position.—Sit nearly upright, facing the table, but do not allow the body to touch it. Elbows extending over the edge of the table; forearms at right angles to each other; left hand resting on the paper; feet flat on the floor; the left foot a little in advance of the right.

Other positions may be properly assumed at times, but the front position is the most natural and the most healthful.

may find it necessary, however, to adopt the left side position while writing in large books.

Movement. Clear and graceful lines are the result of an easy movement. Examine two specimens of writing; they may have equal merit as far as the correct formation of letters is concerned, but observe how much clearer the lines and smoother the shades of one than the other. What constitutes the difference? Movement. One was slowly drawn, while the other was written with a free movement in a fraction of the time required to produce the other. Too much emphasis cannot be laid upon the importance of a free and regular movement.

General Suggestions. The oval exercises which are associated with the capitals are to be written with a rapid rest-arm movement. Rest the hand very lightly. Move the arm freely, but do not slide the sleeve. The hand and pen must move in unison. No finger movement. Write these exercises two or three times the size of the copy, first, then reduce to size of copy. Persevere until the muscles obey the will. Store up reserve force by daily drills upon large ovals. Do not become discouraged. Perseverance conquers. Study the model capitals carefully. The capitals should be three-fourths the height of a ruled space. Connected capitals should be practiced twice the height of copy first.

THE WORK FOR FEBRUARY.

Introductory Course.

Week of February 5: Plates 1 and 2.
Week of February 12: Plates 3 and 4.
Week of February 19: Plates 5 and 6.
Week of February 26: Plates 7 and 8.

Intermediate Course.

Week of February 5: Plates 1 and 2.
Week of February 12: Plates 3 and 4.
Remainder of the month: Plate 5.

Budget Work for the Month.

The Budget Work for February will consist of 48 pages arranged as follows.

One page of each word in Plates 3 and 4 in the Intermediate Course.

It is understood that all Budget Work is to be done at home by the learner.



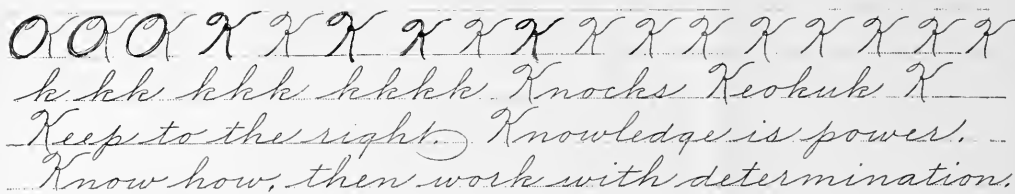


Plate 1.—The K is made up of the staff followed by a brace. There is no description of the second part of the K which will appeal so strongly to the learner as to call it by this mark. A free and easy movement is the requirement of a good letter.

Owing to an oversight, these plates were not written as Mr. Flickinger had planned; namely, to divide them into quarters. It will be observed that the third line in each plate is made up of two short sentences. This is where the middle line should be. The quarter ruling then will come just half way between that and either margin. In the next instalment the proper ruling will be shown. This omission seriously detracts from the practical arrangement of the lines, and it is to be greatly regretted that the dotted ruling was not put in.

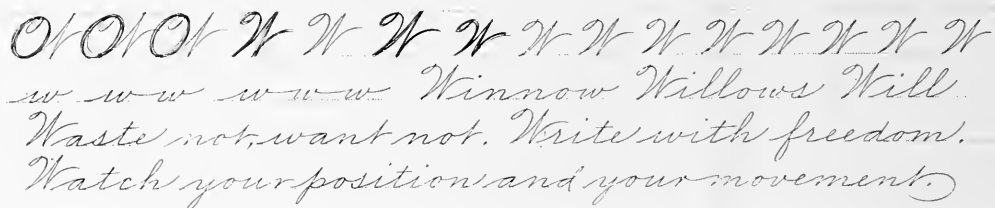


Plate 2.—In the capital W there are to be found no straight lines, although the second down stroke is almost straight. The sentence in this plate should appeal to every ambitious writer.

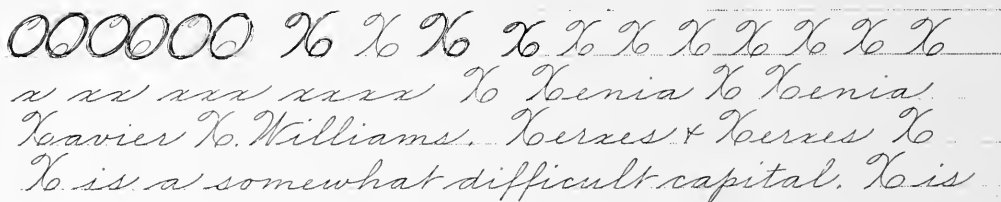


Plate 3.—The X, like the H and K, is made up of two parts; that is, it is necessary to lift the pen in going from one part to the other. Make the staff, then follow by a figure 6 with a well curved down stroke.

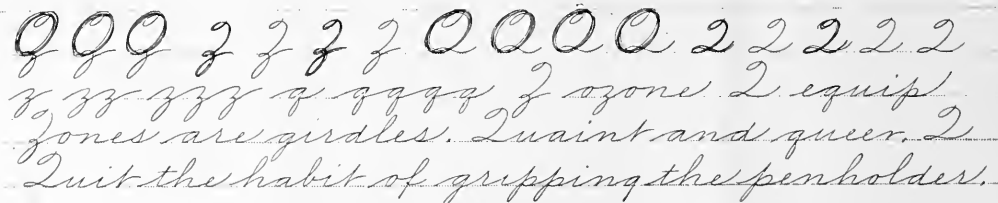


Plate 4.—The beginning of the Z is the same as the K and W. The important part of this letter is to be careful to make the loop below the line short.

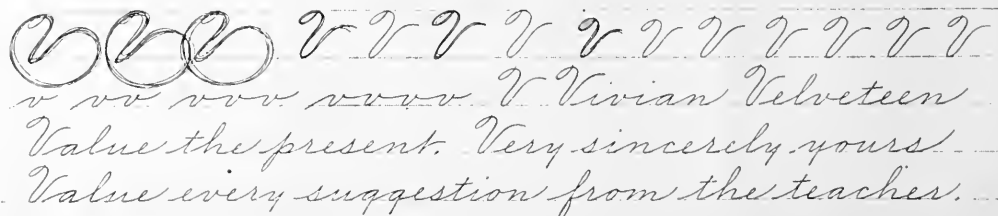


Plate 5.—This is a very easy letter. The point to be observed is to be careful not to carry the finishing stroke too high.

U U U U U U U U U U U U U U U U U U
 u u u u u u u u u u Unison Unison
 U United we stand. Union now and ever.
 Uniform slant and spacing are essential.

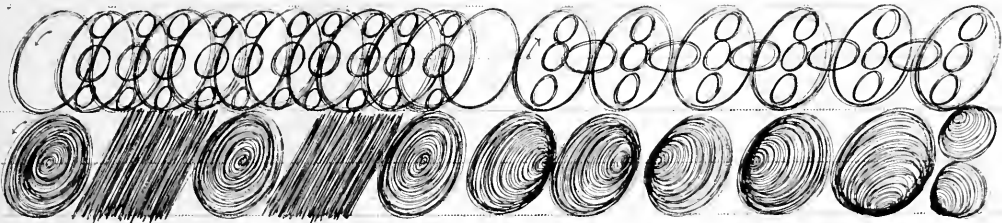
Plate 6.—Watch that the second part of the U does not run up too high. The introductory movement drill is a proper preparation for the work.

Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y
 y y y y y y y y y y Yonkers Yonkers
 Yours very truly. Your favor of the 9th
 Your success depends upon application.

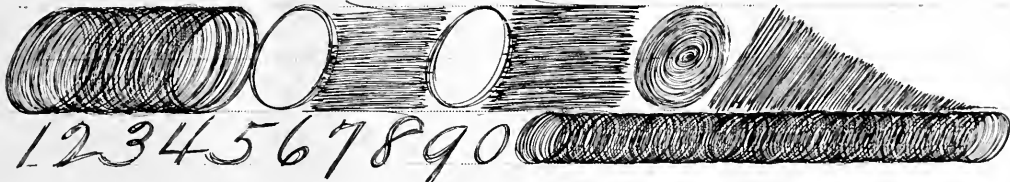
Plate 7.—The Y is nothing more nor less than the U with a handle. This is a simple letter, and yet one used in nearly every business letter. Master it.

I I I I I I I I I I I I I I I I I I
 i i i i j j j j Indiana January
 Improve your writing. Just keep on trying.
 Join your letters with graceful curves.

Plate 8.—We have in this plate the most frequently used capital letter in the alphabet. Unfortunately, it is one of the most difficult to make. The movement drill preceding the letter itself, if mastered, will make all other work easy.



"My Favorite Writing Drills" by W. L. Cochran, Newark, N. J.



Use the very best materials obtainable. Use
 Variety of practice makes perfect. Variety of p

"My Favorite Writing Drills" by Bro. Rene-Auguste, Longueuil, P. Q., Can.

ADVANCED COURSE

The assets of a business are anything of value belonging to it, such as real estate, machinery, horses and wagons, office furniture, book debts, notes receivable, merchandise on hand, insurance premiums paid in advance.

Plate 1. The accountant is particular regarding his definitions. These definitions and others that have appeared in this course are taken from "The Science of Accounts" by H. C. Bentley, a book that should be in the hands of every bookkeeping student.

The liabilities of a business include all debts owed by it, and such other obligations as it is legally liable for, - such as mortgages payable, outstanding bonds, notes payable, accounts payable, accrued taxes, accrued interest.

Plate 2.—Product work of this nature cannot be excelled. It comprises a twofold purpose: first, a drill in writing; second, a source of valuable information.

Capital expenses include interest on funded debts and long time obligations; e. g., interest on mortgage bonds, debenture bonds, construction notes, income bonds, etc. The term should also include interest paid on notes discounted, cash discounts allowed to customers, and any other expense incurred in securing money, either on credit of the company, or on accounts before they are due from customers.

Plate 3.—Comments regarding Plates 1 and 2 apply to this plate.

R. W. Whalen	F. Taylor	G. E. Spalding	L. H. Walker
A. C. Sloan	A. J. O'Donnell	W. R. Smith	T. V. Russell
W. J. Shifer	W. F. Morris	L. D. Weaver	M. W. Murphy
A. W. Ross	F. G. Garbutt	L. V. Germaine	Rose-Keefe
C. L. Walters	A. Bleak	M. S. Rogers	Bro. Nicholas
W. A. Patten	T. P. Zum Brunnen	N. C. Robinson	E. H. Armstrong

Plate 4.—Write an entire page of each one of the names. There is no better movement drill than that afforded by writing proper names.

A SUMMER FLIGHT O'ER THE SEAS.

By D. ELSTON, Edmonton, Alta., Can.



PLEASEING journey from Alberta's capital city, through those vast prairie provinces to Winnipeg, and on to Port Arthur, had almost left the writer bereft of all thought, stenographic or chirographic, before boarding a splendid liner of the "unsalted seas," bound for the lower Huron port of Sarnia. Desire to visit the commercial schools of that fine city had vanished ere we pulled into the Union Station at Toronto, for the date of sailing of the Allan liner "Virginian" would scarcely admit of a complete visit to Niagara and the boat trip from Kingston through the Thousand Islands and rapids of the mighty St. Lawrence to Montreal. I had the honor to be Edmonton's representative in a party of Western Canadian teachers, our destination being the British Isles, which we were to tour under the able direction of F. J. Ney, honorary organizing secretary, representing the Education Department of Manitoba. In due course, we reached historic and quaint Quebec, dropped our pilot and took on our last mails at



National Opera House, Paris.

Rimouski, passed the Straits of Belle Isle and met the pleasing swell of the broad Atlantic. Icebergs, whales and other interesting features of the open sea—concerts, banquets and deck games, with the freedom of the vessel from wireless station to the stokers' inferno, added to the pleasure of sailing in splendid weather. Unusual interest prevailed when the lifting fog revealed the coast of the Emerald Isle, and we learned that Liverpool would be made late at night. Upon arrival, we were promptly transferred to our "Special," bound for the Classic University City of Oxford. Visiting places where freedom of thought, religious and civil liberty, and higher ideas of civilization struggled for expression through centuries of stubborn superstition is of intense interest. To stand upon the battlefields where Ivernian and Celt, Phœnician and Roman, Briton and Dane, or Saxon and Norman mingled their lifeblood on the turf in an antiquated method of eventually blending races must, especially to all persons of the English tongue, be a profitable diversion. Oxford was a border town till 827 A. D., when Egbert of Wessex established a broader kingdom. Domesday records of 1085 allowed all burghers paying 6s. 8d. to have common pasture outside the city walls. This meadow of 439 acres has to this day escaped the hands of land grabbers. Under King Edward the Confessor, the town paid an annual royal tribute of £20 and nine pints of honey. More than a score of colleges constitute the great university, the date of founding of several being unknown. Old "town and gown feuds," often resulting in bloodshed and death, are still in a measure copied by modern colleges. Groups of our party were entertained in the homes of different professors. We had luncheon in Balliol College, and

were banqueted by the Oxford teachers at the Hotel Euol. A few yards from where I lodged in Oxford stands the Martyrs' Memorial, marking the spot where Latimer, Cranmer and Ridley were burned for their denial of certain doctrines. We were conducted through the leading colleges, and met a number of the Rhodes' Scholarship holders. From Oxford, we visited Stratford-on-Avon, and were shown through the house in which Shakespeare was born. Nearby, at Shottery, we were conducted through the cottage where the Bard of Stratford wooed and won Ann Hathaway.

At Warwick Castle we were most hospitably entertained by the Countess, and shown the entire castle, including the private living apartments, battlements, towers and dungeons of that venerable stronghold, founded in the year 915 by a daughter of King Alfred the Great. Relics of the days when the barons sallied forth to plunder and give battle were much in evidence. The massive portcullis may still be seen, but the drawbridge has been removed and the moat drained. Under the splendid trees in the castle grounds we were entertained at luncheon. We coached through historic South Bucks, visiting the churchyard at Stoke Poges, where we enjoyed "that yew tree's shade," climbed the "ivy-mantled tower," and noted with interest the modest tomb of Gray. Burnham Beeches—400 acres of grand old trees, once lopped by Cromwell's Ironsides. Beaconsfield, where we were dined by the typical landlord of the Royal White Hart, Chalfort St. Giles, with Milton's cottage and Jordan's Quaker meeting-house, where William Penn lies buried, were places of particular interest.

July 19th found us settled in our hotels in London, where we were entertained by the Dominions Club at the Crystal Palace on our first afternoon, and attended the Pageant of London in the evening. We were tendered an elaborate banquet by the educational authorities in the famous throne-room of the Holborn Restaurant, the musical programme, by noted artists, being particularly fine. Local teachers and their friends acted as our guides to many points of interest. The British Museum, Naval Academy and Observatory at Greenwich, Imperial Houses of Parliament, leading Art Galleries, Royal Exchange and Bank of England, Westminster Abbey, St. Paul's Cathedral, Lambeth Palace, residence of Archbishop of Canterbury; Royal Residence at Hampton Court, and the Tower of London are places of international fame. Through the courtesy of the Canadian High Commissioner's office, the writer attended a debate in the House of Commons, and heard Lloyd-George, Balfour and other able speakers. We journeyed to Windsor, and were conducted through the royal castle, attending a special service and organ recital in the Imperial Chapel of St. George. Crossing the Thames, we were entertained at Eton College, and watched the students play cricket on that beautiful green, where, according to Wellington, Waterloo was won. Quill pens were in evidence in the class-rooms. At St. Albans an investigation is being prosecuted which may result in the discovery of the real author of "Hamlet."



Burns' Cottage, Ayr.

But Winchester, the capital under the Celts, Britons, Romans, Saxons, Danes and Normans, was of paramount historic importance. The grand cathedral, with its west front window once demolished by Cromwell's soldiery, and now composed of fragments, has seen more centuries roll by than did the Jewish Temple. It was four centuries in building, and one of its many massive royal mortuary boxes contains the bones of Egbert, the first King of a United England. In the Guild Hall our original measures of weight, capacity and length may be seen, also various instruments of torture. The "moot horn" reminded one of the administrative gatherings previous to the time when De Montford called at Winchester the first real Parliament of England. Fastened to the west wall of Winchester Castle is King Arthur's Round Table of massive solid oak, with radiating sections for the king and twenty-four knights.



Ann Hathaway's Cottage.

Coming out of Winchester College, incorporated in 1382, we passed through the beer cellar, used up till seven years ago. When instituted, the regulations provided each student mutton for five and beef for two days each week, with beer and cheese. At the porter's hatchway at St. Cross Hospital, the "daily dole" is still distributed. It consists of two loaves of bread and two gallons of beer divided into thirty-two portions, and is free to passing wayfarers. In the different museums of England are exhibited noted hand-lettered documents, such as Domesday Book, or Magna Charta, and beautiful illuminations by early monks, valuable studies to the penman and engrasser. The Botanical Garden at Kew and the famous Zoo were visited, and we spent a memorable day swimming and boating at Brighton.

A number of our party took a side trip to Paris and Versailles. The vast prospect from the top of Eiffel Tower, nearly one thousand feet above the Seine, the Champs Elysees, National Opera House, Notre Dame Cathedral, the Louvre or Napoleon's Tomb are individually worth an extra trip. Leonardo da Vinci's famous "Mona Lisa" was in the Louvre when we departed. When we drove to Versailles on the first Sunday of the month, the elaborate system of fountains in the magnificent gardens of the palaces played for nearly two hours at a cost of 10,000 francs. The extensive grounds were thronged with sight-seers. Returning to London, we left at once for Wales, our trip including Chester, Rhyl, Bangor, Festiniog, Conway, Cricketh, Carnarvon, Llanberis, Llandudno and other points. We enjoyed the views from the massive towers of many great old strongholds, and enjoyed the characteristic welcome of the enthusiastic Welsh. The seaside resorts and mountain villages of Wales are marked by a beauty entirely unique. The ascent of Snowdon and Great Orme were negotiated before sailing for Dublin, where we were transferred to our hotels in those inimitable jaunting-cars. Phoenix Park, the Bank of Ireland and Trinity University are the features of

this city. At Bray, we were entertained by the Earl and Countess of Meath. We had excellent hotels at the typical Irish Village of Killarney. We arrived on a market day, and the streets were alive with peasantry, driving their donkey carts. Our drive to the upper end of the lakes and return by rowboats to Ross Castle, passing Mount Forc, Glens Bay, Eagle's Nest and Innisfallen, were entrancing. Other places, including Belfast, must be neglected, for I must mention Bonnie Scotland. Landing at Ayr, we were soon coached to Burns' cottage, Brig O'Doone and other points in that district. The Trossachs and Loch Lomond were eloquent reminders of the heroes of Sir Walter Scott. From Sterling Castle, the eye could locate seven battlefields of importance in Scottish history. Here Bruce at Bannockburn, and Wallace at Sterling Bridge opposed the invading English. At Dunfermline, the birthplace of Andrew Carnegie, we were entertained by the officials of the Carnegie Trust. We had luncheon at the Park Pavilion and an orchestra and pipers band concert.

Edinburgh, with its grand old castle, its Holy Rood Palace and splendid view of Princess street from Calton Hill, is a delightful city. We drove to the great Forth Bridge, and attended services at St. Giles' Cathedral, where Jennie Geddes once hurled the stool at the head of John Knox. Other places in Scotland and England I cannot mention, except the North English Lake District. We spent a week in this enchanted region of mountain and lake, the delight of Wordsworth and other poets. Rydal Water, Windermere, Ullswater and Grasmere were viewed from boat, coach, bicycle and auto, till we reluctantly decamped for Liverpool. After a short stay at the magnificent North Western, we boarded the "Tunisian." Labor troubles had interfered with freight handling, and we put to sea lightly loaded and not properly ballasted for the terrific storm which we encountered for five successive days. However, I was delighted with the storm, and arrived at Montreal pleased with my reputation as a sailor and still retaining a vivid remembrance of many pleasing experiences connected with our splendid tour in Great Britain, Ireland and France.

BOSTON COMMERCIAL TEACHERS TO DINE.

On Saturday, February 24th, at the Boston City Club the male commercial teachers of New England will hold their annual dinner. If the coming event approaches the previous ones in interest and success, those who are so fortunate as to be present will have a good time. The committee consists of R. G. Laird, High School of Commerce, Boston; E. H. Fisher, Fisher Business College, Somerville, Mass.; E. S. Colton, Brookline, Mass., High School.

It is the intention of the committee to invite all male members of the profession in the territory tributary to Boston. This they did last year, but if there are any teachers whose names have not reached the committee, it will be appreciated if the persons interested will get into communication with the committee very soon. The dinner is the educational event of the year in Boston.

The North Adams, Mass., Herald of January 1st contains an account of the annual inauguration exercises of that city. S. McVeigh, of the Bliss Business College, and who has been prominent in the Merchants' Association, is one of the seven well-known citizens of North Adams sworn into the City Council for a term of three years. This is Mr. McVeigh's first candidacy for a city office, and we congratulate him.

EDUCATION THAT WINS.

By EDWARD TOBY, F. A. A., C. C. A., Toby Business College,

Higher Education is the Educational Slogan of the day, but in my mind "Thorough Education" would be far more appropriate. Thoroughness is too often sacrificed in order to appease advancement. Thoroughness should begin in the first grades of the public and private schools, and no child should be advanced unless he really knows the work that he has gone over. I consider any young person who spells well, knows the definitions of all the usual English words, uses good English in speaking and writing, has a good knowledge of English literature, who is quick at figures, has a thorough knowledge of business arithmetic and writes a good hand, far better educated than he who is deficient in all of these things and yet has a smattering knowledge of chemistry, philosophy, geometry, physiology, mythology, Latin, etc. In my experience, and I have had students numbering far up into the thousands, not five in one hundred who reach the age of 18 have anything like a proper knowledge of spelling, grammar, arithmetic or penmanship. Their penmanship is miserable and their deficiency in spelling and definitions is really deplorable. Where the blame lies it is hard to say, but the fact exists, and when this fault in instruction is corrected it will be a great stride towards higher education. Higher standards in every kind of education is what the world is aiming at and its beginning must be with the child and continue through his entire educational career until he completes whatever he may have undertaken.

I have been asked to write on Practical Education. Practical education covers many kinds of education. All of the trades are now taught practically. Medicine and surgery, through the aid of the hospitals, clinics and dissecting rooms, are practically taught; in fact, the practical as far as possible is employed in every branch, but that particular kind of practical education that I am expected to touch upon is Business Education. The education which in a short time fits the young man who has a thorough high school education to become a breadwinner and earn after a few months in the business world almost if not as much as his father.

In no branch of education is there as much room for advancement and high standards as in business education, and in no branch of education throughout the United States, and it is with regret that I say it, is there so much deficiency in instruction and so much dishonorable practice. The schools of medicine which were suppressed by the law a few years since, which issued to uneducated and densely ignorant persons who had not even attended their schools or colleges a diploma for \$5.00 which granted them the right to practice medicine, did not do one-tenth the harm the swindling class of business schools are doing now. The laws of the United States and of the States themselves should govern every class of educational institutions just as they do the schools of medicine, for education deals principally with the young and they should be protected as to getting the right start and proper instruction.

With the business schools the following laws should govern: First, no man should be allowed to open a business college or school and act as its president who is not a qualified public accountant, certificated by the courts of the State, a man of good education, and one who has had years of practical business experience before entering into the business college work. This is the only kind of man fitted for such a position, as no man can teach branches or subjects that he does not actually know, nor can he act as supervisor of instruction in them. Second, an equipment of not less than \$5,000.00 should be necessary before the word college could be used. Under this amount the proprietor should be compelled to use the word school. Third, any misrepresentation in advertisements of any nature, concerning building, equipments, methods and forms of instructions, branches taught, class of teachers employed, swindling inducements, such as guaranteeing positions, guaranteeing to make a competent and finished bookkeeper, or court reporter, or an efficient office stenographer of a person in three or four weeks, or anything whatever that is untrue or misleading, should be sufficient cause for the law to close the school. Fourth, persons of meagre education, not prepared to take up the study of bookkeeping or shorthand, should not be accepted for these branches, and if accepted, said student should have the privilege after learning and realizing his lack of education and unfitness to learn the science or the art of filing a complaint with the proper person appointed by law and collect from the proprietor the amount of tuition paid and the expense he had been put to for board and other necessary expenses during the time spent at school. There is no class of schools in the United States that do as much good as the high standard business schools, and no class that do as much harm as the swindling kind. The

man who advertises to guarantee a position, advertises inferiority and is a greater charlatan than the gold brick or green goods man, for he works his game on the ignorant, unsophisticated youth, principally from the rural districts, while the green goods man works his "bumco game" on those of mature age. The law took a firm hand with one and should with the other.

The business school above all others should be high standard and regulated by the laws of the Nation and the State, as there is an allurements attached to it for the country boy and city boy, too, like molasses has for flies. No matter how ignorant they may be, how utterly unprepared in their fundamental studies, they want to learn business; the very word fascinates them. Every year the charlatan reaps a rich harvest by robbing many of them of their scanty savings earned by the sweat of their brows, or their loving old parents whom circumstances have kept in the drudgery plane of life of the little money laid aside by them, but who are willing to make any sacrifice to allow their boys to become business men.

Within the last few days, while in one of our small but well known Texas towns, I had occasion to drop into a certain place of business to see a friend. On entering I found that a part of this office or place of business was being used as a school, and although its entire equipment amounted to but a few plain, unpainted tables and a typewriter or two and it expected to continue but a few weeks, had the audacity to class itself and advertise as a business college and guaranteed positions. Now, this man or school charged as much for the little or nothing that he gave as a first-class school would charge. For many reasons such schools should not exist. First, seven-eighths of the students they enroll are not educationally prepared to intelligently take up the branches included in a genuine business course. Second, their equipments are entirely inadequate. Third, the time allowed is entirely too short for even an educated person to acquire such knowledge that a real business course requires. Fourth, the men in charge or teachers have about as much knowledge of practical office work as their students have and could not command salaries for any kind of office work much if any greater than any of these inexperienced and uneducated young persons. For these and many other reasons such schools should not be allowed to exist.

Due to these conditions in business education and other classes of education there is a cry for higher education and higher standards. The unsophisticated and uneducated are being duped and the educated public realizes it and the cry is going up for their protection. Conditions of this kind are of course a disgrace to the high standard business schools. They are warts, blights and excrescences upon business education. A disease that must be cut away and eradicated, and the surgeon's knife will be the strong arm of the law.

Any sane man knows that a course in a university is valuable, but every university graduate would be greatly benefited by a complete course in a high standard business school. To prove its value from my experience I have found that the university graduate takes just as long to complete our combined or separate courses and graduate as the high school graduate does. In my estimation the high standard business college occupies in the world of education a position just as important as any institution of learning in the world. It is doing more for the masses than any other class of schools and has proven of such importance that it has compelled the universities to annex business departments and introduce business courses which, like everything that is a side line, have more or less proven failures.

To succeed, one must specialize and the high standard business school has its particular place in the educational world just as the university, school of medicine, school of law, school of theology, etc. The day will come, and is not far distant, when the president of a business college will be as highly respected as the president of a university, which I am sorry to say is not the case now, due to the swindling, thieving and unscrupulous practices of many of those who are now engaged in the business. Of course, there are many high standard schools in the country, owned and conducted by honorable men, who are all fighting the charlatan, but in many cases for fear of losing patronage are afraid to openly oppose these bumco schools and in order to secure students, partly fall into their practices.

Through my determined efforts, I hope to have Texas (the great exponent of education) take the initiative step in making laws that will govern business colleges and schools, which I am sure will be followed by every State in the Union. This will place the business college upon an educational pedestal that will bring forth the highest encomiums and cause the business college man to be proud of his vocation and place him among the distinguished and most highly honored men of our great nation.—*Christian Advocate*.

ADVERTISING.

By Frank Vaughan.

(Continued from January Journal.)

Assuming a good thing to offer—an article that has sufficient distinctiveness of merit or of price to enter into the general competition with a reasonable degree of success, the next point to be considered is how it shall be offered? What are the vehicles of communicating with people most likely to buy that sort of thing—how and where? Of course if there is any way of ascertaining just who are likely to require the article offered, this detail is greatly simplified, and in proportion as the article is a specialty the difficulty of the problem is lessened.

Y has patented a new sort of crutch. The use of his product is obviously confined to lame people. The whole ones have no need of it for themselves and would only be buyers as agents for the others. Now if Y could obtain from the census lists, for instance, the names and addresses of all who have defective limbs, he would be enabled to reach directly everybody having present occasion to use his goods. It might not pay him even then to reach these people in this way. It might be more profitable to make known his invention to fewer of them in a more inexpensive way, but his objective point remains the same—to reach as many people of just this class as practicable.

Speaking more particularly with reference to newspaper advertising—and this term is meant to include periodicals of every description,—if this inventor could find a paper devoted to the interests of lame people, and nothing else, it is reasonable to assume that he would find such a medium a good one for his purposes. A publication of this sort that could prove a circulation of a thousand copies among lame people would be worth more for such an advertisement than another publication with a general circulation of 100,000. No doubt the paper with the larger circulation would include some lame people among its readers, but it is hardly probable that the number would be one per cent., and it would have to be considerably more to yield as good a return as the special paper. For in the former case the presumption would be that those who took the paper took it for precisely the reason that it was a lame person's paper and likely to afford information of value to those of that class—suggestions for their relief and that sort of thing. In other words, it is to them a matter of business, while the other would be more incidental—a matter of diversion,—and there might be a hundred other articles embodied in its advertisements to distract and divide the attention of the reader.

I don't know of any ranker humbuggery, anything more saturated with quackery, than the usual practice of estimating advertising value on the basis of mere circulation. The point is, not how many copies are printed but who reads them? What proportion of the special field I want to reach is covered by that paper?

Returning to the supposititious crutch paper, if the advertiser can have assurance that practically all of the lame people read it, he is well toward the end of his task—he has secured the ear of the folks who need his goods and who must buy them if anyone does. But for all that, he probably has no monopoly of the field. There are other crutch makers who have the same opportunity, and the task to which he must now address himself is to show prospective buyers of crutches wherein it will be to their advantage to deal with him. This involves matter and method—form, argument, common sense, honesty, art—BRAINS.

Benjamin Franklin said that he owed his first success in life to his good handwriting.

Napoleon rewarded his writing teacher by giving him a pension for life.

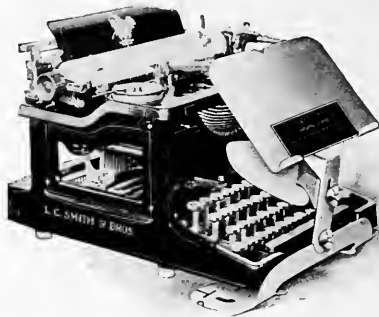
THE NEW CENTURY.

Touch-Typewriting Device.

There is no longer any question as to the superiority of "touch" typewriting. The only question now is: "Which is the best way to teach it?"

C. C. Chrisman, of the Chrisman Publishing Co., St. Louis, Mo., claims to have solved the problem in his patent Touch-Typewriting Device, illustrated herewith.

This device is simple and strong in construction, and can be used on any make of typewriter. It is made in two models, Model No. 1 being designed to fasten to the desk by two small screws in front of the machine, and Model No. 2 to clamp to the frame of the machine. Model No. 1 is not fastened permanently to the desk, but is merely sprung into position between two small screws. It can be instantly attached or detached. The center guide can, if desired be removed from either model.



MODEL NO. 1.

Both models are adjustable vertically and laterally, and the centerguide can be removed and replaced at will. The device is made of high-grade sheet steel, finished in black enamel, and presents a handsome appearance. If desired, lesson charts or shorthand notes can be placed on the device, and are thus in a convenient place for the operator.

It is claimed for the patent Touch-Typewriting Device that it helps both teacher and student, and that by its use the



MODEL NO. 2.

art of touch-typewriting can be mastered in less time and with less exertion on the part of both teacher and student than in any other way.

The device is manufactured and is for sale by the Chrisman Publishing Co., St. Louis, Mo. The Thorp & Martin Co., Boston, Mass., are agents for the New England States and all foreign countries.

PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition. If you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

THE ART OF WRITING.



N ignorant Yankee, Dutchman, Italian, Spaniard, Greek, or any other person who has a house or lot to sell in these United States of America, must indicate his intention to sell by "making his mark" on the deed, and swear to it, placing a seal beside his mark. This ignorant man can do no better than an ancient Egyptian, a Phoenician or a Mexican did. In this respect, he is a citizen of the "Dark Ages," and indeed of the deeper darkness of the remotest past.

Doubtless our readers have heard of the Yankee who sent an order to his agent to see that his cargo of coal was duly shipped on board a vessel, and he simply made an alphabetic character, the semicolon, on a letter sheet, which the agent read with no difficulty, "see my coal on." Not to be outdone by his master, the agent placed an alphabetic colon on a sheet and sent it back. The coal owner read it promptly, "Coal on." Now this was the conveying of an idea by a mark or marks; that is, writing. In other words, writing is the expression of thought by visible signs, and from remotest ages men have sought to utilize visible characters, marks, to indicate their thoughts.

When did a man first put his thought in writing? No one knows. But there must have been a first. He wished to recall some thought or to communicate it to another. He made a character, by which he pictured his thought to his friend or recalled it to himself. All later writing is the development of that one idea, that one act. But there must have been the first one. This character, thus made, was a hieroglyph, a picture-writing for personal or other use. It was a simple figure or combination of figures; doubtless in the first case exceedingly simple. And when man had developed this art to a considerable extent, and had made use of it for centuries, its importance seemed to be so great that men said, "Only a God could have devised such a wonderful method of speech-communication as this!" The Chinese, the Greeks, the Indians, the Egyptians all have some mythological legends concerning the invention of writing, as having been given to man by divine inspiration.

Primitive races had very rudimentary ideas. A bow and arrow meant death to some one or some animal. Hence to picture a bow and arrow was a pictorial expression of hunting or war. Such a method was man's first attempt to indicate his ideas of things and objects. Then there was a need of indicating feeling, passion, sentiment, or characteristics of good, bad, tall, small, swift, slow, in addition to indicating the object or combination of objects of which these were qualities.

The students of the subject of writing are now agreed that wherever primitive writing began, there remain no specimens of its use as monuments of its origin. Trace back the lines of research to the very farthest we can go, and the results fail to discover to us scarcely a partially developed alphabetic character. As the child, when it begins to talk, speaks gibberish, and later expresses syllables, so writing was doubtless for some little time developing from the picture or idea stage to the alphabetic stage.

The study of writing ranges along several distinct lines: Egyptian, Babylonian, Assyrian, Hindoo, Chinese, Mexican, etc. It is known that the pyramids of Egypt were built more than 4,000 years before the Christian Era. When, in 1837, the Great Pyramid was opened and examined, the inscription on the sarcophagus of the Egyptian builder was discovered. This was a written document, and consisted of pictures, symbols and signs for sounds, showing that before 4000 B. C., writing had already reached an advanced stage, a writing system which endured from generation to generation as a stationary method of communicating thought away down into the periods of Roman history, with which we are now quite familiar

The Chinese earliest accredited form of writing is only of an age thirty centuries before Christ, while Egypt's writing is at least forty centuries prior to Christ.

After all that we can prove to the contrary, writing by signs or characters may have originated in several widely separated parts of this old earth. A boy in Kamtschatka, one in New York, and one in Patagonia, would naturally make a sign for a horse very much alike. It might be a horizontal line for the body, four dropping lines for the legs, and a forward upper line for the neck and head. A Chinaman, an Egyptian, and a Mexican would naturally make a cup, a bird, a shoe very much alike, a purely pictorial representation of the object or things.

Then there came a gradual representation for people's names, or the names of objects, and not the pictures of the objects themselves. If, for some reason, a man had been called foxy, and so a fox, and another man had been called lion-hearted, and therefore a lion himself, very naturally the picture of a fox would be placed upon the home, the hut, the hovel, the home, the domicile of that Mr. Fox, and the picture of a lion would be placed on the home of the man represented by the picture. In this way, if a picture were to be sent to Mr. Fox, the first thing which would be scratched upon the bark, the wood, the papyrus, or whatever the substance on which a message was to be written would be the rough outline of a fox, and the carrier would know at once to whom the message should be delivered.

We have not time or space to describe fully and freely the methods used by the various tribes of earth in expressing their thoughts scriptorially. We can only illustrate them in brief. Seven thousand years ago, the Egyptians were employing some form of writing; five thousand years ago the Chinese were doing the same, that is, thousands of years before the Anglo-Saxon race was in existence. The Egyptians were the more skilled in the art. Their writing was of such a character that the most unskilful hand could draw the picture desired to represent the thought; and yet it should be fully recognizable. Then the picture in use for that thought was somewhat abridged, until it became only a mere suggestion of its former self, yet easily suggestive. The Chinese did, it is true, reduce their figurative writing, but retaining the pictorial quality almost entirely; so that, even in our day, Chinese writing is to a very large extent picture-writing. They represent water by a wave line; the sea by several wave lines; mountains by several inverted V's; a son by a kneeling figure of a person denoting deference; a father by a standing figure leaning over, as if to protect some one or something. A rude character is a tree; several make a forest; a married woman by a woman with a broom, etc.

The Egyptians after many generations of use of pictorial writing developed characters which stood for sounds uttered. If a serpent made a hissing sound, they invented a character to present that hiss; if a dog barked, they designed some character to indicate the dog's ejaculation. This was the primitive origin of sound representation, or phonetic representation. This was done by an individual character, or a syllable,—what we call a monosyllable. It took many generations for even the most cultured Egyptians to attain a point where they could put two or three syllables together to form a representation of a composite sound.

The Chinese hardly attain to this grace, they write a character, simple and easily made, and then by a different accent, or inflection of sound give it a different meaning entirely. The Chinese have so developed or extended their earlier form of writing that it has scarcely any resemblance to the former, and has become a very tangled set of interwoven characters. The Chinese begin to write at the upper right-hand side of a page, making their characters downwards in the column, making a second column to the left of the first,

and so on. If a sign is to be placed over a Chinaman's store, the letters read from right to left.

But now, returning to the Egyptians, and their system of thought-expression, we discover that the picture-expressing method did develop into the sound-expressing method. They did reach a direct method of recording thought. But generation after generation passed away before this was done. A traveller in Egypt should look upon the Fellaheen of the Egyptian desert with somewhat of awe, when he thinks that the ancient ancestors of these very men were the very originators of the method by which he writes his diary, his letters home, and conducts business.

The Egyptians, long before Abraham's visit, had come almost to the perception and creation of a real alphabet. They had engraved records of the minutest details of their history, their arts and sciences, their morals and religious teachings. The obelisk of Osiris at Heliopolis was in existence in Abraham's time. On its four sides are beautifully engraved the names and titles of Osirtersen I. To us the hieroglyphics of the Egyptians were almost indecipherable until within the last seventy-five or eighty years. The discovery of the Rosetta Stone at the Rosetta mouth of the Nile, through excavations by a French engineer, first gave to the world a key to the meaning of the hieroglyphic inscriptions. There was the same matter thrice engraved on this celebrated stone, in Greek, in Demotic or native writing, and in hieroglyphic characters. By comparing these characters with the Greek, there were discovered certain lines which must mean certain things, and so the Key was partially discovered. Dr. Young, an Englishman, was the first to make a really useful translation of this useful inscription. Then Champollion showed the entirely alphabetical character of the signs used in all the proper names, so that now we can read the Egyptian names of all the ancient Dynasties without much difficulty.

HOLIDAY GREETINGS.

THE BUSINESS JOURNAL force desires to thank the many friends for their thoughtfulness in sending holiday greetings, and to assure them that their cordial good wishes are fully reciprocated. We hope all will have a happy and prosperous year. Among those remembering us were the following: H. W. Flickinger, Philadelphia; E. M. Huntsinger, Hartford, Conn.; C. F. Sherman, Mt. Vernon, N. Y.; D. W. Hoff, Lawrence, Mass.; Lyman P. Spencer, Orange, N. J.; W. A. Hoffman, Valparaiso, Ind.; H. P. Behrensmeyer, Quincy, Ill.; Wm. Allan Dyer, New York City; T. J. Risinger, Utica, N. Y.; Mr. and Mrs. W. P. Steinhäuser, Asbury Park, N. J.; Mr and Mrs. L. B. Matthias, Bridgeport, Conn.; J. J. Bailey, Toronto, Ont.; R. S. Collins, Philadelphia; W. C. Brownfield, Bowling Green, Ky.; S. D. Holt, Philadelphia; Andrew J. Graham Sexton, New York City; S. E. Leslie, Poughkeepsie, N. Y.; G. T. Wiswell, Philadelphia; F. S. Field, Flushing, N. Y.; Wheeler Business College, Birmingham, Ala.; Chandler Sexton, New York City; A. T. Link, Boise, Idaho; J. E. Soule, Philadelphia; Monarch Typewriter Company, New York City; Galvanotype Engraving Company, New York City; J. A. Stryker, Kearney, Neb.; H. W. Shaylor, Portland, Me.

HYMENEAL.

Mr. and Mrs. L. L. Tucker announce the marriage of their daughter, Joyce Johnston, to Mazey Stephen James, on Monday, January 1, 1912, at Alliance, Ohio. At home January 13, No. 320 State street, Alliance, Ohio.

Mrs. Sarah A. Blue announces the marriage of her daughter, Ellen, to Ernest O. Draper, on Saturday, December 2, 1911, Pendleton, Ore. At home after December 15, 515 Perkins avenue, Pendleton, Ore.

THE REYNOLDS ENVELOPE SEALER.

The sealing of envelopes, especially in houses where there is a large correspondence, is often a vexed question. Envelopes vary in size and their contents often cause them to assume a variety of shapes, which add not a little to the difficulty of sealing them. A number of machines have been devised to moisten and seal envelopes and the ingenuity of inventors have been taxed to construct machines for this purpose which would fulfil every demand made upon them. On occasions, the paper of which the envelopes are made require more moisture than others and this presents a difficulty which has to be overcome. The adhering quality



of mucilage on the laps of the envelopes is also a factor in the sealing of envelopes. All these and many other difficulties have had to be met and overcome by the manufacturers of envelope sealers for it has been found that almost every firm has requirements of a different character in the simple matter of envelope sealing and almost every case has to have a different treatment.

H. J. Reynolds & Co. of 55 State St. Chicago, Ill. have had considerable experience in the manufacture of envelope sealers and have devised a machine, which, it is claimed, can be readily adjusted to meet every possible requirement in the sealing of envelopes, even to the sealing of pay envelopes, which contain coins. The machine is small and compact, its size being 7 x 8 x 14 inches, while it weighs only 20 pounds. It is operated by hand and any office boy or girl can use it and seal envelopes at the rate of 100 per minute. Each envelope with its enclosure is placed with the flap open on a sloping shelf. Immediately a rubber roll grasps it and passes the flap rapidly over a bevelled metal roller, which revolves in water, thus moistening the gum. Other rolls grasp it, effectively seal it and discharge it into a receptacle at the other end of the machine. The whole operation is extremely rapid, the envelopes vanishing before your eyes in a marvellous manner. The machine is strongly constructed, noiseless in operation, all parts are non-corrosive and it is guaranteed against all defects. Some of the largest firms in the country are users of this machine and speak of its work in the highest terms. The price of the Reynolds Envelope Sealer is \$35.

COMMERCIAL LAW.

By Frederick Juchhoff, L. L. B.,
Illinois College of Law, Chicago.

Sales.



In order to form the subject of a contract of sale, the goods may be either existing at the time of the sale, owned or possessed by the vendor, or they may be goods to be acquired or manufactured by the vendor after the completion of the contract of sale, technically known as "Future Goods." However, before goods can form the subject of a present sale, it is necessary that the same be at least in potential existence at the time of the sale, owned and possessed by the vendor.

"A", a dealer in coal and wood, contracted to sell and deliver to "B" five car loads of coal at the rate of \$7.00 a ton, said coal to be acquired by "A" at a future date before delivery to "B". "A" subsequently purchased the stated quantity of coal but, owing to an increase in the market price of coal of that quality refused to deliver the same at the price contracted. In a suit by "B" to force "A" to make the delivery as agreed, it was held that since there was only a contract to sell, no title passed to "B", who had no other right than an action for the breach of the contract. *Grizewook vs. Blanc*, 11 C. B. 526, 541.

Every contract for the sale of goods which the vendor can acquire only by a subsequent purchase, is looked upon as a gambling venture and, consequently, illegal, where the parties do not contemplate a bona fide purchase and delivery to fill the contract, but are merely risking the difference between the contract price and the market price of such goods at the date of settlement, whereby one would win and the other would lose.

On March 1, X contracted to deliver to Y on June 1, one thousand bushels of wheat at 90c. a bushel. Neither party to the contract expected that the terms of the contract would be actually carried out, but it was the intention that the difference between the market price on June first and the contract price should be paid in cash. Upon suit by Y to compel X to pay the difference between the contract and the market price, the market price having gone up, it was held that this was nothing more or less and in the nature of a gambling contract and no recovery could be had.

A provision in a bill of sale that the vendor shall remain in possession of the chattels sold until, and as security for, the payment of the purchase price, is not inconsistent with an actual sale, by which the title passes to the vendee.

Y sold to Z certain chattels with the agreement that the articles sold should remain in the possession of Y until the purchase price had been paid. Without the fault of Y the articles were destroyed by fire. Z refused to make payment as agreed. Upon suit brought by Y to compel payment of the purchase price, it was held that the title passed to Z at the time of the sale, hence a delivery by Y under the conditions stated, would be a condition precedent to the right to demand payment and the judgment was given in favor of Y. *Cole vs. Berry*, 42 N. J. L. 308.

Where a delivery of goods sold is made to the vendee in the expectation that he will immediately pay the price, and he fails to do it, some courts have held that the vendor is at liberty to regard the delivery as conditional and may at once reclaim the goods. It has also been held that a pretended payment by check which upon presentation is dishonored is no payment.

Plaintiff delivered to Defendant a suit of clothes with the understanding that the sale should be for cash, payment by check being accepted. Upon presentation of the check by the plaintiff the bank upon which it was drawn, by mistake, refused to honor the same. The vendor at once sought to have the articles sold returned, which was resisted by the vendee. Upon trial it was held that since a payment by a worthless check was void, no title was presumed to have passed. *Harris vs. Smith*, 4 S & R, 20.

INVITATIONS RECEIVED.

You and your friends are cordially invited to the 1912 formal opening of the Bryant & Stratton Business College, Incorporated, Second and Walnut street, Louisville, Ky., on Monday, January 8, 1912, from 11 A. M. to 3 P. M., and from 7 to 10 P. M.

VOCAL EXPRESSION IN TELEPHONE OPERATING.

In the current issue of the New York Telephone Review, a paper appears which shows the enormous amount of thought and work involved on the part of the Telephone Company in one of the details of operating. The article is entitled "The Art of Expression as applied to the Work of the Telephone Operator," and was written by J. L. Turner, Traffic Manager of the Newark (N. J.) District.

On every telephone call the operator answers with the words "Number, please." Repeated as they are a thousand and more times a day, it is very natural that these words should be spoken in a hurried, careless and unintelligible manner. As a matter of fact, however, such is not the case. It is not only desired that the operator should let the subscriber know that she is ready to receive the call, but it is important that the subscriber should be put if possible in an agreeable and co-operative frame of mind. Therefore, the words "Number, please," must be said "in a bright, pleasant and smiling tone." The instructions read that there should also be decided rising inflection for denoting the question, and the proper value should be given to all three syllables as well as a true e sound used in the word "please."

In answering a call the operator invariably repeats the number. The object of this is to make sure that the operator correctly understood the subscriber and it must be said with a rising or questioning inflection on the end so that if not repeated accurately the subscriber may correct it. Usually the subscriber will answer "Yes, thank you," unless there is an error. This makes, of course, for more consideration, too, between the operator and the subscriber, because politeness invariably wins.

It is particularly annoying to a subscriber to be told that a number is "busy." Therefore the operators are taught to say "The line is busy" in a tone of sympathetic concern as if saying, "I am sorry, Mr. Smith, but I cannot give you what you want." It must be understood in the first place that it is much less work for the operator to make a connection that is desired than to have to make a "busy" report, and it naturally follows that a line is never reported busy if it is not actually so. Subscribers sometimes think an operator reports a line busy just to be aggravating, and this misconception has to be overcome as well as the disappointment the subscriber receives in not getting what he wanted. How to accomplish this is one of the studies of the New York Telephone Company. The "sorry" inflection is the method at present in use.

Experience has shown that subscribers are highly appreciative of the service of operators who have been taught the art of expression. They are impressed with the sincerity, the intelligence, the cheerfulness and the unflinching courtesy of such operators. This training has placed telephone operators upon a higher plane and has established a more friendly and sympathetic relationship between them and their subscribers. The effect upon the operators themselves is good also. Their work is much pleasanter because of their improved relations with the subscribers. They have fewer complaints to harrass them. Through constant schooling themselves to be bright and cheerful in their manner they actually become so temperamentally.

The article in the New York Telephone Review closes with the very pertinent statement that there is little doubt that all telephone users would profit greatly if they could come to realize the peculiarities of conversation over the telephone and could learn to express themselves in such a manner as to be always correctly and agreeably understood.

In the November number of Browne's *Phonographic Monthly*, for 1886, there appeared an editorial notice of *The Penman's Art Journal*, the predecessor of *The Business Journal*, which reads as follows:

"This journal is without doubt the best periodical devoted to penmanship subjects. Its engravings are always fine, printing is first-class, composition most excellent, and the quality of its letters and articles, in general, superior. It is a complete epitome of penman-hin news and practice."

We of the present day think that that characterization is a very excellent and very truthful description of the magazine at the present time.

EARLY PHILADELPHIA PENMEN.

By H. W. FLICKINGER.

Address delivered at a dinner given by J. E. Soule, which was mentioned in the January issue, and at which he was the Guest of Honor.

"Our honored host and I have been good friends for almost a half century. To be more exact, nearly forty-four years have elapsed since we first met. I came to Philadelphia in the autumn of 1867 and he arrived in the spring of 1868. It seems a long while as we look back over the years that have come and gone. Upon such an occasion as this, it is but natural, I think, to drop into a reminiscent mood, and so I feel prompted to call to mind the circumstances under which we met, after which, if I may, I would like to speak of some members of our craft who have passed into the great beyond.

"Shortly after the close of the Civil War, I went to Eastman College, Poughkeepsie, N. Y., to prepare myself for a business career. But I soon discontinued my study of book-keeping for the more congenial study of penmanship. After spending about two years there, nearly all the while teaching, I gave up my position and came to Philadelphia and engaged as a clerk with the P. R. R. Co. One day I saw an advertise-

and noted his physical proportions and his genial manner, I felt that here was a man that I had to look up to. It was at least prudent.

"It is very gratifying to me to be able to say that our friendship has continued without a break throughout all these years. Just here I want to say that I have a souvenir which he gave me many years ago, and I prize it highly. I presume he has forgotten it. It is a handsome ruler. By this time he had sized me up, had taken my measure, as it were. He didn't say so to me, but he may have said to himself, 'I'll give him a hint to keep straight and to measure his words.' He knew just how much I always enjoyed myself when I spoke in public.

"Unfortunately, the ruler met with an accident some years ago, through a fall, and was somewhat injured, but I still use it when I care to do any crooked work.

"I know a good many other good things about him. Per-



Top Row—Left to Right—1. J. A. Olson. 2. H. W. Patten. 3. S. D. Holt. 4. W. C. Bostwick. 5. Peter T. Sharp. 6. A. W. Rich.

Bottom Row—Left to Right—1. J. C. Shearer. 2. H. G. Healey. 3. R. S. Collins. 4. H. W. Flickinger, the Guest of Honor. 5. J. E. Soule.

ment in the papers for a teacher of penmanship in a Commercial School. I answered it, and, as I recall it, with very little concern as to whether I received a reply or not. However, I was invited to call at the Crittenden Commercial College, one of the pioneer business schools of the country, for an interview, and I called. The college was located at the N. E. corner of Seventh and Chestnut Streets. Mr. John Groesbeck was the Principal. Satisfactory terms were arranged. I resigned my position with the P. R. R. Co., and soon afterwards began my work as a Philadelphia teacher.

At that time I think there were only two other business schools in the city. One at 12th and Chestnut Streets, conducted by Mr. Fairbanks, with A. R. Dunton as teacher of Penmanship; the other, the Bryant & Stratton Business College, in the Assembly Building, S. W. corner of 10th and Chestnut Streets, Mr. Kimberly, Principal, and Mr. Wetzell, teacher of penmanship. Mr. Wetzell went to Brooklyn and connected with the Adelphi Academy, and was succeeded by our honored host. Mr. Soule and I were not long in becoming acquainted. He was exceedingly cordial and courteous to me and won my confidence at once. As I looked him over

perhaps he wouldn't like it if I should tell you of the many elegant prizes he has won with his rifle; that he is an expert on the golf field, and that he has always been fond of movement exercises, especially of the whole arm movement. There is attached to his shoulder a sort of catapult which when put in vigorous motion it sometimes makes the other fellow crazy, and in his delirium he cries out, 'What on earth has happened?' It sounds somewhat shocking, doesn't it? But these are only diversions to steady his nerves and to keep his six feet in good working order. He and his trusted pen have always been on good terms. He knows that 'The pen is mightier than the sword.' So that is the way he earns his board. I need not refer to his artistic ability, nor to the character of his clientele. You know something of the range of his powers and of the character of his patronage. You have seen his work.

"Looking back toward the long ago, it may be interesting to recall some of the characteristics of a few of the teachers of writing whom I have met. Beginning at Eastman College, George F. Davis was at the head of the Penmanship Department, with several assistants. He was a man of medium

height, with very black hair and very black eyes. Rather brusque in manner, but pleasant enough after you became acquainted with him. A good teacher but not a great penman. I think he is still living. Associated with him were Fiehlung Schofield, A. J. Newby and Henry A. Hutson. Mr. Schofield left just as I began my studies. He went to Providence, K. I., and later to San Francisco, Cal. He became one of our noted penmen. At present I think he is living in or near Boston.

"A. J. Newby was a large and handsome man of commanding presence. He had been a Major in the army, and always carried himself with soldierly dignity. He was one of the most genial men I ever knew. A good penman and successful teacher.

"Henry A. Hutson was more reserved, not so cordial, but also a very good penman and teacher. He and Newby left Eastman College, joined interests, went to Newburgh and opened a school, but it was not a great success, and they separated. I do not know what became of Hutson. Major Newby was at one time a teacher in Peirce College when it was located at 8th and Spring Garden Streets. Later he was Supervisor of Writing in the Public Schools of Detroit, Michigan, where he ended his labors. Another penman whom I met during my connection with Eastman College was J. H. Warren. He was then in charge of the Penmanship Department of the Chicago Eastman Business College. We met at a State Fair in Adrian, Michigan, where we were sent on an advertising trip exhibiting large framed specimens of penmanship and handing to visitors flourished birds and beasts just escaped from the pen. He was a small man, neat in appearance and very full of self-esteem. A good, easy writer, but limited in his ability to do all kinds of pen work. Afterwards he came to this city and taught in Peirce College. Later he opened a Writing Academy at the S. E. corner of 10th and Chestnut Streets.

"I must not forget to mention R. L. Dickson, an old-time Writing Master. During the Civil War I was detailed for special duty at Camp Cadwallader, located in the north-western part of this city. One of our clerks was acquainted with Mr. Dickson and he invited me to go with him to call upon him, and we called. We found him in his Writing Academy at 221 Dock Street. He was a large man about sixty years of age, and a peculiar character. He always wore high hat, and I never saw him when his head was uncovered. His hair was always trimmed close to his head, and for this reason some people supposed that he was a mulatto. After I located in Philadelphia I sometimes called to see him. He knew how to cut and use a quill, and did some very good work, especially in German Text and Old English lettering and the Engraver's Script. His main business seemed to be engraving resolutions and writing cards. I never saw more than two or three pupils there at a time.

"A. R. Duntun left Philadelphia not long after I arrived, and therefore I knew him but slightly. He was the author of a series of Writing Books bearing his name, which were competitors of the early Spencerian Series. Duntun was an elderly man when I first saw him and of quite distinguished appearance. He was a fine writer but excelled especially in shaded, retouched writing. He was an expert at slight of hand tricks and frequently entertained his friends with exhibitions of his skill.

"Benjamin Eakins was another of the old-fashioned writing masters. He was a very popular teacher and was employed by a number of private schools, among them the Friends Central School at 15th and Race Streets. His work was somewhat of the same character as that of Dickson. Mr. Eakins was quite an athlete. He was very fond of walking and skating. His son Thomas Eakins is a celebrated artist.

"You have heard of George J. Becker, and know him as the author of a fine work on Lettering. I first met him in company with Mr. Thomas May Pierce who took me to Girard College where he was engaged many years as Professor of Bookkeeping and Penmanship. He was artist, engraver and penman. While on our visit to him he showed us the book in which he wrote the Minutes of the Benjamin Franklin Lodge of Masons, of which he was Secretary. It was a matchless production of high grade artistic pen work. The title page showing a pen portrait of Franklin was exquisitely done, and the lettering and script throughout the book were practically perfect. And all this beautiful work was executed by the use of one eye, as he had lost the sight of the other. He did his work with the most exact care. I never have seen any off-hand flourishing from his pen. All his designs which represented flourishing, were carefully drawn. Even in embellishing a line of lettering he always

drew all the curves and filled in the shades, so that it must have taken him a great while to produce even a small piece of engraving. He attained a ripe old age.

"One of the most skillful penmen I knew was W. H. H. Wieschahn of St. Louis, Mo., who was in his prime about 1880. While I was associated with Mr. Soule in conducting a Special Penmanship Department of his school, Mr. Wieschahn paid us a visit. He was a tall, lighthaired young man and of very pleasing manner. I doubt whether we have a penman today who can equal his marvelous skill in striking bold, dashy capitals. And in my opinion, his pen drawings have never been surpassed. Years ago he gave up penmanship and engaged in other business. He died a few years ago.

"Alexander Cowley, of the Iron City Commercial College of Pittsburg, Penna., had a fine reputation as a penman. His name and work were among the first I learned to know. I met him but once after his retirement from school work, when he was here on a visit. He was a small man and quite dignified in appearance. For many years he lived in Pittsburg. I think that he and the celebrated John D. Williams were competitors in the same city for a time. I have a number of specimens of his work in my scrap book, and judging from the quality of his lines, he must have used a gold pen almost exclusively, both for writing and flourishing. His work had a peculiar appearance on account of the ink he used. To me it was not pleasing.

"Henry C. Spencer, son of P. R. Spencer, Sr., the father of the Spencerian System of Penmanship, was perhaps the best known member of that celebrated family. After the fathers' death the burden of the Copy Book work, so far as the matter, and the plan were concerned, seemed to rest upon his shoulders. But for the writing of the copies for the use of the engraver, Lyman's matchless skill was utilized. Henry was a great teacher and a very strong writer. Although he and his brothers conducted a Writing Academy in Geneva, Ohio, for a time, most of his life was spent in Washington, D. C., where he and Mrs. Spencer conducted a successful business school. I spent a portion of a year in Washington with him and his brother Lyman, assisting them in the revision of the Copy Books, and another year, preceding the centennial of our national independence, assisting them in the production of a number of large display pieces which were placed on exhibition to advertise Spencerian publications.

"I made the acquaintance of A. P. Root at the State Fair in Dayton, Ohio, in 1866. He was there to represent the Felton & Bigelow Business College of Cleveland, Ohio, and I, to represent the Eastman College of Pokeysie, N. Y. That was the beginning of a warm friendship which endured until his death, not long since. He was a genial little man, wedded to his profession and a most successful teacher and author. His accurate, dainty, penmanship is admired and sought after by all lovers of beautiful script. He was one of the very best exponents of the accurate Spencerian style, and held himself exclusively to plain, practical writing, never venturing upon the laborious task of mastering lettering and flourishing. In his teaching he frequently made use of jingle lines—and he was quite a rhymester—to impress upon his pupils the lessons he would teach. Being a native of Ohio, much of his work was done there, as teacher in business schools and as Supervisor of Penmanship in the Public Schools of Cleveland. With his excellent work here in Peirce College, and his beautiful Writing Slips, you are all familiar.

"For several years another very promising penman was among our number here in Philadelphia. I refer to the late C. C. Canan, who possessed many admirable qualities. He was extremely painstaking in all his work, and nothing ever came from his pen but which reflected the utmost care in its production. His untimely death was a great loss to our profession.

"I will speak last of L. Madarasz, the last of the great masters of the pen to leave us. Majestic in physical appearance, but genial and courteous in manner. Mighty in the force of his shaded strokes, yet exquisitely delicate in the grace of his hair lines.

"Strength and delicacy were wonderfully combined. Beautiful in conception and marvelous in execution, his work stands forth as the embodiment of grace and beauty, and the inspiration of the best writers of the day.

"In this rambling screed I feel that I have done but slight justice to the merits of the departed members of our beloved craft. I hope you will pardon me if I have wearied you.

"Suffer me, in closing, to say, that I believe that the moral standard of our penmen is higher to-day than in years gone by, and I trust that in so far as we can influence a still

higher standard we shall use every effort, by precept and by example, to encourage men to honor a noble calling by an upright and noble character.

"We are hurrying all together
Toward the silence and the night;
There is nothing worth the seeking
But the sun-kissed moral height;
There is nothing worth the doing
But the doing of the right."

MOVEMENTS OF THE TEACHERS.

R. D. Lasley, Blue Lick, Mo., is now with the Southern Commercial School and Audit Company, Chattanooga, Tenn.

Herman C. Joy has charge of the commercial work in Jefferson, Iowa, High School.

G. W. Adams, Elizabeth City, N. C., has engaged with the New South College, Beaumont, Texas.

Barnes Business College, St. Louis, Mo., has secured the services of Charles Peabody.

J. M. Moose, Janesville, Wis., is with the Steubenville, Ohio, Business College.

E. M. Carmody is the new teacher in the Spencer Business School, Kingston, N. Y.

Wm. Billings, of Passaic, N. J., is now with the Clarks-ville, Tenn., High School.

E. L. Milligan, formerly of West Point, Miss., is engaged in high school work at Mobile, Ala.

The commercial work in the Milton, Pa., High School is under the direction of Miss Marion Noonan this year.

Geo. C. Hutchison, late of the Omaha, Neb., Commercial College, goes to the Mankato, Minn., Commercial College.

G. H. Ringle, of Hillsdale, Mich., is now in charge of the Peterson Business College, Scottsdale, Pa.

Eldridge Barger, of the Bowling Green Ky., Business University, is teaching the commercial branches at the present time in the Kentucky Normal College, Louisa, Ky.

The Willmar, Minn., High School has engaged Miss Sigur-lang Gudmundson to take charge of the commercial work.

J. Wilbur Malone, Point Pleasant, Pa., is now in charge of the commercial work in the Vicksburg, Miss., High School.

Miss Signe H. Pearson, of Lynn, Mass., is a recent addition to the office force of the National Park Seminary, Forest Glen, Md.

Miss Alice E. Fraser, formerly of the Orange, Mass., High School, has accepted a position as head of the commercial work in the Franklin, Mass., High School.

Miss Addie Tourangeau, recently of the Laurium, Mich., Business College, is now engaged in Houghton, Mich.

C. J. Syster, late with the Central Business College, Roanoke, Va., is now with Leech's Actual Business College, Greensburg, Pa.

EFFICIENCY METHODS.

Dr. Frederick Taylor estimates that there are over 50,000 workmen in the United States whose wages have been increased from 33% to 100% by scientific management, and their employers are in every instance more prosperous than formerly. In these companies the output per man and machine has on an average been doubled, and there has never been a strike.

The use of Adding Machines, filing devices and calculating appliances of all kinds are not developed as they should be. Some of these machines are lying idle many hours of each day when they might be profitably utilized. Watch out for leaks of this kind.

Efficiency in the factory is shown by ascertaining the exact cost of manufacturing every article. The reports should

show the real efficiency of every man and every machine. Time is necessarily the essential factor and the hourly cost should in all cases be ascertained.

The cost of selling every article should be ascertained in the efficiency methods of the present day. The sales reports should not only show the volume of business done, classified as to territories and branch offices, but it should be compared with the corresponding month of the previous year.

In all calculations of cost the overhead expenses of maintaining the office should not be overlooked.

"There are many waste places in an average business. For instance, excess in non-productive labor; improper distribution of men's time; abnormal inflation of piece work prices; materials incorrectly applied against orders; inexact methods of computing overhead costs; erroneous application of percentage costs; executive costs not applied against production; inadequate method of handling time and payroll. To these may be added the following leaks: Stoppage of business to take inventory; shipments not charged to customers' accounts. Laxity in handling credits and charged to customers' accounts. Laxity in handling credits and collections; cumbersome office methods and excessive clerical help; improper depreciation of fixed investments; overloading by failure to create proper reserve accounts." The Cost Cutters.

THE TYPEWRITER INDUSTRY.

Among the many American industries which distribute their products throughout the world and lead the old industrial nations of Europe in size and importance, none is more typical of the aggressiveness and success of the American commercial spirit than the typewriter industry. It is stated upon competent authority that 90 per cent of the typewriters used in the civilized world are made in the United States. Notwithstanding the large and growing market for typewriters in England, Germany and France, countries numbering in their population many skilled industrial workers, the fact remains that the people of these countries use American typewriters to a larger extent than ever before, although for several years foreign manufacturers have had machines on the market and have competed vigorously at home and abroad.

While typewriters were originally designed for regular correspondence, they are today used for all classes of tabulating, statistical and accounting work, so that many corporations use from four to ten times more typewriters in this work than they use for correspondence. The most remarkable growth in the typewriter industry in the past decade has been that of the Underwood Typewriter Company which is today one of the largest companies in the world making typewriters. The Underwood Standard Typewriter was the original front stroke, visible-writing machine, and upon its appearance on the market in 1897 met with immediate popular approval, which, we are informed, has constantly grown in all countries to such an extent that for several years the sales of Underwood machines have been phenomenal.

The design and construction of the type bar mechanism embrace three parts, the lowest possible number, and the resultant responsiveness of the keys, when struck, gives an ease of operation and positive accuracy with a minimum exertion on the part of the operator. The Underwood Standard Typewriter represents the highest degree of mechanical efficiency yet attained in the construction of typewriters, according to the verdicts of committees of awards of various expositions, as we are informed it has received the highest award from every exposition of importance held in the world since 1900, in addition to receiving the Elliott Cresson gold medal, the highest award of the Franklin Institute of Pennsylvania, comprising the foremost body of mechanical engineers in this country. In all recent championship typewriting contests in the United States and Europe the Underwood has won the first place and usually the second and third places. These achievements are matters of pride to the makers of the machine and explain in a large measure the reasons why the machine occupies the foremost position of popularity we have previously referred to.

The Business Journal

DEPARTMENT OF HIGHER ACCOUNTING.

By S. B. KOOPMAN.

Solution to Problem in January Journal.

Willis & Hart
Statement of Affairs
March 4, 1911

Assets	Nominal Value	Estimated to Realize	Liabilities	Total Liabilities	Expected to Rank
Cash	304 50	304 50	Notes Payable	24500	24500
Notes Receivable	3040		Creditors Unsecured	30500	30500
Good	1390	1290	Creditors Partly Secured (Securities \$5000)	8000	3000
Worthless	750		Amount secured, \$5000, deducted per contra		
Debtors	37350		Creditors Fully Secured	10000	
Good	16650	16650	Securities Pledged	12000	
Doubtful (40%)	5000	2000	Claims: Deducted per contra	10000	
Bad	15700		Surplus: Included among assets	2000	
Securities (Pledged)	19000		Mortgages Payable (Fully secured)	8000	
With fully secured creditors	12000	2000	On Machinery	5000	
With First Nat'l Bank	10000		On Horses & Wagons	3000	
Overdraft First Nat'l Bank	2000	500	Deducted per contra	8000	
With partially secured creditors	5000		Overdraft, First National Bank	1500	
Stock & Materials (Depreciation 30%)	14700	10290	Securities Pledged	3000	
House & Lot	3500	5000	Overdraft: Deducted per contra	1500	
Machinery	10000	3000	Surplus: Included among assets	500	
Less Depreciation 30%	2000		Contingent Liability	4200	420
Mortgage	5000		Notes Receivable Discounted	4300	
Horses & Wagons (mortgaged for \$3000)	4240	1050	Uncollectible	420	
Fixtures (Depreciation 50%)	2100	1050	Preferred Claims	1510	
Deduct: Preferred Claims, per contra	93134 50	41684 50	Taxes	210	
Assets for distribution		1510	Wages	1300	
Efficiency as per Deficiency a/c		40474 50	Deducted per contra	1510	
	93134 50	58820			
				28210	58820

Assets available for distribution are estimated to provide a dividend of \$5,609.75 on claims aggregating \$36820, exclusive of expenses of realization.

Willis & Hart
Deficiency Account

Trade Expenses	7854		Capital:		
Sundry Losses	12421 50	20275 50	Willis	30000	
Shrinkages:			Hart	10000	30000
Notes Receivable	750		Deficiency as per Statement of Affairs		18345 50
Debtors:					
Doubtful	3000				
Bad	15700	18700			
Stock & Material		4410			
Machinery		3000			
Horses & Wagons		1240			
Fixtures		1050			
	28150				
Deduct:					
Appreciation of House & Lot	1500				
Net Shrinkage		26650			
Notes Receivable Discounted		420			
Partners Drawings:					
Willis	800				
Hart	200	1000			
		48345 50			
					48345 50

NOTES ON SOLUTION OF PROBLEM NO. 3.

The Statement of Affairs shows the assets arranged in the order in which they can be realized. The assets are arranged in two columns. The first column shows the nominal or book value of all the assets and the second column shows the value each group of assets is expected to produce. In the case of the Securities only the excess can be counted among the assets as the secured creditors would return only the amount remaining after their claims had been satisfied. The House and Lot appreciated in value and the second column shows the estimated value at the time the statement was prepared. As the Horses & Wagons were sold for the amount of the mortgage they will not add to the amount of the assets and of course cannot be entered in the Estimated to Realize column. Preferred claims are required by law to be paid before the ordinary creditors receive anything and therefore have been deducted from the assets. This leaves the net assets for distribution, \$40474.50. The liabilities also are arranged in two columns. The first column shows the total liabilities and the second column shows what each group of liabilities is expected to rank. Creditors Partly Secured are to be paid only for the amount of claims not secured as the secured claims were deducted from the value of the Securities

and Mortgages also. The Contingent Liability of Notes Receivable Discounted is entered in the total liabilities column for the full amount but extended for only \$420 as we expect that is all that will prove to be uncollectable. The Preferred Claims are included among the total liabilities but not extended as they have been deducted from the assets. The difference between the Expected to Rank column and the Estimated to Realize column shows a balance of \$18345.50. This is the amount of the Deficiency and is verified by the Deficiency Account.

Appended to the asset side of the Statement of Affairs is a note showing the per cent. of dividend that the assets are estimated to provide for the ordinary creditors.

On the left side of the Deficiency Account we entered the Trade Expenses and Sundry Losses as given in the statement of facts, and below these the Shrinkages of the various assets in the order in which they were entered in the Statement of Affairs. From the Shrinkages we deducted the appreciation of the House & Lot, leaving a Net Shrinkage of \$26650. Below this we entered the loss on Notes Receivable Discounted and the Drawings of the partners. On the right side we entered the capital of the firm and found the difference between the two sides to be \$18345.50, which agrees with

THE FEEDOGRAPH—A TIME SAVER FOR TYPEWRITERS.

The idea of eliminating all waste movements is the highest principle in efficiency and economy. Inventors are ever striving to reach this ideal and one of the latest machines for economizing labor is the Feedograph. The name is somewhat suggestive of a free lunch counter and when we heard of it first we wondered whether it was a machine to take the place of the fork or a new method for introducing soft food into the inmost recesses of infantile organisms. We were pleasingly mistaken however as the Feedograph is a machine devised to avoid the tedious, time-consuming method of picking up a thousand sheets and inserting them one by one into the avaricious platen of a typewriter. It is an attachment that can be placed on any standard typewriter, and when in position one hundred sheets of note paper can



be placed in the receptacle at a time. Then after the guides are set, the paper is fed automatically, and sheet after sheet consecutively, into the typewriter each sheet in its proper position. All the operator has to do is to merely typewrite and as she pulls out the finished sheet, the next sheet automatically takes its place. The feeding of the sheets is always in sight and the mechanism is so simple that there is nothing to get out of order. It is claimed that it will save 50% of the operators time and that of course means money. The machine is built compactly, yet lightly of aluminum, and is supported in such a manner that while traveling back and forth with the typewriter carriage, it offers no perceptible resistance to the regular movement. The price of the Feedograph, with case is \$30 and it is manufactured by the American Feedograph Co. Inc. of 29 South Sixth Street, Philadelphia, Pa.

The Feedograph was primarily designed for typewriting the names and addresses in circular and form letters and for this purpose it should certainly prove indispensable and a great saver of time. It has however been used and adapted for other work, such as addressing folders, wrappers, checks, brief letters and a number of other purposes, for all of which work it has given the greatest satisfaction.

News Notes.

J. C. McCann, of McCann's Business College, Mahanoy City, Pa., in a recent letter renewing his subscription writes us as follows: "I believe I have been a subscriber for this paper for nearly thirty years. It was my inspiration and guide in the early 80's, and you can find it on my desk any time."

In the Sunday American-Reville, December 31, 1911, appeared a two-page advertisement of the Bellingham, Wash., Business College, profusely illustrated with cuts showing the different departments and photographs of the instructors. Mr. Caskey recently took entire charge of this school, and we can see that he is making splendid progress.

DIRECTORY OF BUSINESS DEVICES.

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ACCOUNTANTS.

Bennett, E. J., 1421 Arch St., Philadelphia, Pa.

ADDING MACHINES (LISTING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

ADDING TYPEWRITERS. See Typewriters' Adding.

BOOKKEEPING.

American Book Co., Washington Square, New York.

Elias Publishing Co., Saginaw, Mich.

Bobbs-Merrill Co., Indianapolis, Ind.

Ginn & Co., Boston, Mass.

Goodyear-Marshall Co., Cedar Rapids, Ia.

Lyons, J. A., & Co., 623 S. Wabash Ave., Chicago, Ill.

Packard, S. S., 101 East 23rd St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Rowe, H. M., & Co., Baltimore, Md.

Southwestern Publishing Co., 222 Main St., Cincinnati, Ohio.

Toby, Edw., Waco, Tex., Publ., Toby's Practical Bookkeeping.

CARBON PAPERS & TYPEWRITER RIBBONS.

Smith, S. T., & Co., 11 Barclay St., New York.

COPYHOLDERS.

Remington Typewriter Co., 327 Broadway, New York.

DUPLICATORS (STENCAL).

Underwood Typewriter Co., 30 Vesey St., New York.

INKS.

Higgins, Chas. M., & Co., 271 Ninth St., Brooklyn, N. Y.

INKSTANDS.

General Supply Co., Danielson, Conn.

NOTE BOOKS (STENOGRAPHERS').

Pitman, I., & Sons, 2 W. 45th St., New York.

PAPER FASTENERS AND BINDERS.

Clipless Paper Fastener Co., Newton, Iowa.

PENCILS.

Dixon, Joseph, Crucible Co., Jersey City, N. J.

PENCIL SHARPENERS.

Arne Novelty Mfg. Co., 1103 Sixteenth St., Racine, Wis.

PENHOLDERS.

Magnusson, A., 208 N. 5th St., Quincy, Ill.

PENS (SHADING).

Newton Automatic Shading Pen Co., Pontiac, Mich.

PENS (STEEL).

Esterbrook Steel Pen Mfg. Co., 95 John St., New York.

Gillott & Sons, 93 Chambers St., New York.

Hunt, C. Howard, Pen Co., Camden, N. J.

Spencerian Pen Co., 349 Broadway, New York.

SHORTHAND SYSTEMS.

Barnes, A. J., Publishing Co., 2201 Locust St., St. Louis, Mo.

Graham, A. J., & Co., 1135 Broadway, New York.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A., & Co., 623 S. Wabash Ave., Chicago, Ill.

Packard, S. S., 110 E. 23rd St., New York.

Phonographic Institute Co., Cincinnati, Ohio.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Toby, Edw., Tex., Publ., Aristos or James' Shadeless Shorthand.

TELEPHONES (INTERIOR).

Direct Line Telephone Co., 810 Broadway, New York.

TOUCH TYPEWRITING INSTRUCTORS.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A., & Co., 623 S. Wabash Ave., Chicago, Ill.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Company, Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

TYPEWRITERS.

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (ADDING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (AUTOMATIC).

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (BILLING).

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITER CARRIAGE RETURN.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (DOUBLE CASE OR COMPLETE KEYBOARD).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (NOISELESS).

Noisless Typewriter Co., 320 Broadway, New York.

TYPEWRITERS (INTERCHANGEABLE CARRIAGES).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (PORTABLE).

Standard Typewriter Co., Grotton, N. Y.

TYPEWRITER RIBBONS. See Carbon Papers.

TYPEWRITER (WIDE CARRIAGE).

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

WRITING DEVICES.

Writing Form Co., Silk City Bank Bldg., Paterson, N. J.

MEETING OF THE NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION.



HE National Private Commercial School Managers' Association, at the request of a large majority of the membership held their Annual Convention at the Hotel LaSalle, Chicago, Ill., December 14, 15, 16, 1911.

The Convention was made up wholly of commercial managers or proprietors, and thus devoted itself entirely to the executive side of commercial school work.

The representation of membership was well distributed over the country, there being members in attendance as far east as Hartford, Conn.; west as Denver, Colo.; and south as Texas.

This strictly Managers' meeting brought out a larger attendance than there has been at the Managers' Meeting as a section of the National Organization.

At nine o'clock prompt Thursday morning, President B. F. Williams called the Association to order. Many of the members having arrived in the city the day before, the enrollments were practically all made previous to the meeting, so that the regular business of the session was taken up. The first roll call showed an attendance of about one hundred members. The usual welcome and responses, as accorded Conventions, were omitted and the Association got right down to its own work.

President William's address showed most thoughtful preparation and clear reasoning on the benefits that must come from a united effort on behalf of the Private Schools. His many recommendations were enthusiastically received. These did not deal in generalities, but got down to the "brass tacks" level of doing things.

The Secretary-Treasurer's report showed the Association to be in good condition financially.

The next number on the program "What We Ought to Accomplish at This Meeting" by H. B. Boyles, Omaha, Nebraska, in which he emphatically outlined the ethical standard to which this Association ought to commit itself in advertising and also advanced the idea that this meeting should go on record as advocating Advertising and Salesmanship as parts of our courses. The discussion of Mr. Boyles's able paper by Messrs. Cadwell, Holm, and Gates, brought out many more helpful points for consideration at this meeting.

Otis L. Trenary, of Racine, Wis., gave a very strong and helpful address on "How this Association may Provide for the Closer Affiliation of its Members, and for More Tangible Results." He made the keynote of his paper a more stable confidence in the rank and file of our profession. His paper brought to the floor for discussion and argument other well known men, namely, W. B. Elliott, J. J. Krieger, G. W. Brown, J. R. Gregg, Morton MacCormac, and Uncle Robt. Spencer.

The Convention was invited to take lunch with the Chicago Association of Commerce, and let it be said to the credit of our profession, that they acquitted themselves nicely in their after-dinner talks.

Two o'clock again found the Convention listening to a very forceful address by G. W. Brown on "A Code of Ethics for the School that employs Solicitors." Mr. Fish and Mr. Byrne led the discussion of Mr. Brown's address.

The next speaker was not associated directly with the private schools, but that he brought to our Convention one of the best and most helpful efforts of our Convention was credited by all the members, "Suggestions for the Improvement of School Advertising," by Frederick Ward, of Frederick Ward's Advertising Copy Service, Chicago, Ill. Although Mr. Ward is in the advertising business, he did not hesitate to give our Association the benefit of his experience and training so as to assist us in increasing our business. R. H. Peck, of St. Louis, Mo., discussed Mr. Ward's paper. These two addresses will surely be of much assistance to school managers in the preparation of advertising copy.

The next speaker, W. H. Gilbert, of Marshalltown, Iowa, ably handled the subject: "How We May Educate the General Public to the Acceptance of Nine Months as the Average Time for the Completion of the Commercial Course, Rather Than Six Months." The discussion of this address by L. E. Stacy, O. L. Trenary and J. D. Brunner, indicated that the speakers were largely of the same mind upon the lengthening of our course.

The next number of the program, D. D. Mueller, Cincinnati, Ohio, being absent, John R. Gregg gave his characteristic talk on "The Psychology of the Higher Tuition Rate."

President Williams had announced in advance that the Chicago Meeting was going to be a working Convention, and he kept his word by not only filling every day with

Convention matters, but taking the evenings as well. At eight o'clock of the first evening the President again called the Convention to order, and the entire evening was devoted to the report of the work of the Field Secretary, Almon F. Gates, Waterloo, Iowa. The members had become so well acquainted with the work of the Field Secretary through his monthly report during the year, that they were anxious to hear the summary of his work and as a result the evening meeting was well attended. The report showed that through co-operative buying for the schools desiring to take advantage of his special purchasing arrangement that a great saving had been brought to them. The report drew a heated discussion for the retention as well as the discontinuance of a Field Secretary, but the benefits so largely outweighed the objections in the minds of the majority in attendance that it could almost be assumed in advance that the Committee on Recommendations would ask that the Field Secretaryship be retained.

The program for Friday morning started off at nine o'clock sharp with M. H. Lockyear, of Evansville, Ind., handling, "What Changes in the Orthodox Commercial Course are Demanded by Modern Business Conditions?" Those following our Conventions know that Mr. Lockyear always has something to say, and in keeping with all previous efforts, his paper at the Chicago Meeting was well above par. The discussion of his paper was led by M. B. Byron, of Cincinnati, O.; E. C. Barnes, Denver, Colo.; W. A. Warriner, Des Moines, Iowa, and H. J. Holm, Chicago, Ill.

W. N. Watson, in a high-class, broad gauge manner brought from the subject "What this Association can do to Assist the Member who has to Meet Undesirable Competition," a plan for accrediting the standard schools, thus enabling the public to rightfully judge the good schools. H. E. V. Porter, of Jamestown, N. Y., led the discussion of Mr. Watson's paper, which was afterwards taken up in general by the members.

The next subject "The Employment and the Management of the Faculty" was practically a new one before our Conventions and was handled with a high degree of practical application to the school proper by W. B. Elliott. After this paper had been fully discussed by Enos Spencer, of Louisville, Ky., and others, the managers realized the importance of this phase of their business. The discussion undoubtedly will have the effect to make this branch of school work less troublesome.

The Friday forenoon session was closed by an address by the enthusiastic president of the National Commercial Teachers' Federation, Morton MacCormac on "What this Association Ought to do Before the Spokane Meeting." If there was any one who was lukewarm on the Spokane meeting Mr. MacCormac brought them to a boiling point for the July meeting.

The afternoon session opened with the subject "Salesmanship in the Commercial School" by H. E. Read. Mr. Read was not only at home with his subject but was master of the home as well. He answered a rapid fire of questions regarding the installation of a course in Salesmanship in the schools.

"Business Efficiency" was the subject of a most excellent discussion by J. S. Knox.

The remaining portion of the afternoon session as provided by the program was to call up for discussion any of the following topics that the members should desire to hear discussed:

- (a) How many kinds of typewriters should be used in the schools?
- (b) Price concessions that are fair both to the manufacturer of office appliances and to the school.
- (c) What should be the attitude of members of this Association toward other members with whom they come into competition?
- (d) To what extent is it desirable to limit membership in this Association?
- (e) Should the endorsement of this Association be used by the members for advertising purposes?
- (f) How may favorable general publicity for commercial education be best secured?
- (g) Are the commercial high schools a menace or a benefit to the private school?

These discussions elicited from the leading men of our work some of their strongest and most applicable expressions as regards the work of our Association. In taking up the general business of the Association the election resulted in the retention of the present officials until the July meeting at Spokane.

At eight o'clock Friday evening the sessions were continued at an informal dinner where H. D. Sparks, Miss E. M.

Johnston, H. E. V. Porter, A. E. Stossmeister, E. M. Ross, E. M. Huntsinger, G. W. Brown and John R. Gregg told "The one thing that increased the attendance at their schools most." The Toastmaster of the occasion was the clever and congenial Morton MacCormac.

The Saturday session was called to order promptly at nine o'clock by President Williams and the Advertising Problem was discussed from the following standpoints, without even an interruption for luncheon as the luncheon was a part of the regular meeting:

- (a) The Mailing List. J. J. Krider.
- (b) The Follow-up System. W. H. Gilbert.
- (c) The Circular Letter. M. H. Lockyear.
- (d) The Catalogue. D. C. Rugg.
- (e) Copy. E. F. Goit.

At 2:30 the Convention adjourned with the common opinion that it was the hardest working Convention we have ever had and that more real good had been done than in any Convention previously held by this Association. The printed report of the Convention we believe will justify this opinion in the minds of those who could not be with us.

THE COMMERCIAL TEACHERS' ASSOCIATION OF INDIANA.

December 26-28, 1911, Indianapolis, Ind.



It was a good convention—that held by the Indiana Association during Christmas week at the hub of the central states, Indianapolis.

There were no fireworks, no spectacular outbreaks, no bursts of burning eloquence, if we except the address made by the ex-Mayor of Indianapolis as he launched out on his topic, "What a business man expects in a stenographer."

The hard work of preparation for the meeting was carried through by the diligence and perseverance of Thos. F. Campbell. As chairman of the Executive Committee, and because of the illness of President S. H. East, Mr. Campbell assumed the whole burden. Our well-known friend, Miss Gertrude Hunnicutt, now of the Stenotype Co., Owensboro, Ky., handed the gavel in a royal, dignified and inspiring manner.

The attendance was light, but the program was meaty; nobody bored; everybody happy. From the opening number—a dinner through the courtesy of the Bobbs Merrill Co.—through to the business session, there were no dull, unprofitable moments. The papers were good; the discussions better, if possible: there were no acrimonious discussions, little baggadicoo.

W. J. Thisselle, Indianapolis, presented the responsibility of the business college for the moral welfare of its pupils. A. H. Sproul handled the questions, "Is a grammar school graduate ready to enter business college? Should he be expected to be ready? Ought the grammar grades to furnish sufficient education for the average business man or woman of to-day?" His answers were all in the negative. The fundamental purposes of the public schools were set forth, and the changes now in progress, together with reasons for further and more radical changes were outlined.

As intimated above, Mr. Bookwalter, ex-Mayor of Indianapolis, made the sensation of the meeting. He described the business college graduate as the "finished product" of that institution, and as being the "raw material" of the business man, claiming that not three in one hundred were entitled to be called stenographers. He "locked horns with the curriculum of the public schools." His requirements were "horse-sense," ability to spell, familiarity with the words of the English language, and current reading to keep abreast of the times. "The ability of a man is limited by his stenographer and not by his brains." Because of the incompetence of stenographers "the recording angel has callouses on his fingers now."

F. W. Mosher, Omaha, Neb., presented ideals in shorthand and typewriting and told how to attain them. Geo. W. Brown, Peoria, Ill., he of the twenty-nine schools, told what should

be accomplished in a business course. The reply by Mr. von Ammerman, Indianapolis, precipitated a flood of discussion and questions, asked and answered by everybody in general.

Mr. Brown introduced the subject of Penmanship and gave a demonstration of his method and ideas in analyzing and teaching the subject.

Wednesday evening, as a change from the technical discussions, Hewitt Hanson Howland, Editor-in-Chief of the Publication Department of The Bobbs-Merrill Co., gave an enjoyable lecture on the "Story of a Manuscript."

W. A. Dehority, Chief-examiner of the Indiana State Board of Accounts, gave a very helpful and illuminating presentation of the subject, "Bookkeeping, auditing and investigation." Indiana has stepped to the front in the line of systematizing and standardizing all municipal offices, from road supervisor to auditor of state. The law has been in effect only four years. In the first year alone, country and township expenditure fell \$800,000. Mr. Dehority presented many documents and photographs of original papers showing how public officials had been negligent or criminal in the conduct of their public trust.

At the business meeting the organization of an Ohio Valley Commercial Teachers' Association, to be composed of the commercial teachers of the high schools and business schools of West Virginia, Ohio, Indiana, Illinois and Kentucky, was discussed. Owing to the small representation from other states no organization was effected, but a committee was appointed to interest the other states. The committee consists of M. H. Lockyear, Evansville; Enos Spencer, Louisville; C. P. Zaner, Columbus, Ohio; H. B. Henkel, Springfield, Ill., and W. B. Elliott, Wheeling, W. Va.

Officers of the Indiana Association were elected as follows:

President—M. H. Lockyear, Evansville, Ind.
Vice-President—A. H. Sproul, Indianapolis, Ind.
Secretary-Treasurer—Miss Gertrude Hunnicutt, Owensboro, Ky.

Owensboro, Ky., was selected as the next place of meeting.

Immediately upon the adjournment of the Indiana Association, with the same officers presiding, and in accordance with the expressed wish of the members, steps were taken to form a new section of the Indiana State Teachers' Association to be open to all commercial teachers. Officers were elected as follows:

President—A. H. Sproul, Public Schools, Indianapolis, Ind.
Vice-President—Chas. C. Cring, Central Business College, Indianapolis, Ind.

Secretary-Treasurer—L. E. Grisso, High School, Huntington, Ind.

Executive Chairman—V. M. Rubert, Lockyear's Business College, Evansville, Ind.

ANNUAL CONVENTION OF THE NEW YORK STATE STENOGRAPHERS' ASSOCIATION.

The Thirty-sixth Annual Convention of the New York State Stenographers' Association was held at the Press Club, New York City, on Wednesday and Thursday, December 27 and 28, 1911. The President, Edward J. Shalvey, of New York, occupied the chair, and there were about one hundred members and guests present during the proceedings.

The annual address of the President called attention to several discrepancies in the laws relating to court stenographers, and suggested several amendments more favorable to the members of the association. The chairman, James M. Ruso, and secretary, Henry L. Beach, of the new Board of C. S. R. Examiners, were present, and invited suggestions to aid them in equitably awarding degrees under the waiver clause in the law. The association voted it to be the sense of those present that the degree be

awarded to all Official Supreme Court and General Sessions Reporters and to those vouched for by such reporters. The leading papers read at the meeting were:

"An Open Letter to the N. Y. S. S. A.," by George Angus.

"The Shorthand Reporter on the Witness Stand," by Willard B. Bottome.

"Reminiscences of Forty Years as a Stenographer," by George F. Bishop.

"The Need of Professional Training for Shorthand Reporters," by Frank H. Burt.

"The Trend of Things," by Frederick Harris.

"A Greeting from the Everglades," by Miss Minnie E. Kehoe.

"Shall We Banish the Folio," by S. B. McClinton.

"Shorthand Fluency," by Clyde H. Marshall.

"A Belated Appreciation: George Wakeman," by Spencer C. Rodgers.

"Official Stenographers of the New York Legislature, by Wunhoonose, of Anywhere, N. Y.," by Spencer C. Rodgers

"Standardization," by Theo. F. Shuey.

"A Mental Auxiliary (Sometime after Stockton)," by Theodore C. Rose.

"The Utility of Stenography," by H. C. Demming

"The Shorthand Society of London, England, and Its Magazine, *Shorthand*," by William D. Bridge.

The President appointed Ernest B. Elson, Harry M. Kidder and H. C. Keyes as a Committee on Civil Service Laws and Methods, and Charles M. Elmer, Richard P. July and George M. Laubshire a Committee on Folio Counting. Harry W. Wood read the report of the Executive Committee for the past year, and Earl H. Keller submitted the report of the Legislative Committee.

The officers for the ensuing year 1912 were appointed as follows:

President, Harry W. Wood, of New York; Vice-President, Karl F. Colson, of Albany; Chairman of Executive Committee; Willard B. Bottome, of New York; Chairman of Legislative Committee, Earl H. Keller, of Long Island City; Secretary-Treasurer, Harry M. Kidder, of New York Librarian and Editor, David H. O'Keefe, of Brooklyn.

EASTERN COMMERCIAL TEACHERS' ASSOCIATION.

The convention of the E. C. T. A. will be held in Albany, N. Y., April 4, 5, 6, next. The headquarters will be at the Hotel TenEyck. The sessions of the convention will be held either in the auditorium of the State Normal College or the Chamber of the Assembly in the Capitol Building. The tentative program arranged is as follows:

THURSDAY AFTERNOON.

Two addresses of welcome—local speakers, either the Mayor of Albany, the President of the Chamber of Commerce, the Superintendent of Schools, etc.

Reply on behalf of the Association, by E. H. Fisher. Address by the President.

"Business English"—Mr. Hotchkiss, New York University.

Probable address by Dr. E. H. Meade, Wharton School, University of Pennsylvania.

THURSDAY EVENING.

Public Meeting—with a prominent speaker, probably United States Commissioner of Education, P. P. Claxton; followed by a reception under the auspices of the Local Committee.

FRIDAY MORNING.

"Commercial Education."

"Suggested Course in Commercial Training for Teachers" by W. N. Ferris, Big Rapids, Mich.

"Opportunities Offered by Extension and Summer Work for Additional Training"—Dr. Clapp, New York University.

"Methods of Teaching Bookkeeping"—Speaker open.

"Methods of Teaching Typewriting"—Speaker open. Discussion—forty-five minutes.

FRIDAY AFTERNOON.

"Night School Conference."

"How to Obtain and Hold Night School Pupils"—Speaker open.

"Wherein would Teaching in the Night School Differ from that of the Day School?"—Mr. Ryncarson, Supervisor of High Schools, Pittsburg, Pennsylvania.

Discussion—forty-five minutes.

Penmanship.

"Shorthand Penmanship"—either P. Budlong or H. G. Healey.

Discussion—ten minutes.

"Longhand Penmanship"—probably H. C. Patrick, York, Pa.

Discussion—ten minutes.

FRIDAY EVENING.

Annual Banquet—three speakers. No definite announcement of these as yet.

This banquet to be held at the Hotel TenEyck.

SATURDAY MORNING.

"Rapid Calculation"—Speaker open.

"Training of Office Help, from the Employers' Point of View"—Probably from the General Electric Company, Schenectady, N. Y.

"Bookkeeping"—Mrs. Hilton, William Penn High School, Philadelphia, Pa.

"The Teaching of Raw Materials of Commerce"—W. P. Raine, Central High School, Philadelphia, Pa.

SATURDAY AFTERNOON.

Business Meeting.

CONNECTICUT BUSINESS EDUCATORS' MEETING.

The next annual convention of the Connecticut Business Educators' Association will be held in Yale Business College, New Haven, Saturday Feb. 10th.

W. M. Bayliss of the Gutchess Business College, Bridgeport, will speak on shorthand; Miss Agnes Collins, Bridgeport High School will speak on typewriting; C. W. Hoyt of New Haven will give a talk on advertising and salesmanship; A. Tracey Doughty of the Merrill Business College, Portchester, N. Y., will give a paper on English and Harry Houston of New Haven will give a talk on penmanship.

In the afternoon there will be a shorthand contest for the state championship of Connecticut for which a medal has been offered by W. I. Monroe of Waterbury. There will be also a shorthand contest for a medal offered by H. C. Post of Waterbury and another medal offered by N. B. Stone for the best student in typewriting who has begun the study since Sept. 1st, 1911.

The article on Scientific Management in this issue is an abstract of a talk given by Mr. Emerson before a body of New York Teachers. It is the first of a series along similar lines.

CARL C. MARSHALL LECTURES ON CHESS.

All the members of the profession are aware that our versatile friend, C. C. Marshall, of the Goodyear-Marshall Company, is an adept at the game of chess, and they will be interested to know that he has been engaged by the Y. M. C. A. of Cedar Rapids, Iowa, to give a series of four lectures on this interesting game. The subjects of the various lectures are, "The Nature and History of Chess;" "Chess Strategy;" "The Psychology of Chess;" "Paul Morphy, the Greatest Chess Genius the World has ever Known". Mr. Marshall, is as well known in the chess world as he is in education, and no one is better qualified to explain its mysteries, as well as its beauties, to a popular audience. No game surpasses it as a mental recreation, and schools would do their students a service by offering opportunities to learn it.

**National Commercial Teachers' Federation
SPOKANE
JULY 15-19, 1912.**

IN MEMORIAM.

Timothy P. McMenamin,

Son of the late James and Bridget McMenamin.

Born in Philadelphia, August 14th, 1866.

Departed this life December 31, 1911.

The beginning of Mr. McMenamin's study of penmanship was under the famous penman, A. P. Root, who was at that time instructor in Peirce School. Mr. McMenamin constantly applied himself and through his efforts was soon appointed Mr. Root's assistant. For the past 20 years he had been employed at various times as teacher of penmanship and the commercial branches in the following schools: The Catholic Convent, Peirce School, Temple University, almost all of the Y. M. C. A. branches in this city, Central High School, Walnut Lane School, Germantown Academy, Banks Business College, and the Roman Catholic High School where he was teaching up to the time of his last illness, which was apparently brought on by overwork.



T. P. McMenamin.

He was a strong, rapid, legible business writer, a teacher of unusual qualities and a thorough scholar, he was also recognized as one of the leading experts in handwriting, testifying in several important cases, and in his early life was an athlete, being proficient in the manly art of self defence; at one time holding the amateur light-weight boxing championship of Philadelphia.

The writer has been intimately associated with him for the past 18 years, and words are too inadequate to express his heartfelt sorrow and commiseration at a time of such overwhelming grief. The penmanship fraternity knew him for his broad-gauge fellowship, his uncompromising honesty and the height and cleanliness of his thoughts. They have lost a splendid brother who was beloved and respected by all who knew him.

S. D. Holt.

OBITUARY.

JOSEPH MACALLISTER VINCENT.

We regret to have to announce the death by his own hand of Joseph MacAllister Vincent, a former well-known teacher of New York, and, up to a year ago, a resident of Brooklyn. He committed suicide in December, 1911, by shooting himself in the heart, on the summit of Silverwood Hill, near Lookout Drive, Los Angeles. Dependency over money matters, it is stated, was the cause of the act, a fact which was disclosed by a paper discovered in the hand of the dead man, written by an old-time friend. J. M. Vincent was about fifty-four years of age, and taught commercial subjects in the Methodist Missionary College, in Santiago, Chile, from 1883 to 1885. He returned to America by crossing the Andes, and visited England. He then took a short course in the Packard Commercial School, and taught for J. J. Souder, at 276 West Madison street, Chicago, Ill., from 1886 to 1888. He returned to New York in September, 1888, and taught in the Packard Commercial School until June, 1910. At that time he resigned in order to engage in the mining business in Canada. It was his custom to spend his summers canoeing and camping in the Maine woods, or in Algonquin Park, Canada. From these summer outings, he obtained material for several lectures, "Life in the Maine Woods" being the one that he gave most frequently in the public lecture system of New York City. He was an expert amateur photographer, took his own pictures and made his own slides. He was an active member of the Methodist Episcopal Church, having been a trustee of one of the uptown New York churches for several years. Some time ago he left for California, as he was interested in olive culture near Los Angeles. While there, his prospects did not brighten, and, rather than turn to his friends for assistance, he resorted to the act which ended his career.

W. X. CRIDER.

W. X. Crider, recently principal of the commercial department of the McKeesport, Penna., high school, died in Rome, New York, January first. Mr. Crider had been out of school some time on account of his health. His death was due to a surgical operation.

C. O. MEUX.

Charles O. Meux, for many years proprietor of The Mobile Business College, of Mobile, Ala., died Sunday, Dec. 31, 1911. He was born in Lewisburg, DeSoto County, Miss., and was 56 years of age at the time of his death. He had been in the business college work for the past twenty-three years. He was at one time proprietor of Meux's Business College, Pensacola, Fla., but sold that institution to establish the above mentioned school in Mobile.

As a business educator, he was known throughout the Entire South, and many young men and women who are holding lucrative positions owe their success to his careful training.

Mrs. Meux who has been associated with her husband for the past sixteen years in the management of the school will continue the business under the same name.

I
YOU } CAN
WE ALL }
... Go to SPOKANE

INTERMEDIATE COURSE

By E. C. Mills

The good speller remembers how words look; the poor one, does not. Therefore look sharply at each new word; notice carefully each letter and the order of arrangement. Pronounce the word and write it carefully ten times.

Plate 1.—Much good advice is contained in this plate, and many pages of it should be written.

When in doubt consult the dictionary. The forming in a student of the dictionary habit is one of the most valuable things that a school can do for him. There is no credit in being a good speller, but much discredit in being a poor one.

Plate 2.—What is said about Plate 1 applies as well to this plate. One should not only remember the advice, but should follow it.

separate judgment supersede veterinary
surprise lodgment avoirdupois auspicious
procedure alignment auxiliary grateful
all right agreement chattels sinecure
inasmuch writing collateral reciprocity
unforeseen therefore counterfeit cynosure

Plate 3.—Some words that a great many people do not know how to spell. They constitute excellent spelling as well as penmanship practice.

eccentric vacillate inflammable formerly
facetious oscillate crystallize formally
facsimile criticise grandeur pecuniary
symmetry chiffonier exaggerate coupon
forfeit extempore disperse descent
guardian describe announce occasion

Plate 4.—All comment regarding Plate 3 applies to this plate as well.

INTERMEDIATE COURSE CONTINUED

New York, Feb. 15, 1911.

Mr. W. A. Hoffman,
Cleveland, O.

Dear Sir: We are very sorry to see by your favor of the 12th that the cap we sent did not please you. We are very glad you acted promptly and returned it, and no doubt we shall receive it today or tomorrow. Just as soon as it comes to hand we will pick out another that we hope will please you better, and send it at the earliest possible moment. We are always anxious to please our customers, and you will find us ready at all times to make every possible effort to meet your wishes.

Trusting we shall be more fortunate this time in our selection of a cap, we are,

Very truly yours,

Plate 5.—A continuation of the correspondence begun in the last issue. It is very probable that these two letters are the best that ever appeared in a business magazine. Mr. Mills has exceeded all his previous efforts. The letters are written with a real business swing, and they should be copied by the ambitious learner at least one hundred times.

nnnnnn naming nervous namely
ooooo oolong oarsman occasion
ppppp pumping painter panorama
qqqqq quinine queening quarter
rrrrr rearing raisins raiment
sssss seeming seeming sameness

Plate 6.—A review of small letters that should be very acceptable to all.



Ornamental Signatures by A. W. Kimpson, Amarillo, Texas

WRITING SPECIMENS.

R. C. Haynes, of the Bliss College, Lewiston, Me., favored us with a packet of specimens showing his students' business writing, which show the result of good teaching and conscientious work on the part of the pupils.

A movement drill from G. C. Stotts and a line of business writing from C. W. Linville, both pupils of J. D. Rice, of the Chillicothe, Mo., Normal School reached our office, and we desire to ecompliment Messrs. Stotts and Linville on the degree of excellency they have attained in their work.

We have just looked over many pages of figures by the pupils of R. A. Spellman, Bristol County Business School, Taunton, Mass. The work is of a very high grade, and Mr. Spellman can well be proud of the results he is getting.

The pupils of A. C. Doering, of the Merchants' & Bankers' School, New York City, can make splendid figures as well as write a good legible business hand.

F. A. Ashley, of Temple University, Philadelphia, sent us a packet of his pupils' business writing which he need not be ashamed to show anyone. We wish to compliment both students and teacher.

The specimens received from M. F. Bellows, of the Syra-

cuse, N. Y., Commercial School, show that his pupils are on the right road to good business writing.

We note from the specimens of writing sent us by Miss Alice E. Curtin, Supervisor of Writing, Pittsfield, Mass., that she is getting splendid results in her classes.

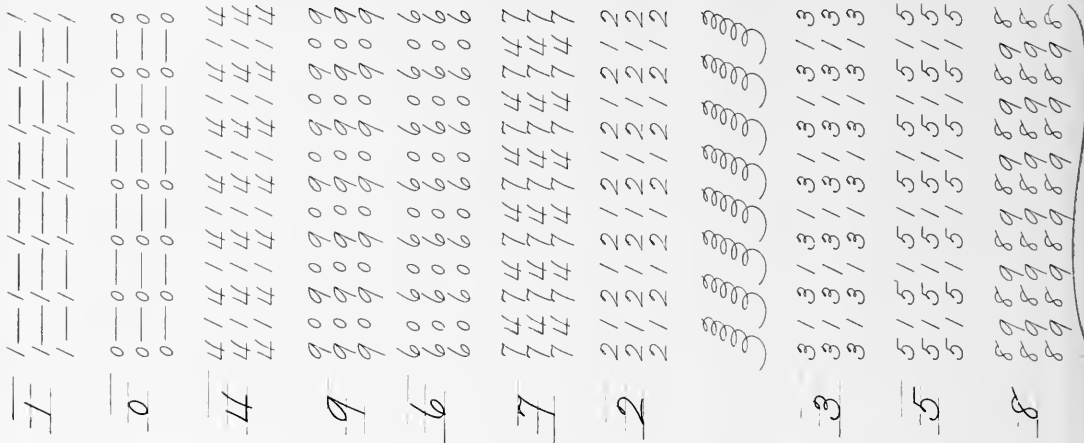
L. J. Heiman, of the Northwestern Business College, Chicago, places before us a large collection of his students' work, which we can commend very highly.

It was with a great deal of pleasure that we examined the specimens by the pupils of J. M. Ohlund, of Luther College, Wahoo, Nebr. All write a very neat and legible hand, and we prophesy success to these young people along writing lines.

THE FLICKINGER COPIES.

Owing to muscular rheumatism which seriously affects his thumb, Mr. Flickinger is unable to prepare his lessons for photo-engraving. The one man who can do that work as no one else can is Edward C. Mills, the Editor of the Business Writing Department. He is doing his utmost to faithfully follow Mr. Flickinger's idea regarding letter-forms and the general effect of the lesson plan. Mr. Flickinger has prepared the course with his usual care, and while it is to be a brief one, there will be sufficient material given to constitute a year's supply.

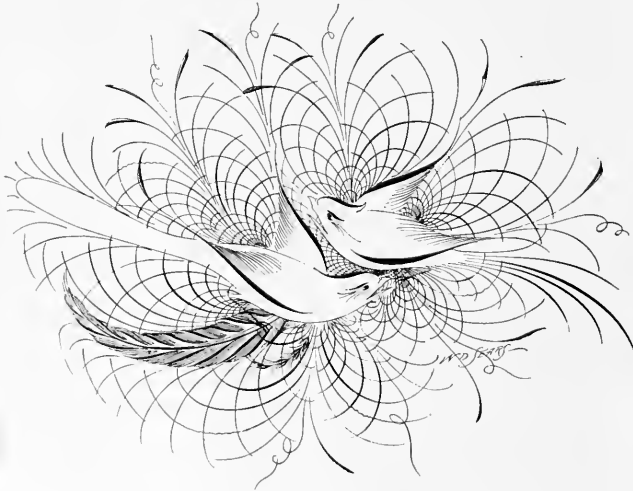
WRITING FOR THE ACCOUNTANT.



LESSON SEVENTEEN.

Practice the figures in the order of arrangement. Study the figure in the scale and make at least one neat page of the model copy showing how to practice it. Practice across the lines. Notice what figures are placed on the lines and what ones are placed between the lines. Make them so small that they will not seem crowded. Use a light touch. Let the hand rest while making the figure.

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BOOKS FOR BUSINESS PEOPLE.

Corporation Finance, by Edward S. Meade, Ph.D. 12 mo. Cloth. Fully describes financing and procedure of corporations. \$2.00.

Modern Accounting, by H. R. Hatfield, Ph.D. 12 mo. Cloth. Exemplifies every phase of Modern Accounting and the determination of profits. \$1.75.

The Work of Wall Street, by Serena S. Pratt. 12 mo. Cloth. A practical view of the great financial center and its *modus operandi*. \$1.26.

The Modern Bank, by Amos K. Fiske. 12 mo. Cloth. A thoroughly practical book covering in condensed form all essential data of banking. \$1.50.

Modern Advertising, by E. E. Calkins and Ralph Holden. 62 illustrations. 12 mo. Cloth. Tells all about advertising and how it is done. \$1.50.

First Lessons in Finance, by F. A. Cleveland, Ph.D. Many illustrations. 12 mo. Cloth. A brief, clear survey of Funds, how Funds are obtained and the institutions and agencies employed in Funding Operations. \$1.25.

FLOURISHING.

By W. D. SEARS.

This month's instalment is probably a little more difficult than that of last month. Before starting the work it is well that the student study carefully the position of the birds which make up the principal part of the design. Follow suggestions given in foregoing issues for the birds. Next make the strokes in center of quill, followed by the shades of the feathered part. Observe that there are few shaded strokes in the surrounding flourishes. It will require a steady hand to make them with symmetry and grace. Remember that practice will be the only means of your ever becoming perfect in this the most beautiful of the many branches of the winged art.

IF WE KNEW EACH OTHER.

If I knew you and you knew me,
If both of us could clearly see,
And with an inner sight divine,
The meaning of your heart and mine,
I'm sure that we would differ less.
And clasp our hands in friendliness.
Our thoughts would pleasantly agree,
If I knew you and you knew me.

WRITING SUPPLIES.

The Journal will fill orders for the following supplies on receipt of the price in postage stamps:

Soennecken Broad Pointed Pens for Text Lettering, set of 11, 26c.

Double Holder for Soennecken Pens. Holds two pens at one time, 10c.

Oblique Penholders. One, 10c; two, 18c. Special prices by the dozen.

French India Ink. 1 bottle by mail, 50c; 1 dozen, by express, \$5.00.

Gillett's No. 1 Principality Pens, one gross, \$1.00.

Gillett's 604 E. F. Pens, one gross, 76c.

IMPORTANCE OF LEARNING SHORTHAND.

By Miss Flora B. Pryor, Waterbury, Conn.

(Continued from January Journal.)

In regard to learning your principles thoroughly, you do not have every word in the English language in your textbook, but the different kinds of words are given, illustrating each principle, so that if you know your principles well enough and know how to apply them readily, you can write new words of the same construction with perfect ease. For instance, you have words illustrating the placing of "tion" on all stems, and when those and the principles are mastered, you are able to write any word ending in "tion." And so it is with half lengths, double lengths, or any principle of whatever system you may study. My experience has been that a student does better to write slowly and carefully, to keep away entirely any thought of speed until he has thoroughly learned the principles, and the speed will come later,—with help. Don't draw your outlines; make them as you write longhand as much as possible and every movement of the hand should be easy and natural. As you improve in your shorthand work by writing the same words over and over again, and it becomes easier and easier, the writing of notes becomes less of an effort and more mechanical. When this comes, your pen will cover the ground more rapidly and you will soon begin to take fifty words per minute on matter which has been practiced many times, and so on up the scale.

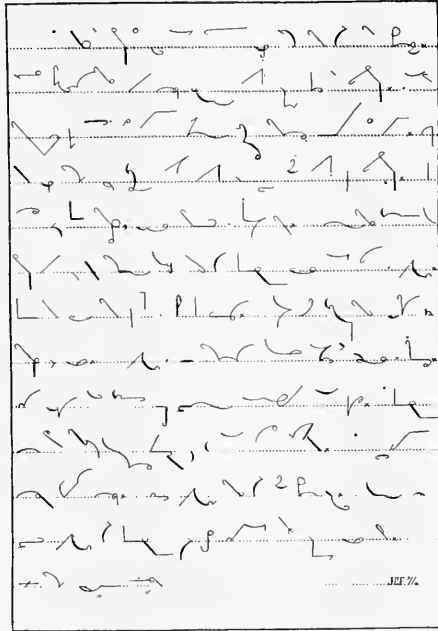
But don't hurry beyond the point where you are able to write easily and well, for you will have trouble surely. When a child begins to walk, he goes slowly, step by step; when he learns how to walk and can do it well, he begins to run, but if he does it too soon, he invariably tumbles. When he learns to run easily and is strong enough, he may safely try a race, and so it is with the student of shorthand.

Some day a business man will advertise for a stenographer, first-class only need apply. Three people will answer it. One, a rather soiled looking individual with cloudy finger nails and unpolished shoes, sits rather unconcerned on the easiest chair in the office; another, wearing a day-before-yesterday clean collar, rather uneasy in manner, sits on part of a chair where he can peep into the inner office when opportunity offers; number three, immaculate in every respect, alert, near the inner office door. Number one did not write letter of application because he hadn't learned how or what to say, takes dictation very rapidly, with a wad of gum in his mouth to drown the odor of numerous cigarettes, but in his transcript "your favor" turns out "our favor," "Nebraska" is New Braska," and the sheet is a weird sight with its letters struck over, thumb marks, etc. Number two, nervous because he wishes he had studied up a little more, can write but not well, can add but never is sure the result is correct, takes dictation painfully slowly, writes out many words in longhand and his transcript has to be rewritten twice. Number three wrote a good letter of application, his penmanship, English and spelling are good, starts out on his dictation slowly and carefully, is able to speed up and his transcript is a model of accuracy, arrangement, etc. Which one will receive the position? Which one are you for? You are surely there!

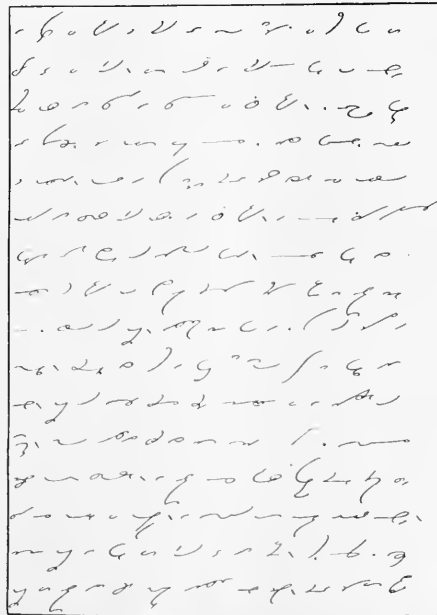
Animals That Smoke.

A writer in the *London Chronicle* tells us that while he was extracting solace, after the petty worries of the day, from his well-seasoned briar, it was suddenly revealed to him what sort of creature he really was. He happened to read that there are but three kinds of animals which generally use tobacco: the rock goat of Africa, whose stench is so insufferable that no other animal can approach it; the tobacco-worm, whose intolerable visages gives to every beholder an involuntary shudder. And the third animal—well, we all know him.

Benn Pitman Notes by J. E. Fuller, Wilmington, Del.



Gregg Notes by Alice L. Rinne, Chicago, Ill.



THE DIRECT NAME SYSTEM OF VERTICAL FILING

It is a generally accepted fact that Vertical Filing is the one best method of filing correspondence. It's a method that is no longer new. Nearly every business uses it, and it has proved its value these many years.

From time to time since the origin of the method, there have been many minor changes and improvements. But it has remained for Yawman & Erbe Mfg. of Rochester, N. Y., to make the one really big advance that has occurred in all these years.

The System Department of this well known company has devised the "Y and E" Direct Name System of Vertical Filing, which is accepted by all experts, who are familiar with it, as the acme of Vertical Filing.

The system is the evolution of the vast experience of Yawman & Erbe Mfg. Co. It not only provides for the utmost rapidity in both the filing and finding of papers, but provides also a strong check against human error. Withal, it is unsurpassed from the standpoint of economy.

The "Y and E" Direct Name System is a combination of the Alphabetical and Numerical methods of indexing.

transferred with the correspondence, but are used over and over again in the current file, year after year.

A folder, as is well known, is a folded sheet, generally of heavy manilla paper. However, when these folders are subjected to hard wear, it is customary to use Yawmanote—a very tough, durable fibre material.

Two classes of folders are used in the "Y and E" Direct Name System. There is a corresponding alphabetical folder for each Alphabetical Guide. These folders are made of heavy manilla, with the tabs bearing the Alphabetical subdivisions and the consecutive number at the extreme left of the file. Tabs are of the same height as the guides and are printed in red. These tabs act as the guides in the Transfer File.

The folders are creased in front $\frac{3}{8}$ " above the fold. When full, the front drops $\frac{3}{8}$ ", thus allowing this much expansion. The back of the folder bearing the tab containing name or Alphabetical division, always remains upright and in full view. This does away entirely with the messy "lopped down" folders one usually finds in a Vertical Filing System.

In cases where there is considerable correspondence with any one firm or individual, a special folder is made out,—called the "Direct Name Folder." This folder, which is constructed similarly to the Alphabetical folder just described, bears a right-hand tab just half the width of the folder and containing ample room to write the name and address of the correspondent as well as the number of the sub-division, as indicated by the guide behind which the folder should be filed.

These Direct Name Folders are the same height as the guides, making them very easy of access and thus effecting a great saving of time.

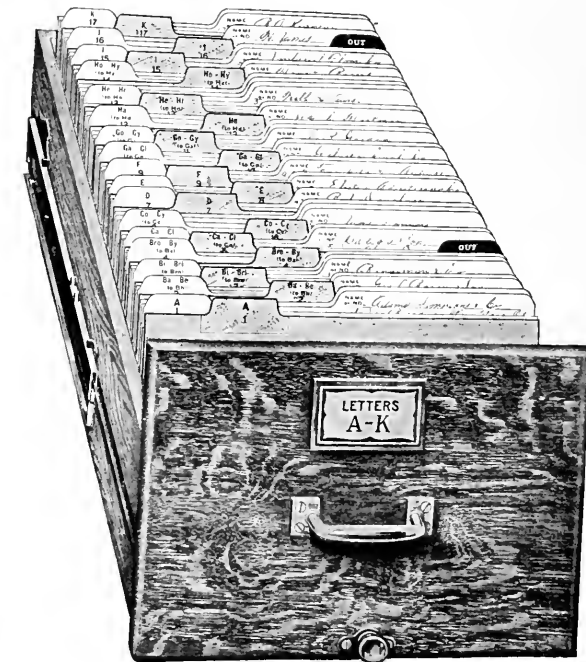
The advantage of the Direct Name Folder bearing both Name and Number is manifest. Suppose a folder for "Carl & Son" has been removed. The tab of the folder bears not only the name and address, but also the number "5." You want to replace the folder. Find Guide No. "5." Drop the "Carl & Son" folder behind it. That's all.

The best of all about this method is the check it affords against error. Suppose the "Carl & Son" folder had been dropped behind the wrong guide. The mistake will instantly be discovered, because all folders behind the same guide bear the same number. If the No. 5 folder had been dropped amongst No. 6 folders, the error would have been noticed in short order. Thus by the use of this system one enjoys the luxury of having one's correspondence filed right.

With the "Y and E" Direct Name System there is little danger of correspondence being lost. Bright red "Out" guides are provided. When a folder is removed for reference, the person taking it writes his name on an "Out" guide and puts the guide in place of the folder. The bright red tabs stand out and call attention always to correspondence which has been removed, and they always bear the name of the person who is to be held responsible for it.

The "Y and E" Direct Name System combines all the advantages of Alphabetical and Numerical Systems, yet possesses none of the disadvantages of either alone.

Both the Alphabetical and the Direct Name Folders are numbered to correspond with the guides; thus all correspondence is located alphabetically, which is the easiest way; while it is filed numerically—the quickest and safest way. It is easier to follow consecutive numbers than Alphabetical subdivisions. In replacing folders, a glance at the numbers of other folders behind the same guide prevents errors. The folders occupy separate positions, thus facilitating reference. All guides are of a distinct color and celluloided, which eliminates all chance of confusion with folders. These celluloided guides will last 50 times as long as ordinary guides, and as they remain in the current file, no repurchase is necessary.



As is well known among business men, every Vertical Filing System is made up of guides and folders. The guides may be called the "sign posts." In the "Y and E" Direct Name System they are made of heavy pearl gray pressboard, strong and durable, cut the full width of the drawer. Each guide bears a celluloided tab, projecting above the height of the papers to be filed.

The tab, in this case, bears not only the Alphabetical sub-division as in the ordinary filing system, but a number also. The tabs of these guides are arranged alphabetically in two rows, just to the left of the centre. The headings are in black and the alphabet is so sub-divided that, under average conditions, approximately the same number of papers will accumulate behind each guide. One of the great advantages of having these guides made of pressboard is that they are not

after transfer. The folders act as guides in the transfer cases. All active correspondents are allotted Direct Name Folders.

The Alphabetical folders for miscellaneous correspondence, are printed in red, which gives an additional distinction from other folders.

The price of the Direct Name System, in any size, is moderate. It is carried in stock at any of the many branches and agencies of Yawman & Erbe Mfg. Co.

An attractive folder showing the system in detail and in exact colors has been published by the manufacturers, and we are assured that it will be gladly sent upon request.

The number of the folder is 2243. Ask for it by number.

EDITOR'S SCRAP BOOK.

We have received some fine specimens of penmanship from F. B. Adams, of the Parsons (Kans.) Business School. Apparently he does his work rapidly and his flourishes are exceptionally fine.

Howard E. Miles, of 32 Union Square, New York, sends us what he facetiously characterizes as "a few of my latest offences against the 'Queen of Arts.'" We have inspected these transgressions against Her Majesty, the Queen, and must confess that we find Mr. Miles "Not Guilty." His specimens are all that could be desired and he sets examples which many a penman would be glad to follow—kindly note the word—"follow."

As a card-writer, J. H. Atchley, of Abbott, Texas, is certainly "all to the good." The specimens he sends us show fine freedom of movement and good lettering.

A fine ornamental alphabet has been sent us by J. G. Christ, of Lock Haven, Pa. He expressed a doubt as to the quality of the ink he was using, but this time there was no room for complaint. There was not the least symptom of adhesiveness.

Leslie E. Jones, of Elbridge, N. Y., sends us some specimens of his card and ordinary writing, which show marked improvement.

From far away Santa Ana, in the Republic of Salyador, Central America, come some fine specimens of writing from Pedro Escalon. We congratulate you, Mr. Escalon, on your excellent chirography, which certainly gives evidence of careful and painstaking practice.

Some splendid specimens of penmanship have been received from E. H. McGhee, of 10 South Broad St., Trenton, N. J. Mr. McGhee is certainly doing some fine work and is deserving of the support of his fellow townsmen.

That old-time penman, I. S. Preston, of Lundy's Lane, Pa., sends us some exceptionally fine specimens of flourishing and ornamental penmanship. He has depicted birds in half a dozen different styles, all bearing the compliments of the season. We must appreciate his kindly remembrance and trust he will live long to perpetuate his chirographic aviary.

From the Huntsinger Business School, of Hartford, Conn., come two excellent specimens of penmanship, one from the hand of Mr. Huntsinger himself, which shows he has lost none of his oldtime skill, and the other S. O. Smith, which also displays the execution of a dexterous writer.

Beautifully written letters have reached us from P. Escalon, Santa Ana, Central America; J. G. Christ, Lock Haven, Pa.; S. O. Smith, Hartford, Conn.; C. F. Gabitz, E. Hartford, Conn.

Superscriptions worthy of mention came from E. H. McGhee, Trenton, N. J.; S. E. Leslie, Poughkeepsie, N. Y.; J. H. Janson, Napa, Calif.; Leroy M. Rand, Boston, Mass.; C. G. Prince, New York City; W. E. Dennis, Brooklyn, N. Y.; I. A. Strzyker, Kearney, Neb.; H. W. Flickinger, Philadelphia, Pa.; F. A. Curtis, Hartford, Conn.; D. H. Farley, Trenton, N. J.; W. A. Hoffman, Valparaiso, Ind.; J. J. Conway, Newburgh, N. Y.; C. J. Lewis, Charleston, S. C.; S. B. Johnson, Billings, Mont.; D. L. Hunt, Eau Claire, Wis.; H. B. Lehman, St. Louis, Mo.; W. W. Bennett, Milwaukee, Wis.; W. D. Sears, Jersey City, N. J.; E. A. Rishor, Bridgeport, Conn.; E. G. Miller, Omaha, Neb.; W. K. Cook, Hartford, Conn.; C. F. Nesse, Reno, Nev.; C. H. Hewett, Philadelphia, Pa.; G. T. Wiswell, Philadelphia; A. C. Sloan, Toledo, Ohio; C. F. Gabitz, Hartford, Conn.

J. A. Snyder, Cincinnati, Ohio; M. Davis, Salem, Ore.; S. D. Holt, Philadelphia; Karl Fromm, Olathe, Kans.; T. H. McCool, Philadelphia; Miss Nina P. Hudson, Orange, N. J.; James Maher, McKeesport, Pa.; H. W. Patten, Philadelphia; P. W. Costello, Scranton; Geo. A. Race, Bay City, Mich.; F. Coburn, Lowell, Mass.; Charlton V. Howe, Philadelphia; W. H. Patrick, York, Pa.; J. C. Moody, New Britain, Conn.; E. M. Huntsinger, Hartford, Conn.; J. F. Robinson, Boston,

Mass.; C. S. Rogers, San Francisco, Calif.; W. C. Brownfield, Bowling Green, Ky.; D. L. Callison, Wichita, Kans.; J. W. Baer, Phoenixville, Pa.; D. W. Hoff, Lawrence, Mass.

WRITING SPECIMENS.

W. S. Morris, of Lonaconing, Md., sent us several business forms written by his students which show the result of careful training and practice.

F. M. Wright, of the Ingersoll, Ont., Business College, submitted to the editor of the JOURNAL a packet of specimens "before and after taking," having offered a prize to the one making the most improvement. The specimens were examined carefully, and the first prize was awarded to Sam Titus. Miss Gladys Hearn ranked second in improvement. The work was very uniform, and it was difficult to make the decision. Compliments go to both teacher and pupils.

WHAT'S THE USE?

That old cry of "cut bono?" is supposed to be the hall mark of the pessimist, but many a self-satisfied one would do well to put the test of "What's the use?" to her daily living.

What's the use of stinting so hard for a rainy day that you get no fun out of the passing sunny ones? This was the motto of the late Edwin Abbey, and the woman who prides herself on her thrift and reviles the spendthrift habits of her friends will do well to ponder it.

What's the use of a charitable purse and an uncharitable tongue? Kind words are infinitely more than coronets—or donations on a subscription list.

What's the use of playing the amiable role in society and a snapdragon in the family circle? Walls have ears, also neighbors have tongues and the real you is not unknown.

What's the use of posing as a pedant with a dime novel taste? Mentality does not need labelling, and you'll never convince the person with brains that you prefer Darwin to the Dutchess.

What's the use of being a cat to your best girl friend because of a man? The girl will get even and the man sees through you.

What's the use of ruining your health to gratify your ambition? The quicker a woman learns the unhappiness of life when half ill the bigger chance she stands of success.

What's the use of spending money on skin specialists and digestive tablets while dallying with the things you shouldn't eat?

What's the use of playing young when the years have you in their grip? Age is not so unlovely that the aging should treat it as a disgrace. Far better a charming old woman than a pitiable mimicry of youth.

What's the use of getting down on your luck? There is nothing like a smile to boost you out of the mire.

What's the use of kicking? It doesn't make it sweeter to think yourself a victim—nor does it increase your popularity.

What's the use of cultivating automobile tastes on a walking income? There's joy and health in a good walk if you once fight the speed craze.

What's the use of striving for the big puddle when you would be so much happier in the small one. Learning one's limitations saves heartache.

What's the use of reading reams on the thinning process with a taste for candy and potatoes fully gratified. Equally what's the use of a fortune in stays and uncurbed appetite and laziness?

What's the use of slipshod work? This is an age that demands our best; if we give counterfeit we pay a counterfeiter's penalty.

What's the use of sham of any kind? One need not be brutally rude to be sincere. It is the untrained taste that prefers ormolu to the gold nugget.

PENMANSHIP IN THE UPPER GRADES.

By D. H. FARLEY.



At the meeting of the teachers of writing of New York City and vicinity held on December 1st last, a brief report of which was in our January issue, Mr. Farley, for more than twenty-five years instructor in writing in the State Normal School, Trenton, N. J., delivered a most helpful talk on the teaching of writing to pupils who had received previous training. The keynote of his address was sound pedagogical teaching coupled with proper correlation with other branches. As illustrating this point, one of the copies he placed on the board was the sentence, "Oxygen is a gas necessary to life," a sentence at once informational and useful as a writing lesson. Throughout his talk Mr. Farley showed himself to be the pedagogical teacher, and one can easily notice the influence his environment has had upon him.

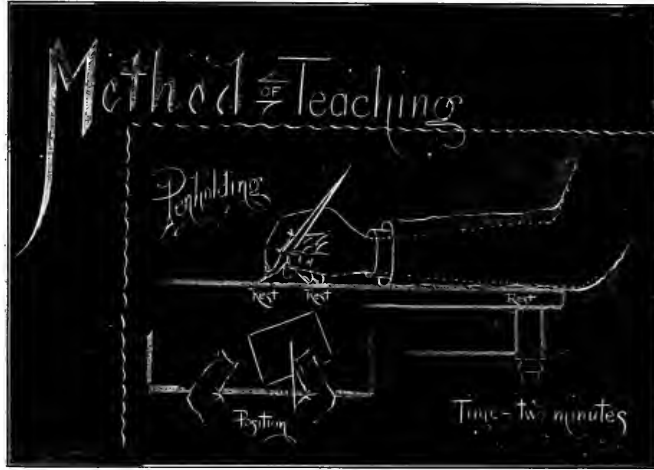
He opposed most strongly the present tendency of writing meaningless phrases and sentences, simply because they afford opportunity for repeated practice on certain easy letters or easy words; for instance, such sentences as, "Many men mining in a mine, etc." "Why not write something useful?" The

The speaker made a little sport of some of the wise sayings of the pedagog; "From the simple to the complex. From the whole to the parts, etc." All of these are useful when understood. The trouble is very few people understand what they mean.

He opposed most strongly the writing of letters singly. Writing in script form means connective writing, and it is wrong pedagogically and practically to make the letters singly.

The whole question is how does one learn to write? Just as one learns to walk. "If you will tell me how a child learns to walk, I will tell you how he can learn to write." There is a wide distinction between conscious action and automatic action. Of course, there is a time when all automatic action was once conscious, but when it changed from the conscious to the automatic, it is impossible to state. For instance, every step of the child when it begins to learn to walk is the result of conscious effort. Repeated practice makes it automatic. It is only when writing becomes automatic that the habit may be said to be formed.

The teacher should adhere strictly to the standard. He has absolutely no right to thrust his own individuality upon



Blackboard illustration showing correct Penmanship by D. H. Farley, Trenton, N. J.

writing lesson can be made helpful in spelling, in language, in history, in geography or any other branch of learning.

The first step in proper teaching of writing is preparation. The foundation of the work must be interest. Too much of our teaching is over the heads of our children. They do not understand what we want them to do.

The second step is presentation. We must cause our pupils to think. Knowledge of what we are trying to do is essential.

The next step is comparison. Each step should be compared to something learned before.

Position of the body and paper, etc., must not be slighted. "Good position presents good forms, and this supplies power." Mr. Farley illustrated his ideas of proper position by hastily sketching on the blackboard diagrams showing the proper position of the arms and the pen. These sketches were made very rapidly and aroused much interest. Many pencils were following him, and we doubt not that every teacher present has used in some manner the help derived from seeing these sketches placed upon the board.

the pupil. No two people write alike, therefore, the standard letter form should be placed before the pupil on which he may later graft his own individuality.

Mr. Farley advised most strongly against wasting time on the elementary movement drills. It has been his observation that many teachers keep their pupils on the straight line and compact oval drills long after they have learned to make them fairly well, and at a time when they should be busily engaged in writing.

At the close of his talk the speaker was kept busy for an hour answering questions.

TRY YOUR HAND AT IT.

It's a pleasant amusement to see how short a sentence you can write and yet use every letter in the alphabet. Here are a few:

John P. Brady gave me a black walnut box of quite a small size.

Z Badger: thy vixen jumps quick at fowl.

J Q Vands struck by big fox whelp.

TEACHERS. What are your plans for the coming year? Are you seeking a change of position? If you are, we can help you as we have helped others during our 35 years of successful experience. Early registration means first choice of the best positions. Write today for application blank. No charge for registration.

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By **E. Janes**, fifty years a Parliamentary Reporter and 40 years, a lifetime, employed in the work before *Aristos* was published.

It is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards speed, and superior to all as to legibility and simplicity.

The many schools that have adopted it are unanimous in their praise and all claim that they have graduated better writers in a shorter time, increased their percentage of graduates, increased their attendance and improved their Shorthand Departments from every standpoint. Harmsworth Encyclopedia, the greatest authority in the world, gives *Aristos* the first place in the world. If you are progressive it is worth examining anyway. I have taught Graham, Isaac and Benn Pitman, Munson & Lansley as well as *Aristos* so I know, but I do not ask you to take my word for it. Examine and judge for yourself. Teacher's Course Free. Write for particulars.

Toby's Modern Practical Bookkeeping compiled by Edward Toby, F.A.A., C.C.A., especially for Public and Private Schools, Universities and Colleges has been adopted by a number of the Public Schools throughout U.S. and by many of the leading High Standard Colleges. **Aristos Shorthand** and **Toby's Modern Practical Bookkeeping, Typewriting, Penmanship, Business Arithmetic, Business Letter Writing and Practical English Taught By Mail.**

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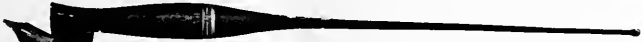
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It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The above holder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by anyone else. **LOOK FOR THE BRAND.** If your dealer cannot supply you, send to the designer and manufacturer.

12-inch - Fancy, \$1; Plain, 50c. 8-inch - Fancy, 50c.; Plain, 25c.

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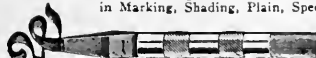
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My simple, thorough course won the World's first prize Ransomerian Journal and one of my Favorite Pens sent Free

C. W. Ransom, 309 Minor Bldg., Kansas City, Mo.

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. The product of over 20 years' experience in this special line.



SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS, with three colors of Automatic Ink, 1 Doz. Sheets Cross Ruled Practice Paper, 1 Alphabet Compendium No. 102. Containing full and complete instructions for the student and beginner, also 63 plates of neat and up-to-date Alphabets and Figures for the teacher in lettering, together with necessary instructions for the Commercial Show Card Writer and Letterer. All prepaid for \$1.75.

New and Complete catalogue free. **THE NEWTON AUTOMATIC SHADING PEN CO., Dept. 1, Pontiac, Mich., U. S. A.**

In answering advertisements please mention THE BUSINESS JOURNAL.

Remington Factory Enlargement.

Contracts have recently been let by the Remington Typewriter Company for a tremendous addition to their factory in Iliou, N. Y. This enlargement will be a six-story east wing, each floor of which will have an area of 9,000 square feet. The building will extend south from East Clark Street from the main works to the Erie Canal.

Nearly 100,000 square feet of floor space in additions, completed and planned, are included in the Remington factory expansion program for the year 1911.

A good start is important, even in the longest race, for it is easier to hold a lead than to regain it when once it is lost.—*Youth's Companion.*

There are certain things that are right to say—but it is not always policy to tell them to everybody.

New York Military Academy of Cornwall-on-Hudson, N. Y., has instituted a new Practical Course which is proving very popular with the cadets. English and Spanish, each two years; algebra and geometry with mensuration from the purely practical standpoint; astronomy, geology, physics and chemistry; a complete stenography, typewriting and office practice course and an unusual quota of mechanical drawing and shop work make up the course. The shop is equipped with the most modern machines, including lathes, drill press, hand and cross saws, pipe cutting machine and sander, and in fact is one of the best equipped shops in eastern United States. E. E. Cortright, formerly supervising principal of the Cornwall-on-Hudson public schools, is head of the course; D. K. Hiett, formerly of Kane and Pittsburg, Pa., has charge of the shop, while A. C. Palmer of Warfordsburg, Pa., has the commercial work in charge.



For OVER FIFTY YEARS have maintained their superiority for

**Quality of Metal,
Workmanship,
Uniformity,
Durability.**

SELECT A PEN SUITED TO YOUR HANDWRITING.

12 different patterns for all styles of writing and 2 good pen-holders sent postpaid on receipt of 10 cents.

SPENCERIAN PEN CO.,
349 Broadway, New York.

NEWS NOTES.

We have just received a very cordial letter from E. W. Vankirk of Springfield, Mo., who is at present out of the school business. He writes that he will always be a hearty advocate of the JOURNAL, as he was successful in winning the first Gold Medal ever issued by the Penman's Art Journal. His recollections of us will always be pleasant. That sort of testimony is as the Balm of Gilead to us and we trust that Mr. Vankirk will achieve a notable success in the new line of endeavor which he has taken up. Intensive farming certainly sounds good and in the well known Ozarks should be profitable beyond a doubt.

The Springdale Street Commercial School of St. John's, Newfoundland, is a progressive institution and flourishing, as P. G. Butler, the principal, reports an attendance of 350. He has recently raised the standard of his department to an equivalent of that of the Regents or University of Matriculation. He sends us a copy of the Newfoundland Teachers' Association Journal of which he is manager. In this magazine, which is published every two weeks there is a course for each class from standards 1 to 5 or the high school thus preparing pupils for the local examinations in these standards. He suggests that it

would be a good plan to have a similar course for preparing students for the New York Regents' examinations or for the Business Educators' Association of Canada, in business subjects.

The annual closing and distribution of prizes of the Springdale Street Commercial School of St. John's, Newfoundland, was held on the 21st of December. Eighty prizes were distributed among the 350 students in attendance.

The Mississippi Valley Magazine has just published a banner number, which contains a flattering account of the Gem City Business School of Quincy, Ill. It recites how D. L. Musselman in 1870 started a little school and how it has grown until to-day it has an enrollment of over 1,400 pupils. It gives a picture of the school's fine building and many items of interest regarding this progressive institution.

The fourth annual reunion and dinner of the Rochester Business Institute Alumni Association was held at the Powers Hotel Banquet Hall, Rochester, on November 18th. The program and menu was artistically printed and from all reports the banquet was a huge success. Over 500 were in attendance. William J. Love, president of the Alumni Association, presided and the principal speaker was Justice Alfred Sprung. A reception and dance brought

the evening to a successful and enjoyable termination.

The National Business School of Roanoke, Va., has kindly sent us a really striking calendar. It depicts a white headed eagle flying over a lake. In its talons the bird holds a large struggling fish, which apparently it has just caught. In the distance a wild duck is hurriedly making its escape. The picture is a most artistic one, and it will hold a place on the JOURNAL walls, as an indication of merit and a memento of this deservedly popular school of Roanoke.

C. F. Nesse is now manager of Heald's Business School at Reno, Nev., and reports business as exceptionally fine. He likes the JOURNAL exceedingly and we hope to hear further from him shortly with a substantial club.

OPEN THE DOOR.

A man must take into consideration the welfare of others even as a matter of self-protection, if for no other reason. He must "open the door of his heart to his fellows," as Edward Everett Hale expresses it.—*Dallas News*.

Dear to me is the friend, yet I can also make use of an enemy. The friend shows me what I can do, the foe teaches me what I should.—*Schiller*.

SHORTHAND CONTEST.

There was recently held at the Central High School, Cleveland, Ohio, under the auspices of the Northeastern Ohio Teachers' Association, a Shorthand Speed Contest, open to the students and graduates of all schools in Northern Ohio. There were two tests—for students then in attendance, and graduates who had been out of school not to exceed five years. The contestants were from the Spencerian Commercial School and High School of Commerce, of Cleveland, Oberlin Business College, and other schools. The first prize in both contests was won by Spencerian students, who learned their shorthand from the text-book, entitled Practical Shorthand, published by The Practical Text Book Company. The first prize in the student contest was won by William Tomko, a boy only eighteen years old, who wrote 127 2/3 words a minute. The first prize in the amateur contest was won by N. H. Balcomb, whose net speed was 127 1/3 words a minute.

Another proof that it pays to use a good text-book, based on a standard system.

Besides Practical Shorthand, the text-book referred to above, The Practical Text Book Company publishes widely-used text-books on the subjects of typewriting, letter writing, spelling, arithmetic, English, bookkeeping, and commercial law, also a system of business practice and a vest-pocket dictionary. If you are not acquainted with these books, write at once for illustrated catalogue, to the publishers.

The Practical Text Book Company

Euclid Avenue and 18th Street,

Cleveland, Ohio.

NORTHWESTERN TEACHERS' AGENCY

Registration Free. **A. T. LINK, Manager, Boise, Idaho.** No Position, No Pay.
 Good Commercial Teachers Wanted in the Great Northwest for the coming year. Register Now and let us aid you.
 Many of the Best Positions are Filled Early.
 Write us To-day for Registration Blank.



BARNES Business College of St. Louis started the New Year by placing our candidate at the head of their Business Department. A great business school wants a fine penman and commercial teacher now at \$1200 to \$1500. A big high school wants a college graduate in February. Scores of good openings coming for September. Tell us what you want, and let us assist you.

THE SPECIALISTS' EDUCATIONAL BUREAU,
ROBERT A. GRANT, Mgr. Webster Groves, St. Louis, Mo.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

Remington Delivery in Brazil Breaks Record.

The number of Visible Model Remingtons recently delivered to a commercial school in Brazil is a record-breaker. Never before had there been so many typewriters delivered to one customer at one time in the entire country. The school in question is the Escola de Commercio Alvares Penteado, in Sao Paulo, the largest commercial school in Brazil. This institution is an exclusive user of the Remington Typewriter. In this connection it is interesting to note that there are more Remingtons used in this country for educational purposes than all other makes combined.

MANY OF THE Best Schools in the United States

get their teachers through this Bureau. We always have openings for first-class teachers. We have some excellent places now. Free registration.
CONTINENTAL TEACHERS' AGENCY Bowling Green, Ky.

WANTED Teachers of Shorthand, Typewriting, Penmanship and other commercial branches for business and public schools. Positions now open for competent applicants. Registration free.

NORTHEASTERN TEACHERS' AGENCY, G. L. SMITH, Sec'y and Treas. NEWMARKET, N. H.

1911-1912. The year just closed saw a great growth in our business. We were liberally patronized by High Schools, Business Colleges, and other educational institutions located in all sections of the country. We anticipate even greater success for 1912. Already we are being rushed with September business. We invite you to cooperate with us. Write us to-day just what you want, and we will do the rest.
THE INSTRUCTORS' AGENCY, Marion, Ind.

DELIVERING THE GOODS TO COMMERCIAL SCHOOLS

Here are some typical leading private commercial schools among the many we supplied with teachers during 1911: Troy, N. Y.; Bus. Coll.; Mankato, Minn.; Coml. Coll.; Long Island Bus. Coll.; Brooklyn; Link's Modern Bus. Coll.; Boise, Idaho; The Packard Coml. School, New York City; Minnesota; School of Business, Minneapolis; King's Business Coll.; Raleigh, N. C.; Godley College, Wilmington, Del.; Barnes Bus. Coll., St. Louis; Albany, N. Y.; Bus. Coll.; Holmes Bus. Coll., Portland, Oregon; Drake Bus. Coll., Newark, N. J.; Coleman National Bus. Coll., Newark, N. J.; Schissler College of Business, Norristown, Pa.; Banks Bus. Coll., Philadelphia; College of Commerce, Waterloo, Iowa; American Business College, Pueblo, Colo.; Acme Business College, Seattle.

Enrolled with us are more than 2000 commercial teachers, a large number of whom will be available in 1912 for a better salary, a more desirable location, or more agreeable working conditions than they now have. But notwithstanding our large enrollment and the splendid business we did in 1911, we had to let scores of fine opportunities pass for lack of teachers with just the required qualifications. So we want more teachers, especially young men who can write well; also AI teachers of superior training and experience to fill positions commencing from \$1200 to \$1800, a number of which are already booked. We were the originators of the no-enrollment fee privilege now open to commercial teachers, in consequence, by nearly every agency. Enroll now. Our service costs you nothing unless you accept a position with which we put you in touch.

The National Commercial Teachers' Agency, E. E. Gaylord, Manager, 27 BAKER AVE., BEVERLY, MASS.
 A Specialty by a Specialist

E. E. Gaylord
Teachers' Agency
 447 South Second 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.

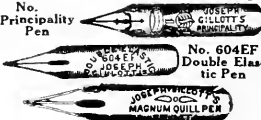
MID-CONTINENT Teachers' AGENCY
 We are constantly in need of first-class Commercial, Shorthand and Penmanship teachers. We have no enrollment fee. A postal will bring our booklet and blanks. **J. F. ROYD, Manager, 120 Stewart Ave., Kansas City, Kan.**

WHY NOT GET THE BEST?
 We receive the best calls for Commercial and Shorthand Teachers at good salaries. We also have a number of persons wishing to buy and sell Business Colleges. Let us help you.
Inter-State Teachers' Agency, Pendleton, Oregon

The "Kwik" Pencil Sharpener, Improved model now ready. We want a few salesmen visiting Wholesale and Retail Stations, Liberal commission. Address: Stationery, Everitt Specialty Co., 22 Warren St., New York.

Sloth makes all things difficult, but industry all easy; and he that riseth late must toil all day, and shall scarce overtake his business at night; while laziness travels so slowly that poverty soon overtakes him.—Benjamin Franklin.

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 Recognized the world over as
 The Standard of Perfection in Penmaking
 No. 1
 Principality Pen



No. 604EF
 Double Elastic Pen

No. 601 EF Magnum Quill Pen
 Sold by Stationers Everywhere

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 Writes EVERLASTINGLY Black



The kind you are sure to use
 with continuous satisfaction.

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 271 Ninth St., Brooklyn, N. Y.

**SPEEDY WRITERS
 NEED**

Dixon's
 "Stenographer"
 Pencils.

Three Grades:
 No. 489—very soft
 No. 490—soft medium
 No. 491—medium.

Send 10c for samples.
JOSEPH DIXON CRUCIBLE CO.,
 Jersey City, N. J.

W. E. Dunn I will write your **CARDS**
 name on one doz.
 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 20 different colors. Sample 100
 postpaid, 15c. 1,000 by express, 75c. Card Circular for
 red stamp.

COMIC JOKER CARDS About 100 different
 kinds. Many new.
 100 postpaid, 25c. Less for more. Ink, Glossy Black or
 Very Best White, 15c. per bottle. 1 Oblique Pen Holder,
 10c. GilloTT's No. 1 Pens, 10c. per doz. Lessons in Card
 Writing. Circular for stamp.
W. A. BODE, Box 176, FAIR HAVEN, PA.

MARRIAGE CERTIFICATE

Mailed for 50c. Send 2c. for circular

**W. E. DUNN, 267 EGE AVENUE
 JERSEY CITY, N. J.**

AUGUST HARTKORN, C. P. A.
 Expert Examiner of Disputed Docu-
 ments and Accounts,
 41 PARK ROW, NEW YORK CITY.

News Notes.

The Trenton Evening Times of December 30, 1911, contains a six-column account of the Rider-Moore-Stewart School of Trenton, N. J., and from it we gather that on January 2, 1912, the school reached the tenth year of its management by Frank E. Moore and John E. Gill, as proprietors and principals. The anniversary of the merging of Mr. Moore's and Mr. Gill's interests was celebrated at the opening of the term with simple exercises, including short addresses by the owners of the school. In 1865 A. J. Rider opened the Rider Business School and it was successful. In 1883 Thomas J. Stewart founded the Stewart branch, and that, too, met with brilliant success. In 1901 the two schools combined in the formation of the Rider-Moore & Stewart School. For ten years this institution has occupied a most important place in the educational life of Trenton, and Messrs. Moore and Gill have met with abundant success because of their enterprise and business-like methods. Mr. Moore has taken an active part in many important movements for the advancement of Trenton along several lines, and Mr. Gill is one of the best known men because of his long and active identity with public and private movements of a varied nature. Ten years ago when the present management opened their school the enrollment was about 600 annually, to-day the enrollment is 1,200—an increase of 100 per cent. The school occupies three of the four floors of the spacious Dippolt Building on Broad Street, and consists of 15,000 square feet of floor space. The teaching staff comprises 20 instructors, each of whom is a specialist, in stenography, bookkeeping, commercial arithmetic, banking, commercial law, commercial forms, etc. It has a large employment bureau which places hundreds of graduates in lucrative positions yearly. Two notable people were trained in this school, Willard B. Bottomo and Charles L. Swen, both of whom are among the fastest shorthand writers in the world. Their records are too well known to need further comment here. Other graduates of this school occupy hundreds of positions in the banks, factory offices and business houses of Trenton as well as in the service of the State of New Jersey and of the United States. Messrs. Moore and Gill are to be congratulated on the great success which they have achieved—a success which the coming years will only serve to accentuate and increase.

RASMUSSEN
 Practical Business School
 ST. PAUL, MINN.
WALTER RASMUSSEN, Proprietor.

I am the "Lone Star" Card Specialist. Have the most complete Mail Course in U. S. and for the least money. Let me prove it. Your name artistically written on 15 Cards for 2c. Send 10c for sample 1/2 doz. and Agent's outfit.

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 WACO,
 TEXAS

Kimball's Commercial Arithmetic

Prepared for use in Normal,
 Commercial and High Schools.

418 pages \$1.00 net; by Mail \$1.15
G. P. PUTNAM'S SONS
 2, 4, and 6 West 45th St., New York City.

**The Becker-Smith School of
 PENMANSHIP BY MAIL**

with the greatest writing device ever
 placed before the public. Write for par-
 ticulars. **FALL RIVER, MASS.**

LEARN TO WRITE

I can teach you a rapid tire-
 less business hand at your
 home in spare time at a small
 cost. Journal free.

F. B. COURTNEY, Cedar Rapids, Iowa.

Long's
 I Can Make a Good Penman of You at your
 home during spare time. Write for free book
 "How To Become a Good Penman." It contains
 beautiful specimens of penmanship and
 tells how others became good penmen by the
 Tumbly system. Your name will be elegantly
 written on a card if you enclose stamp.

F. W. TAMBLYN, 404 MEYER BLDG., Kansas City, Mo.

Carnegie College.

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 Grammar Agriculture
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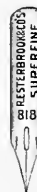
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 Thousands of students enrolled. Tuition only
 \$5.00 per year to first five students from each
 post office. Typewriters, rented and sold at
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 May we send you full information? Shall we
 "do it now?" For "Special Tuition
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CARNEGIE COLLEGE, No. 26 D Street, Rogers, Okla.

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STEEL PENS

**A STYLE FOR
 EVERY WRITER**

**Fine Points,
 A1, 128, 333, 818**



At all Stationers.
Esterbrook Steel Pen Mfg. Co.,
 Works: Camden, N. J. 95 John St., N. Y.

News Notes.

Here's a sample of the kind of testimony that makes "ye poor editor" smile a smile that won't come off. It is from G. G. Winter of the Fort Collins Public Schools, Fort Collins, Col. "Here-with one dollar for which please send me the News edition instead of the regular edition as heretofore. I find the JOURNAL of great value to me in my work and could not get along without it. It is far superior to anything else I have been able to find along that line."

J. F. Caskey, principal of the Business School at Bellingham, Wash., in sending a subscription or two, states that everything is going nicely with him. His school is in a flourishing condition now. He has put in a lot of "Hustle" since taking over the school on the 9th of August last, but his arduous labors have been rewarded. Nothing succeeds like push and vim.

David Elston of the Alberta Business School of Edmonton, Can., has just returned from a trip to Europe and finds the school with a splendid enrollment and excellent prospects for the coming winter. He has sent us an account of his trip, which we hope to have the pleasure of presenting to our readers.

F. B. Adams is now with the Parsons Business School of Parsons, Kans. He states that he is now in the best equipped school in which he ever taught, which is saying a good deal. The school has recently moved into new quarters with all modern equipment and that the pupils appreciate them is proved by the fact that they have entered in large numbers. From an inspection of the school's Christmas number, "Progress," we must say that the rooms have a fine appearance.

The Fort Dodge Business School of Fort Dodge, Iowa, was only organized in September last, yet they have already enrolled over 150 students. They have one of the best locations in that part of the country and W. B. Barger, the president, hopes to build up a large school. May his anticipations be realized to the full.

DICTIONATION

News Notes.

Charles A. LeMaster, who by the by, is a councillor and has been conducting LeMaster Business Institute for the past three years at Orange, N. J., on Nov. 1 opened another school in the new 12-story Essex Building, Clinton and Beaver Sts., Newark, N. J. It occupies commodious quarters on the fifth floor, facing the elevators. Mr. LeMaster states that the many requests received from Newark business men, who are members of the Newark Board of Trade, induced him to locate in Newark. He will divide his time between the Orange and the Newark schools. His private secretary, Miss Mahel E. Shorter, will be in charge of the office in the Newark School. Miss Nina Pearl Hudson, a first-class lady penman will look after the penmanship work in the new school.

Smith's School of 32 W. Chippewa Street, Buffalo, N. Y., has been sold to D. P. McDonald. We trust Mr. McDonald will be able to build up a still larger school. He has a fine opportunity for Buffalo is a progressive city.

The Virginian-Pilot of December 12, published at Norfolk, Va., contains an interesting account of the Davis-Wagner Business School of Norfolk, Va. The school is located in handsome quarters at 146-156 Main Street, and is one of the largest and best equipped institutions of its kind in the south. Its enrollment of pupils is large and the same officers and instructors are with it now as were with it when it first opened. Beverly A. Davis is President, W. M. Wagner, Vice-President, and H. R. Weaver, Secretary-Treasurer. Mr. Davis has had 20 years experience as a lecturer and instructor and is particularly well fitted to teach commercial law, having been admitted to the Virginian bar. The shorthand department is under the supervision of Mr. Weaver, who is an expert writer and teacher of the Pitman and Gregg systems and author of Weaver's Progressive Shorthand. Mr. Wagner has had a long experience in business college work, having had charge of commercial departments in several of the leading institutions of the south. He is an expert auditor and business systematizer and has had much practical experience with large corporations and business houses. He is also an expert penman, his services being frequently in demand by the Government, the State and fraternal organizations. From this it will be seen that the Davis-Wagner Business School is well equipped in the matter of personnel. The school has recently issued a very handsome catalogue.

Barnes' Reference and Dictation Course. 150 business letters aggregating more than 35,000 words. Railroad Correspondence, Insurance, Lumber, Electricity, etc.—twenty different lines of business. Valuable legal forms; extended lists of technical terms in various lines of commercial work; samples of civil service and court work. Can be used in connection with any system, as it contains no shorthand. Cloth binding. Price, 75c.

Separate Benn Pitman key to difficult words and helpful phrases. Price, 25c.

Business Letters in Shorthand. 163 carefully selected letters—63 with complete shorthand notes. Also, 21 pages of testimony in shorthand with key. An excellent dictation book, especially designed for use upon completing the theory text. Barnes-Pitman shorthand. Cloth binding. Price, \$1.00.

Shorthand Readers: Interesting and instructive matter in beautifully engraved shorthand (Barnes-Pitman) with accompanying key. Suitable for reading or dictation.

No. 1 is made up mostly of stories. Price, 30c. No. 2 contains several articles of a general educational nature, and others of special interest to stenographers. Price, 50c. No. 3 contains articles similar to those in No. 2, with a few business letters. Price, 50c. No. 4 is the same as the Testimony portion of Business Letters in Shorthand. Price, 30c.

No. 5, **Just from the Press.** Contains 24 articles of a general nature, including gleanings from popular writers, extracts from speeches, interesting astronomical facts, matter used in national speed contests, etc. Price, 50c.

Shorthand Teachers: Examination copies of any of these books will be sent upon receipt of two-thirds of retail price. State name of school.

The Arthur J. Barnes Pub. Co.
2201 Locust St., St. Louis, Mo.

THE CELEBRATED

Madarasz Korean Ink

Korean is the name of that superb quality of stick ink—the kind that is pitch black on shades and produces those wonderful hair lines, soft and melow. It is made in Korea, and is far superior to Chinese or India Ink for ornate writing purposes.

Madarasz had a limited stock of this ink on hand at the time of his death, and this has been placed in our hands for sale. Prices \$1.25, \$2.00, \$3.00 and \$1.00 a stick. Enough in one large stick to last a lifetime. Those interested should order without delay.

THE BUSINESS JOURNAL

Tribune Bldg., New York City



Engrossing by E. E. Marlatt.

In sending in a fine list of subscribers, M. E. Bellows, principal of the Syracuse Commercial School, of Syracuse, N. Y., writes, "I like the *JOURNAL*, this year very much better I believe than ever before. You are certainly putting up a good magazine." That is the kind of testimony that cheers us and inspires us to still greater efforts.

I will teach you a complete course on rapid business writing by mail. The course consists of twenty carefully graded lessons and all are fresh pen copies. The price for this complete course is only \$6.00. Circular upon request. Try some of these: 1 dozen cards, ornate style, 25c; 1 set ornate capitals, 25c; 1 set business capitals, 20c; 1 beautiful scrapbook specimen, 25c. Address all communications to—

J. G. Frey, the well-known penman, is spending his second year at the Western Reserve University, Cleveland, studying to be a physician. That does not however prevent him from keeping in active touch with the *BUSINESS JOURNAL*, the 1912 January number of which he considers a "hummer." He sends us one of the school calendars which is beautifully illustrated with views of the University buildings.

Pleasure, when it is a man's chief purpose, disappoints itself; and the constant application to it pals the faculty of enjoying it, though it leaves the sense of our inability for that we wish, with a disrelish of everything else—

Remington Enterprise in Berlin.

The firm of Glogowski & Company who represent the Remington Type-writer Company in Berlin, recently employed such a novel means of advertising that is worth special mention.

Knowing the habits of the people of Berlin and their nightly strolling along the streets looking at the sights, the Glogowski people, secured a dirigible balloon which they decorated with the advertising sign "Remington Type-writers" (in German) and floated it over the German Capital in the early evening hours when the streets were crowded.

The effectiveness of this kind of display can be easily imagined. The nocturnal appearance of this fish-like monster caused much comment along the Berlin streets.

W. W. Mortimer of the patent office and S. E. Sullivan of the postoffice department, Washington, D. C., are two of our unknown, unsung heroes. These are the men whose wonderful Spencerian handwriting does much to contribute to the success of the presidential receptions at the White House. Invitations to these parties that the President gives are nicely engraved, just as if it were a wedding, but the name of the invites on each invitation is filled in by hand. The writing is so like the flowing style of the engraver, however, that one must look a second time to discern where the engraving leaves off and the handwriting begins. It is here that Messrs. Mortimer and Sullivan figure. Nearly all the White House invitations are filled in by them. They are high-grade men, each one a division chief in his department, and could easily occupy themselves with more intricate things than fancy handwriting stunts, but apparently there have been produced no younger men competent to take their places. More recent graduates of our public schools have been taught the vertical writing system, which wouldn't do at all on a White House invitation. And so Messrs. Mortimer and Sullivan have been called into service, year after year, to jab their pens into rich black ink, and their tongues against their cheeks, while they fill in the Spencerian flourishes that will cause hundreds of people to get out their evening clothes and travel to the White House.

It is said that neither Mortimer nor Sullivan was much better than the average boys when they first bought their copybooks in the primary grades and began to practice on the A's and O's,

Record Breaking Speed and Accuracy

WORLD'S TYPEWRITING CHAMPIONSHIP won on the.

UNDERWOOD TYPEWRITERS

Once each year for six consecutive years, at the Annual Business Show, Madison Square Garden, New York City, the World's Fastest Typewriter Operators have competed for the

WORLD'S CHAMPIONSHIP and \$1,000.00 TROPHY.

EVERY contest **EVERY** year in **EVERY** class has been won on the **UNDERWOOD TYPEWRITER**

and the following are the World's Championship Records, for one hour's writing from unfamiliar matter, after five words were deducted for each and every error:

November 1st,	1906	Rose L. Fritz	82	UNDERWOOD
November 17th,	1907	" "	87	UNDERWOOD
October 22nd,	1908	" "	87	UNDERWOOD
September 30th,	1909	" "	95	UNDERWOOD
October 27th,	1910	H. O. Blaisdell	109	UNDERWOOD
October 26th,	1911	" "	112	UNDERWOOD

The winning operator may change but the winning machine is always **THE UNDERWOOD**

"The Machine You Will Eventually Buy"

OTHER RECORDS

In addition to these records, UNDERWOOD operators hold the World's Amateur Championship, the World's School Championship—the English Championship, the Canadian Championship, as well as all other Official Championships. The Official Record of the Underwood for one hour's work is 23 words per minute better than the best record of any other competing machine.

The Underwood Typewriter Plant Is over 50 Per Cent Larger Than Any Other.

More Underwood Typewriters are Manufactured and Sold than any other Writing Machine in the World.

We have received a circular from the Shorthand Club of New York, which has headquarters at 159 West 125th Street, Manhattan, and a branch office at 47 Ashland Place, Brooklyn. This is a live organization devoted to the inter-

THE SHORT-HAND CLUB.

ests of those who are already experienced in shorthand work of all kinds—city, state and federal civil service, or in professional or commercial offices—and who are seeking to advance themselves in the practice of stenography. The Club is limited to males only and is now entering upon its fourth year of existence. It is conducted solely in the interests of its members, who now exceed the 150 mark. Twelve directors conduct the affairs of the Club. It holds sessions three nights each week for speed practice at its Manhattan office, and three nights a week, for the same purpose, at its Brooklyn branch. Lectures on interesting subjects are given occasionally and everything possible done to keep up the interest of its members. The dues are variable, according to attendance, but are within the reach of all. Further details may be obtained by addressing the secretary at either the Manhattan or Brooklyn offices.

A concern that manufactured cracker machinery conceived a new machine that made it possible for a manufacturer using it to save \$250 per day. It was made to sell at \$2,200. The manufacturer ordered twenty-five machines and his whole sales force concentrated on marketing the products. Very few machines were sold and in six months a great amount of capital was tied up and the machines were unsold. By chance a picture film was

all the machines were sold. Motion pictures for selling machines can be made to show the product in practical operation in any form. A motionscope outfit resembles a salesman's hand sample case and can be put in operation by connecting it to any electric light socket. The cost is comparatively low, considering the fact that the life of the film is unlimited and that duplicates of the original negative may be secured at about one-tenth of the price of the first picture.

The Universal adoption of some system of shorthand has long been the dream of shorthand enthusiasts, but though that happy event is not yet in sight, a slight step has been made towards that end. The Chinook language as used by the Indians in British Columbia had no means of written communication. A missionary adapted the French Duployan shorthand to it, and now three thousand Indians are able to read and write their own language in shorthand, and a newspaper is printed in it.

A letter has been received by the "Times" from a prominent official of the City Government denouncing the "muscular movement" system of teaching penmanship, as used in the **PENMANSHIP IN THE PUBLIC SCHOOLS.** New York public schools on the ground that all who learn it write alike. He admits that it is "delightfully legible" but there is no individuality in it. The "Times" sensibly takes the other side and argues that "character" will come later and quite soon enough but undoubtedly at the expense of legibility. No fault can be found with the system. The pupils learn to write rapidly and well. The individuality will certainly come, as it always has in the past,

Says Miss Remington:

When a prospective employer asks me what machine I operate, and I tell him the

Remington

he never asks, "Why?"
He knows why.

Ever since I have been a typist I have found that to operate the Remington—Recognized Leader Among Typewriters—is a recommendation in itself.



Remington Typewriter Company

(Incorporated)

New York and Everywhere

THE
**BUSINESS
JOURNAL**

A Magazine of
Business Efficiency



MARCH, 1912
News Edition

PUBLISHED MONTHLY AT THE TRIBUNE BUILDING NEW YORK REGULAR EDITION 75¢ A YEAR
NEWS EDITION 100¢ A YEAR

"Cost Accountancy for Manufacturing"

OF "ROWE'S BOOKKEEPING AND ACCOUNTANCY"

is now in the hands of teachers. It embodies a standard of accountancy proficiency which two years ago was deemed impossible for the average commercial student.

Booth's Progressive Dictator

has made hundreds of proficient, first-rate high-speed shorthanders out of material that was not promising until it was supplied with the right kind of speed training,—training that could be followed up continuously in the school-room or outside of it. We supply the dictation exercises and the paper on which they are written for the one price of the paper or of the dictator, when purchased separately. This is one of the greatest labor and time-saving inventions in the history of stenographic instruction.

35,000 SETS of "Rowe's Bookkeeping and Accountancy" were used during the last calendar year. Over 100,000 sets will be used during the present calendar year of 1912.

BALTIMORE

The H. M. Rowe Co.

MARYLAND

DIPLOMAS For Every School DIPLOMAS

Every School Needs
WE CAN FURNISH ONE OR A THOUSAND

"The science of business is the science of service, and he profits most who serves best"—WE AIM TO PLEASE

TELL US what you require in the DIPLOMA line:—1st, quantity—2d, quality. We can then write you fully and to the point, submitting samples for inspection.



WALTER E. DUNN
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*There is more in Business
Building than in Business
Getting—WE MAKE GOOD.*

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Our experience as diploma makers—covering forty years—is at your service.

DO IT NOW AND DO IT RIGHT.
YES, DO IT RIGHT—WRITE NOW.

Smile!

If you think you've missed
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If your life seems in the dark,
Why just Smile.
Don't give up in any fight;
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that's bright.
There's a dawn beyond the
night. If you Smile.

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April 14, 1906 at Baltimore	Sidney H. Godfrey of London, Eng.	Isaac Pitman	Newspaper	167	16	98.1	150	1	Miner Medal		
Mar. 30, 1907 at Boston	Nellie M. Wood of Boston, Mass.	Isaac Pitman	Judge's Charge	225	45	96	163	1	Eagan Cup		
	Sidney H. Godfrey of London, Eng.	Isaac Pitman	Newspaper	165	31	96.25	123	4	Miner Medal		
April 18, 1908 at Philadelphia	Nellie M. Wood of Boston	Isaac Pitman	Testimony	260	21	98.4	253	1	Eagan Cup		
	C. H. Marshall of Chicago	Pit- manic	Testimony	260	54	95.8	242	3	Miner Medal		
April 10, 1909 at Providence	Nellie M. Wood of Boston	Isaac Pitman	Judge's Charge	240	65	94.6	227	1	Eagan Cup permanently and World's Speed Record		
			Testimony	277	65	95.3	264				
Aug. 24, 1909 at Lake George	Willard B. Bottom of New York	Pit- manic	Speech Testimony	207 280	12 78	98.8 94.3	205 262	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"		
Aug. 23, 1910 at Denver	Clyde H. Marshall of Brooklyn	Pit- manic	Speech	200	39	96.11	192.6	1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"		
			Judge's Charge	240	85	92.91	222.8				
			Testimony	280	62	95.58	268				
Aug. 28, 1911 at Buffalo	Nellie M. Wood of Boston	Isaac Pitman	Sermon	150	4	99.47	149.2	1	Adams' Accuracy Trophy permanently		
			Speech	170	5	99.41	169				
			Judge's Charge	190	2	99.79	189.6				
	Testimony	210	7	99.33	208.6						
	Nathan Behrin of New York	Isaac Pitman	Speech	200	18	98.2	196.4			1	Shorthand Writer Cup and Title "Champion Shorthand Writer of the World"
			Judge's Charge	240	40	96.66	232				
Testimony			280	60	95.71	268					

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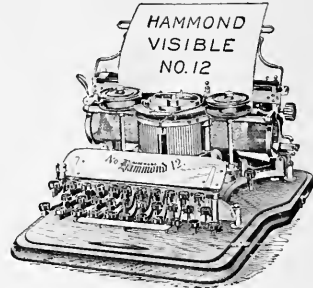
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36th Year

MARCH, 1912

No. 7

GRAPHOLOGY.

From "Questioned Documents" by Albert S. Osborn, of New York.

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CHARACTER reading from handwriting, or what is known as graphology, would be of great assistance in identifying disputed handwriting, if the so-called science were more certain in its results. This method of investigation, at least in its present state, seems to be of doubtful value as an aid in the discovery and proof of the facts in any kind of questioned document inquiry. So many modifying and disturbing elements enter into the problem of determining from handwriting alone the higher attributes of human character that it seems dangerous to put much reliance upon it. This statement is made with full appreciation of the skill acquired by certain exponents of graphology, and also with some knowledge of their errors and limitations. Discredit and ridicule are brought upon the subject by the tendency of its advocates of all grades, in their practice and their books, to carry their deductions to a ridiculous extreme.

Every one knows who has had even limited experience that through handwriting, if not by it, certain things regarding an individual are shown with more or less clearness. Is it not possible, however, that many, perhaps unconsciously, attribute to the handwriting what the message itself reveals? One sentence, spoken or written, may give a definite measure of the mental or even spiritual stature of a man. Excluding, however, the content or message which the graphologist does not seem inclined to do when he insists on complete letters for examination, it is true that handwriting itself does show certain characteristics of the individual. The most pronounced of these are perhaps extremes of vigor and of weakness; education is shown in some measure, and illiteracy with more certainty by the bare forms themselves. Neatness and its opposite are also shown, as they would be by clothing or personal appearance; fussiness and its opposite can also no doubt be distinguished in some cases, and some other similar traits.

Those with the fullest scientific knowledge of the human brain put the least reliance upon what has been called the science of phrenology, which at one time was very popular, and of handwriting it also seems to be true that a thorough study of the subject, especially of its chronology and history, tends to weaken belief in what are described as the principles of graphology. It is one thing, through a thorough knowledge of the subject in its various phases and history, to discover and interpret the thousands of writing characteristics by which writing is identified and shown to be genuine or false, and an altogether different and more audacious thing to attempt to attach to all these characteristics a definite character value. In some foreign countries the word graphologist seems to be applied interchangeably

to those who attempt to read character from handwriting and also to those who investigate disputed documents and testify in courts as experts as to the identity of handwriting, but in America and England a sharp distinction is drawn between the two classes. A graphologist rarely if ever testifies in court in America or England.

There are many devoted disciples of graphology throughout the world, and the science may be a true one as they firmly believe—and it is no doubt true in some measure—but many are of the opinion that it has not yet entirely proved itself. Two journals devoted to graphology are published in Europe and the subject seems to be most popular in Germany and France. Many books of widely varying quality have been written on the question and in many ways the study is a most fascinating one. It is but fair to say that the subject should always be judged by its ablest exponents, and not by the many ignorant pretenders whose palpable blunders often make it ridiculous.

The subject of graphology can hardly escape serious criticism as long as its advocates attempt to do too much, and its authors put into the books on the subject such silly stuff as is found in them. It would be much better if those who practice graphology did not attempt to find in handwriting indications of "disturbances in the functions of the bowels," or "altruism restricted to family," or "love of animals," or "sterility either in the male or female." The following quotations show to what lengths graphologists will go:

The speed of the pen to the left is the graphic sign for defensiveness, and, when the stroke describes the segment of a circle, and sweeps in that direction, protectiveness and the love of the young or animals is surely indicated thereby. —Richard Dimsdale Stocker, in *The Language of Handwriting*, page 93 (1901).

Briefly, then, I have noticed that a love of athletics is indicated by the small letters p, y and g, having an abnormally long down-stroke commencing on a level with the other part of the letter. * * * In cases where sterility, either in male or female, seemed indicated by lack of family in married life, I have frequently noticed an extreme lack of liaison between the letters of a word.—J. Harrington Keene, ("Grapho") in *The Mystery of Handwriting*, page 17 (1896).

From a table of General and Particular Graphologic Signs: Words whose letters are not near together although they may be connected—a person easy of access. Capitals joined to the letter following—altruism. Capitals joined to the letter following after making a loop—altruism restricted to family or to coterie. Small m and n in form of the u—natural benevolence. Dots placed very high—religious spirit. Capital M the first stroke lower than the second—envious pride.—John Holt Schooling, in *Handwriting and Expression* (1892), a translation of "L'Écriture et le Caractère," by M. Crepieux-Jamin, Paris.

The left-handed bending on right-handed main strokes, seems, if placed at the upper part of the stroke—to show

disturbances in the functions of the bowels. at the intermediate and lower part of the stroke, it is indicative of different kinds of diseases of the stomach. The latter form is seemingly of graver significance than the former.—Magdaline Kintzel-Thumm, in *Psychology and Pathology of Handwriting*, page 137 (1905).

THE ALBANY CONVENTION.

Elsewhere in this issue will be found a complete program of the convention of the Eastern Commercial Teachers' Association, which will be held in Albany, N. Y., April 4th to 6th, inclusive.

The topics selected represent subjects that are close to the work of us all. How many, many times have we exclaimed, "Oh, if I could only know how some other teacher handled this vexed question!" So now is the time to learn of the experience of others in solving these knotty problems. This opportunity affords you a chance to interchange ideas that will prove of great assistance to you later, and lighten the burden you are carrying.

Co-operation and affiliation are two terms which we now realize mean as much for the teaching profession as they do for business.

You cannot spend your Easter vacation to better advantage than by coming in contact with the bunch of good fellows you will find at Albany. Bring along that awful attack of the "blues," if you wish, and they will show you how to change the complexion of things so that they will take on a rosy hue instead.

All can go.

Lots of fun, as well as much benefit.

Bring another commercial teacher with you.

Ally yourself with a band of progressive workers.

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You owe it to yourself to go.

RECENT JOURNAL VISITORS.

W. D. Sears, Drake College, Jersey City, N. J.

J. L. Beers, Bridgeport, Conn., Business College.

John Nobbs, Brooklyn, N. Y.

E. H. McGhee, Rider-Moore & Stewart School, Trenton, N. J.

H. H. Beidleman, H. M. Rowe Co., Baltimore, Md.

C. H. Larsh, Miner's Business Academy, Brooklyn, N. Y.

L. C. Horton, Eagan School, Hoboken, N. J.

H. A. Aument, Monarch Typewriter Co., New York.

J. P. Arends, New York Commercial School, New York City.

F. P. Baltz, Eastern District High School, Brooklyn, N. Y.

J. Albert Kall, Superintendent of Schools, Millburn, N. J.

I. L. Calvert, Drake College, E. Orange, N. J.

D. H. O'Keefe, Jamaica, N. Y., High School.

J. W. Beers, Van Nest, N. Y.

INVITATIONS RECEIVED.

The Officers and Faculty of Peirce School, Philadelphia, request the pleasure of your company at the Forty-sixth Graduation Exercises, Wednesday evening, January 24, 1912. The American Academy of Music.

The students of the Auburn, N. Y. Business School Class of 1912, cordially invite you to attend the Twenty-second Annual Reunion and Dance to be given at Condley's Dancing Academy, Friday evening, February 2, 1912.

We would like the honor of your presence at the Annual Dancing Party given by the students of the Utica, N. Y., School of Commerce, Jacobus' Dancing Academy, Old Court House, Friday evening, February 16, 1912. Concert and Reception 8 to 8:30, Fort's Orchestra.

THE SPOKANE MEETING.

The old saying, "All work and no play makes Jack a dull boy" is true in more than one sense, especially if applied to those teachers who do nothing but "plug." The growing popularity of teachers' conventions demonstrates that, within the last ten years, an entirely new view of the possibilities in a commercial teacher's life and calling, is coming to prevail.

SPOKANE.

And now comes the finest opportunity in the history of commercial teachers' conventions, to combine professional and physical benefit through the big convention to be held in Spokane July 13-19, 1912, not to mention the large intellectual horizon sure to be the possession of every teacher who has not hitherto made the transcontinental trip; nor the acquaintances made that will land many a good position before the trip ends.

The railways have made a very low rate from Chicago to the Pacific Coast this year, making it possible to go out by one route and return by another. Doubtless, the eastern lines will make an inducement between eastern points and Chicago, in connection with the annual convention of the National Educational Association, which this year will meet in St. Paul.

SPOKANE CLUB.

Besides, some of the Federation officials have formed an organization which they call "The Teachers' Spokane Club," with the object of effecting the saving always possible when large numbers act in concert. W. H. Shoemaker, 7470 Bond Avenue, Chicago, is the Secretary of the Club, and will give inquirers full information. C. A. Faust, for many years the efficient Treasurer of the National Commercial Teachers' Federation, is the President of the Club. This organization will make the trip under the escort of a first-class tourist agency on the all-expense-paid plan. They believe they have arranged a tour that is the acme of comfort, economy, and variety.

ENTERTAINMENT.

The cities of the Northwest and of the Pacific Coast are planning to make this convention an opportunity to send back to the East several hundred enthusiastic "boosters" for the Far West. There will be automobile trips and luncheons and dinners and all the large hospitality for which the West has become famous. We expect to see our friend, R. J. Maclean, erstwhile Business Manager of Goldey College, Wilmington, Delaware, now Secretary of the big Spokane Chamber of Commerce, fairly "lay himself out" to give his professional brethren the time of their lives. President Morton MacCormac, of the Federation, will doubtless be glad to furnish full information about the convention, if you address him at 1208 East 63d St., Chicago.

PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition. If you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

CHANGE OF ADDRESS—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.

SHORTHAND AND TYPEWRITING

STENOGRAPHY, A STEPPING STONE.

The problem that ever confronts the parent of moderate means in our metropolitan centres is: "What shall I do with my daughter?" The average father cannot afford to give his young lady the complete school training that he would like and at the same time is desirous of having her trained in some profession that will make her independent and self-supporting, and likewise be a genteel one and bring her into contact with the finer side of the world.

An occupation that has forced itself on the public, as being practically the only one to be considered, is that of stenography and typewriting. No occupation so nearly fills the parent's aspiration for his daughter's future as this. Twenty-five years ago a current magazine stated that there were then nearly one hundred lady stenographers employed in New York. Today a conservative estimate might place it at 100,000, and the demand for the weaker sex capable of satisfactorily filling positions of responsibility as private secretaries or civil service employees, continues to be greater than the supply.

In mercantile houses a quick and apt young lady of pleasing personality with a business training of from six to ten months, starts at a weekly stipend of from \$5 to \$7, immediately upon her debut into the business world, her wage increasing until she enjoys, in the course of three or four years, a remuneration of \$15 to \$18, and longer service and careful study of business problems may increase her salary to as high as \$30 to \$40; in the offices of insurance companies and great corporations this latter amount not being infrequently paid while much higher salaries are enjoyed by many.

Every office building in the greater metropolis has at least one, and sometimes several business women who are not only independent, but earning for themselves salaries that many business men would be satisfied to receive, and having made themselves experts in their particular line, have become an indispensable adjunct to the financial and business sections of the city.

As teachers of the art there is a steady and growing demand not only from private but public schools, the latter paying from \$1,400 a year upward for day services only, while some ambitious teachers are employed in the evening also, with the opportunity of increasing their salary from \$300 to \$500 per annum, and in addition to this having the usual annual vacation of two months with pay.

The Civil Service offers many opportunities for lucrative positions and great advancement, berths paying from \$750 to \$3,000 a year being offered to those who will make themselves competent, and the records of the various departments show that those capable of passing examinations and receiving a rating near the top of the list are scarce and quickly appointed.

The names of young lady stenographers who have made good would fill no small list, but a few will suffice.

Miss May E. Orr, one of the first to enter the stenographic field and a past world's champion, is now a director in the largest typewriter corporation in the world.

The Rosenfeld sisters, whose names flash to our minds instinctively when the public stenographer is mentioned, are independently wealthy.

Miss Rose Fritz, who is known everywhere and by everybody as the queen of typists, is one of a host of expert operators who receive salaries that run into four figures.

Miss Nellie E. Wood now the most expert shorthand writer in the world, and official reporter in the Boston courts represent many in similar occupations who earn upwards of \$5,000 a year. It will thus be seen that stenography and typewriting form an inviting stepping stone for young ladies who would seek the best that can be gotten from a contact with the business world.—R. A. Kells, in "The Globe," New York.

TRANSCRIPT OF SHORTHAND NOTES IN FEBRUARY JOURNAL.

The basis of speed is found in the correct understanding of every principle of your particular system of shorthand. Of course until the fundamental principles are mastered, you have no right to attempt the attainment of high speed. An incomplete preparation at the beginning is the rock on which many an otherwise promising career is wrecked. Let it be understood from the start that there is no royal road to accurate shorthand writing at high speed. It means hard, dogged persistence, intense application, and continued practice. Many of the principles that make for speed are apt to be forgotten if you do not open your text-book once in

a while and review. Take up one principle at a time and study it closely. Feel sure that you have it perfectly under control before you proceed to the next. Review and get firmly fixed in your mind all the word signs and contractions. You will undoubtedly find that you can cut down a great many unnecessary long outlines. The text-book may supply briefer forms, which can be used without any loss of legibility. The ground work must be thoroughly mastered. You cannot review the principles of your shorthand system too often. Having made a careful review of your text-book to your satisfaction, you are in a position to take up the next step.—From the Stenographic Expert.

BOOKS FOR BUSINESS PEOPLE.

The Business Journal, Tribune Building, New York, will send any of the books mentioned in this column upon receipt of price.

Corporation Finance, by Edward S. Meade, Ph.D. 12 mo. Cloth. Fully describes financing and procedure if corporations. \$2.00.

Modern Accounting, by H. R. Hatfield, Ph.D. 12 mo. Cloth. Explains every phase of Modern Accounting and the determination of profits. \$1.75.

The Work of Wall Street, by Sereno S. Pratt. 12 mo. Cloth. A practical view of the great financial center and its modus operandi. \$1.25.

The Modern Bank, by Amos K. Fiske. 12 mo. Cloth. A thoroughly practical book covering in condensed form all essential data of banking. \$1.50.

Modern Advertising, by E. E. Calkins and Ralph Holden. 62 illustrations. 12 mo. Cloth. Tells all about advertising and how it is done. \$1.50.

First Lessons in Finance, by F. A. Cleveland, Ph.D. Many illustrations. 12 mo. Cloth. A brief, clear survey of Funds, how Funds are obtained and the institutions and agencies employed in Funding Operations. \$1.25.

WRITING SUPPLIES.

The Journal will fill orders for the following supplies on receipt of the price in postage stamps:

Soennecken Broad Pointed Pens for Text Lettering, set of 11, 25c.

Double Holder for Soennecken Pens. Holds two pens at one time, 10c.

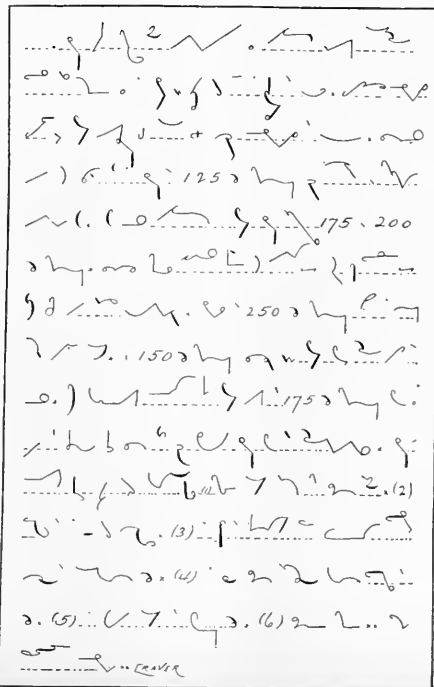
Oblique Penholders. One, 10c; two, 18c. Special prices by the dozen.

French India Ink. 1 bottle by mail, 50c; 1 dozen, by express, \$5.00.

Gillett's No. 1 Principality Pens, one gross, \$1.00.

Gillett's 604 E. F. Pens, one gross, 76c.

Isaac Pitman Notes by E. H. Craver, Paterson, N. J.



PEIRCE SCHOOL COMMENCEMENT.

A beautiful scene was presented at the Academy of Music in Philadelphia, on the evening of January 24th, when 223 students, comprising the largest graduating class in the history of the Peirce School of Business Training, received their final instructions and were sent forth to make a name for themselves in the business world. Among the group were to be found students from Porto Rico, Cuba and other West India points, as well as from distant localities in the United States—students who would not permit any obstacle to deprive them of that invaluable possession, a good business education. Impressiveness was added to the occasion by the presence of Governor Tener of Pennsylvania, and other notable guests. The principal addresses of the evening were delivered by John Wanamaker, the merchant-prince, of Philadelphia, and Senator Swanson, of Virginia. We quote an extract from Mr. Wanamaker's address, as reported by the Philadelphia Press, and strongly urge our readers to peruse this not once but many times, making it a part of themselves. There is some splendid advice contained in his remarks.

"If I could find your ladder for you I would put your feet and hands on the rungs to-night, but each of you must choose your own ladder. There are possibly upwards of 2000 young men and young women here to-night who are deeply concerned to make proper choice of their life occupation. Ask me if I think that everyone of you can succeed, and I will say yes to each of you two thousand times.

Ask me if I believe that each of you will succeed, and I must answer emphatically no. I think it is possible for you to succeed, because we came out from God, the source of life, to do something He fitted us for in the world He made for man, and the life He gave to each must go back to Him to give account of what the man did with it. I do not think He made us in His own image and likeness without meaning to help us to success, and we must admit the Creator surely has a right to elect His own way to do His work.

I said that I did not believe everyone would succeed, and the reason is that to excel in life is not given to a man, except as the reward of persevering labor, and, further, I fear some of those who are listening to me will forget what I am saying and do as many others have done, become crippled at the outstart.

Pride often blinds a man when he is to get his living by hard work, and he leaves one place after another and makes no headway to a permanent income.

Conceit is a wily robber of a man's hearing. In his confidence of his own self-knowledge, he is not willing to listen to the sure but slow methods of making money; and seeing that other men get rich without labor, he borrows and steals and loses and has the penalties to bear because he refused to hear and believe that the Straight Road is the only sure road for a man not to be lost upon.

What is success?

It is not easy to tell you.

It comes to me to say that it is a thorough knowledge of your best self and doing the thing well that you can do well, and holding yourself tight at it, close and constant at the one thing to which you have given your life. The amassing of money is not the proper criterion of success.

Money is not a picklock for everything, as is often said.

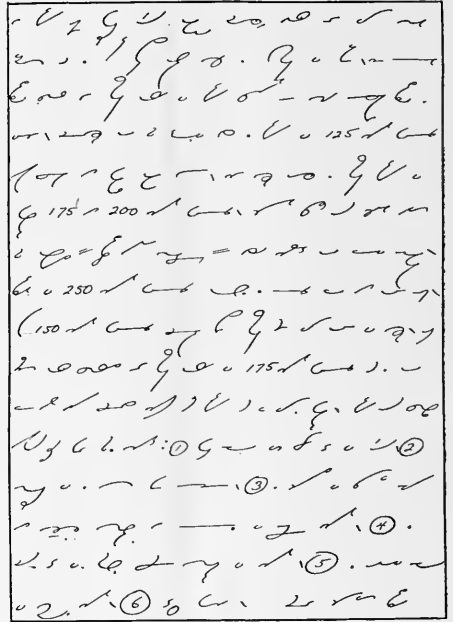
Real success in life may be gained in every honest calling, and by even humble people, to the extent of producing a good living, and all who use their qualifications wisely may take out patents of nobility of character, simplicity of life, and usefulness to their fellowmen.

There are forms of greatness and superb excellence that are only earth-crowned by families and communities. I do not believe success is unattainable for anyone, if one sets the right way about it and steadily pursues its star.

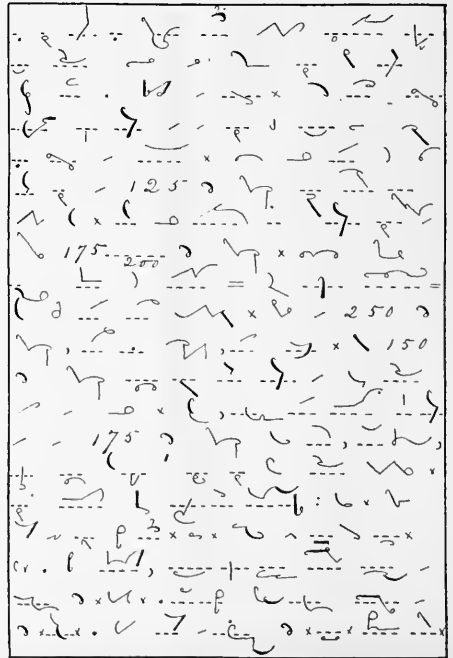
Whoever makes quick use of the passing moment of startling discoveries and overcoming of obstacles of time and space is the genius that shall be honored, whether his name is Westinghouse, Wright or Edison.

It might be taken for granted that your course of studies headed you for business careers; but inasmuch as your education gives you a better fitness for any calling you select, I will only say that whatever you have learned can be checked through to any destination

Gregg Notes by Alice L. Rinne, Chicago, Ill.



Munson Notes by the Huntsinger School, Hartford Conn.



you may wish to travel to. It is usable the world around.

1 set before you seven roadbeds for life trains, on which you will find old tracks in good running order:—

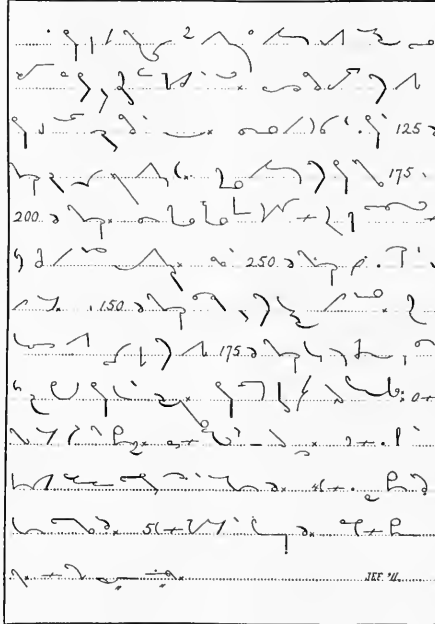
1. The Professional.
2. The Artistic.
3. The Agricultural.
4. The Mechanical and Scientific.
5. The Handicrafts.
6. The twofold Commercial and Manufacturing.
7. The Business Life apart from Commerce, being Railroads, Shipping, Banking and Insurance.

It may be that some of your friends will laugh at you for the decision you make as to what you will do with your life; but, after all, you are the one most concerned, and your wisdom will be better judged at the end than at the beginning. Get on the highroad as quickly as you can, and by well-doing and steadfastness keep a-going. Wherever there is a good man truly using the strength and sense that have been given to him in any business wherein he does not harm his fellow men, he is three-quarters of the way to being a good Christian, no matter where he lives, where he was born, or what his color is."

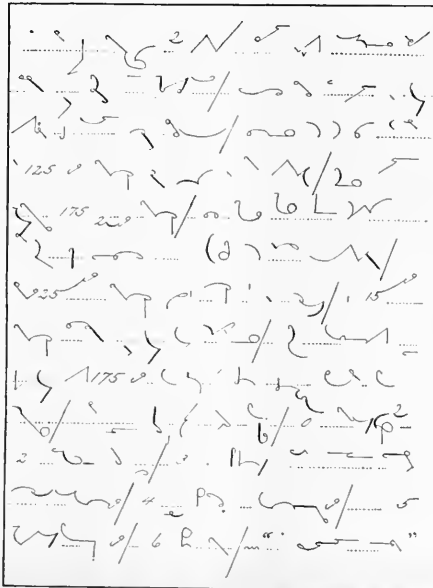
to take the cash offer and put the money in a savings bank at 4%, interest compounded semi-annually?

8. When a man discounts his note at a bank at 6%, what per cent. does he really pay for the money obtained?

Benn Pitman Notes by J. E. Fuller, Wilmington, Del.



Graham Notes by Andrew J. Graham & Co., New York.



ARITHMETIC FOR THE BUSINESS OFFICE.

By G. J. Raynor, Brooklyn, N. Y.

Some good practice problems in Bank Discount.

1. On August 2nd John Doe bought goods to the extent of \$2680., on 60 days credit, or less 2% for cash in 10 days. On the 10th day he discounted his note at 50 days at 6% for enough to obtain the necessary cash and paid the bill less the cash discount. How much better for him was this than paying the full amount of the bill at the end of the 60 days credit?

2. In order to increase his bank balance, which on August 12th was \$480.17, James Miller discounted at 5% the following described paper and had the proceeds credited to his account. What was his bank balance after these credits were added?

- A note at 30 days from July 30th for \$450.
- A note at 90 days from June 30th for \$700.
- A note at 6 months from April 1st for \$300. and interest at 6%.

3. A merchant can buy a bill of furniture on 6 months credit or 2% off for cash in 30 days. He can pay the face of the bill at the end of the 60 days or he can pay cash by borrowing the money at the bank at 5% by having a note discounted at 5 months for enough so that the proceeds will furnish the required cash. Which will be to his advantage and how much?

4. Perkins & Co. have bills due to-day amounting to \$12916.47 and their bank balance is only \$1900.41; they have on hand a note for \$1120.50 due 19 days, a note for \$2428.40 due 27 days, and a note for \$7500. due in 40 days. They have these notes discounted at 6% and the proceeds placed to their credit after which they pay all their bills by checks. What is then the condition of their bank account?

5. Supply the missing items in the following abstract from a bank's Discount Register, the date of discount being Oct. first.

Face	Date	Time	Rate	Dis.	Proc's
\$1200.	Oct. 1	3 mo.	6%	.....	.....
1500.	Sept. 20	60 d	6%	.....	.....
1750.	Sept. 15	90 d	6%	.....	.....
500.	Oct. 1	90 d	6%	.....	.....
450.	Sept. 25	1 mo.	6%	.....	.....

Total
6. Edward Smith owes you \$1750. and one year's interest, due to-day. In payment of principal and interest he offers you a 90-day note in his favor for \$600. and interest at 5% due in 10 days; a note in his favor for \$500. due in 72 days; the balance including the discount on the two notes in cash. What should be the amount of the cash?

7. When Edward Roe sold his motor boat he had two offers: A offered him a note for \$1800. payable in three years with interest at 5%. B offered \$1700. cash. If Roe was in need of ready money, which was the better offer, assuming that he could at once have the note discounted at 6%?

If Roe had no immediate need for the cash, which would have been better for him to accept the note, or

OUR GOLD MEDAL CONTESTS.

We desire again to call attention to our Penmanship Contests for the ensuing year. In our September issue we gave some details in which we stated that the success of last year's contests was so great and wide-spreading that we had decided to offer similar prizes to the student body of America for the present year. We believe in good penmanship, and desire to do all in our power to stimulate interest in this all-important study. THE BUSINESS JOURNAL in its columns is monthly offering sets of lessons for the practice of penmanship, which are unrivalled. They are prepared by masters of the art, and if properly followed will produce the best class of penmen.

We would ask all students and others desiring to enter the Contests to read the following:

THE BUSINESS JOURNAL in order to encourage the practice of penmanship among the student body of America, hereby offers to award Gold, Silver and Bronze medals as follows:

To the student who makes the Most Improvement in Penmanship up to July 1, 1912, a Gold Medal; to the second best a Silver Medal; to the third best a Bronze Medal.

To the best writer on July 1, 1912, a Gold Medal; to the second best a Silver Medal; to the third best a Bronze Medal.

These Gold, Silver and Bronze Medals will be suitably engraved with the names of the Winner, the Teacher, the School and the Date.

The conditions for entering the Contest are very simple and within the reach of every student attending a business school or a high school. If you are at present in a school where there are not ten subscribers, get out and hustle and form a club, so that you and your friends may compete.

CONDITIONS OF CONTEST.

1. Each competitor must be a subscriber to the BUSINESS JOURNAL in a club of ten or more.
2. The contestants to follow the instructions and lessons given in the courses for the year.
3. The contest to begin on the date the student enters school, and to close on July 1, 1912.
4. All students must file specimens of their work immediately on entering school, the same to be verified and kept on file by the teachers. Contestants not in school must send first specimens to the office of the BUSINESS JOURNAL, the same to be vouched for by some trustworthy person.
5. Final specimens to consist of such work as may be designated later on to be sent to the JOURNAL office, each specimen to bear the approval of the teacher, or in case of the office worker, some individual acceptable to the JOURNAL.

CERTIFICATE AWARDS.

In order that there may be winners in every school, having ten or more contestants, a Certificate will be awarded to the one who makes the *Most Improvement*, and another to the "*Champion Penman*." In the contests for Certificates, the school principal or the teacher in charge will make the decisions.

These Certificates will be beautiful, specially prepared and worthy of the earnest efforts of all competing penmen.

Teachers who have not yet started a club of contestants are urged to organize one forthwith and enroll their contestants at the earliest possible date. Clubs should be sent in at once.

Apart from the honor to the individuals and the schools receiving the medals and other prizes for the best penmanship, it must not be forgotten that THE BUSINESS JOURNAL itself is worth far more than the small amount of subscription asked for it. Every single number contains matter

and information that cannot fail but to be of the greatest service to every student or office worker. A perusal of its columns will keep the reader posted to the minute on all the latest mechanical labor-saving business appliances; it will give him hints on Salesmanship, Advertising, Accountancy, Advanced Bookkeeping, and Arithmetic for the Business Office; it will place before him the finest examples of Business and Ornamental Penmanship and Writing for the Accountant ever prepared in any magazine; Shorthand with examples of five of the leading systems; Touch Typewriting with a splendid series of lessons by one of the best teachers in the United States on how to acquire high speed with accuracy; articles on card systems, filing methods and scores of other interesting features of an educational character, written by the best authorities in their special line. There is no other magazine in the country that offers such a varied and useful program, and we believe on examination of the contents of a single number, you will admit that it is the cheapest and best investment you have ever made.

To those teachers, who have not yet formed a club, we would urge them to do so forthwith. Now that the rush incident to the February enrollment is over, we are confident your students are ready and willing to subscribe to THE BUSINESS JOURNAL, when they know the many advantages that each number offers them. We shall be happy to send to any teacher sample copies of the magazine for distribution among likely subscribers. Then when they are received, it will be found to be an easy matter to point out the advantages accruing to those who subscribe, and a good Club will follow as a matter of course. Let us know at once if we can help you and how. Our services are at your disposal.



Photograph of Solid Gold Medal Awarded last year to James Rennie, Technical High School, Toronto, Can., for Best Writing.

Department of Business Writing

G. C. Mills, Editor.

INTRODUCTORY COURSE.

Use your mind as well as your muscle.



MR. FLICKINGER'S COURSE COMPLETED.

In the January number the Business Journal began a three months' course in business writing by the dean of American penmen, Henry W. Flickinger, of Philadelphia. The course has met with great favor. In this issue the final plates appear. Each letter of the alphabet, both capital and small, has been used, not only separately, but in words and sentences. It would be difficult to give a more condensed, yet practical, course in writing.

In conjunction with the introductory course by Mr. Flickinger, Mr. Mills, Editor of the Department of Business Writing, has been giving three pages of intermediate and advanced work, thus continuing the courses begun in September.

A NEW COURSE.

As has been the custom of the Business Journal for many years, we are preparing to give a special spring course to begin following the Easter vacation, on April 8th. This course has been prepared by one of the most successful teachers of writing in Canada, J. J. Bailey, High School of Commerce and Finance, Toronto. The course consists of 44 plates, beginning with the simplest movement drills and continuing through to sentence practice. It presents the subject in a very practical and interesting manner, and reflects great credit upon the work of this popular penman.

ADDITIONAL EXERCISES.

In addition to Mr. Bailey's course, the plates now appearing under the head of "Writing for the Accountant" will continue. As previously stated, this course is presented by permission of the Publishers of it in book form, H. M. Rowe Co., Baltimore, Md. There are 59 plates in this course, and it will be seen that but one-third of them have been run. It is our plan to run several plates in each issue beginning with the April number, thereby affording practice for the intermediate and advanced work.

THE WORK FOR MARCH.

INTRODUCTORY COURSE.

Week of March 4: Plates 1 and 2.
 Week of March 11: Plates 3 and 4.
 Week of March 18: Plates 5 and 6.
 Week of March 25: Plates 7 and 8.

INTERMEDIATE COURSE.

Week of March 4: Plates 2 and 3.
 Week of March 11: Plates 4 and 5.
 Week of March 18: Plates 6 and 7.
 Week of March 25: Plate 1.

BUDGET WORK FOR MARCH.

The Budget Work for March will consist of one page of each word in plates 2 and 3 in the Intermediate Course.

It is understood that all Budget Work is to be done in addition to the regular work outlined in connection with the various plates.

Forget what you are paid to do in business—be willing. Sometimes the willing fellow sees the necessity of doing another man's work and does it. He may not get his reward straight away, but it eventually tells its own story. Remember a volunteer is worth two pressed men any day.



Illustrating Correct Position of Arm, Hand, Pen and Paper.

INTRODUCTORY COURSE.

1. O I O P P P P P P P P P P P P P P P
pppp pppp pppppp Prepares Purposes
Pencil and paper. Pay to the order of
Proper position at the desk is important.

Plate 1: Each one of these plates supplies enough material for the work of an entire week. In the first place, a thorough preparation should be made for each letter, both in the study of its form and in practising the movement in order to develop proper freedom and skill for the execution of the letter. To this end an entire day should be devoted to the movement drills and the practice on the single letters. This then may be followed by a drill on the letters used in separate words, the practice to be continued on the half-line clauses and sentences running entirely across the page. What is said regarding *Plate 1* applies with equal force to each of the other plates.

B B B B B B B B B B B B B B B
b bb bbb bbbb Bobbins Babbles
Better to be honest. By Balance, \$2736.85
Business men demand good penmanship!

Plate 2: The learners are familiar with the practice of expert writers in grouping letters according to resemblance. Not only with regard to form, but in the initial strokes *P, B,* and *R* naturally fall into one group. Having mastered one letter, both visually and movementally, the distinctive characteristics of any of the other letters is apparent, and one can easily see that practice on one letter helps on the others.

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
Received Recovers
Remember the rules. Received Payment
Remember to study while you practice R

Plate 3: Two styles of the letter *r* are given. For the sake of legibility the first form is to be commended; as a movement exercise, the second form more readily lends itself to practical use. The second form should never be used, however, where the first form can be used, for the simple reason that when hastily made it looks like an *n* or a *z*.

T T T T T T T T T T T T T T T
t t t t t t t t t t t t t t t
Tremont Trenton
Turn to the right. Two trips to Texas.
Train the eye to see and the hand to do.

Plate 4: The figure 1 with the compound curve placed horizontally over it makes a very simple *T*. Some writers prefer to make the top first; by so doing they run no risk in making this letter too high. Two forms of the *T* are given: one with the staff perfectly straight; the other with it slightly curved. It will be plain to any one that the curved stroke is far more graceful than the straight one; furthermore, it readily joins to a succeeding letter.

T T T T T T T T T T T T T T T
t t t t t t t t t t t t t t t
Fairfax Fifteen
For value received. Fast train to Troy.
Find your errors and then correct them.

Plate 5: By placing the figure 1 through the middle of the staff of the *T* the letter is changed into an *F*.

G G G G G G G G G G G G G G G G
 g g g g g g g g g g g g g g g g
 Georgia Gaining
 Good rapid writing. Gaining movement.
 Give very careful attention to movement.

Plate 6: The secret of making a good capital G is to make the upstroke a full curve. The loop should be one-half or two-thirds the height of the letter. One-half the height is generally better for business purposes. The form shown in the words "Georgia" and "Good" is much easier to make than the one with the curved base. The reason is that the curved base forms a part of an indirect oval, while the top is made by the direct oval. The difficulty lies in harmonizing the slant of these two ovals.

L L L L L L L L L L L L L L L L
 l l l l l l l l l l l l l l l l
 Literal Liberal
 Listen to advice. Look before you leap.
 Learn to write a legible, rapid hand.

Plate 7: The forms of L are here given. One form is used about as much as the other. The first is a little more difficult to make than the second. The length of the upper loop in the second form is the stumbling block with most people.

S S S S S S S S S S S S S S S S
 s s s s s s s s s s s s s s s s
 Success Scissors
 Save the pennies. Shun evil company.
 Sit nearly erect, facing the desk squarely.

Plate 8: Three-fourths of the letter S is made just the same as the L in Plate 7. The base of the letter is a small s. To demonstrate the similarity of the lower part of the capital S to that of the small s, place on the top of it the letter l.

Use a nice semi-round motion. Use a nice
 Movement exercises make writing easy. Move.
 Finish each word with care. Finish each
 Time and tide wait for no man. Time and
 Win a true motion and write. Win a true m.
 You can now use arm movement. You can.

"My Favorite Sentence Drills," by O. C. Dorney, Allentown, Pa.

Be good - good for a good deal. Be good
 While you smile you win. While you smile
 Play the man - succeed if you can. Play the
 Never too busy to smile awhile. Never too
 Work, push, smile - you win. Work, push

ADVANCED COURSE.

The assets and liabilities of most businesses may be divided into four classes; viz., fixed assets, floating assets, fixed liabilities, and floating liabilities.

Fixed assets are those which are permanent in nature, and with which the business is carried on, such as real estate, machinery, patterns, horses and wagons, office equipment, store fixtures, patent rights, leasehold, good will.

Floating assets, - also known as "current assets", and "quick assets" - are those ever-changing assets resulting from the carrying on of the business, - such as cash, accounts receivable, notes receivable, merchandise on hand.

Fixed liabilities include all liens on fixed assets, such as mortgages, mortgage bonds, debenture bonds, and any other long-time obligations.

Floating liabilities, also known as "current liabilities", are those resulting from the routine conduct of the business, and include all liabilities except those classed as fixed; e. g., accounts payable, notes payable, accrued taxes, accrued interest on mortgages, accrued interest on bonds.

On this page the bookkeeper and accountant will find a combination of beautiful penmanship and concise definitions. The definitions in this course have all been taken from the "Science of Accounts," by H. C. Bentley. This is a book of immense value not only to the practising auditor and accountant but to the one who is ambitious to make a success in this field of professional endeavor. Each one of these definitions should be written 20 times.

The Future of Business Education.

(Extracts from an Address delivered by Morton MacCormac, President of the National Commercial Teachers' Federation, at Kansas City, December 2, 1911.)

The future of business education is to be permanent and lasting, business school men all over the United States must bestir themselves to add effectiveness and efficiency to their courses. It is very clear that the natural trend in educational circles is for vocational training, but vocational training does not mean alone the ability produced

through our business or shorthand departments, but means as well, the entire realm of industrial procedure, and I believe that the coming school will be as largely industrial as it is commercial. I do not agree with some of our leading educators that we should take the newsboy from the street and give him an industrial training, for, as I have suggested before, I believe that that training, without the aid of the elementary branches, will make him but a little better than the raw recruit from the European shore, and hence, a prey to grasping interests.

Today the teacher is straining every point of intellect to bring himself into preparation for higher and better place. He recognizes the narrowness of our courses, and knows that if he is to survive, he must get the broadening influence that is in the air. School boards, and school superintendents in our public schools, and those in charge of our parochial schools, yes, even the business of the busy business men, whether in their office, or in their leagues of municipal and commercial uplift, are talking of the necessity for the strengthening of the courses along commercial and industrial lines. It is only common sense, therefore, that you and I, here and now, face the difficulties, yet, more to be admired, the possibilities that are in front of us, only waiting for our development as the years come and go.

Commercial schools were established by the private individual and that private individual, with his personal touch, his personal interest, his broad philanthropy, and his righteous, selfish motive, will dominate just as long as he provides the better service. Today our public schools are going through an experimental stage, the stage through which our business schools passed, so far as commercial education was concerned, forty or more years ago. Unfortunately, I must here record that there seems to be a tendency on the part of many of our public school friends to destroy our experiences, to count us not their friends, and thereby spoil, because of lack of experience and knowledge, many of the best blood of the land, while working out the problem of the courses in their schools. If they were but to give to us the right hand of fellowship, which I am sure would in turn be grasped, it could not but redound to the benefit of all. We talk of co-operation among forces of business. What we need more than anything else just now is co-operation among the forces of education. You must admit with me that the courses of the public school are as yet chaotic. Shorthand falls this morning as deftly from the lips of the instructor as will chemistry this afternoon. Latin and algebra, Greek or book-keeping, make absolutely no difference with the fortunate young lady who has received her appointment. She is in a school that professes to give foundation whereby the student may gain the special knowledge which fits her for a profession, yet uses no specialists in conducting their classes.

Again, publishers who have at no time specialized in the interest of the commercial student, yet are called upon by the Board of Education, or the politician next door, to provide a text on accounting or a system in shorthand, find that with little effort on their part it may be produced over night. The result is that tedious years go by, while the pupil's time is all but wasted, and at the close, while diplomas are awarded, or degrees given, it is found that a negative answer must come, when the business man asks, "What can you do?" This is not always true. There are exceptions. There are schools, and many of them, that have seen the light, and have taken from the business school some of its best blood, have prepared courses in accordance with the demand of business procedure, and are today turning out young men and women provided with the training demanded by the business world. But I draw my general conclusion from evidence which is handed me from good sources. North and South, and East and West, and what does this evidence mean? Only this—that we are either growing, or want to grow.

The business school is the foundation upon which the monument of practical education will stand. The time may come when our government will be able to provide just that class of training for which the business schools now receive tuition, and thereby the public school will move on, but while

they are moving on, the business school will continue to go forward, and the business college of yesterday will be the school of administration, or of commerce tomorrow, and where we now often turn out the clerk, and the mere amanuensis, to-morrow, because of the breadth and strength of our courses, we will turn out the manager, the executive, the salesman, the one who will not take the place of the office boy, but who will fill the shoes of that man who has grown up from the office to the manager's desk, and who has done credit to himself, but developed along the narrow lines and confines of his own office, and hence has developed within the prejudiced walls of his own line of trade, rather than obtaining at the evolutionary age the broad view that we will give to our future young men or women.

The day of the apprentice has gone by. The proprietor has no time, nor the employer inclination to teach the young idea how to shoot, and it remains therefore for the public and for the private school to provide that training which will meet the demand that comes every year for men and women to enter the executive duties of the business of this country. The future business school will demand as proprietor and teacher the best that training can produce. Men or women, who, by experience, education and travel, are well rounded in the departments of work that they are to handle, men who, endowed with those qualities which go for man building, men who can guide and direct affairs, more important than those which control with any corporation or business power, and fortunately for us, these men will be watched, first, by the proprietor, as he notes his competitive school; second, by the general public as they compare results, and third, by the business man, who has at last awakened to the realization that it is only the well trained that can do in his office that which is necessary to meet the demands of his client.

It may be that even yet some Carnegie or Rockefeller may realize the fact that there is as much value in training boys and girls to do the necessary thing to produce things as it is to provide the world with theologians, lawyers, or physicians, and we may yet expect to see the medal of approbation worn by the truly educated, the useful citizen, our graduate.

The state has a duty to perform. It may be that the plan which I have formerly suggested, namely, state standardization of schools, is not the panacea, yet, I am firm in my belief that some plan of certification should be endorsed by this and similar bodies, that so far as the private school is concerned, parents may be informed as to their inside workings. It should be possible that by right means they should know of the proprietor, of the teacher, of the equipment, of the course of study, and of the general surroundings of the school, and it is positively wrong that the condition should prevail which now does too often prevail, that the patronage of the school depends entirely upon the glib tongue of the solicitor, or the flaring type of advertisement. I stand, therefore, where I have stood since the beginning of my administration, for some plan under state supervision, whereby our standard will be raised and our effectiveness increased.

The continuation school, now so popular in our large cities, is but the echo of the twelve-month term of the business school, and is but an evidence or proof that the methods of our forefathers in business education were wiser and stronger than we have given credit. We have reason, today, more than ever before, to be proud of the old patriarchs of our profession, and be glad indeed that we belong to God's chosen people, those who are giving the useful in education. Great problems of intellect, and of business, of national procedure, and of home conditions, are crowding in upon us. The solving depends upon the common sense of our citizenship and we, who claim to be giving common sense training, should be the leaders in any such movement. It behooves us to be up and doing, ready at all times to cope with modern ideas, and exemplify before our youth and maiden those lessons of life which we know will add to the sum total of the world's happiness. As commercial teachers, as proprietors of commercial schools, we will arise, we will strengthen ourselves in proportion as we strengthen those about us. Today the standard is higher than ever before. The class of teachers employed in our schools is better, our schools are stronger, and our future surer. You and I are either factors in this uplift, or we are but grumping on-lookers, watching the procession go by. The time is coming, and that before long, when business men, ah, even the college professor, will recognize that true leaders in educational movement were the forefathers of whom I have spoken.

All that I have said means, in brief, that our perpetuity depends upon our aim. If the desire of our hearts and minds is to strengthen and broaden the courses, and if we employ

a saneness therein, of which we are capable, there is no doubt as to the future. I believe in the addition of non-vocational courses as well as vocational training. I believe that courses in addition to those that we have been teaching, should be added to our curriculum, and that our girl and boy be broadened and made more useful thereby, but first, I want our efforts so concentrated upon the strength of our present courses that we may have the positive consciousness that what we are now doing, we are doing well. If we are teaching shorthand, let us, in the name of high heaven, teach it as it has never been taught before. Teach it so that when our student leaves, he goes out into the world a real and genuine factor, and correspondent worthy of his hire, and when we teach bookkeeping, in the name of common sense, let us teach it. Teach it so that the result of the effort of our graduate is so complete, so thorough, that it will not be necessary for the auditing company to be called in.

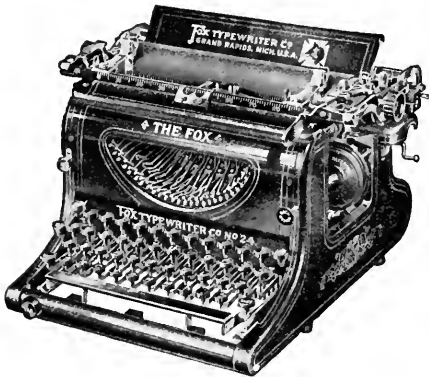
NEW MODEL OF THE FOX TYPEWRITER.

"The best of the old, the good of the new," is the slogan adopted by the Fox Typewriter Co. of Grand Rapids, Mich., in bringing out its new model No. 24 Fox Typewriter. Enterprise certainly seems to be the keynote of this Company, for we do not think there is another typewriter Company that has brought out such a number of models.

The new model No. 24 Fox, of which we have the pleasure to show an illustration, has a carriage, which takes paper 10½ inches wide and writes a line of 8.8 inches or 88 pica spaces long. As is probably well known, the Fox has interchangeable carriages, and any one of four different lengths of carriages can be used at will. These extra carriages can be purchased with the typewriter or added to it at any time.

A release lever at both ends of the carriage on each front corner is also a new feature of the Model 24. This makes it possible to release the escapement and move the carriage with either hand.

The new finger levers are of hard steel, very light at the forward end, thus giving the Fox an even lighter touch than in previous models. The Fox always had an exceptionally light touch.



The durability and permanence of alignment of a typewriter depend very much upon the construction of the type bar and hanger. It is at this point that nine-tenths of the wear occurs, so it should be strong. The type bar and pivot on the new model has a pivot bearing made from a high quality of drill rod, hardened. Special machinery has been devised, using diamond dust for grinding these pivots, thus making the cone on the pivot as perfect as is mechanically possible. This not only makes the type bar move more easily, but insures most perfect alignment and great durability. If any wear should occur after years of service, it may be taken up by turning the screw on the top of the hanger and the alignment may be thus maintained. The hanger itself being made of soft steel provides an anti-friction bearing.

Cone-shaped interchangeable ribbon spools are also new features. These spools have a hinged cover for the reverse opening, making the reverse positive and automatic. The action of the ribbon is entirely automatic, and either single or two-color ribbons can be used. When the single-color ribbon

is used, the ribbon oscillates, by which means every portion of the ribbon surface is used.

The Fox Typewriter has a very rapid escapement and an exceptionally light touch. It is provided with tabulator and back spacer, has an indicator which shows the exact location of the next letter and by the touching of a key the ribbon is prevented from coming to the printing point, and thus stencils may be cut readily.

The finger buttons on the new machine are entirely new in typewriter construction. The body is of light metal, riveted to the finger lever. The cap is composed of two discs of celluloid cemented together under hydraulic pressure and then formed into a cap made cup-shape to fit on the finger. The letter is printed white on a black background and being between two discs is practically indestructible.

The keyboard has 44 keys, writing 88 characters. This enables it to be subject to almost any kind of alteration to meet the many requirements of the different lines of business. These changes are made without additional expense. All the Fox machines will in the future be made with this 88-character keyboard, and the manufacture of the 78-character keyboard machines will be discontinued.

The selling price of the No. 24 Fox with rubber cover will be \$100 instead of \$105 as heretofore.

In order that our readers may see the wide range of possibility open with an 88-character keyboard, we reproduce same herewith.

COMMERCIAL LAW.

Frederick Juchhoff, LL.D., Illinois College of Law,
Chicago, Ill.

BAILMENTS.



PLEDGEE must redeliver the identical article pledged where such article is distinctive in its character, and a failure to do so renders him liable for the full value of the property pledged, without any deduction for a debt which may be due him and as a security for which the pledge was given. A leading case clearly illustrates this doctrine.

"A" borrowed from "B" a certain sum of money and pledged as security therefor certain shares in a public service corporation. "B," without the consent of the owner, exchanged these shares for certificates of stock in a holding corporation organized for the purpose of bringing a number of corporations engaged in the same general business under one general management. The exchange was not required by order of any court nor was it necessary for the protection of either the pledgee or pledgor. Upon a suit by "A" against "B" for the recovery of the identical shares of stock pledged, it was decided that "B" must either redeliver the identical shares pledged to respond in damages to the full amount thereof, without being permitted to deduct the amount loaned to "A." The debt due "B" for which the shares were given as security, could, however, be recovered in a separate action against "A." *Ball vs. Stanley*, 5 Tenn. Verg., 199.

Where the article pledged is not distinctive in its character, a contrary rule prevails. A case in many respects similar to that of *Ball vs. Stanley* is often cited in support of this rule.

"X" pledged with "Y" two stock certificates, each for ten shares of the Y. X. Z. Mining Company. For reasons not explained at the trial, "Y" took the two certificates to the secretary of the Y. X. Z. Mining Company and exchanged the same for one certificate for twenty shares of stock, of the same nature as those called for upon the two certificates. "X" demanded the return of the two original certificates. It was held that an exchange of certificates not changing the nature of the security held and not affecting the original character of the thing pledged, was not such a change as would entitle "Y" to damages for a failure to return the original certificates, without a deduction of the money borrowed from "Y." 11 Putney Law Libr., 327.

A pledgor may assign his right in the article pledged, in which case the pledgor's assignee takes the property subject to the rights of the pledgee and may even become liable for the payment of the debt secured.

Thus, one who purchased from the general owner goods pledged for advances, with knowledge or notice of the lien of the pledgee, and who receives the goods from the latter with notice of his claim of a lien thereon for a specific amount, takes them with the obligation to pay the lien, and, in an action therefor, can not offset a claim against the pledgor. *Carrington vs. Ward*, 71 N. Y., 360, *Hale on Bailments*.

CONVENTION NEWS AND NOTES

PROGRAM OF THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION.

Meeting to be held at Albany, N. Y., April 4, 5, 6, 1912.
Thursday Afternoon.

Two addresses of welcome—speakers to be selected by the Local Committee.

Reply on behalf of the Association, by E. H. Fisher, Somerville, Mass.

Address by the President.
"Business English"—Mr. Hotchkiss, New York University.

Address by Dr. E. S. Meade—University of Pennsylvania.

Thursday Evening.

Public Meeting—the principal speaker will be W. N. Ferris, Mich., followed by a reception under the auspices of the Local Committee.

Friday Morning.

Teacher's Training and the Pedagogy of Commercial Work.

"Suggested Course in Commercial Training for Teachers"—W. N. Ferris, Big Rapids, Mich.

"Opportunities Offered by Extension and Summer Work for Additional Training"—Dr. Clapp, New York University.

Class Method vs Individual Instruction in the Teaching of Bookkeeping in Business Schools—G. A. Deel, Eastman College, Poughkeepsie, N. Y.

"Methods of Teaching Typewriting"—Miss Madaline Kinman, Albany Business College, Albany, N. Y.

"Office Practice for Stenographers"—(speaker open)
Discussion—forty-five minutes.

Friday Afternoon.

"Night School Conference."

"How to obtain and Hold Night School Pupils"—Milton F. Stauffer, Head, Business Department Temple University, Philadelphia.

"Wherein would Teaching in the Night School Differ from that of the Day School?"—Edward Rynearson, Pittsburgh, Pa.

Discussion—forty-five minutes.

Penmanship.

"Shorthand Penmanship"—Lafayette P. Temple, Office Court Reporter, Baltimore, Md.

Discussion—ten minutes.

"Longhand Penmanship"—C. G. Price, Packard Commercial School, New York City.

Discussion—ten minutes.

Friday Evening.

Banquet—three speakers.

The banquet is to be in charge of the Local Committee, and is to be held at the New Ten Eyck, at \$2.00 per cover.

Saturday Morning.

"Rapid Calculation"—J. C. Kane, Drake School, New York City.

"Training of Office Help, from the Employers' Point of View"—Mr. Storey, Assistant Secretary, General Electric Co., Schenectady, N. Y.

"Actual Business Methods in Teaching Commercial Work"—H. L. Jacobs, Rhode Island Commercial College, Providence, R. I.

"Bookkeeping"—Mrs. Hilton, William Penn High School, Philadelphia, Pa.

"Raw Materials of Commerce"—W. P. Raine, Central High School, Philadelphia, Pa.

Business Meeting.

The Hotels.

The Ten Eyck, corner State and Chapel Streets. Rooms \$2.00 and upward per day. If two occupy the same room \$1.00 per day additional.

The Hampton, 38 State Street. All the rooms have baths. Rooms \$2.00 and upward per day. If two occupy same room \$1.00 per day additional.

The Kenmore, corner North Pearl and Columbia Streets. Rooms \$1.50 and upward per day.

Hotel Stanwix, corner Broadway and Maiden Lane. Rooms \$1.50 and upward per day.

The Ten Eyck Annex, Keeler's Hotel (men only). The Gainesborough and The Wellington. Rooms \$1.00 and upward per day.

All the hotels are conducted on the European plan. Persons expecting to attend the convention are strongly urged to make reservations well in advance.

Headquarters.

The Ten Eyck, which has been selected as the headquarters of the Association, is one of the leading hotels in New York State. It has all the conveniences of a new and modern hotel, and is well adapted for convention purposes.

The hotel is located within five minutes walk from Union Station. The Ten Eyck motor car meets all trains. The interurban cars of the Schenectady Railway Co. pass the hotel.

MEETING OF THE CONNECTICUT BUSINESS EDUCATORS' ASSOCIATION.

THE 9th annual convention of the Connecticut Business Educators' Association was held in the rooms of Yale Business College, Saturday, February 10th, and proved to be the most largely attended meeting in the history of the Association. An excellent program had been prepared and every subject designated thereon was ably handled.

The meeting was opened with invocation by Rev. Elmer E. Dent, pastor of the First Methodist Church of New Haven. Mayor Frank J. Rice welcomed the Association to New Haven and spoke of the good work being done by business schools. Mayor Rice is a former student of Yale Business College. Nathan B. Stone, President of Yale Business College, responded to the address of welcome and gave some interesting facts in regard to salaries earned by business school students on completing their courses as compared with salaries earned by graduates of higher educational institutions which do not furnish a business course. President Nixon gave an address in which he outlined the aims of every good commercial school.

The program was carried out as follows:

"How I teach Typewriting in a High School," Miss Agnes Collins, Bridgeport High School.

"The Value of English in Commercial Training," A. Tracy Doughty, Merrill School, Stamford.

"Salesmanship and Advertising," C. W. Hoyt, Advertising Expert, Armour & Co., New Haven.

"How I Obtain Speed in Shorthand," W. N. Bayliss, Official Reporter E. C. T. A., Gutches College, Bridgeport.

"Penmanship," Harry Houston, Supervisor of Writing, New Haven.

Remarks by Col. Isaac M. Ullman, President Strouse, Alder Co. and President Chamber of Commerce, New Haven.

The members and their friends were entertained at luncheon in the Hotel Taft by the Underwood Typewriter Co. Calvin O. Althouse, President of the E. C. T. A., made a few remarks to the guests after lunch and spoke in the interests of that association, extending a cordial invitation to Connecticut teachers to attend the meeting in Albany, April 4th, 5th, and 6th. A vote of thanks was tendered the Underwood Co. for their hospitality.

The afternoon was devoted largely to shorthand and typewriting contests, and demonstrations under the supervision of J. N. Kimball. The Connecticut Championship Typewriting Speed Contest for the Post Cup was won by Miss Louise Taylor, of Meriden, at 56 net words per minute. The Stone Medal for the Connecticut School Championship Typewriting was won by Miss Gileen, of Waterbury Business College, at 44 words per minute. The Shorthand Speed Contest for the Monroe Medal was won by Miss McCarthy of Meriden at 78 words per minute. These events were closely contested and aroused considerable interest.

C. V. Oden gave a very interesting illustrated lecture on the typewriter development showing various improvements made on all the leading machines. Miss Margaret B. Owen gave a demonstration of speed and accuracy in typewriting and did some very clever work.

The officers elected for the coming year are, President, W. E. Canfield, Norwich; Vice-President, W. I. Monroe, Waterbury; Sec'y., Miss Nellie Hotchkiss, New Haven; Treasurer, Stephen D. Gutches, Bridgeport. Member of executive board, the retiring president, J. F. Nixon, Middletown.

The Association has now 95 members. The next annual meeting will be held in Waterbury.

PROGRAM NATIONAL PENMANSHIP TEACHERS' ASSOCIATION.

Spokane, July 16, 1912. 9:00 A. M.

- President's How-do-you-do.
- Report of Secretary.
- Report of Committee, New Business, etc.
- "Why the Business School Laughs (Treating it from the Public Man's Viewpoint)," J. O. Peterson, Tacoma, Wash.
- "How to Secure the Best Effort of the Penmanship Class in the High School," V. E. Madray, Butte, Mont.
- "Successful Teaching of Penmanship in the Business School," M. A. Adams, Marietta, Ohio.

July 17, 1912. 9:00 A. M.

- Talk. Morton MacCormac, Pres. of the Federation, Chicago.
- "Forgery," H. C. Blair, Spokane, Wash.
- "Drills and Exercises Which Will Produce the Desired Results in the Shortest Time," C. A. Faust, Chicago, Ill.
- "The Scribes and Pharisees" Some reflections by a Philistine who desires to remain incog. until the catastrophe.

July 18, 1912. 9:00 A. M.

- "Penmanship in the Grades," A. N. Palmer, New York City.
- "Business Figures," E. G. Miller, Omaha, Nebr.
- "Slam-bang Style of Business Writing," J. P. Wilson, Seattle, Wash.
- "Ornamental Writing," H. L. Darner, Spokane, Wash.
- Election of Officers.

July 19, 1912. 9:00 A. M.

- Penmanship Sermonettes (to be given in five minutes).
- Lois M. Stewart, Omaha, Nebr.
- Alice E. Benbow, Schenectady, N. Y.
- J. A. Stryker, Kearney, Nebr.

Contests, Drills, etc., by the Leading Penmen (Gold Medal and Prizes awarded).

Directed by Fred Berkman, Lincoln, Nebr.

MEETING OF N. E. ASSOCIATION OF PENMANSHIP SUPERVISORS.

By A. R. Merrill, Saco, Me., Secretary.



N the year 1905 the following New England writing teachers, viz.: J. S. Montgomery, J. L. Howard, W. A. Whitehouse, D. W. Hoff, E. B. Hill, C. E. Doner, A. R. Merrill, Harry Houston, F. W. Martin, W. K. Cook, F. A. Curtis, J. F. Caskey, J. C. Moody, G. W. Dickson, R. A. Stevens and W. A. Clark, assembled at the American House, Boston, on the evening of December 26, 1905, for the purpose of organizing an association of teachers engaged in teaching penmanship in the public schools of New England.

From this small beginning of sixteen members the New England Association of Penmanship Supervisors, as it was decided to call it, has gradually increased, until now it has become an organization of over fifty members.

The eighth annual meeting of the New England Association of Penmanship Supervisors was held at Burdett College, on January 15th, with the largest attendance since its organization.

The program was carried out with one or two exceptions as advertised. At 10:30 o'clock, the meeting was called to order by Miss M. B. Toole, of Worcester, Vice President of the Association, in the absence of Pres. A. B. Wrought who was detained.

Miss Toole then introduced C. A. Burdett, of Burdett College, for the Address of Welcome. In welcoming the Association to the rooms of Burdett College he laid much stress on the importance of the teaching of legible business penmanship. After a short response by the Vice-President the first number on the program, A Round Table, was opened.

The subjects were Left Handed Writing and Large Writing in Primary Grades.

Miss Toole spoke for five minutes on the subject of Left Handed Writing.

She said it would be difficult to lay down a general rule on this much discussed subject. Her paper showed much study and thought and was given from a psychological standpoint.

E. C. Fisher, of Somerville, then took up the subject for the next five minutes and spoke more from the viewpoint of a practical business college instructor. He said in part, that he would advise changing from left to right hand, as the position for left handed writing is wrong, and he would also want the consent of the parents in doing so. He also said that pupils writing left handed are more or less handicapped in business offices on account of light, arrangement of desks, etc., and that he would not hire a left hander if he could secure a right handed person, and that he thought that some pupils could not be changed. This important question was discussed by Messrs. Rowe, Doner, Hinman, Huntsinger, Blaisdell, and others.

Mr. Huntsinger took strong exceptions to the point in Mr. Fisher's paper where he said he would not hire a left handed person if he could secure a right handed one. The general feeling among the members seemed to be to change pupils to right hand, if possible, parents being willing.

Harry Houston, of New Haven, was the first speaker on the Large Writing question. He favored the idea and gave his reasons for doing so. Mr. Rowe, of Portland, opposed the method in a strong manner, and advocated small writing from the beginning. Discussed by Mr. Shaylor, Mr. Doner, and others. Mr. Shaylor said that in his experience he had not been able to find that blackboard work in early years had helped the work on paper to any great extent. The members of the Association seemed to be about evenly divided on this question.

L. Faretra, penman of Burdett College, at the conclusion of the Round Table, stepped to the board and gave a masterful demonstration of plain and ornamental blackboard writing. He wrote upside down, backward, backhand, and with one hand as easily as with the other. He also gave a few illustrations of ornamental signatures. He then stepped aside and asked that "Prince of Blackboard Penmen," A. H. Hinman, to entertain the members of the Association for a few minutes. Mr. Hinman gave a few illustrations of ornamental work in his skillful manner, so well known to every member of the profession from Maine to California.

The Business Journal

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At 12:30 lunch was served by Messrs. C. A. & F. H. Burdett. About 60 were seated at the tables, and it is not necessary to state that everyone did justice to the excellent repast. All were unanimous in their expressions of thanks to the hosts of the occasion.

At 1:15 o'clock the business meeting was held. R. E. Rowe, supervisor of writing, in the Portland, Maine, Public Schools, was elected President, Miss E. E. Colby, of the Beverly, Mass., Public Schools, Vice-President, and A. R. Merrill, of the Saco, Maine, Public Schools, was re-elected Secretary and Treasurer. Later in the afternoon Mr. Rowe named as the Executive Committee W. K. Cook, of the Hartford, Conn., Public Schools, and Miss Annie Bemis, of the Brockton Public Schools, to serve in connection with the new officers.

A. R. Merrill then read the Secretary and Treasurer's report. He moved that a vote of thanks be extended to Mr. Rowe for the many favors he had shown the Association on its advertising, etc., which was seconded.

Mr. Hintsinger moved that a rising vote of thanks be extended to the Burdetts for the use of their rooms and for the banquet. This was carried out by the Association.

At this point, President Wrought introduced David Snedden, Ph. D., of the Massachusetts Board of Education, who spoke on "Some Correlation Problems in the Teaching of Penmanship." He said that the results obtained in penmanship were so definite, visible and tangible, that like spelling, it stood out and loomed up more than most studies. We should approximate certain standards in penmanship as speed, legibility, etc., in the different grades. Go at teaching it in a direct way with proper exercises. He spoke of the time given to the branch of study in the schools, and said it was a question. He thought one hour and a quarter per week about right in each grade. He said we could not give as much time as we would like on account of other studies. His idea was that specialists look for too high a standard of form. He thought that certain errors; bad habits, final letters, etc., that have become fixed, might be corrected by special exercises and took for an illustration the common error of shaping the m and n. He believed in carrying correlation exercises through all the grades. In higher grades, correlate writing with other studies by practising exercises relating to the weaknesses of the pupils found in the every day work. In lower grades put more time on the study of writing in a general way. Dr. Snedden's address was one of the finest ever given at a writing teachers' meeting, and it is to be regretted that we are not able to give it to the public in full. He spoke very rapidly and without manuscript. He is very much interested in public school penmanship and does not believe that it is a study that should remain in the background. He favors the teaching of writing in our normal schools by specialists.

Following Dr. Snedden's address, an excellent paper on "High School Penmanship" was given by R. G. Laird, of the Boston High School of Commerce.

Mr. Laird said that those studying penmanship in high schools should be divided into two groups,—those who take it for the penmanship alone so to speak, being careful as to general appearance, and those who study it in a general way having it readable, etc. for every day commercial work. We should teach conciseness, legibility, and smallness, on account of index cards and narrow rulings. Front position is best for all general work in teaching bookkeeping. In office work position should be changed to suit environments, as writing in large books, etc. Give the student an idea of holding part of arm on the desk as it is so common in office work. Mr. Laird advised the teaching of plain, simple capitals to save room in the columns, and illustrated his methods on the blackboard. His paper was greatly enjoyed by all and was a great help to the many high school and commercial teachers in attendance.

The question box, so ably conducted by Harry Houston each year, proved to be very interesting and helpful to all, and many questions were discussed by Dr. Snedden who remained until the end of the meeting. On motion of W. A. Whitehouse, of Somerville, a rising vote of thanks was extended to Dr. Snedden for his excellent address.

The paper by H. G. Healey on the "Pedagogy of Writing" was not given as Mr. Healey could not be present.

The uniting of the N. E. Association with the New York state writing teachers was discussed at some length and the matter was finally left to the executive committee for consideration. A committee consisting of Miss M. B.

to study further into the question of left handed writing and report at the 1913 meeting.

The meeting, which was considered by all a great success, adjourned about 5 o'clock.

MOVEMENTS OF THE TEACHERS.

Draughon's Business College, Muskogee, Okla., has secured W. J. Stone, Ada, Okla., as a new commercial teacher.

Otis T. Spencer, of the Spencerian Business College, Milwaukee, Wis., is now the head of the commercial department in the Eau Claire, Wis., High School, succeeding C. M. Yoder, who has taken another position.

Miss Alice Millea, of Danvers, Mass., has secured a position as commercial teacher in the Huntington, Mass., High School.

G. C. Hutchison, of the Omaha, Nebr., Commercial College, has been added to the teaching staff of the Mankato, Minn., Commercial College.

J. G. Wootton, last year of Knoxville, Tenn., has accepted a position in the Milburn, N. J., High School as head of the commercial department.

Miss Jennie L. Skinner, of Springport, Ind., follows Miss D. Richardson in the Rhode Island Commercial School, Providence, Miss Richardson having taken seriously ill.

The New South College, Beaumont, Tex., has engaged G. W. Adams, of Elizabeth City, N. C.

W. R. Stolte, one of the most expert graduates of the penmanship department of the Cedar Rapids, Ia., Business College in recent years, is now in charge of that department, taking the place of F. B. Courtney who is ill. Mrs. Clara McDaniel is the new teacher in the typewriting department of the same school.

A. M. Thompson, St. Johnsville, N. Y., is now handling the commercial work in the Waverly, N. Y. High School.

The shorthand and typewriting work in the McMinnville, Ore., College is being handled by Miss Ellen M. Hassenger.

Geo. H. Walks, of the Elyria, Ohio, Business College, has accepted a government position in Washington.

Roy R. Reed, of Habberton, Ark., is a new assistant teacher in the Springfield, Ill., Business College.

R. W. Manly, of Manhattan, Kans., has taken a position with the Oklahoma Agricultural College, Stillwater, Okla.

Miss Minnie Everett, Helix, Oregon a former student of the Bowling Green, Ky., Business University, is a new shorthand teacher in the Wilson Modern Business College, Seattle, Wash.

H. A. Sikes, Bloomsburg, Pa., is with the Helena, Montana, High School.

Miss Clara Duisdeiker has recently been employed by Morton MacCormac, Chicago, Ill.

S. Reed McAlpin, of New Jersey is now employed by the Wilson Modern Business College, Seattle, Wash.

Chas. E. Render, Louisville, Ky., has accepted a position with the Georgia-Alabama Business College, Macon, Ga.

Miss Mattie Haire, New Albany, Ind., has accepted a position with the Southern Christian College, West Point, Miss.

The 21st annual meeting of the Connecticut Association of Classical and High School Teachers was held in Hartford on February 24th. The program covered a large range of subjects, and the meeting was undoubtedly productive of much benefit to those in attendance.

Money you earn in the daytime goes into your pocket; money you spend at night goes into your character.

Study trade reports. A trade paper often prevents a man from making a fool of himself in his own line of business.

A hard customer is a good one once he has been secured. An easy customer is anybody's customer and generally a poor one.

OBITUARY.

Winter X. Crider.

Announcement was made in the February issue of The Journal of the death of Mr. Crider, but the sketch of his career arrived too late to include in that number.

Mr. Crider was born at Boiling Springs, Pa., on Oct. 13, 1862. Early in life he showed a great desire for study and an unusual aptness for retaining the knowledge he acquired and in imparting it to others. He was a graduate of York (Pa.) Collegiate Institute and Taylor (Ill.) University, and acquired the degree of Ph. D. at the Illinois Wesleyan University. He also attained several other degrees in various universities and colleges that he attended. He was the holder of a New York State Teachers' Life Certificate. He made school work his life profession and had been superintendent, principal and teacher in various institutions of learning, spending a number of years in the west. He was at different times president of the Carroll (Ia.) Normal College; principal of No. 2 Grammar school at Elmira, N. Y.; superintendent of schools at Sheldon, Ia.; principal at Port Byron, Verona and Oriskany.

He was well and favorably known throughout central New York and had a great number of friends. Mr. Crider was a very genial and companionable man and his many friends will sincerely regret his death.

E. S. COLTON.

On January 24th, E. S. Colton, Jr., one of the best known commercial teachers of New England, died at the Eliot Hospital, Boston, Mass., after an illness of one week.

To many who knew Mr. Colton, personally, and were acquainted with the excellent work which he was doing in the commercial field of teaching, the news of his sudden death came as a great shock. He was born in Boston, May 5, 1870. At the age of seven he moved to Newtonville, Mass., where he attended both the public and private schools of the town. After graduating from the elementary schools, he entered upon a commercial course at the Bryant and Stratton Commercial College, of Boston, graduating in the class of 1889.

Soon after leaving school he was taken into the employ of Joseph Breck & Sons, Faneuil Hall, Boston. Later he filled responsible positions with the Dewey Gould Wool Merchants and with W. A. Wood Company, Oil Dealers, both well known houses of Boston.

In 1894 he began his teaching career in the public schools of West Cummington, Mass. He afterwards taught in the Baptist Seminary of Waterbury, Vermont. In 1896 he was appointed Head of the Commercial Department in the Oliver Ames High School, North Easton, Mass., and while there, supervised the teaching of penmanship in the grammar grades.

In 1900 he was called by the City of Lowell to organize a commercial department in the local high school. It was about this time that commercial education was receiving the attention of educators throughout the country. Lowell's needs along the lines of commercial work were peculiar, and the interests of the city called for a man that would introduce and carry on commercial teaching in its "broadest" sense. The department of commerce was organized by Mr. Colton was of a most practical and up-to-date nature, and the equipment served as a model for commercial departments later introduced in many of the large high schools throughout the state. Mr. Colton remained in Lowell seven years.

In 1908 the School Committee of Brookline voted to introduce the commercial branches in the High School

of that town. In accordance with the policy of the Board a careful search was made for a man who had the ability and technical skill to organize a first-class department and make a success of the new work. Mr. Colton was universally conceded to be one of the most able and efficient men in the field and was chosen for the position. The results which he attained in Brookline added greatly to the already high reputation which he had won for himself in Lowell.

Mr. Colton was prominent in commercial circles throughout the country, serving as President of the New England Commercial Teachers' Association in 1907. He always took an active part in the conventions of the various teachers' associations, and devoted his splendid talents to the advancement of commercial work in the public schools. His ideas were of a most practical nature, and it is doubtful if anyone can be found who will be able to carry on the work in the manner in which Mr. Colton wished it to be handled.

His wife was Miss E. Leslie Barnes of Lowell, to whom he was married in 1908. To them were born two children who will now sadly miss the loving care of a devoted father.



E. S. Colton.

The funeral services were held in the Newton Highlands Congregational Church and were attended by delegations from the various teaching bodies of which he was a member, representatives of the Brookline High School Faculty, pupils from his classes in the Brookline schools and by many who had taken courses under his direction.

One of the saddest contemplations of life is that men of the character and ability of Mr. Colton should be removed from the scene of their labor just at a time when all that is best in life looks brightest. But One who doeth all things well will supply that comfort which the world can neither give nor take away.

In Mr. Colton's death the profession has lost one of its ablest leaders; the community, a useful and respected citizen; his friends, a loyal companion; and his family, an affectionate husband and father.

SAMUEL DIGLER FAHNESTOCK.

Members of the profession were deeply grieved to learn of the sudden death by heart disease of Mr. Fahnestock, who was for many years head of the commercial department of McPherson College, McPherson, Kans.

Mr. Fahnestock was born in 1854 at Covington, Ohio. His early education was attained in the public schools, he holding diplomas from the Ohio State University and the University of Kansas. He also received a commercial training in the Zanerian Business College, Columbus, Ohio. In 1889 Mr. Fahnestock took charge of the commercial department at McPherson College. This was at a time when the school was undergoing a severe test through a lack of financial assistance, but it only served to bring out in him those qualities which inspired the confidence of those whose aid he desired, and gained for him the esteem and good will of his students. He believed in right living, and to that end served as an example for his students. His industrious manner, kindly disposition and the optimistic view he took of life served their purpose, and McPherson College has suffered an irreparable loss.

Mr. Fahnestock's health began failing several months ago, and thinking that a change of climate would prove beneficial, he removed to California, purchasing an orange grove near Lordsburg. Here he expected to spend many happy years, but death overtook him on January 9th. The thought expressed in the following lines, which he took pleasure in sending to his many friends, gives one a glimpse of this good man's big-heartedness:

"Little deeds of kindness, done in a quiet way,
Reach both deep and wide, and always bring their pay."

T. R. BROWNE.

On January 10th at his residence in Brooklyn, N. Y., occurred the death of T. R. Browne, the proprietor of Browne's Business College. Mr. Browne was in his eighty-seventh year, and had been in charge of his school for upwards of sixty years. He was a very active man in spite of his age. His school is one of the largest and best known in the East.

JOHN E. GAFFEY.

Mr. Gaffey, who was proprietor of the Gaffey School, New York City, died of heart failure at his home in New Haven, Conn., February 14, in his 49th year.

He had been engaged in school work for many years, conducting a school in New Haven prior to coming to New York. His New York school has been in existence for about ten years. Besides his school interests he was actively engaged in politics.

A Tribute to the Memory of the late Timothy P. McMenamin.

By Charlton V. Howe.

Death has removed from the ranks of business educators one of its shining lights. He died a martyr to work and study at the age of forty-five. It is a matter of deep regret to all who knew him that he was not permitted to round out his career of three score years and ten of usefulness. For twenty years he was connected with various institutions of learning in Philadelphia, teaching day and night and giving private instruction to pupils in addition to his night school work.

He was Principal of the Department of Business and Accounts in the Roman Catholic High School, filling this position with highest honor not only to himself but to the school as well. This post of duty he was compelled to relinquish on account of failing health. He was connected with Peirce School as Assistant Instructor in Penmanship under A. P. Root. Mr. McMenamin always spoke

of Mr. Root in the highest terms of appreciation of his wonderful skill as a penman and ability as a teacher of penmanship. He absorbed many of Mr. Root's characteristics as a penman, and his knowledge of form and the technique of penmanship was of a high order and was rarely equalled and never surpassed.

He was instructor in penmanship and accounting in the Philadelphia Evening High School for Men; Principal of the Commercial Department of the Young Men's Christian Association of Germantown for many years; formerly Educational Director of Banks Business College. He was formerly a Special Instructor in Penmanship in Temple College, Germantown Academy, Walnut Lane School, Central Branch Young Men's Christian Association Evening School, Pennsylvania Railroad Institute Head School and his last teaching was done in connection with Wanamaker Institute.

Some years ago he was associated with Blum Bros., one of the leading department stores of Philadelphia as head of the Adjusting Department. He was an expert examiner of questioned handwriting and conducted a number of cases most ably and successfully. He was eminently fitted for this work on account of his thorough knowledge of penmanship and ranked with the best experts in this country. He was a noted athlete and took much interest in boxing and other sports.

Those who were intimately associated with him knew him as a man worthy of the highest esteem and confidence and he reciprocated these feelings with unselfish loyalty and devotion. Mr. McMenamin was unmarried and leaves two sisters to mourn the loss of a devoted brother. He is gone but not forgotten. His life was full of purpose and his passing away was like the withering flower. To him could the great bard's words be fittingly applied:

"His life was gentle and the elements so mixed in him that nature might stand up and say to all the world: This was a man."

A BUSINESS REVIVAL.

By W. P. Steinhäuser.

That the revival in business today is of a character that will be lasting and substantial none can doubt, who have studied the situation with any degree of care. America today is able to compete with any other nation on the globe. This means that our foreign trade will grow more expansive from year to year, as it becomes systematized, and representatives are sent into different countries to study the conditions existing in the different trade centres of the foreign nations. We could have had a large portion of foreign trade for years past, if our manufacturers had taken the thing in hand, and as England and Germany have done for years; that is, have their representatives who can talk the language of the country in which they wish to trade; in other words, that at a not very distant day, any manufacturer of any size in the United States who wants to do an export trade will be compelled to have salesmen scattered all through foreign countries. If this trade is worth having it is worth going after.

These are reasons why we believe the present revival in business is to be lasting, as it opens up to this country an immense market for our surplus products. This market we must of necessity have if we expect a prosperous condition in our life that is to be lasting.

Revolutions in business that have been purely the result of conditions at home, have been such as not to last for any great length of time. When a nation like America becomes a very much greater producer than she is a consumer, then the foreign markets become an absolute necessity. We are believers in expansion. The masses of our working people will be benefitted by continual employment and increased wages. Of course, there are difficulties to overcome, but without difficulties there are few things worthy of attainment that are secured in any other manner. The successful solving of difficulties and overcoming obstacles are what make a nation, as well as men, strong and invincible.

CATALOGS.

The 1911-12 catalog of the Sparta Commercial High School, Sparta, Ill., is tastily printed with an attractive cover. It gives a picture of the school building with the graduates and faculty in caps and gowns, also photographs of the principal, W. P. Potter, the superintendent, S. E. Reecher, and Miss Geneva Gardner, the assistant. Throughout the pamphlet are pictures of the various authors, whose text books are used in the school, with quotations from their writings.

From Judson P. Wilson, of the Wilson Business School, Seattle, Wash., comes a neat calendar for 1912 with a picture of Mr. Wilson. The only comment we have to make on this is that it does not give the name of the school, or even the city from which it emanates. The picture of Mr. Wilson is a faithful one and the design, which surrounds it, is artistic.

A new institution and a different institution in certain methods and purposes are the leading characteristics of the Lincoln School of Sumner Avenue and Broadway, Brooklyn, N. Y., whose catalog has been sent us by the principal, John Lyons. The school has adopted the name and picture of Lincoln because his efficiency and success is its inspiration. The catalog is well printed and reflects credit on its author.

The prospectus of the Rochester Business Institute of Rochester, N. Y., gives views of the exterior and interior of this well known school. From it we gather that the school is now entering upon its 48th year of continuous instruction. The catalog is well printed and gives every possible information that a prospective student would require before entering his name among the aspirants for a practical business course.

From Topeka, Kans., comes a dainty catalog from Dougherty's Business School. It contains views of the school and pictures of some of the school's many graduates arranged in groups—with insurance companies, banks, publications, newspaper offices, state offices and many other lines of business. The book is excellently printed and illustrated and shows forth the claims of the school in a striking and forcible manner. The president, G. E. Dougherty, is to be congratulated on the success of this institution.

The year book of the Connecticut Business School, of Middletown, Conn., gives views of the interior of this institution and pictures of the principal, J. F. Nixon, and of Mrs. D. J. J. Smith, head of the shorthand department. The catalog is well printed and gives full information as to the work of this school.

A student-told story is the year book of Wilson's Modern Business School of Seattle, Wash. It consists of 48 pages and covers and is cram-full of testimony by many graduates on the various studies taught. Illustrations abound throughout the pamphlet, and altogether it is one of the most attractive catalogs that we have seen. As an advertisement for the school and a means of drawing pupils to the institution, it would be hard to beat.

No. 9 of Vol. VII of the Journal of the Brazil (Indiana) Business School is before us. A picture of C. B. Munson, the principal, graces the cover, and the pages are filled with information about the institution, and pictures of some of the graduates, with advice to prospective pupils. This school is certainly a flourishing one.

The Williamsport (Pa.) Commercial School sends us a large sheet, which is apparently a reprint from that well-known publication "Grit." It gives views of the school with pictures of a number of its graduates. We congratulate F. F. Healey on the success which is attending his endeavors.

From Tonkawa, Okla., comes No. 1 of Vol. 1 School Journal of the Oklahoma State University Preparatory School. It is a pretentious publication of 22 pages and contains fine views of the splendid buildings and grounds of this university, with pictures of the pupils at the track and field meet and at football. Full information is given about the commercial courses and testimony from many of the leading officials of the State.

The Christmas number of the magazine "Progress," published by the Parsons (Kans.) Business School, reproduces some splendid views of the interior of this institution, and contains much information of value to prospective students. This school is now entering upon its 21st year and has recently entered new quarters.

The Detroit (Mich.) Commercial School sends us a very fine catalog with cover in green and gold. It is excellently printed and beautifully illustrated, with pictures of the school and the many graduating classes. The attractiveness of this

handsome catalog should go a long way in tempting prospective pupils to enroll with this enterprising institution.

Business College Journals have reached us as follows: Link's Modern Business College Journal, Boise, Idaho; Spencian, Spencian Business College, Louisville, Ky.; The Review, Lawrence, Kans.; Business College; King's Business College Journal, Raleigh, N. C.; The Journal, Philadelphia, Pa.; Business College; College Journal, Gem City Business College, Quincy, Ill.; Concerning a Business Education, Utica, N. Y.; School of Commerce.

Other booklets and advertising matter have reached us from E. M. Chartier, Modern Publishing Co., Hammond, Ind.; Great Falls, Mont., Commercial College; Santa Ana, Calif., Commercial High School; Jones' North Chicago Business College; Campbell Commercial School, Cincinnati, Ohio; Underwood Employment Department, New York City; J. A. Stryker, Penman, Nebraska State Normal, Kearney, Neb.; C. R. Hill, Newark, N. J.; W. W. Bennett, Milwaukee, Wis.; A. S. Osborn, Author of "Questioned Documents," New York City.

INFORMATION IN LETTERHEADS.

The following announcement by the Canadian Department of Trade and Commerce, at Ottawa, contains some pertinent suggestions that are adaptable to business affairs in the United States, especially with relation to foreign correspondence:

Much more attention than is ordinarily given could be paid by Canadian merchants to business correspondence. Aside from neatness and explicitness, which are points ever to be kept in view, is that of care concerning minor details. The importance of this matter is frequently overlooked.

In its correspondence the department is constantly meeting with details in which Canadian manufacturers and business men might make improvement. For instance, there is the question of letterheads, not as a rule given much consideration. The majority of firms have the words, for example, "Ottawa, Ont.," or such designation of the city or town in which they are located. It might be pointed out that this is not sufficient. Large firms in Great Britain or the United States having connection with Canada might know that "Ont." stood for Ontario, "Que." for Quebec, or even "Alta." for Alberta. Letters so addressed present no difficulty to the postal authorities. But it must be remembered, particularly by those firms contemplating foreign extension, that these abbreviations convey little meaning abroad. Not only is it better to have the name of the Province printed in full, but, if only for the advertising value, the word "Canada" might be added. The foreign correspondent would probably prefer to know that he was in communication with some one in Canada, even if the name of the Province brought him no additional information. After all, the full name of the town, Province, and country printed on a letterhead obviates all difficulty as to directing replies.

A smaller number of correspondents go so far as to leave out the name of the Province altogether from their letterheads, which gives rise to much confusion even in Canada. A glance at the postal guide will show that almost every post office is duplicated, some of them many times indeed, or there are many names so similar and yet so widely scattered that some idea may be gained of the difficulty and loss of time that will ensue over any irregularity of address. Frequently letters are received at the department from smaller places in which there is no indication of the Province, and the postal guide will indicate that it may be any one of half a dozen.

The advertising value of the letterhead is widely recognized. Varied and attractive designs are almost invariably employed to advertise the firm and its goods. The scheme has commended itself generally, and along this very line it should be pointed out that all information concerning the address of the firm and its factory points, offices, cable address, telephone numbers, etc., should be given prominence. Some time ago, in answer to a circular letter from the department regarding suggestions for improving Canadian export trade, several correspondents discussed this subject of giving prominence to Canada in letterheads. If this is well taken, then it is not amiss to urge that equal stress should be laid upon the fact that a firm is located in "Ontario, Canada," and not merely "Ottawa," or even "Ottawa, Ont."

REPLY POSTAGE ON FOREIGN MAIL.

(From the Weekly Bulletin issued by the Philadelphia Commercial Museum.)

It can be taken for granted that every firm which has a more or less voluminous correspondence is entirely familiar with the reply-coupon system inaugurated a few years ago by certain countries in the Universal Postal Union. But there is a possibility that this important aid to the development of foreign trade is not used to the extent that it might be.

Initial correspondence addressed to firms abroad requiring a response should always be accompanied by postage for that purpose. The postage on that particular response may be but 5 cents, but it must be remembered that it is such little courtesies which often count out of all proportion to their seeming importance. Then again the probability is that the foreign merchant will have inquiries from other manufacturers the same day. The replies to these letters mean quite a little sum in postage at the end of the year.

There is a vast difference between the American and foreign practice in the matter of sending prepaid postage for replies when initiating correspondence or when asking for information. In this country there is no well-defined rule in the matter; a few firms inclose return postage, but it is far more usual not to do so. The omission causes no comment because of its generality. Abroad, however, there is a very definite well-understood and generally followed rule that in initiating correspondence and in seeking information, postage for the reply must accompany the communication. A few firms abroad reply to communications of this nature, courteously paying the postage themselves; but such firms are the exception. A large number will throw the communication unaccompanied by reply postage into the waste basket, or perhaps keep it as a novelty, as an illustration of the carelessness or ignorance of their correspondent. In many cases it is considered an evil only slightly less aggravating than short-paid postage itself.

Until the inauguration of the reply coupon there was some excuse for failure to comply with the foreign practice in inclosing reply postage. United States stamps can not be used and are practically worthless to the foreign business man. But with the reply coupon now obtainable there is no good reason for failing to comply with the practice to which the foreign correspondence is accustomed. These reply coupons, of a denomination of 6 cents each, are issued for the purpose of sending to correspondents in 34 countries and their colonies. They may be purchased at any post office in this country and in any numbers desired. Inclosed in the letter, they may be exchanged by the foreign correspondent at any post office in any of the countries adhering to the agreement, for a postage stamp equal in value to the 5-cent postage stamp. By this arrangement the firm in this country can furnish a foreign correspondent with a postage stamp with which to prepay postage on the reply letter. While knowledge of the reply coupon is just as general abroad as in this country, there are times when it might be advisable to inform the correspondent that the coupon inclosed is not itself good for postage, but that it must be exchanged at the local post office for stamp.

SOME HISTORIC PENS.

Isaac Reed, of New York, recently refused an offer of 500 guineas for a pen carved from the wood of a box presented to George Washington, the box having been made from the wood of a desk owned by the captain of the *Mayflower*. It is probably one of the most valuable pens in the world.

But there are some pens which money will not buy. One

of them, in the possession of the Empress Eugenie, is the quill of a golden eagle's wing, mounted with diamonds and gold, which was used by the fourteen plenipotentiaries who signed the Treaty of Paris in 1856; while the pen with which the Treaty of Vienna was signed is preserved in the family of Lord Bangor, whose ancestor (then Mr. Ward) was private secretary to Lord Castlereagh at the time of the signing of the treaty. The pen is always used when the marriage register is signed by any member of the family. In Berlin Museum are preserved the pen used by William I. when writing to Queen Augusta the news of the victory of Sedan and that employed by Queen Louise of Prussia to sign her will.

South Africa treasures the pen used by King Edward to sign the Union Act, and President Taft has the gold pen with which the Anglo-American and Franco-American arbitration treaties were completed.

Among famous men's pens which have fetched good prices from collectors is Charles Dickens' gold pen, for which £40 was paid, and another pen used by him just before his death sold for £19 10s. A quill pen used by the Duke of Wellington sold for only 5 1/2 guineas at the sale of the Dalhousie collection; while one of Sir Walter Scott's, taken from his writing table at Abbotsford, fetched 8 1/2 guineas.—*Geyer's Stationer*.

ELEMENTS OF SUCCESS.

Why so many men fail to make successes of their business is because they are afraid of a new idea. They refuse to use their imagination in new combinations. They hold to the old, while the world is crying for the new.

Novelty! novelty! novelty! cries the bored world, and you display your goods in your window in the same old way that you did five years ago; do you wonder that the world passes you by?

Do you know your intellect does three things?

It thinks.

It remembers.

It imagines.

Since it can do three things, don't you think you had better use it in three ways?

Since memory is a law of success, are you not wronging yourself by having a poor memory? Especially when there are methods of improving it.

Think how important a memory of faces and names are. What patron does not like to be recognized by you—especially by name—when he calls the second or third time.

Great men like Caesar, Napoleon and Grant owed a great part of their success to their accurate memories for faces and names.

There was a time when it was thought that imagination was useful to poets and artists only. Now, however, the professional and commercial world is awakening to a sense of its value.

It is Edison's powerful imagination that makes him the wonderful inventor he is. His power of combining one idea with another in a new way.

FAITH IN HIS WORTH.

He was just out of college and convinced that his services were of inestimable value.

He was asking the manager of the big furniture store for a job.

"Well," the manager said, "I'll give you a job as clerk to start with. We'll pay you what you're worth."

"That is satisfactory, sir; but do you think the firm can afford it?"

AMERICAN OFFICE APPLIANCES IN NEW ZEALAND.

(From Vice Consul General Henry D. Baker on special detail.)

American office appliances have found a good field in New Zealand, and, in fact, by sheer force of their own merit, now have almost a monopoly in the sale of such goods in this Dominion.

Practically all of the roll-top desks used in New Zealand are made in the United States, notwithstanding that they are obliged to pay an import duty of 37½ per cent. ad valorem while those from British dominions are dutiable at 25 per cent. ad valorem; the duties being based on invoice prices plus 10 per cent., the duty really amounts to 41¼ per cent. ad valorem. The same is also true of office chairs, book-cases, filing cabinets, etc., which come in under the tariff heading of "Furniture and cabinet ware." In addition to the heavy duties, such office furniture, on account of its weight and bulkiness, also has to pay considerable freight, but in this respect American manufacturers shipping their goods by New York appear to have an advantage over English manufacturers shipping from London. I was recently permitted to inspect the invoices of some office desks imported from the United States and some imported from England, and found that in all instances there was a clear difference of about \$1.25 per ton in favor of the shipments via New York over those from London.

Preference for the Product of United States.

American office furniture owes its good selling ability in the New Zealand market, as compared with English furniture, to the fact that, notwithstanding the disadvantage of the preferential tariff, it sells about 10 per cent. cheaper than English furniture, and in its designs suits the local taste better. In American roll-top desks, the convenient arrangement of the drawers and pigeonholes is an especially popular characteristic. In the American filing cabinets the easy, noiseless scheme of pulling out the drawers is often favorably commented upon.

Much notice also is taken of the comfort of American office chairs, and, as regards typists' chairs, their special adaptability for giving support when the typist leans forward. Most of the filing cabinets used in New Zealand are made at Muskegon, Mich., and most of the office chairs at Chicago. Recently an attempt was made to introduce into New Zealand a Canadian filing cabinet made of steel, of light construction, and rather attractive in appearance. There was, however, too much noise and rattle in pulling out the drawers, and it has been very difficult to sell it in competition with American oak cabinets.

Prices at which Goods are Sold—Typewriters and Supplies.

American office desks are sold here at prices ranging from about \$36 up to \$100, the most popular desks and best sellers usually costing from about \$50 to \$75. Generally speaking, American office desks are considered here very good value for the money as they wear so well and seldom show signs of warping. American filing cabinets are sold here from about \$5 for a cabinet of 2 drawers up to about \$90 for one of 18 drawers. American office chairs are sold here from about \$13 up to \$25, and typists' chairs from about \$6.50 up to \$10. I understand that in chairs local dealers are able to handle the American article only on a very close margin of profit. In importing American office appliances, the New Zealand firms deal through buying agents in the United States who pay spot cash for their purchases and then draw on their local clients for the money required.

American typewriters are meeting with increasing sales in New Zealand. In 1910 typewriters having a value of about \$56,000 were imported from the United States, which was nearly double that of the preceding year. American carbon paper for typewriting is almost exclusively used.

Typewriters are sold here both by local agents, who deal in them exclusively, and by firms dealing in other kinds of office appliances as well. They are admitted free of duty.

GREATEST TYPEWRITER SALE IN HISTORY.

An order just secured by the Underwood Typewriter Company from the Western Union Telegraph Co. for 10,000 Underwood machines is the largest purchase of its kind in business history and breaks all records.

The innovation of day and night letter service, at reduced prices, and the great increase in business in consequence, made necessary the inauguration of more progressive methods in the transcription of all messages received over Western Union wires.

The proposition of purchasing the machines was put up to a committee some months ago. This committee took into consideration, not only the necessity for the purchase of typewriters, but the practical and mechanical merits of all machines. The result was a report to the company in favor of the purchase and the adoption of the machine just ordered. Within a year every telegram, and particularly the day and night lettergrams received over the Western Union wires, will be typewritten. When the method is fully in force it is expected that a vast improvement will be apparent.

The machines are to be delivered from Hartford, the home of the Underwood, to the various telegraph offices. The purchase, because of its importance and size, has caused a sensation in typewriter circles and great gratification on the part of the army of operators who are handling the telegrams of the world.

STENOGRAPHERS' BLUNDERS.

As a former reporter and teacher of shorthand, with much experience in the employment of stenographic help, permit me to point out the other side of the picture shown in "H.'s" letter yesterday, under the heading "Too Many Stenographers."

Uncle Sam, the most considerate employer in the country, cannot get enough men at salaries more than double those mentioned by "H." Why? Because candidates are required to pass a fair but thorough examination which will demonstrate whether they really are stenographers or merely victims of a course of "Shorthand in No Time and Without Brains," so popular in many commercial schools commercially conducted.

A majority of the 507 females waiting in employment exchanges, counted by "H.," would probably get immediate employment as domestic servants—a calling much better suited to their education and personality. The town is full of office help that cannot spell, that knows nothing of grammar, and cannot correctly reproduce a verbal message of more than three clauses.

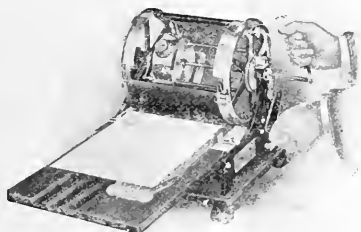
Passing the shorthand ignorance that renders an order for "two dozen cans of oxtail soup" into "two decent kinds of castile soap." I deprecate the employment of any one in an office who addresses letters to: "Mr. Thomas Alver Eddison, Esq." or "William O'Connell, Esq., Bishop, Boston, Mass.," and gives the hero of Manila a title he never sought as "Mr. G. Dewey, Admiral Postmaster, N. Y. C."

I found a score of just such blunders in 200 envelopes addressed for me yesterday in one of the most competently conducted shorthand offices downtown. "We can't get reliable help!" is the complaint heard everywhere.

Applicants for employment at the agencies are required to take three letters, and if they can get 70 per cent. on these they are listed as eligibles. Would you hire a book-keeper who made right additions in only 70 per cent. of the accounts he posted?—Gerald Van Casteel in *New York Times*.

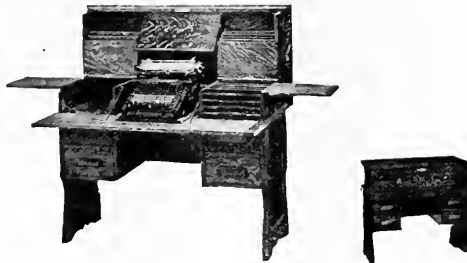
THE ROTARY MIMEOGRAPH No. 76.

Improvements in duplicating machines have been the subject of many expensive experiments. Duplicating has become such an essential factor in every business office that good work is a *sine qua non*. The effort is being constantly made to produce exact copies of typewritten matter, by means of duplicating apparatus, which it would be impossible to distinguish from original typewritten work. This problem is not an easy one to solve, so it is not to be wondered at that inventors are constantly striving after improvements. After over twenty years' experience in the manufacture of duplicating machines, the A. B. Dick Co., 736 West Jackson Boulevard, Chicago, have added to their well known Edison Rotary Mimeograph an improvement, which they consider the most valuable in the history of this well-known machine. This has been combined in their new model machine No. 76 Rotary Mimeograph and consists of an automatic self-inking device, by which all ink-muss, possible soiling of the hands or injury to clothing or office furniture from handling the ink is altogether eliminated. The device takes care of the ink from the moment it is poured into the fountain until the last drop is exhausted without the hands of the operator once coming in contact with it.



The self-inking attachment is a brass fountain within the cylinder, attached to the bottom of which is a metal brush-holder and inking brush. This is adjusted by set-screws to provide for wear from time to time and travels on the rods from one end of the cylinder to the other. This brush carries the ink which is released from the fountain by a valve-cap. The inking attachment is securely locked and does not interfere with the operation of the machine. The valve releasing the ink cannot be opened until the operator wishes to do so. To effect this the operator draws from the center of the cylinder an independent handle, attached to which is a rod which engages the fountain, carrying it along on the two rods first mentioned and unlocks the ink-valve. A forward and backward and a side to side movement of the handle enables the operator to apply the ink to any and every part of the diaphragm, charging the pad on the opposite or outer side of the cylinder more quickly and evenly than is possible with a brush, operated by hand. When through inking the fountain is returned to its original position, where it is automatically locked against all meddling. The cylinder cannot be revolved or the machine operated while the inking mechanism is in service. Every care has been taken to make the device proof against accident by intent or design.

The Model No. 76 accommodates any size of paper up to 8½x14 inches. A new adjusting device is applied to the new model by which the copy may be raised or lowered on the sheet intended to receive the impression. The cylinder may be adjusted so that the copies may be printed on the impression sheets in a desired location thus insuring accurate registration. A new style feed board is also another feature and many other improvements have been added to make the No. 76 Rotary Mimeograph a far better duplicator than it ever was before. The price of the new machine

**A HANDY TYPEWRITER DESK.**

The Byron Typewriter Cabinet Co. of Detroit are manufacturing a cabinet which apparently embraces all the good points possible in a desk. The company is composed of men who have had practical experience in the typewriter business, and it is evident they have given much thought to the subject. "A place for everything, and everything in its place" seems to have been the object they had in mind. One of the best features of the desk is that it is sanitary. There is no accumulation of dust remaining underneath it for months at a time. The desk is built compact, occupying a space 20x42 inches.



Protectograph
G. W. Todd & Co., Mfrs

THE PROTECTOGRAPH.

This device manufactured by G. W. Todd & Co., Rochester, N. Y., is used to protect checks, drafts and other negotiable documents against fraudulent alteration. Its use is made necessary by the fact that the amount of a document may be "raised" without affecting the signature, thus making the signer of the document responsible for more than he intended.

The Protectograph, as used in the United States and Canada stamps a line similar to the following, each character being cut into fine shreds and acid-proof ink forced through the shreds under heavy pressure:

NOT OVER ONE DOLLAR \$1\$

In foreign countries, the Protectograph is adapted to the monetary standards prevailing. For example, in Japan the machine is arranged to stamp the word "Yen," in Germany "Marks," in France "Francs," in Turkey "Piastres," etc.

This device has been on the market for twelve years, and there are about 120,000 in use at the present time in all parts of the world. The price, \$30, brings this valuable device within the reach of all, and it gives one a feeling of security to know that his check cannot be tampered

ADVERTISING.

By Frank E. Vaughan.



WHEN the prospective advertiser has clearly mapped out the field that he wishes to cover, his next step is to make himself as familiar as possible with the papers that command that field and to sort them out in proper perspective. Here is a task of delicacy and difficulty, increasing in exact ratio as the article offered is general rather than special.

Assuming that it is something for general use and that a serious effort is to be made to popularize it, the services of a competent advertising agent are exceedingly handy. For this kind of a thing, nibbling at a paper here and there is likely to be just so much wasted. A certain sum of money is necessary to a fair test, and the professional advertising agent, who has learned the drawing power of particular mediums through repeated tests, is dishonest or incompetent if he cannot make the money cover more ground and better ground than the advertiser himself.

In selecting an advertising agent it is better to fight shy of those that trade things for space and keep it on tap for customers at bargain rates. Quite possible there may be some good space in the bargain lot, but it is obviously to the agent's interest to convert that into cash for his own emolument; and nothing warps judgment more than self-interest, even with the best of men.

While the honest advertising agent can nearly always earn his commission and something more for those whom he serves, where the appropriation is modest and the article a specialty, any intelligent person should be able to handle the matter successfully.

Every important line of trade is represented by class papers, and in nearly every line there is one paper that overshadows the rest. The pitfalls are the many fake sheets that masquerade as class papers and subsist by buncoing the all too common type of business man who places his advertising in a haphazard way.

Yet it is easy to sort out the genuine from the bogus, and in most cases a little intelligent investigation will reveal unmistakably the particular paper that overshadows the rest.

Begin right there.

The others may be important, but the leader is the one paper that is indispensable. It gives the advertiser audience with the largest proportion of the people he needs to reach and is twice as good as the second best nineteen times in twenty.

Here is a good place for the advertiser to try his wings. He need be under no apprehension that the proceeding will fail to awaken interest among other publishers or that he will long be in ignorance as to the value that they put upon their space. It may indeed keep him guessing as to whether it wouldn't be well to try this or that other paper. At all events it will assist him in getting the lay of the land well fixed in his mind, and this is a great gain in any kind of campaigning.

Circumstances vary so greatly according to the field and the article that anything like fixed rules of procedure are impracticable. But the objective point is the same in all cases—to reach the most people who are likely to buy. Where are the inquiries coming from. Why are there not more from this class or from that section? Are there holes in the net, and, if so, which of these three things is at fault—the article, the way it is offered or the medium?

This leads up to another point. It is astonishing what views of "advertising draught" are held by people who are otherwise rational. The enthusiastic inventor is a good type of this sort. He has been nursing his schemes for months, perhaps for years, until his whole system is saturated with them. He is so profoundly impressed with their importance

that it is inconceivable to him how any rational man could deny himself the pleasure of jumping at them the instant they are exposed, like a hungry trout for a May fly.

He writes out an inch advertisement, in which he can hardly deny himself the luxury of some such phrase as "Greatest invention of the age," and gravely writes the publisher that if returns are satisfactory he will try another insertion—or maybe three or four! Ultimately he thinks he would like a page or two—when the returns justify it.

But the returns never justify it—that is, on that sort of advertising. Trout are never quite so hungry as the angler thinks they ought to be. Then again, there are flies and flies, and many a lusty fellow has felt the sting of the steel in his jaws just when he thought he had a corner on a luscious white miller.

All flies are not of this kind, but it takes a good eye sometimes to distinguish them. And the process of acquiring this discriminating sense breeds caution.

Don't let anybody fool you on this point. Unless you are prepared to give your advertising a fair show—to put some brains into its preparation and placing; to watch it closely; to give it ample time to soak in, so that the people you are aiming at will be COMPELLED to know about it—whether they want it or not—you would be likely to get a good deal more for your money by investing it in peanuts or circus tickets.

IT'S NEVER TOO LATE TO MAKE A FRESH START.

No man *need* be a failure. You may seem to be going backward, but that doesn't *prove* you won't start *upward* again.

Many a merchant has not *succeeded* because he never really *started*. He's been on the *wrong* road all the time and even at that, holding his own. What he can do on the *wrong* road shows what he *will* do when he strikes the *right* road.

Failure teaches you where the flaws are—or at least to *know* that flaws do exist and to *hunt* them out.

Every time you go *back* a step you *add* to your knowledge of things not to do.

Even a rut will bring you to a place where you can get a fresh *start* if you will only make the *trial*. Think of all the big businesses started by men *after* they were well along in years.

This proves it's *never* too late—that *experience* is only possible by having lived. You can't get *experience* in a college—you must pay for it with years and hard work.

You can't break the spirit of the grizzly. You may keep him caged for years, but give him a chance and see how quickly he will take it. You may break his body, but never his spirit. He's got grit—and the older he gets the more *grit* he stores up. Take a *lesson* from him.

There's one thing *sure*—you'll *lose* your chance if you *lose* your nerve. Your age doesn't count. A new idea is as *valuable* to you to-day as it would have been years ago—provided you *use* it. A new *thought*, applied *now*, will do as much as it would have done a year ago.

If you are not *progressing* as fast as you feel you should, take a new grip. *Eliminate* all things that your experience tells you are wrong. Your experience is your *biggest* asset—*use* it.

Know what *not* to do. Find new things to do.

When you *know* the wrong way of doing things, try a *new* way. It's apt to be the *right* way—it's *sure* to be sooner or later, if you only keep *trying*.

Don't let the *past* worry you—its lessons will lead to success if you will only profit by them. Experience, plus new *methods* and *new thoughts*, means *new energy* and *new enthusiasm*.—The N. C. R. Weekly.

"NEAR" STENOGRAPHERS.**Psychological Tests Might Be Used to Discourage the Misfits.**

There are not too many stenographers, but there are too many "near" stenographers, who fail from lack of mental and physical aptitude or from imperfect training. I lately had an applicant who answered an advertisement for a stenographer who stated that she had had no experience but had taken a course at the "Thirty-day school" of stenography and typewriting. (This is a fact. There is a school offering to make stenographers in thirty days.)

It would be possible for a practised examiner with a few simple tests and some analysis to say definitely whether any applicant had or had not the mental and physical equipment needed to make a stenographer. Many bitter failures would be prevented by so much forethought and trouble. It is very likely that Columbia University and the College of the City of New York are equipped with psychological laboratories for making such tests and examinations as would be required. It is the great defect of our education, both higher and lower, that no help is given the pupil to "find himself" in the direction of life work. Boys and girls equally blunder and fail, often becoming discouraged merely from trying to do what in the nature of their make-up they cannot do.

The public schools of Germany are doing something toward helping boys to choose a line of work for which they are fitted. William Wirt of the Gary (Ind.) schools is showing originality and purpose in his "reformed" public schools. There is a bureau in Boston offering advice to any one who may apply regarding choice of work fit for individual ability. Mrs. Ella Flagg Young, Superintendent of Chicago Public Schools, is fully alive to the lack of relation between school and work. The Sage Foundation might well devote money and effort to the relation between poverty and useless miseducation. "What knowledge is of most worth?" asks Herbert Spencer, and answers the question in his clear and simple little book, "Education," which every young man and young woman ought to read. As an employer of help of all kinds, I have been made wholly sick at heart with the misfits, the failures, the aimless, who go about looking for a chance to earn their bread when probably they will be unable to fill creditably the most simple and humble position. The many men, who can "turn a hand to almost anything"—meaning that they can do nothing well. The many girls who ought to be doing housework, but will rather starve and risk self-respect trying to hold to some form of ill-paid, unskilled work supposed to have a small social preference—it all makes me wish to live under a different form of civilization (or even uncivilization), where fewer wrecks and derelicts would float by to sadden those who think with their hearts and not with their foreheads.—*New York Times*.

HALF A MAN IS NEVER WHOLLY SUCCESSFUL.

Hard work only never made a man or a success.

Knowledge only never made a man a genius or a success. Initiative only never made a man a genius or a success.

You can work hard, and waste your energies, because you lack the knowledge to apply your energies in the proper channels.

Your mere knowledge may make you a book-worm, and a book-worm is not a success.

You may have initiative, but lacking the proper knowledge and the energy to acquire this knowledge, your initiative will be impractical.

You must know what to do—how to do—and then know how to do it in a better way than the other man—that is, in a new, more original way—if you want to make a big success.

Keep on the beaten track, and you will attain only mediocrity.

Get off the beaten track too much, and you will be eccentric. The world might be amused at you, but it would distrust you.

Do not desert the beaten track entirely, but add new branches—open up new avenues for achievement—and you will be a success—a genius.

BUSINESS EDUCATION.

That the demand for highly trained men in business and industries is in excess of the supply is proved not alone by the demands being made upon our colleges and universities but by the efforts of business associations and trade societies to establish schools and training courses for men engaged in special lines of work. The Insurance Institute of America is the latest to take up this work and has recently instituted a course of study for those who desire to master the intricacies of the insurance business. This institute is composed of the insurance clubs of a number of large cities of the North and East and the course of instruction will be offered to men already engaged in the insurance business who desire to fit themselves for more efficient work and for promotion.

Several American universities are now offering courses in insurance, but so great is the demand for trained men and the number who can afford the expense of university attendance being limited, the institute hopes for quick results through this new system of correspondence instruction. Periodical examinations will be held in large cities throughout the country and certificates will be awarded to those who pass at such examinations. For the present, courses in fire and casualty insurance only will be offered, but later the list will be extended to include all branches of the insurance business. The study course is patterned after that of the Insurance Institute of Great Britain, which has been so successful that in ten years the number of candidates increased five times.

It is intended, declare its promoters, to give every ambitious man the opportunity to study at his own home the principles and practice of the branch of insurance in which he is engaged. It aims to help him acquire knowledge which he would otherwise have to acquire by the rule of thumb, and to help the man who is willing to study to do the work of his present position in a better manner and to prepare himself for promotion to a better paying post.

The time is rapidly coming when the men without special training will find no place save that of unskilled laborers in the business and industrial activities of the world. There is a lesson and a warning here for the young men of today.

—*Ft. Worth Record*.

"The head that is loaded with wisdom doesn't leak at the mouth."

Nature has given us the seeds of knowledge, not knowledge itself.—*Seneca*.

It is a great thing to mix betimes with clever people." One picks their brains unconsciously.—*Bulwer Lytton*.

Retire within thyself, and thou wilt discover how small a stock is there.—*Persius*.

It sometimes goes a great way toward making people like us to take it for granted that they do already.—*Harriet Beecher Stowe*.

The successful man is the one who realizes that for every stroke of luck he will have to give a stroke of work.—*Chicago Journal*.

BUSINESS BUILDING.

Would you be a master business-builder? Then you must have the tools for your work—and one of the most important tools is a healthy body.

"Health is God's best gift."

To keep his health is the sacred duty of every man who would succeed. Nature offers you the means: fresh air to breathe, clean water to drink, to bathe in, nourishing food to eat. Make your choice wisely—and be well.

One of health's chief laws is exercise—use.

Use your muscles, and your muscles become strong; use your lungs, and your lungs become strong.

Abuse or neglect your muscles, and your strength departs; neglect your lungs—don't breathe properly, and tuberculosis may be the result.

It is so easy for the normal man to be well that it is a crime for him not to be well.

The laws of health are so simple, nourishment and use, that it looks as if we should learn to obey them, since they mean so much in the battle of life.

Is not the man mad who in the "money chase" destroys his body? Logic says he is; for money after all is only purchasing power in the commercial world, and the things worth while that money can buy are the things worth while to the well man only.

To the sick man "the earth and the fullness thereof" means nothing.

One cause of the sick man's failure is his terrible selfishness; the man who is compelled to think continually of "his own ills" is not the man to give the world service.

To be able to give the world real service you must be able to forget yourself, and think of your work only.

Only the well man can love his work, and only the man who loves his work can render efficient service, and only the man who can render efficient service can be a business-builder, and only the man who can be a business-builder can be a success in the business world.

Since you are in the business world you want to become a success, and to get the reward of commercial success—money.

That is a legitimate ambition. You should be proud of it.

The man who has no desire to make money is unwise.

But you are an ambitious man anxious to attain or retain your success.

The first thing then to do is, be healthy. If you are so already, remain so. If not, follow the laws of health, and attain it.

Remember, health is the first step in the attainment of success.

The second success injunction is, know the other fellow.

Thousands of dollars have been made by knowing how to handle the other fellow.

Thousands of dollars have been lost by not knowing the other fellow and by putting him in the wrong place.

Thousands of dollars have been expended by fond parents in their attempts to make doctors and lawyers of sons that nature never intended for such professions.

All reforms require a militant force. If you want to see evils overcome get out and *work* towards this end. Talk in such instances is valueless. The person who howls the loudest against political evils is usually the one who never votes. The merchant who is the most disgusted with conditions in his trade is invariably the one who wouldn't walk across the street to co-operate with someone trying to better things. The carping critic and backslider is a pest "even unto himself."

SAVING MENTAL ENERGY.

"Keep your mind free of details," is the advice given by a ten-million-dollar concern to its executives; "use the brain for constructive thinking and not for remembering, your advancement and ours depend upon your ability to think—so conserve your mental energy."

This advice takes practical form in the shape of a loose-leaf vest-pocket note book distributed by the concern to each department head. On the inside of the leather cover is a label, reading: "This little note book is intended to remind you of things to be done each day. Use it regularly—it will prove a valuable companion. We believe it will increase your efficiency fully 20 per cent. There are countless things to be done each day which we are liable to forget. Note them in this little book and thus keep your mind free for more important things."

This little idea is one of hundreds that have helped make the concern in question the largest of its kind in the world, and to develop a 100 per cent. efficient organization that is the envy of other manufacturers.—*Business*.

PROMISES.

When you tell anybody that you are going to do anything, first be dead certain that you can do it and next carry through your determination and do it.

When you tell anybody that somebody else is going to do something, first be certain that they are willing and that it is possible for them, and then follow it up to see that they actually do it.

This applies directly to the promises that salespeople and others throughout the store make regarding the delivery of goods, the shipping of orders, the ordering of special items, writing and mailing of letters, and perhaps a hundred and one other things that do not come to mind at this moment.

Remember that the promises which you make are supposed to be kept. And you will find that the patrons of your store will hold your firm pretty close to whatever statements are made by the employes in any capacity.—*Notions*.

ABOUT GERMS.

However much people may wash, the human skin never throws off its myriads of surface bacteria. That is the outcome of a series of experiments made by Dr. Hikada, a Japanese physician, in Prof. Neisser's famous clinic at Breslau.

Dr. Hikada's object was to discover how far the skin bacteria were affected by physical and chemical processes. The average healthy person's skin has, according to Dr. Hikada, 1,520 live germs to the square centimeter. This applies to the skin between the shoulder blades, but the facial cuticle carries a far greater number.

Men carry a larger percentage of germs than women. Children up to the age of 14 have relatively far purer skins than adults, but after 14 the age of the subject seems to make no material difference. Thin persons and those with dry skins have more bacteria than those who are plump and whose skin is active.

Dr. Hikada found no difference as regards the number of skin germs on persons of widely different social positions or callings. Ordinary baths do not cleanse, he says, except they be followed by a thorough douche with pure water. Röntgen rays do not affect the skin bacteria; ultraviolet rays, on the other hand, reduce them by nine-tenths. Applications of vaseline or lanoline to the skin assist the breeding of surface germs by the million within twenty-four hours, but acetate combinations and pure alcohol vapor dressings kill them off, very rapidly.—*New York Sun*.

BEGIN WAR ON TIP SYSTEM.

Commercial travelers of the United States have started a campaign against hotel tipping, which, they say, costs them \$50,000,000 a year. That sum P. E. Dowe, president of the Commercial Travelers' National League, says is disbursed by salesmen annually among bellboys, waiters and porters, in addition to \$23,000,000 paid as regular hotel charges.

President Dowe mailed to the various associations of hotel proprietors what he calls the "final call" of the traveling salesmen, in which he says:

"The traveling men, forced to action in self-protection, fully aware of the fact that increased expenses mean decreased salary under present business conditions, and finding only one way to bring the hotel proprietors to a realization that they have underrated public sentiment against the tipping abuse, are preparing to compile lists of private houses where transients can be accommodated.

"For commercial men with trunks it is proposed to establish in the central section of each city a loft or lofts divided into light, clean showrooms. Many of the hotel sample rooms are in damp and unhealthy basements, as numerous commercial travelers can evidence by doctor's bills.

"You can see that we mean business, but in consideration of the self-evident fact that your members have failed properly to gauge the sentiment against tipping, we will withhold definite action a reasonable time, and if there are no signs that the hotel proprietors propose to put their help upon a self-respecting basis, making them wage-earners instead of beggars for gratuities, no power on earth can prevent our carrying out our program of reprisal.

"Hotel guests are expected to hand out the coin for every service or attention by the hotel help, from the hallboy who carries the grip back of an incoming guest to his room and hangs on until the rake-off is provided, to the porter who calls a cab or carries a grip from the doorway to the bus."

All classes of merchants, as well as private citizens will welcome the movement recently started by the Commercial Travelers' National League to minimize the tipping evil. It is stated that tips cost commercial salesmen \$50,000,000 a year, which, of course is paid by the merchants at home. It is well pointed out that it is time for hotel proprietors to put their help upon a self-respecting basis, making them wage-earners instead of beggars for gratuities. In private and social life there may be some justification for the tipping system, but it is entirely out of place in the economics of business and commercial affairs.

WHIMSICAL ABBREVIATIONS.

Some men are like peanuts, the better for a good roasting. It makes a man feel sheepish to have someone "get his goat."

If time is money, what's the use of spending our time saving our money?

Pleasure with some people consists in doing something they cannot afford.

Music is the food of love, but it doesn't balk at candy and ice cream.

When the hands of a clock are arrested they stop doing time. It's quite different with a man.

It's a wise man who can keep his own counsel, but it's a wiser one who can sell it, like the lawyer.

An odd thing about marriage is that the fool is just about as likely to make a desirable one as wise people.—*Boston Transcript.*

EPIGRAMS ON SALESMANSHIP.

Brains capable of originating, in combination with character, always were and always will be the highest priced rental product in the world.

"Pull" don't amount to much, except to eventually pull a man's reputation down.

A good salesman is like a woman in her wisdom: If he has more sense than his customer, he uses some of that sense to conceal the fact.

When you talk quality, you must deliver quality. The delivery speaks louder than the talk.

Order takers are not salesmen. They are not far in advance of the slot-machines, except that they move about.

Two-thirds of the supposed traveling salesmen are traveling men, but they are employed and are drawing salaries as salesmen.

Knowledge is power and it dispels the fear that ignorance breeds.

There is a difference between character and reputation.

Every man should take an inventory of himself, and the oftener the better.

"Salesmanship" is the biggest word in the dictionary to the business man.

No man can be permanently successful who is not truthful.

—*Geyer's Stationer.*

"A BIT OF EVERY DAY SENSE."

(By Herb. C. Smith.)

When a fellow's worked at one old desk—the same one quite a while,

You dream perhaps you've cinched the stunt in just the proper style.

It's well enough to realize you're doing well, you know,

But someone's speeding close behind, however swift we go.

Gee! don't you dream you know it all and don't your cranium swell—

Because no other one can do your job just quite as well—
Be honest—isn't this the case in instances galore?

And truly said there're many of us have dreamed the same before!

Don't think too much of "Me"—"Big I" don't think you know it all,

Because the stuff that we call "Pride" has caused great scores to fall.

Just work right well and play quite fair and always keep in view

The thought some one can do your job as well as now you do!

Friends—here's the truth in lines quite few, in rhyme, in simple verse:

You may be good at all you do and some man do it worse.
But after all, no matter what the stunt is, this is true—
There's always someone that can do it just as well as you.

PLANS NEWSPAPER TO PREVENT ALL WARS.

Paris.—Plans for the publication of an international newspaper, the object of which is to cause the extinction of war, are today being quickly carried forward under the direct supervision of Andrew Carnegie. Editors from many countries are busily at work, aided by a group of diplomats, in the perfection of the plans and hope to have the paper started in the near future.

In starting this venture Mr. Carnegie has shown the realization of the fact that his greatest power for the prevention of war will be exercised through a well organized newspaper, the object of which is to cause the extinction of war, disclose all schemes calculated to ferment trouble between nations, and can circumvent the secret plots of nations by publicly exposing them to the world's gaze.

HACKNEYED PHRASES.

Phrases to be avoided by public speakers:

I rise with diffidence.

Unaccustomed, as I am, to public speaking.

By a happy stroke of fate

It becomes my painful duty

In the last analysis

I am encouraged to go on

I point with pride

On the other hand (with gesture)

I hold

The vox populi

Be that as it may

I shall not detain you

As the hour is growing late

Believe me

We view with alarm

As I was about to tell you

The happiest day of my life

It falls to my lot

I can say no more

In the fluff and bloom

I can only hint

I can say nothing

I cannot find words

The fact is

To my mind

I cannot sufficiently do justice

I fear

All I can say is

I shall not inflict a speech on you

Far be it from me

It behooves me

Rise phoenix-like from his ashes

But alas!

What more can I say?

At this late period of the evening

It is hardly necessary to say

I can not allow the opportunity to pass

For, mark you

I have already taken up too much time.

I might talk to you for hours

Looking back upon my childhood

We can imagine the scene

I haven't the time nor ability

Ah, no, dear friends

One word more and I have done

I will now conclude

I really must stop

I have done

—Greenville Kleiser. In the *New York Globe*

FREE PENCILS FOR SCHOOL CHILDREN.

A unique way to get their pencils into the homes and to show how easy it is to sharpen them, has been adopted by the Blaisdell Paper Pencil Co., who have announcements in several magazines offering to give school children free pencils if they will guarantee to show them to their parents and illustrate the easy way to sharpen.

APPROVED.

Philip was a conceited youth. One evening he called upon some friends and picked up the new Webster's Unabridged Dictionary which lay on the table.

"What do you think of it, Philip?" asked the host.

"Well," was the reply, "so far as I have looked it seems to be correct."—*Success Magazine*.

SALESMANSHIP.

Salesmanship is the art or faculty of convincing the other fellow of his need of the goods you offer, to such an extent that he will buy.

Salesmanship is a battle of organized knowledge against unorganized ignorance.

Success is doing that which prior to the act seemed impossible.

A clerk is a two-legged machine; an automatic contrivance that can write down an order or show goods when asked or demanded to do so.

Men are not employed to-day to "wait on trade," but to sell goods.

Salesmanship is a science and its practice is an art.

COURTESY.

Courtesy leaves a fine flavor—discourtesy a bitter taste.

Courtesy makes friends and friends make business.

If you must fight with someone, join the army. The stationery business is not a training school for combativeness.

The men at the top are uniformly courteous. Are you headed that way?

Courtesy is not a veneer covering a bad disposition. It must be genuine and penetrate to the heart to be effective.

Good temper is an asset to any business, as witness the following advice:

Every time you lose your temper you do two things; you lose a patron and you injure your digestion. One is as necessary to business as the other is to you.

MAN AND HIS WAYS.

Have you ever noticed that when you arise in the morning and find you have contracted a cold in the head, and your breakfast is delayed so that you almost miss your car, and you cut your cheek with your razor while shaving, and your cravat sticks in your collar and won't slide around properly, and the street car conductor compels you to go inside the car, although you want to stand on the platform and get some fresh air, and some one steps on your most critical corn, and when you get off the car you see a man who touched you for ten and has been dodging you ever since and who now dodges up a stairway to get away from you, and the first letter you open is a notice that your insurance note must be paid to-day, and the next letter is a request to contribute something to a fund for the propagation of some kind of a theory, and some one calls you up to tell you that he thinks you made a serious mistake in writing a certain thing, and you square away at your typewriter to do your day's work—

Have you ever observed that at such a time, when you want to make a carbon copy of what you write, you invariably put the carbon in backward and get the whole thing on both sides of the same sheet?—*Chicago Post*.

He that knows how to make those he converses with easy, has found the true art of living, and being welcome and valued everywhere.—*Locke*.

"Have you ever observed that we pay much more attention to a wise passage when it is quoted, than when we read it in the original author?"

Character is more than intellect. A great soul will be strong to live, as well as to think. Goodness outshines genius, as the sun makes the electric light cast a shadow.—*Emerson*.

Have you learned lessons only of those who admired you, and were tender with you, and stood aside for you? Have you not learned great lessons from those who reject you, and brace themselves against you? or who treat you with contempt, or dispute the passage with you?—*Walt Whitman*.

INTERMEDIATE COURSE.

By E. C. Mills.

New York, Mar. 1, 1911.

Mr. W. A. Hoffman,

Cleveland, O.

Dear Sir: Some time ago we received a small order from you which we hope we filled to your entire satisfaction.

We are mailing to you today our new fall catalogue, and ask you to look it over carefully. We have a fine line of goods at most reasonable prices.

May we not hear from you again soon?

Cordially yours,

Plate 1: It is almost as difficult to compose a good business letter as it is to write one beautifully. The above letter which is directed to a previous customer, contains all the characteristics of a first-class business communication. The letter should be written by the correspondent or ambitious penman at least one hundred times.

hypocrisy unique precede surname
handsome vendue proceed sirloin
ransom labyrinth valuable poignant
liniment milliner paralyze promissory
lineament offense paralysis permanent
jeopardy prejudice perjure mercantile

Plate 2: There are various reasons why so many people are poor spellers. One of these reasons is that the spelling books contain words spelled in type, while the letter writer must see them in script. This plate and the succeeding one really constitute an excellent combination of spelling and penmanship lesson.

lacquer overhaul millionaire coalesce
acquiesce nonsense pinnacle effervesce
lyceum liquefy colonade convalesce
irascible pageant luscious cayenne
boundary emanate picketed exorbitant
descend embarrass olfactory fragile

Plate 3: Anyone who thinks all these words are easy to spell should pronounce them to someone at home or in the office.

A man might know the size of the largest continent, the length of the longest river, and yet not be educated. This is simply information. The power to acquire, retain and use information is education in its broadest sense.

Plate 4: Very few people can distinguish between education and information. Education, as we understand it to be, means the ability to do some one thing well. There are those who can do several things well, but they are the exception. This plate should be memorized, and this can best be done by writing it one hundred times.

When a word has been properly before the mind once it can never be entirely forgotten. "Good attention is the secret of good memory." "He who can confine his entire attention to a point for ten minutes is educated. Do you believe it?"

Plate 5: What has been said regarding Plate 4, applies in a way to this Plate. Concentration is the secret to educational success.

\$700⁰⁰

Toronto, Ont., Feb. 1st, 1911.

Sixty days after date I promise to pay to the order of Daniel Robinson, seven hundred dollars, for value received, with interest at six per cent. until paid.

C. W. Moore.

Plate 6: A very common business form is the promissory note. As a penmanship exercise it combines practice of both letters and figures. Write this note one hundred times

J. D. Rice	J. M. Tarrell	M. F. Bellows	S. H. Boese
W. R. Hayward	C. W. Clark	F. L. Dyke	J. R. Carroll
G. R. Rogers	J. R. Dykstra	Bro. Adolphus	W. C. Cope
S. Peterson	W. F. Paulus	C. L. Manning	R. A. Coverdale
A. B. Wraught	J. F. Conkey	R. H. Agate	R. D. Drener
J. R. Briggs	E. H. McEhee	A. L. Berglund	W. E. Hind

Plate 7: This is a good time to write proper names, and one who gets this well has reached the summit of writing skill.

ANCIENT ORDER OF HIBERNIANS
IN AMERICA

DANIEL J. HENNESSY

Preamble

It has pleased the National Board of Officers and Directors of the Ancient Order of Hibernians in America that the death of Daniel J. Hennessy, of the National Board of Officers and Directors, was called to his eternal reward on the morning of January 27, 1908, in the City of St. Paul, Minnesota, where our late Brother had made his home for many years, and that the death of Daniel J. Hennessy was a national loss and a sorrow to all classes of our people throughout the country for his deep religious faith, and his concern in everything connected with the Order, for his untiring devotion to service, and his untiring energy and patriotism as an American citizen of Irish blood descent.

Resolution

That the National Board of Officers and Directors of the Ancient Order of Hibernians in America do hereby and do solemnly adjourn in the City of St. Paul, Minnesota, on the 27th day of January, 1908, on the eve of our National Convocation, deeply and sincerely mourn the loss of Daniel J. Hennessy, who was recognized by all classes of the people as the best type of business man, and as a member of our Order he was loved and honored by those who knew him personally as the very best personification of the principles for which we endeavor, and which were beautiful illustrations of a life well lived. Daniel J. Hennessy was a true Irish, an exceptional character, he was probably representative of all that was so noble in our race. His death is a great loss, but example inspiring, and his loss irreparable.

Resolution

That these resolutions be made part of the records of the National Board of the Ancient Order of Hibernians, and that a copy be sent to the State President of our Order in Washington, and that they be published in the press as the unanimous expression of this Board.

National Officers

National Commander: James J. Moran, 125 E. 12th St., St. Paul, Minn.
National Vice-Commander: James J. Moran, 125 E. 12th St., St. Paul, Minn.
National Secretary: James J. Moran, 125 E. 12th St., St. Paul, Minn.
National Treasurer: James J. Moran, 125 E. 12th St., St. Paul, Minn.

National Board of Directors

Rev. John J. Kennedy, 101 E. The Capital
Patrick J. Moran, 125 E. 12th St.
John J. Moran, 125 E. 12th St.

Approved and passed on the 27th day of January, 1908, by the National Board of Officers and Directors of the Ancient Order of Hibernians in America.

Commercial Designing by P. W. Costello, Scranton, Pa.

BUSINESS WRITING SPECIMENS FROM OUR READERS.

O. L. Rogers, Supervisor of Writing, Ft. Wayne, Ind., sends us a package of his students' work which show that he is getting very fine results in business writing.

The pupils of W. M. Hopkins, of the St. Louis, Mo., Commercial College, are very skillful in executing artistic movement designs, and we wish to congratulate them on the work which reached our office.

The specimens showing rapid pen practice by the students of J. A. Stryker, State Normal, Kearney, Nebr., are a credit to the writers and the instructor.

The work received from W. E. Hind, High School, Lindsay, Calif., show that his students are on the right road to good penmanship, and we hope to see more specimens by them.

C. H. Glasheen, of Taunton, Mass., sends us a packet of specimens by the pupils in the commercial department of the High School. This is the first time penmanship has been taught, the commercial department having been started this year, and Mr. Glasheen is to be congratulated on the good movement work and word practice his students are producing.

News Notes.

A record to be proud of. Our worthy friend, O. S. Manion, of the Southern Commercial School, Wilmington, N. C., writes us that since affiliating with that college nine months ago he has increased the enrollment from 35 to 140. What is the secret, Brother Manion? Other schools undoubtedly would like to try your plan. The notation in your letter concerning The Journal "The students like it. Nothing better," touches our tender spot, and we shall see to it that the Journal lives up to its reputation.

We note that the stereopticon has been put to another good purpose. F. R. Beygra, who conducts classes in Isaac Pitman shorthand in connection with the secretarial courses offered by Columbia University Extension Teaching has adopted the unique idea of delivering illustrated lectures to his students in which the origin and history of the art are portrayed, thus making a very forcible impression upon his hearers. This is an idea that might well be adopted by other schools.

A. M. Wonnell, Ferris Institute, Big Rapids, Mich., who has the confirmed habit of remembering us with a goodly subscription list ever and anon, writes: "Busy at this end of the line; more than 1,200 students—a record breaker for Ferris Institute." How many candle power search light do you use, Brother Wonnell? We do not want you to establish a monopoly there in the Middle West, as we have some other good friends out that way who still have a desire to live and prosper.

The January issue of "Fair Play" contains a most interesting article from the pen of that noted handwriting expert, A. S. Osborn, on "An Expert's view as to Expert Testimony". Should space permit, we will print in a future issue some extracts from this article.

In our opinion a calendar serves as a very profitable means of advertising, as one's name is constantly before the man he wants to reach. The Cortland Business Institute of Cortland, N. Y., has sent our office a very neat specimen of one of these silent salesmen.

Another package of writing by the pupils of L. J. Heiman Northwestern Business College, Chicago, Ill., has reached our desk, and judging from the specimens we can prophesy success to these boys and girls in their penmanship.

Caleb Bishop and Wm. Earle, Springdale St. Commercial School, St. John's, Newfoundland, send us several pages of their business writing which make a very good showing.

Words Everyone Should Be Able to Spell.

Esquimaux	abeyance	anachronism	colonel
gangrene	athwart	chronic	kernel
masquerade	bey	asterisk	adherents
merino	varioloïd	astronomer	adherence
aperient	autograph	synchronous	correspondents
vellum	eulogy	synagogue	correspondence
arrears	phantom	geology	emigrate
delirium	rhetoric	cauterize	immigrate
guaranty	antithesis	pulpous	gamble
ermine	synthesis	hypothecate	gambo
vermin	progeny	hypocrite	jester

WRITING FOR THE ACCOUNTANT.

20 24 26 29 20 24
 20 24 26 29 20 24
 20 24 26 29 20 24
 30 34 36 39 30 34
 30 34 36 39 30 34
 30 34 36 39 30 34
 50 54 56 59 50 54
 50 54 56 59 50 54
 50 54 56 59 50 54
 80 84 86 89 80 84
 80 84 86 89 80 84
 80 84 86 89 80 84
 207 206 209 202 207
 207 206 209 202 207
 207 206 209 202 207
 307 306 309 302 307
 307 306 309 302 307
 307 306 309 302 307
 808 808 808 808 808
 808 808 808 808 808
 808 808 808 808 808
 1 2 3 4 5 6 7 8 9 0 1 2
 1 2 3 4 5 6 7 8 9 0 1 2
 1 2 3 4 5 6 7 8 9 0 1 2
 3 6 9 1 4 2 5 9 8 0 7 3
 3 6 9 1 4 2 5 9 8 0 7 3
 3 6 9 1 4 2 5 9 8 0 7 3

LESSON EIGHTEEN.

Certain figures can be joined conveniently and this joining promotes speed. You can pass from 2's, 3's, 5's, 0's, and 8's to other figures and you can pass to 0's, 4's, 6's, and 9's. Practice across the lines. Notice which figures are on the line and which ones are between the lines. A next column should be made of each model.

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FLOURISHING.

By W. D. Sears.

The two designs for this month are decidedly different. The bird was carefully designed and executed, while the other was made as fast as one stroke could follow another. Make the bird first, minus the strokes of the tail; then the flourished strokes which surround it, supplying the tail strokes afterward. The lines of the background may now be made, with the crossing lines of the supplementary flourishing.

The fan design must be made with quick snappy strokes, nearly every one of which should be shaded. Make the two crossing strokes first, then the flourishing at the top, finishing with the short strokes below the scroll. This design can be made very attractive by supplying some appropriate word in the scroll.



BROKEN BITS FOR BUSY PEOPLE.

The reward that life holds out for work is not rest nor idleness, but increased capacity for work.

The successful man has not been "lucky," but "plucky." The difference of a letter makes all the difference in the world.

We all have dull days. But when the sun shines, store up enough sunshine in your heart to carry you over the dull days.

Be optimistic—think of the good things in this world. Fill your lungs with good air, let the sunshine gleam from your eyes, be happy, smile and the world will smile with you.

The study of man is man. Study each man you have business with. Learn men and you will have the first principles of successful salesmanship.

Never give up. Persistency is a jewel. Hang on and you will win out. The last card often wins the trick.

Learn how to approach a man properly. It is one quarter and perhaps more in successful salesmanship. Always try to make a good impression on the man you are trying to interest.

Talk business. Don't indulge in high "faluting." Good business men like business, not humdrum nonsense.

Try to cultivate a brisk, frank and pleasing manner when you are trying to make a sale. Don't crawl, but be manly and you will win out.

A TALK WITH YOUNG BUSINESS WOMEN.

By Nina P. Hudson.

I feel confident that many of you are working without giving due amount of thought to good health, which is the most valuable asset to a business girl.

The requirements of hygienic living are pure air and water, sufficient exercise to work off superfluous avoirdupois, proper food and, of course, a sensible division of time into sleep, labor and pleasure.

If you are ambitious, you are quite apt to forget that upon your health depends, perhaps exclusively, the completion of your desires. You may not have other exercise than that connected with your work; you may steal daily from the allotted time for rest, you may overburden your stomach with foods, or eat such that your system cannot digest.

A woman's daily routine may be social, domestic, business but she may be blinded to the fact that the happiness of others and herself, as well as her success is practically sacrificed if her good health must be the exchange.

If you are well and strong, do not encroach upon your good fortune until it breaks and you find yourself suddenly sick, bolstered on pillows, hidden from light and friends, ready to cry out at the least noise.

Physical well-being seems much like a large bank account of which one does not know the exact amount. He realizes he is very rich so at first draws heavily, then gradually smaller sums till he finds one day there is little or no money left in the bank. So with a girl beginning her business career with a healthy body, she thinks "Oh, I never had a sick day, I can stand work all right," but impure air, late hours of surplus study and needless worry, hastily eaten meals—all have their effects, resulting in nerve-prostration or spinal troubles.

We speak of sickness as coming to us, yet it is more often of our own seeking, of our own foolish neglect. Healthy bodies can throw off germs which attend many of the foods eaten and impurities of air breathed.

By our own common sense we must care for our precious bodies, for we are responsible for their condition if our minds are to do faithful work. The nutrition absorbed makes every little cell and by the proper thought as to air and food, we can aid or interfere with the organic system.

Impure air breeds disease and by sitting in your offices or in your rooms with no mode of ventilation, no fresh air at all, you are inhaling germs to destroy the lungs, to bring on headaches, to infect the throat and a hundred other ailments. During the winter, lights are lit early, furnace fires are kept burning and all the life-giving oxygen is absorbed so that when you take a deep breath your chest feels burdened. If you can not have the window open for long on account of draughts or underheated rooms, put it up for five minutes and swing the door in direct range of the window back and forth, thus creating a circulation. Do this twice a day at least. At night, sleep with your window wide open. If this has not been your habit, begin with it one quarter way up and gradually increase the width. You will not be so apt to have ambitionless feeling in the mornings. When going out of doors breathe deeply and expel the breath just as deeply.

As to eating, the best but seldom practised rule is eat a little less than enough rather than too much. Eat slowly and select your food with the thought of nourishment rather than as to what pleases the eye.

Instead of a piece of frosted lemon pie, or a square of whipped-cream-covered shortcake, how much wiser choice, would a bowl of beef soup or two boiled eggs on toast, have been for that girl I saw the other day who could spend but ten or fifteen cents for her noonday lunch. I do pity you who must rely upon restaurants for food. I know of nothing

more wearisome and unsatisfactory than to go day after day to a public eating house, see the same menu, eat poorly cooked foods at unfortunate prices. All of the "dishes" look delectable but have the same unseasoned taste. My best warning to you is to avoid pastries, confine yourselves to fruits, vegetables, eggs and meats in the piece (that is such as steaks or full slices from roasts but no chopped meat croquettes and hashes). Soups are second best. They are a good food but rather questionable as to their derivation.

If you find you are becoming irritable, omit tea and coffee from your dietary. Coffee acts as a stimulant with women more than with men who smoke, as the nicotine counteracts the strength of the coffee.

If possible to secure home board, no matter how plain the food, providing it is wholesome, do so for your own health's good.

Select your meals with care; do not have too many starchy or fatty foods at one time such as potatoes, rice or macaroni, and cornstarch pudding or roast pork, fried oysters and fritters. As our eating directly affects not only the stomach, it is well to choose in their season lettuce and celery which are nerve-quieting; dandelions, asparagus, beet greens, which contain iron and act upon the blood, carrots and other root vegetables for the complexion; lamb because of its healing qualities; beef for muscle building; eggs because of easy digestion and great nutriment.

It would be well if we would eat to live and not live to eat. The sense of taste seems to be thoroughly developed; so much so in some girls that they are nibbling something all of the time. I know of four girls who are stenographers and bookkeepers in a gas office who in the past year have brought upon themselves chronic dyspepsia because they are always "treating" each other; and their employers let them use the gas stoves which were in the office. They told me what one noon meal was—Welsh rarebit, lobster salad, creamed eggs, and cucumbers. Think what an indigestible conglomeration to put into a tired stomach! The cheese of the rarebit and the cucumbers in one meal would be quite enough to distress any human being of leisure.

Please do not eat between meals. You will then preserve a good appetite and will not be obliged to resort to a dozen patent medicines, whose chief value seems to be in getting some poor mortal in print, who is languishing for notoriety.

Begin to-morrow to breathe and eat aright and above all things keep well for how very precious is good health.

REORGANIZATION OF VENEZUELAN SCHOOLS.

(From Charge d'Affaires Jefferson Caffrey, American Legation, Caracas.)

The Minister of Public Instruction of Venezuela is attempting a reorganization of the system of public instruction in that country. Although public instruction was established in Venezuela two years ago, the schools have lacked organization, and those persons who have been intrusted to administer and teach in the schools have not been equipped with the proper normal-school training. The small school with the one teacher is the system which has been in vogue in the past.

Recognizing the urgent need of concentration, the present Minister of Public Instruction, Dr. Jose Gil Fortoul, is establishing large concentrated schools all over the Republic, and has sent Sr. Guillermo Todd, who is in charge of the technical administration of the schools, to study the organization of normal schools and the mechanism of common-school education in the United States. As soon as the economic conditions of the country will permit, a male normal school will be established at Caracas, which will be provided with everything necessary for efficiency, and professors of recognized pedagogic training will be called from abroad.

EDITOR'S SCRAP BOOK.

H. H. Leeds, Brooklyn, N. Y., sent a post card with a photographic reproduction of his engrossing and illuminating work. He says, "A sample of my work which has grown out of studying THE JOURNAL for a number of years." Mr. Leeds has acquired remarkable skill for a home student, and is to be congratulated.

W. H. Wherley, of Astoria, Ill., favors us with a packet of his business and ornamental writing which is a credit to him.

The flourishes and cards from E. L. Teeter, of West Hartford, Conn. prove that he has talent along these lines of pen art.

A. J. Williard, Wine, Va., knows how to swing the ornamental holder most skillfully.

Chas. Palmer, Wilmington, Del., sent us a card showing his ability as a knife artist. The work is very neatly done.

Signatures from F. B. Adams, of Parsons, Kans., prove that he is able to wield the ornate pen successfully.

S. O. Smith, of Hartford, Conn. favors us with a quantity of ornamental cards that prove a delight to the eye.

Leslie E. Jones, Elbridge, N. Y., sends his monthly contribution, and we are pleased to note his improvement.

From W. H. Moore, of Menominee, Mich., come several specimens of his ornate writing. Mr. Moore is but twenty-one years of age, and is to be commended for the progress he has made in his penmanship work.

Ornamental and business writing specimens have reached us from W. K. Cook, of Hartford, Conn. In a subsequent issue we will reproduce some of this most excellent writing.

F. Coburn, of Lowell, Mass., sent some unique show card lettering and price cards executed with the rubber end of a penny pencil. The specimens are very neatly done, and those interested in lettering should give this method a trial.

The writing of F. S. Heath, of Concord, N. H., is still up to his high standard. He turns out some very beautiful ornamental specimens.

S. W. Thomas, of E. St. Louis, Ill., the war veteran sixty-six years of age, encloses in his letter renewing his subscription a package of cards which make a fine showing for a man of his age, and he is to be complimented on being able to do work of so high a grade.

The most artistic piece of knife work which has reached our desk for some time is the calendar from the hand of F. S. Field, Flushing, N. Y. It shows a butterfly colored with the brush hovering near some daintily tinted flowers. Mr. Field has remarkable talent in executing this kind of work.

Nicely written letters come from the pen of A. R. Merrill, Saco, Me.; C. W. Jones, Brockton, Mass.; J. G. Christ, Lock Haven, Pa.; D. L. M. Raker, Harrisburg, Pa.

Subscriptions worthy of special mention have reached us from I. P. Ketchum, Madison, Wis., C. G. Prince, New York, T. J. Risinger, Utica, N. Y.; A. W. Kimpson, Amarillo, Texas; E. H. McGhee, Trenton, N. J.; O. J. Penrose, Elgin, Ill.; N. S. Smith, Waco, Texas. W. K. Cook, Hartford, Conn.; G. E. Van Bnskirck, Newark, N. J.; Howard Keeler, Spring Valley, N. Y.; E. Warner, Toronto, Ont.; J. J. Bailey, Toronto, Ont.; A. R. Merrill, Saco, Me.; W. H. Moore, Menominee, Mich.; W. J. Slifer, Kansas City, Mo.; C. W. Jones, Brockton, Mass. C. V. Lindley, E. Liverpool, Ohio; J. H. King, Raleigh, N. C.; H. W. Flickinger, Philadelphia; J. A. Stryker, Kearney, Nebr.; F. S. Heath, Concord, N. H.; L. B. Lawson, Santa Rosa, Calif.; D. L. M. Raker, Harrisburg, Pa.; E. L. Hooper, Portland, Me.; A. W. Dakin, Syracuse, N. Y.; O. L. Rogers, Ft. Wayne, Ind.; C. A. Barnett, Cleveland, Ohio. W. A. Hoffman, Valparaiso, Ind.; A. J. Beverage, Waco, Texas; L. C. McCann, Mahanoy City, Pa.; A. S. Osborn, New York.



E. E. Marlatt, of the Journal Staff.

A snap-shot of one well-known to every Business Journal reader for the past twenty years. Mr. Marlatt is the designer of our title page, and contributes to nearly every issue of the magazine.

COAL PRODUCTION OF THE UNITED STATES.

(From Bulletin of the United States Geological Survey.)

Although the production of coal in the United States during 1911 was probably second only to that of the record year, 1910, the year was unsatisfactory to the coal-mining industry. Overproduction and the struggle for trade depressed prices heavily. The record of the anthracite region of Pennsylvania was a notable exception to the general conditions. The shipments of anthracite for the 11 months ended November 30 amounted to 63,838,872 long tons, and the December shipments are estimated at 6,250,000 long tons. This total exceeds the previous high record of 1907 by approximately 3,000,000 tons. The local trade in 1911 amounted to about 2,000,000 long tons, and the colliery consumption to 8,000,000 tons, making the total production for the year close to 80,100,000 long tons, about 4,700,000 long tons over the 1910 output. A part of the increase in production is probably due to the stocking of fuel in anticipation of April 1, 1912, when the present wage agreements terminate, but the market has been absorbing an unusually large tonnage, and the increase is not chiefly artificial.

Much of the bituminous business has been conducted at a loss, and the trade as a whole has been demoralized. The depression of the iron trade has been seriously reflected in the coking-coal regions. It is estimated that the production of coke in 1911 will show a decrease of 20 to 30 per cent. from that of 1910. The shutting down of hundreds of coke ovens had added the burden of disposing of a large part of the slack usually consumed by that industry to the other troubles of the bituminous operators.

The total production of bituminous coal in 1911 was probably 3 to 5 per cent. below that of 1910. A decrease of 5 per cent. means a decline of 25,000,000 short tons, or more than the total coal production of Belgium, the sixth coal-producing country of the world. With this decrease the bituminous output for the year would be between 395,000,000 and 403,000,000 short tons. With the addition of the total anthracite output, the total production of coal for 1911 aggregates between 485,000,000 and 496,000,000 short tons, compared with 501,600,000 short tons in 1910. These estimates are based on statements from leading operators, on the railroad shipments for all but the last few weeks of the year, and on the monthly reports from the blast furnaces.

News Notes.

Andrew J. Graham & Co., New York City, are now prepared to conduct examinations for the granting of teachers' certificates for proficiency in Standard Phonography. Any person over 18 years of age, who has been a student of Standard Phonography for a year, and who is possessed of a good English education, is entitled to take the examination. This examination may be taken by mail anywhere and at the teacher's convenience, but the answers must be given without reference to the text, and must be accompanied by an affidavit stating they have been so made. Any of our readers desiring to qualify for one of these certificates should write Andrew J. Graham & Co. for full details relating to the test.

J. T. Thompson, of the Steubenville, Ohio, Business College, informs us that he has been obliged to secure two more rooms to accommodate his students, and that he has recently installed 12 new typewriters and 42 commercial desks. J. M. Moose, formerly of Janesville, Wis., has been engaged to take charge of the bookkeeping and penmanship classes. A healthy state of affairs, Brother Thompson, and we wish you continued prosperity.

The Williamsport Commercial College, Williamsport, Pa., is sending out a neat little reminder in the form of a pocket penknife with an advertisement of the school printed thereon. A good idea, and it should be productive of the desired results.

From far away Japan comes word from Brother James S. Oxford stating that the Japanese students like The Journal very much, but owing to their poverty it is very hard for them to subscribe. He states that \$1.50 for a year's subscription means practically the same to them as the American youth paying \$10 or \$15. Mr. Oxford reports the school is in a very flourishing condition, having an enrollment of almost 600 students, and that the students take a great deal of interest in penmanship. Mr. Oxford is doing some good work, and the profession has cause to feel proud it is represented by a man of his caliber.

"We have just had the best month, January, that we have had of any school month, since this school was founded", writes Brother Owens, of Pottsville, Pa. We hope this statement can be applied to every school The Journal visits, as nothing encourages a teacher so much as a roomful of bright, eager faces. The Owens School also believes in calendar advertising, as this office is the recipient of a copy of "The Grenadier Girl".

The North Adams (Mass.) Transcript gives a nice write-up of the reception held by the students of Bliss College, of that city, on February 2d. When three hundred young people congregate in a hall an enjoyable evening is the result. An address was delivered by Attorney Niles from which we quote an extract to cheer up our country boy readers who are of the impression that they are under

a heavy handicap in competing with the city boy.

"There is a general impression that the boy from the country is far inferior to the boy from the city. This is all nonsense. He is certainly handicapped in regard to some of the advantages offered by the city, but he is living in the open, close to Nature, who is constantly teaching him self-reliance, and when he comes to the city he has something which you who have been born in the city have been deprived of, a self-reliance which is invaluable to the employer and more than upholds the idea that the boy from the country is superior to the boy from the city."

We have just received from the Gem City Business School of Quincy, Ill., a highly artistic calendar, which reflects much credit on the taste and artistic perception of the management. It is one of the daintiest conceptions in the calendar line we have received, and we appreciate the kindness of the Messrs. Musselman in sending it to us. Another favor of kindly remembrance of the festive season has also come to hand from this school in the shape of a specially engraved Christmas and New Year's card, attached to the personal card of D. L. Musselman, Jr. Thanks, Mr. Musselman, thanks! All your good wishes we heartily reciprocate.

DIRECTORY OF BUSINESS DEVICES.

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For terms of insertion in this List, apply to *The Business Journal*, Tribune Building, New York.

ACCOUNTANTS.

Bennett, R. J., 1421 Arch St., Philadelphia, Pa.

ADDING MACHINES (LISTING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

ADDING TYPEWRITERS. See Typewriters' Adding.

BOOKKEEPING.

American Book Co., Washington Square, New York.

Bliss Publishing Co., Saginaw, Mich.

Bobbs-Merrill Co., Indianapolis, Ind.

Ginn & Co., Boston, Mass.

Goodyear-Marshall Co., Cedar Rapids, Ia.

Lyons, J. A., & Co., 626 S. Wabash Ave., Chicago, Ill.

Packard, S. S., 101 East 23rd St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Rowe, H. M., & Co., Baltimore, Md.

Southwestern Publishing Co., 222 Main St., Cincinnati, Ohio.

Toby, Edw., Waco, Tex., Publ., Toby's Practical Bookkeeping.

CARBON PAPERS & TYPEWRITER RIBBONS.

Smith, S. T., & Co., 11 Barclay St., New York.

COPYHOLDERS.

Remington Typewriter Co., 327 Broadway, New York.

DUPLICATORS (STENCIL).

Underwood Typewriter Co., 30 Vesey St., New York.

INKS.

Higgins, Chas. M., & Co., 271 Ninth St., Brooklyn, N. Y.

INKSTANDS.

General Supply Co., Danielson, Conn.

NOTE BOOKS (STENOGRAPHERS').

Pitman, I., & Sons, 2 W. 45th St., New York.

PAPER FASTENERS AND BINDERS.

Clippess Paper Fastener Co., Newton, Iowa.

PENCILS.

Dixon, Joseph, Crucible Co., Jersey City, N. J.

PENCIL SHARPENERS.

Arne Novelty Mfg. Co., 1103 Sixteenth St., Racine, Wis.

PENHOLDERS.

Magnusson, A., 208 N. 5th St., Quincy, Ill.

PENS (SHADING).

Newton Automatic Shading Pen Co., Pontiac, Mich.

PENS (STEEL).

Esterbrook Steel Pen Mfg. Co., 95 John St., New York.

Gilott & Sons, 93 Chambers St., New York.

Hunt, C. Howard, Pen Co., Camden, N. J.

Spencerian Pen Co., 349 Broadway, New York.

SHORTHAND SYSTEMS.

Barnes, A. J., Publishing Co., 2201 Locust St., St. Louis, Mo.

Graham, A. J., & Co., 1135 Broadway, New York.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A., & Co., 626 S. Wabash Ave., Chicago, Ill.

Packard, S. S., 110 E. 23rd St., New York.

Phonographic Institute Co., Cincinnati, Ohio.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

Toby, Edw., Tex., Publ., Aristos or Jones' Shadeless Shorthand.

TELEPHONES (INTERIOR).

Direct-Line Telephone Co., 810 Broadway, New York.

TOUCH TYPEWRITING INSTRUCTORS.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A., & Co., 626 S. Wabash Ave., Chicago, Ill.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Company, Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

TYPEWRITERS

Hammond Typewriter Co., 69th to 70th St., East River, New York.

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (ADDING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (AUTOMATIC).

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (BILLING).

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITER CARRIAGE RETURN.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (DOUBLE CASE OR COMPLETE KEYBOARD).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (NOISELESS).

Noiseless Typewriter Co., 320 Broadway, New York.

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Smith-Premier Typewriter Co., 319 Broadway, New York.

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Standard Typewriter Co., Groton, N. Y.

TYPEWRITER RIBBONS. See Carbon Papers.

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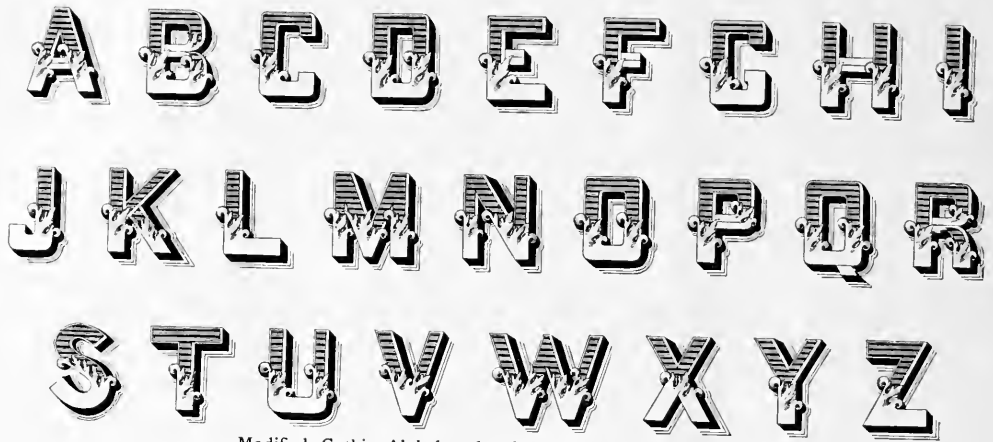
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GOOD WRITING.

By H. W. Shaylor, Portland, Me.

AFTER much experience in dealing with beginners in 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.

A good handwriting should include perfect legibility, ease of execution, and a fair degree of speed. Perhaps too much is expected of young pupils in way of form. Certain it is that absolute perfection of form or even a near approach to it must preclude much, if not all, freedom of movement. On the other hand all movement, on a very large percentage of movement drills, will leave form stranded forever, leaving what is sometimes known as a "Lawyer's hand." So we repeat; the two must go hand in hand. It has been said that our best teachers should be employed in the lowest grades, and this is true, in some measure at least, in the hope to accomplish much in the branch under consideration. Nothing short of patient, persevering labor, will secure satisfactory results in penmanship.

We must not overlook the fact that the same essentials of good penmanship are required of a child in the primary grade as of one in the high school grade. If there were a possibility of graded forms the problem would be comparatively easy of solution; but the same form of an *a* or a *b* is required from a six year old as from a college graduate, save that we exact a more perfect form from the youngster. The words he uses may be shorter, it is true, but the same rule for spacing, the same height of letters, or relative height of parts, the same care as to slope, as well as of every detail is expected in the writing of the beginner as of the more advanced. All this being true makes the problem one difficult to solve.

Neither must we forget, nor ignore, the fact that the child is undeveloped: his muscles are flabby, his powers of concentration are in embryo; his ability to sustain effort beyond a brief period is "nil", aside from the fact that the value to him of a good handwriting is unappreciated, on account of being so remote, as to render the most wise and judicious treatment of his case necessary. I do not mean to say that young children do not like writing nor are

wholly unable to see its value, for this is not true. No more enthusiastic class can be found, but it must, from the nature of the case be more or less spasmodic and soon over-looked at from their constant change in growth and development it is not reasonable to expect them to remember and keep in mind the goal for any length of time.

Even young children, however, can do something in line of simple movement exercises and can attain to considerable proficiency in form. Right here, in my opinion, is where the greatest care should be exercised in their training. It is necessary to establish habits which will abide and which will not need something later. Children should not be allowed to contract habits in one grade to be discontinued in the next. It is as unwise as to teach them "baby language" in the cradle and then to laugh at them later for using it, aside from the time wasted in unlearning the nonsense in a later stage.

The movement adapted to beginners is simply the lateral slide. With the arm placed on the desk in proper position, the elbow stationary, teach them to swing the arm from left to right as if they were brushing the desk free from dust, hinging at the elbow, without using the wrist joint. The rhythmic movement will please them and if continued at short intervals, until all thoroughly understand just how to do it, will accomplish a great deal in more ways than one. First, it will promote an upright position of body; secondly, it will tend to relax too tight grip upon the penholder, and thirdly, it will suggest freedom and ease of action, all three of which form the very foundation of easy writing.

This article would be too long for me to attempt to suggest even, much in way of special work, but suffice it to say that following this lateral movement, or in conjunction with it such letters as small *i* and *u* can be used profitably and at the same time show the necessity of keeping form and movement so closely related that a proper foundation is laid for a good handwriting. A reasonable amount of time should be devoted to practice on ellipses—to establish freedom and secure a thorough relaxing of pen grip—but the major part of the movement work should be to the latter movement and the application in chart letters.

Perhaps I may add one word of caution. In my opinion there is more time wasted in unnecessary practice on movement exercises than can be afforded in the limited time devoted to this branch of education. I have seen and known pupils to be kept at practice on the ellipses for an unlimited

time, covering pages, and still learning nothing new, nor making much advancement in really learning to write. One might as well jack up an auto, and set the wheels spinning, and expect to get somewhere as to expect to learn to execute written forms by such kind of chirographic gymnastics. Application of movement to written forms should begin at once and never be allowed to go by default. I mean this. It seems to me that unless a movement exercise is followed at once with some practical application to form, spacing, height and slant, the time is as much lost as it would be to a man who should attempt to jump, and spend most of his time in preliminary movement. He might swing his arms till doomsday and unless after he had secured the required momentum he should "let 'er go," all the swing in the world would be useless.

TRADE OF PERSIA WITH UNITED STATES.

(Review by Bureau of Statistics, Department of Commerce and Labor.)

The imports into the United States from Persia during the fiscal year 1911 amounted to \$1,055,603, of which carpets and rugs made up \$944,561, and wool suitable for carpet making \$82,624. The exports from the United States to Persia were valued at \$21,899 and consisted principally of iron and steel manufactures. In 1910 the imports from Persia amounted to \$700,000 and in 1909 to \$350,000.

Cottons, sugar, tea, iron and steel manufactures, woolens, yarns, and petroleum are the principal articles imported into Persia. The cotton imports in 1909-10 were valued at 126,000,000 kran (kran equals about \$0.09); sugar, 107,000,000; tea, 28,000,000; iron and steel and manufactures thereof, 14,000,000; woolens, 14,000,000; yarn 10,000,000; while haberdashery, silks, rice, dyestuffs, flour, matches, spices, timber, and copper were represented by sums ranging from 2,000,000 to 5,000,000 kran. Raw cotton heads the list of Persia's exports, and fruits, woolen carpets, rice, fish, opium, cocoons, gums, and skins follow in order.

The relatively small foreign commerce of Persia is largely due to the fact that that Empire is lacking in adequate means of transportation and communication. Wheat, barley, rice, fruits, silk, wool, cotton, gums, and other staples are produced in great quantities, and lead, copper, and other mineral deposits abound, but good roads and railways are few, thus seriously handicapping transport to points of distribution. The latest reports show less than 100 miles of railway in all Persia. As late as 1903 but 311 miles of carriageable roads had been built, though progress has been made since that time. Telegraphs include 6,312 miles of line and 10,754 miles of wire, connecting 131 stations. Teheran, the principal city, has a population of 280,000; Tabriz, 200,000; and Isfahan, 80,000. Less than 1,500 Europeans reside within the Empire.



A. L. Peer, Commercial Instructor, University Preparatory School, Tonkawa, Okla.



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Business Writing by the late L. Madarasz.

News Notes.

We wish our correspondents would be a little more considerate of our feelings. Listen to this! Our old friend, R. A. Spellman of Taunton, Mass., who, on January 31st, retired from active service in the Bristol County Business School, writes us concerning a resort planned for a certain spot in Georgia, and among other things says: "We have the finest place to rest I ever saw. No telephones, no trolley cars, no daily papers; just the song of the birds, the ripple of falling waters and the rustle of the leaves caused by the mountain zephyrs." And yet he has the audacity to say, "I wonder if you are interested in all this." There is a limit, dear readers, so please do not over-tax us. Going to work these mornings in the face of a nor'-wester that comes straight from Medicine Hat excuses a man in the eyes of the law and holds him not accountable for his actions.

We hope the members of the Eastern Commercial Teachers' Association are making such plans as will enable them to hark to the cry "All aboard for Albany". We have received an interesting booklet issued by the Albany Chamber of Commerce depicting the various places to be visited there, and we have no doubt it will mean a most enjoyable trip.

We are glad to note that so far presidential year has not affected our profession, as judging by our correspondence everybody is exceedingly busy with his duties. J. H. King, of King's Business College, Raleigh, N. C., writes: "Have been so busy enrolling students I have not had

time to get up a club for your paper, but will try and send you a list of subscriptions soon. We now have an enrollment of 240."

In a letter in which we can almost detect the odor of the eucalyptus and the orange blossom, J. H. Janson, of the Napa, Cal., Business College, informs us: "We are very pleased, indeed, to state that the Journal is proving to be a valuable auxiliary to our teaching and we, of course, will encourage our students to subscribe for it." We are no more than human, and expressions like the above help to blunt many of the thorns in our path.

After thirty-two years spent in teaching Young America the whys and wherefores of penmanship Howard Keeler has retired from active service and is now devoting his energies (profitably, we hope) to the propagation of Airedale Terriers. He extends us an invitation to visit him, but inasmuch as he enclosed a card with his invitation representing eleven dogs peering over the fence, we feel we should consider the matter and not act hastily.

Still more evidence of prosperity. Brother Elston of the Alberta College, Edmonton, Canada, in forwarding a goodly number of subscriptions remarks: "We are enjoying a largely increased enrollment, and trust that the Journal is prospering splendidly."

Alfred Higgins, of the Orange Union High School, Orange, Cal., is also well pleased with The Journal, as he states "I am very much pleased with The Journal so far this year, and think the January number would be hard to beat."

Remington Notes.

A new issue of Remington Notes, No. 10 of Volume 2, was issued by the Remington Typewriter Company on the 1st of February. This number of the Notes is full of interesting matter for the stenographer and typist, and, as a postal card to the nearest Remington office will bring a copy, it would be well for any not on the mailing list for Remington Notes to write for this issue.

The first article is descriptive of the faculty which some typists possess of copying from manuscript on the typewriter while at the same time carrying on a conversation with a bystander—even to copy in one language while conversing in another. The article points out that these performances have a practical interest to all stenographers. Then there is an article entitled, "From Cicero to Cortelyou, The Story of Stenography in 20 Centuries," by W. H. Brearley, in which the connection of many prominent personages of both ancient and modern times with the art of shorthand is brought out. The work of the Remington Typewriter Employment Departments in securing situations for stenographers, is touched on in an article by Miss M. I. Stagg, the head of their Employment Department in Kansas City, and the closing article is a careful description of the different processes entering into the manufacture of the Remington type bar, in which the many different stages in the evolution of the type bar are illustrated and carefully explained. This care in type bar manufacture is well warranted by the important part played by the type bar in the durability of the writing machine.

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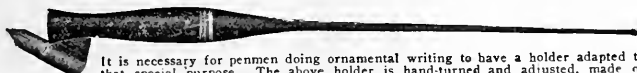
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News Notes.

The Connecticut Quill Club, an organization whose membership is limited to twenty teachers, or expert penmen, was formed on January 12, 1912. E. M. Huntsinger, ex-president of the Eastern Commercial Teachers' Association, was elected president, and with a man of his caliber at the head, it goes without saying much benefit will be derived through membership in the club. The second meeting was held on February 17th at South School, Hartford, at which an exhibition of engrossing and illuminating by W. E. Dennis, of Brooklyn, was given. A great deal of interest was manifested by those present in some scrap-books containing a variety of script work by noted penmen. Specimens of penmanship from the 8th and 9th grades of the Brown and South schools of Hartford were also on display. The club's aim is to "create an atmosphere for more thoroughness and greater manual dexterity on the part of the teachers who instruct our boys and girls in the utilitarian art of penmanship." The Journal office has been remembered with a large group picture of the members of the club.

In sending in some subscriptions for The Journal, Merritt Davis, of the Salem High School, Salem, Ore., advises us that he has met with splendid success in installing a new commercial course which meets the demands of the business as well as the educational world. He also writes he has increased the enrollment over 300%, and that owing to lack of space and assistants he has been unable to meet the demands made upon the department. You certainly have just cause to feel proud of your achievements, Brother Davis, and our good wishes go out to you at this time.

The annual meeting of the South Carolina State Teachers' Association is to be held in Charleston, S. C., March 28th to 30th, inclusive. An attendance of more than 1,500 teachers and officials is expected, it will no doubt prove to be a very interesting and important convention.

The temperature of our office was raised several degrees by a call from the February issue of "Sparks", a house periodical "emitted once in a while from the Forge of the Good-year-Marshall Publishing Co., of Cedar Rapids, Iowa, to amuse and edify the Commercial School Brethren." There are some good thoughts contained within this booklet, and we wish it every success. Thanks, Friend Marshall, for your kindness in remembering us.

We have received from Pedro Escalon, Santa Ana, Central America, a photograph of himself in uniform which was taken in 1906 when, as Secretary of the Salvadorean Legation, he attended the marriage of King Alfonso of Spain. Senior Escalon's martial aspect, no doubt, added lustre to the occasion.

Our friend, E. B. Johnson, of Jersey City, is camping on the trail of the authors. Here is a little article from his pen that is rather neat:

"A little flourish now and then
Is relished by the best penmen.
A little flourish, grace and shade
Is not improper when well made."



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And we have just been asked to furnish a man for the Brookline, Mass., High School, the late head of the commercial work there receiving \$2500. May we help you, too, this year? Registration free. "No position, no pay."

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News Notes.

P. E. Holley, the pen expert of Waterbury, Conn., has just been successful in winning a \$333 piano offered by the Yeager Piano Co. of that city to the person writing "The Yeager Piano" on a piece of paper or cardboard, 3x4 inches, the largest number of times. Mr. Holley wrote the sentence exactly 1,613 times, the words being distinguished without the aid of a magnifying glass. The letters were neatly formed and they say at the piano store that the work of Mr. Holley is the best of the kind they have ever seen. There were other contestants, about 2,000 of them, and the rules of the contest called for the three words being numbered consecutively, so that the number alone took up considerable space.

Some of the contestants wrote the words as many as 1,500 times, while one contestant wrote it only 36 times.

Let not your tongue outrun your thought.—*Bias.*

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The utility of this machine is also greatly enlarged by the successful combination of a standard typewriter with its computing mechanism. Both are under the control of one keyboard and form an integral machine. The computing mechanism is electrically operated and all of its operations are controlled by keys conveniently located at the front of the machine. The operator has no handle pulling or counting to do; neither does he have to bother with complements when subtracting.

In making out bills of merchandise on this machine, all the work including the typewriter notations, the computations and the discounts is done line by line, the same as a letter is written on a typewriter. There is no resetting of the paper or backward rotation of the platen. The machine completes its work as it goes. These features give to this machine an extensive field of usefulness.

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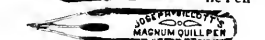
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I Can Make a Good Penman of You at your home during spare time. Write for free book "How To Become a Good Penman." It contains beautiful specimens of penmanship and tells how others became good penmen by the Tamblin System. Your name will be elegantly written on a card if you enclose stamp.

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News Notes.

C. M. Miller, of Condersport, Pa., sent us a letter under date of January 30th expressing his appreciation of the different departments in the February Journal. Expressions of this kind serve to spur us on to greater efforts.

"The last two issues of The Journal have been exceedingly good." So writes C. L. Newell, of Wood's School, Brooklyn, N. Y.

There is one branch of our educational system, namely, kindergarten work, which we feel is worthy of more encouragement on the part of the parents as well as teachers in all grades of the public school. At the age of four to six years a child's mind is in a very receptive mood, and it is possible at this time to give the child a course of training that will not only make it more docile in the subsequent grades but will have a tendency to develop the faculties to a point where the real application of its mind to study will prove a pleasure, thus insuring more rapid progress. We quote below an extract from a pamphlet received from the National Kindergarten Association:

In 1910, \$53,000,000 was given and bequeathed to colleges in this country. While we all take a justifiable pride in this magnificent sum devoted to so laudable a purpose, nevertheless, those of us who realize how vitally important, educationally and morally, are the years between four and six, cannot help feeling that something is wrong, when, notwithstanding this generosity, 4,000,000 little children of our country, or more than ninety per cent. of those of kindergarten age, are without the privilege of kindergarten training. This is specially lamentable when we consider that in some sections our children average only a trifle more than three years in schools, and only six and one-half per cent. of our school children go beyond the high school.

Correspondence with foreign countries has shown that educators in Europe have for years realized the special value of education to the child, and have considered it worth while to provide suitable training, while in the United States, only one State, Utah, has passed a law making the kindergarten a part of its entire school system.

H. D. Buck, proprietor of the Scranton Business College, Scranton, Pa., having died recently, the school has been purchased by Mr. Seeley of the Lackawanna Business College, also of that city. The two schools will be combined, occupying the site of the former. Mr. Seeley is to be congratulated, and we wish him every success.

The Badger State Business College and the Williams Business College, both schools of Milwaukee, Wis., have consolidated, and are now doing business in one building.

"I enjoy my new field of labor very much," writes M. A. Conner, who is now with the Fisher's well-known school at Winter Hill, Mass., and, he continues, "folks do say we have the best school around Boston." We know the Fisher Schools well and their thorough manner of training, and can fully appreciate Mr. Conner's enthusiasm.

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The winning operator may change but the winning machine is always THE UNDERWOOD

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Books for Business People

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The Expert Stenographer, by W. B. Bottomo. Cloth. 230 pp. 64 pp. of Shorthand. Every phase of Expert Shorthand discussed. \$2.00. Postpaid. In quantities, special rates.

Influencing Men in Business, by Walter Dill Scott. Cloth. 168 pp. Illustrated. For personal or class room instruction. \$1.00 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 250 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

National Penmanship Compendium. Lessons by Leslie, Courtney, Moore, Dakin and Dennis. Paper, stiff cover. For Self-Instruction or Schools. 25 cents, postpaid. In quantities, special rates. Stamps taken.

Corporate Organization, by Thomas Conyngton, of the New York Bar. All about incorporating and corporations. Buckram. 402 pp. \$3.00 postpaid.

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Dicksee's Auditing, by R. H. Montgomery, C. P. A. Cloth. 588 pages. The acknowledged authority on all subjects connected with auditing. \$5.00 postpaid.

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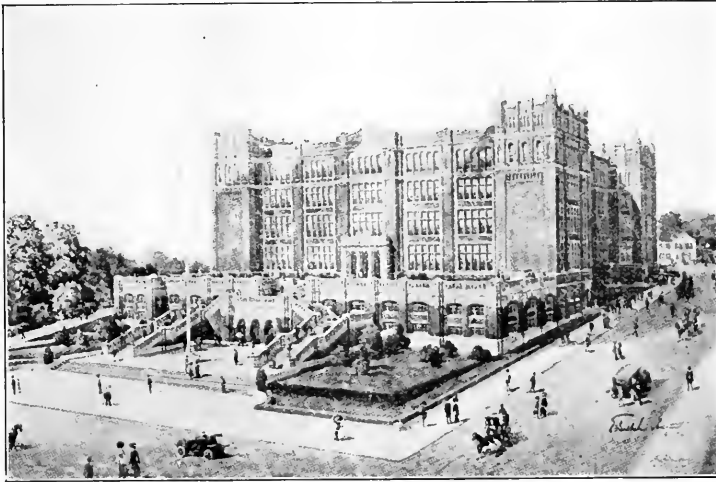
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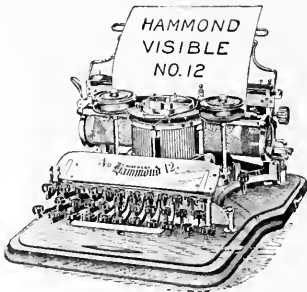
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HOW MUCH SYSTEM?

By DON E. MOWRY.

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BUSINESS methods and systems play an important part in the daily routine of the average manager or office superintendent. Costs are known; raw materials are purchased at a saving of the smallest fraction, and an absolute check is registered against the time of each employe to insure his prompt arrival each day. Frequently in an effort to "keep things moving," in the financial sense of the word, all manner of systems are installed, and these may, but sometimes do not, result in a saving to the establishment.

An electrical concern, with branch offices in seven important cities, uses a seven copy order system so that each branch may be informed of all sales at any one office. An order clerk in each establishment copies these sales and the carbon copy is then filed away for reference—perhaps. Genuine onion skin paper is used for this particular work; though other paper, that would serve just as well, could be secured at a saving of \$100 per thousand sets. The system is not needed, though the concern absolutely refuses to be convinced of this fact.

Another concern, manufacturing engines, had at one time one man employed in their office for every twenty-eight men working in their shops. Something was wrong.

"How many men do you employ here?" I asked the general manager.

"Between six hundred and twenty-five and seven hundred," he replied, "but at present we have exactly six hundred and sixty men in the shops and twenty-five in the office."

I told him I did not know anything about his factory, but he certainly had too many men in his office. He felt sure he needed all of them and told me what each was doing.

"Just what I thought," I remarked.

"What was that?" he replied immediately.

"Too much system."

Of course, he did not understand that he was needlessly using too many different card systems. He did not realize that his particular business did not demand an elaborate set of cost cards because the costs in his particular line were confined within certain narrow margins. Detailed selling records were likewise a minor matter to him, because his establishment did a contract business, exclusively. Under these conditions he had the necessary equipment for a million-dollar establishment fighting for business in the open market.

This manager was enterprising in the extreme; in fact, he was employed because he was up-to-date. But up-to-date, according to his business philosophy, meant "system," and he had not stopped to figure that he might overload himself with system.

The owner of a large confectionery store recently installed a bill cabinet at a cost of \$160, making it possible for him

to turn at a glance and find any customer's bill. I asked him if this expense was worth while, since he still employed his regular bookkeeping force and the "ready reference" to his customers' accounts was but seldom really necessary. He admitted that the cabinet might be a little expensive for his business.

On the other hand, the manager of a large evening daily cannot be induced to establish a check on his subscriptions. All subscriptions are kept on slips placed in route books. No other records are kept. When the office clerk is asked by Mrs. Smith how much she owes for the paper, she is compelled to look at the city map for the number of the route—if she knows where Mrs. Smith lives—then she goes to the route book, and, if the collector is not out with it making collections, runs over slip after slip until she discovers Mrs. Smith's name. If the office clerk does not know where Mrs. Smith lives, she must ask her—to the astonishment of Mrs. Smith—and then take up her search for the account. Mrs. Smith, in the meantime, is waiting. If the route book is out, Mrs. Smith will be asked to pay what she wants to pay, on account.

The manager was told that he ought to put in a duplicate subscription list and arrange it by letter so that when a subscriber called, the clerk would turn instantly to the account on the slip or card, credit the customer there, and then credit the route book, or, if he wished, and this was the better suggestion, require the collectors to turn in their cash and maintain credits only on the office cards. This extension of his system would save time and prevent possible shortages and reduce complications in the subscription accounts. Fifty dollars would have copied his entire list completely.

"Oh, well," the manager's reply to all this was, "if a man is going to be dishonest, he will find a way somehow."

These instances illustrate the divergencies of opinion as to what really constitutes a practical business system, so important in making the routine of the office workable and efficient. It is likewise clear to those of us who are giving the subject of office equipment serious study that in many establishments where improved systems have been inaugurated without giving particular attention to the special requirements of the office, there is an urgent need for better business organization.

How much system should you have? That, of course, depends upon your business. To answer the question, I must ask you what you are doing? How you are conducting your business now? Then I can give you my personal opinion of your particular business. If, however, you will make a personal study of a few of the devices which are now coming into general use, keeping your own business in mind all the time, I have no doubt but that you can devise a way of increasing your office efficiency almost as well as could the expert in this line.

You are in close touch with your own administrative problems, and your judgment as to their solution should, with a reasonable knowledge of the possibilities, be fully as good as that of one who is familiar with numerous devices. Because a competitor, in a similar line, has installed this or that device, do not take it for granted that your business demands the same system. Know your own business and mould your office devices according to it, and not according to the requirements—which may be vastly different—of some other office.

The question of office system is one which has attracted much attention in late years, and it is going to attract more and more attention as its place and purpose become more fully understood. It is not so much the system as the business. Study your business and mould your system to it. Business without system, and the methods which go to make up system, turns trade or sales, as the case may be, away from your establishment; too much system ruins the efficiency of the office and is an expensive luxury. Introduce just so much as is necessary to secure the greatest efficiency of your office force and the most effective operation of your business, and no more.

ON TO SPOKANE.



WHILE it is yet early in the year to think of vacation time, yet when the goal is so far removed from some of us it is not too early to begin planning for a trip which promises to be, both in the trip itself and the objects to be obtained, the great event of the year along educational lines.

For more than a year committees have been at work planning and arranging for the meeting of the National Commercial Teachers' Federation at Spokane, Washington, July 15-19. A spirit of co-operation has taken hold of the several commercial teachers' organizations and with one accord their officers and members are doing what they can toward making the next meeting a splendid success.

The several sections of the Federation are active. The Shorthand Section was the first to present its program and if it is a specimen of what we may hope from the other sections, we can be sure of one of the real treats of a lifetime. The Penmanship Section program is already out and published and, in a comparatively short time we will have the reports from the other sections. H. C. Blair, Chairman of the Committee of Arrangements, is working toward the Federation program and the local entertainment. We are assured by letters just received from him, that we are to have an address by the Governor of the State of Washington and another by James J. Hill. These in themselves are enough to show what the rest of the program may be. There will be eight-day days in Spokane, public receptions, general literary and musical programs furnished by the local talent, special programs on Wednesday by the Central Teachers' Association and on Thursday by the Gregg Shorthand Association.

Abundant means of transportation is being provided. Mr. Faust and his Spokane Club have chosen the Rex Tour and by addressing him at Chicago, or E. E. Gaylord, at Beverly, Mass., information relative to their plans may be secured. It is their purpose to give you a choice of several routes on the American Plan scheme. That is, one flat purchase pays for your carfare, your meals, your Pullman, and all regular expenses incident to travel. In addition to this route I have with very much thought and upon consulting with a great many of our people, arranged an itinerary for the northern route, going by Denver. Surely a glorious trip at that season of the year! Information relative to this plan of travel can be obtained from the writer, from the Northern Pacific R. R. Co., at Chicago, or from any agent of any of the Central Passenger Association or Eastern Passenger Association lines. These trips are not in conflict but are arranged in such a manner that you can have your exact choice of route. It matters not to the officers of the Federation which route you take but it is a matter of concern to us as to whether you are going to Spokane or not. We want you, we need you.

Eastern teachers should arrange to come a little early if possible and attend the meeting of the N. E. A. at Chicago, July 8-12th. They can leave Chicago on the evening of July 11th and arrive in Spokane in time for our convention. Leaving Spokane we will visit all of the principal cities of the Inland Empire and return by way of Portland, Salt Lake,

Colorado Springs, and Denver. The round trip fare from Chicago is \$65.

If I can be of any service to you in the matter of choosing routes or if I can give any information relative to special features of the convention, do not hesitate to write me and I in turn, will very much appreciate it if you will write me stating that you are to be with us. Time, thought, effort, and money are being expended in the name of and for the good of Business Education. Aid us by your co-operation.

MORTON MACCORMAC,
Pres. National Commercial Teachers' Federation

ONE THOUSAND DOLLARS REWARD.

The First National Bank of To-morrow will pay the above reward to any teacher who after having attended the convention of the Eastern Commercial Teachers' Association at Albany, April 4-6, 1912, can truthfully say he has not realized a profit that far more than compensated for the expense involved. Just look at the program that has been arranged! It is a feast that is not often prepared. From soup to nuts there is no room for improvement, and you may partake of it at a very slight expense. The motto of the Three Musketeers, "One for all, and all for one," will be the watchword. It is most becoming, especially for early Spring wear, and it will be found strongly in evidence around the Hotel Ten Eyck. And oh, what an exceptional chance will be offered the ladies to display that beautiful Easter chapeau!

Do not forget the fact that it will be three hundred and sixty-five days before such a wealth of good things will be offered again, and remember to

"Gather ye rosebuds while ye may,

Old Time is still a-flying,

And this same flower that smiles to-day,

To-morrow will be dying."

SPECIAL RATES TO ALBANY.

For the accommodation of delegates and others who will be in attendance at the Eastern Commercial Teachers' Association meeting to be held at Albany, N. Y., April 4-6th, the New York Central & Hudson River Railroad will place special Pullman parlor cars and day coaches in their train No. 3 (The Fast Mail) Thursday, April 4th. This train leaves Grand Central Terminal (43rd Street & Lexington Avenue), at 8.45 A. M., 125th Street 8.57 A. M., and arrives Albany 12.30 Noon. The parlor car seat fare from New York City to Albany is 75 cents. Those desiring reservations should communicate at once with W. V. Lisey, General Eastern Passenger Agent, 1215 Broadway, New York (telephone 6310 Madison Square).

The Trunk Line Passenger Association has named a rate of one fare and three fifths on the certificate plan. Delegates when purchasing tickets must secure from the ticket agent a certificate which will be their authority for the three-fifths fare returning. These certificates must be validated by the Trunk Line agent who will be in attendance at the meeting, and a fee of 25 cents will be charged for this service.

RECENT JOURNAL VISITORS.

E. M. Huntsinger, Huntsinger Business School, Hartford, Conn.

C. G. Prince, American Book Co., New York.

Roy E. Fuller, Reporter, Chicago, Ill.

C. H. Larsh, Miner's Business Academy, Brooklyn, N. Y.

G. E. Van Buskirk, Newark, N. J.

J. C. Kennedy, Agt. Standard Folding Typewriter, Newark, N. J.

J. C. Kane, Drake School, New York City.

J. D. Cully, Merrill College, So. Norwalk, Conn.

CHANGE OF ADDRESS—Subscribers wishing to have their magazine sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.

CAN A MAN LEARN TO BE A SALESMAN?

By N. Hawkins.

(By permission of Ronald Press Co., New York City.)



ONE of the draughtsmen in our organization recently asked me "if a man could learn to be a salesman," to which I replied, "a man with the 'stuff' in him could learn to be anything, if he studied and applied himself to the new vocation." Some people believe that "a salesman is born—not made." Such an opinion is apt to be expressed when observing some particularly brilliant success that has been made, but which is really an insolated case, and an exception rather than the rule. The "born salesman" is usually a spasmodic salesman. As a rule, he is not evenly balanced, and his results are an uncertain question for his employer to place the greatest dependence upon when figuring on output and general expenses.

I prefer the steady grinder; the man who works—who is going after business every minute and who has some creative ideas regarding how to line up prospects and then close them for the full list price, with no promise beyond the Company Guarantee. Give me the salesman who is never satisfied with even his biggest day's business, but whose results show a healthy and continuous increase every week in the year. Give me a man with a good backbone, susceptible to instruction, willing to absorb or sweat it in, and a disposition to obey orders, and I will assume the responsibility of his becoming a thoroughly successful salesman.

It is true that any man must have a foundation upon which to build—the parts of which should be intelligence, education, appearance, persistence, application, self-control, diplomacy, good habits and stick-to-it-iveness. None of these are gifts, but rather accomplishments that can be developed more or less, according to the individual. Set your target up and shoot at it until you hit the bull's eye. Do not be satisfied with shots that hit the outer lines, but only the ones that ring the bell. A successful sales force in any organization should work as a unit. Interests being identical, they should also be mutual. Without perfect harmony, the best results can not be expected. Occasional meeting for a friendly interchange of ideas is money well expended. A Clearing House of thoughts in every business employing a large force of men, for gathering information from each and disseminating it to all, cannot fail to produce beneficial results.

Salesmen, as a rule, are apt to travel certain well-beaten paths, and after a while find themselves running in a rut. The only difference between a grave and a rut is the depth and width. At this time, a hint, a word of advice, a knowledge of how others are handling similar propositions, gives new light, new life, new experience, and they return to work stronger factors for the problems to be met and mastered.

We are none of us original. Usually what we own we enjoy by inheritance or acquisition from others. We are simply telling an old story in a new way, modifying it to meet existing conditions and injecting our own personality into the telling. No one man can claim a monopoly of all the qualifications for successful salesmanship, but knowledge is power, and he who has the most of it, coupled with the best ability to utilize it, enjoys advantages that should contribute largely to his success. The Scientific Salesman studies his own character as well as the peculiarities of his customer. He knows his own weaknesses or faults and tries to overcome them. The high-grade salesman is always polite. Politeness may not secure business, but I have never known it to hurt the chances of getting it. A salesman should not only study how to secure business, but also how to avoid losing it.

Absolute self-control is a most important factor. Methods that are acceptable to one customer might be most objectionable to another. One man may be greeted with an outstretched hand, another would consider this an act of fam-

iliarity and an affront to his dignity—here is where discrimination must be displayed.

Cultivating the memory for names and faces—being shrewd but not deceitful, studying the goods you offer for sale, familiarizing yourself with the goods and methods of your competitors, never taking no for an answer—when not selling, thinking, devising new plans and schemes for finding prospects or obtaining business, keeping in close touch with the Home Office, seeking the company's confidence and giving it yours, never satisfied with what you have done but always trying to do more; these are a few things denoting the qualified salesman.

There is no such motto as "Good Enough." "Better Still" is more indicative of the hustler. I believe all salesmen should work for commissions rather than salaries. You can pick out a commission salesman every time you meet one. He is always on the job—chasing every prospect, going after everything in sight and working long after the salaried men have rung out and gone to home or pleasure. He usually gets the long price for goods—doesn't offer special inducements to make sales. Giving away goods doesn't constitute salesmanship any more than does selling them at the least possible profit.

High-class, scientific salesmanship can be acquired by diligent, patient and persistent effort and study, and any salesman who will apply himself in this direction will not only be constantly and profitably employed, but will rise in the estimation of his employers, his customers, and most of all, himself.

SOME "DON'TS" FOR THE OFFICE MAN.

- Don't chew gum; it is an unsightly habit.
- Don't use slang; shows your vocabulary is limited, and that you have a poor command of the English language.
- Don't find fault; adapt yourself to your surroundings.
- Don't come in late; you are taking something that does not belong to you, namely, your employer's time.
- Don't waste stationery; would you go to the safe and take out some postage stamps and throw them in the waste basket?
- Don't whistle, sing or make any other unnecessary noise; shows lack of concentration of mind on your work, and distracts the attention of the other employees.
- Don't have your friends call you up at the office; the telephone is installed for business purposes only.
- Don't attend to your private correspondence during business hours; spend your leisure time in learning the business.
- Don't waste time in idle chatter; office harmony is disrupted thereby.
- Don't attempt to climb by undermining a fellow employee; it's a dangerous ladder, and you are the one who will suffer in the end.
- Don't evade responsibility; if you make a mistake, shoulder the blame—and profit by the experience.
- Don't fawn; stand or fall on your merits; fawning is nothing more or less than one form of bribery.
- Don't notify your employer you are ill and then spend the afternoon at the ball game or the theatre; your employer will not brook untruthfulness.
- Don't watch the clock; the man who works by the clock is generally paid by the clock.
- Don't shirk; a shirker is a drifter; gets nowhere and accomplishes nothing.
- Don't betray your employer by making his business affairs public; a traitor is the most despised of men.
- Don't fear you will do more than you are paid for doing; give your employer the best service at your command or you will injure your own chances by lowering your capacity for work.

SHORTHAND AND TYPEWRITING.

SOME LITTLE ADVICES.

By WILLIAM D. BRIDGE.

As one of the simplest principles of speed-making in shorthand is "phrasing," which, when well-used is of great power, the beginner might well begin the use of the principle by taking the little word "I" and making it the subject of as many phrases as possible—I do, I will, I am, I shall, I think, I know, I was, I had, I will be, I will have, I shall have, I think so, I had been, etc., etc. Then take the simple word "We," and join it to the same words, as far as possible. In like manner, joined outlines with "He," "She," and "They" will fill in mind scores more of similar and everyday expressions.

Again, take the word "There," or the same outline form for "Their," and add to this outline as many simple words as possible, thus: There are, There will be, There should be, There has been, There may, There is, There was, There had been, There could be, There would be, etc., etc. Their own, Their will, Their advantage.

A few of the 56 prepositions in the English language are: About, Above, Among, Around, Before, Beside or Besides, By, Concerning, (Sarn), Down, During, For, From, In, Into, On, Over, Since, To, Toward, Through, Under, Up, Upon, With, Within, Without. Now take this series of words and begin with the first and see how many simple and plainly legible phrases you can make, such as: About it, About that, About this, About you, About such, About our, About me, About many, About many such, About people, About your letters, About our letters, About these things, etc. Then the next word: Above it, Above them, Above you, Above that, etc. And so on.

The teacher who fails to teach *phrasing*, at least in this simple use of the principle, deprives his pupil of his greatest speed-instrument. Phrase word-signs very early in your study.

THE DICTOGRAPH.

At a bribery trial held last year in Ohio evidence was introduced which had been secured in an unusual manner. By means of a device, which had recently been invented by a Long Island man, detectives who had been working on the case presented what was claimed to be the actual language that was used when the alleged bribery occurred. This new invention was the dictograph, and it has since been used very successfully in securing evidence against lawbreakers. De-



The Dictograph in the business office. Transmitter placed in the correspondent's desk.

tective Burns employed it to very good account in working up the case against the McNamara brothers, and also in securing evidence that was presented at the trial of a United States senator.

The dictograph is so simple in construction as to make it

the same features as the telephone, namely, a transmitter, receiver and wires to connect them. The transmitter is so constructed that it is not necessary to stand within a few inches of it when talking, as is the case with the telephone. This is made possible by means of a powerful diaphragm which augments the sound waves. When it is desired to secure evidence against a person, the dictograph is installed by secreting the transmitter in the room or office of the suspected party. Wires are then laid connecting the transmitter with the receiver, which is located in another part of the building, and an expert stenographer is stationed at the receiver to report the conversations that occur in the room containing the transmitter.

This device is now being used quite extensively in commercial lines, as it gives the business man more privacy, and prevents eaves-dropping when he is talking, by reason of the fact that there is no way of securing a connection with the wire he is conversing over. The transmitter is placed in his office and connects with the offices of the various department heads and stenographers. Considerable time is saved thereby, as he is enabled to deliver his instructions or dictate his correspondence without having the person addressed appear in person.

THEY ARE ALL GONE.

The family of which Sir Isaac Pitman was the widest known is now no more on earth. When our beloved Benn Pitman passed from life a year ago last December, there was left but one of the original family, a sister, Mrs. Mary Webster, and she passed to the other life February 11th, aged 87 years.

Sir Isaac Pitman was the third of a large family, consisting of the following, Melissa (Mrs. Pryor, later Mrs. Janes), born in 1809 and died in 1864; Jacob, born 1810, died 1890; Isaac, born 1813, died 1897; Abraham, born 1814, died 1829; Roselle, born 1816, died 1898; Joseph, born 1818, died 1895; Jane (Mrs. Hunt), born 1820, died 1896; Benjamin (Benn), born 1822, died 1910; Mary (Mrs. George Webster), born 1824, died Feb. 11, 1912; Henry, born 1826, died 1909; Frederick, born 1828, died 1886. It is well to have these facts concerning a very celebrated family, of whom several have been known the wide world over.

It was the great pleasure of the writer to have met and had delightful acquaintance with Sir Isaac, Roselle, Joseph, Jane, Benn, Mary and Henry. The writer has also enjoyed very greatly a continuous correspondence with the last surviving member of the family, Mrs. Webster, during the past year, the letters being full of chatty gossip about the brothers and sisters and herself, and the photograph received from herself was reproduced and published by Jerome B. Howard in his Phonographic Magazine.

Of the members of the family, three at least were cremated, Sir Isaac, Benn and the late Mrs. Webster, who was incinerated at Golder's Green, February 16th, 1912. The death announcement card received by us from the family of Mrs. Webster is beautifully prepared, the motto on the first page being, "He giveth His beloved sheep."

Mrs. Webster, in her girlhood was one of the earliest shorthand pupils of Isaac and Benn, and her husband (the late George Webster), became a very notable shorthand reporter, retiring at an advanced age on a pension given him by the establishment he had so faithfully served for many years.

As was most natural, Mrs. Webster never lost her interest in the art Pitmanic, and a large part of her correspondence till the very latest years was by her conducted in the "beautiful stringlets." She would have been glad to have given us specimens of her own shorthand chirography, but the terribleness of her hand evident in her longhand penmanship made it impossible to write neat and legible outlines, and she hesi-

WOMEN TYPISTS MAKE GOOD IN GOVERNMENT SERVICE.

By Ethel Wrenn, in the N. Y. American.



ESPIE the assertion of John C. Black, president of the United States Civil Service Commission, that girls and women do not make competent stenographers, a score of Federal officials in New York City pointed out that women play a most prominent part in the administration of Uncle Sam's affairs of government, and came most gallantly to the defense of the sex.

When I started out to interview Postmaster Morgan, United States District Attorney Henry A. Wise, United States Judge Hand, United States Marshal Henkel and others prominent in Federal matters, I did not expect them to make the vigorous defense of women stenographers that they did.

It was pointed out to me that Mrs. Leona M. Wells, of Wyoming, assistant clerk of the powerful Senate Committee on Appropriations, while not only being the highest paid woman in the Federal service, is also generally congratulated upon the fact that she has proved remarkably efficient in the important trust she holds, if not more efficient than the men who have preceded her.

"There is not only Mrs. Wells," said one Federal official. "There are scores of others—Miss Margaret V. Kelly, for example, who is probably paid the next highest salary to Mrs. Wells. Miss Kelly is Assistant Director of the Mint, having far more to do with the issuance of the currency than the Secretary of the Treasury himself."

I was told that there are hundreds of other women, many of them mere girls, holding important posts in Uncle Sam's Government. There are the many women who hold secretaryships to Federal Judges all over the country, and have in their charge legal opinions of sometimes the greatest import to our financiers and money kings for weeks before they are ever made public.

There are women holding high-salaried positions with the Post Office Department, the Department of Justice and the Secret Service. I learned that two of the most famous detectives in America are women, one a mere girl and the other about middle age, employed by Secret Service Chief Flynn. These two women have proved of invaluable service to Chief Flynn in running down evil doers of all sets.

United States Judge Learned Hand agreed with me in every particular when I told him that in my opinion women are quite as capable as men as stenographers. The Judge declared that he personally preferred women stenographers, as they seemed more able to apply themselves to the technical details of stenography than men.

Postmaster Morgan characterized the plan to dispose of women stenographers in the Federal service in the future as ridiculous. It was the plan of President Black, of the United States Civil Service Commission, to dispense with women as being too "frivolous." Brunettes, he says, are "too chatty," and blondes "too frivolous."

"Women stenographers are far better than men stenographers," said United States Marshal Henkel, and while he spoke two demure little stenographers played eavesdropper in the outer office. "I would much prefer girl stenographers to a collection of cigarette-smoking young men. In the first place, women don't gamble and they don't drink, which gives them a handicap. You can always rely upon them."

John A. Shields, United States Commissioner and Chief Clerk of the United States Circuit Court, a veteran in the service of the Government, agreed with Marshal Henkel. Commissioner Shields was high in his praise of the ability of such women as he had met during his years of connection with the Government.

"They are capable in every particular," he said, and I felt that if Commissioner Shields had his way women would be given far better opportunity of advancement than they now have in the various Government departments.

"Personally, I don't believe a man could do the work anywhere near as well as the women," pursued the Commissioner. "The very closest attention to duty is paid by them. Here in this building they handle the opinions of judges that frequently involve matters of the gravest importance, and yet to my knowledge there has never been any leak whatever, although many interests would have given considerable to have been 'tipped off' beforehand."

The reason why United States Commissioner Thomas Alexander, chief clerk of the United States District Court, prefers women stenographers and clerks, he told me, was that women do not have "outside interests," as is frequently the case with men.

"Men almost invariably lose interest in the work in hand because of their extreme interest in advancing themselves. I don't mean by that that women don't take an interest in advancing themselves," he cautioned, "but that women, while having quite as much a desire to advance themselves as the men, never overlook their work because of that desire. Women invariably make the best stenographers and clerks," and he smiled gallantly.

Immensely pleased with this weight of opinion upon my side, I went to United States District Attorney Henry A. Wise. I had heard that Mr. Wise was more or less of a strenuous man, but I had always found that strenuous men were the most gallant defenders of my sex. I was disappointed in Mr. Wise.

He made it perfectly clear to me that he did not mean to say that women are not enterprising, dutiful, trustworthy and capable. As a son of the gallant State of Virginia, I had expected Mr. Wise to say that much at least, even though he had once before told me that women are largely responsible for smuggling by men.

"While I fully appreciate the value of women stenographers," said Mr. Wise, "girl stenographers do not and cannot turn out the same quantity of work as men. Four men stenographers could do more work than five women. Men stenographers are too expensive, however, and if this plan of President Black's is to be carried into effect, Congress will have to make a special appropriation."

"To be sure we have women stenographers here. All our stenographers are women, with the exception of a few private secretaries who do stenography as a part of their duty. The men, however, cost more and are more valuable."

I tried to point out to Mr. Wise that the Government found Mrs. Wells valuable enough as assistant clerk to pay her \$4,500 a year, and Miss Kelly sufficiently valuable in the Mint to pay her \$3,000 a year, but Mr. Wise only smiled and spoke of exceptions.

Assistant Postmaster Thomas Murphy and Walter S. Mayer, auditor of the New York Post Office, cheered me somewhat after my talk with Mr. Wise by assuring me that if they have anything to do with it, women as stenographers and clerks will not be superseded in the Post Office by men.

C. C. Guyett, of Buffalo, has favored this office with some exceptionally nice specimens of card writing. The work he is doing along this line reflects much credit on him, and we have no doubt his path leads to success.

BACK NUMBERS OF THE BUSINESS JOURNAL.

For 5 two-cent stamps we will send you a copy each of the October, November and December 1911 issues. These numbers contain lessons in business writing by Mr. Mills.

SELF-CONTROL ONE OF THE MOST VALUABLE ASSETS OF THE BUSINESS GIRL.

A girl without self-control is a woman without power. This is so accurate a truth that few will dispute it, yet many consider it too trite for serious argument, but seldom set themselves to the task of acquiring it.

For the girl who desires success it is the first essential, and it is even more necessary in the business world than in social life. How can a girl whose nerves are frayed and loose, whose emotions are near the surface and easily stirred, hope to attain success in a life where she must meet men on their own footing?

If emotion sways her, if quick tears dissolve the dignity of her manner when corrections or unconscious brusqueness comes her way she is almost sure to fail.

The girl who enters the business world is entering a man's field, and she will need all the power of reserve and dignity of manner that is hers by temperament, or that she can acquire, to enable her to lift herself from the morass of mediocrity that surrounds the beginner.

There are still a few people even in this advanced day who consider that office life and the eternal struggle that goes on in the business world defeminizes a woman; that she cannot escape a certain hardness and bitterness from her contact with the world in the capacity of wage-earner.

This, of course, depends greatly upon the temperament of the individual woman, but assuredly contact with the world of men and business ought to teach a woman self-control if she can be taught anything, and it need not necessarily either harden or embitter her.

The girl who is keen for success soon learns that there is no place in office life for the woman of tears, and that her lack of self-control is a serious handicap in the struggle she has undertaken. If she indulges in them she not only loses her personal dignity, but also impairs the quality of her work.

It is a matter of congratulation that the womanly art of tears is becoming no longer fashionable, and the small number of women who still resort to them, either because they are temperamentally that sort, or as a means of arousing sympathy and indulgences for their lack of efficiency, are greatly in disfavor.

Recently a man of wide office experience expressed himself very forcibly on the subject of such emotional storms in the business world. He said it was useless for women to expect the quick advancement and pay the men receive unless they employed the self-control that men did; the mere fact that women could and did weep whenever they saw fit incapacitated them for a business life; that even very clever women, who were well equipped from the point of view of intelligence for a business career, were frequently unreliable because one never knew at what moment they would get their feelings hurt.

He complained that many men had to endure sniffing wives, but no man under the sun ought to have to endure a sniffing office girl.

He said he once employed a very capable woman who was unusually equipped to perform her duties in the matter of everything but self-control. Unfortunately she had the womanly habit of tears and an emotional temperament.

The simplest correction flooded her eyes, and to actually convict her of error, no matter how gently done, sent her weeping from the room, while the task she was engaged upon waited for her to regain sufficient self-control to finish it. But even then there was no peace; the office routine was upset by the suppressed sniffing that went on at her desk.

After giving her a thorough trial and realizing that the habit of tears with this young woman was temperamental and would not be overcome, he let her go. This, of course, was an exaggerated case, but there are still women who re-

sort to tears in the business world without feeling the slightest loss of dignity. But to the woman of pride their point of view is inexplicable.

There is no place in the world where the weeping woman is so out of place as in an office. Yet these are girls who believe this method accomplishes results. Their tears are eternally on tap, but in reality they gain nothing by them save a red nose, a blotched face, and a reputation for sensitiveness which effectually dampens friendly ardor in their behalf.

There is no reason why work should harden a woman any more than the pursuit of pleasure will harden her, but there is every reason why the woman brought in daily contact with men, matching her powers with theirs, should throw aside the old womanly weapon of tears and fight the game with dignity and self-control.—*New York Times*.

TRANSCRIPT OF SHORTHAND NOTES IN MARCH JOURNAL.

The speed at which the professional shorthand reporter is required to write in the ordinary course of his work is a subject about which there has been quite a divergence of opinion. One man's experience with regard to the average rate of speed attained in court may not be the experience of another. Some cases are so slow that a speed of 125 words per minute would be ample to properly report them. Other cases require an average speed of perhaps 175 to 200 words per minute. Sometimes attorneys and witnesses talk so rapidly—especially during cross-examination—that their utterances are almost unreportable. Spurts of 250 words per minute, lasting a minute or two, are not unusual. But 150 words per minute seems to be about the average for the ordinary run of cases. Therefore, if you can write accurately at the average rate of 175 words per minute for an hour, on testimony, it would seem that you would have sufficient speed for all ordinary purposes. Speed and accuracy depend chiefly upon the following conditions: 1. Perfect knowledge of your particular system of shorthand. 2. Cultivation of a good pen movement. 3. A study of etymology, in order to quickly grasp the meaning of unfamiliar words. 4. A sound system of phrasing familiar groups of words. 5. A thorough knowledge of conflicting words. 6. Systematic practice. From the Stenographic Expert.

Words Everyone Should Be Able to Spell.

typography	pantheon	demagogue	insectivorous
theology	lexicon	antagonism	expunge
technology	lithographer	philanthropy	obsequious
psychology	heliotrope	aristocracy	dilapidated
antipodes	ephemeral	phenomenon	discretion
physiology	cosmopolite	thesis	abbreviation
philology	caustic	sonorous	prepossess
phonetics	cardiac	unison	convex
phantasm	eucharist	testament	arrogate
pathology	melancholy	attest	condescend
orthography	chronology	voracious	ascension
synonymous	democracy	carnivorous	omniscient

MECHANICAL CARRIERS FOR POST OFFICE.

From the London Times.

A contract has been placed by the British post office with an English pneumatic tube company for the complete equipment of the Birmingham central telegraph office with the Lamson pick-up and delivery carrier. This system, which is purely a mechanical one, as distinct from the pneumatic tube, has been in use experimentally in the Birmingham post office for about a year, except that the present plan is the first of its kind to be installed in a post office in this country, and is the first large equipment to be made in Great Britain. About 150 stations are to be provided. The carrier, which consists of a pair of mechanical fingers, is drawn along rails or guides by an endless cord driven or closed automatically in order to grasp or deposit the documents with which the carriers are dealing.

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Department of Business Writing

C. E. Mills, Editor.



A COURSE IN BUSINESS WRITING.

By J. J. BAILEY, Toronto, Canada.

The necessary elements in acquiring skill in writing have been treated in so many different ways, and on so many occasions, that there seems little use in introducing the subject again. However, each year, and each season, new people are engaging in mercantile pursuits where a rapid, legible and attractive style of writing is required, and it is to them that one must devote his attention when bringing the subject to their notice.

In the first place, there is no use of trying to do anything with the subject unless one is really on fire with the desire to learn to write well. Place the accent on the word *well*. In these days of strenuous competition, unless one can do better than the majority of his fellows, he is likely to find little room for him in the business world. Therefore, to wait until father, mother, brother, sister, friend, teacher or even employer urges upon one the importance of getting right down to hard practice on penmanship, is to put one hopelessly out of the race.

One can scarcely conceive in these days of universal education of an individual who cannot write at all. But how few among our acquaintances can write well, rapidly and easily! We do not mean the "copy hand" that our teacher used to deal out to us so easily in the old school days, but the individually characteristic, and at the same time attractive business hand that is the fruit of but one thing, that of long-continued, habit-forming practice.

Let us examine a specimen of what is called in the business world, good business writing. Can we find a single perfect letter, that is, one measured by popular standards of good writing. We confess we cannot. But there is an

approach to the standard letter forms which comes so near to hitting the mark that it escapes our attention. The one thing that really makes for good business writing is the movement, or swing. Let the letters be ever so well formed, if they are not made with the swing, they do not attract us, they have not the speed, they have not the legibility.

Therefore, in taking up a new course of systematic practice, we must have thoroughly impressed upon us the importance of two things: A desire to excel, and the absolutely indispensable quality of a light, elastic movement in writing. The first must be supplied by the individual himself; the second will be cared for by the author of this course, with this condition, that all suggestions shall be faithfully and honestly followed. The brief notes accompanying each plate are merely for the purpose of drawing attention to some important feature. No attempt is made to give in detail every item of instruction. There are but twenty-six letters in the alphabet, and these are sub-divided into but a half-dozen groups so that excellence in making a letter in one group aids materially in mastering another.

Practise at least an hour every day on the simple movement drills, the ovals and the straight lines. From one to ten pages should be made of every line in the different plates.

Be careful in selection of a pen for business writing. It should not be extra fine; neither should it be too coarse. A pen like the Spencerian Commercial, Esterbrook Business and College, Gillott 601 F, or Hunt 74 is sure to give good satisfaction. Use a fluid ink, like Carter's, Sanford's or Stafford's. While this ink is blue when first used, it soon changes to black. Use a good quality of foolscap paper, and fill each page as carefully as one would if he were to be paid for it.

Whatever you do, do as well as you can. Genius consists of an infinite capacity for taking pains. No one ever became a good penman without trying just as hard as he could at all times. Furthermore, the best writers have always been the most severe critics of their own work.

THE WORK FOR APRIL.

INTRODUCTORY COURSE.

- Week of April 1: Plates 1, 2, 3.
- Week of April 8: Plates 4, 5, 6.
- Week of April 15: Plates 7, 8, 9.
- Week of April 22: Plates 10 and 11.
- Week of April 29: Plates 12 and 13.

INTERMEDIATE COURSE.

- Week of April 1: Lesson 19
- Week of April 8: Lesson 20.
- Week of April 15: Lesson 21.
- Week of April 22: Lesson 22.
- Week of April 29: Lesson 19

BUDGET WORK FOR THE MONTH.

The Budget Work for April will consist of fifty-two pages arranged as follows:

Two pages of each line in the Advanced Course.

INTRODUCTORY COURSE.

By J. J. BAILEY.

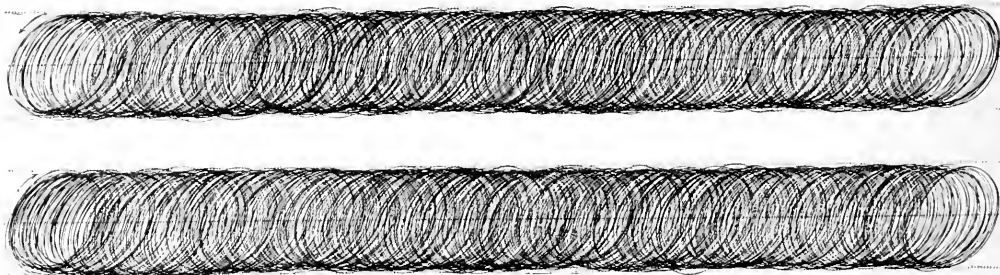


Plate 1: The proportion of curved lines to straight in all letters, both capital and small, is about 3 to 1. It is very plain then that much time should be devoted to practising the oval exercises in order that these curved lines may be made correctly. So far as control is concerned, it is almost as difficult to describe a correct curve as it is a straight line. The two-spaced oval affords practice with a maximum of freedom and a minimum of control. The exercise should be made at the rate of three strokes a second, or 180 a minute. Fill many pages of both the direct and the indirect exercises.

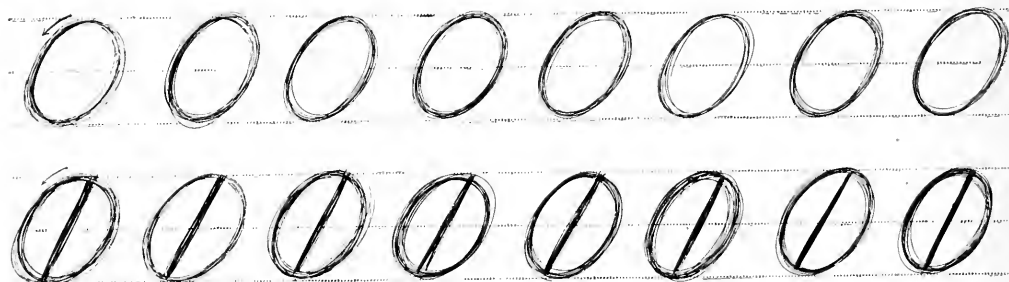


Plate 2: The retrace oval letter affords very little difficulty to one who has mastered the extended oval. Retrace the oval 10 times. In line 2 make the post first, and then put the oval around it.

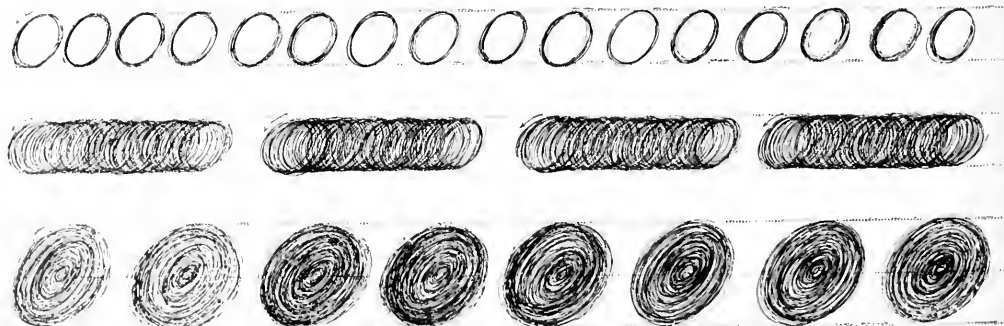
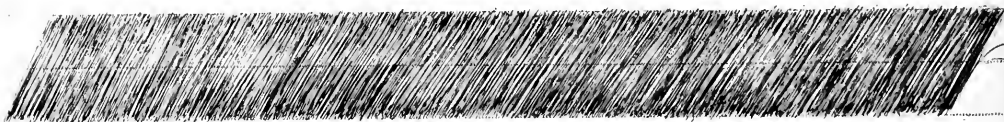


Plate 3: Hold the paper so that when made the first line in this plate, the down stroke, will be drawn toward the middle of the body. Make three down strokes a second. In the 2nd and 3rd lines follow the same instructions as given in Plate 2. In making the compact exercise in line 4, two methods may be used, first beginning on the outside and going toward the center; or at the center and going toward the outside. This is a very valuable exercise, and a great deal of time should be devoted to it.

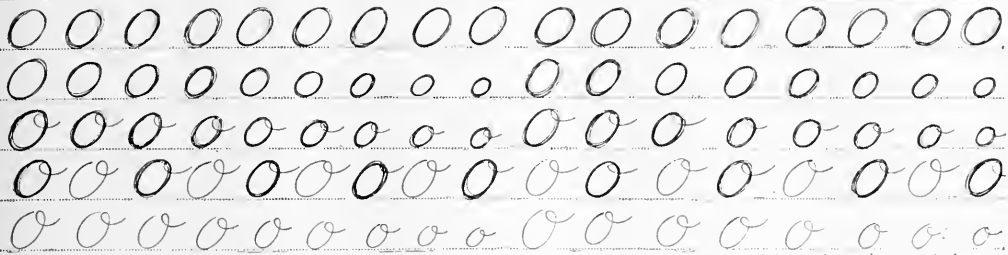


Plate 4: We are now prepared to make up a letter. We first practise the simple oval in various sizes, and thus practise on the simplest of the capital letters, the O. The treatment of the letter as shown in the fourth line should make it very easy to apply the movement to the letter itself. It is well to make the letter large at first, and then let it decrease in size. Make an entire page of each line.

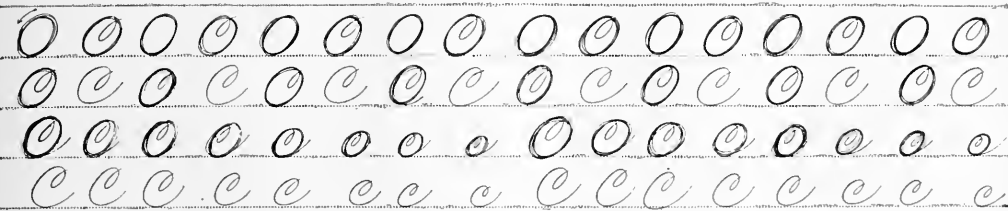


Plate 5: The C resembles a capital O with a small narrow oval inside of it. The preliminary movement drill is the same for this letter as for the O, and practise upon it should be the same. Make an entire page of each line.

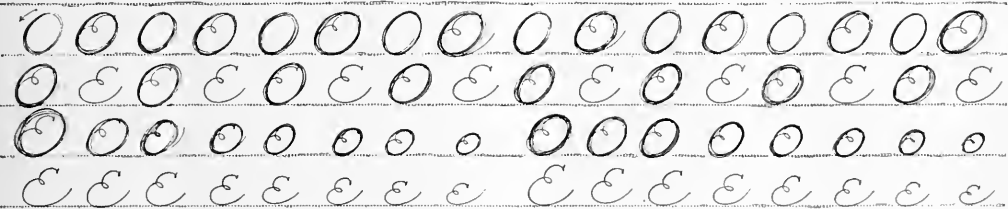


Plate 6: The letter E is made of two small c's. With this conception in mind, it is a very easy letter to make, and one should endeavor to make both parts of the letter the same size. Make an entire page of each line.



Plate 7: The A will be found to be somewhat more difficult than any of the preceding letters, because of the fact that the right-hand side is quite straight; furthermore it is difficult to make the finishing part without making a loop. Endeavor to close the letter at the top. The letter is one-third as wide as high. It is a good plan to practise the small a in connection with the capital, as they resemble each other very much. Make four small a's in a group and four groups to a line.

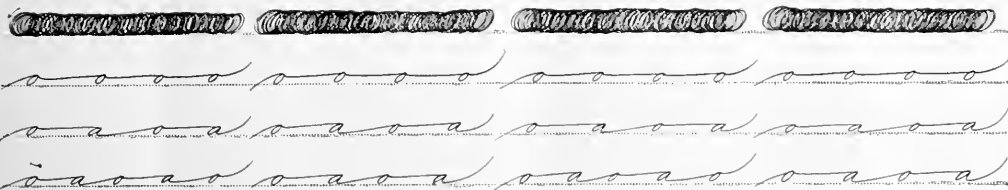


Plate 8: Before beginning practice on the small o, make the extended oval exercises in line 1, four groups to a line. The small o in groups of four makes a very valuable letter drill. No two letters resemble each other so much as the o and a, and it is well to join them in the exercise that the slight difference may be noted, and even magnified. Make an entire page of each line.



Plate 9: We now come to an indirect movement letter, one that will require considerable skill to make well. In line 1 we have a very practical indirect exercise to prepare for the *m* and *n*. In line 2 this exercise is continued in a different form. In line 3 we have the letter joined. Make four groups to a line. The *n* should be somewhat easier than the *m*. Inasmuch as it is a narrower letter, four may be made in a group. Make several pages of these letters.

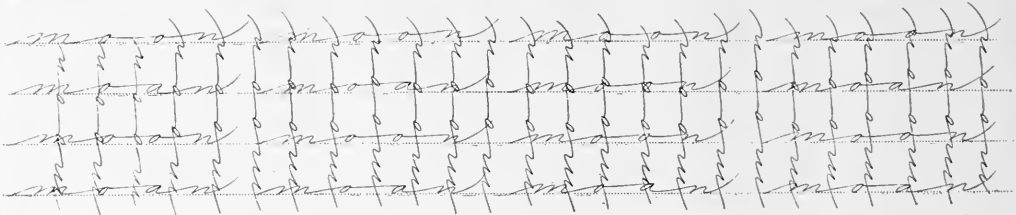


Plate 10: Having mastered the preceding letters, we shall now join them in words. Wherever possible, every letter should be practised in a word, because that is the way it is to be used ultimately. After writing four words to the line, turn the paper and write across the lines, putting a letter on each ruled or dotted line.

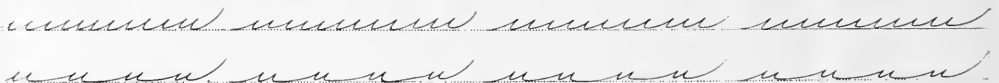


Plate 11: A very light extended movement exercise similar to that found in lines 1 and 2 constitutes a helpful drill in obtaining a light touch. Make many pages of these letters. Line 3 prepares for the letter *u*. This letter we find to be quite simple as compared to some preceding.

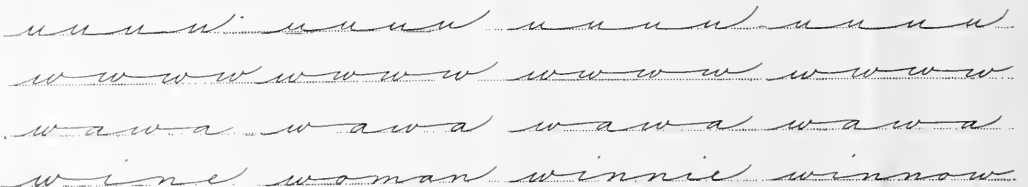


Plate 12: Write the exercise on this plate in groups of four to the line. It would be well to rule the paper into quarters. Each word begins with a right curved letter, and without exception they will all be found quite easy to make.

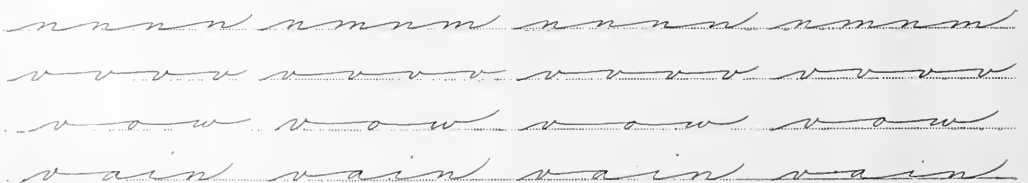


Plate 13. In this plate all the letters begin with a left curve. Note carefully the spacing. Get a good deal of speed in each exercise so that the line will be strong. The *v* should be made quite narrow. Divide the paper into quarters.

WHAT ADVERTISING NEEDS

E. St. Elmo Lewis, Advertising Manager, Burroughs Adding Machine Company, Detroit.

Extract from an address delivered before the Atlanta, Ga. Ad. Club.



PROPOSE to confine myself to-night, to four or five leading questions under the general topic of "What Advertising Needs." My subject will be a good deal like a mother hubbard, for it will at least cover the subject if it doesn't touch at many points.

Advertising needs a businesslike consideration:

We are told there are six hundred millions of dollars spent for advertising in this country. Senator Lodge struck this fact in making his investigations of the high cost of living and at once came to the conclusion that advertising was one of the reasons why we paid a dollar a bushel for apples in Detroit, when they were rotting on the ground nineteen miles away; that national advertising was one of the reasons why we paid \$65.00 for a suit of clothes that we could buy in London for four pounds, ten shillings; that advertising was the reason why we had to pay \$5.00 for a Christy hat in New York, when we could buy it in London for ten shillings. Of course, Senator Lodge didn't know anything about advertising, but inasmuch as his senatorial hearers didn't know much more, it was easy to get away with the political bluff. This is not the time to argue that effective advertising lessens the cost of distribution. We know it does—but we know that by applying the laws of efficiency in our advertising practice, we could raise its distributing power several times. Since Mr. Brandeis jolted the railroads into a new view of things, we are constrained by increasing costs of distribution to ask ourselves the simple question—"Might we not get more action for our money?" Six hundred millions of dollars, gentlemen, is a rather tidy sum of money. We realize it better when we figure it means that every man, woman and child in the United States is taxed \$6.50 to pay our national advertising bill, and it becomes vitally important when we understand that, if all advertising were cut out, these same Americans would probably find 50% of the things that make life worth living beyond their reach.

Herbert Kauffman in his scintillant figures, one time wrote:

"Advertising is faith. The substance of things hoped for. Conservatism never moved an^y mountains. Advertising is bread upon the waters. Pollen upon the prairies. Fertilizer upon waste places. Advertising is merchandizing by wireless; the winged salesman, tireless, sleepless, silver-tongued, hail fellow in office, kitchen and library, suggesting comforts and necessities before the need is born, creating new markets, building new factories, selling the surplus. Advertising makes for better furnished homes, better dressed people, better food, more health, greater comforts, bigger life, and incidentally, advertising makes the advertiser a bigger, broader man; a national figure."

Does this not reflect one of the troubles with most advertisers, that they look at advertising the way Mr. Kauffman writes? A growing number realize that advertising is all that, but a thousand times more; it is the business, as a man's thought is the man.

But what, in a concrete way, should generalities do for a business? We have heard glittering generalities about it a good deal the same as I have introduced here tonight. Most men who talk on advertising, have to talk from their experience, which is after all only an infinitesimal part of the vast fund of useful experience from which they should be privileged to draw in the defense of so large an expenditure.

The trouble with most advertisers is that they are content to draw only from their own experience. They try to pull themselves over the fence of success by hauling on the hood straps of their half proven opinions.

The only source of information in touch with other experiences is advertising agencies that are organized on the principle that the more money the advertiser spends, the more profit the agency makes—a fundamentally wrong principle, the wrong of which agencies are themselves recognizing. The agency would be less than human which did not admit the constant danger of yielding to the subtle temptation to consider its advantage above the advertiser's in the daily work.

The average advertiser does not know any real facts and figures about the possible demand in the territories he covers. In other words, he does not take a territory and devote

enough time and attention and money to finding out what that territory should produce for him. Thomas Dockrell has urged with much wit and force, "He goes after a 'national market,' when there is no such thing as a national market." This country is too diversified. If any man will analyze his demand he will find that he sells goods in spots. Those spots are his markets. When Scott's Emulsion was running along on a national market basis, it was a fair success. A business man was put in charge of the advertising, and he analyzed the demand in different sections of the country. He found, for instance, that the Lake section was strong in catarrhal affections; that certain sections in the South suffered from anemic affections. In each section he addressed his advertising to the kind of disease most common, then Scott's Emulsion sales increased by leaps and bounds. After all, this was plain common sense, but it came only as a result of looking at advertising as a means to business. It found what the demand was by fixing the real purpose of advertising in the sales plan. This was fixed by analysis.

Too many of us have a lot of opinions gleaned from the ill-digested experience of salesmen whose minds constantly deal with individuals and not with masses of people, and always with exceptions and not rules. I had a salesman recently object to one of my advertisements, and seriously urge that nothing more of the same kind be distributed in his territory, because he found one man who had been induced to buy a machine of another make because he didn't like something in the advertisement. I had taken pains to know, however, just what that particular advertisement had produced in specific results. If I had not been fortified with such facts, that salesman would have been the source of a lot of trouble.

I am told of a certain New York medical specialty advertiser who is a famous example of a brilliant mind dominated by a dyspeptic stomach, who said—"I want an advertising man who thinks as I do." He doesn't need anything of the sort, no matter what he thinks he wants. That advertiser can't understand why any advertising man should prefer to follow God's law of efficiencies rather than the fickle humor of his gastric explosions.

He is typical of a class which is not giving either advertising or advertising men business-like consideration; and will not permit the latter to consider his work from a business-like point of view.

There are too many opinions masqueraded as knowledge; too many guesses as facts; too many impressions as infallible judgments, in all advertising. We go by waves of impressions. Representatives of agencies and publications, working according to their lights, honest to the extent of their knowledge, in answer to the cry for "more business," come along and by consistent pounding, make us believe that double-page spreads are the salvation of any business, and double-page spreads blossom forth in the magazine like dandelions in spring. Another man sets the fashion of highly contrasted black and white drawing, and at once all our magazine pages go into mourning. Another talks about "Reason Why" copy, and at once the advertising pages read like kindergarten primers. Another says magazines are the only kind of media for advertising nationally, and immediately the advertising sections of the magazines become four times as thick as the reading section. Another gets up and says that newspapers are the only things to be used, and our magazines again become thin and anemic, while our dailies take on weight.

But what do any of us know about the thing? They don't know—they are guessing—they are gambling. I submit that what advertising needs is more Facts, and it needs men who will as a matter of business put advertising on a basis of plans made after a careful analysis of verifiable facts and figures. Advertising will never come into its own until we adopt this business-like attitude towards its practice.

I believe no sane advertiser disagrees with the principle that honesty is the basis of efficiency in advertising. By all means let us be honest, but we must not only be honest with our customers and the public generally in the mere intent and letter of the statements we make, but let us be honest with ourselves, both as advertisers and managers.

You would say it was dishonest if an advertiser stated that a fabric was "all silk" when it was only 40% silk. You

would be willing to prosecute him, and hold him up to public ridicule, notwithstanding he had honestly intended to tell the truth, but he hadn't made any investigation to find the facts.

No man is honest with himself who makes a statement involving his honesty and honor unless he *knows that it is true*. Honesty in statements springs from honesty in viewpoint. We must be honest with ourselves with respect to this whole matter of advertising. A man says he believes in advertising, but does he believe in it? Does he know enough about what it really is to believe in it? Because if a man doesn't know and is not convinced, that a thing is right and honest and worthy, and helpful and efficient, he does not take it seriously enough to be carefully honest about any statement he makes of it.

A man must be honest with respect to the kind of publication he goes into. Is he honest with himself when he advertises only in those publications that appeal to him? Is he honest with himself when he withdraws his advertisement from "Leslie's Weekly" because he doesn't believe in its stand-pat politics, and lays it to "advertising policy?"

Is he honest with himself when he goes into "Collier's Weekly" because of its progressive policies?

He is not honest with himself as an advertiser, because he is mixing up advertising policies with his prejudices, and prejudice is never honest. Deep down in his heart he is a sceptic on the whole subject of advertising. He doesn't look the fact that he isn't considering it from a business viewpoint square in the face—he dodges, squirms and turns—his foot work is better than his head work. He is bluff—he is playing his own vanity against the laws of God's efficiencies—and he doesn't know it. He calls himself an advertiser. He is lying to himself; he is advertising because his competitor does, and hasn't the backbone to stand being called a back-number. We want honesty in these things. Let us begin with ourselves. When we do we will know advertising's place, understand what it is, and respect it too much to fool with its power to make or break.

Some of us are striving towards the light. We are but a few, however, and we will make many errors, but we will hand on to others the torch of Truth in the day to come, burning more brightly, let us hope, than when it came to us.

Advertising needs business men as advertising managers.

There are three kinds of advertising managers:

First—There is the Rubber stamp. He is the young man paid \$15.00 or \$20.00 a week to expend an appropriation of ten to fifty thousand dollars a year, by an advertiser who is working on opinions and not facts. He has an opinion that he is no slouch as an ad man himself, and all he needs is a man who can "dress up his ideas." The Rubber Stamp has but two duties:—To turn down the solicitors the advertiser doesn't want to take dinner with himself, and to take the blame if anything goes wrong with the advertising. The Rubber Stamp is the fine product of the advertising policy of the rule-of-thumb business man. The Rubber Stamp is the fellow who calls advertising a "game," says "it is all a proposition of chance," that, "you have to lie to allow for the discount that people put on all advertising," and he thinks that advertising clubs and advertising organizations are "slick schemes" by which other men can steal "his successful methods of advertising." Some men of ability and purpose, but green in business, drift into advertising by the rubber stamp route. I pity them. There is but one saving fact; the best of them soon get out of the job and take something better. In the rubber stamp stage of development the mortality is about eighty per cent.

The next kind of a manager is the Literary Person who puts the accent on English and Art. The pastry cook always thinks the sweets the most important part of the dinner. This literary person is necessary in any well-regulated advertising department. That the primary object of advertising is to help sell goods and not for the purpose of calling attention to the skill of the artist, or the ability of the writer to write something disassociated from the goods, is a discovery he makes after much painful travail of soul and pity for our benighted Philistinism.

The Literary Person takes a fine selling argument and weaves it into a Bagdad rug of words in which all trace of the selling value is lost. He talks about art with a capital "A" and nurses a lofty contempt for a mere fact. He says facts and figures hamper his originality and inspiration.

Do not let me be misunderstood. It is vastly important to write good English. It is very important to know where to put the commas and the periods, but much more important than to know where to put the commas and the periods, is the ability to make people read what you put between them.

Every department should have at least one tame Literary Person to do copy work.

All successful advertising is probably ten per cent inspiration and ninety per cent analysis. The quicker we get that into our minds, the sooner we will increase advertising efficiency. In my Department at Detroit, we have four clerks keeping tab on what one hundred people are doing—now we can tell within a per cent what a letter of a particular kind will do. So, allowing for the Literary Person, for his inspiration, we will say that ten per cent of advertising is literature and art—the rest is business, and mere word dexterity has just about that proportion of importance in advertising.

Lastly I come to the new type of advertising manager. He is a business man with an advertising attitude towards the possible demand. He is neither so saturated with the details of the business that he can't think from the standpoint of the customer, nor is he so occupied with the future that he loses touch with the needs of the present.

The advertising manager is the link binding the present performances and the future prospects. He plays averages and percentages, for he knows that nothing happens. He plays the game of life on the basis of rewards for the present and satisfaction for the future. He recognizes that he is in a business—that he is a part of it. His is the Voice of the House, calling its service in the highways and byways of the market-place that people may know what it has to sell and believe in what it has to offer. He is glad that the day when he was considered a paid liar is past; he knows it didn't pay him and that it didn't pay the man whose money he took. His gospel is one of efficiency, and his sole aim is to make good for his house, and considers it a reproach upon his tribe if he does not make good for himself! and if when he leaves a house, he does not know as a matter substantiated by facts and figures, that he has reared for it in the public mind, a solid superstructure of good will.

Thus he has ceased to be only the Man of Ink; today he is more, a business man who is dealing with the intricate problem of what is going to happen. So he deals in facts and figures of the past and present, for he knows, as the French historian Taine said, "what is going to happen by what has happened."

If we do not reason entirely from superficial resemblances but get down to the fundamental reason, we are safe, because the law is with us—the law of Nature, and Nature is logical, always logical, as she is always hard. He knows that methods may change from day to day, as life changes, but that principles are eternal; that he must keep his grasp on the principles while he yields to the fashion.

The big advertising man can look with calm eyes and level brow at the total destruction of one of his most ardently constructed campaigns, and from that destruction extract a lesson which will make that same mistake forever impossible again.

He knows that he cannot know too much about anything because advertising must touch all kinds of people in all kinds of ways. In a recent talk before a class in advertising in an eastern city, my good friend, Frank H. Little, of New York, said:

"There are times when an advertising man needs to know all of physics, all of botany, all of zoology, all of chemistry all of mechanics, all of history, all of geography, all of soils and all of meteorology. There is, I believe, no knowledge under the sun which an all-around advertising man may not find a way to use some time in his work.

"But he must know selling and he must know psychology however he may arrive at it and whatever he may call it. He must have that instinct which will tell him (on top of hard work, that this road or that is a safe one to follow."

During the past ten years I have met all of the very successful advertising managers of the country, and have known some of them intimately, and not one of them but who has been a student in the best sense of the term.

Ingersoll, with his enthusiastic devotion to research into the workings of the human mind; Harn, with his study of market conditions and a mind open towards books and art; Eberhard, with his call to his men never to think they have found the solution of the problem of making all the sales; Martin, of Cincinnati, with his careful, quiet analysis of his kind of people; Reilly, of the Remingtons, student of men and methods; of the younger generation, Babcox, Watson, and MacMartin, giving up their days and nights to finding what it is all about, knowing "there is a reason;" McChesney, with a genial philosophy which takes nothing for granted; Greene, of Sherwin-Williams, Thrift, of Multigraph, Ford, of Chalmers, Dobbs, of Coca-Cola, and a dozen or so

more, who know the angles of Markets as some others know the angles of a billiard table.

All remember with what delight they heard Julius Schneider, of Chicago, at the Omaha Convention give us a view of advertising based on analysis; and, while we may quarrel with Herbert Casson for calling his purely subjective analysis of advertising "scientific," yet we surrender to the interest and the charm of a new viewpoint—because we see they are headed Truthward.

By whatever names they may know their ends and methods they are striving toward the same realizations. They are investigating the well springs from which flow results. They are establishing standards for efficiency. They are planning for more satisfactory to-morrows. They are setting higher standards by which to judge the work they do.

In a speech recently delivered by W. H. Johns, of the New York Advertising Agents' Association, he summarized as follows:

"If I were to gather up all my impressions as to the proper function of an Advertising Manager, within the limits above agreed upon, I should say that he should partake something of the nature of a barometer, something of the dynamo, something of the pilot on the ship, something of the governor on an engine, something of the orchestra conductor, something of the editor of a newspaper, something of the promoter, and something of the bystander.

Advertising needs the co-operation of advertisers:

Every line of advertising development activity in the country is organized. The bill-board people; the street car people; the engravers; the printers; commercial artists; the publishers, magazine and newspaper,—all are organized, yet until within the past year and a half, none of the people who spend the six hundred millions of dollars a year have been organized to find out what they got for their expenditure. One organization, co-operative in form, organized to investigate circulations, has received but little encouragement at the hands of advertisers, for circulations are but one of the problems. What was the fundamental reason for this apathy? Was it not the fact that you and I didn't want to give up some of our trade secrets?

What children we are in many ways!

Advertising practice is not a thing that you can hide. If I see you in the "Atlanta Constitution," day after day advertising a line of goods that I advertise, and if I see you successful, do I need any other hint that the "Atlanta Constitution" is a good publication to use? When I see Mr. Dobbs using an immense quantity of billboard space for his Coca-Cola, and I am selling a similar product to be consumed by similar people in similar locations, do I need Mr. Dobbs' testimony to tell me that billboard space is a good thing to buy? Yet, if all the billboard advertisers got together and compared notes, they might find things that would save them twenty per cent of their total expenditure, which would raise the advertising efficiency of billboards and thus make more advertisers for billboards. The organizations of sellers have sensed this fact before advertisers. They are putting in Service Bureaus for the purpose of raising the advertising efficiency of their media, like the work done by the street car organization. Yet, the very foundation of this solution is illogical, for the simple reason the seller's immediate object is to get money for himself and results for his customer if possible, while the advertiser's is to get results for himself and the seller must take care of himself.

Some publishers with a vision of service, of making their medium efficient in the future, are building for the future but ninety per cent of us live for today, whether we be selling billboards, newspapers, magazines, or the service of advertising agencies. We have but to dissect the solicitations of business. Single medium panaceas for all advertising ills are urged with simple-minded seriousness on the business man who, knowing no facts to guide him, accepts or rejects with a delightful indifference to his real necessities. We need the co-operation of advertisers in getting a line on these things, because I am paying now for many advertising mistakes of my collar maker, my hat, shoes, gloves, underwear, watch, and breakfast food manufacturers. As soon as we rightly sense this thing it will not be how can we get together to eliminate the lying advertiser, the grafter program, special edition and directory, the circulation liar, but how soon can we do it. But you and I, if we are sensible business men advertising a worthy commodity, must build for tomorrow. Advertisers, to make sure of that tomorrow, therefore must co-operate.

One of the movements resulting from bringing advertisers together in advertising clubs such as this where we have begun to realize the extent of our common interests in the

practice of advertising, is that which resulted in that organization of the Association of National Advertising Managers, the membership of which is made up of nearly 140 national advertisers, each spending \$50,000 or more. I believe the total expenditure of the membership is close to \$26,000,000 a year. The Association of National Advertising Managers is attempting, by co-operation with the other organizations in the advertising business, to eliminate waste—i. e. with publishers, to eliminate the grafter advertiser, the dishonest circulation claims, the two to twenty rate publication, the special edition shark, the blackmailing trade paper; with retail distributors, to get a basis where the manufacturer and the retailer can make money and protect their market; with advertising agencies, to fix a basis of service where the small advertiser and the large will pay for what they get, and know there are no rebates.

It is an ambitious program, but it is one of the most inspiring things that has happened in advertising to see the spirit of co-operation which is animating this organization so ambitious to bring business into advertising.

If it can increase the efficiency of \$26,000,000 by ten per cent, it will materially decrease waste, and that is a thing necessary in these times, when efficiency is being accepted as the gospel, not only in business, but in politics, the church and the law."

FREE SUGAR AND AN INCOME TAX.



bill has been introduced in the House of Representatives, with every assurance of passing both the House and the Senate, providing that sugar shall be placed on the free list. This will create a deficit in customs' duties of fifty-two million dollars. To make up for this deficit the Ways and Means Committee prepared a measure based on the corporation tax law, rewriting this law to include individuals and co-partnerships. This bill, which will be introduced in the House of Representatives at an early date, provides for an income tax of 1% on an income of \$5,000 or more. To illustrate: if a man is earning \$8,000 per annum, he will pay a tax of 1% on \$3,000.

Indications point very strongly to the early adoption of an income tax, but the present bill before Congress is being assailed for different reasons, good arguments having been presented why it should not be adopted. One is that the bill is an evasion because it appears to be an attempt to avoid the Supreme Court's decision against the constitutionality of an income tax and to establish a system of taxation which would run counter to the court's decision, if the proposed tax were nominally what it really is. Another argument is that the bill is a subterfuge, because it attempts to attach this personal income tax to the corporation excise tax which the Supreme Court has held to be constitutional.

On the face of it, this bill does not appear to be exactly just. In the United States every man demands the same rights and privileges as those enjoyed by another. The great cry that is now going up is that the poor man has an unequal chance in the courts as compared with the rich man, because he is not financially able to carry his case from one court to another by appealing it. And he is right in insisting that he shall receive justice by being placed on a par with the rich man, when it comes to a question of law. Therefore, it is only just, if the poor and the rich are placed on an equitable basis in one matter, they should be so placed in all matters, and the man with an income of less than \$5,000 cannot with good grace refuse to shoulder his share of the burden. The bill does not conform to American traditions, and should be defeated. There is now before Congress a constitutional amendment which, if adopted, will permit the Government to levy a tax upon an income received from any source, with the exception of those engaged in the governmental machinery of the states and the municipalities within the states, and our congressmen would better adopt this measure than the bill they are at present considering.

WHAT THE BUSINESS SCHOOL STANDS FOR.

Extracts from an address delivered by H. E. Read at the dedication of the new Jacksonville, Ill., Business College.



A BUSINESS college is an interesting and peculiar school. In some respects the word "business college" is a misnomer. It ought to be "business training school," but these schools were obliged to take and use the title the public gave them like a baby named Reginald or Angelina or Eugene, whether they liked it or not.

In a certain cultural sense, the business college is not an educational institution at all. But in another and a better sense, it stands for the very best in education, for it couples skill in doing with mental attainment, and unites the hand and brain in a true conception of education. It is a business institution, however, from first to last, and we are not averse to that description of us, for the severe test of service is self-support, and the most inexorable judge of values is the standard of measurement that economic law has established.

All education for good purposes is valuable; all scholarship is desirable; but the practical in education is indispensable. The Jacksonville Business college has some students who have had a liberal education before attending, and many who will never go any higher in their schooling; but all have had one thing in education that stands for bread and butter and for business organization and management.

There are few things more pathetic than the case of a person of industrious disposition who has spent many years, perhaps at a great cost, securing an education that proves to be valueless when applied to the practical problems of life. There are many such and it is the eighth wonder of the world that those chiefly interested in the cause of education spend so much time in eliminating what could so easily and so happily be spared. One of the chief advantages of the business college is that the selection of studies must conform to the needs of the business world, or the school will tumble into oblivion, the sheriff's hammer will be heard in its halls and the bat will hang by one leg from its chandeliers. The business college must sink or swim, live or die, survive or perish upon its ability to do one thing and such a simple platform as this tends to promote long life.

The business college stands for service, and for the branch of service in which 95 per cent of educated men are engaged—business. It is for both sexes, is open the year around, and receives and graduates students at any time—a little point of administration that is perfectly simple and would probably double the attendance and usefulness of any public or private school on earth above the rank of the eight primary grades—and its chief object is to equip young people definitely for a start in business.

Oh, we have an idea that in business the chief requirement is to sit behind a mahogany desk directing men; to press one button for a bookkeeper, another for a stenographer, another for an office boy and a fourth for ice water. That is all right, but no man ever became a manager until after he had a start, and no one can get the right start in business to-day without learning first how to do correctly some little thing that the employer wants done. Business instruction to be valuable must be definite. The boy or girl who enters an office without this definite instruction is like the young lover who threw his sweetheart a silent kiss in the dark. He may have known what he was about, but nobody else did.

It may not be amiss to remind you here that the introduction of the practical in education, as exemplified by the manual training school, the school of agriculture, the business college, and certain departments of the modern state university is entirely a modern development.

The early idea of education had exclusive reference to literature, languages, science and arts. Examine the course offered by Oxford university five centuries ago and you will see practically no difference between then and the average university course of fifty years ago, except where the history of the intervening time has enlarged their scope. The wonderful change that this century now approves so heartily has come about within the last fifty years. I know of no development in any line of thought so radical, so sudden, and so comprehensive as this, for with the simple exception of the establishment of our great public school system, it is by far the most significant educational movement of five hundred years.

I desire to go on record boldly as claiming for the commercial school its due proportion of the credit for this progressive movement. Both in point of priority of time and extent of popularity, the business school has taken the lead, for it had its beginning before that of other technical schools and it claims to-day in the United States more students than all the other colleges combined. Itself the product of stern business necessity, it has, through the very potency of success, forced high schools and colleges everywhere into a keen struggle to maintain their supremacy by bowing to the will of that same necessity. It is the gad-fly of education, the pioneer of the practical, the silent irresistible force bubbling up from the bottom, which is slowly but surely removing the curse of uselessness from education, and playing a noble part in bringing to an end forever, in the schools of this country the ungodly separation of brain and hand.

GOVERNMENT TO TAKE OVER EXPRESS COMPANIES.

Senator Gardner of Maine to-day introduced a bill under which the government would take over the properties of express companies and operate them as part of the postal service—extending the service to the rural delivery. The measure indicates the probable cost of taking over the properties as follows:

Real property \$14,932,169, equipment \$7,381,405, materials and supplies \$138,210, advance payments on contracts \$5,836,666, and franchises, good will, etc., \$10,877,369, a total of \$39,165,819.

Sets of nearly \$150,000,000, Senator Gardner argues that these are not devoted to express service and that this property might be retained by the corporations without impairing its value.

It is proposed by the authors of the bill for the establishment of the "postal express," including members of both branches of congress, that rates charged for express service under the government shall be based upon weight and length of haul rather than upon the system in effect for the carrying of mails. The power to fix rates would rest with the Postoffice Department, subject to appeal to the Interstate Commerce Commission.

Senator Gardner, in a long statement analyzing the bill, declares that the transition of the express business from private corporations to government control could take place in a day, and the business continue on the morrow without visible change to the public in the effectiveness of the service. He expects to create sentiment in favor of the bill with the argument that rates based upon the quantity and distance of service performed would work no discrimination against any business, wherever located, and that the system provided would meet the opposition urged against the proposed "parcels post," calling for a flat rate, which small merchants say would work to the advantage of large mail order houses.

While the bill introduced to-day does not fix rates, Senator Gardner offers figures showing that express charges in this country are now sixteen times freight charges, and indicating that under the postal system this ratio could be reduced to about five and one-half to one, and at the same time the express business would be extended to the entire country.—*New York Globe*, Feb. 26.

WHAT?	WHEN?	WHERE?
E. C. T. A. Convention	April 4-6	Albany, N. Y.

A NIGHT IN YELLOWSTONE PARK.

By E. E. GAYLORD, Beverly, Mass.

BEHIND smoked glasses to protect our eyes from the sun glare we had been riding all day, past the Obsidian Cliff, the Paint Pots, the Devil's Frying Pan, the rainbow-tinted and limpid hot pools. We had followed our guide timorously over the crust of the Norris Geyser Basin, for all the world like walking over the ice of a pond in March when the ice is breaking up and planks support you across treacherous cracks, while open water is here and there. But—it was not cold.

Well, tired and sated with wonderment we welcomed the sight of tents pitched under the trees on the side of a mountain a few rods from the Firehole River, and near the Riverside Geyser. Here we were on the edge of the Upper Geyser Basin—the big fellows (the Beehive, the Giant, the Giantess, the Grotto, Old Faithful, etc.) are here—where we were to spend the following day.

In the twilight we attacked the "grub" on the picnic table with a hunger whetted by active exercise in a wonderfully stimulating clear, dry air. About nine o'clock, we were tucking ourselves into our well-covered cots (for it is cold there at night, even in August) when suddenly the camp huskies began shouting "The Riverside! The Riverside!! Everybody up!!"

Out we tumbled, jerking on as little clothing as primitive conditions would sanction, and with a bed blanket thrown about us, we scrambled down the mountainside near to the geyser, which was throwing a magnificent stream of boiling water nearly across the river. The hiss and rattle of the water as it fell into the river, and the weird effect of the lanterns among the great forest trees, while ghostly figures of men and women peered about, were very impressive; and it was a long time after our return to the tents before we went to sleep.

Along in the night a queer cry, almost like a human scream, wakened some of us; and the drivers who hunted up the strayed horses in the morning said they found that a mountain lion had been in our vicinity the night before. The cook reported that he found bear tracks around the "grub wagon," but all agreed that that was a very common experience and that the bears were not dangerous if not interfered with. I found this to be true in some later experiences with bears on this trip.

About daylight I got up, being chilly, and went down to the Riverside Geyser. It had formed a sort of concrete wall—in appearance not unlike an enlarged wooden enclosure about a well—with a small crater standing at an angle toward the river. All about the uneven lime-like platform from which the concrete "well" rose, there were small openings through which the water boiled up. The wall was very warm and comfortable, and I leaned against it as I wrote several postcards to the home folks.

After a while, the driver of the wagon I rode in, came along with a bucket. He was going across the bridge to the nearest hot springs—a quarter of a mile off—to get water for breakfast. I said, "Come here, Dick. I'll dip it right out of the Riverside."

"I shouldn't do that if I were you," said Dick.

"Why not? It's perfectly safe."

"No, it ain't," he replied. "It may go off any minute, and you ain't safe there. Do you see them little columns of water boiling up around your feet? Well, we call 'em 'indicators,' and I should say she's goin' off before long."

"Well, Dick, that's all right. I'll be careful. Give me your pail."

He did, and I filled it, not from the main mouth of the

geyser, but from one of the openings on the platform. He thanked me and went away. Pretty soon I saw him on his way after another pailful.

"Here, Dick," said I, "don't make yourself work for nothing. Come over here."

He did it, but with evident reluctance.

"Now, sir, you mind what I'm telling you. You'll get hurt, sooner or later."

"All right, Dick. You've done your part. Here goes." But the water really was boiling considerably higher out of the holes, and I approached cautiously from behind the cannon-like throat of the concrete "well." Just as I filled the pail and was straightening up, something broke loose, and I jumped back a yard or so, slopping a little of the hot water on my foot. The Riverside had let fly; but it was simply a gigantic concrete nozzle to a Gargantuan subterranean hose, and ten feet away there was not the slightest discomfort or danger. Soon the members of our party, in various states of dishabille, were out watching the play of the water in the clear morning light, and the vast clouds of steam rising over the evergreens two or three miles away, while the Beehive Geyser half a mile off beckoned to us.

After awhile, since it was not yet breakfast time, two students from Dixon, Illinois, who were of my wagon-party, joined me, and we went over to the Beehive. It is most interesting, absolutely unlike the simple structure of the Riverside. There are many openings, at all sorts of angles, all round the structure, and the water boils and swirls viciously about inside as high as a man's chest and shoulders. It is not a joke to "peck" into one of those openings, but we did it. Then we went on to the Giant, still different in formation, much like the hollow trunk of a prehistoric tree, in fact. While we were there I heard the rattle of a great volume of falling water, and, turning quickly and looking vaguely about, we saw the great Beehive in action. We ran back, and shouted to the rest of the party, many of whom got to the geyser before it ceased playing. It was a sight to be remembered always.

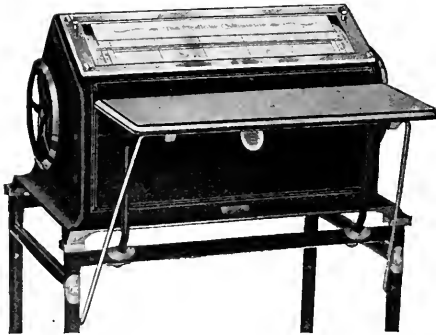
James G. Blythe, the inimitable author of the "Who's Who—and Why" page of the Saturday Evening Post, alludes in one of his crackling figures of speech to what happens when one throws a cake of soap into the Beehive Geyser. I don't know what it is, but I carry life and accident insurance, and I am going to find out before I get to Spokane in July even if I lose the rest of my cranial covering in trying.



The above is an illustration of the Banff Springs Hotel, Banff, Alta., on the line of the Canadian Pacific Ry. Banff is 4,500 feet above sea level, and has become famous as a mountain resort.

WASTEFULNESS OF DUPLICATED EFFORT IN COMPUTING TIME AND INTEREST.

More and more it is being regarded as absolutely absurd for any business man to allow needless waste of time and energy in any department of his business, and the day has come when time and interest and its other items can be computed mechanically with vast economies of brain power and money by means of a marvelous mechanical device, not like an adding machine or an adaption of any adding or calculating machine idea, but a machine of highly specialized efficiency, unapproached for speed and accuracy in its field, a machine that is not "a Jack of all trades." Just as men are fitted for certain lines of work, and specialize along those lines, so it is working out to remarkable advantage in installing labor saving devices that will do a certain work well. There is no advantage in using a machine on work that it is not fitted for and only accomplishes in a round about way. The work connected with interest calculations is full of detail. In arithmetic there are around 40 pages on interest. In attempting to build a machine that will take care of all the items that come up in interest and calculations, there were many things to overcome, and this calculator, that takes care of all such work must be classed as a wonderful machine and beside other machines has points of merits beyond comparison.



This new machine known as the Mellicke Calculator, manufactured by the Mellicke Calculator Company, Chicago, Ill., is made up of four devices, a Time Computer, Holiday Detector, Maturity Finder and Interest Calculator. Each one of these devices could be operated separately and would be an improvement over present methods, but in the machine the four devices are combined as one, and in any problem the operating of but one device brings to register answers on all the others, so that one turn of the hand wheel gives four distinct answers. The machine computes interest at any rate on any amount, reckons time between any two dates; and detects whether or not the date of maturity is a Sunday, Saturday, or a legal holiday—all in one simple uniting hand movement, thus accomplishing the work of many minutes in a few seconds—with the added advantage of absolute accuracy being assured. The Mellicke Calculator is built like a clock, but is more accurate; it never varies a tenth part of a cent and maintains its accuracy year in and year out. In the ordinary computing machine, a mental operation must be performed—the problem must be solved by the mind of the operator before the result can be obtained on the machine. The Mellicke Calculator gives the exact answer to an interest problem without a thought on the part of the operator. All that is necessary is to refer to the proper date from which interest is to be computed, revolve the wheel, and the results flash out quickly and absolutely accurate. In spite of the fact that this machine enables one man to accomplish the ordinary work of three—it does not seek nor aim to displace skilled human endeavor, but to free the expert's mind from the shackling grind of picayune, unnecessary detail—thus increasing brain productiveness and mental activity. It puts accounting efficiency at a premium instead of a discount—and this through eliminating the drudgery of brain-tiring, thankless and unproductive detail. This machine is the culmination of combined mechanical ingenuity and expert accounting knowledge.

This Calculator does not compute one item at a time, as

is usual, but gives you all answers as to amount of interest time between dates, date of maturity and whether a holiday simultaneously with a single turn of the hand wheel. It is this ability to jump from problem to answer direct without secondary calculations which commends the Mellicke Calculator to progressive men as an indispensable item of equipment in all offices where the computation of interest enters into daily transactions. This machine calculates with equal precision and facility, no matter whether it be for thirty days, ninety days or five years and ninety-seven days. The calendars are perpetual and the holiday detectors are easily arranged to provide for any number or specification of holidays which may be peculiar to any particular business or locality. Interest calculations in foreign money are figured as easily as in American money. As no dollar signs are used the machine serves for marks, francs, etc., as well as for dollars.

In an every day problem like the following: Note of \$700 dated November 11, 1911, bearing interest at 5 1/2% required to find the accrued interest up to date, you get your answer in interest direct by one slight move of your hand. Your cue is to turn to date of note when your answer in interest appears without even glancing at the result in days which of course is immaterial except as a means to an end. The answer in days however is there if wanted. In almost every interest problem there are at least two elements—1st Time, and 2nd, Interest. By any other method than The Mellicke Calculator, the time must be computed as a separate and preliminary operation before you can begin to compute interest. The strong feature of the Mellicke Calculator is that it not only reckons time, but actually eliminates the element of time. The Mellicke operator taking a single date as his cue gives the hand wheel a slight turn to bring up that particular day on the calendar wheel and then reads his interest without even referring to the time. This machine saves all of the time now spent by accountants in calculating time. Figuring interest on notes on which partial payments appear is computed by dealing with the date of original note and date of each payment only and without even finding a new principal.

There are 52 Saturdays, 52 Sundays and about 16 holidays in a year, a total of 120 days or about one-third of the year so that approximately one-third of the paper made out regardless of holidays will fall on holidays and interest should be figured for from one to three days beyond maturity date. It is safe to say that on this account about one-third of all loans run an average of two days for which sometimes no interest is charged. The Calculator automatically finds the date of maturity and at the same time shows whether or not that day falls on a holiday, Saturday or Sunday. This in itself is a great saving of time as it wholly relieves the accountant's mind of the holiday question, and saves him the necessity of consulting a holiday calendar.

It is true that machine thinking can never replace creative or constructive thinking but it is destined to supersede mental drudgery and repeated thinking. That which the brain does mechanically, a machine can do faster and better once the human brain has produced the machine. Human brains ought to be employed to better advantage than in doing the work of machines.

The Mellicke Calculator has been developed by men who are familiar with all angles of interest computation and who understand the practical requirements of a machine designed to cover this field. Seven years of research, study and mechanical development preceded the introduction of this machine to the market, during which time every possible contingency was anticipated and every working problem brought to a practical solution.

THE APPEARANCE OF EVIL.

"Sister Henderson," said Deacon Hypers, "you should avoid even the appearance of evil."

"Why, deacon, what do you mean?" asked Sister Henderson.

"I observe that on your sideboard you have several cut-glass decanters and that each of them is half filled with what appears to be ardent spirits."

"Well, now, deacon, it isn't anything of the kind. The bottles look so pretty on the sideboard that I just filled them halfway with some floor stain and furniture polish, just for appearances."

"That's why I'm cautioning you, sister," replied the deacon. "Feeling a trifle weak and faint, I helped myself to a dose from the big bottle in the middle."—*London Telegraph.*

G. W. BROWN CELEBRATES COMPLETION OF 45 YEARS OF SUCCESSFUL WORK.

IN February 16th at Jacksonville, Ill., occurred the anniversary marking the completion of forty-five years spent in the cause of commercial education by G. W. Brown. To commemorate the event, the new home of the Jacksonville Business College was dedicated and opened to the public. Appropriate exercises were held, in which the teachers demonstrated to the visiting parents the progress the students were making, and how the various subjects were handled in the class room.

In this day of big business the careers of our successful business men are held up as a model to the young students. The struggle for an education, overcoming environments and conquering in the face of almost insurmountable obstacles tend to develop a character that is worthy to pattern after. Too often, however, the thought occurs that only in the financial world, or at the head of great commercial enterprises may be found a character to emulate. But such is not the case. In our own profession, we have in the person of G. W. Brown, president of the nationally known Brown Business Colleges, an example of a self-made man whom we can all cite with honor.



After graduating from the Eastman Business College, of Poughkeepsie, N. Y., Mr. Brown took Horace Greeley's advice and went West. In 1867 he took his first position with the Jacksonville Business College, the school which was destined to be the starting point of a chain of twenty-nine schools. Mr. Brown served an apprenticeship of twenty-one years in this school, teaching penmanship and bookkeeping. Then the thought occurred to him to enlarge the scope of his work. Peoria, an adjacent city, was selected for an experiment. From the start success attended its opening, and in rapid succession branches were established at Bloomington, Decatur, Streator, until at the present time his schools are to be found in twenty-two different cities, with an enrollment of between 7,000 and 8,000 students.

During the world's fair held at Chicago in 1893 Mr. Brown, in conjunction with several others, gave an exhibition of the work done in business schools. He had general charge of specimens representing sixteen different schools. At the world's fair held in St. Louis eleven years later the work of sixteen schools was on exhibition, but this time the schools were all under the management of Mr. Brown. The only grand prize ever awarded by a world's fair as a mark of

special recognition was here given to business education, and Mr. Brown is the proud possessor of it.

So you who are struggling with the cares of a single school on your hands take heed of Mr. Brown's experience. His has been a life of self-denial, rigid economy and perseverance, and the success which has crowned his efforts is only commensurate to the many years of hard work he has spent in the harness.

MOVEMENTS OF THE TEACHERS.

The Bryant & Stratton Business College, Buffalo, N. Y., has recently engaged E. E. McClain, a well-known commercial teacher.

H. W. English, of Pittsburg, Pa., is now with the High School, Lewistown, Pa.

J. H. Cooper, an assistant commercial teacher in the Gem City Business College, Quincy, Ill., has taken a similar position in the R. I. Commercial School, Providence, R. I.

P. M. Penrod, of the Bowling Green, Ky., Business University, has engaged with the Mt. Sterling, Ky., Collegiate Institute.

W. F. Giesseman, of the Beutel Business College, Tacoma, Wash., goes to the Seattle, Wash., Business College.

The So. Bethlehem, Pa., Business College has secured the services of S. Ed McConnell, a graduate of Mt. Union College, Alliance, Ohio.

M. R. Smith, Columbus, Ohio, has accepted a position with the Elyria, Ohio, Business College.

Paul R. Eldridge, late of the Euclid School, Brooklyn, N. Y., is now assistant commercial teacher in the New Bedford, Mass., High School.

C. E. Everett, of the Bowling Green, Ky., Business University, is the new teacher of commercial subjects in the National Business College, Minneapolis, Minn.

John H. Keys resigned his position at the Eastern High School, Bay City, Mich., and accepted a similar one with the High School, McKeesport, Pa.

Mrs. Hattie D. Lufkin, of the Eastport, Me., High School, is now in charge of the commercial work in the Orange, Mass., High School.

J. E. Gilkey, of the Bowling Green, Ky., Business University, goes to the American Business College, Pueblo, Colo., and J. T. Butts, formerly of the same school, is now the commercial teacher in the Dutchtown, La., High School.

F. R. Burden, formerly of Columbia and Mexico, Mo., is now with the Pacific Coast School of Railroading, Sacramento, Calif.

J. S. Eccles now has charge of the penmanship work in the Northwestern Business College, Chicago, Ill.

Charles Schovanek, formerly Supervisor of Writing, Cleveland, Ohio, now occupies a similar position in Manchester, N. H.

O. C. Dorney, the efficient and progressive principal of the American Commercial School, of Allentown, Pa., recently held a public demonstration of the merits of the stenotype machine. The commercial department of his school was crowded with interested spectators, who marveled at the sight they beheld. The machine was subjected to severe tests, but proved capable of doing all its manufacturer claimed for it. One operator wrote at the extraordinary rate of 563 words a minute. This device, of which a write-up was given in our September, 1911, issue, will soon be placed on the market. About thirty have been made up for the instruction of the representatives of commercial schools, but the factory will soon be able to turn these out at the rate of one every seven minutes. Mr. Dorney's school is now equipped with one of these machines, Miss Helen Dorney having taken a course of instruction at the factory. At the end of ten weeks she wrote at a speed of 150 words a minute.

PUBLIC SCHOOL PENMANSHIP.

By J. H. BACHTENKIRCHER, Lafayette, Ind.

Position.

LOOKING back over my past experience as a teacher of penmanship, I am thoroughly convinced that a correct position is the very Corner Stone in learning to write well. Freedom, form, penholding, etc., all depend, almost wholly, upon correct body position. This is the first step in teaching children to write. Judging from pupils entering our city schools from elsewhere, position receives little or no attention. The human body is a machine. It may be good or it may be bad. Whatever its condition, it performs its functions according to well regulated laws. It is our mission and duty to improve it, and just how is the vital question. Calisthenics, gymnastics, physical culture, and a variety of games and exercises are diversions for developing the physical man, or in other words, improving the Machine. Now, if we wish to write well, since the condition of the machinery must determine the result, would it not be well to take a survey of that in our charge, and note its adjustment? Will a good watch keep correct time without adjustment? Will a machine of any kind work properly without constant care and attention? Will not a slight mal-adjustment affect the whole?



A Second Year Class in Writing Position.

Will not turning the eye of a needle the wrong way in a sewing machine break the thread? Does it make any difference how we sit when we write? Does it make any difference whether the seat is too high or too low for its occupant? Will the average machine run freely and correctly, if not in proper position? Does the machinist use a level in placing an engine? Will not the bending of a writer's spine or wrist, the wrong position of his arm or hand or any minor detail effect the work? Notice the "hobble skirt," effect of the pupil leaning far over his desk with elbows wide spread and face close to the paper. Why attempt to write at all or instruct those under our care, if we are profoundly ignorant of the causes which produce certain effects? The illustration herewith is a second year class in regular, working position.

BIRTHS.

March 2nd, 1912. Carl Meyers. 9 Pounds.
Mr. and Mrs. W. C. Brownfield, Bowling Green, Ky.

NEW BOOKS.

The Mastery of Memorizing. Cloth, 12 mo., \$1.00. James P. Downs, Publisher, New York City.

The subject of memory training is receiving much attention at this time. Many articles have been written on the matter tending to show that this faculty may be cultivated the same as any other. Mr. Downs treats the subject in a sane, logical manner; none of the absurd statements are found in his book which are so prevalent in some literature treating with the development of the memory.

A First Book in Business Methods, by Wm. Teller, Credit Man, the Puritan Mfg. Co., Kalamazoo, Mich., and H. E. Brown, Principal of the Rock Island, Ill., High School. Published by Rand, McNally & Co., Chicago. Price 75c.

This book is intended primarily for the class room, but the information it contains is of such a nature as to make it a valuable asset to the office employe. All of the details of the business office, such as letter writing, banking, insurance, commercial law and transportation, are handled in a clear and concise manner. At the close of each chapter is a questionnaire which is intended for a review of the preceding matter, and aids the reader in receiving the full benefit of what he has just gone over, and tends to bring out new thoughts on the subject. The book is profusely illustrated, showing the various forms used in an office, as for instance,

shipping receipts, bills of lading, money orders, drafts, mortgages, insurance policies, etc.

Proceedings of the Annual Convention of the Eastern Commercial Teachers' Association, held at Bridgeport, Conn., April 13-15, 1911. 157 pages. Published by the Association. Extra copies may be secured free of charge from F. E. Lakey, Boston, Mass. To non-members 25c a copy.

This report contains most of the addresses delivered at the convention. A variety of topics of interest to commercial teachers, such as Business English, Commercial Geography, Shorthand and Typewriting, are most ably treated in these talks. Teachers who have not received a copy of this report should send for one, as it will prove very interesting and helpful.

Additional Exercises for Pitman's Shorthand Commercial Course. A series of original exercises on every rule in the system, specially compiled and adapted for use with Pitman's commercial course. Published by Isaac Pitman & Sons, New York. 80 pages. Price 40c.

The object of the book is to supply teachers and students with a series of supplementary exercises. The scheme of the book follows that of Pitman's course. Word and sentence exercises are given on each rule, and the student may commence the practice by writing from dictation almost from the beginning of the study of the theory.

Manual de Fonografía Española. An adaptation of the Pitmanic system of shorthand to the Spanish language. Designed for use in business and high schools and for self-instruction. 123 pages. Published by Isaac Pitman & Sons New York. Price \$1.25.

Palmer's Penmanship Budget; revised edition; containing a complete course of instruction in the most practical and popular system of business writing now extant. A collection of specimens of business writing and choice gems of pen art by America's greatest penmen and teachers. Compiled by A. N. Palmer and W. C. Henning, Editor and Associate Editor respectively of the American Penman. Published by A. N. Palmer Co., Cedar Rapids, Ia. Size 9x12. 136 pages Price \$1.00.

The *Budget* is a complete school of plain and ornamental penmanship, treating scientifically and specifically plain and ornate writing, offhand flourishing, illustrating, engrossing and pen drawing. While some of the instructions in the lessons are directed to graded school teachers and refer to pupils of the various grades, they are equally applicable to students in commercial and other courses. The lessons start with the simplest movement drills, and lead up to the most difficult work that a penman is called upon to perform. The student is assisted greatly by the timely hints that accompany each lesson.

The Demoralization of College Life. Report of an investigation at Harvard and a Reply to my Critics. By R. T. Crane. 39 pages, pamphlet form. Issued by Crane Co., Chicago.

Mr. Crane is not in sympathy with educational institutions beyond the common school, and has spent much time in investigating various seats of learning in the United States. In this form he gives a report made by an investigator whom he engaged to study conditions alleged to prevail at Harvard, and a number of short articles pertaining to other colleges.

Progressive Lessons in Business Writing. An effective system of simple penmanship for all who desire to write. Published by the author, C. S. Rogers, principal of the San Francisco Accountancy Institute, San Francisco, Cal. Size 3x8 Price 25c.

Contains a series of forty-eight lessons scientifically arranged according to their ease of execution. More than thirty the letters have been grouped and those made with a similar movement are placed together, also the letters having one or more strokes in common are grouped. Concise yet comprehensive instructions accompany each lesson. The models for practice are exceptionally fine specimens of business writing.

The Expert Stenographer, by Herbert J. Stephenson, Alameda, Cal. Published by the author. Price 75c.

This book is intended as a practical and reliable guide and reference book for stenographers, clerks and correspondents. Mr. Stephenson has had twenty years' experience as a stenographer, therefore is well qualified to suggest many little helps and hints to the stenographer that will prove of assistance. The book contains much information pertaining to various matters of interest to an amanuensis, as for instance the postal rates, commercial law and transportation.

Specimens received from the American Correspondence Association, Washington, D. C., of which J. J. Truitt is the founder, show some very nice work in ornamental writing. This school gives lessons in all branches of pen art, as well as executing orders for penmanship work of all descriptions.

A TRIUMPH FOR COMMERCIAL EDUCATION.



HE cause of commercial education in this day is receiving a tremendous impetus in its march forward. Never before has the thought been so paramount that the duty of every parent lies in equipping his son and daughter with a thorough commercial education before they enter the business world.

The city of Newark, N. J., realized the part commercial education is playing in business affairs, and plans which had been under contemplation for over two years bore their fruit when on February 1st the magnificent Central Commercial and Manual Training High School was opened with an enrollment of eleven hundred students, over half of whom are taking a commercial course. The site and building cost \$1,000,000.

Mr. Weiner, who for many years has had charge of the science department in the Barringer High School of Newark, was selected for principal of the Central Commercial School. He has had the experience necessary to make an unqualified success in his new position; his ideas are practical, and under his jurisdiction, we have no doubt this school will gain an enviable reputation within a short time. The school will have two sessions, keeping the students occupied until four o'clock in the afternoon, as Mr. Weiner has always been of the opinion that one session affords too short a space of time to do a good day's work except under high pressure. This also gives the students more time under the personal direction of the teacher.

The commercial department has been placed in charge of D. A. McMillin, one of the best known commercial teachers in the United States. He was formerly principal of Bank's Business College, Philadelphia, leaving that position to become general manager of the Newark Business College. When this six foot three inch specimen of a human dynamo steps on the rostrum the attention of the class is at once centered on the subject in hand. His is a personality that seems to radiate enthusiasm and determination, and the Board of Directors are to be congratulated that they secured his services.

This is the second school with a large commercial attendance that has been opened in Newark recently. Last year the East Side School was organized under the principalship of Thos. Kennedy, L. A. Waugh, formerly of the West Side School, Rochester, N. Y., and G. H. Dalrymple, who at one time was connected with the Holyoke, Mass., High School, are giving an excellent account of themselves in handling the commercial department.

Newark, with its surrounding suburbs and adjacent cities, affords a population of over a half million for these schools to draw from, and their magnitude is fully warranted. The state of New Jersey has made inestimable progress within the past decade in furthering the cause of education, as is evidenced by the magnificent school buildings that have been erected and the vigilant watch that is maintained in order that the curriculum may be so designed as to prove most advantageous to the student.

RICHARD BLOSSOM FARLEY WINS PRIZE.

An Associated Press Despatch from Philadelphia says that Richard Blossom Farley has been awarded the Academy Fellowship Prize for his picture "Sands of Barneget" in the 107th annual exhibition of the Pennsylvania Academy of Fine Arts. The prize is \$100, and the winner is chosen by a vote of the Academy Fellowship and is for the best picture shown in the annual exhibition by a member of the fellowship who has studied in the academy during the last ten years.

Richard Farley is the son of the well-known penman and teacher, D. H. Farley, of Trenton, N. J. For a number of years he was a favorite pupil of the celebrated Whistler with the result that he has made a name for himself as one of America's finest penmen.

COMMERCIAL LAW.

By L. B. MATHIAS, Bridgeport, Conn., High School.

Address delivered at the Connecticut Association of High School and Classical Teachers, Hartford, Conn., February, 1912.



Why should commercial law have a place in the commercial course of a high school? Has it cultural or practical value? An affirmative answer to the second question gives a complete answer to the first. One writer has declared that it is superior to geometry in developing the logical thinking powers of the high school student. Whether we agree with him or not, I believe we are willing to admit that a proper study of the subject does develop the reasoning faculties of the student, and prepares him more fully for business and for citizenship. The purpose of the commercial course in the high school is not simply to prepare stenographers and bookkeepers for the community, but to develop the student as an individual and as a useful member of society; to give to the world efficient and practical business men and women. They should be acquainted with legal terms and not make the mistake of the woman, whose husband died intestate, and who wanted to be appointed conservator of her children. Coming to the probate judge's office, she said: "Are you the judge of reprobates?" "I am the judge of probate, madam; is there anything that I can do for you?" "Yes, my husband died detested, and left me three little infidels, and I want to be appointed their executioner." *Ignorantia legis neminem excusat*; therefore, our students should know something of the responsibilities they are to assume after they leave us, and the rights they may acquire in the world of business.

Having decided that commercial law is a necessary subject in our curricula, the questions arise: When should it be taught, and how should we teach it? In Bridgeport, it is taught in the last semester of the senior year. I think it is an excellent subject with which to round out the course, and then the knowledge gained in its study will more likely go with the student into the practical affairs of life. As a clerk, he should be familiar with the principles pertaining to Negotiable Instruments and Agency. As a tenant, he should know all the rights of Landlord and Tenant. As an employer or business man, he should be thoroughly conversant with all the principles of commercial law that may present themselves in his business. It is both expensive and inconvenient to consult an attorney on every point of law, just as it is to consult a physician every time you think you have an ache or pain. I firmly believe that ignorance of the laws of business is the cause of more litigations and big lawyer fees than all other causes combined; just as ignorance of the laws of health is the principal cause of sickness and large doctor bills.

After fifteen years' experience as a teacher of this subject, I feel my weakness in advising others how to teach it; therefore, I will not be guilty of giving advice, for it has been said that the worst kind of vice is advice. I will give only a little of my own experience. The fact is that I vary my methods in teaching commercial law just as I do in teaching any other subject. Too much of the same method will make any subject monotonous, no matter how fascinating it may be in itself. There is no subject more monotonous than commercial law, if taught only topically and prefactorily with a certain number of pages each day. The teacher himself must be well prepared; he must be full of his subject, or he will bring to his class a stagnant pool instead of a living spring. A pastor announced at the morning service that the Rev. A. V. Jones would lecture that evening on "The Works of the Devil." He said: "Brother Jones should have a large

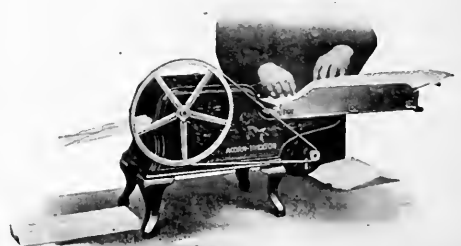
and appreciative audience for he is full of his subject." No matter what the subject of the recitation may be, if the teacher is so full of it that he can fill his students with enthusiasm, they will do the rest. Otherwise, they will take a rest.

Frauds, and the Sale of Goods Act, as given in our textbook, are almost verbatim with the Statutes of Connecticut. Some teachers prefer the lecture plan. If this plan be used, the class should be required to take notes and the lecture thoroughly reviewed by the questions at the next recitation. This assures close attention at the time of the lecture and fixes the principles in the minds of the students. We have been criticised by an unthinking public for teaching too many subjects. The fact is that we do not teach too many subjects, but we often give too much attention to non-essentials. We should not expect our students, immature as they are, to remember every little detail, but they should remember the important principles which may be of practical benefit to them in the business world.

There is no other subject in the high school in which ethical culture can be more fully inculcated. There are many places where we can show clearly the difference between municipal and moral law; for instance—an honest man's debts are not cancelled by the Statutes of Limitations, and a young man is morally bound to take care of his aged parents instead of allowing them to be taken to the town farm. Many opportunities present themselves here to the teacher to inculcate honesty in the future business man, and to show him what success really means. That it does not mean the mere acquisition of wealth, unless he can have the approbation of his own conscience and the respect of his fellow-men. That he could live strictly within the law, and yet be a failure in everything that goes to make up a true man and a respected citizen of the commonwealth. That character is the principal element of success; and that a reputation for honesty and for strict integrity, is an imperishable capital that will make his fortune superior to accidental reverses; and that will cause his name to be revered long after he has passed from the busy scenes of this world.

A RAPID ENVELOPE SEALER.

The Acorn Brass Mfg. Co., of Aurora, Ill., are putting an envelope sealer on the market that is certainly capable of doing a vast amount of work in a short time. This concern, which claims the distinction of being the pioneers in the sealing machine business, manufactures two styles, one that is run by hand and the other operated by electric power, and the statement has been made that there are over 10,000 of this make of machine used in this country today. Nowadays the appearance of a firm's mail carries with it a subtle influence, and no up-to-date business man can afford to be without a modern envelope sealer. Many a check has been lost in the mail through careless sealing, and this is a safeguard the sealer machine affords the business house. The



Acorn machines are built in a compact, stable manner. The cost of their up-keep amounts to practically nothing, as only the best material is used in their construction. The manufacturers claim the two electric machines have a capacity each of 8,000 letters an hour. The hand power machine is quoted at \$25. The electrical sealer is made in two sizes; the one intended for lighter work costs \$10, and for heavy work \$60. As the manufacturers of the Acorn state that their product is capable of turning out practically the same amount of work in a satisfactory manner as other machines costing \$100 to \$150, their quotations are very reasonable. That they have full faith in their product is vouched for by the fact that they offer to send a machine on a 10 days' free trial.

POSSIBILITIES OF THE PANAMA CANAL.

From Consul General John L. Griffiths, London.

The following is an extract from the London Daily Telegraph of February 1, 1912, in reference to the Panama Canal and the building of ships in British waters for service on said waterways:

While the opening of the canal will give a great impetus to trade with the west coast of South America, it is expected to do equally great things for the Western States of America and British Columbia. At present, it is said, the cost of the land journey right across the continent is relatively prohibitive. Given cheap through steamship communication by way of Panama from Europe to the Pacific ports, and we shall, it is averred, see a big emigration traffic spring up which will bring greatly increased prosperity to the Pacific slope. Then, again, it is pretty evident that not a little of the freight traffic which now goes eastward to the sea will find its natural port of shipment on the Pacific. Altogether the Panama waterway foreshadows so many possible changes that steamship managers may well be excused if they are anxious as to the new plans it will necessitate.

From the Tyne comes the interesting news that not a few of the steamers now building on the northeast coast are designed for the navigation of the Panama Canal. The orders for these vessels, says the correspondent who sends the information, have been placed very quietly, and in many cases it is not yet known for which particular branch of the Pacific trade they are intended. The fact that the vessels are designed to carry as much tonnage as possible on a restricted draft of water is held to leave no doubt as to the intention of the owners. This presumably does not mean that they must not draw much water if they wish to get through the canal. The new waterway will have an advantage over the Suez Canal in this respect, for it has been specifically designed to secure the passage of modern ships of deep draft. The inference is that the trades in which these vessels will be engaged will not be associated with deep-water harbors, and that that fact has to be taken into account.

If report is correct we shall this year see a good many more vessels ordered, in view of the completion of the Panama enterprise. It may be assumed, too, that Continental countries are also maturing their plans for the opening up of new services with new ships. In the United States it is being sought to achieve the same end by a bill now before Congress which would have curious consequences. It would allow Americans to buy foreign-built ships and register them in their own country, provided such ships are never used for coastwise trade—which in the largest sense means trade between New York and San Francisco—and are strictly confined to foreign-going trade. It is of course in its foreign-going shipping that the United States is essentially weak. If the bill passes we shall see for the first time on record a mercantile marine split into two separate and permanent divisions. An incidental feature of the measure is that all ship-building material shall be admitted free of duty into the

A HANDY ELECTRICAL DEVICE.

Whatever else may be offered as testimonial to the value of an electric light fixture for the office or home, there can be no more eloquent plea for consideration than by the electric fixture that first insures health by providing protection to the eyes.

Misplaced electric lamps will handicap an entire office or factory organization. And this is only a conservative statement, considering what conditions may exist where there is imperfect or misdirected light. Nature never intended the human eye to tolerate the tiring glare from an electric light filament.

The many different electric lamp fixtures and systems advocated for office, home or factory lighting, while each



having some individual point of merit, are lacking in resources for changing the rays at will, to meet the need for concentration at some particular point—and to keep the worker's or reader's eyes shaded from the glare.

Almond Flexible Arms and the Almond Flexo Lamp manufactured by T. B. Almond Mfg. Co., Ashburnham, Mass., give the best service, offer the greatest convenience, are the most economical. They meet every need for perfect light under all conditions.

Light exactly where you want it and instantaneously adjustable every time you change the position of your body, your book or newspapers is offered by the Almond Flexo Lamp.

The lamp is portable, the Arm flexible and adjustable at any angle or position at the will of the user.

An Almond insures light, comfort and satisfaction by shading the eyes and concentrating rays on the work or printed paper. The Almond Flexo Lamp is indispensable for roll top and flat top desks. It may be used for a large variety of purposes in the office.

A new Almond Telescopic Floor Lamp is also a valuable addition to the office light equipment. It keeps the desk clear and enables the stenographer to transcribe and typewrite with greater speed and to better advantage.

COMPENSATION.

"Into your hands will be placed the exact results of your efforts. You will receive that which you earn—no more, no less. Whatever your present circumstances might be, you will fall, remain, or rise with your efforts, your visions, your aim.

To desire is to obtain; to aspire is to achieve. The thoughtless, the ignorant and the indolent, seeing only the apparent effect of things, and not the things themselves, talk of luck, of fortune and of chance. Seeing a man grow rich, they say, 'How lucky he is!' Observing another becoming intelligent, they exclaim, 'How highly fortunate he is!'

They do not see the trials, the failures, the struggles which these have encountered; have no knowledge of the sacrifices they have made, of the unflinching efforts they have put forth that they may overcome the apparently insurmountable, and realize the goal of their ambition. They do not know the darkness and the heartaches; only see the light and joy, and call it 'luck'; do not see the long and arduous journey, but only the pleasant goal, and call it 'good fortune'; do not understand the process, but only perceive the result, and call

CONVENTION NEWS AND NOTES

THE PROGRAM OF THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION.

Albany, N. Y.

April 4-5-6, 1912.

THURSDAY AFTERNOON.

2:30 P. M. Two addresses of welcome. Speakers to be chosen by the Local Committee.

Response on behalf of the Association—E. H. Fisher, Somerville, Mass.

Annual Address—Calvin O. Althouse, President, Director, School of Commerce, Central High School, Phila., Pa.

"The Real Meaning of Business English"—G. B. Hotchkiss, Asst. Professor of Business English, New York University.

THURSDAY EVENING.

8 P. M. Public Meeting—Address—"Democracy and Education," W. N. Ferris, Big Rapids, Mich.

Followed by reception at the New Hotel Ten Eyck, under the auspices of the Local Committee.

FRIDAY MORNING.

8:30 A. M. Round Table Meeting for Penmen.

9:30 A. M. General Topic—"Teachers' Training and the Pedagogy of Commercial Work."

"A Suggested Course in Commercial Training for Teachers," A. J. Meredith, State Normal School, Salem, Mass.

"New York as a Laboratory for the Commercial Teacher and the Commercial Student," Dr. Edwin J. Clapp, Asst. Professor of Trade and Transportation, New York University.

"Class Method vs. Individual Instruction in the Teaching of Bookkeeping in Business Schools," G. A. Deel, Eastman College, Poughkeepsie, N. Y.

"Methods of Teaching Typewriting," Miss Madeline Kinman, Albany, N. Y., Business College.

Address—"Investments and Securities for Salaried People," Melville H. Smart, of H. F. Bachman & Co., Philadelphia Pa.

Discussion—Forty-five minutes.

FRIDAY AFTERNOON.

(Continuation of the Morning Session.)

2:30 P. M.—"The Management of a Shorthand Department in a Business School," H. L. Jacobs, Rhode Island Commercial School, Providence, R. I.

AFTERNOON SESSION.

General Topic—The Night School.

"How to Obtain and Hold Night School Pupils," Milton F. Stauffer, Business Department of Temple University, Philadelphia, Pa.

"The Night School Problem," William Wiener, Director of Evening Schools, Newark, N. J.

Discussion—Twenty-five minutes.

General Topic—Penmanship.

"Shorthand Penmanship," Lafayette P. Temple, Official Court Reporter, Baltimore, Md.

Discussion—Ten minutes.

"Longhand Penmanship."

"The Teaching of Penmanship in the Public Schools," Harry Houston, Supervisor of Penmanship, New Haven, Conn.

"The Teaching of Business Writing," S. G. Jeffrey, Chief Accountant, Office of the State Comptroller, Albany, N. Y.

Discussion—Fifteen minutes.

FRIDAY EVENING.

Barquet—New Ten Eyck Hotel.

SATURDAY MORNING.

9:30 A. M.—General Topic: Specialized Commercial Work

"Rapid Calculation," J. C. Kane, Drake School, New York City.

"The Teaching of Bookkeeping in the High School," John G. Kirk, William Penn High School for Girls, Philadelphia Pa.

"The Teaching of the Raw Materials of Commerce," Wendell P. Raine, School of Commerce, Central High School, Philadelphia, Pa.

General Topic—Commercial Teaching from the Business Man's Point of View.

Address—"The Training of Office Help, from the Employer's Point of View," Mr. Storey, Assistant Secretary, General Electric Company, Schenectady, N. Y.

Address—"Business Efficiency as Applied to Business Teaching," Homer S. Pace, of Homer S. Pace & Co., Certified Public Accountants, New York City.

Business Meeting.

Adjournment.

Note—We want all of the delegates to see the *Exhibit of School Penmanship* which has been collected by the Penmanship Exhibit Committee composed of

Harry Houston, Henry W. Patten,
S. E. Bartow, A. N. Palmer,
Geo. K. Post, Chairman.



C. O. Althouse, President E. C. T. A.

DINNER OF THE NEW ENGLAND COMMERCIAL TEACHERS.

By W. J. Kinsley.

The third annual banquet of the New England Commercial Teachers, which was held at the Boston City Club, Boston, on Saturday evening, February 24, was very largely attended, fully one hundred men being present from various parts of New England.

There was but one formal after dinner speech and that by Rufus W. Stimson. This talk lacked the formality of some heavy after dinner speeches because of its sprightly presentation for one reason, and also probably because Mr. Stimson was obliged at the last minute to substitute for Dr. C. A. Prosser, who was on the program. Mr. Stimson's talk had to do with Vocational Training, referring particularly to the work done under the Commissioner of Education for the State of Massachusetts, where students are trained for farming, mechanics, etc. Mr. Stimson handled the subject in an interesting and able manner and showed by the earnestness of his address that he was a true educator.

"How I Happened to Do It, and How I Did It" brought to the front five commercial school proprietors, C. A. Burdett, Burdett College, Boston, T. B. Stowell, Bryant and Stratton Business College, Providence, C. B. Post, Worcester Business Institute, Worcester, E. E. Childs, Childs Business

College, Providence, H. L. Jacobs, Rhode Island Commercial School, Providence.

"How I Jimmied into the Profession" was responded to by W. L. Anderson, J. B. Knudson, H. C. Bentley, E. E. Gaylord and F. E. Lakey.

The talks of both the school proprietors and the teachers were in the main humorous, but many were full of heart interest and some of them would do as model literature for young Americans who desire to succeed, and were especially full of encouragement for young struggling commercial teachers.

The vocal quartet and instrumental trio made delightful breaks in the program and gave some good music, while "Black Cracks by Crack Blacks" by two members was a black face minstrel end-man surprise. It was full of hits upon commercial teachers and school proprietors who were present and was greatly enjoyed by everyone.

E. H. Eldridge made an announcement of the forthcoming meeting of the Eastern Commercial Teachers' Association while E. E. Gaylord did a like duty for the National Commercial Teachers' Federation.

E. H. Fisher, who presided, immediately following the dinner and before the regular program began, called for all present to stand, as a mark of respect to the memory of E. S. Colton, who died the latter part of January. Mr. Colton was president of the New England Commercial Teachers' Association and had much to do with the preparation for this particular dinner. The flowers that graced the speakers' table were sent as a tribute by Mrs. Colton.

Mr. Fisher, in introducing the toast-master, William J. Kinsley, of New York, called attention to the fact that on his right sat T. B. Stowell of Providence, the toast-master's teacher, while on his left, sat the toast-master, who in turn had been Mr. Fisher's first penmanship and commercial teacher. Mr. Fisher mentioned that E. E. Childs, on his right, then of Springfield, Mass., was the first man for whom he had taught. C. A. Burdett of Boston, on his left, was the second man for whom he had taught.

Before filing into the banquet hall, a social hour and reunion was indulged in by all and proved very enjoyable.

The dinner itself had a fine menu and was promptly served. Speaking began early and continued quite late.

R. G. Laird and E. H. Fisher deserve great credit for the time they have devoted to this particular dinner and those that have preceded it. There has never been an organization, but Messrs. Laird and Fisher have pushed the matter and have signed themselves "The Self-appointed Committee."

This dinner was such a pronounced success in every way that it seems a pity that there should be no permanent organization to continue in the same line. The New England commercial teachers should get together and effect an organization that would perpetuate these delightful gatherings.

ROUTES TO SPOKANE.



TEACHERS going to the Spokane Convention may go at excursion rates (practically \$65 for the round trip), from Chicago over any one of a number of lines, returning by a different line without extra charge, except that it is customary to add \$15 extra for the return through California.

For instance, the Chicago & Northwestern to Omaha, connecting with the Union Pacific to Ogden, there connecting with the Oregon Short Line to Spokane, or going over a branch of the Union Pacific to Denver, then south and west over the Denver, Rio Grande & Western, by way of Colorado Springs and Pueblo, to Salt Lake City, and thence to Ogden and Spokane over the Oregon Short Line. This is the scenic route chosen by the Teachers' Spokane Club. It is very attractive and affords views of the Great Plains, with extensive herds of cattle (cowboy life); Denver sitting at the feet of the purple Rockies crowned with snow; Pike's Peak; the Garden of the Gods; the Royal Gorge; the Grand Canyon of the Arkansas; the marvelous ride through Tennessee Pass, over the Continental Divide, and the long locomotive coasting trip down into the canons of the Grand River; then the kaleidoscopic change to the gray desert so vividly described

in "The Winning of Barbara Worth;" the fruitful valley of Salt Lake; the Mormon Temple, and salt air.

From Chicago to Denver, Colorado Springs, or Pueblo, one may also go by the Chicago, Burlington & Quincy; Chicago, Rock Island & Pacific; Atchison, Topeka & Santa Fe; and from these points over lines already named.

A route that affords more of a ride through the plains country than any of the others is the C. B. & Q. from Chicago to Omaha, thence northwest through the Black Hills region to Billings, Mont., where one would strike the Northern Pacific. But the Burlington offers a somewhat less monotonous route from Chicago west to the Mississippi, and then north along its banks, to St. Paul where junction is effected with the Northern Pacific or the Great Northern.

This suggests the northern route as opposed to the southern lines. One may go from Chicago to St. Paul by the Chicago & Northwestern, the Chicago Great Western, as well as by the C. B. & Q., although if a daylight trip is made, these are not quite so pleasing as over the "Q." Minneapolis and St. Paul are beautiful, vigorous cities. The great grain elevators and the extensive milling interests, with the charming urban lakes and parks, should be seen, and no one should miss the exquisitely beautiful marble Capitol at St. Paul.

From Minneapolis west one may choose between the Great Northern and the Northern Pacific, both under the same management.

Then there is the Chicago, Milwaukee & St. Paul, with its fine new Pacific Coast extension, the only railway except the "Atchison," that can run its trains over its own tracks from Chicago to the Pacific Coast. It uses the Oregon Short Line tracks for a few miles from Tekoa, Washington, to Spokane, the latter city being a little north of the main line of the C. M. & St. P. After striking the mountains, this is a very picturesque route, and this is true of the others.

Those who would like some variety, may go from St. Paul over the Canadian Pacific, either directly, by entering Spokane from the North, over the Spokane Falls & Northern, or indirectly, by going through to Vancouver and returning to Spokane over the Northern Pacific or the Great Northern from Seattle.

These northern lines all traverse the flat, uninteresting plains country, just as the southern lines do. In the north the country is somewhat more thinly settled than in the south; and one would see more wheat fields and less alfalfa than on the southern lines. All routes afford interesting scenery after they enter the mountains, but Colorado has been more widely advertised than any northern district except the Yellowstone and is, therefore, better known.

Those who visit the Yellowstone National Park can enter over the C. B. & Q. at Cody, on the east; over the Northern Pacific at Gardner, on the North; or over the Oregon Short Line at Yellowstone on the west. A new government road has recently been opened through the Park from Cody, and he who starts in there will have the longest and most interesting trip; but the older and better equipped organizations caring for tourists operate from Gardner and Yellowstone.

We understand that the Wylie Permanent Camping Company gives very satisfactory service and provides a six-day tour for \$40, covering all expenses. Their headquarters are at Livingston, Mont. A hotel company, licensed, as are the Wylie people, by the Government, cares for tourists in excellent hotels established at convenient places in the Park. Their service is high-grade; their charges likewise.

The President of the Federation has arranged an "Official Train" to go by way of St. Paul, where the Business Managers' Section of the Federation will hold its meetings early in July. The National Educational Association holds its convention in Chicago this year; and so it is possible for those

who care to do so to attend two national teachers' conventions in July, although that would probably prevent their taking the Yellowstone Park trip, which no commercial teacher should miss. Probably four days of convention work, even in the exhilarating atmosphere of Spokane, will be enough to satisfy the most enthusiastic pedagogue.

Those interested should write to the Chicago passenger agents of the various lines for advertising matter, explaining that they think of attending the Federation Convention in Spokane in July.

THE MOTOR-DRIVEN FLEXOTYPE.

The office printing machine shown herewith, known as the Flexotype, is the product of The Flexotype Company, whose factories and general offices are at Burlington, N. J.

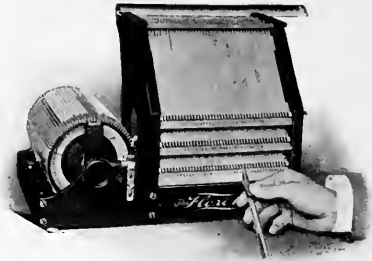
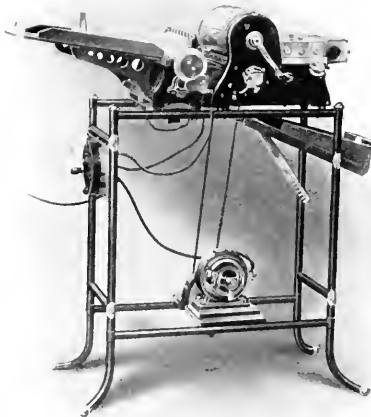
The Flexotype is an office printing outfit, capable of doing all kinds of printing within its size 8x13, and rapid and exact duplicating of typewriting.

The type for the Flexotype is set on a special device, which is part of the equipment of the machine. The manufacturer claims that type may be set at the rate of a line a minute with an hour's practice, and twice as fast with a little more experience, being redistributed with equal facility into the typesetter when the form is to be taken down. Uniform wear on the type is one of the special features claimed for the machine.

Another special feature of the Flexotype is the fact that type forms are flexible and lie flat, and may be conveniently filed for future use if forms once set up are likely to be used again. Type forms may be instantly attached to the machine and detached with equal facility, so that the machine is available for other printing work when fac-simile letter forms are not in use.

For duplicating typewriting the machine prints through a ribbon 16 inches long, which is fastened immovably over the type, and is automatically re-inked at each impression, resulting in a large number of impressions from a comparatively small and inexpensive ribbon. Special advantages are claimed for this plan in the reduction of the cost of supplies, obtaining uniform color through the longest letters and on long and short lines, or throughout a long run.

It is claimed that the color of all letters is under the con-



How Type is Set.

trol of the operator, and may be made light or heavy as desired, since it is possible instantly to adjust the amount of color in the ribbon, so as to make the work exactly match typewritten addresses filled in, whether light or heavy.

The motor-driven Flexotype has the special feature of an automatic device which lowers the platen in event of failure of the operator to feed a sheet with each revolution, thus preventing offsets due to the type printing on the platen. It is said the speed may be varied from 2,000 to 8,000 letters per hour with the motor-driven machine.

The automatic feed attachment which may be clamped on the frame of the motor-driven Flexotype automatically feeds the paper to the machine at high speed and practically without attention, taking sheets from the bottom of the pile, so that the pile may be replenished without stopping the machine. Accurate register is obtained with the machine.

Automatic feed machines are regularly geared to run 6,000 impressions per hour. It is said that a majority of motor-driven Flexotypes are ordered equipped with the automatic feed attachment to get the work out of the way quickly, although the hand feed machine has a capacity ample for all ordinary requirements.

In addition to the use of the machine for reproducing typewritten letters, ordinary printers' type is supplied in a variety of styles or curved electrotypes may be employed for standing forms which are reprinted frequently. Ordinary printers' ink may be used for direct printing if desired, and interchangeable ink fountains permit rapid change from one color to another. It is said that the machine will save its cost in printers' bills many times in the course of a year. The capacity of the machine is increased by the fact that one operator may be setting or distributing type at the same time that another operator is printing on the machine.

A special feature claimed by the manufacturer is that this machine is so designed as to be capable of operation by office employees of average intelligence without special training.

Do not let such splendid gifts as your powers to acquire knowledge, your memory, your imagination grow rusty for lack of use.

Apply your knowledge of yourself, of the other fellow, and of your business.

In other words, use your will. Get action.

Jones—Is it necessary for you to send your daughter to Europe to complete her musical education?

Brown—Yes; I can't stand the infernal racket here any longer.—*Impressions.*

Maud—Miss Oldun thinks that hotel clerk just lovely.

Ethel—Why so?

Maud—He wrote opposite her name on the hotel register: "Suite 16."—*Boston Transcript.*

THE CALL OF THE WEST.

The convention of the National Commercial Teachers' Federation at Spokane, will undoubtedly be attended by many, especially those residing in the East, who have but a faint conception of the greatness of the country they will visit. One unaccustomed to the West little knows that there are counties in some of the western states that are as large as the entire state of Delaware or Rhode Island.

No imagination is so powerful that it can picture the beauties of the western scenery. No painting is so realistic that it can bring to one that thrill of awe and grandeur which possesses him when he wanders from the trail and beholds the wonderful handiwork of Nature. The great majestic peaks that seem to commune with the clouds; dazzling snow everywhere; the frozen waterfalls and not a living object in sight excepting possibly, the dwarfed pines. All this combined with that overpowering silence which pervades the atmosphere produces a sensation of weirdness which one cannot repel, and he flees from the scene.

The dates selected for the convention come at that time of the year when the mountain scenery will be the most superb, and we hope all who attend the meeting will take advantage of the opportunity and extend their trip to Portland and Seattle. The Northern Pacific Railroad passes through a very picturesque section, and one's interest is held from the time you leave Spokane until you reach your journey's end. From the car window may be seen Mt. Hood Mt. Tacoma, Mt. Adams, Mt. St. Helens and Mt. Jefferson, all towering from 10,000 to 15,000 feet above the sea level.

From Pasco, Wash., to Portland, Ore., The Northern Pacific follows the course of the Columbia River. Along this river are to be found the largest salmon fisheries in the world, and a day could be most profitably spent in going through some of these plants. Portland, the "City of Roses," has a population of about 250,000 inhabitants. Many points of interest are to be found in this city, and the traveler finds it hard to leave so beautiful a place. En route to Seattle you pass through another progressive western city, Tacoma, Wash. Its great lumber and smelting mills present a wonderful sight to the tourist. One of the finest high school buildings in the United States is to be found in Tacoma, it costing \$500,000.

Seattle has enjoyed such a marvelous growth in the past few years that we are confident most of our readers are acquainted with the important part this city is playing in the commercial history of this country. Possessing an excellent harbor, here one may see ships lying at anchor that ply between Seattle and points in Alaska, Hawaii, the Philippines and Asia.

The "call of the West" grips you, reader, when you perceive the wonderful things they are accomplishing out there, and it is a trip that will afford you opportunity for pleasant reflection the balance of your life.

WHY IS IT?

"Why is it that the tenderest feet must tread the roughest road?

Why is it that the weakest back must carry the heaviest load?

While the feet that are surest and firmest have the smoothest path to go,

And the back that is straightest and strongest has never a burden to know.

Why is it that the brightest eyes are the ones that soon dim with tears?

Why is it that the lightest heart must ache and ache for years?

Why is it that the grandest deeds are the ones that are

While the thoughts that are like all others are the ones that we always tell.

And the deeds worth little praise are the ones that are published well.

Why is it that the sweetest smile has for its sister a sigh?

Why is it that the strongest love is the love we always pass by?

While the smile that is cold and indifferent is the smile for which we pray

And the love we kneel to and worship is only common clay.

While the eyes that are hardest and coldest shed never a bitter tear,

And the heart that is smallest and meanest has never an ache to fear.

Why is it that those that are saddest have always the gayest laugh?

Why is it that those who need not have always the "biggest half?"

While those who have never a sorrow have seldom a smile to give,

And those who want just a little must strive and struggle to live.

Why is it that the noblest thoughts are the ones that are never expressed?

Why is it that the things we can have are the things we always refuse?

Why is it none of us lead the lives if we could we'd choose?

The things we all can have are things we always hate,
And life seems never complete no matter how long we wait."

OBITUARY.

GEORGE WASHINGTON BIRD.

The ranks of the profession have been sadly depleted during the past few months. One by one His call is being answered by those who have consecrated their time and talents to the cause of education, and it is with sorrow we learn that on February 19th the soul of George W. Bird responded to the final summons and returned to its Creator.

Mr. Bird was born in New York City in 1870. Descended from rugged New England ancestry, his was a spirit not to be daunted by obstacles that lay in his path. His early education was obtained in the public schools, but owing to ill health he was obliged to forego a college course. The five subsequent years of his life were spent in the capacity of salesman, but the work did not appeal to him, and he turned his attention to commercial education. That the young man's heart was in his work is shown by the fact that he taught stenography at the night sessions in the business school from which he graduated for a year without compensation in order that he might gain the experience. He was then employed to teach in that school, at both day and evening sessions, and served in this capacity for five years.

Up to 1900 there was no business school in the northern section of New York City, and recognizing its need of an institution of this nature, Mr. Bird established his first school under circumstances that would have proven disheartening to a less determined man. He started with one student, (and that one possessed a free scholarship), one typewriter and a desk. But his was the spirit that would not be denied, and ere long the school was in a most prosperous condition, and he had found it necessary to establish another school.

Mr. Bird possessed a very pleasing personality; in his dealings his integrity was never questioned, and he so lived that when the final call came he could respond in the manner typified by the words of the immortal Bryant:

Thou go not like the quarry-slave at night
Scourged to his dungeon, but sustained and soothed
By an unfaltering trust, approach thy grave
Like one who wraps the drapery of his couch

CONSOLIDATION OF REMINGTON, SMITH-PREMIER AND MONARCH SALES OFFICES.

The coordination of the Remington, Smith-Premier and Monarch sales forces of America became an accomplished fact on March 1st.

In view of the enormous development of the office equipment industry in recent years, which owes its birth and growth to the typewriter, the consolidation of the sales forces of the three machines under one management was simply a business recognition of the unquestioned advantages which must necessarily be derived from the operation of one highly efficient organization.

The Executive Staff of the greater organization will consist of the active leaders of the three original companies. In the filling of the other managerial and selling positions, it has already become evident that the full selling strength of these three typewriter organizations will be utilized from the very outset.

The magnitude of the new organization in every department, including its great manufacturing and sales facilities, and the quality and variety of its output, is attracting keen attention on the part of the entire typewriter-using public. Included among these facilities are splendidly equipped and organized typewriter factories manufacturing three distinct types of machines suitable for all requirements, a completely equipped ribbon and carbon paper factory, a line of typewriter adding machines, billing machines and others adapted to all the special uses, a mechanical and employment bureau service of a size and distribution sufficient to supply the needs of every typewriter user, and a highly specialized engineering staff for the development and improvement of the three machines and of all the products of the company. These, together with a unified sales organization, set a new mark as to size and potential efficiency.

This consolidation is the first step of expansion for a campaign more aggressive than ever. There will soon be opened in the United States many new branch offices to include many cities and towns not hitherto covered by the local office of any typewriter company.

The introduction of this new Remington sales policy comes at a propitious time. The record during the past year of all of the three typewriters involved in this union of forces constitutes of itself an assurance of a great future. The Remington, Smith-Premier and Monarch typewriters each did a business last year which surpassed every previous record.

CATALOGS.

The South Bend Business College, of South Bend, Ind., has sent us a copy of their 1912 catalogue, which is a young giant in size, containing 32 pp. that measure 12 x 18 inches. The prospectus has been prepared in an attractive manner; it is well illustrated and sets forth the inducements this school has to offer in a business-like manner.

Business school journals have been received from the Gem City Business College, Quincy, Ill., Lawrence Business College, Lawrence, Kans., Spencerian Commercial School, Louisville, Ky., Dudley Business College, San Francisco, Cal., Tampa Business College, Tampa, Fla.

We have also received advertising literature in the form of booklets and folders from Danville Commercial College, Danville, Va., Parsons Business College, Parsons, Kans., International Review for Commercial Education, Berne, Switzerland, W. E. Dennis, Brooklyn, N. Y., Howard & Brown, Rockland, Me., Smith's School, Buffalo, N. Y.

DIRECTORY OF BUSINESS DEVICES.

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ACCOUNTANTS.

Bennett, R. J., 1421 Arch St., Philadelphia, Pa.

ADDING MACHINES (LISTING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

ADDING TYPEWRITERS. See Typewriters' Adding.

BOOKKEEPING.

American Book Co., Washington Square, New York.

Bliss Publishing Co., Saginaw, Mich.

Bobbs-Merrill Co., Indianapolis, Ind.

Ginn & Co., Boston, Mass.

Goodyear-Marshall Co., Cedar Rapids, Ia.

Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.

Packer, S. S., 101 East 23rd St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Rowe, H. M. & Co., Baltimore, Md.

Southwestern Publishing Co., 222 Main St., Cincinnati, Ohio.

Toby, Edw., Vero, Tex. Pub., Toby's Practical Bookkeeping.

CARRON PAPER & TYPEWRITER RIBBONS.

Smith, S. T., & Co., 11 Barclay St., New York.

COPYHOLDERS.

Remington Typewriter Co., 327 Broadway, New York.

DUPLICATORS (STENCIL).

Underwood Typewriter Co., 30 Vesey St., New York.

INKS.

Biggins, Chas. M., & Co., 271 Ninth St., Brooklyn, N. Y.

INKSTANDS.

General Supply Co., Danielson, Conn.

NOTE BOOKS (STENOGRAPHERS).

Pitman, L. & Sons, 2 W. 45th St., New York.

PAPER FASTENERS AND BINDERS.

Clipless Paper Fastener Co., Newton, Iowa.

PENCILS.

Dixon, Joseph, Crucible Co., Jersey City, N. J.

PENCIL SHARPENERS.

Arne Novelty Mfg. Co., 1103 Sixteenth St., Racine, Wis.

PENHOLDERS.

Magnuson, A., 208 N. 5th St., Quincy, Ill.

PENS (SHADING).

Newton Automatic Shading Pen Co., Pontiac, Mich.

PENS (STEEL).

Estabrook Steel Pen Mfg. Co., 95 John St., New York.

Gilott & Sons, 93 Chambers St., New York.

Hunt, C. Howard, Pen Co., Camden, N. J.

Spencerian Pen Co., 349 Broadway, New York.

SHORTHAND SYSTEMS.

Barnes, A., Publishing Co., 2201 Locust St., St. Louis, Mo.

Graham, A. J., & Co., 1135 Broadway, New York.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.

Pitman, S. S., 110 E. 23rd St., New York.

Photographic Institute Co., Cincinnati, Ohio.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

Toby, Edw., Vero, Tex. Pub., Aristos or Jones' Shadeless Shorthand.

TELEPHONES (INTERIOR).

Direct-Line Telephone Co., 810 Broadway, New York.

TOUCH TYPEWRITING INSTRUCTORS.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Company, Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

TYPEWRITERS.

Hammond Typewriter Co., 69th to 70th St., East River, New York.

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (ADDING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (AUTOMATIC).

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (BILLING).

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITER CARRIAGE RETURN.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (DOUBLE CASE OR COMPLETE KEYBOARD).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (NOISELESS).

Noiseless Typewriter Co., 320 Broadway, New York.

TYPEWRITERS (INTERCHANGABLE CARRIAGES).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (PORTABLE).

Standard Typewriter Co., Grotton, N. Y.

TYPEWRITER RIBBONS. See Carbon Papers.

TYPEWRITERS (WIDE CARRIAGE).

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

ADVANCED COURSE.

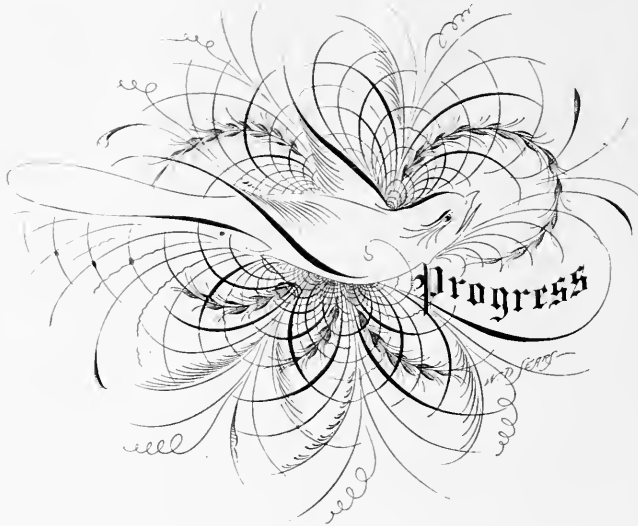
By E. C. MILLS

A A A A America Awning Albany
 B B B B Barnum Bowman Boonton
 C C C C Cummins Cleveland Columbia
 D D D D Darwin Denver Damon
 E E E E Evening Evenness Ermine
 F F F F Fenimore Favorite Famine

G G G G Gentlemen Germany Georgia
 H H H H Humanity Humidity Hinman
 I I I I Indiana Indolence Iowan
 J J J J Jamestown Johnson Journal
 K K K K Kentucky Keeness Kindness
 L L L L Louisville Lincoln Lemuel
 M M M M Montana Meantime Missouri

N N N N Nineteen Nearness Noonan
 O O O O Orinoco Oneness Orison
 P P P P Panama Premium Pomeroy
 Q Q Q Q Quinine Queening Quises
 R R R R Rochester Rooming Reasons
 S S S S Sandusky Swimming Sincerely

T T T T Timely Trusting Teeming
 U U U U Unaware Unanimous Unbosom
 V V V V Valuable Variance Victory
 W W W W Willingly Warning Weaving
 X X X X Xerxes Xenia Xiphoid
 Y Y Y Y Yawning Yeoman Yourstruly
 Z Z Z Z Zoology Zealand Zionite



WRITING SPECIMENS FROM OUR READERS.

J. S. Eccles, of the Northwestern Business College, Chicago, Ill., sent us a package of students' work. Both teacher and pupils are to be complimented on the results in business writing.

C. F. Schlatter, S. D. State College, Brookings, S. D., favored us with some of his pupils' work which show that his boys and girls are going to be very successful with their penmanship.

The specimens of writing from the students of James Maher, Duff's College, McKeesport, Pa., are most excellent, indeed, and Mr. Maher should feel very proud of the good work his pupils are producing.

C. C. Craft, of the Concord, N. H., Business College, shows us that his pupils are doing fine work in penmanship by sending a large packet of specimens to our office.

The students of H. W. English, High School, Lewistown, Pa., are very enthusiastic about their penmanship work, which fact we notice from the specimens received.

J. J. Camby, a former pupil of M. M. Van Ness, of the Hoboken, N. J., High School, sent us several of his cards. Mr. Camby is very skillful with the ornamental holder.

H. W. Flickinger, of Philadelphia, Pa., sent us some specimens of the work of his pupils in the R. C. High School. Naturally, the writing could not be otherwise than high-class with so able an instructor as Mr. Flickinger at the helm.

BOOKS FOR BUSINESS PEOPLE.

The Business Journal, Tribune Building, New York, will send any of the books mentioned in this column upon receipt of price.

Corporation Finance, by Edward S. Meade, Ph.D. 12 mo. Cloth. Fully describes financing and procedure of corporations. \$2.00.

Modern Accounting, by H. R. Hatfield, Ph.D. 12 mo. Cloth. Emphasizes every phase of Modern Accounting and the determination of profits. \$1.75.

The Work of Wall Street, by Sereno S. Pratt. 12 mo. Cloth. A practical view of the great financial center and its *modus operandi*. \$1.25.

The Modern Bank, by Amos K. Fiske. 12 mo. Cloth. A thoroughly practical book covering in condensed form all essential data of banking. \$1.50.

Modern Advertising, by F. E. Calkins and Ralph Holden. 62 illustrations. 12 mo. Cloth. Tells all about advertising and how it is done. \$1.50.

First Lessons in Finance, by F. A. Cleveland, Ph.D. Many illustrations. 12 mo. Cloth. A brief, clear survey of Funds, how Funds are obtained and the institutions and agencies employed in Funding Operations. \$1.25.

FLOURISHING.

By W. D. SEARS.

Instructions for the practise of this month's design have been given in the foregoing issues. This is one of the easiest and, in my judgment, one of the prettiest styles of the flourished bird. Make the tail stroke with a free swing, shading it slightly just before the stroke is finished. Notice carefully where the wheat and feather strokes should be supplied. The lettering of the word "Progress" may be added later with a Soennecken pen.

The Boston branch of the Y. M. C. A. is conducting a very successful course in the evening school in higher accountancy leading up the degree of C. P. A. H. C. Bentley, of Simmons College, has charge of the class.

SOMETHING NEW.—A course in business writing that is establishing a new standard and a new style in business penmanship: simple, logical, and scientific. Copies are veritable pictures of a rhythmic motion. Easy to learn and stays learned. Especially adapted for use in business colleges and high schools. Send 25c for a sample copy. Address C. S. ROGERS, Principal Y. M. C. A. Accountancy School, San Francisco, Calif.

EDITOR'S SCRAP BOOK.

A. R. Merrill, of Saco, Me., sent us some of his ornamental writing which shows that he is still doing his high grade work.

The packet of cards from Fred Cornett, Broken Bow, Nebr., is a credit to him. He swings the ornamental holder very skillfully.

P. A. Westrope, of Denver, Colo., favored us with specimens of his flourishing and ornamental writing. Mr. Westrope is able to do most excellent work, and is to be congratulated.

Leslie E. Jones, of Eldridge, N. Y., is on the right road to good ornamental penmanship.

The ornamental writing of C. E. Chamberlin, of Iowa Falls, Ia., is a delight to the eye.

C. H. Haverfield, of Lima, Ohio, sent us an Old English alphabet executed by one of his students which shows that he is receiving excellent instruction under Mr. Haverfield's guidance. The work is very well done.

H. K. Williams, of Goodsprings, Nev., can write the signature of E. M. Huntsinger in a most creditable style.

Superscriptions worthy of mention have come to us from C. W. Jones, Brockton, Mass.; Ramon Santoyo, Guanajuato, Mexico; G. A. Rockwood, Poughkeepsie, N. Y.; N. S. Smith, Waco, Texas; J. D. McFadyen, Derby Line, Vt.; J. E. Belanger, St. Hyacinthe, Que.; T. Courtney, Pocatello, Idaho; W. G. McLellan, Sprague, Wash.; J. D. Valentine, Pittsburgh, Pa.; S. E. Leslie, Poughkeepsie, N. Y.; F. B. Courtney, Cedar Rapids, Ia.; W. E. Dennis, Brooklyn, N. Y.; J. T. Evans, Wilkes-Barre, Pa.; D. L. Hunt, Eau Claire, Wis.; J. S. Eccles, Chicago, Ill.; W. A. Hoffman, Valparaiso, Ind.; M. A. Conner, Winter Hill, Mass.; J. E. Bowman, Canton, Ohio; H. K. Williams, Goodsprings, Nev.; W. K. Cook, Hartford, Conn.; J. C. Olson, Parsons, Kans.; A. E. Cole, Redlands, Calif.; H. W. Flickinger, Philadelphia, Pa.; C. E. Doner, Beverly, Mass.; A. R. Merrill, Saco, Me.

Today is your day and mine; the only day we have; the day in which we play our part. What our part may signify in the great world we may not understand, but we are here to play it, and now is our time. David Starr Jordan.

FOREIGN EYES CENTERED ON THE PANAMA CANAL.



OWADAYS much space in the press and a vast amount of valuable time is devoted to discussing the high cost of living, but ask the average American a few pertinent questions about the Panama Canal and he will look at you in a dazed sort of way and remark: "The Panama Canal? Oh, yes; that's that ditch they are digging to connect the Atlantic and Pacific oceans," and that is about the extent of his knowledge on the subject. If he could be brought to realize what an influence this "ditch" will have in lowering the cost of living his interest in the matter would be a little more acute.

Take for instance our first course for breakfast, the orange. The freight rate on this commodity from the Pacific Coast to Chicago or New York is approximately 90c a box. If it were shipped by steamer via Panama the rate would be around 40c. We all have a yearning to own a cozy, vine-covered cottage, but "we just simply cannot afford it because lumber is so high." The transportation charges on a carload of lumber by railroad from the State of Washington to New York would be about \$400. If this came to us by steamer the charges would be \$160, and yet the words "Panama Canal" have but a vague meaning to too many American citizens.

The American enjoys the distinction of heading the list when it comes to creating new ideas and accomplishing great feats or enterprises, but too often his mind is so centered on the details necessary to the completion of an enterprise that he neglects to take precautions that he may reap the benefit therefrom. So it is with the Panama Canal. As it now stands, it appears as though the United States will build the canal at an expense of about four hundred million dollars and foreign maritime service will garner the harvest.

"Why should this be permitted," you ask? The principal reason seems to be that, as a nation we are afflicted with a surcharge of that complacent, self-satisfied spirit. We allow things to drift along, taking their own course, and at last awake too late to find that many neglected opportunities have been eagerly seized upon by an outsider. We are glad to note, however, in the case of the Panama Canal that there are signs of activity in at least one or two directions. One branch of industry is alive to the issue and that is the American merchant marine, but our ancient navigation laws impose a heavy handicap upon it. If an American merchantman has an American built boat plying between San Francisco and Liverpool he is placed at a big disadvantage, as the foreigner pays 40% less for his vessel, and owing to certain restrictions in our laws which the American must observe, he can operate at about one-half the expense of his American competitor.

Under our present laws no American can purchase a foreign built vessel to ply between American ports. On the other hand, no foreign merchantman can operate between American ports, so it would appear our navigation laws are somewhat archaic, and no better time than the present could be utilized to revise them. As the greatest nation on the globe, we certainly cannot point with pride to the fact that ninety per cent. of our export business is carried by foreign vessels.

If you wish a man's undivided attention, it is only necessary to touch his purse, and it is high time the American citizen realized that the opening of the Panama Canal will affect his purse by reducing the cost of living, and he should awake from his lethargy and see to it that Congress revises our navigation laws so that the American flag will not be so conspicuous on the high seas by its rarity, and that the three hundred million dollars now annually paid foreign vessel owners is diverted to the American merchant marine.

WORLD'S INTERNATIONAL COMMERCE, 1911.

The world's international trade has doubled in value in the last 15 years, and shows for 1911 a larger total than ever before recorded. The Bureau of Statistics of the Department of Commerce and Labor publishes each month the latest available data on the trade of each of the principal countries of the world, and in its annual volume a statement covering for a full year's period the trade returns of a still larger list of countries. The number of countries named in its monthly table is about 25 and in its annual table, over 50. In each case, however, it is possible to compare the trade of any given country in the latest available period with its own trade in the corresponding period of the preceding year. A comparison of these monthly figures which cover portions of the year 1911 indicates that the trade for those portions of the year for which figures are available shows an increase of between 5% and 6% over the corresponding period of last year, and should this gain be shown in the figures for that part of the year not yet reported, the total international trade of the world would approximate 17 billions of exports and 18½ billions of imports.

These figures indicate that the international commerce of the world in 1911 aggregated approximately 35 1/2 billion dollars, against 20 billions in 1907, 24 billions in 1904, 20 billions in 1901, and 16 1/2 billions in 1896. These figures are in all cases a combination of both imports and exports for all the countries for which data are available, and since all articles exported from one country become the imports of some other country the value of the merchandise actually moved may be assumed to be approximately half the sum obtained by a totalization of the imports and exports. Taking the export figures alone, the total for 1911, for the countries for which data are available, will probably approximate 17 billion dollars, against 14 1/2 billions in 1907, 11 1/3 billions in 1904, 9 2/3 billions in 1901, and 7 3/4 billions in 1896. The imports, although composed of articles already recorded as the exports from some other part of the world, are valued considerably higher when imported than the valuation of the same articles when exported, since in most cases cost of transportation and, in some cases, other expenses are added in determining the value of the merchandise when imported. As a result, the valuation of imports into the principal countries of the world in 1911 will probably aggregate about 18½ billion dollars, against 16 billions in 1907, 13 billions in 1904, 11 billions in 1901, and 9 billions in 1896.

International Commerce of the World—Showing Aggregate Value of Imports and Exports of All Countries for which Trade Statistics are Available:

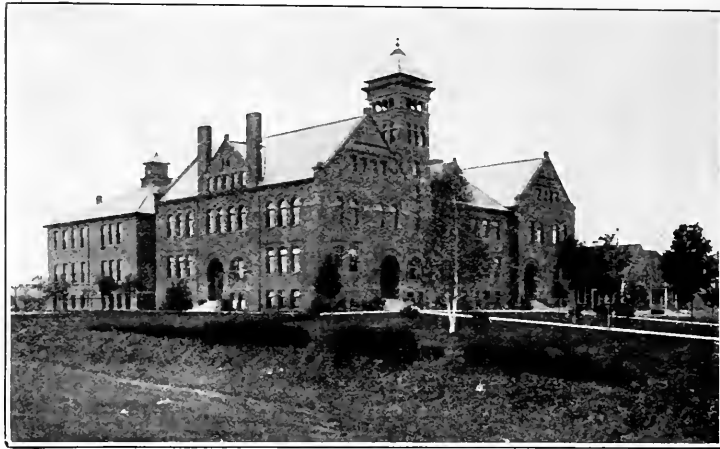
Year.	Imports.	Exports.
1896	\$ 8,807,000,000	\$ 7,716,000,000
1901	10,839,000,000	9,625,000,000
1904	12,811,000,000	11,322,000,000
1907	15,988,000,000	14,341,000,000
1910	17,623,000,000	16,007,000,000
(Est.) 1911	18,500,000,000	17,000,000,000

HOLD FAST.

Endure!
 Endurance is the measure of a man.
 Not what you have; not alone what you can perform, but—
 Can you endure?
 Fate and the future are before you. Suppose your wishes do not come true? Have you the courage to *Endure*?
 Your best thought-out plan may go awry. Have you the confidence to *Endure*?
 Your best friend may play you false. Have you the faith to *Endure*?
 Can you stand the worst that can happen to you?
 Fate sometimes piles the load to find—a man.
 Stand the test!
 Endure!—*Business.*

WRITING SUPPLIES.

The Journal will fill orders for the following supplies on receipt of the price in postage stamps:
Sonnecken Broad Pointed Pens for Text Lettering, set of 11, 26c.
Double Holder for Sonnecken Pens. Holds two pens at one time, 10c.
Oblique Penholders. One, 10c; two, 18c. Special prices by the dozen.
French India Ink. 1 bottle by mail, 50c; 1 dozen, by express, \$5.00.
Gillott's No. 1 Principality Pens, one gross, \$1.00.
Gillott's 604 E. F. Pens, one gross, 76c.
Spencerian No. 3 Commercial, 10c a dozen, \$1.00 a gross.
Spencerian No. 2 Counting House, 10c a dozen, \$1.00 a gross.



Home of the Ferris Institute, Big Rapids, Mich.

WORRYING ALL NIGHT.

Many people lie down to sleep as the camels lie down in the desert, with their packs still on their backs. They do not seem to know how to lay down their burdens and their minds go on working a large part of the night. If you are inclined to worry during the night, to keep your mental faculties on the strain, taut, it will be a good plan for you to keep a bow in your bedroom and unstring it every night as a reminder that you should so unstring your mind that it will not lose its springing power. The Indian knows enough to unstring his bow just as soon as he uses it, so it will not lose its resilience. If a man who works hard all day, works his brain a large part of the night, doing his work over and over again, he goes to his work in the morning weary, jaded. Instead of a clear vigorous brain capable of powerfully focusing his mind, he approaches his work with all his standards down, and with about as much chance of winning as would a race horse who has been driven all night before the contest.

It is of the utmost importance to stop the grinding, rasping processes in the brain at night and to keep from wearing life away and wasting one's precious vitality.

The imagination is particularly active at night. All unpleasant, disagreeable things seem a great deal worse then than in the day, because the imagination magnifies everything in the silence and darkness.

I know people who have a dread of retiring at night because they go through so much mental suffering during the torturing wakeful hours. They toss about and long for the daylight.

It is fundamental to sound health to make it a rule never to discuss business troubles and things that vex and irritate one at night, especially just before retiring, for whatever is dominant in the mind when one falls asleep continues its influence on the nervous structure long into the night. This is why so many people age so rapidly during the night. They grow older instead of younger, as they would under the influence of sound, refreshing sleep.

I know people whose lives have been completely revolutionized by this experiment of putting themselves in tune before going to sleep. Formerly they were in the habit of retiring in a bad mood; tired, discouraged over anticipated evils and all sorts of worries and anxieties. They had a habit of thinking over the bad things about their business,

the unfortunate conditions in their affairs, and their mistakes. They discussed their misfortunes at night with their wives. The result was that their minds were in an upset condition when they fell asleep, and these melancholy, black, ugly, hideous pictures, so exaggerated in awful vividness in the stillness, became etched deeper and deeper into their minds, and the consequence was that they awoke in the morning weary and exhausted, instead of rising, as every one should, feeling like a newly-made creature with fresh ambition and invigorated determination.

Business men ought to know how to turn off brain power when not using it. They would not think of leaving or closing their factories at night without turning off the machinery power. Why should they themselves attempt to go to sleep without turning off their mental power? It is infinitely important to one's health to turn off mental power when not actually using it to produce something.—*Success Magazine*.

REMEMBRANCE.

I remember, I remember, in the house where I was born,
How father made us all get up at daylight every morn;
The slice of cold and greasy pork upon my breakfast plate,
The muddy coffee that I drank, the soggy bread I ate,
I remember, I remember, how I trudged a mile to school,
And was rapped across the knuckles if I broke the slightest rule;

The birch above the teacher's desk, the lightning in his eye;
The way he used to keep me in till stars were in the sky.

I remember, I remember, how in Winters long ago
I woke to find my attic bed half covered up with snow,
And how the home-made socks of blue that patiently I wore
Were knitted from the kind of stuff in Nestor's shirt of yore.
I remember, I remember, how we sat by candlelight
And vainly tried to see to do our lessons overnight,
And how before the glowing hearth from time to time we
turned,

Because, alas! our backs would freeze the while our faces
burned.

I remember, I remember, how our holidays were few
And father always found some chores we had to stay and do;
In hoeing corn and sawing wood we got our exercise,
And dad's old trousers for us boys were made a smaller size.
I remember, I remember, how the seasons came and went,
And we helped to reap the harvests, but we never got a cent.
I like to recollect it all and talk of it, I vow,
But thank the Lord with all my heart those times are over
now.

—*Minna Irving in The N. Y. Times.*



Music is that elevated science which affects the passions by sound. There are few who have not felt its charms and acknowledged its expressions to be intelligible to the heart. It is a language of delightful sensations, far more eloquent than words; it breathes to the ear the clearest intimations; it touches and gently agitates the agreeable and sublime passions; it wraps us in melancholy, and elevates us in joy; it dissolves and inflames; it melts us in tenderness and incites us to war. This science is truly congenial to the nature of man; for by its powerful charms the most discordant passions may be harmonized and brought in to perfect unison, but it never sounds with such seraphic harmony as when employed in singing hymns of gratitude

TO THE

Creator of the Universe.

EXTRACT FROM
SICKELS' FREEMASONS
MONITOR

News Notes.

The Davis-Wagner Business College of Norfolk, Va., sends us a clipping from the "Virginian-Pilot and the Norfolk Landmark" containing an address delivered by Mr. Southgate before the pupils of that school. His advice to young men was to avoid joining any union. We quote from the clipping:

"A young man who is not willing to do more than he is paid for is hopeless. Employees in business affording opportunity for the use of business initiative and sagacity need not to expect to succeed if they go about their work with just enough energy and interest to hold their positions. As a precaution against their falling into the error of trying to fix or regulate for themselves conditions of work, he advised them to have nothing to do with the unions and associations that undertake to dictate terms to employers in the class of business referred to. Mr. Southgate spoke deprecatingly of such associations as that of the retail clerks. He said that in his own establishment he would not have a man who he believed would do no more than he had to do because that type of man does not contain the essential elements necessary to successful work. A young man in a business establishment who is not willing to do 50 per cent more work than he is paid for may at once count himself a dead one. Labor unions, he said, are all right in their proper sphere, but are of value only to the oppressed or those who might be oppressed, even among laborers whose work is with their hands."

Mr. Southgate outlined the way to success as consisting essentially of three fundamental requisites—sacrifice, interchange of ideas and competition.

The Bowling Green, Ky., Business University, has sent us an interesting piece of advertising literature which that school is issuing. An illustration termed "They Swarmed" is a clever idea. Last year the old home of this school was destroyed by fire and this picture depicts bees carrying the various school-room appliances from the burning building to the new quarters. The proprietors have just cause to feel proud of their new building. During the summer this school conducts a special course in training for commercial teachers. Its able faculty is assisted by some of the best instructors in the profession—men who are expert in their lines—who have been engaged for this particular work. This practical and progressive institution is recognized as a leader. Notwithstanding its large enrollment, the school receives more calls for competent help than it can supply and we are glad to note the success it has attained.

A copy of the Telegram, St. Johns, Newfoundland, has been received by us containing an announcement of the opening of the new \$15,000 home of the Springdale Commercial School. This school started about ten years ago, occupying a small basement room, with an attendance of about forty children, and the new headquarters, with an enrollment of over four hundred young men and women, is a good testimonial for the principal, P. G. Butler. He has been untiring in his efforts to provide St. Johns with a progressive, up-to-the-minute business school, and we are pleased to note his success.



Commercial Designing by P. W. Costello, Scranton, Pa.

Simmons College, of Boston, is making a specialty of Saturday classes for high school teachers of bookkeeping and accountancy. Teachers from all the representative schools in New England are

availing themselves of this splendid opportunity. Under the able instruction of H. C. Bentley, it is easily conceivable the teachers will profit greatly through taking advantage of this course.

EXPERT CARD WRITING By the "World's Champion" JAY TRUITT
225 Pa Avenue, N. W., Washington, D. C.

GRAND PREMIUM OFFER!

- A-12 Artistic Name Cards, 25 cts. with our \$1 Premium Deer free.
- B-12 Different Combinations, your Name, 50 cts. in graceful, dainty style, World's Best. With Pack of 25 Historical Colored views of Washington, D. C. (Value \$5 cts.).
- C-12 "Elite" Society Style, unexcelled \$1. With our Fancy Set Ornamental Capitals (value 50c) and our \$1 Premium Deer Free.
- D-Set finest Ornamental Capitals in colors on Card 11 by 14 in frame. World's Best \$1. with Premium Deer and Flourished Bird (value 50 cts.) free.
- E-1 Doz. (Four Orders from your friends.) "Older" 12 Different Combinations each name \$2.00 with Large Flourished American Eagle, Decorated in colors, extremely beautiful. (Value \$1) worth \$5, free as a Premium. Great offer.
- F-Large Beautiful Flourished Horse, colors, \$5. Horse in a playful position, on Card 22 by 28 in. With fancy border to frame, greatest ever, with 20 Packs Washington Views (All Different), to retail your friends at 50 cts. Pack, as a Premium. We make this great offer to advertise our

work. You get your money back for horse and make \$5. (We buy at wholesale.)

G—"The Penman's Dream" consists of a large Deer, Horse, and Bird scroll flourish, in Colors. All on one Card 22 by 28 in. Something Grand! Fancy border, to frame, \$10.00 with our \$10 Course in Ornamental Writing (50 Lessons), free as a Premium.

H—Large "Prize Winner," 6 by 9 ft., Deer in black or Water Colors: "The World's Master Piece," \$1000. The above Premium offers stand for 30 days only.

AGENTS WANTED! Send 25 cts. for sample Cards. One Card Agent cleared \$28.00 last year in New Orleans. My work advertises itself. Boys, "Learn to Write" from an Expert Teacher and Penman, who has a standard and Systematic Course of Instruction.

MY RECORD: After graduating, made high as \$4 hour, \$20 day, \$75 week, \$3000 in 2 yrs., writing Cards. A Dozen of my finest Cards, or a Set of Capitals will cure the "Exaggerated Ego" of all wizzards and "World Prize Winners," for a \$20 gold piece. Get busy! Show me up, and make me happy. Pick out your choice today. Send P. O. Money Order.

Success Through Failure

"There is so much that is good in the worst of us,
And so much that is bad in the best of us,
It is not just fair for any of us
To talk much about the rest of us."

Thus, without mentioning names, we state a general principle, the due consideration of which will bestow just credit on him who has tried, but failed.

The hero who finally scales the wall and plants the banner of victory on the fortress of the enemy, reaches that goal through the breach made by the sacrifice of a thousand men who failed that he might succeed.

Similarly, a thousand authors, valiantly battling with man's chief enemy, Ignorance, have fought their way to the front, only to fall in Waterloo's Great Ravine, while, profiting by their prostrate failures, the Cromwells of today are victoriously marching with banners truly inscribed to "Practical Education by Practical Methods."

No one man, or set of men, deserves the credit for the high degree of practical efficiency that has been reached by the latest and best authors all along the line. But that is no excuse for ignoring such educational victories, and going down to defeat with them that made those victories possible.

The Practical Text Book Company's new publications are improvements over all previous books of their kind. Our older works are revised and re-revised from year to year. There is no other way to keep in the front rank of the firing line.

Samples of any of our books are sent for examination on special terms. A momentary glance will reveal some striking features; a more thorough examination will convince you of their practical merit.

The Practical Text Book Company

Euclid Avenue and 18th Street,

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Books for Business People

THE BUSINESS JOURNAL Tribune Building, New York, will send any of the books mentioned in this column upon receipt of price.

The History of the Typewriter, by Mares. Cloth. Calendered paper. 214 pp. Cuts and illustrations. 221 different Typewriting machines fully described and illustrated. \$2.00. Per dozen \$18.00. Postpaid.

The Expert Stenographer, by W. B. Bottome. Cloth. 230 pp. 64 pp. of Shorthand. Every phase of Expert Shorthand discussed. \$2.00. Postpaid. In quantities, special rates.

Influencing Men in Business, by Walter Dill Scott. Cloth. 168 pp. Illustrated. For personal or class room instruction. \$1.00 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 250 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

National Penmanship Compendium. Lessons by Leslie, Courtney, Moore, Dakin and Dennis. Paper, stiff cover. For Self-Instruction or Schools. 25 cents, postpaid. In quantities, special rates. Stamps taken.

Corporate Organization, by Thomas Conyngton, of the New York Bar. All about incorporating and corporations. Buckram. 402 pp. \$3.00 postpaid.

The Every-Day Educator, or How to do Business. A most remarkable book for young Business Men. Cloth. 233 pages. Postpaid 75 cents.

Day Wages Tables, by the hour or day, on eight, nine or ten hours a day. A ready reckoner of value. Cloth. 44 pages. Heavy paper. Postpaid \$1.00.

Cushing's Manual. The standard book on Parliamentary Law. Should be in the hands of every man or woman. 226 pages. Postpaid. Paper 25 cents. Cloth 50 cents.

The Science of Commercial Bookkeeping. A practical work on single and double entry bookkeeping. With all forms and tables. Cloth. 138 pp. Postpaid \$1.75.

Gaskell's Complete Compendium of Elegant Writing. By that Master of Penmanship, G. A. Gaskell. Writing for the masses and pen-artists. Postpaid 65 cents.

Ropp's New Commercial Calculator, and Short-Cut Arithmetic. Nearly 1,600,000 sold. Tables, Short Cuts, up-to-date Methods. 70 points in Commercial Law. Arithmetic simplified. 160 pages. Office edition, fifty 2-ct. stamps; Pocket edition, twenty-five 2-ct. stamps.

Thompson's Modern Show Card Lettering, Designs, Etc. Buy it and learn all pen-lettering, brush lettering, automatic pen-shading work, with all designing. Up-to-date. Captivating, useful in business. Fifty 2-ct. stamps.

Financing an Enterprise, by Francis Cooper. Buckram. 543 pages. Two vols. How to finance and promote new or old businesses. Has helped hundreds. \$3.00 postpaid.

Corporate Management, by Thomas Conyngton. Buckram. 422 pages. The Standard work on corporation law for corporation officials. Over 200 model legal forms. \$3.50 postpaid.

The Modern Corporation, by Thomas Conyngton. Cloth. 310 pages. Gives a clear, concise general understanding of legal matters involved in modern corporation management. \$2.00 postpaid.

Corporate Finance and Accounting, by H. C. Bentley, C. P. A. Buckram. 300 pages. The concrete knowledge of the practical, financial and legal sides of corporation accounting and treasurership. \$4.00 postpaid.

Dicksee's Auditing, by R. H. Montgomery, C. P. A. Cloth. 586 pages. The acknowledged authority on all subjects connected with auditing. \$5.00 postpaid.

A Legal Manual for Real Estate Brokers, by F. L. Gross. Buckram. 473 pages. Gives authoritative answers to all questions regarding the transactions of real estate brokers. \$4.00 postpaid.

Flickinger's Practical Alphabets contains all the different alphabets, together with specimens of fancy letters. Cloth binding, 50c. Slip form 16c.

Taylor's Compendium. The best work of a superior penman; 24 slips for self-instruction. Postpaid 26c.

The Book of Flourishes. The gem of its kind; 142 specimens, all different. Postpaid \$2.00.

The Penman's Dictionary. Over 3,000 words, suitably arranged for instant reference. Postpaid 16c.

Engrossing contains masterpieces of the world's most famous engrossers. More examples of magnificent engrossing than in all other books combined. Superb new volume, 9x12. Regular price \$1.00. Sent postpaid 50c.

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Business Writing Made Easy. Contains 27 plates of the fine points of business writing. Postpaid 20c.

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Forty Centuries of Ink for the Handwriting Expert. By Carvalho. Postpaid \$3.50.

Questioned Documents, by Albert S. Osborn, 525 pages, 200 illustrations. Treating exhaustively the various important questions that arise regarding documents, including handwriting, typewriting, ink, erasures, etc. Of special value to teachers of penmanship and penmen who are called upon to investigate such questions. Price \$3.25.

Bibliotics or the Study of Documents, by Persifer Frazer. Price, \$2.50.

Hagan's Book on Disputed Handwriting. Price, \$3.75.

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IF You want to get the best possible results in SHORTHAND

INVESTIGATE BARNES' BRIEF COURSE

An up-to-date text embodying many new ideas which make the study of shorthand very simple and easy.

No time is wasted on meaningless outlines—every step is "business" from start to finish.

Complete words and sentences are given on the very first page.

Only permanent forms are taught—there is nothing learned to be unlearned.

Phrasing and wordsigns are introduced in the first lesson.

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Principles are taught in a "positive," straight-to-the-point manner—without technicalities or exceptions.

In short, this book thoroly teaches the most valuable style of shorthand in such an interesting, practical, and pedagogical way that it can be mastered easily and quickly.

Publish in both the BENN PITMAN and the GRAHAM system.

SPECIAL OFFER TO SHORTHAND TEACHERS: Send for a free paper-bound copy and learn how to simplify your work. Specify system desired—the Benn Pitman or the Graham. Please mention name of school.

Brief Course is used in such schools as The Business Institute, Detroit, Mich.; Wesleyan University, Lincoln, Neb.; Los Angeles (Calif.) Bus. College; the High Schools of Lynn, Mass., Atlanta, Ga., Norfolk, Va., Springfield Mo., Houston, Texas.

THE ARTHUR J. BARNES PUB. CO.,
2201 Locust St. St. Louis, Mo.

HE FAILED TO LAND THE JOB.

By WILLIAM D. BRIDGE.

It was too bad. He needed the position with its good salary. He was well-educated, ambitious, well-honored where best known. He had eminent qualities fitting him for the place of responsibility. He had taken up a good standard system of shorthand, and knew its general principles to some extent. Why then did he fail to "win out"?

In the first place his teacher, if he had one, did not insist on neatness and accuracy of outlines, and as a consequence his characters were large, uncouth, scraggly, sprawling all along the line, from three to eight words filling the line space.

Then he had not mastered the principles of contraction, and large numbers of words were written with from two to four strokes unnecessary for fullest needful expression. Consequently the time lost by writing these long outlines was wasted, and his speed so diminished.

And still another cause of failure lay in this, he seemed not to know how to write the very simplest words in phrase-outlines. He rarely, if ever, united two words in one visible expression. Here, too, his speed was diminished by the necessities of his style of writing.

And still again, he had so little confidence in his own powers of reading his own notes, that many words, especially names, were written out in full longhand.

It may be that even with these great defects he could have done much good work. But the position for which he had applied was one requiring utmost accuracy, high speed, absolute readability of notes, and when his would-be employer saw his writing, judging from an exceedingly long experience, he said, "I dare not trust this man in my critical work. I fear he could not with his tools, as he uses them, measure up to the demands which would fall upon him." Scraggly outlines, void of abbreviating principles, unphrased, and patched out with longhand, lost him a first-class position

Just a little
Better
every line
makes the



Light Touch
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THE Monarch encourages improvement in the operator. The more staccato her touch, the speedier she becomes; the better the quality of the work she can turn out. The Monarch resents pounding, but yields to a sympathetic touch a response in speed and accuracy which tells in more work, more business, more profit.

Write us and we will write you.

Better yet, let our nearest representative show you the Monarch. If he isn't near enough and you know of a good salesman, send us his name and address.

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Executive Offices: Monarch Typewriter Building, 300 Broadway, New York.
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No Three O'Clock Fatigue



THE HEAD of a large high school says: "I want two, and possibly three, strong commercial teachers for September." Another: "We want a good man with college training and can pay \$1000 to \$1500 to start." A great business school wants a new head for their business department. Unusual opportunities are being listed with us. If you want a better future, write us now.

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ROBERT A. GRANT, Mgr. Webster Groves, St. Louis, Mo.

GOOD POSITIONS for GOOD COMMERCIAL TEACHERS OUR SPECIALTY

OPPORTUNITIES BY THE HUNDRED.

We have many excellent positions on file now, and every mail brings in new openings. We need more good teachers. *Our necessity is your opportunity.* High School and Business College positions our Specialties. Free registration.
CONTINENTAL TEACHERS' AGENCY,

Bowling Green, Ky.

Positions for 50 Commercial Teachers To-day.

We solicit the patronage of good reliable schools. We have aided hundreds. We can help you. Write us your qualifications. Free literature.

Why not enroll for one of these fine situations. Our service is effective. Write us your qualifications. Free literature.

THE INSTRUCTORS' AGENCY, Marion, Ind.

WANTED—Commercial teachers for fine positions in High Schools and business schools in the east. Good positions now here waiting our recommendation. No charge for registration. Established 22 years. Send complete particulars in your first letter. It will save time and may bring you just the place you want. **KELLOGG'S TEACHERS' AGENCY, 31 Union Square, N. Y.**

TEACHERS WANTED--

We are receiving calls for next year, and need

more first-class teachers on our list.

We now have some excellent positions to fill. Registration free.

NORTHEASTERN TEACHERS' AGENCY, G. L. SMITH, Sec'y and Treas. NEWMARKET, N. H.

WANTED—Good Commercial teachers

in the Pacific Northwest for next year. Write us to-day for Registration Blank, Free Registration, No position, No pay. Link's Teachers' Agency. A. T. Link, Mgr., Boise, Idaho.

The Teachers' Mutual Co-operative Association

Helps good teachers better their position and INCREASE their SALARY by its plan. A postal tells how. Now is the time. Address

THE TEACHERS' MUTUAL
Box 315 Ashtabula, Ohio

J. W. Schwartz

Teachers' Agency

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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.

SEVEN MEN FOR ONE HIGH SCHOOL

This is written March 1. Among the 104 vacancies on our list to-day there are calls for both men and women, experienced and inexperienced, for every kind of school, from California to Maine.

One of the great commercial high schools of the nation, because of a phenomenal increase in attendance, under its able principal (a warm personal friend of our Manager) has given us the first—and thus far the exclusive—call for seven good men.

Of the many fine young commercial teachers wise enough to have got into touch with us early, we submitted the names of fifteen, from which we hope most, if not all, of the seven will be chosen.

By the time you read this we shall have from 75 to 100 more good positions to fill. We have a splendid company of teachers to help this year. We are proud of them, and it is an inspiration to work for them. See our Manager at the E. C. T. A. Convention in Albany; or, later, at the Federation Convention in Spokane. Get into the game right now, however. Procrastination is the thief of opportunities as well as of time. No enrollment fee. No position, no pay.

The National Commercial Teachers' Agency, E. E. Gaylord, Manager, 27 BAKER AVE., BEVERLY, MASS.
A Specialty by a Specialist

News Notes.

Williams Business College, of Milwaukee, has established a branch school at Waukesha, Wis., which opened on March 4th. W. A. Cooley, formerly with the Indiana Business College Muncie, Ind., has been engaged as manager. As an extra inducement the school advertises it will give a free course in scientific salesmanship, valued at \$36.00, to the first twenty-five charter members. This is certainly a very appropriate premium.

The Burroughs Adding Machine Co. of Detroit, Mich., is winning distinction when it comes to preparing strong advertising copy. Mr. Lewis, the advertising manager, has become nationally known by reason of his "pulling" advertisements, and as a result he is frequently called to various parts of the Union to address commercial and advertising clubs. Only recently he completed a tour that embraced the cities of Leavenworth, Lincoln, Omaha, Cedar Rapids and Des Moines where he delivered addresses on "What Advertising Needs" and "Creating a Town Spirit."

FOREIGN COINS—A fine collection of 6 coins all from different countries mailed to you for 25c. Michigan Coin Agency, Laurium, Mich.

WANT "ADS"

WANTED—To purchase for cash a Business School, preferably in a section with opportunity for development. Address, giving full information, A. H. care Business Journal.

Business College for Lease in city of 27,000; splendid surrounding territory; established 12 years; paying \$5,000 to \$8,000 yearly. A-1 equipment. Will lease or sell. A snap. Address N, c/o Business Journal.

FOR SALE—Commercial school, \$1500, value for \$500, cash. Well established, Central States, rich territory, excellent railroad facilities. No charge for good will. Address, Value, c/o Business Journal.

FOR SALE—A rare opportunity to buy an established Massachusetts school that will clean up \$2000.00 to \$3000.00 annually in clear cash. Location and equipment the very best. Price right. Address "Bargain," c/o Business Journal.

FOR SALE—A Business College in New England territory of about 45,000 people with practically no competition. Old school in good standing and paying handsomely. Liberal terms for quick sale. Present owner has other interests that demand attention. X. Y. Z., c/o Business Journal.

WANTED—A position as teacher of commercial branches or shorthand, or as principal of department. Five years' experience. First-class reference. Address, R. O. W., c/o Business Journal.

WHY NOT GET THE BEST?


We receive the best calls for Commercial and Shorthand Teachers at good salaries. We also have a number of persons wishing to buy and sell Business Colleges. Let us help you. Inter-State Teachers' Agency, Pealdion, Oregon

MID-CONTINENT Teachers' AGENCY

We are constantly in need of first-class Commercial, Shorthand and Penmanship teachers. We have no enrollment fee. A postal will bring our booklet and blanks to J. E. RYDIN, Manager, 720 Stewart Ave., Kansas City, Mo.



BE A BANKER



Learn a profession in a few months that will give you standing and a dependence the rest of your life. No matter where you live or what your occupation we will teach you by mail. Splendid opportunities for stenographers and bookkeepers—men or women. The work is pleasant, hours short, salary good. Endorsed by leading bankers. Very low cost, easy payments. Write today for catalog.

Edgar G. Alcorn
President

AMERICAN SCHOOL OF BANKING
137 McLeane Bldg., Columbus, Ohio

HIGGINS' ETERNAL INK

Writes **EVERLASTINGLY Black**



The kind you are sure to use with continuous satisfaction.

At Dealers Generally.

Or send 15 cents for 2 oz. bottle by mail, to

CHAS. M. HIGGINS & CO., Mfrs.
271 Ninth St., Brooklyn, N. Y.

The Finest Cards

Written on white or colored cards in plain, ornamental or script. Circulars and price list free. Agents wanted in commercial colleges and high schools. Address,

C. C. GUYETT,
208 Ladner Ave. Buffalo, N. Y.

I am the "Lone Star" Card Specialist. Have the most complete Mail Course in U. S. and for the least money. Let me prove it. Your name artistically written on 15 Cards for 25c. Send 10c for sample 1/2 doz. and Agent's outfit.



Box 1268
WACO,
TEXAS

Hunt's ROUND POINTED PENS

DON'T SCRATCH

To become acquainted we offer **FREE** with 12 Assorted Styles of Pens for Business and Artistic Writing. Sent post paid on receipt of 10 cents. Mention this Journal.

C. HOWARD HUNT PEN CO., Camden, N. J.

MARRIAGE CERTIFICATE
Mailed for 50c. Send 2c. for circular

W. E. DUNN,
267 EGE AVENUE
JERSEY CITY, N. J.

News Notes.

Tjarnell & McLeod have disposed of the Holyoke Business Institute, Holyoke, Mass., to H. J. Chapman, and will now confine their efforts entirely to their other school, the Greenfield Commercial School. The Holyoke Business Institute has built up an enviable reputation and we wish Mr. Chapman every success.

The two business schools owned by Geo. W. Bird before his demise will be continued under the proprietorship of Mrs. Bird, who has a good insight of the business, as she assisted Mr. Bird in his work during his early struggles to gain a foothold. She will have an able assistant in the person of Geo. Wolf, the vice-principal, who has been connected with the schools for the past ten years and who now assumes complete charge in both institutions. The same high standard which has heretofore characterized the Bird schools will be maintained, and we sincerely trust there may be no interruption in the splendid success these schools are achieving.

On February 23rd occurred the 72d birthday of Dr. Wm. D. Bridge, and The Journal office was remembered with a card of greeting from him. Notwithstanding his advanced age, he is enjoying very good health and spirits, and we hope he may be permitted to remain with us for many years to come.

The rigors of the old-fashioned kind of winter do not seem conducive to good health during this age, judging by letters we have received from the fraternity. D. A. Casey, of the Capital Commercial School, Albany, N. Y., reports he is now able to be out after a siege of grippe and is having his troubles in catching up with his work again. S. E. Leslie, of the Eastman Business College, Poughkeepsie, N. Y., also writes that his family has been under quarantine since Thanksgiving on account of scarlet fever. A long time to be deprived of the companionship of your family, Mr. Leslie. We presume the joys of bachelorhood do not appeal to you any more.

G. W. Ellis, who has been following the art of engraving at Portland, Ore., is now in California. He sends us a card showing the resolutions engrossed by him in honor of the captain and crew of a tug that saved the lives on board a ship that was wrecked on the coast of Oregon, and it displays some very nice work on Mr. Ellis' part.

W. E. Dennis, of 357 Fulton Street, Brooklyn, N. Y., the expert examiner of questioned handwriting, has sent us a pamphlet containing a very interesting write-up on the subject of "Characteristics in Chirography." Mr. Dennis has made this matter the study of many years, and no man is more capable of handling it in a masterly manner. The pamphlet is nicely illustrated, and we are sure our readers would find it advantageous to secure a copy.

The capacity of the Bridgeport, Conn., High School having been over-taxed for sometime, plans are now under contemplation for the erection of a new high school building within the next year or two. This school conducts a most thorough commercial department, and the young men and women of that city will eagerly welcome more commodious quarters.


SPEEDY WRITERS NEED

Dixon's "Stenographer" Pencils.
Three Grades:
No. 489—very soft
No. 490—soft medium
No. 491—medium.
Send 10c for samples.
JOSEPH DIXON CRUCIBLE CO.
Jersey City, N. J.

GILLOTT'S PENS

Recognized the world over as The Standard of Perfection in Penmaking

No. 604EF Double Elastic Pen



No. 601 E Magnum Cull Pen
Sold by Stationers Everywhere

JOSEPH GILLOTT & SONS
ALFRED FIELD & CO., Agents, 93 Chambers St., N. Y.

CARDS

I will write your name on one doz. 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 20 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS about 30 different kinds. Many new. 100 postpaid, 25c. Less for more. 10k. Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillett's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

Carnegie College.

HOMF STUDY COURSES TAUGHT BY MAIL

- Grammar
- Agriculture
- School
- Poultry
- High School
- Domestic
- Normal
- Science
- Professional
- Civil Service
- Penmanship
- Engineering
- Typewriting
- Drawing
- Shorthand
- Language
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DR. W. H. HARPER select.

Work endorsed by prominent educators. Thousands of students enrolled. Tuition only \$5.00 per year to first five students from each post office. Typewriters rented and sold at only \$3.00 per month. This is your opportunity. May we send you full information? Shall we "do it now?" For "Special Tuition Scholarship" apply at once to

CARNEGIE COLLEGE, No. 26 D Street, Rogers, Ohio.

SAVE YOUR BRAIN

Calkins' Arithmetic Machine



Calculates in Hand, Feet, Cents
ARITHMETIC ARITH-MACHINE
Carrion automatically. Resets instantly!
Add, Subtract, Multiply, Divide!
Portable, Durable, Reliable!
Shortest Method of Checking Entries!
Agents Wanted. Request Booklet!
Arithmetic Co. Suite 10, 118 E. 28th St. N. Y.

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My simple, thorough course won the World's 614 prize. **Ransomian Journal** and one of my favorite Press sent Free.

C. W. Ransom, 309 Minor Bldg., Kansas City, Mo

ACCOUNTANCY COURSES

Thorough Correspondence Instruction

The BENNETT ACCOUNTANCY INSTITUTE is recognized as the leader in higher commercial instruction.

SUBJECTS: Accounting and Auditing, Factory Cost Accounting, Corporation Accounting and Finance, Business Law, Advanced Book-keeping, and Accounting Systems.

These courses prepare for high grade office and factory accounting positions, for expert accounting practice, for C. P. A. examinations in any State, and for teaching accountancy. Reasonable rates. Satisfaction assured.

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

Send for new catalogue of courses
1421 Arch Street, Philadelphia, Pa.

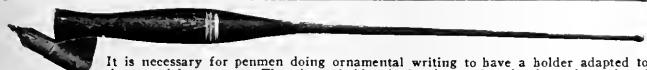
Automatic Sign Pens. (Wholesale and Retail.) Over 50 different sizes and styles in Marking, Shading, Plain, Special and Border Pens for all Practical Show Card Work, Lettering, etc. The product of over 30 years' experience in this special line.



SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS, with three colors

of Automatic Ink, 1 Doz. Sheets Cross Ruled Practice Paper, 1 Alphabet Compendium No. 102. Containing full and complete instructions for the student and beginner, also 43 pages of neat and up-to-date Alphabets and Figures for the teacher in lettering, together with necessary instructions for the Commercial Show Card Writer and Letterer. All Prepaid for \$1.75. New and Complete catalogue free.

THE NEWTON AUTOMATIC SHADING PEN CO., Dept. 1, Pontiac, Mich., U. S. A.



It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The above holder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. **LOOK FOR THE BRAND.** If your dealer cannot supply you, send to the designer and manufacturer.

12-inch - Fancy, \$1; Plain, 50c. 8-inch - Fancy, 50c; Plain, 25c.

A. MAGNUSSON, 208 North 5th Street, Quincy, Ill.

THE CELEBRATED

Madarasz Korean Ink

Korean is the name of that superb quality of stick ink—the kind that is pitchy black on shades and produces those wonderful hair lines, soft and mellow. It is made in Korea, and is far superior to Chinese or India Ink for ornate writing purposes.

Madarasz had a limited stock of this ink on hand at the time of his death, and this has been placed in our hands for sale.

We only have on hand a few of the \$4.00 sticks. These will be sold at \$1.00 less than the regular price until the supply is exhausted. Enough in one large stick to last a lifetime. Those interested should order without delay.

THE BUSINESS JOURNAL

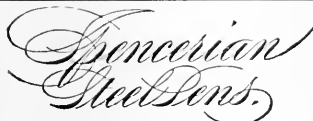
Tribune Bldg., New York City

Engrossing A Specialty

Resolutions for Framing or Album Form
E. H. MCGHEE box 561 TRENTON, N. J.

I Can Make a Good Penman of You at your home during spare time. Write for free book "How To Become a Good Penman." It contains beautiful specimens of penmanship and tells how others became good penmen by the Family System. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMELYN, 404 MEYER BLDG., Kansas City, Mo.



For OVER FIFTY YEARS have maintained their superiority for

**Quality of Metal,
Workmanship,
Uniformity,
Durability.**

SELECT A PEN SUITED TO YOUR HANDWRITING.

12 different patterns for all styles of writing and 2 good pen-holders sent postpaid on receipt of 10 cents.

SPENCERIAN PEN CO.,

349 Broadway, New York.

LEARN TO WRITE

America's Finest Penman teaches rapid, tireless business writing by Mail. The kind that secures positions and raises salaries. Illustrated Journal free.

F. B. COURTNEY, Box 129, Cedar Rapids, Iowa.

The importance of attaining a good commercial education is now receiving more recognition on the part of our various universities. The University of Boston is now contemplating installing a commercial department to open next fall.

News Notes.

D. W. Springer of Detroit has sent us a pamphlet showing the courses that will be pursued in the Detroit High School of Commerce. The school was established to accommodate pupils who are fitting themselves for an office career rather than to prepare them for college. An able corps of teachers has been engaged, and the work divided into two courses, of two and four years respectively. The four year course is intended for pupils who aspire to the higher commercial positions demanding special training, while the two year course is for those of moderate means who are unable to take advantage of a four years' course. Much good should result from this move on the part of the Detroit Board of Education.

Many business schools are adopting what we consider a very good idea, and that is in holding public exhibitions in order that the parents and friends of the students may see the class of work they are doing and what progress is being made. Duff's Business College, McKeesport, Pa., held such a reception this month. From three o'clock in the afternoon until nine in the evening the school was thronged with visitors. A demonstration was made with the stenotype machine, which aroused much curiosity. The penmanship work seemed to hold their interest longest, and they marveled at the improvement the students were showing. As the class is under the supervision of our old friend, James Maher, we do not wonder that the exhibition of pen art proved so attractive. Specimens from the shorthand and bookkeeping departments were also on display. A few hours time spent in public exhibition serves a twofold purpose, namely, it renews the confidence of the parents in the school, and it encourages the students to strive to improve in every possible manner.

H. E. Read and R. H. Peck are now looking after the business affairs of Brown's business schools. The successful management of twenty-nine commercial schools entails a heavy responsibility, but from what we have seen of their work in the past we know they are equal to the occasion. They are constantly infusing new blood into their teaching corps, and one is impressed with the general air of activity that pervades each of the schools under their control.

ESTERBROOK

STEEL PENS

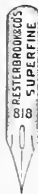
A STYLE FOR EVERY WRITER

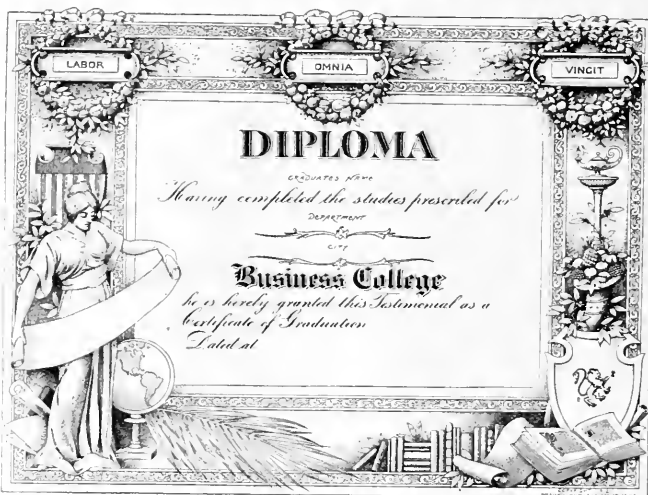
Fine Points,
A1, 128, 333, 818

At all Stationers.

Esterbrook Steel Pen Mfg. Co.,

Works: Camden, N. J. 95 John St., N. Y.





Attractive diploma design used by W. E. Dunn, the Diploma Man, Ames & Rollinson Co., New York City.

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

The Bowling Green Business University annually conducts a Summer School of Method and Instruction for commercial teachers. The regular Faculty, assisted by non-resident specialists, give courses in Accountancy, Stenography, Telegraphy, Penmanship, English and Stenotypy. Three of America's greatest Penmen offer their services.

Increase your earning-power, qualify for a more congenial position and incidentally enjoy our parks, our river outings and a trip to the near-by and marvelous Mammoth Cave.

Note—This school annually receives hundreds of calls for commercial teachers.

For full particulars, write

BOWLING GREEN BUSINESS UNIVERSITY, Bowling Green, Kentucky.

Commercial Teachers' Training School.

Rochester Business Institute

We prepare and place a large class of commercial teachers every year. We give advanced instruction in the commercial texts all through the year and have special summer school sessions in July for methods. Send postal card for our prospectus and bulletin.

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

THIS IS POSITION-GETTING SEASON

For the teachers of Shorthand, Bookkeeping, Penmanship and all other Commercial Branches. The demand promises to be unprecedented.

Right now we have a number of first-class calls from leading high schools and private business schools. The teachers who are on the field first are going to have the pick of the positions this year. We want teachers who are willing to work for salaries ranging from \$75 a month to \$2,000 a year. We are the pioneer Commercial Teachers' Agency. No fee for registration. Send for registration blank at once that we may look after your interests.

UNION TEACHERS' BUREAU, Inc., Tribune Building, New York City.

"Good Teachers for Good Schools."

Established 1877.

AUGUST HARTKORN, C. P. A.
Expert Examiner of Disputed Documents and Accounts.
41 PARK ROW, NEW YORK CITY.

RASMUSSEN
Practical Business School
ST. PAUL, MINN.
WALTER RASMUSSEN, Proprietor.

News Notes.

The Gem City Business College, of Quincy, Ill., recently had a demonstrator from the Remington Typewriter Co. give an exhibition. The students were very much amazed to see what can be done on a typewriter by an expert. A most difficult feat performed by the demonstrator was writing in Bohemian at a rate of 60 words a minute while conversing in German. He then gave a display of speed work. While blindfolded he wrote at a rate of 87 words and concluded by copying from new matter at a rate of 103 words a minute. At the close of the exhibition Mr. Musselman, president of the school, presented gold medals, which had been offered by the school and the Remington and Underwood typewriter companies, to the three winners of the typewriting speed tests which had been held a few days prior. In writing 1073 words on a typewriter with a blank keyboard the winners averaged from 42 to 48 words a minute. As these students had received but a six months' course of training, the result is very commendable and speaks very highly for the school.

Worcester, Mass., the second city in the state, is planning to erect two new high schools. Both commercial and manual training courses will be taught in these when completed. The cause of education has been handicapped in the past in this city through a lack of facilities, and the erection of the two new school buildings will be greatly appreciated.

The Atlantic City, N. J., High School, which is known as one of the best in the country, has an exceptionally well-organized commercial department. Mr. Bigelow, who has the department in charge, has accomplished such excellent results that the present accommodations are considered inadequate, and the school will in the near future enlarge upon the capacity of this department.

In a breezy letter received from J. C. Olson, Parsons, Kans., we note that things are humming in the Parsons Business College. Miss Bengé, a graduate of the Ferris Institute, has been added to their shorthand teaching force, and we have no doubt she will answer the purpose, as the Ferris Institute never does things by halves. Mr. Olson states the condition of the school is the best since its organization and invites us to come out and "see a real live business school." Enthusiasm counts for a great deal these days, Brother Olson, and you cannot have too much of it.

TEACHERS WANTED

At this time of the year we are anxious to get in touch with young men and women who teach the commercial branches with ability and enthusiasm, especially young men teachers of book-keeping who are capable of developing into managerial positions.

It is a splendid opportunity for the right person and all you have to do to get in touch with us is to write direct to the Central Office,

BROWN'S BUSINESS COLLEGES
8th and Pine ST. LOUIS, MO.

News Notes.

The members of the profession will be surprised to learn that R. J. Maclean has resigned as Secretary of the Spokane Chamber of Commerce. Mr. Maclean considered this step necessary owing to the pressure of personal business, and he intends returning East within the near future. The Spokane papers speak very highly of the results he has accomplished while connected with that city's affairs and his departure will be keenly felt. We will miss him at the convention to be held in Spokane in July, but have no doubt he will instruct his successor to see to it that we receive a royal welcome in that city. May the best wishes of the profession follow you, Mr. Maclean, in your future field of endeavor!

The Journal office is the recipient of an alphabet beautifully illuminated and also a design of the words "Business Journal" executed with a brush, the capitals being artistically colored. The work was done by F. S. Field, Flushing, N. Y., who is a carpenter by trade. Mr. Field believes in utilizing every spare moment, and the specimens in our office show what good results may be obtained when one's interest is aroused and the determination is there to succeed. The alphabet has been framed, and it makes a commendable showing among the many works of art adorning the walls of our sanctum.

Announcement has been received of a change in the firm of J. A. Lyons & Co., the well-known Chicago publishing house. The corporate name in future will be Lyons & Carnahan.

The New York Telephone Co. has issued a very neat booklet portraying the possibilities the long distance telephone affords in doing business. It presents some very good arguments, and illustrates them in an interesting manner.

Francis B. Courtney advises us that he severed his connections with the Cedar Rapids, Ia., Business College in December, and is now devoting all his time to a correspondence school which he has established. He states he has students in practically every state in the Union, as well as in Canada and other foreign countries. Mr. Courtney certainly has the qualifications necessary for the calling he has adopted and we have no doubt he will achieve marked success. You have our best wishes, Mr. Courtney, and we shall watch your progress with interest.

WORK OF ONE BLIND MAN.

What J. E. Swearingen Is Doing for the State of South Carolina.

J. E. Swearingen, the blind State Superintendent of Education for South Carolina, is to look after thousands of wide awake boys and girls. Although Mr. Swearingen has lived in darkness since his eleventh year, when an accident while hunting destroyed his eyesight, he went through the prescribed course in the University of South Carolina, leading his class, and became a teacher in the State institution for the blind.

His solution of the problem of industrial education deserves wide publicity, says the *American Magazine*. While in New Hampshire, for example, 800,000 acres of soil once under the plough has been allowed to grow up into underbrush, the cultivated acreage of South Carolina is growing each year.


The corn crop of this State in 1910 was worth \$33,000,000 against \$17,000,000 in 1908. The agricultural products of the

State were worth \$200,000,000 last year, against less than one-half that sum for manufacturing and the allied industries.

The school administration of Mr. Swearingen, as State Superintendent, aims to keep the boys and girls at home. The sort of pedagogy he wishes to give to his State may be best expressed in his own words: "The three Rs are no less indispensable for industrial efficiency than for cultural efficiency; but the idea that corn and cotton roots supply less education than do Latin and Greek roots is not borne out by modern science.

With this watchword the school children of South Carolina have been learning (as the law compels), the principles of elementary agriculture. They have planted over 5,000 acres of corn this year, and their fathers looking on, as they have delved in their books and in the soil at the same time, have themselves been taught that the earth has never been worked to its best capacity.

Corn clubs, tomato clubs, the Federal farm demonstration service, the laboratory for instruction of the State Agricultural College going on rails throughout the State are supplementing Mr. Swearingen's efforts.



THE WESTERN UNION TELEGRAPH COMPANY
 25,000 OFFICES IN AMERICA. CABLE SERVICE TO ALL THE WORLD
 DELIVERED BY SPECIAL GENERAL MANAGER

SEND the following message subject to the terms on back hereof, which are hereby agreed to

MR. BUSINESS MAN EVERYWHERE

ALL WESTERN UNION TELEGRAMS, DAY LETTERS AND NIGHT LETTERS, WILL BE TYPEWRITTEN ON THE UNDERWOOD

RECEIVED FEBRUARY 15, 1912

10,000 Underwood Typewriters

have been ordered by the
Western Union Telegraph Company

Largest Typewriter Sale in History

This decision to equip its thousands of offices with Underwoods was reached after an extended, searching and impartial investigation into the merits of all writing machines—an investigation made by expert telegraph operators and practical mechanics. Recognizing proven superiority, this great Telegraph Company has awarded the contract to the most perfect typewriter.

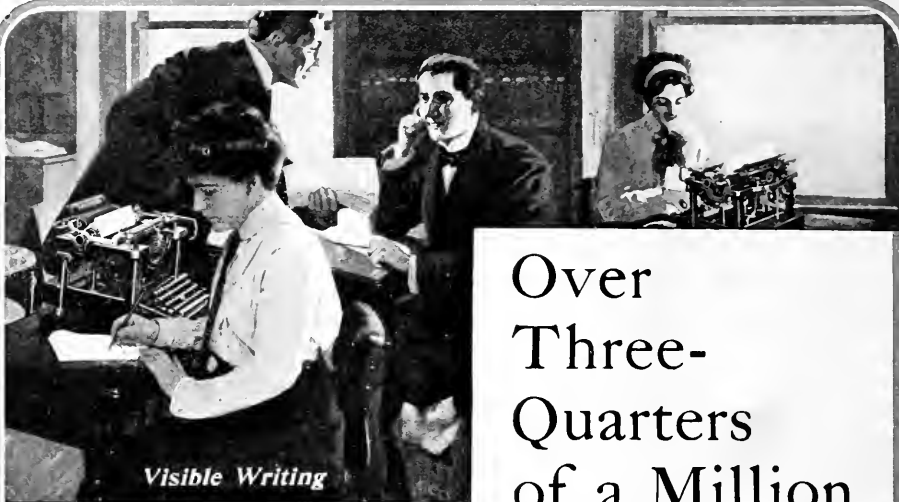
The Underwood

is first in mechanical construction and practical utility—holds all the world's records for speed—best fits every need for special work.

"The Machine You Will Eventually Buy"

UNDERWOOD TYPEWRITER COMPANY
(INCORPORATED)

Underwood Building, New York
Branches in All Principal Cities.



Over
Three-
Quarters
of a Million

Remington Typewriters

are in use today—more than any other make,
and more than many others combined.

Do you realize what this means to the typist?

It means that the opportunities of the Remington
Typist are greater than those of any other typist—or
of many others combined.

From every point of view, it pays to operate the
“Recognized Leader Among Typewriters.”


Remington Typewriter Company

(Incorporated)

New York and Everywhere

THE
**BUSINESS
JOURNAL**

A Magazine of
Business Efficiency



MAY, 1912
News Edition

PUBLISHED MONTHLY AT THE
TRIBUNE BUILDING, NEW YORK.

REGULAR EDITION 75¢ A YEAR
NEWS EDITION \$1.00 A YEAR

"Cost Accountancy for Manufacturing"

is so far in advance of any other manufacturing set offered, that it is *incomparable*. It is *only one* of the series of sets that are included in providing the various courses that may be made up from

Rowe's Bookkeeping and Accountancy."

Each of the other sets is just as distinctive, just as incomparable, and just as different from others of similar name. There is not another bookkeeping publication on the market that is in the same class. Our business for the coming year in this subject promises to double or triple that of any previous year. If the phrase, "Sweeping the country," ever applied to any text, it applies to this new work, which teachers have been looking for and requesting for many years. Write for details.

BALTIMORE

The H. M. Rowe Co.

MARYLAND

Touch Typewriting Made Easy

NEW AND ORIGINAL METHOD

Are you entirely satisfied with the results obtained in your Typewriting Department?

Why not make your department a genuine touch department?

Scientific Touch Typewriting will do this for you

Bliss System of Bookkeeping

All transactions are performed with actual business offices, where the student gets an actual training and experience. Business men to-day demand the finished and experienced accountant. The BLISS SYSTEM affords the office experience.

The Folder System is designed especially for small classes, night schools, etc.

National Dictation Book

With Shorthand Notes

Do not place your order for Dictation Books until you have examined the National

THE F. H. BLISS PUBLISHING CO.

SAGINAW, MICHIGAN

20 Reasons why you should purchase

THE No. 12 MODEL



1. Visible Writing. 2. Interchangeable Type. 3. Lightest Touch.
4. Least Key Depression. 5. Perfect & Permanent Alignment.
6. Writing in Colors. 7. Least Noise. 8. Manifolding Capacity.
9. Uniform Impression. 10. Best Mimeograph Work.
11. Any Width of Paper Used. 12. Greatest Writing Line.
13. Simplicity of Construction. 14. Greatest Durability.
15. Mechanical Perfection. 16. Back Space Attachment.
17. Portability. 18. Least Cost for Repairs. 19. Perfect Escape-ment. 20. Beauty of Finish. *Write for Catalog*

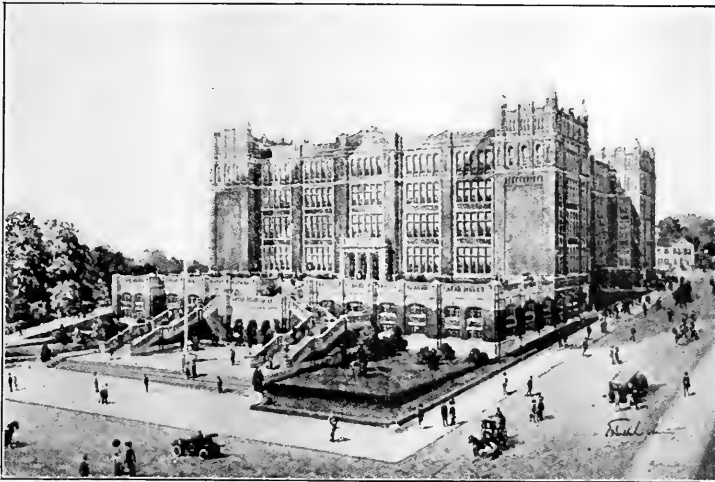
The Hammond Typewriter Co.

NEW YORK, U. S. A.

The Isaac Pitman Shorthand

Once More Chosen as THE BEST

After due investigation into the merits of the different systems of shorthand the *Isaac Pitman* has been selected for the New Central Commercial and Manual Training High School of Newark, N. J.



Central Commercial and Manual Training High School of Newark, N. J.

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BUSINESS EFFICIENCY AS APPLIED TO BUSINESS TEACHING.

By HOMER S. PACE.

Abstract of address before the Fifteenth Annual Conference, Eastern Commercial Teachers' Association at Albany, New York, April 6, 1912.

EFFICIENCY is an old idea under a new name. In the Garden of Eden, desire and its satisfaction probably knew no separation in time or fact, but at the moment of the expulsion of Adam, when he was confronted with the proposition of securing and eating his bread by the sweat of his brow, Efficiency became a live issue. Nations and rulers come and go, and the centuries roll by, but the problem of the ages, the fullest accomplishment of desires with the least expenditure of effort, follows mankind like a shadow, ever present and never solved.

Efficiency, to give it a short definition, is effectiveness—a full return for the expenditure of capital or effort.

Waste, on the other hand, is an expenditure without a return, an effort that does not produce.

If a given expenditure, therefore, should give a theoretical return, that is, 100 per cent, the actual return we may call Accomplishment, and the lost effort Waste. Thus, of a possible 100 per cent. efficiency, we may have 80 per cent. of accomplishment and 20 per cent. waste.

We now have the enemy located, the very devil of waste, the arch enemy who places around and about us a thousand ingenious devices, our likes and prejudices, our haste, our carelessness, and physical complications without number, to harass us and to cause us to make two motions to secure the result that should come from one motion.

Let us analyze the enemy.

There is *Scientific Waste*, the elimination of which is a matter for scientific investigation and laboratory research. Thus, the locomotive is, from a scientific viewpoint, inefficient because a large amount of energy of the coal is lost. There are substantial reasons for the loss, such, for example, as the effect of the cold air that necessarily surrounds the fire box. Progress is continually being made in the elimination of scientific waste, as is evident from a comparison of the Mogul type of locomotive, considered wonderful in the early nineties, with the present day type of consolidation locomotive. But the problem is a scientific one, and may safely be left to the men who are trained in the technical schools for that particular field of activity.

The great waste with which the commercial public is concerned, however, is *Commercial Waste*, the *preventable* loss, as distinguished from the scientific loss. The locomotive, for example, is fully efficient from a commercial viewpoint, because things and persons can be transported between, say, New York and Pittsburg, at a less cost by the use of locomotive than in any other way. But one company may secure 90 per cent. of the possible commercial efficiency, while another company secures but 80 per cent., the percentages measuring the relative efficiency.

Commercial efficiency does not always imply an immediate profit object. Thus, it may safely be stated that the ladies and gentlemen before me are engaged in a *service* work, in which the income is incidental, and they may not desire to have their work classed with commercial enterprises. This is quite right, but, in a broad sense, you are working to promote the elimination of commercial waste, and you can ask nothing better than to have Tom, Dick and Harry, whom you

are now training, take that 80 per cent. railroad and run its accomplishment up to the 100 per cent. mark. Your efforts, therefore, are directed against the commercial waste, just as the efforts of instructors in the technical schools are directed against scientific waste. You bear to the commercial struggle the relation that West Point and Annapolis bear to warfare—you train the warriors.

So we have Waste analyzed, and your relation to it defined. We can now afford to consider briefly the laws and principles of efficiency that have been worked out so that, later, we may apply them to our own needs in the education of the men who are to struggle with the problems of commercial accomplishment.

First of all, in undertakings of any size we must have the working organization, by which capital is enlisted and effort directed for the accomplishment of the organization object. In service, as well as in strictly profit, enterprises, we have the need for Capital and Labor.



Homer S. Pace.

Capital supplies the tools or equipment that render effort more fully productive, and in judging the efficiency of a management, we must always allow for capital conditions. If a principal has insufficient equipment, the results of his work should be judged in the light of such handicap.

Effort must be expended, and it divides between managerial and that which is expended in the direct promotion of the object. In teaching, the managerial effort is found in the principal and superintendent, and the direct effort is expended by the teacher in class. In manufacturing, similarly, we have the superintendent or foreman and the manual workers; in the army, the officer and private, and so on throughout all organized effort.

The greatest of all efficiency principles is the Law of Co-ordination, because it knits together the capital and the managerial and subordinate effort of the organization for the promotion of the object. Without proper co-ordination one principal works at cross purposes with another, one brigadier

fails to support his fellow officers, and the ultimate object suffers.

The second principle of Efficiency we know as Educational Supervision. It amounts merely to the definition of duties, so that the work that is to be done by an individual, whether in a managerial or subordinate capacity, is made the subject of intelligent thought and planning and reduced to definite written form.

Thus, the teaching work in which I have been concerned, the professional education of men for Business and the practice of Accountancy, is carried on in various cities, all the way from New York to San Francisco, by instructors in resident schools. We worked out in our schools in New York City methods and expedients that produced certain definite results under the conditions that existed in this particular kind of teaching. Instead of allowing each instructor in each of the various schools to experiment and carry on the studies that were necessary in the first instance, the results were reduced to writing and passed on to the teachers in the form of definite instructions. Further, the rules were modified to suit the conditions existing in Extension or correspondence teaching, by which the work of the resident schools is carried to those who cannot attend resident schools.

In the same way, in an office organization, the duties of the employees, ranging from the office boy to the general manager, are reduced to definite written form.

By this plan of Educational Supervision, the methods that have been evolved from experience, and from the superior intelligence which is supposed to exist in the directing man in the organization, are carried effectively through the teachers to the various students that are to receive whatever service the organization renders. Without such a definite program, the organization breaks down, and from an organization viewpoint, you have a mob instead of an organized body of trained soldiers.

The co-ordination of effort, which is the first essential, is promoted by the use of Educational Supervision, for the exact definition of duties is of the very essence of successful co-working.

A third principle, called the Determination of the Reasonable Return, is a principle that has been worked out during the present efficiency agitation. Heretofore we have been content to measure what we are doing to-day by what we did yesterday, or by what our neighbor is accomplishing. Thus, a commercial concern compares its profit and loss account this year with a similar statement for last year, or with the results obtained by its neighbor. This may be a defective basis, for the reason that the relation of the results last year, to an ideal accomplishment is not known, and the approach of the neighbor to full efficiency is unknown. In lieu of this, efficiency undertakes to determine what *should* be accomplished by surveys and use of time studies, so that we may compare what we actually *do* accomplish with that which we determine *should* be accomplished.

The fourth principle is Planning, and is based upon the foregoing principle. When we know what should be done we can plan and route the work that is to be done intelligently, laying it out so that each individual may be fully occupied without being overloaded.

Editorial Note.—Part 2 of this paper will appear in the June issue of The Journal. Mr. Pace applies the principles of efficiency to class-room work.

SPOKANE SIDE ISSUES.

Those who go to Spokane will have so many interesting side-trips open to them that the side issues are likely to obscure the main issue of an educational meeting. But is not the education of travel quite as vivid, lasting, and liberalizing as the education resident in convention papers? Whether the answer be yes, or no, the tourist teacher may be satisfied, for there will be no necessary conflict between the two forms of administering mental, spiritual (not *spirituous*), and professional nourishment during the coming Transcontinental Outing for Teachers. The side-issues will present themselves chiefly outside of Spokane; the convention papers and discussions, in Spokane.

Presumably, whether outbound or returning, everyone will visit Denver on this trip. He will see a beautiful modern city, the undisputed metropolis of the Rocky Mountain country, resting gracefully, nevertheless, on the level plain, though so near the majestic mountains that their snow-covered summits are

easily visible. Automobile trips, at from seventy-five cents to \$2.50 take one to everything notable in and near the city, and, indeed, out and up into the heart of the Rockies. Furthermore, those fortunate enough to have a full day in the city may take a sixty-five mile trip to Corona, at the crest of the Rockies, almost 12,000 feet above the level of the sea, with views unsurpassed. This round-trip of 130 miles over the famous "Moffat Road" takes one farther up into the air than it is possible to go by any other standard-gauge line. It takes about six or seven hours for the round-trip with a stop for luncheon, and the cost is \$4.50, with special rates on Saturday and Sunday. Send to C. E. Goody, City Passenger Agent, 719 Seventeenth St., Denver, for a book of views.

Everybody has read of the Garden of the Gods, Pike's Peak, Cheyenne Canyon, The Cave of the Winds (a really wonderful place), Williams Canyon, and Old Town, the former

capital of Colorado, about which lingers the fragrant memory of that classic bit of music, "There'll Be A Hot Time in the Old Town To-night." Colorado Springs has a full

repertory for the eager tourist, and everyone who remembers the writing of Helen Hunt Jackson will want to climb the stairs up past the series of falls in South Cheyenne Canyon—away up finally and victoriously (for it takes heroic effort) to the top of Big Cheyenne Mountain, where is the grave of the gifted writer and friend of the red man. But nobody should miss the Crystal Park Auto trip, a 30-mile auto ride up beautifully-built mountain roads to an elevation of 8,500 feet. Here is a charming combination of scenery intimately picturesque and pleasing and also awe-inspiring in sheer magnitude. From the higher points on this drive one gets an uninterrupted view over the plains to the east for one hundred miles. It is not uncommon for those who take the various trips to advise their friends not to miss it, even though they must sacrifice every other. Most people will want to be able to say, however, that they stood on the top of Pike's Peak, and since we are to be in Colorado Springs on July Fourth, and since there is always snow on the top of the Peak at that time, we shall want to be able to send home kodak pictures of ourselves in a snow frolic at the top of the world on the Fourth. It usually costs \$5 for the ride up on the cog railway. Unless one is a hardy mountaineer, or has the patience of Job to toil up on board a burro, the railway is the way. It leaves one free to make mental negative of the Cyclopean work of Mother Nature. You can learn more physical geography on this trip than in weeks at school—likewise you can correct yourself regarding some things you have been teaching in school. To see the sun rise while at the summit of the Peak, or to see the sun set while there, is an experience never to be forgotten. Send to W. C. Dotterer, Colorado Springs, for views and information about the Crystal Park Auto Trip.

Those who can do so ought by all means to lie over at Canon City, Colorado, long enough to take the "Skyline Drive" which takes one over such a road as may be pictured in an impossible dream—practically the leveled tiptop ridge of a skyscraping mountain, terminating so sharply that, from the vehicle, one may

look down into the far-famed Royal Gorge of the Arkansas, a sheer drop of a half-mile past vertical rocks bare of tree or shrub. Here is an eight-mile side-issue that is worth while; besides, in taking the trip, one gets some idea of the orchard industry in Colorado, the irrigated orchards of that vicinity lying in panorama beneath one. H. S. Maddox, Canon City, will send views.

After riding all day through the mountains, threading in and out of all but bottomless gorges between sky-reaching cliffs on either side, it is an unspeakable relief to ride into

GLENWOOD SPRINGS.

the oasis of Glenwood Springs, especially if there is time to test the cleansing properties of the swimming pool or the inviting bathing building. We shall be happy and all but paralyzed with amazement by what we shall have seen—especially if outward bound, at the beginning of the journey, before we shall have become surfeited with magnitude and volume—but we shall probably be also dusty and perspiring, and somewhat cramped from a day's confinement in the coaches. Glenwood Springs will give us cleanliness, a measure of coolness, green grass and flowers and fruit. It is a famous Summer resort; and no one who has the time should omit from his plans the delightful experience of a plunge.

Washington for many decades was known as "The City of Magnificent Distances," but, in the phrase of the day, "it certainly had nothing on" Salt Lake City, in that respect.

SALT LAKE CITY

You would think that the Mormon patriarchs, having all outdoors at their command, decided to lay out streets and blocks in proportion to the available land. You will surely want to use transportation other than "Shanks' horses," if you are to do much seeing in Salt Lake City. Naturally, everyone will want to see the great Mormon Temple—from the outside, for the Gentiles that will make up our pedagogical tourist party might as well expect to penetrate the Holy City of Lhasa as to have a look in at the Mormon Temple. But we shall doubtless have an opportunity to see the great Tabernacle, in the next yard, among beautiful trees: a splendid auditorium, one of the largest in the country, with a magnificent pipe organ, and acoustic properties so perfect that one can almost literally hear a pin dropped at the end opposite to him.

However, the fun-loving will head straight for Saltair, the name given to the bathing resort on Salt Lake, reached by a rather short ride over salt fields. The water of Salt Lake is so saline that a man cannot sink—though he is very likely to wish fervently that he might, after he has begun splashing about and got some of the salty water in his eyes, and has quickly put up his dripping hands to wipe the offending brine away, only to raise his irritation to the nth power. As a novelty, it is great fun; as a swimming exercise, Santa Monica or Atlantic City has it beaten to oblivion. But Salt Lake City is more than a group of odd things to see. It is a great business city, and it will prove a surprise to those effete Easterners who expect to see bronco busters lariatting runaway steers in the suburbs; or cow-punchers shooting up the town.

A description of the Yellowstone National Park would be an attempt to paint the lily, after the efforts of the word-weavers who write advertising matter for the Northern Pacific

THE YELLOWSTONE NATIONAL PARK.

Railway. Write to the nearest agent of the Northern Pacific (Boston, New York, Chicago, Omaha, Minneapolis, or any other large city), and ask him to send you a copy of their latest edition of "Wonderland," telling him that you are thinking of making the Park trip this coming Summer. It will pay you even if you find eventually that you cannot go. The wonderful "formations," the hot springs, geysers, boiling mud caldrons, steam plants, wild-tame or tame-wild animals; the beautiful lake, the great tumbling river, the splendid Falls of the Yellowstone, and over and above all else, to be recalled with solemn reverence, as in the very presence of the Omnipotent, the overwhelming splendor and immeasurable magnitude of the Grand Canon of the Yellowstone, as seen from Inspiration Point. He who, standing on Inspiration Point, can find it possible to think or to say that which is un-

worthy or trifling writes himself infallibly down as a man with a microscopic soul. To the man of sensibility inevitably come quotations from the Hebrew prophets, the lofty phrasing of the Psalms, as the ineffectual finite mind tries to express, at least to itself, the emotions that well up in the heart. The largeness, the glorious sweep and bracing buoyancy of it all will certainly send back to his Eastern home, wiser, humbler, and better, each man who for the first time—yes, or for many times—has taken this unique method of spending a week very close to the heart of Mother Nature.

But this was to be "Side Issues," and Spokane is the principal thing, the main issue, so let us pass on to Seattle, Portland, San Francisco, Santa Barbara, Los Angeles, Pasadena, Riverside, Redlands, San Diego, Redondo Beach, Long Beach, Santa Monica, with their magnificent surf bathing facilities—The

SPOKANE.

American Riviera. Or let us go to Tacoma, Seattle, Vancouver, and back by the Canadian Rockies, the mighty Selkirks, with a few days at famous Banff, or at Glacier, where we may see and walk on a real titanic glacier, or at Laggan, with the indescribable beauty of "The Lakes among the Clouds." These beckoning "Side Issues" we shall have to leave for a subsequent article, but do not fail to include in your plans the ascent of Mount Tamalpais, at San Francisco, where on a clear day you get a wonderful panoramic view of The Golden Gate, the Pacific, San Francisco Bay, girdled with beautiful cities, and great San Francisco risen from her ashes more stately than before. And do not deny yourself the great treat you will have in ascending Mount Lowe, at Pasadena. Think of climbing a great mountain to a dizzy height, on a trolley car! It seems incredible, but it is really true. And the view of the San Gabriel Valley from Mount Lowe will remain a peaceful, beautiful memory quite as long as the memory of the rugged and stupendous pictures afforded by the climb up Pike's Peak.

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SUCCESS

There are many ways of spelling success. We offer one that no doubt will appeal to many. We must admit that business success which is built upon dollars and cents only has a foundation resting on the sands. Nevertheless there are those who prefer the bank account, the surplus and the undivided profits to anything else, feeling that with such a monument their fame as business successes will rest secure. On the other hand there are those who desire to be remembered for their many good deeds, their philanthropies, their consideration of their employes, their devotion to the duties of citizenship and their general usefulness to the community.

"A good name is rather to be chosen than great riches."

"Loyalty" is the greatest word in the English language.

The difference between character and reputation is as great as between gold and brass. They may look the same, but they don't wear the same.

HOW BANKS MAKE COLLECTIONS.

BY CARL E. WAGNER.



HE question of the collection of items left with the bank by its customers is an important one, since about nine-tenths of the country's business done through the banks is by check, note, draft, etc., as compared with the remaining tenth in currency. The present article deals more particularly with those items which are credited only upon payment. True, there are various items classed as cash, which come under the consideration of the present article, because they are in no sense cash items. Of this nature are sight drafts, and ordinary bills of exchange, with or without bills of lading attached, which, because of the financial responsibility of the depositors and on account of the competition between banks, are accepted as cash.

The bulk of a bank's items are checks drawn on other banks or banking institutions, the smaller part being paper of different kinds drawn by one firm or individual upon another. In the collection department is handled mostly paper which is not bankable until it has been accepted by the individual or firm upon whom it is drawn. In addition to the kinds of paper above noted, the collection department handles all paper having a fixed maturity. Such paper can not be taken as cash, since it is not collectable until due, and although payable at some banking institution, must be certified before being handled as cash. It may be said that the procedure outlined is also that employed in the collection of out-of-town checks. The collection of city checks through the clearing house is outside the province of the present article.

Having explained the different kinds of paper handled by the collection department, we will now turn our attention to the method pursued in disposing of these items. They are divisible into two classes—foreign and domestic. By foreign we mean all items payable at out-of-town points. To facilitate the checking of the mail, certain marks are used to designate the different classes of items, *i. e.* red check for foreign cash items, black check for local clearing house items, and double red check for drafts sent for collection. This checking also includes noting whether paper is subject to protest or not, seeing that bills of lading and other items are actually attached when so listed, and complying with special instructions. If any discrepancies come to light, they are given immediate attention. For instance, it frequently happens that the correspondent's letter does not bear the advices appearing on the draft, and then the teller is called upon to use his own judgment in the matter. At times it is an easy matter to follow precedent, but occasionally it is necessary to have definite information and in that event a telegram is resorted to if the matter is urgent, or if otherwise a letter is written.

Another occasion for correspondence is in the case of drafts drawn "on arrival," when the bill of lading is to be delivered only on payment of draft. The draft being presented in the usual course of business, the drawee will usually insist that it be held until the arrival of the shipment. If no notice of this has been received by the bank, a letter is sent to the drawer, stating that as the bank is entirely dependent upon the consignee (who alone is notified by the railroad), for the advice of the arrival of the shipment, it will hold the draft and bill of lading without liability, subject to the consignee's notification. Delays are apt to occur in such cases. Quite frequently, cars containing the shipments are delayed or lost in transit and a considerable period of time is required for the railroad to locate them. Again, the shipment having arrived and not being up to the standard agreed upon, the drawee refuses

to honor the draft which again necessitates correspondence and probably the return of the shipment and draft.

After the incoming mail has been checked, all city items are passed over to the note teller to be registered. The city items are then turned over to the messengers to be presented at the various places of business. In the absence of the party on whom the draft is drawn, or on his request, notice to pay or accept, as the case may be, is left and the draft brought back to the bank.

Frequently it happens that the drawee's place of business is too distant from the messenger's route for the day to permit of a personal call and it is then necessary to mail a notice to the drawee, asking him to call at the bank and pay the draft. If no answer is received, the draft is returned with the notation "notice sent, no attention."

When payment of city items is refused, an effort is made to have the party endorse the reason on the back of the rejected item. If this is done, misunderstandings are avoided and the drawer is given direct information as to why his draft was dishonored. Sometimes the drawee and his clerks are too busy or do not care to take the time and trouble to endorse the reason for refusing payment on the back of the instrument. To render the matter as easy as possible, a slip such as the one shown herewith, attached to the draft. The checking of the reason for which the draft is returned is then a simple matter.

RETURNED	As Requested
UNPAID	Check Sent
Reason checked, if known	For Endorsement
	For Signature
	Has Been Paid
	Never Pays Drafts
	No Attention
	Not Correct
	Not Enough Funds
	Payment Stopped
	Refused
	Will Remit
	Will Write

Please remit.....cents for presenting and postage.
From

If nothing is heard from the drawee after notice of a draft has been left at his place of business, the messenger will perhaps call him up on the phone and if he refuses to pay, succeed in getting a definite reason, or, if the party is willing to pay, either arrange for him to call at the bank and make payment or for the messenger to present the draft.

When a draft has been returned to the drawer without definite reason for its non-collection, he sometimes writes his customer to ascertain the reason and receives for an answer that the draft has never been presented. The drawer then either complains to the bank or is perhaps prejudiced against it, which is worse, and he may even hesitate to continue his relations with the bank. For this reason, and as a matter of service to the customer, every effort should be made to ascertain the reason for non-payment when a draft is refused.

Another complaint frequently made is that banks, awaiting the convenience of the drawee, hold drafts too long, thinking that they are favoring the drawer in this by increasing the chances of payment. The practice is one that may cause loss to the bank and annoyance to the drawer. The only advantage is found in the fact that the bank can deduct the exchange for remitting if the draft is paid and thus be reimbursed for its service. The more satisfactory practice is to return the draft at once, for, should the drawee make an assignment, the bank might be liable.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

THE largest gathering of Methodist ministers and laymen ever collected for ecclesiastical purposes will be the Methodist General Conference of the World which meets in Minneapolis, Minn., May 1st to continue during that month. 830 delegates from more than one hundred conferences in Europe, Asia, Africa and North and South America compose this general conference; of these about thirty are notable women of the church. The one hundredth anniversary of this general conference will be observed.

Every morning a paper of large size will contain absolutely verbatim reports of all the proceedings and all documents presented and adopted. A reporting staff of five reporters will furnish these verbatim reports. The Editor of this department is in charge of the corps, assisted by two at least of his former assistants. He will be reporting his eleventh general conference. An article descriptive of the reportorial work will appear in the July number, and probably a photograph of the official reporting corps.

SHORTHAND REPORTERS TO MEET IN NEW YORK, AUG. 26TH.

A congratulatory postal card from Louis E. Schrader, Esq., the secretary of the National Shorthand Reporters' Association to its Historian, William D. Bridge, says: "You have won. Vote for New York 88; for Lexington, 72." This means that the Annual Convention of this great National Association of the Reporters of the land will be held in the Metropolis, New York, this Fall. This is occasion for rejoicing by the local brotherhood; of congratulations to all the members more or less remote on the opportunity to come and see us and be our guests; and the conferring of a great duty on the local membership to "do it up brown" when the convention is at our doors. It will be a difficult thing for New York to equal the masterful reception which was given this Association by Boston years ago under the marvellous leadership of the lamented Charles Currier Beale, never surpassed if equalled in the Conventions since. But the men of this great center have the means and we believe the purpose to make the *convention of 1912* the greatest and grandest of all to the present time. Spokane in the Northwest and New York in the East are to be the splendid foci around which this year the Shorthand Conventions will revolve. May the swing of the orbits be glorious.

Is this as it should be? In a shorthand school near one of our large cities, a father took his son to the school and said to the principal, I plan to keep this boy here just as long as I can, provided you will keep him off the streets. I will gladly pay all expenses, provided you will see to it that he is held in by bit and bridle from "Street companions" of doubtful character. I know he is lazy, slow to learn, and if you can keep him two or three years, well and good. A large fee was charged; the boy wouldn't study, or couldn't, and was a drag on the other pupils. But the father was

rich and influential, and the principal took the risk of the injurious effect that young fellow might have on his companions. And we happen to know that that chap remained as a drag in that school more than two years,—mischievous, lazy, money-spending, flirtatious, a general drawback on all concerned. We think the principal made a very bad bargain. What say you?

And in the same school was a little fellow, in short pants, of feeble capacity. He too made the most trifling progress during his first year, could not spell forty words in a hundred in his spelling class correctly; was unable to grasp the commonest principles of shorthand instruction, and on examination day wrote 23 out of 108 test words correctly.

But these two chaps PAID WELL! Paid the school large money. But what a damage otherwise! Companionship bad, example bad, personal habits bad,—their money payments good.

Alas, alas, how many infant boys and infant girls are today in the schools of shorthand whose only claim for being there is the good money their parents pay the schools. How greatly would be the moral and educational uplift of our business and shorthand schools if there could be a tremendous "winnowing" out of hundreds of noxious material in them! Witness the incompetents by the hundreds in our large cities hoping to be so fortunate as to get *any kind of a job*.

TRACHOMA JOLTS REPORTERS.

Remarks of Expert Bring Despair to Congress' Stenographers.

Washington, April 8.—Dr. Joseph Kindred, of Long Island City, founder of the River Crest Sanatorium, of New York, and a recognized authority on nervous and mental diseases, made a medical clinic of the House of Representatives to-day and caused the official reporters to experience a terrible half hour.

Trachoma, a disease of the eyes which leads to blindness if not arrested in the early stages, was Dr. Kindred's subject. The Indian Appropriation bill was under consideration, and the Doctor found the opportunity he has been waiting for to make a hit in public life, because Indians suffer greatly from trachoma, and the bill carried an appropriation for a trachoma hospital in the Indian region of Oklahoma.

In the absence of a real patient upon whom to experiment, Dr. Kindred had an artificial eye and lots of diagrams and illustrations, which showed all sorts of queer things greatly enlarged. He had these on a big easel before the Speaker's rostrum, and he officiated with a long pointer.

"The obliteratisseron of the conjunctiva, which is remotely similar to castasthinesta albina, a disease of the posterior aqueous chamber and the vitreous humor, and leads to cornea of the ciliary muscle, is of vital importance in a consideration of the sclerosis of the retina," said the Doctor. At least, it sounded something like that.

The official reporters almost tore their hair in despair of taking it down. At length Dr. Kindred was given unanimous consent "to extend his remarks in the Record", in order to show that trachoma hospitals should be isolated.

Don't say "I forgot." This word does not appear in the business man's vocabulary; make notes until you can absolutely rely upon your memory.



BUSINESS JOURNAL CERTIFICATE HOLDERS.
Students of J. S. Eccles, Northwestern Business School,
Chicago, Ill.

It is seldom that the editors of The Journal have the opportunity of looking upon a happier and brighter lot of students than is shown in the above photograph. These young people are receiving their training in business affairs in the school presided over by J. F. Fish, so well known as one of the foremost workers in the

cause of business training. Mr. Eccles, the teacher of business writing, may be seen standing in the second row from the top, the second one from the left. While he has been with the school but a short time, he is securing most unusual results.

It is a pleasure to the publishers of The Business Journal to award Certificates to this class of young people. There is an untold amount of potential business efficiency represented here, and seventy-five or more business houses in the city of Chicago are going to be fortunate in securing the services of these various individuals. The Journal speaks for each and every

one a success in business life equal to that made in their school work.

It may not be out of place to call attention to the Certificate issued by The Business Journal to all who satisfactorily complete courses in business writing. This is the season of the year when students are leaving school, and it is a very pleasant evidence of work well done, if all those who have faithfully followed the courses given by Mr. Mills during the past school year take with them, as they leave the school, one of the handsome Certificates signed, not only by Mr. Mills, but by their own teacher as well.

O O O O U U U U U U U U U U
 Unman Unman Union Union
 Uranian Uranian Unanimo Unanimo
 U V Wise U V Wise U V Wine U V Wine

Plate 9: The exercises given in Plate 8, if thoroughly mastered, will fit the learner for the letters and words in Plate 9, so that he should have very little trouble in writing the words easily and rapidly. Make an entire page of each word. It would be well to divide the line into fourths, so that the work will be regularly arranged.

O O O O 9 9 9 9 9 9 9 9 9 9
 Kenia Kenia Kenia Kenia
 O O O O 2 2 2 2 2 2 2 2 2 2
 Queen Luise Queen Quaint

Plate 10: We now come to quite a difficult letter to execute, although it is one not used very often. Notice that both the down strokes are well curved. Practice it a great deal, for it will help to get a free and easy action of the hand.

O O O O 7 7 7 7 7 7 7 7
 Janes Zenona
 Zion Joci Zeugma Zenana Jones
 amount income issue immense
 armour assume ramie success

Plate 11: If Plate 10 has been mastered, Plate 11 will be easy. The letter given in this plate is not used frequently in business, but it is a very graceful letter and well worth careful study and practice.

O O O O Y Y Y Y Youman Youman
 Yamses Yencerer Yamasse Younger
 Young man, young woman, do succeed

Plate 12: Unlike the letters given in the last two plates, this one occurs very frequently. Study carefully its height and width. The sentence in the last line is an appeal to everyone to work hard and become efficient.

O O O O O O O O 9 9 9 9 2 2 2 2
 Home Humane Hinman Harmonic H
 Honk H Homer summer sent Haldimand
 O O O O 7 7 7 7 7 7 7 7
 Kinsman Kenwood Kewance Keenan

Plate 13: Before beginning practice on this plate, return to Plate 5 and practise the large indirect oval. The letters given in this plate are not very easily made. The first stroke is comparatively easy, because it occurs in all the capital letters given so far. The second stroke is very difficult to make in each. In the H it is well curved. In the K it is well curved also, but care must be taken that the curve of the first stroke is in the right direction. It will assist the learner in getting the correct idea of the second part of the K if he will remember that it is made like a brace (}

ADVANCED COURSE.

By E. C. MILLS.

\$400.⁰⁰

New York, Feb. 15, 1910.

At sight, pay to the order of
Norace G. Healey
Four Hundred & ^{no}/₁₀₀ Dollars
Value received, and charge to account of
To G. W. Brown }
Proprs. Ill. } L. L. Williams.

\$500.⁰⁰

Rochester, N. Y. May 1, 1909.

Six months after date I promise to
pay to the order of S. C. Williams
Five Hundred & ^{no}/₁₀₀ Dollars
Value received.

R. O. Cook.

Dear Sir,

Yours of the 15th inst. received and

Sincerely, Yours truly, Yours respectfully,

Cash Merchandise Expense Dr.

J. W. Benton, R. S. Collins, J. W. Pierson

C. P. Janer, H. W. Flickinger, J. E. King

Boston, Nov. 14, 1912.

Due Fred G. Nichols
Thirty-two ^{and} ⁵⁰/₁₀₀ Dollars
Payable in mdse. from my store.

E. C. Mills.

CONVENTION NEWS AND NOTES

FIFTEENTH ANNUAL CONVENTION OF THE EASTERN COMMERCIAL TEACHERS' ASSOCIATION.

April 4, 5 and 6, 1912. State Capitol Building,
Albany, N. Y.

Thursday Afternoon.

THE Fifteenth Annual Convention of the E. C. T. A. is now a matter of record. "A most successful meeting," "Splendid Program," "I am glad I came," were to be heard on every hand during the progress of the meeting. They who neglected to avail themselves of the opportunity have good cause to regret their not being in attendance. It would have gladdened the heart of a pessimist to have seen the happy, smiling faces that abounded in the lobby of Hotel Ten Eyck.

After spending Thursday forenoon in viewing the many points of interest in Albany, the members directed their steps to the Capitol Building to inspect the exhibit of penmanship specimens and office appliances.

A more earnest spirit to acquire knowledge that would aid in the performance of one's duties could not be found than that which pervaded the Assembly Chamber, where almost three hundred men and women had congregated. The air of levity which had marked the faces of the members but a short time prior had been replaced by an aspect of seriousness. Promptly at 2:30 p. m. the gavel resounded, and President Althouse called the meeting to order. The visitors were welcomed to Albany by Corporation Counsel Andrews, who said in part:

"Mr. President and members of the Eastern Commercial Teachers' Association:

The Mayor of the city has delegated to me the pleasant duty on his behalf and on behalf of the city administration of welcoming you to the city.

You are identified with various institutions which have for their object the education of the youth so that they may fill positions in the business world with profit to themselves and those who may employ them.

The value of every kind of education is too well recognized to need argument. The value of the specific education which your institutions impart is being more and more admitted by business and professional men.

There is no place for your gathering where you will find more congenial surroundings. You are in an educational atmosphere. This beautiful building, so admirably adapted for its purposes, the magnificent Educational Building, now nearing completion, the new high school, to be erected upon the upper part of this square at an expense of \$800,000, work upon which has just been begun, together with departments of law, medicine and pharmacy of Union University, our many public and private schools all show the place which education occupies in the minds of our people.

I bid you a hearty welcome and trust that your stay here may be not only profitable but pleasant."

The annual address of the President, abstracts of which appear in this number, was received with much applause, as all present knew that when C. O. Althouse delivers an address he gives one much food for thought and reflection.

"The Real Meaning of Business English" was handled very well by G. B. Hatchkiss of New York University. Ex-

close of the address a five minute informal discussion was held. The speakers were all agreed that the stereotyped phrases so prevalent in business letters should be eliminated, but that courtesy should not be sacrificed. Mr. Wiener, of Newark, gave a short, interesting account of a visit he had made to a school in Budapest, Hungary. He stated he was amazed to see the progress the students of from 12 to 14 years of age had made in mastering the English language, and the ability they showed in describing an object.

The President announced the personnel of the standing committees:

Nominations: R. G. Laird, H. L. Jacobs, L. A. Waugh, W. G. Thompson, G. P. Eckels, Alice M. Wood, Emma B. Dearborn.

Membership: D. A. Casey, A. J. Meredith, C. O. Weeks, R. O. Cook, C. C. Hughes.

Resolutions: J. E. Gill, W. B. Sherman, F. G. Dietrick, Grace Gill.

A committee consisting of N. B. Stone, S. C. Williams and E. M. Hull was appointed to investigate statements which had been made relative to the report of the 1911 convention.

Thursday Evening.

W. N. Ferris, of the Ferris Institute, Big Rapids, Mich., delivered an address on "Democracy and Education," at the Assembly Chamber on Thursday evening which is of interest to every commercial teacher in the country, and in the next issue of The Journal will appear full extracts from this address.

Friday Forenoon.

A round table meeting for penmen was held Friday morning, Mr. Zaner presiding. A goodly number were in attendance and listened to an interchange of ideas by some of those present.

The general topic for the forenoon session was "Teachers' Training and the Pedagogy of Commercial Work." Papers were read by the following:

A Suggested Course in Commercial Training for Teachers, by A. J. Meredith.

New York as a Laboratory for the Commercial Teacher and for the Commercial Student, by F. J. Clapp.

Class Method vs. Individual Instruction in the Teaching of Bookkeeping in Business Schools, by G. A. Deel.

Methods of Teaching Typewriting, by Madeline Kinnan.

The Management of a Shorthand Department in a Business School, by H. L. Jacobs.

Extracts from these addresses will appear in The Journal.

At the close of the forenoon session members of the Association were honored by being received by Governor Dix of New York. The Governor gave a short talk, reminding his hearers that theirs was one of the highest and most noble callings in the land, and that the business man of to-day fully recognizes the great work they are accomplishing.

A group picture was made of the members while assembled on the steps of the Capitol Building.

Friday Afternoon.

Dr. Draper, Commissioner of Education of the State of New York, was extended the courtesies of the meeting, and spoke for a few moments. He stated he realized the beneficial results commercial teachers were accomplishing, and felt that public schools should introduce more of the practical busi-

taking a position in the business world would have more knowledge of what was required of them.

An address on "Investments and Securities for Salaried People" was delivered by M. H. Smart of Philadelphia.

The topics for the afternoon were the night school and penmanship. The following papers were read:

How to Obtain and Hold Night School Pupils, by M. F. Stauffer.

The Night School Problem, by Wm. Wiener.

Shorthand Penmanship, by L. P. Temple. As Mr. Temple could not be present, his paper was read by E. H. Eldridge.

The Teaching of Penmanship in the Public Schools, by Harry Houston.

The Teaching of Business Writing, by S. G. Jeffrey.

A short discussion was held, the point being made that the teacher must adopt different methods in handling the night school student, as he comes to school after a day's work and it is, therefore, more difficult to keep his interest aroused.

E. E. Gaylord, of Beverly, Mass., informed the members of the various routes that could be utilized in going to the Spokane convention, and urged as many as possible to make the trip for the sake of pleasure, as well as the profit that would be attained by attending the meeting.

Friday Evening.

It was indeed a happy crowd that wended its way to the ballroom of Hotel Ten Eyck on Friday evening for the annual banquet. For the time being cares were thrust aside and the hours from eight to twelve o'clock sped very quickly, as one is unconscious of time when he is enjoying a well-prepared menu and listening to excellent after-dinner speeches. J. E. Fuller, of Wilmington, fulfilled the duties of toastmaster in an admirable manner, and his merry jests at the expense of some of the members were thoroughly enjoyed.

The principal address of the evening was delivered by Dr. Charles A. Richmond, Chancellor of Union University, who said in part:

"The whole trouble with our modern life is that we are putting emphasis upon things rather than upon men—automobiles, big houses, fine clothes, expensive living and the rest. We clamor for them, and we scramble over one another to get them. The fight is getting fiercer and more merciless all the time, and God knows where it will end. The remedy will not be found in any superficial economic cure-all, such as socialism or collective ownership. Dogs will still quarrel over the bones.

"The hope of the future lies in teaching men to look upon human life as a chance to express the spirit and not to indulge the flesh; and the new and higher womanhood will be its mark. The real privilege of our progression is that we can give our time and energy to this high enterprise.

"The business of every teacher is to make useful men and women. Every man, when he takes inventory, should ask himself three questions: First, of what use am I to my employer? Every man is a hired man, whether he has one boss, like the laborer, or whether he has several thousand, like the minister, or the college president, or the political boss himself, who is said to be everybody's hired man. Use to your employer determine your wages, paid in money or in something else.

"Second, 'of what use am I to myself?' Many who have squandered their opportunities have asked themselves this question somewhat sadly. Many more, especially of that class called by industry, hands, and whose opportunities are cruelly limited, ask themselves the same question, somewhat bitterly.

"Third, 'of what use am I to society?' And to answer this is the test of the man and the test of his education. We pity

the disabled man and care for him with tender hands in our hospitals and homes; but the able bodied useless man finds his way into the ash barrel along with other rubbish. Any really useful man is useful in all these ways. He will be useful to the man, or the cause in whose interest he works; he will be useful to himself and he will be useful to society. Whenever we speak of education we must keep this higher utility well in mind. May I remind you that this is the day which the whole Christian world celebrates as the anniversary of the



C. O. Althouse, President E. C. T. A. 1912.

Crucifixion. We call Jesus the world's greatest teacher; we also call Him the world's savior.

"Let me say to you, every true teacher is also a savior. If he is not, he is, in so far, a failure. The Great Teacher showed man how to find himself; this is the business of every teacher worthy the name. Confine the horizon of your teaching to commerce, and you will become commercial teachers indeed. Dangle a \$10 a week job before the eyes of your boy, as the goal of his endeavor and you will make for all time a \$10 a week boy."

J. H. Perkins, president of the National Commercial Bank, Albany, spoke of the importance of employes possessing good characters, and broadening their minds so as to be conversant with the requirements demanded of the various departments in a modern business office.

Dr. Harlow S. Person, of Dartmouth College, confined his address to the importance of detail, and the necessity of the student having an ideal in life.

Rev. Jos. A. Jones, of the Madison Avenue Reformed Church, Albany, termed teachers co-laborers with the Creator, in that it rests with them to develop a spirit of trustworthiness in those under their charge. He stated if we are to preserve our posterity and our supremacy as a nation it is necessary that we inculcate the youth of the land with an essence of loyalty.

Saturday Forenoon.

The topics for Saturday's session were Specialized Commercial Work, and Commercial Teaching from the Business Man's Point of View. Addresses were delivered by the following:

Rapid Calculation, by J. C. Kane.

The Teaching of Bookkeeping in the High School, by J. G. Kirk.

The Teaching of Raw Materials of Commerce, by W. P. Raine.

The Training of Office Help from the Employer's Point of View, by W. F. Story.

Business Efficiency as Applied to Business Training, by H. S. Pace.

The business meeting was held immediately after the final address had been delivered.

The Secretary's report of the last convention was read, and motion adopted that it be received and filed.

The Treasurer's report showed 264 had registered at the 1912 convention. Some discussion was held as to the advisability of raising the membership fee in order that the Association might secure funds to print a more complete report of the conventions, but no action was taken in the matter.

The Membership Committee reported that 96 names had been submitted for membership, and motion prevailed that they be elected to membership.

The Executive Committee reported that Atlantic City, N. J., had been selected as the convention city for 1913.

The Nominating Committee submitted the names of the following to serve as officers for the year 1912-1913: President, E. H. Eldridge; 1st Vice-President, H. W. Patten; 2nd Vice-President, Mrs. W. J. Trainer; 3rd Vice-President, R. E. Clemens; Treasurer, L. B. Mathias; Asst. Treasurer, Mrs. L. B. Mathias, Executive Board, E. H. Fisher and W. E. Batholomew. Secretary Lakey's term does not expire until next year.

The committee which was appointed to revise the constitution and by-laws of the Association submitted its report, and the members of the Association will be notified of the various changes that were made.

The Investigating Committee reported they had made a thorough digest of the matter submitted to them, and found the Press Committee had not been negligent in the performance of their duty, excepting that mention should have been made in the report of the last convention of the penmanship exhibit. Motion was then adopted that if a report of the Albany convention is printed due mention shall be made therein of the Bridgeport exhibit.

The Committee on Resolutions presented the following report:

"Resolved, that we, the members of the Eastern Commercial Teachers' Association, in convention assembled at Albany, N. Y., April 4-6, hereby express our obligations and sincere thanks to all those who, by their courtesy and untiring energy, contributed to make this a helpful and inspiring meeting. Particularly do we wish to thank the Governor of this great commonwealth and the State authorities for the use of the Assembly Chamber, the press of Albany, the banquet committee and speakers, and the committee on penmanship.

"That our profound fraternal sympathy be extended to the relatives and friends of our late members, G. W. Bird, E. S. Colton and T. P. McMenamin."

President Althouse introduced the newly elected president, and bespoke for him the support of all the members of the Association.

Adjourned.

DISPLAY OF BOOKS AND DEVICES.

AT THE ALBANY CONVENTION.

The room containing the exhibits of the various type-writer companies, publishing houses and office appliance firms was the center of attraction during the intervals between sessions in the Assembly Chamber. A very tasteful display had been prepared of the Remington, Monarch, Smith-Premier, Underwood, Hammond and L. C. Smith type-writers, Burroughs Adding Machine, American Multigraph, Yawman & Erbe Filing System and text books of interest to

the commercial teacher from the American Book Co., Gregg Publishing Co., Ellis Publishing Co., Zaner & Bloser and Jas. S. Curry. Joseph Dixon Crucible Co. distributed samples of their pencils and an interesting booklet "Pencil Geography," which describes how the Dixon pencil is made. G. P. Putnam's Sons also distributed tracts concerning textbooks.

PENMANSHIP EXHIBIT.

Albany Convention.

The committee having in charge the gathering of specimens of penmanship from schools was successful in securing a collection that proved interesting to the teachers. Specimens were on exhibition from the following:

Strayer's Business College, Philadelphia.
Central Business College, Syracuse, N. Y.
Albany Business College, Albany, N. Y.
Rider-Moore & Stewart School, Trenton, N. J.
Meadville, Pa., Commercial College.
Hefley Institute, Brooklyn, N. Y.
Goldey Commercial College, Wilmington, Del.
Eastman College, Poughkeepsie, N. Y.
Peirce School, Philadelphia, Pa.
Sadler's Business College, Baltimore, Md.



E. H. Eldridge, President E. C. T. A. 1913.

Walworth Institute, New York City.
Camp School, New Britain, Conn.
Northwest School, Hartford, Conn.
High School of Commerce, Boston, Mass.
State Normal, Kearney, Nebr.
Pittsburg, Pa., Commercial High School.
High School of Commerce & Finance, Toronto, Can.
Washington, D. C., Business High School.
High School of Commerce, New York City.
High Schools, Meriden, Conn.; Everett, Mass.; Hartford, Conn.; Watertown, N. Y.
Public Schools, New Britain, Conn.; Bridgeport, Conn.; Boyne City, Mich.; New Haven, Conn.; Beverly, Mass.; Schenectady, N. Y.; East Orange, N. J.; Newark, N. J.; La-Fayette, Ind.; Danbury, Conn.; Brockton, Mass.
In addition, there were specimens from fifty-four different parochial schools located in various cities of the United States and Canada.

RESPONSE TO ADDRESS OF WELCOME.

BY E. H. FISHER.

As a member of the Executive Committee, and in behalf of the Eastern Commercial Teachers' Association, whom we this day have the honor to represent, we wish to thank you you as honored citizens of a great State and a noted city, for the very cordial welcome that you have given us by word of mouth, and the most gracious reception that we have received from the hands of your citizens from the first moment that we entered "the gates of your city."

We feel highly honored in being invited here as the guests of your citizens—for the privilege of meeting you face to face, and in knowing you as a people, and the work that you are accomplishing as citizens of the capital city of a noted State in a great nation; and in behalf of this representative body of commercial educators we bring you our greetings of good-will and fellowship. We bring to you the best that we have in our profession, the cumulative knowledge of a body of business men and women who are banded together for the general good of commercial education—that particular form of training which in the past sixty years has wielded such an influence on the National thought that it has changed the whole process and scheme of education more than all other influences put together—an education that is becoming the warp and the woof of our commercial life to-day—an education that along with our strong influences is making this "the nation of all nations" and "in the eyes of all the world."

We have not forgotten the many calls that came to us in the past saying "Come to Albany." We have not forgotten that for a long time we failed to respond to those solicitations and entreaties to come, but as the calls continued to beckon us on, and with the added assurance and sincerity that accompanied them, we at last could not longer withstand your persuasive ways (we were not in the habit of being looked after so thoroughly and so scientifically), so, we decided to come and to partake of your hospitality and of your graciousness, and to-day we find ourselves in your midst, feeling that added assurance, that your solicitations were of a deep and genuine nature, for on every hand we have noticed the kindly solicitude of your citizens, and the splendid welcome that has been accorded us as your guests—we have been made to feel that we are your brothers and sisters.

The citizens of Albany may well feel proud of the capital city of the "Empire State," situated as it is on the very threshold of one of the richest farming and agricultural territories of the world, located within two hundred miles of at least one-third of the population of the United States—a city that is the gate-way between the great manufacturing centres of the East, and the rich farming and agricultural districts of the West and North—a city that is able to boast of a State Capitol, famous the world over for its architectural splendor, erected at a cost of more than twenty-five million dollars, and rivaling in beauty of architecture some of the finest structures of the world—a city which has a State Educational Building in process of construction which, when completed, will have few, if any, equals of its kind in this or any other country—a building that in architectural beauty, simplicity and plainness of design rivals some of the more noted buildings of ancient Greece and Rome.

A city, the proud possessor of a State Normal School which for beauty and design has few if any equals in any of the States of the Union—a building not only beautiful in its architectural splendor but enhanced by its perfect equipment and the grand work that is being accomplished within its walls—Albany—an educational centre with magnificent public schools, public buildings, large manufacturing interests, and mercantile buildings, galore; a city of a hundred thousand souls or more which, we believe, cannot be duplicated in work accomplished, results attained by any other city in the Union.

Briefly, you have here in Albany enough of the good things of life so that your inhabitants may not feel that they are in any way deprived of any of the opportunities that brighten, enrich, and ennoble the lives of a growing and prosperous people.

May the choicest blessings that come to those whose lives are spent in doing good, and in working for others, be lavished upon you—the people of Albany who have added so much to the pleasure of the sojourners within your borders—the members of the E. C. T. A.

NEW YORK AS A LABORATORY FOR THE COMMERCIAL TEACHER AND THE COMMERCIAL STUDENT.

Abstract of Address Delivered at the Albany Convention.

Dr. Clapp, Head of the Department of Trade and Transportation in the New York University School of Commerce, Accounts and Finance, emphasized the fact that the various commercial subjects taught in the universities, such as corporation, finance and transportation, are becoming real sciences. In the universities they must be taught as sciences, that is, their principles must be taught; but at the same time it is necessary to keep in close touch with business practice. He said that there were two ways to acquire familiarity with the working of the business machine. First, it is possible to work in a factory or an office during the daytime and at night take evening courses at the School of Commerce. But this is a severe drain upon the ordinary student and does not leave him time for study. Also, the business experience that he gets is likely to be of a very circumscribed sort. A better way for the student to become familiar with a business is to make visits of inspection at factories, railroad terminals, etc.

Dr. Clapp then described the opportunities for such laboratory work in commercial science in New York, as is in practice at the New York University School of Commerce, Accounts and Finance. In the class in Business Organization, various manufacturing concerns in New York loft buildings, and also the more extensive factory layouts in Brooklyn and Jersey are inspected. The class in Trade views the various technical operations in handling grain at the Port of New York, from the time when it arrives by railroad car to the time when it is delivered by lighter alongside of the ship which exports it. The handling of cotton and anthracite coal is similarly inspected.

The class in Transportation visits the Jersey terminal of one of the Jersey roads and inspects also one of its railroad piers on the west shore of Manhattan. Detailed study is given to the models and plans of the Commissioner of Docks and Ferries, who wants to transfer these water-front terminal operations of the railroads to freight stations which they are to acquire on the East Side of West Street, and which they are to reach by means of an elevated marginal freight railway constructed by the city. He calculates that this will set free, for the use of the crowded steamships, a large number of railroad piers now utilized as floating freight yards.

Finally, Dr. Clapp discussed the plans for a new course for next fall, "The Business of Government." It is to be a study of the activities of the City of New York, considered as a public corporation, just as the business of a private corporation would be studied in detail. In addition to a minute study of the organization and operation of the various City Departments, the course will include visits of inspection to all of the leading municipal enterprises, especially those of a commercial nature.

The address was an interesting exposition of the opportunities offered in New York to the student or teacher who wishes to pursue a higher commercial education and who de-

ABSTRACT OF PRESIDENT'S ANNUAL ADDRESS.

By C. O. ALTHOUSE.

"We are in a time of advancing standards in education. The whole problem of education for business is not confined to a limited preparatory education supplemented by training in a single branch of accomplishment, but it is a period which is asking larger and fuller knowledge on the part of the young women or the young men who go to fit in and carry on the work. It is the time for sanity in method and a regard for the well-being of the subject. Unscrupulousness has no place in the field of education. Men who capitalize and exploit it simply as a means of commercial enterprise are as much a part of the days of buccaneering and privateering as were those who scuttled the ship and weighed anchor upon the Spanish main. It is no time for private school interests to run counter to the public high school of commerce. It is the opportune time for a joining of forces that each legitimately may serve its field. If what you teach meets the needs of the business public, you will find ample to engage your attention in equipping the army of young men and women who need preparation in your community. Growth in public education invariably inures to the benefit of private enterprise. That the body of teachers and school proprietors would and should heartily disapprove the action of the private business school which recently sent to the students in the commercial high school of its city a letter stating that supplementary to the work in the public schools they would offer Saturday morning courses free in shorthand and typewriting that it would enable the pupils to decide wisely whether to attend business school or high school—and then this pernicious paragraph, "If the pupil is in attendance at high school, this is an excellent opportunity for investigation. A little consideration now and experimenting may save considerable time. It will require no sacrifice of other studies, and yet will save considerable time, if the decision favors business school." Are we to welcome into our ranks and to encourage those who be members to proscribing the ideals of full and thorough education by such tactics? I can do no better than quote from a letter received in this connection from a man respected by you all, and one who stands for the highest in the ethics of the profession who states: "I feel that not only are you justified in presenting this matter, but that it ought to be referred to your Committee on Resolutions and have a pointed and unmistakable declaration of the Association in disapproval." We should feel so keenly upon the matter of our collective integrity as not to permit or countenance such procedure.

"Among other conditions confronting us to-day is the necessity more and more to regard our calling with greater accurate consideration. Teaching and the acquisition of learning is not a haphazard or go-as-you-please matter. For too great a time have we regarded the formal type of training, even in the commercial field, as possessed of too great inherent virtue. We must come, as does the business expert, to a consideration of modern methods, not losing sight of the good in past practice, however, and learn to apply it, thus eliminating much of the element of waste in education. Ours must be the spirit of another conspicuous leader in the life of Asia Minor, who holding fast that which was good, pressed forward toward the mark. The leader to-day in the field of education in training for the many exacting demands of commercial life is as much a creative genius as he is a conservator of the good in traditional education. I cannot emphasize this in more striking fashion than to quote from the result of the "Efficiency Conferences" held in the Washington Irving High School in New York City during the latter part of last year: 'As teachers we need to know and to use the courses by which mankind is awakened: encouragement, inspiration, suggestion, belief, exhortation,

compliments, recognition and praise. The negative corrective forces have been used too much. . . . Teachers must not let the majority of classes grow familiar with failure. Failures must be minimized, successes increased.' Again, in adapting ourselves, it is our business to awaken the mental power of the student and direct it; and it is the teacher's task to make the work fit, and that it is our business to know and to use all the influences preventative of failure until we get the effective specific, or by the recently applied 'Rating Tests' of Superintendent Willison, of Allegheny Co., Md., in 'setting up' his teaching force and getting at a raising of the level of accomplishment among the pupils, all attesting to the value derived from the application of new tests, and toward the elimination of much that is waste effort in our work.

"As educational forces are naturally conservative, and, therefore, following the wake of great forward movements, they none the less formulate and preserve the best in these movements and reduce them in principle to a science. We are, therefore, I take it, but on the threshold of what may be expected in the next decade. The tendency of the race is ever to go forward, so too the tendency in education."

THE EXAMINATION HUMBUNG.

The affair called an Examination is perhaps the prize humbug of the whole human show.

At school, after a few weeks' study and recitation, the teacher gravely hands the student a printed list of questions, to which answers are to be written. In this way the teacher is supposed to find out what the pupil knows.

In the first place, a teacher that can sit in the school-room daily for weeks with a child and cannot learn the child's capacity and know whether or not he is studious, ought to go out and work on the farm.

In the second place, my ability to write down satisfactory answers to ten questions is no sort of test of my knowledge of a subject.

It is psychologically wrong. Many a person may have a thorough command of a subject, and yet, when he gets his pen in his hand, be unable to formally state it. A man may be an excellent physician, with unerring instinct in diagnosis and skill in treatment, and be paralyzed when he attempts to formulate his knowledge into a dozen paragraphs. Literary composition, the accurate expression of one's ideas, is one thing, and having ideas, and being able to USE them, is quite another thing.

One of the most gifted writers on naval affairs is a naval officer who was a dismal failure at running a ship. His books are authorities, and they squeezed him out of the service for sheer incompetency. And many an old salt could make a ship almost talk, maintain perfect discipline, and carry out the most intricate and dangerous manoeuvres who could not for the life of him write a page of naval science.

There is only one way to ascertain whether or not a man is able to fill any position and that is to try him and see.

That is the method of the business house. There you will find only one test. The head of the firm asks but one question: "Can he make good?"

Any other test is sheer nonsense. There is but one thing I want to know of any one whom I hire for a certain place. It is: "Can he do the business?" I don't care whether he can write the answers to a list of questions or not. I don't care if he is white or black, male or female, tonguetied, bow-legged or freckle-faced. All I want to know is: "Can he do the business?"

I want to be the first to subscribe to the monument fund for the benefactor of childhood who shall abolish examinations from schools.

By DR. FRANK CRANE, in *N. Y. Globe*.

THE REAL MEANING OF BUSINESS ENGLISH.

By G. B. HOTCHKISS, M. A.,

*Assistant Professor of Business English in New York University School of Commerce, Accounts and Finance.**Read at the Albany Meeting, April 4, 1912.*

It is getting so that when a speaker mentions the word "Efficiency" the audience dodges. I cannot avoid it, however, since my subject is "The Real Meaning of Business English" and the real meaning of business English is efficient English.

A little over two weeks ago the Efficiency Society was organized with an initial membership of about one thousand persons drawn from various industries in all sections of the country. Its purpose is to promote efficiency in every activity of man. The first duty of the members at the organization meeting was to adopt a constitution. They devoted practically the whole of the first morning session to the task and spent the greater part of that time in re-wording the constitution so as to make it an example of perfectly efficient English. The result was a constitution shorter than any other I have ever read and expressed in simple but unmistakable terms. It was absolutely clear and concise.

The members even went so far as to substitute the word "buy" for the word "purchase", since both meant the same thing and the former was shorter by five letters. You may smile at this, if you will, but it merely illustrates a present day tendency among business men to secure the maximum result with the minimum expenditure of effort.

There is perhaps no activity of man that demands the application of efficiency principles more than this one of English expression. Paper and ink are so cheap, and publications of all kinds so numerous that he must be a sorry person indeed who cannot get his ideas conveyed to others by the written or even the printed word. The volume of paper that is daily wasted in unread newspapers, magazines, books, circulars, and letters, say nothing of that which is read to no profit, is past all computation.

Twenty centuries ago expression had to be efficient. Those were the days of the papyrus and the hand-written manuscript. Only the rich wrote letters and a book was worth a fortune. Caesar and Tacitus then wrote their marvelously concise and clear chronicles; poets then thrived. Without doubt, the decline of poetry to-day is due partly to the cheapness of books. Who would pay a dollar for a few pages of verse when he can get five hundred in the latest novel for the same price?

It would be interesting, if time permitted, to trace the history of expression with reference to its efficiency. But we are primarily concerned with the Business English of to-day. I shall, therefore, mention but one more point about its past. A hundred years ago, and even less, the cost of sending a letter or other business communication was so great that the number of them was comparatively small, and each was a matter of some importance, to receiver as well as to sender. There was, therefore, little necessity that the letter should be concise. The opposite, indeed, was often desirable.

Business intercourse, moreover, was conducted with no little punctiliousness and ceremony. There was a good reason for beginning, "I beg to acknowledge the receipt of your esteemed favor of the 17th ult. and have given the same careful attention", and ending, "your humble and obedient servant". There was equal reason, perhaps, for avoiding the manual labor of writing some of the more common words, by abbreviating them.

The mere fact that our grandfathers found this style of business English efficient does not prove that it is so to-day. And if it is not efficient there should be no hesitancy in discarding whatever remains of it. What we want is En-

glish expression that is efficient now—that produces the maximum results with the minimum of waste efforts.

We who are gathered here are all vitally interested in making English more efficient; we are interested in seeing that our students use it more efficiently. We are interested in this perhaps even more than in the efficiency of Bookkeeping, Commercial Arithmetic, Penmanship or Stenography, for English constitutes the backbone of useful commercial knowledge.

For that matter, English Composition is about one-half of education. As Stevenson puts it, "the problem of education is two-fold: first to know, and then to utter". I am sometimes tempted to believe, as I presume all English teachers are, that the difficulty of utterance is much more common than the difficulty of knowing. I am certain that the man who knows but cannot utter is at a far greater disadvantage than the man who utters but does not know.

This is not to praise the art of bluffing, although we see instances of its success every day of our lives. My intention is merely to make clear my conviction that in all commercial education the problem of utterance should receive sufficient attention and that our purpose should be to make utterance more efficient.

The questions then arise: how shall we teach students to write more efficient English, and what shall be the functions of the secondary school and of the university in the process? In answering these questions I shall consider chiefly the subject of business correspondence, since it is here that business English is chiefly exemplified.

Of the two requirements of efficiency—minimum effort and maximum effect—the first may be disposed of easily. The cost of materials and transportation is very small. It is estimated that the average business letter represents to the sender a cost of between twenty and fifty cents. Of this possibly a fifth is in stamps and stationery. The remainder is in time. To the receiver the total cost is in time.

Obviously, English, to be efficient, must conserve time. It must be concise. The writer may well follow the advice of a certain newspaper editor: "Express your ideas clearly; then revise as if each word cost you ten dollars."

In many lines of endeavor, efficiency means standardized operations and standardized materials. If this were so in the case of English expression, we should have certain set phrases to express every idea. We should have well-defined formulas.

As a matter of fact, a large proportion of business correspondence to-day is made up of set phrases and formulas,— "Yours of the third inst.", "I beg to state", "Enclosed please find", "Attention to same", "Awaiting your further favors", "Trusting to receive", "We beg to remain". We see letters containing these expressions every day. In many places students are taught to use them and indeed regard them as one of the most essential parts, if not the most essential part, of business correspondence.

Now there are some advantages in using these standardized forms. They require little mental effort on the part of the writer or the reader. In so far, they serve the interests of efficiency.

But there are other sides to the question. In the first place, they are practically unnecessary formulas; thus they waste the time of the writer and the stenographer. In the second place, they are meaningless expressions which tend to cloud the thought rather than to illuminate it; thus they waste the valuable time of the reader. In the third place,—and this is more important—in the large number of cases they impair if not destroy the effectiveness of a letter. They make maximum effect impossible.

It must not be forgotten that a letter is a personal communication, which takes the place of a personal conversation.

So far as possible, therefore, the letter should have personality. In personal talks with men we do not all use the same formulæ of expression. Those who do rely upon a limited vocabulary to express all their ideas—usually a vocabulary consisting of slang, a counterfeit coin which enjoys only a brief period of currency—belong to the less educated classes. Why should business men and students who expect to be business men rely upon set formulæ of expressions to convey their ideas. The inevitable effect is to destroy individuality.

Often there is a more serious and far-reaching effect. "Style is the man himself", and he who adopts a mechanical style is likely to find himself thinking mechanically. He loses elasticity, the capacity for initiative, and finds himself fitted only to perform routine tasks.

Nor is this mere theory. Our own experience proves it. So, too, do statistics. Every mail-order house of any importance and many other business concerns are constantly testing their letters by their percentage of results. They invariably find that it is the letter that is original and individual that produces results, not the letter that is full of stereotyped phrases.

No, I believe in the greatest possible standardization of all matters that relate to the purely mechanical side of the letter. I believe in the standard size of paper, standard styles of address and salutation, and I am inclined to agree with Uncle Sam that the best place for the stamp is on the upper right hand corner of the envelope, though I understand that young lovers sometimes convey messages by placing the stamp elsewhere. I believe too that there are advantages in stating outside the body of the letter the subject or the reason for sending it. This can be in the form of a type-written line across the top of the letter. There I stop. The body of the letter containing the communication should be as individual and personal as possible.

Where the message is purely routine, such as an order, an inquiry, or the like, it is, of course, impossible and unnecessary to have great distinctiveness. Here the only requirement is that the message shall be absolutely clear and that it shall be cut to the marrow. In all other cases standardized forms should be avoided or the letter cannot have its maximum effectiveness.

Even in the routine messages there is no excuse for the old, stilted expressions, "beg to", "esteemed favor", and the like. Courtesy is desirable, but this is a different matter from the excessive politeness and punctiliousness of our grandfathers. If we must have standardized forms, let them be adapted to the needs of to-day. And above all, let them be chosen by the individual—not learned by rote.

It is not easy to break away absolutely from the rote method of teaching. We teachers are habitually conservative; we abide by traditions. And it is right that we should be guided by precedent rather than by the impulse of the moment. Better the dignity of the old style models than the crude sensationalism of present day advertisements.

The student, too, usually prefers the rote method. He prefers to learn that *this* method of expression is right and that wrong. It confuses him to be told that in expression there is no absolutely right and absolutely wrong; it is chiefly a matter of better and worse. He likes to have models for imitation, and it is not hard for him to learn to reproduce them creditably.

But the student cannot learn efficient English by memorizing phrases and imitating models. He must find out the qualities that distinguish effective English, and the principles that are used to produce them. These should be his guides.

They are the only good guides in any art. The superiority of the Greek drama over the Roman is due largely to the fact that the former followed principles, while the latter obeyed rules and imitated their masters slavishly.

In teaching Business English we should aim to teach students what qualities distinguish good Business English, and what principles should be observed to obtain them. These qualities and principles may be illustrated by examples, but the examples should not be held up as models for imitation. If we use this method, we shall be likely to send out graduates whose English expression is efficient in that it is clear, concise and individual.

The question now remains, what shall be the relation of the secondary school and the university toward the teaching of this kind of Business English. It is important that their purposes should be in harmony and that their functions should be correlated.

To the secondary school, whether it be public or private, belongs the task of laying the basis. It should, of course, teach the student such forms as he needs; that is to say, the proper mechanical structure of letters and other business forms. It should teach him correct spelling and punctuation. It should teach him the correct construction of sentences and paragraphs, and the proper use of words. These tasks, of course, are not finished by the secondary school. Indeed, the student goes on learning them all his life.

The secondary school should then teach him the larger principles of construction in English composition. It should not confine itself to specific types, and show him how to write a letter ordering goods, or collecting money, or applying for a position. Rather, it should show him first why and how a letter should be made unified, coherent and emphatic. It should teach him, for instance, that the principle of emphasis demands that important ideas be placed at the beginning and end of a composition; therefore, in a letter, mere complimentary forms should not occupy these places. In all, it should teach him to regard Business English as an art demanding infinite practice, not as a science to be learned by mastering a few rules and forms.

If the secondary school does teach the student these things, it will have taught him more than most college graduates know, and the knowledge will be of inestimable value in any business career he enters. It will also have prepared him for the more advanced instruction that is the function of the University or advanced School of Commerce.

The School of Commerce should teach him how to bring his effort to the maximum of productiveness. It should show him how his expression should be directed toward different classes of individuals and toward them in different frames of mind. It should show him how to calm down the angered and grieved individual and make him a friend; how to arouse the unwilling debtor from his careless or wilful state of inaction and make him pay; how to make the business man take an interest in some proposition of which he has never heard; how to appeal to the sentiment of a woman or the common sense of a farmer—and how to do each of these and many more things with the minimum effort.

This involves some elementary instruction in psychology. For, as in the secondary school, the teaching should not be in any sense mechanical. It should make the student work out each problem for himself. Thus his individuality may be preserved and his practice may fit him to cope with the various new problems that will come up during his business life.

The field of Business English is broad. I have merely tried to show that it means Efficient English—English that produces maximum results with minimum efforts. It means English that is absolutely clear and concise and that expresses individuality. If our commercial education can teach young men how to write it, even though it does nothing more, it will have given them half the necessary equipment for their business careers.

TRAINING OF OFFICE HELP FROM THE EMPLOYERS' POINT OF VIEW.

By W. F. STORY, Assistant Secretary,

General Electric Company, Schenectady, N. Y.



HAVE been invited to say a few words regarding my experience with the young man and woman who makes application for employment as clerk and stenographer.

The General Electric Company at Schenectady has a force of clerks and stenographers of 1238, subdivided as follows:

Male Clerks.....	589	Female Clerks.....	202
Male Stenographers.....	50	Female Stenographers.....	397

Copyists and phonograph operators are included under the subdivision of clerks.

Stenographers, copyists, phonograph operators and most of the female clerks are usually hired through me and come more or less under my supervision.

During my thirteen years experience, I find about 80% of the applicants (with the exception of stenographers) have merely a grammar school education; the balance have attended high school for a year or two, but very few have taken the full course and graduated.

mines whether or not she will get a position. I consider it from the applicant's standpoint, a very important thing and one to which the schools should pay more attention.

Duties of the Male Clerk.

The duties of the male clerk are varied, the majority being employed in the accounting department as bill and price clerks, etc. As I do not employ this class of help I can say very little about them, but understand most of them have only a grammar school education with a course at some business school. Good, plain handwriting is what is required most in this department and a general knowledge of accounting. A great many of the clerks in this and other departments start early in life as office boys or junior clerks and work up. While much of the work in this and other departments is of a routine nature, yet some of the positions cannot be filled by others than those who have had long years of training in our office as it is necessary to be familiar with the products of the factory and the general organization of the various departments.

I find that a large number of the stenographers who apply have merely a grammar school education with three or six months at some business school. There are a few who have completed a high school course, but generally after a year or two at high school they stop and go to some business



Office Building of the General Electric Co., Schenectady, N. Y.

Duties of the Female Clerk.

The principal work of the female clerk consists of filing papers and making card or index records, while a few, in some of the departments, use the adding machine and comptometer for checking the footings and extensions on bills, etc. When employing young women every effort is made to get those who have had a high school education or have attended high school at least part of the term, as we find such more apt and they generally make better clerks. Of course, the high school girl as a clerk is deficient in some things, particularly penmanship, and business training must be acquired. We can hardly blame her for either of these deficiencies as it is not to be expected that much time in high school will be devoted to teaching business methods, and the young women are taught the vertical handwriting. This writing, for society purposes, perhaps, does very well, but for business we prefer the slanting system which is not so difficult to read. As the handwriting of the applicant generally deter-

mines whether or not she will get a position, I consider it from the applicant's standpoint, a very important thing and one to which the schools should pay more attention.

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school, thinking that after they have graduated from the "College", as they call it, they are stenographers. They perhaps are, but in name only, because in most cases months of practical work is necessary before they become really useful.

We find that stenographers, as a rule, are generally lacking education, and if the business schools would not accept students unless they were graduates of some high school we would have a much higher grade of stenographers. As we cannot enforce this rule we can only remedy the evil by discriminating in favor of the high school student; even then, sometimes we get poor material for business purposes. This may not be entirely the student's fault, for I believe that if the students in schools were graded, we might get better results, that is to say, if those who through force of necessity are compelled to go out in the world and make a living, were taught and drilled in subjects which would benefit them in the business world, they would be much more useful and progress much more rapidly. Perhaps this is done now to

some extent, but I believe that if business training were taught in the high school it would be of great benefit to a very large number of students who must become wage earners.

We all must admit that the success of the stenographer depends wholly upon his or her early training in the grammar and high school; in other words, the early training is the foundation and just like our buildings, the higher the building the larger and deeper the foundation; so it is with the stenographer, he or she can only be as large as his or her foundation permits, and no business school can turn out good stenographers if their education has been slighted. They can teach them the theory of shorthand, but very little else as the course of study is too short. Therefore, if we are to have competent stenographers, we must look to their early training at the grammar and high schools.

Deficiencies of the Stenographer.

Our experience has been that the applicant as a rule is deficient in spelling, grammar, punctuation, system and general knowledge of how to write a letter, and many seem unable to concentrate their thoughts on business. This last can hardly be laid to their schooling, yet a great deal might be done at the school to overcome this fault during their training. They seem to forget that they are at their desks to do all they can rather than to do as little as possible.

They should also be taught the advantage of system. Very few have the faculty of doing things systematically and, therefore, the work is harder and much less is accomplished.

Spelling is another subject in which stenographers are generally lacking and many of them perhaps, through force of circumstance, are ever ready to consult the dictionary. This would indicate to me that too little time and thought were given to that important study while at school. Misspelling, of course, cannot be tolerated in business correspondence. The schools ought to make an effort to graduate better spellers, particularly when they are intending to take up the business course and become stenographers. Only a few weeks ago, a substitute stenographer with more than one and one-half year's experience, was sent to one of our officials, as his stenographer was away, and when given the word "inadvertently" she acted as though she never had heard the word, not alone knowing its meaning, and interrupted twice during the dictation as she did not understand, and as soon as she was at leisure, the girl immediately referred to her dictionary. Another instance, I will mention, the word "Comma" was used yet the stenographer wrote "Coma". Both of these words are commonly used and any stenographer should be able to spell them without trouble. I could cite many more cases of improper spelling but will not take the time.

Punctuation is another subject in which many are deficient and yet in the work of the stenographer it is very important. The entire meaning of a letter or contract may be changed by a mistake in punctuation.

In training the student for business purposes it should be impressed upon their minds that concentration of thought or attention is quite necessary on the part of the stenographer while taking dictation and carelessness is something which can hardly be overlooked, for when the stenographer is inattentive or careless about his or her work during dictation or at any time, errors will creep in and foolish blunders occur.

I will mention one or two instances, which can only be attributed to carelessness, as the stenographer was old enough to know better and after writing it he should have caught the mistake if he had interest enough in his work to read it over before handing the letter to the dictator. The words which were dictated were as follows: "covered tank of water"; the stenographer wrote "inverted tank of water". Another, "Enforced in Sweden", was written "enforced and sweetened". Still another, "ruin his future career"; written, "ruin his sister's career". I believe all of the above errors

were due to carelessness or perhaps inattention, but even so, any good high school student upon reading his letters before handing them to the person who dictated should have seen, if he or she had common sense, that they were wrong and should have corrected them.

We cannot lay at the door of the school such gross carelessness as the above would imply, yet I believe if the student had had the proper training he would be able to see and avoid such blunders.

While I have suggested that the high school should include in its teaching a semi-business course, particularly as to forms of correspondence with special care as to spelling and punctuation, I realize that the more practical training and the stenographic instruction must be given in the business college. But the business college is prone to make its course of instruction entirely too short; first, to get a larger number of students; and, secondly, to satisfy those who are anxious as quickly as possible to become wage earners. It will generally be found false economy, for the struggle the short term student will have after graduation will be longer and harder far than the difficulties encountered in spending a longer time in the business school, where under good conditions the most rapid progress in mastering shorthand can be made. Nothing can be more discouraging than for a young man or woman to take a position only to find that he or she is so ill equipped as practically to be useless.

But, even under the best conditions, the college training must be supplemented by everyday practical work, and patient, persistent study and practice. "Dogged does it" is an old saying, and the young lady who falters not at discouragement, but keeps faithfully and persistently at practice will usually discover at the end of a year or so that she is really becoming a stenographer and that her work is being well done with satisfaction to her employer and herself.

To summarize what I have said, there should be more thoroughness in the schools in the elementary studies, especially in spelling and grammar; the high school should teach business forms and procedure; the business college should have longer courses of study, to the end that when the stenographer leaves the college and applies for a position she should be in every way thoroughly equipped for the work of her profession.

MOVEMENTS OF THE TEACHERS.

The Lawton, Okla., Business College has been purchased by J. A. Ferguson, formerly in charge of the commercial work of the Mobile, Ala., High School.

The Gilbertville, Mass., High School has engaged Miss Hazel Buckley as the new teacher in charge of the commercial department.

T. J. Prible, of Hancock, Mich., is now with Heald's Business College, Stockton, Cal.

Miss Virginia Everett, has engaged with the Piedmont Business College, Lynchburg, Va.

R. C. Anderson, formerly of Kalamazoo, Mich., and more recently of the Utica, N. Y., Business Institute goes to Wilson's Modern Business College, Seattle, Wash.

The Watertown, Conn., High School has engaged W. H. Sexton, of the Portsmouth, N. H., High School, to take the place of J. M. Loring, who goes to the New York City schools.

Miss Clarissa Davis, of West Hartford, Conn., will take up the work of teaching shorthand and related branches in the Windham High School, Willimantic, Conn., this spring. P. J. Palmer, of Springfield, Mass., will take charge of the commercial department.

INVITATIONS RECEIVED.

The Graduating Class of the Minneapolis, Minn., Business College announce their Annual Exercises and Class Banquet at the West Hotel, March 30, 1912, at 7 P. M.

NEW BOOKS.

Pitman's Commercial Spanish Grammar, by C. A. Tolodano, Spanish Master at the Manchester Eng., Municipal School of Commerce, Published by Isaac Pitman & Sons, New York. 247 pages. Price \$1.

In the words of the author the book has been compiled to give the fruits of his experience to any young people who may be eager to learn a language beautiful, noble and useful. The book contains in its exercises conversations, and an abundance of commercial phraseology and at the same time a thorough treatise on Spanish grammar. It is both a practical commercial grammar and a complete grammar of the Castilian language by a competent master as well as a commercial man of long experience.

BOOKKEEPING, Introductory Course, by Geo. W. Miner, Commercial Department, Westfield (Mass.) High School. Published by Ginn & Co., Boston, New York, Chicago, London. 148 pp. Bound in buckram. Size, 6 x 9½ inches. 90c.

This is one volume of a series of four, the other three being the Introductory and Intermediate Course of six sets, the Complete Course of eight sets, and the Banking Set. The script is by E. C. Mills, and is unusually well done. The aims guiding the author in grading and developing his material were: (1) To interest the pupil; (2) To educate the pupil through the use of this material; (3) To give the pupil practical knowledge and skill. Power to work independently rather than mere facility in mechanical imitation is the aim throughout. To supplement his own successful experience, the author has been fortunate in securing the advice and detailed assistance of a number of the foremost teachers and authorities in the field of bookkeeping.

The volume presents four sets, as follows: Set I, Retail Fuel and Feed; Set II, Wholesale Carpet; Set III, Grain and Seed; Set IV, General Hardware. On page 125 are given some general suggestions for business correspondence. The appendix is in five parts, the first one dealing with Single Entry; the second, Definitions and Explanations; the third, Loose-Leaf Methods and Filing Devices; the fourth, Commercial Terms Defined; the fifth, Abbreviations and General Terms. A number of teachers and authorities on accounting read the manuscript or the proof for the author.

The work is based upon and grows out of the former text, Accounting and Business Practice, by John H. Moore and Geo. W. Miner. It is especially 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. Every bookkeeper, accountant and teacher of the subject should be interested in this new work.

FRITZ & ELDRIDGE'S EXPERT TYPEWRITING. A Complete Course in Touch Typewriting. By Rose L. Fritz, winner of thirteen consecutive Championship Typewriting Contests, and Edward H. Eldridge, Ph. D., Head of Department of Secretarial Studies, Simmons College, Boston, Author of "Shorthand Dictation Exercises." Cloth, oblong octavo, 181 pages, with forms and diagrams. Price, 85 cents.

Business Forms for use in connection with the above. Pad, 8 x 10½ inches. Price, 20 cents.

American Book Company, New York, Cincinnati, and Chicago.

The aim of this comprehensive course is to give the student the two prime essentials of a good typewriter operator—accuracy and speed—but accuracy has never been sacrificed to speed. The work has been developed constantly and progress-

ively, each lesson being planned to teach some definite thing. The book consists of forty lessons, divided into two parts: Part I, the elementary course, and Part II, the advanced course. Part I, consisting of thirty-two lessons, is complete in itself, and may be used in night school or other short courses, where the time spent in typewriting is not sufficient to complete the entire text. It is intended to make the student a thorough touch writer, and enable him, with moderate speed, to enter upon the duties of an operator in a business office. Part II deals more fully with present day business methods, and furnishes a great amount of material for the acquiring of speed, including "A Day's Work for a Typewriter Operator."

It is a pleasure to inspect the product of two such experts as the authors of this work are. The subject of typewriting cannot receive too much attention, and every teacher of the subject should be keenly alive to the importance of keeping in touch with the progress made in the art. The typewriter is the one business device to be found in every office. One could get along without the telephone, for instance, but he could not get along without his machine. The amateur of today is expected to exceed the achievements of the expert of yesterday. In fact, the business man has a standard of measurement for his typewriter operator. The typewriting is the one product of the stenographer's work which he can readily pass judgment upon. A text which will lighten the teacher's burden, and, at the same time, increase the operator's efficiency, is a valuable addition to the working equipment of any school.

THE PHONOGRAPHIC OBSERVER. Edited by John Lanyon ("Stylus Swift"). Wholesale Publishers; Isaac Pitman & Sons, Ltd., London. Sir Isaac Pitman & Sons, Ltd., New York City. Annual Subscription, \$1.00. Volume I, No. 1.

This is one of the latest publications which appears entirely in Isaac Pitman phonography. The subject matter is well selected, and is as interesting to the general student and appreciator of literature as to the shorthand reporter himself.

Mr. and Mrs. John R. Gregg will sail on May 2nd for Europe on the magnificent steamer "The New France." This is the maiden trip for this vessel. They intend to make a tour of France and Germany. While in Germany it is Mr. Gregg's intention to make a study of vocational and commercial training in use in that country. He will return the first week in July, as he is to deliver an address on "Vocational Training in Germany" before the Spokane convention in July. On his way to Spokane he will stop over at Rochester to deliver an address before the Rochester Business Institute, and also at Chicago, where he will address those in attendance at the Summer normal conducted by his own school.

N. C. Brewster, a former member of the teaching profession, is now located at Wellsboro, Pa., where he is now confining his efforts to card writing and diploma filling. In a letter received from him, he states he is doing a very successful business.

OBITUARY.

WILLIAM P. WRIGHT, SR.

At Detroit, Mich., on March 25th occurred the death of William P. Wright, Sr., for many years engaged in business education, being associated with the Wright-Sterling School, Philadelphia, Pa. The cause of his death was cancer of the liver. Mr. Wright suffered intensely during an illness of a little more than three weeks. He was sixty-two years of age. The funeral services were held at the residence of his daughter, Hattie B. Wright, Drexel Hill, Delaware County, Pa.

NEWS NOTES.

The beautiful summer home of Dr. H. M. Rowe, of the H. M. Rowe Co., Baltimore, was destroyed by fire on March 20th. The building, which was of the old colonial design, possessed that atmosphere which cannot be found in the modern production, and it was pointed out as one of the show places of Baltimore. At much expense and trouble, Dr. Rowe had secured a valuable collection of paintings, rugs and bronzes, and the loss of these is almost irreparable. The financial loss is estimated at from \$12,000 to \$15,000 over and above the insurance, but when a home is destroyed by fire there is always a loss which cannot be estimated in dollars and cents.

We have been favored with a copy of "See America First," a 30 page magazine which is published bi-monthly at Tacoma, Wash. A glance through its pages is enough to convince almost anyone that the United States does not have to take a back seat in the matter of natural scenery. The magazine is issued in an attractive manner, and as future issues will present the charms of various parts of the country, a bound volume of it would make a valuable possession.

W. J. Slifer, of the Spalding Commercial College, Kansas City, Mo., has sent us photographs of some nice specimens of blackboard copies. The work shows up very well, and, no doubt, proves inspiring to Mr. Slifer's students in penmanship.

V. G. Musselman, of the Gem City Business College, Quincy, Ill., kindly remembered us with a card of greetings on "April Fool" day.

R. S. Deener, of the Metropolitan Business College, Chicago, informs us that school prospects in that city are exceptionally good, and we can imagine the hum of industry that is resounding out around 90th Street and Commercial Avenue.

The contestants for the Gold Medal will have to be on the watchout, as another entrant has appeared in the arena in the person of the six year old daughter of W. S. Morris, of Central High School, Loaconing, Md. Specimens of her writing have been received and would be a credit to a girl of twice her age.

F. R. Burden, who formerly was at Columbia and Mexico, Mo., is now affiliated with the Mackay Business College, of Sacramento, Cal. In a newsy letter received from him he states he enjoys the Western country very much, and that the school is in a prosperous condition. Success to you, Mr. Burden, in your new surroundings!

The fourteenth annual convention of the Inland Empire Teachers' Association was held in Spokane, Wash, on April 3rd to 6th inclusive. An extensive program was carried out. The topics selected for discussion were of interest to teachers in all grades of the public school, and the meeting no doubt considerably lightened the burden of some of the teachers by showing them how to handle many of the perplexing problems they oftentimes have to face.

W. P. Steinhäuser, Supervisor of Writing, Ashbury Park, N. J., sends us his best wishes on a card showing a view of the new marble post office building at that point. The site and building cost \$123,000.

In a letter received from V. C. Batson, field manager of the Draughon business schools, he states he is opening another school at Atlanta, Texas, thus adding another link to the already long chain of schools controlled by John F. Draughon. It is a foregone conclusion the new school will have a prosperous career under Mr. Batson's management.

In a cordial letter received from E. C. Stotts of the Danville, Va., Commercial College we are glad to note an optimistic spirit prevails in that school. Mr. Stotts states that, although the school is practically in its infancy, its success

has been so marked that it is destined to occupy a place amongst the leading schools of the South.

It is announced by the Burroughs Adding Machine Company that the next convention of their All Star Club salesmen will be held in Detroit during the Cadillac week, that of July 20th. This week in Detroit is going to be a gala occasion, modeled something after the Mardi Gras of New Orleans and the other festivals of various cities.

The Adelphi College, of Brooklyn, N. Y., announces a Summer Course in Phonography and Touch Typewriting to commence on July 8 and continue until August 16. The course in elementary stenography will consist of a thorough training in the theory of stenography with the object of preparing the student to undertake speed dictation. The textbook used will be "Course in Isaac Pitman Shorthand" and the rules of the text will be interpreted in the light of the general basic principles of shorthand. The course in advanced stenography will presuppose a knowledge of the theory and will begin dictation at the rate of about fifty or sixty words per minute. A good stenographic vocabulary will be acquired and many of the abbreviating devices and reporting practice will be introduced. The typewriting course will be opened to both elementary and advanced students and the instruction in this subject will aim to give the student a thorough command of the machine by "touch." The text used will be Charles E. Smith's "Practical Course in Touch Typewriting."

Central City Business School, of Syracuse, N. Y., has purchased Dakin's Business Institute of that city, consolidating the two schools.

The Rider, Moore & Stewart school of Trenton was well represented at the convention, as there were ten from that school present. Specimens of penmanship from the shorthand department received many favorable comments, and Mr. McGhee, teacher of writing, has cause to be proud of the good work he is accomplishing in his classroom.

K. C. Atticks, of Passaic, N. J., has been selected to succeed E. S. Colton at the Brookline (Mass.) High School. There were several hundred applications for this position, and much credit may be accorded Mr. Atticks for winning out in so large a field.

The Board of Education of Syracuse, N. Y., is now looking for a site on which to build a new high school. An appropriation has already been made, and it is estimated the new school will cost about \$250,000.

The political bee is again hovering around the profession. In this instance it has in sight John J. Eagan, who is the proprietor of five business schools located in New York City and towns adjacent thereto. Mr. Eagan is seeking the nomination as a member of Congress, and as he generally gets what he goes after, it may be assumed at no distant date it will be necessary to address him as "Honorable."

Another member of the fraternity, J. E. Gill, of the Rider, Moore & Stewart school, Trenton, was elected a member of the New Jersey Assembly last year, and has been a large factor in advancing the cause of education in that State. He has been chosen as chairman of the committee on education, and is rendering incalculable service to the schools of New Jersey.

Combining the practical with the theoretical is the policy of the school established by Elbert Hubbard at East Aurora, N. Y. He started a boys' preparatory school last Fall which offers a four years' high school course. The boys are obliged to spend the forenoon in the schoolroom, and the afternoon is devoted to work in the bindery shop or doing manual labor in the open.

The two business schools controlled by Chas. M. Miller, of New York City, have been combined. Spacious quarters have been secured at 23rd and Lexington Av., and the school is enjoying a very large attendance.

CONFIDENCE MEN ABROAD.

Business schools should be constantly on the alert that they may not become the prey of unscrupulous men. In a letter received from the Wheeler Business College, Birmingham, Ala., we are informed that a party called at that school and tendered a check in payment of his tuition and stationery. The check was signed by S. C. Jackson, and made payable to H. A. Jackson. It was, of course, made out for a larger amount than he knew the expense of tuition and stationery would amount to, so that he would have made a clear profit of the difference between the amount of the check and the amount of expense. This school, however, instead of giving Jackson the difference when he presented the check, told him the check would be deposited and the amount paid him when the check had been collected by the bank. The check was deposited and was returned the next day marked "no such account"; in the meantime "H. A. Jackson" disappeared. The letter states, however, he had already succeeded in swindling another school in that city. He will undoubtedly attempt to operate in other cities, and it would be well for business schools to adopt the system of the Wheeler Business School to prevent financial loss.

We have also received a press clipping describing a plan pursued by two young men in Natchez, Miss., who sold common wash bluing for ink at \$1.50 a pint. Their method was to use an acid which obliterated ordinary inks, but set the bluing, making it bolder and firmer. As their demonstration showed how easily it was to raise a check made out with ordinary ink, by removing the amount it called for and filling in another amount, it was only to be expected many of the business men of that city were induced to buy the "newly discovered indecipherable ink."

SCHOOLROOM REVELATIONS.

A never ending source of amusement to teachers is the original and sometimes amazing flashes of information revealed to them in examination papers. Pupils who have sat under a teacher's instruction for months and years often successfully conceal their primitive notions regarding the subject in hand, and yet on a written examination display their startling notions. Sometimes these statements find their way into the press, but many of the best are lost. The subjoined specimen comes to us from a teacher well known to the profession. The letter was written by a boy in one of our large cities, and with the exception of fictitious names and address is an exact copy.

We should be pleased to receive other original compositions of a similar nature.

John Brown & Co.,
75 Pine Street,
Albany, N. Y.

January 18, 1912.

Dear Sir:

As I have read in the newspaper your wanting a boy, to act as office assistant, on Saturday, I would like to apply for the position.

I am eighteen years old, and never been out in society. Never drink, smoke, Jew or tell fabrications, and have always kept the ten commandments. Go to church twice on Sunday and Sunday School. In school I am at the head of the class and the teachers pet. For further references of my school ability, apply to Henry Fox, principle of the high school and hat of the midnight crew men.

I would like to hear from you on receiving this application, telling the amount of money you would pay and how long the hours are.

Yours very truly,

DIRECTORY OF BUSINESS DEVICES.

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ACCOUNTANTS.

Bennett, R. J., 1421 Arch St., Philadelphia, Pa.

ADDING MACHINES (LISTING).

Burroughs Adding Machine Co., Detroit, Mich.
Remington Typewriter Co., 327 Broadway, New York.
Underwood Typewriter Co., 30 Vesey St., New York.

ADDING TYPEWRITERS. See Typewriters' Adding.

BOOKKEEPING.

American Book Co., Washington Square, New York.
Bliss Publishing Co., Saginaw, Mich.
Bobbs-Merrill Co., Indianapolis, Ind.
Ginn & Co., Boston, Mass.
Goodyear-Marshall Co., Cedar Rapids, Ia.
Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.
Packard, S. S., 253 Lexington Ave., New York.
Practical Text Book Co., Euclid Ave., Cleveland, Ohio.
Rowe, H. M., & Co., Baltimore, Md.
Southwestern Publishing Co., 222 Main St., Cincinnati, Ohio.
Toby, Edw., Waco, Tex., Publ. Toby's Practical Bookkeeping.

CARBON PAPERS & TYPEWRITER RIBBONS.

Smith, S. T., & Co., 11 Barclay St., New York.

COPYHOLDERS.

Remington Typewriter Co., 327 Broadway, New York.

DUPLICATEORS (STENCILS).

Underwood Typewriter Co., 30 Vesey St., New York.

INKS.

Higgins, Chas. M., & Co., 271 Ninth St., Brooklyn, N. Y.

INKSTANDS.

General Supply Co., Danielson, Conn.

NOTE BOOKS (STENOGRAPHERS').

Pitman, I., & Sons, 2 W. 45th St., New York.

PAPEK FASTENERS AND BINDERS.

Chapess Paper Fastener Co., Newton, Iowa.

PENCILS.

Dixon, Joseph, Crucible Co., Jersey City, N. J.

PENCIL SHARPENERS.

Arne Novelty Mfg. Co., 1103 Sixteenth St., Racine, Wis.

PENHOLDERS.

Magnusson, A., 208 N. 5th St., Quincy, Ill.

PENS (SHADING).

Newton Automatic Shading Pen Co., Pontiac, Mich.

PENS (STEEL).

Esterbrook Steel Pen Mfg. Co., 95 John St., New York.

Gillott & Sons, 93 Chambers St., New York.

Hunt, C. Howard, Pen Co., Camden, N. J.

Spencerian Pen Co., 349 Broadway, New York.

SHORTHAND SYSTEMS.

Barnes, A. J., Publishing Co., 2201 Locust St., St. Louis, Mo.
Graham, A. J., & Co., 1135 Broadway, New York.
Gregg Publishing Co., 1123 Broadway, New York.
Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.
Packard, S. S., 253 Lexington Ave., New York.
Phonographic Institute Co., Cincinnati, Ohio.
Pitman, Isaac, & Son, 2 W. 45th St., New York.
Practical Text Book Co., Euclid Ave., Cleveland, Ohio.
Spencer Publishing Co., 707 Common St., New Orleans, La.
Toby, Edw., Tex., Publ. Aristos or Jones' Shadeless Shorthand.

TELEPHONES (INTERIOR).

Direct-Line Telephone Co., 310 Broadway, New York.

TOUCH TYPEWRITING INSTRUCTORS.

Gregg Publishing Co., 1123 Broadway, New York.
Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.
Pitman, Isaac, & Son, 2 W. 45th St., New York.
Practical Text Book Company, Euclid Ave., Cleveland, Ohio.
Spencer Publishing Co., 707 Common St., New Orleans, La.

TYPEWRITERS.

Hammond Typewriter Co., 69th to 70th St., East River, New York.
Monarch Typewriter Co., 300 Broadway, New York.
Remington Typewriter Co., 327 Broadway, New York.
Smith-Premier Typewriter Co., 319 Broadway, New York.
Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (ADDING).

Remington Typewriter Co., 327 Broadway, New York.
Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (AUTOMATIC).

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (BILLING).

Monarch Typewriter Co., 300 Broadway, New York.
Remington Typewriter Co., 327 Broadway, New York.
Smith-Premier Typewriter Co., 319 Broadway, New York.
Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITER CARRIAGE RETURN.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (DOUBLE CASE OR COMPLETE KEYBOARD).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (NOISELESS).

Noiseless Typewriter Co., 320 Broadway, New York.

TYPEWRITERS (INTERCHANGABLE CARRIAGES).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (PORTABLE).

Standard Typewriter Co., Groton, N. Y.

TYPEWRITER RIBBONS. See Carbon Papers.

TYPEWRITERS (WIDE CARRIAGE).

Monarch Typewriter Co., 300 Broadway, New York.
Remington Typewriter Co., 327 Broadway, New York.
Smith-Premier Typewriter Co., 319 Broadway, New York.
Underwood Typewriter Co., 30 Vesey St., New York.

ATLANTIC CITY FOR THE 1913 CONVENTION.

The members of the Eastern Commercial Teachers' Association made a very happy choice when they decided to go to Atlantic City for their next annual meeting.

NEW YORK FOR 1914.

It is none too early to make plans for the location of the 1914 meeting. The custom seems to have been established that the places of meeting are determined upon well in advance.

Members of the Association, bear New York in mind for the 1914 meeting. The editor of The Business Journal went to the Bridgeport meeting with the promise of the large auditorium in the Metropolitan Life Insurance Building and also the theatre in the Wanamaker store as gathering places for the 1912 meeting.

Program of Convention of The Gregg Shorthand Association, Spokane, Thursday, July 18, 1912, 2 P. M.

- President's Remarks.....H. A. Hagar
Announcements
Annual Contest for Gregg Teachers' Gold, Silver and Bronze Medals
(To be conducted by Committee appointed by the President)
Present-Day Tendencies in Teaching Short-hand.....John R. Gregg
Discussion
Business Meeting: Report of Secretary-Treasurer; Report of Directors of Exercisers; Reports of Committees; Election of Officers.
Thursday, 6.30 P. M.
Welcome Banquet to Mr. Gregg by Spokane citizens
Hall of Doges, Davenport's.

THE SPOKANE CLUB PLAN ENDORSED.

Since, in the course of my correspondence, I have received some questions as to the nature of the service that may be expected of the Rex Tours, under the management of Mrs. A. E. Yerex, I have taken some pains to inform myself, in addition to the assurance of my Chicago friends who asked me to represent them in the East and who decided to put the details of our Spokane trip into experienced hands.

Not long ago, when writing to a teacher about a Western position, I enclosed a circular of the proposed trip, and asked, in a footnote to the letter, why the teacher could not go with the Club to Spokane, taking in the Yellowstone Park on the way.

"I know something of the country. During the summer of 1909, my sister and I spent three months in Yellowstone Park as matron and assistant matron of Upper Geyser Basin Camp, for the "Wylie Way" company. It was a great and glorious experience. While in the Park, I played hostess at Geyser Camp to one of the "Rex" parties, and met Mrs. Yerex. She is a charming lady, most capable in looking to the welfare of her guests. I wish you all a happy, profitable journey." This unsolicited, unexpected letter from a very high-grade teacher impressed me deeply.

I know from the "Rex" advertising matter that President H. B. Brown, of Valparaiso, Indiana, University, had known something of the quality of "Rex" service, and so some time ago I wrote him for a frank personal comment, since he has been my close personal friend for more than twenty years. He immediately replied that various members of his family had taken trips under the guidance of Mrs. Yerex, and the service was always entirely satisfactory.

Major B. B. Ray, Paymaster of the U. S. Army, with headquarters at Chicago, has taken these trips, and he writes me, under date of March 18, saying, "Mrs. Yerex is very reliable, and will complete her contract to the letter. The Tours are A1."

In the course of correspondence I also learned that Mrs. Yerex, four years ago, had in her personal charge the Debs Presidential Train, with which Eugene V. Debs and his party made a canvass of the entire country. I wrote to Stephen M. Reynolds, who, as head of the Committee having the transportation in charge, made the arrangement with Mrs. Yerex to look after the details. He writes me under date of March 18, saying:—

"I can most heartily and sincerely commend Mrs. Yerex of the Rex Tours. She has had the widest experience in looking to the wants of people traveling. She knows the railroad people personally (I have confirmed that in my conversations with New England agents of the great Western Lines here in Boston); knows the hotels; understands the servants; exercises patience which comes, not from effort, but from real, genuine kindness; and, therefore, she receives the cordial, prompt assistance of railroad people en route; willing and cordial service of the servants on the train (important). I can say, after a long nothing superior in the country, and the reasons are: simple kindness all the time; wide experience, and thorough knowledge"

Mrs. Yerex's readiness to answer my many questions frankly and satisfactorily—as well as the questions of other Eastern people who are going to Spokane with her—has given me a directly favorable impression of her. I feel sure that our Chicago friends who have spent so much time and effort to effect an organization and perfect a plan for the maximum of comfort and pleasure on this trip, at the minimum expenditure of money, time, and effort—and especially of safety for ladies unaccompanied and unaccustomed to travel—will have the grateful appreciation of the many who are arranging to take advantage of this unique opportunity.

Beverly, Mass., April 1, 1912. E. E. GAYLORD.

Mrs. Crex, the wife of a certain clergyman in an English village, was a most solicitous and prudent helpmeet. Her husband would never have come to any harm if her advice had always been followed.

One misty day, as he was starting off to officiate at a funeral, she was particularly careful in cautioning him against any sort of exposure.

"Now, John," she concluded, "above all things, don't stand with your bare head on the damp ground or you'll catch cold!"

And John promised he would not.—Youth's Companion.

SECRETARY R. J. MACLEAN'S WORK IN THE RIGHT DIRECTION.

The improvement of the rivers and harbors of the United States is one of the truly tremendous and indispensable tasks of American development in the 20th century.

The congress on this subject that has met annually at Washington, D. C., for the last eight years is a valuable factor in the forwarding of such development. But its professed character as a national organization would be immeasurably intensified by holding its meetings every year in some different section of the country.

The west is as vitally concerned in this subject as the east; the Pacific slope as much so as the Atlantic coast; the south as the north. The west has the Missouri, whose development may be made to give direct access by water from the sea to the Rockies; the Columbia and its tributaries that form the second largest system of river navigation in the United States, and the Sacramento, that ranks fourth among American streams as a carrier of commerce. The harbors of the Pacific states rival those of the Atlantic commonwealth in availability and front the ocean that is to become the stage of the world's greatest marine trade. The south, with the Mississippi, the Red river and the Ohio penetrating the richest valley in the world and opening toward Panama, has peculiar claims to consideration.

Secretary Maclean of the Spokane Chamber of Commerce, with the continental vision of commercial statesmanship, perceived these commanding facts and surveyed the situation from the point of view of the broadest nationalism. The credit for the effort to bring the congress west belongs chiefly to him. He states that the west can not be expected to retain interest in a congress on harbors and rivers that invariably holds its meetings in the east. The chamber of commerce therefore urges the congress, and in this it is backed by the states and commercial bodies from Montana and Wyoming to San Francisco, to meet at Spokane in 1912. Its cogent arguments are put forcefully. The congress, in its own interests and those of all American harbors and rivers, ought to give prolonged and careful consideration to the cordial and justified invitation of Spokane.

Spokane Spoke-Man Review.

ANOTHER ADDITION TO THE FOREIGN CHARACTER MACHINES OF THE REMINGTON.

The Remington Typewriter Company have just announced another addition to their line of machines for writing non-Roman characters, this machine being equipped for writing Siamese.

The Siamese Remington was prepared under the direction of Mr. Wm. Moskowitz of the Remington Typewriter Export Department, and is the ninth machine which has been produced by the Remington for writing other than Roman letters. Its predecessors are equipped for writing the following characters:—Russian, Greek, Hebrew, Armenian, Arabic, Devanagiri-Hindi, Burmese and Japanese (Katakana).

As compared with one or two of the older machines of this series, the Siamese Remington marks a notable advance, since the model utilized for the purpose is the Visible Model to Remington.

Although this is a new language for the Remington Typewriter, it is not new for all of the machines sold now by the Remington Typewriter Company. Siamese Smith Premier Typewriters have been out for a good many years, and the extensive sale which they have enjoyed clearly indicates that there is room for a Siamese Remington in this field.

That the Remington machine is admirably adapted for this purpose is indicated by the fact that when Mr. Moskowitz

took the machine to Washington for the criticism of the Siamese Legation at that point, they not only praised the machine very highly, speaking especially of the clear impressions and excellent work produced by the type, but gave more tangible evidence of their appreciation by purchasing the machine on the spot.

CAN YOU BELIEVE IT?

Believe what? Why, that it is just two months until the date when the first train will leave Chicago for the Convention of the National Teachers' Federation at Spokane, Wash. This train will be the Special of the Teachers' Spokane Club, and if you have not already made your reservation you should write to the manager of the Rex Tours, Mrs. A. F. Yerex, 1523 Marquette Bldg., Chicago, at once while desirable reservations may be had. Already fully one-third of the number required to insure the Special have done this, and the bookings have scarcely begun. No doubt, you have received itinerary and other literature explaining in detail this tour, together with cost of the entire trip, including transportation, sleeping car reservation, meals, and every expense incident to the trip, excepting little side jaunts which you may want to make at stops along the route. \$234.75, to be exact, is what it will cost you to make this trip.

Leaving Chicago the evening of July 1st, this Special will proceed to Omaha, Denver, etc., arriving at Yellowstone Park on the morning of July 7th, where the party will disembark and proceed to do the Park in six days via the Wiley Way. Can you think of missing it? Why, it is an education in itself, and thousands upon thousands of people scrape and save for years in order that they may visit this one place of interest and wonder, and are satisfied to return home and ever after sing praises of this glorious treat. This is not all, though, by any means. When we have seen all in the Park that time will allow, then we will proceed onward arriving at Spokane on July 13th where we will remain four days to attend the Convention. This concluded the party will proceed, some on a tour through the Canadian Rockies, while others go Southward to Frisco, Los Angeles, and other points designated in the itinerary, returning via the Royal Gorge to Salt Lake City, thence homeward arriving in Chicago, August 5th.

Can you imagine a more delightful and inexpensive trip? With you will be your friends and fellow workers in educational lines, all living together as one family in this hotel on wheels for the thirty-five days stipulated for the trip. All worry as to train connections, care of baggage, and the thousand and one cares incident to such a trip being eliminated, we have only to rest and enjoy ourselves.

Everyone engaged in the dissemination of business education, be he high school or private school teacher, proprietor or manager, is cordially invited to join this party provided his location will permit of his doing so. If not, then we shall hope to meet you in Spokane, and it is high time you are completing arrangements to go otherwise.

The Spokane Club and the All-Expense Special Tour, were organized and perfected in the interests of the Federation to enable the largest number possible to make the trip at a minimum of expense. You will perhaps never again be able to make the trip as inexpensively, advantageously and enjoyably as at this time via the Spokane Teachers' Club Special.

Accept the invitation to join us and send your booking fee of \$10.00 to Mrs. A. F. Yerex, Manager Rex Tours, 1523 Marquette Building, Chicago, or The Transportation Committee of the Spokane Club, same address. It is necessary that you do this at once. Four other tours are planned, three to leave on later dates, and it is to facilitate arrangements for these tours that early bookings are solicited and urged.

WAYS AND MEANS COMMITTEE. Prof. J. E. Fish

MONTAGUE PUBLICATION MAILER.

We show herewith a cut of the Montague Automatic Publication mailer which feeds, folds, wraps, pastes, cuts off the wrapper, prints the address and return address, and delivers the wrapped paper in the mail-bag at a speed of from 3,000 to 5,000 per hour, dependent upon the size and weight of the publication. This machine handles publications of any width or length, from four pages up, as thick as can be folded.

The address plates feed to the machine from drawers in which they are filed like index cards and are automatically refilled in the drawers in the same order, without stoppage of the machine or interruption of its work.

The wrapping paper is fed to the machine from a roll; it feeds only in conjunction with the publication, so that not an inch of it is wasted. The length of the wrappers is regulated according to the size of the publication.

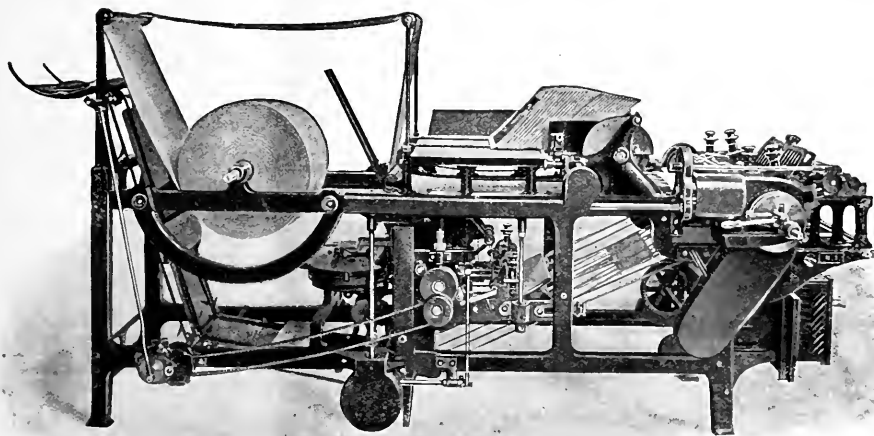
The publication feed is both automatic and positive, the publications being separated from a pile one by one. The feeding fingers grip the publication firmly at both ends and carry it into tapes which convey it to an intake, where it is squared for association with the wrapping paper.

The folding mechanism is so designed that a portion of the wrapper is folded within the publication, insuring a tightly wrapped package, from which the publication cannot slip.

SECRETARY VAN ANTWERP WRITES.



R. SCHOOLMAN, when a prospective pupil tells you that he would like to take a business training course with you but that he cannot afford it, what do you tell him? I know the answer, have used it hundreds of times. You tell him that he can't afford *not* to take a business training course, that the returns from such a course will be a thousand times greater than the trifle that it will cost him. That is a good argument, and it is the truth. Now, use the same argument on yourself. Perhaps you have said that you would like to go to Spokane with the N. C. T. F. but that you can't afford it. The correct and logical answer is: You can't afford *not* to go; you can't afford *not* to take advantage of this great opportunity to see the beauties and wonders of the Rocky Mountain country and the Pacific Coast. This is your one chance in a lifetime; you'll never have another to make the trip under such favorable conditions—in company with congenial spirits who are interested in the things you are interested in, whose minds and hearts are in sympathy and



Montague Publication Mailer.

In the pasting operation, which occurs simultaneously with the folding, the paste is applied in such a manner that it does not come in contact with any of the working parts of the machine. The package is neater in appearance, more secure and the paste is more evenly distributed than when the work is done by hand.

The operation of the printing mechanism is controlled by the presence of the publication as it passes to the printing point after being wrapped and pasted.

Any failure of the person in charge of the machine to keep it supplied with address plates automatically stops its operation, making it impossible for a publication to pass the printing point without having an address printed upon it. There can be no possibility of a subscriber receiving a wrapper without his paper or the paper without its wrapper. When wrapped and addressed the paper is automatically deposited in the mail bag, the machine having done all the work of mailing from the time the paper left the bindery.

The Montague Publication Mailer is manufactured by the Montague Mailing Machinery Company, Chattanooga, Tenn., which company, it is said, manufactures the most complete line of addressing and mailing machines on the market.

A poet announces the discovery that the first letters of the words painting, sculpture, architecture, literature and music make "psalm." A little differently disposed, too, they make lamps.—Chicago Tribune.

among whom the spirit of real comradeship exists. The expense of the trip is a mere trifle compared to the benefits to be derived from it. Cast all the *ifs* and *buts* and *can'ts* out of your vocabulary, pack your grip and come along to Spokane. Put that little devil Fear behind you, tell him to go back to—where he belongs, bolster up your courage and be a good sport just for once and you'll never regret it. You'll return to your homes richer and wiser, better and happier.

C. D. McGregor, President of the Central Commercial Teachers' Association, makes the following official announcement:

"The consensus of opinion among the members of the Central Commercial Teachers' Association seems to be that the interests of the National Federation will be better served if our Association defers its meeting until 1913. If after we reach Spokane there seems to be a desire or a necessity for a business session, an arrangement for such session can be made when the emergency arises.

"The members of the Central Commercial Teachers' Association will join heartily with the National Federation in any movement toward the success of our July meeting."

The Teachers' Spokane Club of Chicago, C. A. Faust, President, have arranged a very attractive trip. Their party will be conducted by The Rex Tours on the all-expenses-paid plan and they will have a special train. They have outlined a trip that takes in the best of the Western scenery and at the minimum cost. Full information as to details and a booklet descriptive of the trip can be obtained by addressing The Rex Tours, 153 Marquette Bldg., Chicago. Teachers from every section of the country are invited to join the Chicago Club Special. The Eastern arrangements are in charge of E. E. Gaylord, of Beverly, Mass.

F. W. Otterstrom, of Salt Lake City, an old member of the Federation, is much interested in the success of the Spokane convention and is devoting a good part of his energies to arousing the interests of the Utah teachers in the meeting. He is very anxious that all Eastern teachers spend as much time as possible in Salt Lake City, and he promises that the time spent there, whether long or short, shall be entertainingly and profitably spent.

MULTIPLY FILING DEVICE.



PREVENT folders from sagging, yet to provide at the same time a support which shall be at once economical of space and free to move when the files increase in bulk is the principal object which the Canton Manufacturing Company, of Canton, Ohio, claims to have secured in its new Multiplex filing system. The Multiplex however, can hardly be outlined in a merely general statement. The company, in a recent catalogue, illustrates the system in a convincing way. The claim is made that the heart of the filing system lies in the drawers in which letters or documents are placed. To provide the largest amount of filing room in standard size of filing cabinet and to enable clerks to file and find matter with the least expenditure of time and patience, constitute, it is claimed, the basic elements of proper filing system.

Such a system the Canton Manufacturing Company claims to have perfected in the multiplex, whose chief feature seems to lie in the construction and arrangement of the drawers and the metal partitions within, whose elastic adjustability gives the system, it is said, certain peculiar and desirable characteristics.

The Multiplex drawer has no follower blocks and rods in the bottom, the space taken up by these being added to the general capacity of the drawer. The metal partitions with which Multiplex drawers are provided are movable and adjustable to provide for a large or small amount of correspondence in any folder, yet these partitions are not fastened, but hang from the top of the drawer, supported upon either side by steel rods. They may be moved at will or taken



Old Method of Vertical Filing.

out entirely. But while these partitions are movable and even removable, they are not loose, for they are to a certain extent, limited to their movement by metal slides or "distance strips", fitted to the top of the drawer, while in the bottom of the drawer is a flat metal plate with slots cut in it. The distance strips at the top are notched to correspond to the slots in the plate at the bottom of the drawer. These features limit the partitions in their movement, yet, it is said, do not effect the arrangement or division of the drawer, as they can be set any desired distance apart to accommodate the amount of correspondence under any one subdivision. The partitions, limited in their movement by the notches at the top and the slots in the bottom of the drawer, take a slightly leaning position backwards, making it convenient to locate the numbers, names or letters by which the contents of the drawer are indexed.

The special advantage claimed for these metal partitions is, of course, that they are always upright and keep the letter files from sagging down. They possess other features, too, it is said, among which are their lightness and durability, and the fact that on the top of each is an index holder which runs the full length of the partition. When indexing by firm names, cities, states, or counties, for instance, these can all be typewritten on heavy paper or card stock and shipped into the index holder on top of the partition, and can be located anywhere to bring them most readily in the line of sight when the drawer is opened.

This system of Multiplex Metal partitions has been adopted by the Canton Manufacturing Company to a large line of filing cabinets, card index cabinets, document files, etc., etc., and the company is manufacturing an attractive output of filing devices equipped with the Multiplex features, marketed under that name.

Multiplex filing cabinets may be had in individual stacks, either solid or leg base, or they may be purchased in series, bolted together and using but one pair of end panels.



When Robert O. Bailey, Assistant Secretary of the Treasury, first started on his present job, he was introduced to one of those dictagraph things, now in common use in the Treasury Department, and asked to get out a bunch of correspondence. It was Bailey's first attempt to dictate to anything but a human being. He picked up the tube with the mouthpiece at one end and shouted a "Dear sir" into the thing in a loud voice, forgetting that he wasn't talking to a deaf man, and sat silent. Half an hour later he was still sitting there, silent, with his correspondence unfinished.

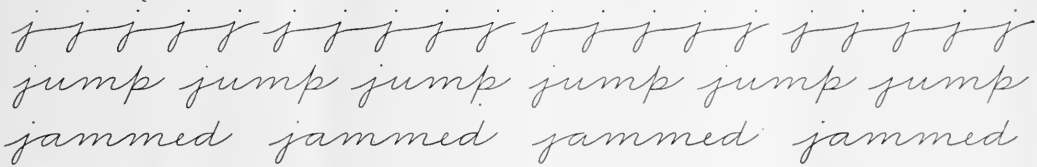
"Don't you know they're in a hurry for that stuff?" asked one of his associates.

"Then send me in a blond stenographer with a wire rat in her hair and a large jabot and a wad of gum", said Bailey. "If you can't get that kind, send along any stenographer at all, so long as it's a human being that will go ahead with her work and not disconcert me. I can address a young woman product of a business college with the utmost savoir faire, but this machine stares at me so sullenly and silently that it's got me completely upset. I can't think of a word to say to it. I begin to dictate, and my voice sounds as queer as if I were talking to myself on a deserted isle. Oh, go fetch me some kind of a human being stenographer so I can forget about all else save my dictation."

And then he had to quit.

INTERMEDIATE COURSE.

Writing for the Accountant.



LESSON TWENTY-THREE.

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The movement exercise on the first line will be found excellent to develop the motion used in making lower loop letters. Start with the straight line movement one large space high and gradually change to a slight rolling motion. Make the loop one and one half spaces below the line. In the "j" exercises, repeat the straight part of the loop six times before forming the loop. Notice the glide between the "j's"



LESSON TWENTY-FOUR

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Practice the first exercise in lesson twenty-three. Notice the double turn in the first part of "y", and the length of the loop. Short loops make better business writing than long loops. Practice this letter singly then in groups. Twenty "y's" to the line. Watch the turns in the various letters. Watch the spacing between letters.

THE INSPIRATION OF WORK WELL DONE.

Did you ever notice how much better you feel after having done a superb piece of work, how much more you think of yourself, how it tones up your whole character? What a thrill one feels when contemplating his masterpiece, the work into which he has put the very best that was in him, the very best of which he was capable! This all comes from obeying the natural law within us to do things right, as they should be done, just as we feel an increase of self-respect when we obey the law of justice, of integrity within us.

There is everything in holding a high ideal of your work. For whatever model the mind holds, the life copies. What we think, that we become. Never allow yourself for an instant to harbor the thought of deficiency, inferiority.

A famous artist said he would never allow himself to look at an inferior drawing or painting, to do anything that was low or demoralizing, lest familiarity with inferiority should taint his own ideal and thus be communicated to his brush.

Reach to the highest, cling to it. Take no chances with anything that is inferior. Whatever your vocation, let quality be your life-slogan.

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

gggggg gggggg gggggg gggggg gggggg gggggg gggggg

game game game game game game

gaming gaming gaming gaming

LESSON TWENTY-FIVE.

COPYRIGHT 1904.

The top of "g" is like the oval part of "a". Be sure to close the oval at the top. Practice singly then in groups. Make at least five letters before lifting the pen. Learn to write these words without lifting the pen until the word is completed. Make the letters stand out from each other. Watch the "m's" and "n's".

z z z z z z z z z z z z z z z z z z z z z z z

zzzzzz zzzzzz zzzzzz zzzzzz zzzzzz zzzzzz zzzzzz zzzzzz

zodiac zodiac zodiac zodiac zodiac

gauze gauze gauze gauze gauze gauze

LESSON TWENTY-SIX.

COPYRIGHT 1904.

Cultivate the rolling motion as shown in the first exercise. Study the form of the letter in the scale. The top is just like the first stroke of "m". Form a little hook at the base line and add the loop. Avoid making too broad a turn in the top of "z". In writing "gauze", see if you can glide from the "z" to the "e" nicely.

Many excuse poor, slipshod work on the plea of lack of time. But in the ordinary situations of life, there is plenty of time to do everything as it ought to be done, and if we form the habit of excellence, of doing everything to a finish, our lives would be infinitely more satisfactory, more complete; there would be a wholeness instead of the incompleteness that characterizes most lives.

There is an indescribable superiority added to the very character and fibre of the man who always and everywhere puts quality into his work.

There is a sense of wholeness, of satisfaction, of happiness in his life which is never felt by the man who does not do his level best every time. He is not haunted by the ghosts or tail-ends of half-finished tasks, of skipped problems; is not kept awake by a troubled conscience.

When we are striving for excellence in everything we do,

the whole life grows, improves. Everything looks up when we struggle up; everything looks down when we are going down hill. Aspiration lifts the life; groveling lowers it.

It is never a merely optional question whether you do a thing right or not, whether you half do it or do it to a finish, there is an eternal principle involved, which, if you violate, you pay the penalty in deterioration, in the lowering of your standards, in the loss of self-respect, in diminished efficiency, a dwarfed nature, a stunted, unsuccessful life.

Don't think you will never hear from a half-finished job, a neglected or botched piece of work. It will never die. It will bob up farther along in your career at the most unexpected moments, in the most embarrassing situations. It will be sure to mortify you when you least expect it. Like Banquo's ghost, it will arise at the most unexpected moments to mar your happiness.

Orison Swett Marden in Busy Man's Magazine.



This certifies that

has completed the

presented course of study in the Department of this
Institution and upon thorough examination is found

Worthy of Graduation

In Testimony Whereof, we have hereunto affixed our signatures, at
this day of A. D. 19

Modern Diploma Design by G. DeFelice, New York City.

OUR GREAT BENEFACTORS.

No. 1. CHARLES GOODYEAR.

IT is an assured fact that everyday contact with an object has a tendency to blunt one's natural curiosity as to its history. The rubber industry, for instance, has grown to an immense volume on account of the many and various purposes to which this article is put, yet how few are acquainted with the life story of Charles Goodyear, the man who practically sacrificed the best part of his life that he might succeed in his effort to devise some means whereby india-rubber could be made more merchantable.

Goodyear was born in Philadelphia in 1800. As his father was the proprietor of a prosperous business, Goodyear's early life was spent in comfortable surroundings. However, his inventive genius was displayed even at that time, as he perfected a valve used on a life preserver, but as his means were ample for his needs, he gave the matter no further thought and laid the invention aside. Then came the panic of 1834, which put an entirely different aspect on things. Goodyear's entire fortune was swept away, and he found himself heavily in debt, and thus started a struggle which lasted for many years and was crowded with mental anguish.

Taking his perfected valve, he went to New York to place his invention before the Roxbury Company, but on his arrival he found the Roxbury Company almost on the verge of bankruptcy, and they told him that his article would be of no practical use unless a new method of treating india-rubber was discovered so that it would withstand varying degrees of temperature. The thought preyed on Goodyear's mind while he was returning to Philadelphia. His arrival there was rather inauspicious, as he was arrested and thrown into jail for debt. He made good use of the three months he spent in prison, however, by devoting every moment possible to studying the composition of india-rubber and carrying on a series of experiments.

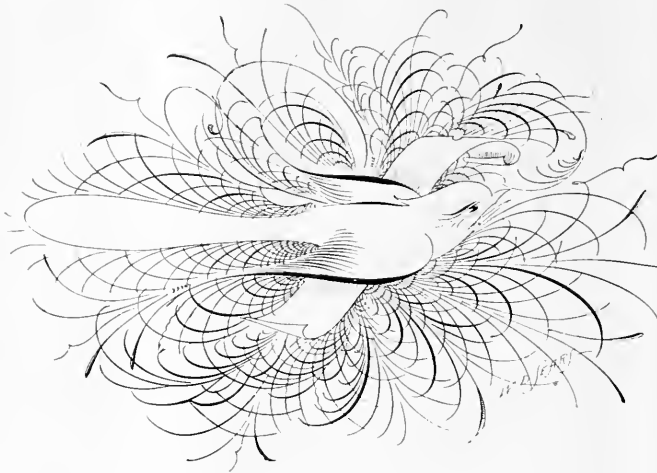
Goodyear's first product was a pair of rubber boots, which he made of a solution of rubber and alcohol, but the warm rays of a summer sun blasted his hopes by reducing the boots to a shapeless, sticky mass. His funds exhausted, he sent his family to stay with relatives and then departed once

more for New York. Friends in that city rallied to his support, supplying him with funds and materials to carry on his work. He succeeded in winning a medal from the American Institute for a rubber sheet which he produced, but tests made later proved the sheet to be defective and of no value. Goodyear then used sulphuric acid in an effort to harden the rubber, and achieved better results. A factory was built to manufacture articles out of the newly discovered composition, but again a panic reduced him to penury.

The multiplicity of misfortunes which had dogged his steps was enough to have broken the spirit of any courageous man, but Goodyear was not the one to cry "enough." His friends thought he had become a monomaniac, and the story is told that a stranger inquiring for him was informed: "If you see a man with an india-rubber coat on, india-rubber shoes, and an india-rubber cap, and in his pocket an india-rubber purse with nothing in it, you will know it is Goodyear." Nothing daunted by his reverses, Goodyear entered the employ of the Roxbury Company, but his efforts were a failure, as a quantity of mail bags which he produced for the Government would not bear up under the test to which they were subjected.

His family suffering from hunger and without a farthing to his name, Goodyear's plight was a pitiable one. Through a blinding snowstorm he walked thirty miles seeking aid from friends. Once more they came to his rescue—and then came the great discovery. One day while patiently toiling away in his workroom he accidentally dropped a solution of rubber and sulphuric acid on a hot stove. Noticing the effect the extreme heat produced, there instantly flashed across his mind the correct method of vulcanizing rubber, an article now used for five hundred different purposes, the manufacture of which gives employment to seventy-five thousand men.

After the heart-breaking experiences through which Goodyear passed, one would naturally suppose his reward would have been commensurate with his efforts, but the latter years of his life were embittered by having his copyrights infringed upon. Costly lawsuits resulting therefrom were the cause of his dying practically a poor man in 1860. Fame and compensation, however, are not always measured by a monetary standard, and Goodyear's name will be placed by history in the category of public benefactors.



Flourishing.

By W. D. SEARS.

The bird in this month's design is similar to the one in the last issue, the only material difference being in the position of the lower wing. The scroll may be outlined with a pointed pencil

and retraced after flourish is finished. Tip the pen up on the point and make the flourishing strokes with a quick, snappy movement. Note that there are but few heavily shaded strokes. Do not retouch your shaded strokes. Practice the design faithfully, and you will be surprised at the result of your efforts.

THE EXPRESS INQUEST.

For many years the late Thomas C. Platt maintained in the Senate a vigil against legislation bringing the express companies under public regulation. To place the express companies under the jurisdiction of the Interstate Commerce Commission, he contended, would be a crime against sacred industrial initiative and would take from owners of property the right to manage it. For many years the chief end of a great political party of the Empire State, for which it was organized and had its being, was to head off and squelch the western Populists as often as they said the express companies should be looked into.

But one day when New York's senior senator happened to be absent regulation of express companies was slipped into the law. There has been an investigation extending over several months, and the public now knows why the companies were averse to regulation. It appears that the individual initiative of the companies has been in the direction of extortion and cheating and overcharging. Intrusive inspectors have gone over books, and it has been established that constantly the "mistake" was made of collecting for a package from both consignor and consignee. One company has committed as many as 2,988 overcharging errors in one day. It has been a safe form of graft—when carried on with discretion. Delicacy usually forbids the recipient of a present from inquiring whether the donor paid the charges or not. Of course, the blind officers never knew of any of these things, although, strange to say, they neglected to provide the most ordinary precautions for the protection of customers. It has been left to the ignorant Interstate Commerce Commission to devise a system of billing and receipting that will stop this double charging.

Another curious thing in regard to the express companies has developed. It is that the chief demand for the application of regulation has come not from the country but from the cities, not from the west but from the east. The members of the Merchants' Association of New York seem to

Social Centers.

After spending the day in the office, it is only natural that young people seek some form of amusement in the evening. Where and how this diversion may be supplied is a question that is now engaging the attention of philanthropic people throughout the United States. If "a man is known by the company he keeps," then of truth no person seeking innocent amusement can afford to patronize a dance-hall or a moving picture show that is not absolutely above suspicion.

The Russell Sage Foundation of New York City is at present carrying on a campaign to use the public schools as social centers. There is no good reason why the schools should not be used for such a purpose, for certainly no better place could be selected, situated as they are amidst clean surroundings. This society has had a special motion picture film prepared depicting a drama entitled "Charlie's Reform." The plot of the play is as follows: Charlie, a young bookkeeper and the only support of a widowed mother, through associating with evil companions, is dragged down to a level with his associates. His intemperance results in the loss of his position. One evening he wanders into a social center in one of the city schools, and thence starts his regeneration.

have been the most active Populists in the way of pushing complaints and in insisting on new and lower rates. If rural shippers were to ask a reduction of freight rates proportionate to the reduction of parcel rates sought by these urban shippers we would hear that the farmers had become confiscators.—*New York Globe*, April 2, 1912.

N Abraham Lincoln
 I Walter Edgar Dunn
 K Walter E. Dunn
 P Irving S. Dunn
 L Charles Hollinson
 G Mary R. Lamb
 Q Daniel T. Ames
 J Frank E. Vaughan

Lettering for Diplomas
 By W. E. Dunn, New York City.

OUR HUMAN MISFITS.



T was not until yesterday, geologically speaking, that it dawned upon us that the Greatest Thing in the World is Good, not evil. We don't more than half believe it yet, in our heart of hearts. Our real working creeds, whatever we may nominally profess, range from

"Truth forever on the scaffold,
Wrong forever on the throne,"

to "Be good, and you'll be lonesome." We still sympathize with Diogenes when he took a lantern to hunt for an honest man at noonday. We echo the cynical creed of King David, "All men are liars," as if it were gospel truth, though the fact is that most men are automatically ninety per cent truthful, and some average as high as ninety-eight per cent. It would take superhuman intelligence to invent a higher percentage of plausible fiction than this. But that little two per cent of prevarication irritates us like a midge in the eye, and interests us so much more than the ninety-eight per cent of monotonous, mechanical, parrot-like re-echoing of dull facts known as truth-telling, that we declare it to be the rule instead of the rare exception. We have become so accustomed to sharpening our wits upon lies, that we have forgotten they are only the dash of mustard on the cold roast beef of truth. The difference between the most truthful and the most untruthful of men is merely the difference between ninety and ninety-eight per cent. Our average output is at least fifty truths to one lie all day long and every day of our lives—though we occasionally work overtime or go fishing.

Nowhere is this perverse tendency to exaggerate evil, this positive obsession, more strikingly shown than in our attitude toward crime and defectiveness. The obsession is an astonishingly widespread and deep-rooted one. Our senseless and brutal laws, our antediluvian police systems, our hide-bound courts, and the floggings and fetters that, until within the last twenty-five years, disgraced our insane asylums and our poorhouses—these are mere surface symptoms of the terror-worship that permeates and taints our whole systems of morality, of education, of business, of politics.

It is abundantly attested by figures all over the civilized world that nowhere, even in the best and most thoroughly policed countries, is more than one individual in a thousand ever in jail at any one time; that never more than one in two thousand is even convicted of a minor offense in the course of a lifetime; that of all the thousands upon thousands of individuals and firms engaged in mercantile occupations in these United States, not more than two per cent ever fail in business in any census decennium, and of these two per cent not more than five per cent fail by reason of dishonesty or dishonorable conduct. The ratio of criminality in business is thus about one in one thousand. Yet we still gravely teach our children that any man will cheat you in business if you only give him a chance.

In spite of the fact that not more than one in twenty thousand of them will ever become a murderer, not more than one in two thousand a defaulter in business, not more than one in one thousand of them ever go to jail for any reason, we scold and lecture and harangue our innocent babes on the terrible things that will happen to them from policemen and jails and hangman if they do not obey our every order and regard our most trivial and senseless rule of conduct.

In spite of the fact that no data yet collected show a higher occurrence of drunkards in any community than two per thousand, we are ready to declare that drunkenness is sapping the very fibre of the race and heading us swiftly toward decay and insanity, totally blinding the fact that while we have been hard drinkers for at least a thousand years past, nine hundred and ninety-eight out of the thousand of us are still sane.

There is, of course, a germ of truth in all these delusions; and the task of modern science now is to winnow that germ out of the bushels of chaff in which it has been buried, and to deal with it as its real importance and perspective demand.

The briefest glance at our criminal jurisprudence and police administration shows that both were constructed on two great fundamental principles; first, that every man would become a criminal if he dared, unless restrained by force or deterred by fear of punishment; second, that all who offend against the moral or penal law do so deliberately, voluntarily, of their own free will, and with malice aforethought; in other words, that they are responsible for everything that they do, and must be punished accordingly.

Both of these fundamental positions the broad, humane spirit of modern science and rationalism challenges as not merely false, but as mischievous and inhuman. We have been passing laws for the whole community that are applicable to, and needed by, *less than two per cent of it*. We have been punishing insane men for being crazy. We have been imprisoning and hanging men sick in body, in mind, and in morals, for actions for which they were as little responsible as the typhoid-fever patient is for walking about in his delirium. And we have been filling the mind of society with terror and its heart with dread by pompously marching out to war against the weakest and feeblest, the most stunted and underfed one-fiftieth of our total population, as if society were actually in fear of its very life and existence from a handful of half-starved rats.

Isn't it time that we regained our senses and sat down quietly, rationally, and unafraid, to discuss the problem of our two per cent of human misfits?

In the first place, let us find out what is the problem before us. How many are our criminals? What sort of people are they—plus or minus? "bromides" or "sulphites"? men too strong to be controlled by society or too weak to control themselves? Are they born or made? What environment encourages their development, and how can their birth and making be prevented?

To the first question answers both positive and cheering are promptly forthcoming. Criminals and defectives are astonishingly few among us, and even more astonishingly feeble. The crimes which society punishes so savagely are not acts of bold rebellion against her laws, or splendid sins that compel admiration by their virility, but petty, pitifully feeble dodgings and evasions and cheatings by those who cannot win according to the rules of the game, or are unable to play the hands that have been dealt to them. The criminal is in no sense a superman; not even an incarnation of brute force or a lawless, untamed savage, but a wretched, bear-eyed, stunted, dull-witted creature, stumbling in his gait, and fumbling and uncertain in his grip. A community of criminals could no more support itself and survive than a community of cretins.

Go to the rogues' gallery, go to the penitentiary and look at him, and then ask yourself how in the name of all that is rational did society ever come to dread this poor, half-baked, half-witted creature, far more to be pited than hated?

In one sense, it is as absurd to speak of a criminal class as of a blind class, a crippled class, or an insane class. The criminal is a criminal for a reason, and usually a most obvious and valid one, just as a blind man has cause to carry a stick and a deaf man an ear-trumpet. Instead of his existence being something to marvel at, to make us despair of civilization and blame the constitution of the universe, the real wonder is that he occurs so seldom. Accidents will occur in every enterprise, failures in every race and trade; and the criminal and the defective are simply, so to speak, the inevitable accidents, the unavoidable percentage of misfits, which must occur in even the most perfectly conducted and smoothest-running world.

Is it any wonder that in the making of that exquisitely balanced and wonderfully complicated machine which we call the human being—body, mind, and soul—here and there one should be turned out with a flaw in its castings, with a twist in its transmission, with a balance-wheel badly hung, or a bearing ill fitted, or a leak in its cylinder, or a twist in the spoke of its driving-wheel?

We are even beginning to be able to construct a sort of table of skewness for the probable percentage of defects in the different cogs and wheels of our human machine; and this curve of predictable deficiencies seems curiously uniform ranging between one and five per thousand of the total product. Many of these percentages of failure are, of course only in the nature of estimates, and the curves constructed from them must be simply provisional. But any of them might be amplified five or even ten times without giving any cause for serious alarm or uneasiness as to the future of the race.—Woods Hutchinson, in "Everybody's Magazine," October, 1911.

PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition, if you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

INITIATIVE, REFERENDUM AND RECALL.

NOW that presidential year is with us again, ere long the campaign orator in "thundering tones that will echo down the walls of time" will be telling us to vote for his particular candidate or the country will surely go to ruin. As each spell-binder seems to deliver a pretty good argument, the voter feels strongly tempted to change his party every time he listens to one who happens to differ in his views from the one who preceded him.

During the nerve-racking period between June and November, the cry "Let the people rule" will resound from Maine to California, and we shall hear a great deal about the *initiative, referendum and recall*; hence it might be well to give a little thought to these beforehand. This is not a new form of legislation, nor is it an experiment. The initiative and referendum have been in force in Switzerland for over a half century, the recall following some time later. South Dakota and Oregon have incorporated them in their state laws, and they are also being used in municipal affairs in Los Angeles, San Francisco, Portland and Seattle.

The purpose and operation of the initiative and referendum have been explained in a very clear manner by the highest court in Oregon, when during a trial the court said:

"By the adoption of the initiative and referendum into our Constitution, the legislative department of the State is divided into two separate and distinct lawmaking bodies. There remains, however, as formerly, but one legislative department of the State. It operates, it is true, differently than before—one method by the enactment of laws directly through that source of all legislative power, the people, and the other, as formerly, by their representatives—but the change thus wrought neither gives to nor takes from the legislative assembly the power to enact or repeal any law, except in such manner and to such extent as may therein be expressly stated. * * * The powers thus reserved to the people merely took from the Legislature the exclusive right to enact laws, at the same time leaving it a co-ordinate legislative body with them. This dual system of making and unmaking laws has become the settled policy of the State, and so recognized by decisions upon the subject."

The *initiative* is a provision by which if a certain percent of the registered voters of a state demand the enactment of a certain law, it lies within their province to propose the law and it is then incumbent upon the Legislature to consider it and submit it to a referendum.

The *referendum* is to ascertain the feeling of the public toward a proposed law. The public may demand the referendum not only on bills proposed by the initiative, but also upon bills which have originated in the Legislature. The referendum is at present used in many states when a proposed bond issue to pay a public debt is under consideration, and also in connection with Constitutional provisions, either original or amendatory. An argument advanced by the proponents of the referendum is that it facilitates legislation. At the present time it is not possible to change the Constitution of some states without the matter having been passed upon by two successive Legislatures and by a popular vote. The opponents of the measure, on the other hand, claim that where the referendum is now used to any great extent the state legislatures shirk responsibility by having all measures which they believe the public to be particularly interested in submitted to popular vote. As the calling and holding of an election entails a heavy expense, they claim the Legislators permit bills to accumulate and then have them all voted upon at one special election. Now the voter does not always have the time, or will not take it, to make a

thorough digest of the proposed bills, and casts his vote on measures which he really is not competent to pass upon.

The *recall* utilizes the spirit of the referendum by applying it to elective officials. If for any reason a certain percentage of voters should consider an official incompetent, it is within their power to have a special election held to name a successor. If the accused official desires he may have his name appear on the ballot, and should he receive a plurality of votes cast he retains his seat; otherwise he is deposed. As in the case of the referendum, the recall is a means of facilitating legislation by ejecting an officeholder before his term expires. This principal can be used to very good advantage in municipal affairs. The average voter of today does not take enough interest in local elections until it is too late, and as a result it oftentimes happens that men are elected to high city offices who serve the interests of some corporation rather than those of the private citizens. The more enthusiastic supporters of the recall are now urging that it apply to the judges of our courts, as they claim there are those now being elevated to the bench who should not be there. As the courts form the very foundation of our government, the application of the recall to judges is a matter that requires much serious deliberation.

On the whole it would seem as though the initiative, referendum and recall are in keeping with our popular form of government. With these features in force the voter feels that he has a more direct voice in framing the laws. The history of American politics is a history of progression, and has demonstrated the fact that that nation is most prosperous and its citizens most contented whose form of government is founded upon man's inherent right to aid in the formation of the laws that are to be his guide.

LECTURES ON EFFICIENCY.

Twenty efficiency experts, who have wide experience in this line, will lecture in a course on Business Efficiency, at West Side Young Men's Christian Association, 57th Street & 8th Avenue.

The class will meet every Friday night for ten weeks commencing March 22nd. There will be two lectures each night by efficiency experts.

The principles of efficiency will be applied in detail by the various speakers covering the general business subjects of factory, general administration, office management, sales, advertising, special problems, and also to the psychology of personal efficiency. The lectures will be illustrated with charts and exhibits from practical working material.

J. George Frederick, the director of the series, vice-president of the Business Course and a business writer, says that the lectures will not be a eulogy of a popular movement, but that at least two of the lectures will go expertly into the current criticisms and objections to scientific management.

NEW WORLD'S RECORD IN DENVER.

Gordon Kerr, of the Denver National Bank broke the world's record for listing 250 Burroughs contest checks in a Bank Clerks' Contest held in Denver January 24th. Mr. Kerr's time was 3 minutes, 33 4-5 seconds, which is 1 3-5 seconds better than the previous world's record held by E. S. Smith of the American Trust Company, St. Louis.

Mr. Kerr's performance not only won the contest, but won for the Denver National Bank the silver loving cup offered by the Burroughs Adding Machine Company, three years ago. This is the third consecutive contest in which honors have gone to the Denver National.

The contest was attended by prominent bank officials, and there was keen rivalry among the operators to prevent the Denver National from walking away with the cup. Fourteen contestants entered.

Success Through Failure

"There is so much that is good in the worst of us,
And so much that is bad in the best of us,
It is not just fair for any of us
To talk much about the rest of us."

Thus, without mentioning names, we state a general principle, the due consideration of which will bestow just credit on him who has tried, but failed.

The hero who finally scales the wall and plants the banner of victory on the fortress of the enemy, reaches that goal through the breach made by the sacrifice of a thousand men who failed that he might succeed.

Similarly, a thousand authors, valiantly battling with man's chief enemy, Ignorance, have fought their way to the front, only to fall in Waterloo's Great Ravine, while, profiting by their prostrate failures, the Cromwells of today are victoriously marching with banners truly inscribed to "Practical Education by Practical Methods."

No one man, or set of men, deserves the credit for the high degree of practical efficiency that has been reached by the latest and best authors all along the line. But that is no excuse for ignoring such educational victories, and going down to defeat with them that made those victories possible.

The Practical Text Book Company's new publications are improvements over all previous books of their kind. Our older works are revised and re-revised from year to year. There is no other way to keep in the front rank of the firing line.

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Books for Business People

THE BUSINESS JOURNAL Tribune Building, New York, will send any of the books mentioned in this column upon receipt of price.

The History of the Typewriter, by Mares. Cloth. Calendered paper. 214 pp. Cuts and illustrations, 221 different Typewriting machines fully described and illustrated. \$2.00. Per dozen \$18.00. Postpaid.

The Expert Stenographer, by W. B. Bottoms. Cloth. 230 pp. 64 pp. of Shorthand. Every phase of Expert Shorthand discussed. \$2.00. Postpaid. In quantities, special rates.

Influencing Men in Business, by Walter Dill Scott. Cloth. 168 pp. Illustrated. For personal or class room instruction. \$1.00 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 350 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

Notional Penmanship Compendium, Lessons by Leslie, Courtney, Moore, Dakin and Dennis. Paper, stiff cover. For Self-Instruction or Schools. 25 cents, postpaid. In quantities, special rates. Stamps taken.

Corporate Organization, by Thomas Conyngton, of the New York Bar. All about incorporating and corporations. Buckram. 402 pp. \$3.00 postpaid.

The Every-Day Educator, or How to do Business. A most remarkable book for young Business men. Cloth. 233 pages. Postpaid 75 cents.

Day Wages Tables, by the hour or day, on eight, nine or ten hours a day. A ready reckoner of value. Cloth. 44 pages. Heavy paper. Postpaid \$1.00.

Cushing's Manual. The standard book on Parliamentary Law. Should be in the hands of every man or woman. 226 pages. Postpaid. Paper 25 cents. Cloth 50 cents.

The Science of Commercial Bookkeeping. A practical work on single and double entry bookkeeping. With all forms and tables. Cloth. 138 pp. Postpaid \$1.75.

Gaskell's Complete Compendium of Elegant Writing. By that Master of Penmanship, G. A. Gaskell. Writing for the masses and pen-artists. Postpaid 65 cents.

Reyn's New Commercial Calculator, and Short-Cut Arithmetic. Nearly 1,500,000 sold. Tables, Short Cuts, up-to-date Methods. 70 points in Commercial Law. Arithmetic simplified. 160 pages. Office edition, fifty 2-ct. stamps; Pocket edition, twenty-five 2-ct. stamps.

Thompson's Modern Show Card Lettering, Designs, Etc. Buy it and learn all pen-lettering, brush lettering, automatic pen-shading work, with all designing. Up-to-date. Captivating, useful in business. Fifty 2-ct. stamps.

Financing on Enterprise, by Francis Cooper. Buckram. 543 pages. Two vols. How to finance and promote new or old businesses. Has helped hundreds. \$4.00 postpaid.

Corporate Management, by Thomas Conyngton. Buckram. 422 pages. The Standard work on corporation law for corporation officials. Over 200 model legal forms. \$3.50 postpaid.

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Questioned Documents, by Albert S. Osborn, 525 pages, 200 illustrations. Treating exhaustively the various important questions that arise regarding documents, including handwriting, typewriting, ink, erasures, etc. Of special value to teachers of penmanship and penmen who are called upon to investigate such questions. Price \$5.25.

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Hagan's Book on Disputed Handwriting. Price, \$3.75.
Courtney Method of Detecting Forgery and Raised Checks. Price, \$1.50.

KEEPING FAITH WITH THE WORLD.

By Graham Hood.

Has it ever occurred to you that you are under contract to perform a certain duty and to perform this duty in a certain way? It is true that this contract was made without your consent, but that does not relieve you of any responsibility in the matter. The very fact that you are living puts you under an obligation to occupy a definite place in the universe, and life becomes a success or failure in exact proportion to the degree that you make the best of your opportunities.

If you occupy a house you expect to pay rent. Once a month, or at other times, the landlord comes to you with his bill, and you know that you must settle with him or move out of his house. Good work is the rent you are expected to pay for the privilege of living. It is a debt you owe to humanity, and if you shirk this responsibility you must take a place in the parasite class.

The question as to whether you are doing good work or not is not a difficult one to answer. You know well enough how far short of the possible your daily stint falls. Of course there are few—possibly none of us—who do the best that is in us all the time, and many never reach that standard, but we know it far better than anybody else.

Unfortunately it is not sufficient that we should "know" these facts. It is easy to put the finger of criticism upon weak spots, both in ourselves and in others, but it is quite another thing to repair the weaknesses. This requires definite effort—a determined desire to make more out of our opportunities—yet that is the very thing that is expected of us. Unless we do this we cannot keep faith, either with ourselves or with the world. The world expects us to give it our best endeavor. It is our duty to humanity to help in straightening out some of the tangles that confront us—and our failure to hold up our end stamps us a bankrupt creditor—one who is unable to pay his way.

Frederick Webster has expressed this fact most clearly. "We are born to responsibilities," he said. "And try as we will we cannot shirk them. Were each man to sweep in front of his own door every street would be clean. Were we all to fully feel and realize our obligations and responsibilities life would be much sweeter for many of us. Responsibility is merely a matter of keeping faith. And the plea of ignorance never lessens it."

One great trouble with us is that we do not take time to think about these things. If we gave more thought to these conditions of life we should live differently—we could not help living differently. Men as a rule are earnest and honest. They want to make the most of life and they expect to pay their debts. Here is one responsibility, however, that too many of us forget, and, forgetting it, we fail to keep faith with the world.—New York Globe.

THE SALOON BAR.

A bar to heaven, a door to hell—
Whoever named it, named it well!
A bar to manliness and wealth,
A door to want and broken health,
A bar to honor, pride and fame,
A door to sin and grief and shame;
A bar to hope, a bar to prayer,
A door to darkness and despair,
A bar to honored, useful life,
A door to brawling, senseless strife;
A bar to all that's true and brave,
A door to every drunkard's grave,
A bar to joy that home imparts,
A door to tears and aching hearts;
A bar to heaven, a door to hell—
Whoever named it, named it well!—Selected.



Complete Visible Writing

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Complete Visible Writing means not only that the writing itself is visible, but that the operating machinery which produces the writing is also visible. Above all, it means that the keyboard is completely visible.

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PURE FOOD RECEIVES SETBACK.

During the past year the subject of pure food has received much publicity, due principally to the efforts of Dr. Wiley, who recently tendered his resignation as head of the Bureau of Chemistry at Washington. Dr. Wiley had been connected with the Department of Agriculture for twenty-nine years, and took advantage of the opportunity to make an exhaustive study of the effect on the human system of certain preservatives used by some manufacturers. Congress had been importuned for over a quarter of a century before a pure food law was finally passed. One of the greatest forces in securing its passage was the publication of what is known as the Wiley "poison squad" experiments on a class of young men volunteers. These experiments showed the harmful effects of various ingredients used to preserve food, yet in the face of this evidence the impure food manufacturers were permitted to place their product on the market. In an interview Dr. Wiley has stated:

"Interest after interest engaged in what the Bureau of Chemistry found to be the manufacture of misbranded or adulterated foods and drugs made an appeal to escape appearing in court to defend their practices. Various methods were employed to secure this end, many of which were successful.

"One by one I found that the activities pertaining to the Bureau of Chemistry were restricted and various forms of manipulated food products were withdrawn from its consideration and referred either to other bodies, not contemplated by the law, or directly relieved from further control.

"A few of the instances of this kind are well known. Among these may be mentioned the manufacture of so-called whiskey from alcohol colors and flavors; the addition to food products of benzoic acid and its salts, of sulphurous acid and its salts, of sulphate of copper, of saccharin and of alum; the manufacture of so-called wines from pomace, chemicals and colors; the floating of oysters, often in polluted waters, for the purpose of making them look fatter and larger than they really are for the purposes of sale; the selling of mouldy, fermented, decomposed and misbranded grains; the offering to the people of glucose under the name of "corn syrup," thus taking a name which rightfully belongs to another product made directly from Indian corn stalks.

In view of the great good accomplished by Dr. Wiley it appears very strange that his work should have been so hampered and his surroundings made so unpleasant that he was virtually forced to resign. It is cheering news to note, however, that he is not through with the matter. In fact his

reply to the foes of pure food could not have been any clearer or more forcible if he had used the words of the American naval commander whose ship was so badly damaged in an engagement with a British man-of-war that he was asked if he would surrender. Back came the stirring words: "I have not yet begun to fight." During the coming summer Dr. Wiley will appear on the lecture platform, and will also prepare editorials on the pure food subject which will appear in the magazine "Good Housekeeping". In speaking of his future plans he has said: "I propose to devote the remainder of my life, with such ability as I may have at my command and with such opportunities as may arise, to the promotion of the principles of civic righteousness and industrial integrity which underlie the food and drugs act, in the hope that it may be administered in the interest of the people at large, instead of that of a comparatively few mercenary manufacturers and dealers."

EDITOR'S SCRAP BOOK.

Some very artistic card writing reached us from W. H. Moore, Menominee, Mich.

C. J. Gruenbaum, of Lima, Ohio, sent The Journal some excellently written ornamental cards which show that he is still doing his usual high grade work.

The automatic penwork executed in colors by N. C. Brewster, Wellsboro, Pa., is evidence of the fact that he is very skilful along this line of pen art.

W. A. Bode, of Fairhaven, Pa., favored us with a packet of his cards which rank among the best.

D. E. Knowles, of Milton, Ore., can swing the ornamental pen very successfully. He sent us the word "Spokane" written in the shaded script style, and the specimen is a credit to him.

Nicely written superscriptions have reached our desk from Merritt Davis, Salem, Ore.; C. E. Doner, Beverly, Mass.; Charles Schovaneck, Manchester, N. H.; W. E. Dennis, Brooklyn, N. Y.; N. S. Smith, Waco, Texas; W. J. Elliott, Toronto, Can.; C. J. Gruenbaum, Lima, Ohio; J. D. Todd, Chesterfield, England; E. L. Brown, Rockland, Me.; W. A. Bode, Fairhaven, Pa.; W. H. Moore, Menominee, Mich.

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Beginning a thing is easy; it's the sticking to it that is difficult. The test of character is the ability to go on and finish. It is a rare virtue and a valuable one. For whatever you have set yourself to do, there will surely come a time of discouragement—when you doubt it, after all, it is worth while. Look out for that time when you are tempted to look back. It is there that the danger lies. It does not matter what your work is—earning a living or making a home, or conquering a besetting sin—the discouragement is bound to come. Don't give way to it. Be prepared for it, and make up your mind to keep on just the same.—*Progressive Thought.*

ACHIEVE PROMINENCE BY MAIL

My simple, thorough course won the World's first prize Ransomian Journal and one of my Favorite Pens sent Free.

C. W. Ransom, 309 Minor Bldg., Kansas City, Mo.

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THE CELEBRATED

Madarasz Korean Ink

Korean is the name of that superb quality of stick ink—the kind that is pitchy black on shades and produces those wonderful hair lines, soft and mellow. It is made in Korea, and is far superior to Chinese or India Ink for ornate writing purposes.

Madarasz had a limited stock of this ink on hand at the time of his death, and this has been placed in our hands for sale.

We only have on hand a few of the \$1.00 sticks. These will be sold at \$1.00 less than the regular price until the supply is exhausted.

Enough in one large stick to last a lifetime. Those interested should order without delay.

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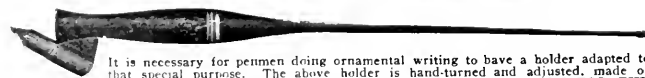
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THE NEWTON AUTOMATIC SHADING PEN CO., DEPT. I, PORTIAC, MICH., U. S. A.



It is necessary for penmen doing ornamental writing to have a holder adapted to that special purpose. The above holder is hand-turned and adjusted, made of selected rosewood or ebony, and cannot be made by an automatic lathe. **LOOK FOR THE BRAND.** If your dealer cannot supply you, send to the designer and manufacturer.

12-inch - Fancy, \$1; Plain, 50c. 8-inch - Fancy, 50c.; Plain, 25c.

A. MAGNUSSON, 208 North 5th Street, Quincy, Ill.

Advertising Creates Values.

By Bert M. Moses, President Association of American Advertisers.

I am writing this on a railroad train that runs through a section where advertising has created wonderful things.

I see great factories where hundreds of people are employed.

And I see little shacks of buildings where the work is all done by the "boss" and perhaps a boy helper.

The big factories turn out goods by the carload.

From the little shacks the output is insignificant.

The great institution turns out more finished product in an hour than the little fellow can in a lifetime.

There is only one reason why a few men thus succeed big and why so many men fail, and that reason is this: The few advertise and the many don't.

The one thing above all other things that advertising does is to create values.

Take any worthy article of commerce without a reputation and try to sell it, and all you can get at best is a very, very narrow margin of profit. Take identically the same article, put it in a package bearing a widely-advertised name, and you will greatly increase the value of it.

Mind you, the article isn't better, but the advertising creates the impression that it IS better.

Reversely, take an article from a package that is widely known, put it in a new package that is not known, and you can hardly get a dealer to handle it even on consignment.

There are really but two things that are absolutely necessary to every advertising success, and those two things are a worthy article and a man behind the article whose faith in it is supreme. No one can fail if those two essentials are present.

A man with faith plus doesn't need capital.

He doesn't need anything that his faith will not supply.

You can no more stop such a man than you can stop the formation of ice at the poles.

Get the man and the article, and the advertising will be forthcoming.

No article ought to be advertised unless certain merits can be truthfully claimed for it that do not apply to all similar articles.

It is not so very difficult to improve upon or change anything so as to create talking points.

It is easy to slightly change the method of making or improve the quality of the ingredients that enter into the finished article, so that superiority can be justly claimed.

Anyhow, no man can have faith plus unless he has something to sell that justifies that faith.

There is one quality in every permanent success—and that one quality is honesty. All honest men do not succeed on a big scale, but no one ever built a business that endured without practicing honesty, whether as a matter of morals or not.

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Some Significant Long Distance Talking.

As news items, the long distance talks of President Hadley from New Haven to Chicago, Hugh Chalmers from Detroit to Boston and from a theatre in New York to a theatre in Chicago, where companies of "The Woman" were playing, have lost interest, but the New York Telephone Review for March uses them to focus attention upon the extent to which the long distance telephone is used nowadays.

C. W. Post, of Battle Creek, Michigan believes in brevity for the sake of saving time. One evidence of this idea is the fact that a large number of the men in responsible positions with The Postum Cereal Company, Ltd., have names of one syllable. Those whose names consist of more than one syllable must submit to an inevitable shortening for the sake of brevity. Short, snappy names, easy to remember and pronounce like Hawk, Burt, Howe, Small, Hicks, Green, Hall, Young, Duff, Boeck and Gage are found up around the top of the pay-roll.

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He who knows that power is in the soul, that he is weak only because he has looked for good out of him and elsewhere, and so perceiving throws himself unhesitatingly on this thought, instantly rights himself, stands in the correct position, commands his limbs, works miracles; just as a man who stands on his feet is stronger than a man who stands on his head.—Emerson.

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Modern Business Attitude.

The true attitude of modern business is strongly presented in the New York Telephone Review for February. An editorial calling attention to articles in this issue on "The Customer—how he should be—and is not always—handled by the representatives of modern corporations," by Cromwell Childre, and "Efficiency in Supervision," by E. C. Michell, distinguishes between the public in general and the public in its individual parts, between the customers of a big business taken in the aggregate and each customer as a unit. The distinction is not based primarily upon the public or upon the customers with regard to their attitude towards the business enterprise, but the editorial very properly directs its arguments towards the class of employee within the business organization itself who come in contact with the customers.

For example, the editorial says: "The average corporation may not realize it, but it actually is losing money behind its counters. . . . It comes from the fact that often too little attention is paid to the type of men who handle details and particularly to the detail known in business parlance of the day as 'the public.'" Again: "The success of a business depends upon the extent to which it can induce the public to become its customer and its ability to retain that patronage once secured. This cannot be done by treating the customers as one unit, but only as an aggregation of separate units—each one upon his individual merits, each well defined lines of policy and practice."

Every customer should be treated as if there were a competitor right around the corner, to paraphrase President U. S. Bethell of the New York Telephone Company, in a speech delivered some time ago.

An employee may either represent or misrepresent the corporation for which he works. The responsibility for the acts of the agent rests upon the principal, and the principal is usually judged in the minds of the public by the acts of its representatives. Therefore, the article in the New York Telephone Review referred to, treats of principles which are as old as the hills, but cannot be reiterated too often.

The moment you believe yourself to be conquered you are conquered, even though success is within your grasp; all of which means that no person and no power can conquer a man; that he is only conquered when he conquers himself. Strange, is it not, that one's own destiny should lie in his own hands, and that no outside power can cheat him out of it?—Unity.

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PUSH IN THE RIGHT DIRECTION.

There are very few persons who have not faced moments of indecision, moments which apparently possessed no special significance, but which were really turning points in their lives. Too often do we hear the regretful words, "If I had only done this or that," or "If I had only taken the opposite course, having reference to some occasion which required a choice of action. It is not to be expected, of course, that we can always do the right thing at just the right time; that is a gift the possession of which falls to but few, and even then its possibilities are not always fully appreciated. It has been said that moments of indecision betray weakness of character, that a strong man makes quick and wise decisions and is never troubled with uncertainty of action. This may be true, but only to a certain degree. It does not follow necessarily that because a man sometimes hesitates as to just what may be somewhat out of the ordinary he is possessed of a vacillating character and poor judgment.

A little reflection helps materially in the solution of many provoking problems which continually arise in our everyday life, and it naturally goes without saying that similar reflection is a very necessary factor in solving the bigger and more important problems which sometimes confront us. The trouble with some of us is, however, that we let our moments of indecision lengthen into hours, and perhaps even into days, until finally our original understanding of the question at issue becomes clouded by other phases which have had time to form. It is not necessary to act upon the spur of the moment in making our decisions; sometimes such action may prove wholly acceptable, but it often develops that our course of action could have been improved if we had given ourselves time for reflection.

A push in the right direction, however, is worth more than all the advice that could be given. Indeed, sometimes that is all we need, and, although we may not be aware of the

fact, it is what we really wish for. When we approach the forks of the road and wonder which path to take, we would be very grateful, indeed, if some one who is wiser and more experienced than we are would give us a gentle push in the right direction. We would take heart immediately, because we would have the courage of our convictions, and no matter what obstacles would be forthcoming or how rough and uneven the road would be, we would have the fortitude to persevere simply because we knew we were right. Unfortunately, however, a trusted adviser is not always at hand to help us over our moments of indecision, and we must come to our conclusions alone and unaided, and sometimes even when there is one who can advise us to our advantage, we are not always willing to accept such advice, partly because we prefer to make our own decisions and partly because we do not recognize as such the help which is offered.

A push in the right direction may proceed from a variety of sources. It is seldom, indeed, that a man comes behind us and, putting his hand squarely on our shoulders, shoves us in the right way. That, indeed, would be easy; too easy, in fact, because then the responsibility would be ours no longer. Recognized opportunity gives us some of our best starts in the right direction; ability is another help, while ambition, experience, daring, perseverance, and many other like qualities set our feet in the right path over and over again. Often when we least expect it we are encouraged to take a step in just exactly the opposite direction to which we have our faces turned. It may be only a kindly word, or a good example, or a suggestion, or something which meets our instant approval, but such as it is, it is sufficient to make us start anew and this time with every assurance of success. Sometimes we are attracted by something which has heretofore escaped our attention, and we are moved to cultivate its acquaintance.

To do so requires the expenditure of a little effort on our part, and before we know it we find ourselves pressing forward eagerly along new lines of endeavor, which grow more attractive the further we proceed, until at last we reach our goal. There is a great deal more comfort to be derived from the possession of a thing for which we have worked than from that which comes to us without effort, and although we may defer our endeavors, fearing the outcome, we learn to our satisfaction that push in the right direction solves many of our most annoying difficulties. When moments of indecision come, and we feel incapable of deciding which way to turn, it is good to heed the advice of those who are in position to know, and good to profit by the experience of others, or even to risk following paths which, though new and strange, make their insistent appeal to us. Any of these factors may prove to be the push in the right direction which will lead to the fulfillment of our desires or even to undreamed of success.—*Charleston News and Courier.*

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Men Who Helped to Make America.

Stephen Girard, philanthropist, did his share in building up the American republic by his benefactions.

He was the son of a French mariner, and was born near Bordeaux, May 24, 1750. Blindness in one eye brought upon him the ridicule of his boyhood companions, and this, together with the unsympathetic treatment of a stepmother, so embittered him that he ran away from home and went to sea before he was fourteen years old, with only sixpence in his pockets.

At twenty-four he was captain of a vessel in the West Indian trade. Later, pursuing his calling between the Indies and the North Atlantic States, during the Revolution, the fortunes of war drove him into Delaware Bay, and this accident led him to establish his home in Philadelphia.

He became a grocer and wine bottler in that city and lived there for sixty years. He married a girl in humble circumstances, who afterward became insane. He provided for her and went to sea again. On his return he had her committed permanently to the Pennsylvania Hospital. She lived there for twenty-five years.

In 1793 the yellow fever seized Philadelphia, and the prosperous citizens fled. Girard and another wealthy Philadelphian Peter Helm, went into the overcrowded hospital and performed heroic services for the afflicted.

During the troublous times of the War of 1812 he bought out the Bank of the United States, transformed it into the Girard Bank, a private institution, and saved the credit of the country during the entire war. But for him the War of 1812 could not have been carried on. Upon his death, in December, 1831 his minutely recorded will, embracing 12,000 words, left noble gifts for the founding and maintenance of Girard College and bequests for many public and private charities.—*New York Telegram.*

The Transmission of News.

For many years a prominent newspaper man, from reporter to foreign correspondent and afterwards editor, S. M. Williams is now Manager of the Press Service of the Western Union Telegraph Company.

Recently Mr. Williams addressed the New York Telephone Society on the subject of "The Transmission of News." The New York Telephone Review is printing the address in two parts, the first of which appears in the March issue.

Mr. Williams defines news in its simplest terms as "What somebody else is doing," and he says: "The news appetite is the only one which does not suffer from indigestion." Mr. Williams then proceeds to trace the means employed from the earliest times in collecting and disseminating news, and gives credit to the telegraph and particularly to the telephone for the tremendous part they play in modern journalism, pointing out that without these means it would be impossible to produce the newspapers which appear throughout the day from the time we sit down to our breakfast table until we retire at night, containing all the latest news of the entire world.

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Preserve Famous Flags.

The patriotism of the members of the House of Representatives was aroused recently when the subject of making an appropriation to conserve the historical naval flags of the nation was up for consideration, and as a result a measure was adopted authorizing that thirty thousand dollars be set aside for this purpose.

The Speaker's table was draped with the battle flag which flew from the mast-head of Commodore Perry's flagship, the "Lawrence," which was named after the famous Capt. John Lawrence. The hoisting of this flag was the signal for action at the battle of Lake Erie. The flag measures eight by ten feet. The background is of solid blue, and written across it in white letters are the words

of the dying Lawrence: "Don't give up the ship."

The collection comprises 136 flags, all of which are of great historical value. Included in the number are the flags of the Spanish commanders Admiral Montejó, who was defeated by Dewey at Manila Bay, and Admiral Cervera at the battle of Santiago.

The great task of restoring these flags may be better understood when it is estimated that the services of one hundred needle-women will be needed for several months. It will require twelve hundred yards of a fine grade of Irish linen to make the backing for the flags, and a special quality of silk will be imported from France to attach the flags to the backing. When the task is completed, the flags will be placed on exhibition at the Naval Academy, An-



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THE
BUSINESS **J**OURNAL

36th Year

JUNE, 1912

No. 10

THE SPOKANE HIGH SCHOOL.**Gathering Place of the National Federation.**

Lewis & Clark high school, where the Federation will hold its business sessions, was formally dedicated at the fourteenth annual meeting of the Inland Empire Teachers' Association, the first week in April, when 2,500 delegates from Washington, Oregon, Idaho and Montana, were in attendance. The principal speakers were Dr. G. Stanley Hall, president of Clark University, Worcester, Mass.; Dr. A. E.

system. The auditorium, with seating capacity for 1,500, is lighted by large windows on all sides opening into courts, also by four skylights. No artificial light will be needed even in partly cloudy days. The cafeteria on the ground floor will seat 600.

The walls of the building are of concrete, stone, brick and terra cotta, laid in cement mortar. The floor, stairs, beams, girders and roof are of steel and concrete reinforced and the structure is pronounced fireproof. The mill work is of white oak in natural finish. The school equipment in the building cost about \$40,000.



Winship, editor of The Journal of Education, Boston, and Arthur H. Chamberlain, editor of The Sierra Educational News and chairman of the International Committee of the American School Peace League.

The school structure, which was completed at a cost of \$500,000, is 228 by 225 feet, four stories in height. The style of architecture is Tudor-Gothic. There are five entrances. The auditorium is entered from the first floor by doors leading into the corridors from three sides. There are 93 rooms, including library, laboratories and department of domestic science.

The building is equipped with the most modern systems of radiation, ventilation and lighting, also a complete vacuum

LOOK UP, LIFT UP.

The man who can sculpture a stumbling-block into a stepping-stone has done more than most sculptors ever accomplish.

A few punctured tires on the financial automobile is no valid reason why we should throw the entire machinery on the scrap heap.

There are more people dying for the lack of a kind word, a pat on the back and a little encouragement, than there are from disease.

A smile is potential, magnetic and dispels trouble.

The man who never makes any mistakes, never makes anything else.

SPokane Notes.

For those in New England, eastern New Jersey and New York who plan to go to the Spokane Convention, a special party has been made up to leave Boston, Saturday morning,

NEW ENGLAND SPECIAL. June 29, over the Grand Trunk Railroad by way of Montreal. This party will be under the leadership of E. E. Gaylord, of the Beverly, Mass., High School. Special Pullman cars will be used, and they will be side-tracked at

Niagara Falls on Sunday morning, June 30, most of the day being spent in Niagara Falls sight-seeing. In the afternoon these cars will be attached to the regular Chicago train, reaching Chicago early Monday morning, July 1, giving the day in The Windy City for sight-seeing before joining the Teachers' Spokane Club party on their special train which will leave Chicago Monday evening, July 1, over the Chicago & Northwestern Railway via Omaha, Denver, Salt Lake City, and the Yellowstone National Park for Spokane.

The Eastern Lines have made a reduced round-trip rate for the Spokane Convention, \$97.50 from Boston, with proportionate reductions for places west of Boston. This

REDUCED RATES ON EASTERN LINES. amounts to a round-trip rate of \$32.50 between Chicago and Boston added to the regular excursion rate of \$65 from Chicago to the Coast and return. These Spokane tickets will be on sale at the eastern offices only just in time to make the through trip to Spokane without

stop-overs. In Boston they will be on sale July 8 and 9. This will be more than a week too late for those who intend to spend a week in the Yellowstone National Park on the way. However, the annual convention of The Elks is to be held in Chicago the first week in July, and on account of this convention, the same reduced rates from eastern points to Chicago and return as for Spokane may be obtained. The date of the return limit on the ticket will be August 27. Probably, to get such a ticket, however, will necessitate buying a new ticket from Chicago for that part of the round trip, but there will be ample time in Chicago to arrange for that part of the transportation. Those who start late enough to take advantage of the through rate from eastern points on account of the Spokane Convention can buy their tickets through to the Coast and return, even though they are going on the Teachers' Spokane Club special train, for their tickets will be honored for transportation just the same on that train as on any other.

Whether teachers go with the Spokane Club party, individually, or otherwise; whether they go by the Burlington, the Northern Pacific, or the Chicago & Northwestern, Union Pacific, and the Oregon Short Line, they should not fail to visit the Yellowstone National Park. It will be of all the magnificent

YELLOWSTONE PARK. sights the one monumental feature of this particular trip. It is quite cold in the high altitude of the Park at night. It is common for ice to freeze over standing water in July and August at night. Consequently, some heavy clothing should be carried. It is warm enough during the day; sometimes, too warm for comfort. For the long train ride both men and women would be more at ease if they were to keep the cinders out of their hair by wearing yachting caps or some form of easy outing cap. While this vacation trip is to be a splendid one, no person taking it for the first time should allow himself to be hypnotized into thinking that it has not about it certain elements of "roughing it." There will be plenty of cinders and soot and alkali dust. There will be reasonable opportunities to use ale as a refreshment—Adams ale, externally applied,—but even so, there will be room enough for some discomfort, and white starched clothing should be abjured as far as possible for the train and the Park and the other out-

ing features of the trip, where old clothing should be worn. For the "functions," probably unescapable in Spokane, and possibly in some other cities, a certain amount of formal sartorial embellishment will be expected.

The Commercial teachers of Denver have organized temporarily to give the teachers arriving on the Teachers' Spokane Club train a splendid reception with a tour of the city. The

Portland Commercial Club, in conjunction with the commercial teachers there, has arranged a similar treat when the visiting delegates reach The Rose City. Others of the Coast cities are planning in like manner. This is to be a sort of professional family love feast.

Probably the greatest gun to be fired at the Convention will be discharged by James J. Hill, the great railroad builder of the Northwest and financier of New York, who

MISCELLANEOUS will give an address to the Convention on the evening of July 18. It is rumored, however, that there are to be various and numerous examples of gastronomic extravagance in the form of luncheons and banquets.

For definite information about various features of this tour, those interested (teachers and their friends) should write to President Morton MacCormac, 1208 East Sixty-third Street, Chicago, Ill.; to Mrs. A. E. Yerex, Marquette Building, Chicago, regarding the special train for the Teachers' Spokane Club; to Secretary W. H. Shoemaker, 7470 Bond Avenue, Chicago, about joining the Club and getting the benefit of the reduced rates made possible by the all-expense-paid plan on which the Club will travel; to E. E. Gaylord, Beverly, Mass., for information about the New England special. Of course, for those who do not travel in a party but who go singly, it will be important to make advance sleeping-car and hotel reservations along the route.

EDUCATIONAL CONDITIONS IN JAPAN.

By J. S. Oxford, Principal Palmere Institute, Kobe, Japan.



HE school business in Japan is a big one and it would require enough material to make a fair-sized book to describe it fully. To begin with the Japanese are great on Kindergartens. It is astonishing the way they have adopted the Kindergarten and made it their own. Japan is as full of children as a bee hive is of bees, and the Kindergarten seems to be specially adapted to the Japanese nature.

The government schools in Japan include eight years in primary school, five years in middle or grammar school, four years in high school and five years in the university. Also commercial schools of the grammar and high school grades, which include a thorough course in Commerce covering five years.

As you see the entire course covers twenty-two years as against sixteen in the United States. This fact is due to their difficult language and the difference of plan upon which their schools are conducted. But as to their commercial schools; they are much more thorough than most of our business schools at home.

Of course, in the United States students are supposed to have had preparation elsewhere before entering the business school, but as a matter of fact that is usually not the case. I am glad to say that I believe people are waking up to the fact that it requires more thorough training than one can get in the small business school in from three to six months, to make a successful business man even on a small scale.

The Higher Commercial Schools, which are four in number and one of which is in Kobe, are government schools, and are open to graduates of the middle or grammar schools and graduates of the lower commercial schools. And even then they are subjected to a rigid examination before they

are admitted. Failure to pass an examination during their course of study means that they lose their scholarship—in other words it means expulsion. These schools are well equipped and their courses of study are thorough and comprehensive. In the school here at Kobe they have a library of 40,000 volumes, in a dozen or more languages, treating of the world's commerce. In this school English, French, Spanish, Italian, Portuguese, German, Russian, Chinese, and perhaps other languages are taught—all by men whose mother tongue was one of these languages. And the students study them with a view to speaking them and not as most people in the United States study German, French and Spanish.

In addition to the government schools there are six first-class institutions of learning which were founded by missionaries and still maintained by various Mission Boards in the United States. These schools are: The Doshisha (Univ.) Kyoto; Kwansei Gakuin (Coll.), Kobe; Chinzed Gakuin (Coll.), Nagasaki; Aoyama Gakuin (Coll.), Tokyo; Rykyo (Univ.), Tokyo and Tohoku Gakuin (Coll.) Sendai. Although the government has worked against these schools by allowing their students none of the privileges accorded to students of the government schools, they have grown to be first-class universities and colleges, and are now being recognized as such even by the Japanese government.

A word about the Palmore Institute. We have classes at night only, and our work is conducted somewhat on the Y. M. C. A. plan. We have our own building, which is modern in every respect. In the building are a library and reading room and a game room—the game room being equipped with billiards and other games.

English constitutes almost our entire course of study. However, since my arrival I have taught some shorthand, typewriting and penmanship. But, owing to the peculiarities of their language and systems of writing—with a brush—English shorthand is almost an impossibility for them; typewriting cannot be used in their own language, and modern penmanship is useless to them unless they know enough English to write letters or keep books.

Even though the commercial schools give thorough courses in commerce, shorthand, typewriting and penmanship are very much neglected. As stated above, shorthand is almost an impossibility for the Japanese, and even when typewriting is studied, a student is provided with a poor machine of perhaps a poorer make and left to himself to work it out. As a result, one sees men in offices operating typewriters for their living with only one finger on each hand. And as to penmanship—they are left to write as they please, with the result that many learn to *drate* their writing nicely, but with neither position nor speed.

In the Palmore Institute we use Remington machines only with blanked keyboards, and Smith's "Touch Typewriting." In the Penmanship department the "Business Journal" is taken as a basis for the work.

As a class, the Japanese don't care for penmanship, because it is so different from their own method of writing. However, those who have positions which make it necessary to use foreign writing, take great interest in it and do fine work. There seems to be a good deal of the artistic in the life of most Japanese, and occasionally I run across one who can write well the first time he tries. You know, even as a nation, they are fine copyists.

Since I have gone from the Kindergartens through the colleges and universities and then on up to the penmanship and typewriting departments of the Palmore Institute, perhaps I would better stop. I can't help but feel sorry for the editors and many readers of the Business Journal because the Pacific is between them and the beauties of Japan at this particular time of the year. The Island Empire is just now arrayed in all her glory, but long before this

reaches you the cherry blossoms will be a thing of the past. However, if the editor or any of the readers will visit Japan next year during our spring vacation, the first week in April, I will take them on some excursions and let them see for once, at least, some of the real beauties of Nature.



WALLACE E. BARTHOLOMEW

New York State Inspector of Commercial Education.



WALLACE E. BARTHOLOMEW, the subject of this sketch, was born near Philadelphia, Penna., where he spent the early years of his life, securing his preliminary education in the local public schools.

Having decided upon teaching as his profession, he entered the Pennsylvania State Normal School at West Chester and graduated with the class of 1896. Desiring to perfect his education in mathematics, he entered Lehigh University for special work in this department. While in the Normal School he became interested in commercial education and early reached a decision to abandon mathematics for this field. The special training along this line which he received at the Normal School has been supplemented by work in the Department of Commerce, Accounts and Finance of New York University and the University of Pittsburg.

Upon the completion of his work at Lehigh University, Mr. Bartholomew taught two years in the public schools of his home county and then accepted a position as instructor in commercial subjects in the Philadelphia Business College, where he remained until offered a position as Principal of the Commercial Department of The Martin School of Pittsburg, one of the leading schools of its kind in Pennsylvania.

At the end of his third year in The Martin School he decided to enter high school commercial work and accordingly entered the competitive examination for a place on the eligible list for appointment to the Pittsburg High Schools.

Winning a high place on the list he was offered a position as Head of the Department of Office Practice in the Fifth Ave. Commercial High School. At the close of his first year in this position, Rochester, N. Y., offered him the Directorship of the Commercial Departments of the East and West High Schools of that city. Pittsburg school authorities soon realized their error in permitting Mr. Bartholomew to leave and the following year recalled him, at a large increase in salary, to establish and conduct the Department of Local Industries in the South Side High School. To establish such a department in a city whose initial commerce, in tonnage, is greater than that of New York, Chicago, and Boston combined, required ability of a high order and the subsequent success of the department revealed the unerring judgment of the Pittsburg educational directors.

In June, 1911, the New York State Educational Department, after a very careful canvass, offered Mr. Bartholomew the position of Inspector of Commercial Education which he accepted. His experience as a teacher in the Rochester High Schools enabled him to take up the work of his office and push it forward with little preliminary study of conditions.

Mr. Bartholomew is a man of particularly pleasing personality, sound judgment, tact and skill in working with people. He is rapidly winning an enviable place in the esteem and confidence of the commercial teachers of New York State. Progressiveness and efficiency characterize his administration of the duties of his office.

We congratulate the State Department on its good fortune in securing such a man for this important position, and we also congratulate the commercial teachers of the state upon having the work in which we are all so deeply interested, placed in the hands of one who by natural endowment, education, and experience is so eminently fitted to lead them in their efforts to improve commercial education in the public schools.

PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is so signly that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition, if you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

PALLID PERCIVAL, ANGEL BOY, MAKES A HOLE IN WALL STREET.

By IRVIN S. COBB in *New York World*.

Ever and anon a piercing wail is emitted from the bosky dell called Wall Street. There has come to one of our great financial institutions the saddest thing that can happen down in that shaded vale where grows the long green, pale yellow verdure that springs from Uncle Sam's mint bed. A large palpitating vacancy has been unexpectedly unearthed in the midst of the cash on hand.

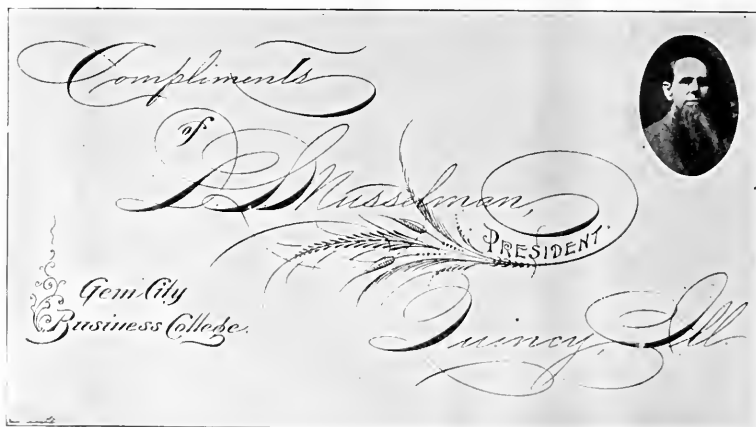
'Tis the cruellest shock that can possibly befall a bank with cleyen millions in assets, to learn that one of its employees has created an aching void to the extent of about nine hundred and seven dollars in the available funds. A death in the President's family is nothing to it.

So when the directors meet to hold the Lodge of Sorrow they nearly always make the astounding discovery that the trusted clerk who is responsible for the hiatus was a faithful member of Sunday school. In some quarters there is disposition to blame it on the Sunday school.

This is a grave error. The real fault lies with the banks for not hiring youths who have been previously acclimated to Broadway's fitful fevers. The temptations of this great city are not especially dangerous except when taken in a lump.

Pallid Percival, the angel-boy of the business college, has lovely prospects and a blameless past when he first gets the job. Looking back on his life, he feels that he has committed but one great crime, and that when he pulled the chair out from under his little sister Evelyn. Yet he feels that he has lived that down, because it happened when he was but eight years old, going on nine, and he is now nearly twenty-four. His idea of a really riotous evening, replete with interest and fraught with importance, is taking the affirmative on the question "Resolved, That Intemperance Has Caused More Suffering Than War," at the debating club.

But one fatal night while he is speeding north upon Mr. Belmont's elevated train, en route to the thrilling backgammon tournament up at the Bronx branch of the Y. M. C. A., his mind is distracted from pleasant anticipations of an exciting evening by the fact that many bright lights are burning along our main street, with an utter disregard to cost, although it is already nearly 8:15 o'clock. On his way back he stops off to investigate. Oh me! 't's the beginning of the start.



Pallid Percy is soon to learn that e'en the throbbing metropolis yields many desirable agricultural products such as peaches, grape-fruit and undomesticated oats. Also that if he expects to harvest his share of the crop he'll have to hurry right along. That's where our hero begins to garner with both hands.

The next time the Wednesday night Self-Help Society convenes a familiar form is missing from the front pew. There's a gap in the circle where Angel-Face always sits. Dear me! Can he be ailing?

Not so as to be apparent to the naked eye. At that moment Pallid Percival, better known along the G. W. W. as the New Boy, is seated at Wrecker's gazing into the soulful violet eyes of a winsome little keepsake from the chorus with a barber-pole complexion and hair the color of the yolk of a four-minute egg, and he is buying for her a few of those trivial knick-knacks that cost \$2.15 a half portion.

About the same time his path is crossed, as they say in the dream books, by a large, dark stranger in the nature of a long shot. He makes the acquaintance of an expert who not only knows the horses themselves but was likewise well acquainted with their parents, calling them freely by name. By such means Percy is brought to see that the vice of racing has its redeeming side. In his lighter hours he begins to talk like the second page of a live-stock journal. He acquires the hateful cigarette habit and one of those fancy stop-look-listen waistcoats just the same as the college chaps wear.

At this juncture he finds a large working capital is needed. Dainty Blanche St. Claire, the corymbet pet, is oftentimes hungry and ever desires the more expressive tokens of edible regard when eating. Also many horses seem to have a way of running slow when one chances to be following them. Maybe its because they're waiting for a fellow to catch up.

The boy financier knows the bank doesn't care anything about money, because it is willing to pay him as much as nine dollars a week salary, with clandestine dividends without mentioning the matter to any one.

Some fine afternoon he starts up Broadway on a car and gets off in Canada. Nothing is so calculated to arouse a growing suspicion in the breast of a bank president as to hear that one of his trusted young men has been sent to find an address in Chambers street and turns up next morning at Toronto still looking for it.

Then the discovery of the deep cavity in the gold reserve—
And the anguished shriek.

THE FUNNY PART:

We never stop to think that the Sunday school has nothing to do with it.

THE MIND THAT WANDERS WASTES.

At the Very Foundation of Success is the Power to Keep Your Mind and Thought Fixed.

Every one of us has realized the danger of letting the mind wander and waste itself in a mass of things—none of them never to be finished.

We all know that to go at one thing and keep at it is the only way to succeed.

Life and its achievements are made up of a constant fighting against the temptations to wander and scatter. It is only by bringing ourselves back to the truth, violently and determinedly, every little while that we can keep going ahead, keep our footing mentally, and gradually gain ground, instead of sliding back.

After thirty a majority of human beings go backward. Many of them do not know it, fortunately for them, as it spares useless suffering. Only a few really make any progress after the thirtieth year is passed. With most men that is the age when mental activity slackens, when ideas become settled, petrified, no longer productive.

The few that mean to go ahead, that are determined to make use of the real years of thinking which lie between thirty and eighty, must keep at it themselves, whip themselves mentally, as a cruel driver whips a tired horse, force themselves to constant effort by self-reproach and stern criticism.

We should often stop and ask ourselves:

How is my mind working? What am I doing with the energy that my father and mother gave me? What use am I making of the experience and the knowledge acquired thus far in life?

What one big and important thing am I working at with all of my powers?

Few of us can give any definite or satisfactory answer. Most of us are forced to confess that we are drifting along, like chips floating on a stream.

We are going as the others go, going the way the current takes us. We flap our mental fins feebly, occasionally, to make ourselves think we are swimming, but ninety-nine times out of a hundred we are merely drifting.

Every man ought to say to himself—If you haven't any real object in life, how can you ever attain any definite object in life?

A captain at sea without compass, chart or letter of instruction telling him where to go with his cargo or passengers would be a comic sight. We would all laugh at such a captain.

But he would be no more ridiculous than a human being out in the middle of the ocean of life with no definite plan.

Most of us are drifting derelicts. We say to ourselves that some day we shall go somewhere. When the right moment arrives, we tell ourselves, we will do something.

But time goes by, it never stops—and the few days and years of opportunity slip away. Each as it goes makes the will a little less strong, each makes self-excuse more easy through habit. By and by come age and then the end of life—and one more "nobody in particular" is put back into the ground whence he came.

Do something. Make up your mind that you will do something, not from personal, foolish vanity, but because you intend to be worthy of the human race to which you belong; you intend not to disgrace the men that have lived and achieved here on earth before you.—From *New York Evening Journal*.

The efficient business man is not the one who has never made a mistake, but rather the one who has never made the same mistake twice.



DO YOU EARN YOUR LIVING?

ELBERT HUBBARD in *New York American*.

The man or woman who cannot earn an honest living is a defective.

The college that teaches men and women how to add to the wealth and happiness of the world, and how to make folks useful, instead of ornamental, will be the college of the future.

As a religious sect ministers, at best, to only a fraction of the community, so does the education de luxe have its grave limitations.

The great universities, like Oxford, Cambridge, Yale, Harvard and Princeton, grow up out of the divinity school which follows the monastery.

The ideal was the ideal of a priest, and to a great degree this conception still abides. The intent is not to fit the pupil for the struggle of life, but to relieve him from it.

Any education that separates man from man is not wholly good. College education has ruined a vast number of men.

All the great and fashionable universities are given over to cigarettes, bromide and the devious ways of dalliance. Bodily exercise is optional—there is athletics for the few, but physical culture for those who need it most is carefully cut.

Walk out Riverside Drive and note how most of the Columbia students you meet are cigaretists!

These big universities are filled, for the most part, with remittance men. If a boy is a burden at home, and has no inclination to help his father in business, the lad is sent to Harvard. This in the hope that a college degree will make amends for lack of phosphorus. As people under suspicion have been known to flash a marriage certificate, so does a card of membership in a university club supply the social benzoate of soda.

The college degree to-day is a social passport—it is no proof of ability.

All of which does not apply to boys who work their way through college—this is quite another matter.

The intent, say, of Tuskegee Institute is to show the youth how to earn a living—to mind his own business, to be useful to himself and others. Its aim is to evolve character, not merely culcha. Hence the ban on booze, the taboo on tobacco and the lessons in such homely themes as moral integrity, manly abstinence, industry and a strict looking after one person—and that the individual right under your own hat.

To write poetry, play the piano, orate in orotund and gesticulate in curves were folly, if the party cultivates the poker face and does not pay his debts.

Artistic genius is no excuse to-day for not walking the moral chalkline.

And yet we are not Puritans. We believe in all natural, normal sports, and we love the laughter that has in it no bitterness.

An ounce of competence is worth a pound of cleverness.

The college that makes its pupils immune from physical work is fitting them for the toboggan.

It may not destroy all, but it will maim many.

Have we not seen men with titles in front of their names and degrees behind, who dived deep and soared high, and yet were in debt to the tailor? The world is full of educated fools, and educated rogues, and to lessen their number and curtail their production were wise. We must not only teach the dignity of labor, but live the lesson.

The average millionaire has not had college advantages, and so he is apt to indulge in the foolish fancy that he has lost something out of his life. Hence, he sends Cecil to college, especially, as stated, if he does not show much aptitude for work.

The final choice of college is left to the mother and boy, with the sisters as advisers. The advantage of social station here comes in, and it's Cecil for the pedagogic polish and a patent leather Princeton shine. This brand of youth may possibly make a good head clerk, but very, very rarely does he become a superintendent or general manager. The big boys who run the railroads, banks, factories, grain elevators and steamship lines are men who "never had a chance in life."

College at its best is an artificial and unnatural scheme of education. It may be a good make-believe, but it is not life.

The nearer our schools approach life, the more useful they are. There is great danger that a make-believe education will evolve a make-believe man. The college of the future will supply the opportunity, but the man will get his education himself. And it will not be a surface shine. To earn a living is quite as necessary as to parse the Greek verb and wrestle with the ablative.

Some day no college will graduate a man or woman who cannot at once earn a living.

To make good is better than to make an excuse.

The college and life must be one. Education will be industrial, and opportunities will be afforded so the youth will get his living and his education at the same time. The college will then be a cross-section of life, not a papier-mache imitation of it.

"THE CITY" OF LONDON.

Only a Square Mile in Area, but Mightily Important.

To the reader of English history, kings and queens, peers and parliament loom large; but political London is really the merest upstart beside commercial London. It came long after trade was established and has always been kept outside commercial London proper, in Westminster.

If the American tourist happens to walk along Fleet Street on a fortunate day he may witness the time-honored ceremony of the lord mayor meeting the king at the old site of Temple Bar and escorting his majesty from the comparatively new political London into that very old commercial London which is known as "the city."

The city might be compared to the Wall Street district in New York. It contains the banks, exchanges, and commercial machinery of the British metropolis. The original settlement of traders was made upon its site, and for long it was a walled town. To-day, though but a square mile in area, it is a county to itself, retains its own government of merchants and has its ancient charters and privileges, granted by a long succession of kings in return for loans of money.

If Wall Street were a self-governing district to itself, and J. Pierpont Morgan were its mayor and lived in a mansion opposite the Stock Exchange, and rode in a gilded coach, and received the president of the United States at the Sub-Treasury whenever our national executive found it necessary to enter Broad Street, we should have pretty nearly a counterpart of that city of London which many tourists never distinguish from London proper, with its seven hundred square miles of area. The king himself cannot enter the city officially without permission from the lord mayor of London; but the lord mayor's authority extends only over the square mile of the city. He is always a business man, elected by the old merchants' guilds to serve a single year in his quaint splendor.—*Philadelphia Saturday Evening Post*.

When the donkey saw a zebra

He began to switch his tail,

"Well, I never," was his comment,

"Here's a mule that's been in jail."

Department of Business Writing

G. C. Mills, Editor.

INTRODUCTORY COURSE.

By J. J. BAILEY.

The fifteen plates in this issue complete this brief course in rapid free arm business writing. If the ambitious learner has obtained the impression that the work should be done rapidly, with the swing, that the line should be strong and graceful, then the purpose of this course has been served. Four months is too short a time in which to acquire a rapid business hand writing. Many people do not become good writers in that many years. Therefore, I urge upon everyone the importance of continued practice.

THE WORK FOR JUNE.

INTRODUCTORY COURSE.

- Week of June 3: Plates 1, 2, 3, 4
- Week of June 10: Plates 5, 6, 7, 8.
- Week of June 17: Plates 9, 10, 11, 12.
- Week of June 24: Plates 13, 14, 15.

INTERMEDIATE COURSE.

- Week of June 3: Plate 27.
- Week of June 10: Plate 28.
- Week of June 17: Plate 29
- Week of June 24: Plate 30.

BUDGET FOR THE MONTH: Two pages of each line in plate fifteen of the Introductory Course.

OOOOOO SS SS SS SS SS SS SS SS SS SS SS
 DDDDDDDD DDD Damon Dunroon Dennison

Plate 1—One of the most beautiful letters of the capital alphabet is the *D*. This letter is readily joined in groups. It is used very frequently in correspondence and should be mastered. Be careful not to make it too wide.

~~llllllllllll~~ ~~llllllllllll~~ llllllllllll
 llll llll same same same
 linen llama lining leaning

Plate 2—The loop letters are very difficult to make. Endeavor to keep the loops uniform in height and width. The Introductory drill given in this plate, if mastered, will make all the exercises much easier.

v v v v b b b b b b b b b b bemoan
 banana beamish blaming booming
 k k k k k k k k k k kink knack knock
 kimona kimona kinsman kanaka

Plate 3—The second part of the *b* is just like the *r*. As this part of the letter is usually made very poor, it will pay to devote a great deal of time to it. Make a full page of every word or group of letters.

m m m m h h h h h h h h h h h h h h h h
 h home home human homewood
 hoeing humming hamen hymnal

Plate 4—The last part of the *h* is just like the last part of the *m*. Therefore, to make sufficient preparation

P P P P T T T T T T T T T T T T T T
 Timon Thomas Toronto Tonawanda Twill
 P P P P F F F F F F F F F F F F F F
 Fame Famous Finance Friedlander

Plate 5—The T and F are two letters very similar, and practice on one assists in mastering the other. Make at least one page of each letter separately and also of each word in which these letters are used. Watch very carefully the spacing between the small letters in each word. Criticise your work continually.

P P P P P P P P P P P P P P P P P P P P
 Penman Panama Prussian Pippin PPP
 Peter Piper has an aunt in Philadelphia Pa

Plate 6—A new family of letters consists of the P, B, and R. The important part of each one of these letters is the introductory stroke which should be perfectly straight. The top of the P is about one-half the height of the letter. Make two pages of the last line in this plate.

P P P P B B B B B B B B B B B B B B B B
 Bimoan Banana Bismuth Bannerman
 Barney Bennington has sailed to Bombay

Plate 7—In making the B, one really makes two figures, the 1 and the 3. Endeavor to keep both parts of the 3 the same size. Make a page of each word and two pages of the last sentence. Also make a page of the movement drill at the beginning of the first line.

P P P P R R R R R R R R R R R R R R R R
 Remnant Ramona Remember Richmond
 Richard Rennie stormed Rochester in 1912

Plate 8—Make two pages of the indirect oval exercise, two pages of the R separately, two pages of each word, and two pages of the last sentence. Watch the spacing between the letters and be sure to write with the swing.

U U U U U U U U t t t t t t t t t t t t t t
 U U U U U U U U t t t t t t t t t t t t t t
 time timer timing timorous tetanus tink
 a a a a a a a d d d d d d d d d d d d d d
 d d d d demon diamond decide decade

Plate 9—The t, d, and p, make another group of letters that are very similar. Practice a great deal on the

p p p p p p p p p p p p p p p p p p p p p p
pip pipel pippin pauper pepper pup
aaaaaa aq aq aq qqqq qqqqq
queen quire quince quinquet quick

Plate 10—The form of the *p* given in this plate is very simple and easily executed. It can be made rapidly and should be used a great deal as a movement drill.

P P P P L L L L L L L L L L L L
Lemmon London Leamington Lamont
S S S S S S S S S S S S
Sama Simeon Summer Spencerian Spru

Plate 11—The *L*, *S*, and *G* complete the critical study of both alphabets. These letters are grouped together because they begin in the same way. The finishing downward stroke in each resembles the same stroke in the others. The most difficult thing to do in making these letters is to keep the upper loop long enough.

O O O O O O G G G G G G G G G G
Gaming Gasman Gunane Gorman
G G Ganong is a business man in Grimon

Plate 12—Many people claim that these are the most difficult letters of the entire alphabet to make. At any rate they are made very poorly by most people. The most difficult thing about the letter *G* is to keep all strokes on the same slant. Make two pages of every letter, word and sentence in both plates 11 and 12.

A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z

Plate 13—A review of the capital alphabet made rapidly—at least two sets to the minute. The one who really wants to learn will not cease practicing on this plate until he has made a thousand sets.

Animating Burning Cunning Demanding
Emanating Farming Gunning Homing
Inning Jumping Knowing Lulling
Mailing Naming Opening Pinning
Quelling Raining Spinning Taming
Uniting Veining Winning Venaning
Yearning Zipping

Plate 14—A review of the capital alphabet, each letter used in a word, make two full pages of each word.

A specimen of my plain business penmanship.
 Be patient, diligent and painstaking. Bob
 Common sense and diligence are winners.
 Do your best on all your work, so succeed. Do
 Enemies are always seeking how to destroy.
 Fannie Fleming is a fine plain penman.
 Gosling studied grammar in Georgia.
 Homer A. Hanum has a son in Huron.
 I am gaining in my writing.

James Jones became an expert stenographer.
 Kenny Kinsman hopes to become famous soon.
 Lorna Lamont, a famous painter in London.
 Mary Mannering played Minon in Madrid.
 Napoleon Buonaparte, a colossal genius.
 Open your eyes and see your opportunities.
 Penmen are always in demand in commerce.
 Querrie, a noted lacrosse player in Canada.

Remember work makes penmen; be warned.
 Sir Samuel Springer, statesman and author.
 Thomas Jefferson, a famous American president.
 Unionism and reciprocity are not synonymous.
 Vienna, home of art and science of the past.
 Winnipeg, the gateway of the Golden West.
 Xenophon, a famous general in days of old.
 Yours truly, Yours sincerely, Young and Youth.
 Zaner, a penman, investigator in America.

THE NATIONAL FEDERATION.

By MORTON MACCORMAC.

President National Commercial Teachers' Federation.

All eyes are turned westward. It is but a little while until July and on the 15th thereof the National Commercial Teachers' Federation meets in Spokane for its 16th Annual Convocation. If time means anything this should be by far the strongest and most effective session of our experience for we now have the combined results of the years gone by to add to the momentum which has come through co-operation to make of this meeting an influence for educational strengthening and uplift.

The question that now concerns me most is "are you going?" I honestly and firmly believe that you should. First, because it is a duty which you owe the Federation and because of business education in general. Second, it is a duty that you owe yourself for it is only through co-operation with such forces as will here gather that you can hope to cope with the trend of the times. Next, it will be a pleasure, one of which you have possibly been denied and so great a one that it is impossible for me to approach its description. In going from your eastern, southern, or middle western home to Spokane you are going into the heart of America, you are taking up the slogan, "See America first," you are going into Nature's most stupendous playground where every factor of His greatness shows itself. When you have feasted on the mountains and valleys, on the rivulets and torrents, when you have drunk in the ozone and the sunshine of those splendid plains, you cannot but be better, stronger, and more useful in your daily duty. So come, be a part with us.

Trains are leaving via the Rex Tour on July 1st and 11th and the official train leaves on the glorious 4th of July from Chicago and another via the Burlington and Northern Pacific, on the 11th, which is the last date of the greatly reduced fare. Of course I shall be pleased to have you accompany me on that splendid trip which leaves Chicago on the 4th of July but whether you can do that or not make up your mind right now that you are going to go to Spokane and feel free to write me at any time for any information that I may give.

NEWS NOTES.

Through an oversight the name of Isaac Pitman & Sons was not included in the list of exhibitors at the Albany convention which was published in our May issue. This Company showed a complete line of their books and supplies.

On a card received from A. P. Armstrong we note that he has been elected county superintendent of schools at Portland, Oregon. We are always glad to hear of the success attained by the members of the profession.

The New England Association of Teachers College, Columbia University, held its banquet in Boston, Mass., on March 30th. A. B. Wrought, of the Pittsfield, Mass. High School, is president of the Association.

D. L. Hunt, who has been associated with the Eau Claire, Wis., Business College, is no longer with that school. Owing to a change in the management, Mr. Hunt was advised April 1st his services would be no longer required. We are confident he will not have to look far for a location, as he is thoroughly capable of filling a difficult position.

In a letter requesting a copy of The Journal we are informed by S. G. Boggs, manager, that the Hartington Business and Normal College has been recently opened to the public at Hartington, Nebr. Our best wishes go with the new venture, and we trust it may enjoy a very large attendance.

H. H. Statsman, of Los Angeles, Cal., still takes a kindly interest in the beautiful art, although he has passed the sixtieth milestone. He writes us that he was married last October and has just recently completed the building of a beautiful home in Los Angeles.

C. C. Wiggins, formerly with the Pittston, Pa., High School, now has charge of the commercial department in the Negaunee, Mich., High School. He writes he has eighty students in his department, enjoys his work very much, and that he hopes to show splendid results by the end of the school year.

The Rex Tours, of Chicago, Ill., has favored this office with a booklet describing the various ways of going to the Spokane convention. It is very interesting, and those planning on attending the meeting would do well to request Mrs. Yerex to mail them a copy.



Exhibit of the L. C. Smith & Bros. Typewriter Company at the State Cap...

The Coleman National Business College, of Newark, N. J., is doing its share in giving publicity to the industrial exposition to be held in Newark, May 13th to 25th, as the letters sent out by that school have a lithograph appearing on the envelope relative to the exposition.

L. J. Egleston, principal of the Rutland, Vt., Business College for the past 18 years, has decided to take a complete rest from active school duties for a time, so has leased his school to F. E. Mitchell, a commercial teacher of wide experience. Mr. Mitchell is at present at the head of the commercial department of the Rutland public schools, but will assume charge of his new venture July 1st, and plans to conduct a five weeks' Summer session along special lines. The Rutland Business College was organized in 1889, and the attendance the past year has been the largest in the history of the school. The school has an equipment of nearly 40 visible machines and has always been very successful in placing its graduates.

The Martin School, Pittsburg, Pa., is now under the control of J. P. McConahey, who was formerly associated with that institution. Mr. McConahey has been conducting the Pittsburg Shorthand School, and two of his teachers, the Misses Halferty and Farris, are with him at the Martin School.

The Ovens School, Pottsville, Pa., which was recently purchased by A. F. Wallace, of Worcester, Mass., will in future be known as The Ovens-Wallace School. Mr. Wallace has had over twenty years teaching experience, and it well qualified to maintain the high standard of work that has featured this school in the past. Mr. Ovens, the retiring proprietor, after enjoying a well-earned vacation, will enter into another line of business. The best wishes of the many friends of both Mr. Wallace and Mr. Ovens will follow them in the new duties they assume.

James S. Oxford, of Kobe, Japan, advises that he has been appointed principal of the Palmore Institute at Kobe. The school has an attendance of 530 with a teaching force of 12. Mr. Oxford well deserves the honor that has been conferred upon him, as he has worked exceedingly hard since leaving the United States. The Journal office was favored with a picture of Mt. Fuji, which Mr. Oxford states is the most painted and most photographed mountain in the world.

J. H. Bachtenkircher, supervisor of writing in the Lafayette, Ind., public schools, has not been successful in hiding his light under a bushel, we note, as the Union City, Ind., Times gives a writeup of a lecture delivered by him before the teachers of the Union City public school. Last September Mr. Bachtenkircher was engaged to aid in introducing arm movement writing in the latter school, and the local paper speaks very highly of his efforts. Specimens of writing by the students were handed Mr. Bachtenkircher in September, and he offered prizes for the ones showing the most improvement by February 1st. He complimented both the students and teachers on the progress that was made.

Ralph O. Wiggins, formerly of Valhalla, N. Y., is now located at Montpelier, Vt.

James Maher, who has been connected with Duff's College, McKeesport, Pa., has been obliged to give up his duties on account of ill health, and is now rustating in the vicinity of Kokomo, Ind.

Effie M. Horne, formerly with King's Business College, Raleigh, N. C., is now associated with the Miller School, New York City.

Rene Guillard, of San Francisco, Cal., has been engaged by the Englewood Business College, Chicago, Ill., to teach penmanship.

W. E. Fairman has accepted a position with Wood's School, New York City.

Nettie O. London, now connected with the New South College, Beaumont, Tex., will on September 1st take a position in the Huron College, Huron, S. D.

C. F. Nesse, who has been connected with Heald's Business College, Reno, Nev., is now located at Heald's Business College, Chico, Cal.

Extensive arrangements are being made by the Spokane Chamber of Commerce through its convention and entertainment committees, headed by E. F. Waggoner and W. S. McCrea, respectively, for the reception and entertainment of officers and delegates of the National Federation of Commercial Teachers' Association, which will meet in the metropolis of the Inland Empire of the Pacific Northwest, July 15 to 19.

The tentative program includes receptions in honor of the executive officers, delegates and visitors, also a series of luncheons, banquets and theater parties and automobile trips to nearby lakes, river and forest resorts, also a tour through the Spokane valley. The business district will be decorated with American flags and bunting and shields of the 48 states, and more than 20,000 colored electric globes. The clubs and rooms of the chamber of commerce and allied organizations will be open to the visitors, who will be presented the freedom of the city by Mayor William J. Hindley.

Miss Kathleen Clarke, of North Adams, Mass., has been engaged for the new school year to teach commercial branches in the Connecticut Business College, Middletown, Conn.

A. T. Doughty, the principal of Merrill College, Port Chester, N. Y., will have charge of the commercial work of Troy Conference Academy, Poultney, Vt., next year.

Martin Grove, of the Harrisburg, Pa., High School, is the new commercial teacher in the Passaic, N. J., High School, following K. C. Aticks, who went to the Brookline, Mass., High School.

Fred Berkman, this year with the Lincoln, Neb., Business College, will next year have charge of the shorthand department of the Northwestern Business College, Spokane, Wash. W. E. Ingersoll, who has had that position for some years, is going into business.

Charles T. Platt, a widely-known shorthand teacher recently with the Newark, N. J., Business College, has engaged with the Winter Hill Business College, Somerville, Mass.

H. F. Robey, formerly with the Bradford, Pa., Business College, is now with the Miller School, New York City.

Miss Elsie Austin, of the Cedar Rapids, Iowa, Business College, is the new teacher in the Little Falls, Minn., Business College.

R. M. Westover, now teaching in the San Bernardino, Calif., High School, will be the commercial teacher next year in the Isaac-Woodbury Business College, Los Angeles.

A. E. Caskey, a well-known eastern commercial teacher, is with the Philadelphia Business College, Philadelphia, Pa.

L. P. Symmes will be the new assistant in the commercial department of the Winthrop, Mass., High School next year.

Louis M. Crandall, now with Colby Academy, New London, N. H., has engaged to do the field work next year for the Rhode Island Commercial School, Providence, R. I.

WRITING SUPPLIES.

The Journal will fill orders for the following supplies on receipt of the price in postage stamps:

Soennecken Broad Pointed Pens for Text Lettering, set of 11, 26c.
Double Holder for Soennecken Pens. Holds two pens at one time, 10c.

Oblique Penholders. One, 10c; two, 18c. Special prices by the dozen.

French India Ink. 1 bottle by mail, 50c; 1 dozen, by express, \$5.00.

Gillett's No. 1 Principality Pens, one gross, \$1.00.

Gillett's 604 E. F. Pens, one gross, 76c.

Spencerian No. 3 Commercial, 10c a dozen, \$1.00 a gross.*

Spencerian No. 2 Counting House, 10c a dozen, \$1.00 a gross.

Utica School of Commerce

This is to certify that

*Has completed the prescribed course of study in the
Department of this School and having passed a
satisfactory examination is found worthy of Graduation. This*

CERTIFICATE

*is therefore awarded at Utica, New York, this _____ day of
in the year of our Lord one thousand nine hundred and*

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The Utica School of Commerce is a member of the National Association of Business Schools.

Commercial Designing for Diploma Purposes. By F. W. Martin, Boston, Mass.

BUSINESS EFFICIENCY AS APPLIED TO BUSINESS TEACHING.

By HOMER S. PACE.

IN training students for commercial pursuits, we have as an object the preparation of the individual for active business in so far as it can be brought about by school work. This is done by means of a working organization, which may be a department of a university or college, a part of the public school system, or a private school. In any case, certain capital will be required to supply equipment and facilities and a full measure of efficiency can be secured only when adequate physical facilities are provided.

The work will ordinarily be carried on in departments, each under the direction of a principal. The co-operation necessary extends not alone to the teaching organization, but to the education that is imparted in the school departments. The student must receive educational training that consistently develops principles and practice; and a co-education with what has gone before, is essential.

The direct control of the teaching procedures is secured by educational supervision in the manner that has already been stated. The initiative and individuality of the teacher must never be disturbed by means of educational supervision, and the latter should extend only to such things as are basic, and which, in view of the general policy of the school, cannot be changed. Thus, in case the students are of mature age, the psychological condition differs from the one found when students are younger. The mind of such a mature student is seamed with prior impressions to such an extent that the ordinary class method, by which a reaction is gained

by an occasional question, does not produce satisfactory results. On the contrary, to overcome such a mental condition, it is necessary, at least during the major part of the course of study, to place each student upon a written test after each lesson. In this way, by the added thinking and writing that is required, the previous impression is overcome and the new principle is implanted successfully. In a teaching proposition, where this peculiar condition exists, the teacher seldom has the time or opportunity to work out such fundamental matters and he should not be allowed to experiment. He should be told to do his work in a certain definite way so as to conform to these basic requirements.

Many things are capable of being expressed in this way. The experienced principal has a great stock of experience at command and knows that certain things in his particular line of teaching will produce and certain other things will not produce. A young teacher does not ordinarily receive the full benefit of such experience unless there is a definite and determined effort made to reduce such matters to the basis of educational supervision. I will not spend time in elaborating a principle, the application of which is obviously so necessary and so fruitful in results.

There is a great secondary benefit in a definite scheme of educational supervision. The organization is strengthened and promotion from one grade to the other rendered easier, and more certain. If the duties of each position are definitely stated, the subordinate to such a position can be supplied with the instructions that apply thereto and be trained for the work to some extent before his services are actually required. In this way, instead of securing new assistants in the open market prices, the organization is operating within itself a training school which has a direct and beneficial bear-

ing upon the financial cost of the services and the quality of the services given.

In manufacturing we time the motions of an efficient workman to determine a measure against which the results of the work of other men may be compared. A basis is established and furnishes a goal to which other workmen may be coaxed or pushed, as the case may require. We call this the Determination of the Reasonable Return, and in educational work where the effort is expended upon human beings, who are not capable of being measured and inspected perfectly, we are confronted with a considerable problem in getting an ideal accomplishment against which comparisons may be made. The usual methods, such as examinations and quizzes, that affect the individual, I will not dwell upon, as I wish to speak upon a broader phase of the subject.

For the broad view we must make a survey as broad as commerce itself in order to determine the theoretical equipment that is likely to prove of the greatest value. When the ideal is thus determined, it is necessary to strive for that ideal, and make such tests as we can to determine our approach to the ideal.

For the moment, perhaps, I may digress from a presentation of dry scientific principles and give you the benefit of my own survey, which perhaps has been more elaborate than would be practicable for many of you to make.

The primary object of commercial organization is the production of wealth, and the success or non-success, of a commercial enterprise is measured by its ability not alone to maintain its capital, but its ability to increase that capital so that the excess may be enjoyed and used by the owners. This process has been going on constantly, and we have in the world a vast stock of the material things that satisfy the needs and desires of mankind. Capital and Labor are both necessary to maintain and increase this stock and the observance of certain rules or principles aid in this process.

These principles and laws constitute the science known as Economics, and the person who expects to engage in any of the commercial processes, whether the production of raw material, in manufacture, or in the distribution of the articles, or who expects to engage in any of the auxiliary processes, such as banking or transportation, is working under a great disadvantage if he does not lay hold of the principles that are easily within his grasp.

The great fund or accumulation of assets is divided and subdivided by the individual right of property, which our good friend Blackstone describes as "that sole and despotic dominion which one man claims and exercises over the external things of the world, in total exclusion of every other individual." Thus, your particular right of property may consist of a house and lot, of the furniture therein, of a horse and a buggy, and one hundred dollars in gold. It is necessary, we believe, to grant the right of property as a stimulant to the production and conservation of wealth. The right of property is a legal right, safeguarded by rules of action which we call laws, for the maintenance of which the courts are operated. The subject of contracts, around which our commercial law revolves, has to do altogether with the safeguarding of property rights.

First of all, then, we have the economic laws to which all production must conform, and then we have the specific man-made laws to which our actions as individuals must conform, and which must always be consulted and regarded in carrying on business processes.

Finally, we have a language in which wealth and operations upon wealth, are measured, and this language, known as Accounting, is a recognized necessity in understanding business processes.

There are many other things that supplement and help the commercial worker, such as penmanship, shorthand writing, typewriting, etc., but they are mere aids to the three great basic subjects of Economics, Law and Accounting.

The commercial worker who is limited to skill in mere stenographic work soon comes to a dead wall which bars all advancement until a knowledge of the fundamentals of one or more of the sciences of Economics, Law and Accounting, is gained. Such a knowledge comes, after a fashion, with years of experience, but in this day we believe that it can be gained best, as to the theoretical part at least, in schools.

If we admit that these sciences are of the essence of business education, that is, if we make their attainment the measure of what *should* be done, what percentage of attainment is secured by the departments of commerce, the commercial high schools and the private commercial schools?

We will go further. It may be admitted that the theoretical scope may be beyond a particular school. In such a case, is the work within its scope planned and taught in such a way as to afford a basis for further study, for uninterrupted development in commerce? Do you teach bookkeeping in such a way that it can be used as a basis for Accounting in the broader and higher sense?

The very life of so-called commercial education depends upon a measurable accomplishment of this ideal, this Reasonable Return.

It is an open secret that, measured broadly in this way, and allowing for exceptional cases, commercial education is inefficient.

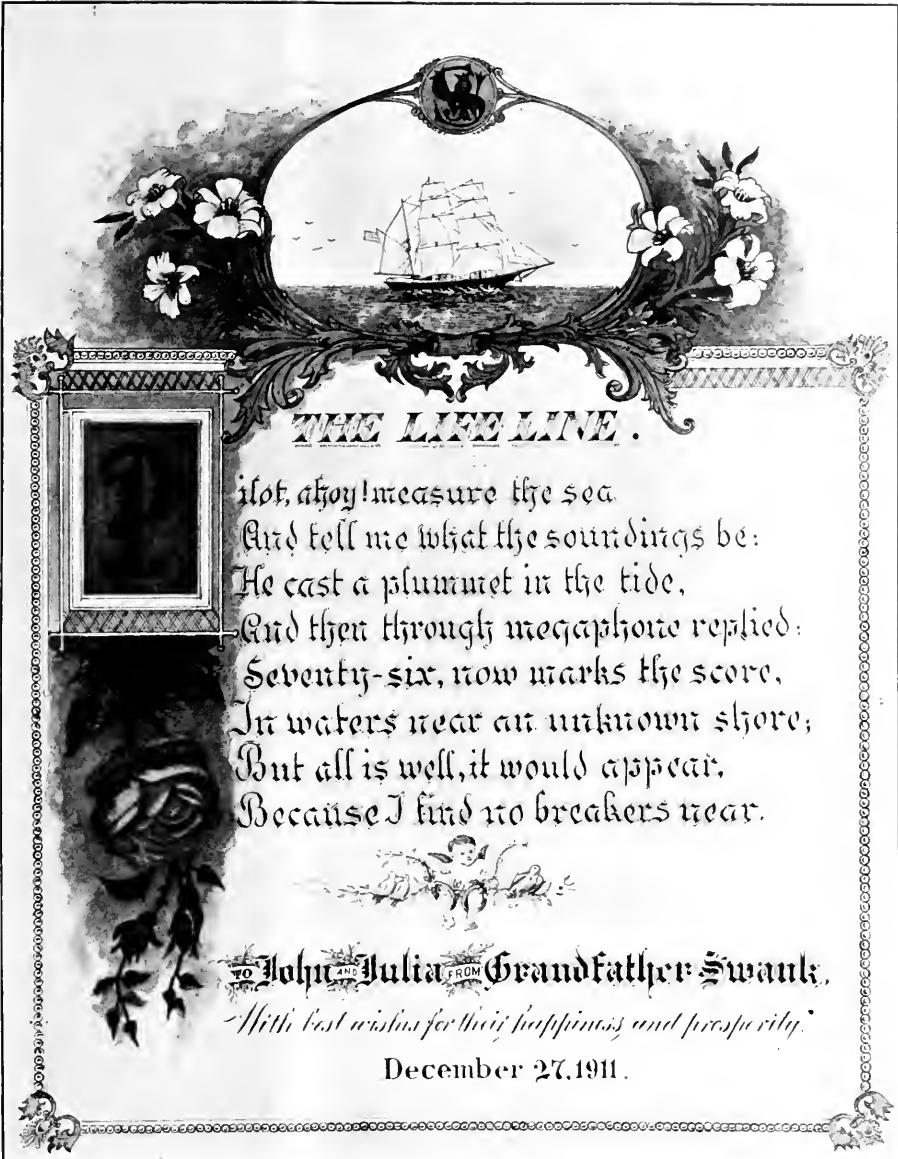
The remedy, aside from the strengthening in organization procedures, and moral fibre, lies, I believe, in teaching principles.

Principles can be taught by theoretical instructors, as is done in technical schools and law schools the country over, and the graduates master practice after they secure a knowledge of fundamentals. Principles must be illustrated, and whether we shall proceed from the principle to the manifestation, or from the manifestation back to the principle, I do not care to discuss, but the principle we must get, for it is only by general and comprehensive definitions and principles that the human mind can secure a grip on detail.

A sixteen-year old boy can be taught the two controlling principles of the Cash Book—direct entry in what, in effect, is a Ledger Cash Account, and the collection of similar items in columns to save labor in posting—in an hour, and he will understand any cash book or devise one without hesitation. If, however, one attempts to make him familiar with twenty specific rulings to meet twenty different conditions, without driving home the controlling principles, he will stumble on the twenty-first ruling. And so on in a hundred matters that I could cite from my own experience. The theoretical instructor who attempts to teach "actual business" is unfair to commerce, to himself, and worst of all, to his students.

If the principles of these sciences are marshalled in logical order and taught as principles, with sufficient illustrations to make their application clear, the graduate will make himself useful and well liked from the start of his business career, and his accomplishment will be limited only by his personal characteristics.

My hope, then, is that commercial teaching may be *efficient*, that is, *effective*; that the work may be properly co-ordinated, both as to methods and courses of study; that, for the sake of the work as a whole we may establish a measure of performance that embraces a knowledge of Economics, Law and Accounting, with the proper co-ordination of minor subjects, and that we do not attempt to transplant apprenticeship, good as it may have been for certain purposes in commerce, into our schools.



THE LIFE LINE.

"Hoy! hoy! measure the sea
 And tell me what the soundings be:
 He cast a plummet in the tide,
 And then through megaphone replied:
 Seventy-six, now marks the score,
 In waters near an unknown shore;
 But all is well, it would appear,
 Because I find no breakers near."

To John and Julia FROM Grandfather Swank.

With best wishes for their happiness and prosperity.

December 27, 1911.

Illuminated Design by J. W. Swank, Washington, D. C. Original presented to the grand-daughter of Mr. Swank on the occasion of her marriage. The colors were blue and gold, and much of the beauty has been lost in the engraving. Mr. Swank is now in his seventy-seventh year.

A. B. Wraught, principal of the Commercial Department, Pittsfield, Mass., High School, is chairman of a committee of the Eastern teachers of writing organized for the purpose of securing information regarding left-handed writing. It is a surprising fact that in spite of all that has been said and done to prove the inadvisability of permitting children to learn to write with their left hands, thousands at the present time are having no attention paid to them whatever. It is not to be expected that the teachers of other branches shall be very much concerned about the matter. It is unfor-

trol of these teachers to a far greater extent than they are under the control of the writing master. It is one of the great educational problems of the present day and until there is a universal protest against the practice, boys and girls are going to form improper habits of writing—habits which will always be to their discomfort as well as disadvantage.

Mr. Wraught has sent out a list of questions to principals and proprietors of schools. The list is given herewith, and the Business Journal urges upon all teachers whose attention may be attracted by this notice to send whatever information

QUESTIONS ON LEFT-HANDED WRITING.

1. Date
2. School
3. Principal
4. Number of Pupils in grade.....
5. Number of pupils who write with left hand.....
6. Number of left-handed pupils who are below the average in ability to write.....
7. Number of right-handed pupils who are below the average in ability to write.....
8. Number of Pupils who are right handed but who were formerly left-handed
9. Number of pupils who write with the right hand but who are left handed in some of the other work.....
10. Number of pupils who write with either hand.....
11. What is done for left handed pupils?.....
12. What results have been noticed in pupils who have changed from left handed writing in (1) penmanship, (2) composition, (3) expression, (4) class standing?

DO RETAILERS FIGURE THEIR PROFITS RIGHT?

By J. C. WALKER.

Systems Service Department Burroughs Adding Machine Company, Detroit, Michigan.



HERE has been much discussion in the various Trade Papers recently on the subject of figuring profits and in our opinion much of the difference of opinion comes from a misunderstanding, not of percentage, but of the problem itself.

We wish to state in the beginning that there may be more than one correct way of figuring profits, and it is not contended that the old method of using the cost of the goods as the basis from which to figure the percentage of profit and the cost of doing business, is mathematically incorrect. All arithmetics teach that the cost of an article should be the basis from which to start figuring rates of percentages. However the same results may be obtained in another way, that to our mind, is much more satisfactory, more easily figured and much safer for the merchant.

For instance, we will assume that a merchant's volume of business is \$100,000 per year. His expense of doing business is \$20,000 per year, and his profits are \$10,000 per year. This leaves the cost of the goods sold at \$70,000, or in other words—his expense of doing business is 20% of his sales; his profits are 10% of his sales and his cost of goods 70% of sales.

This problem may be figured just as correctly by using the \$70,000 as a basis and dividing it into the \$20,000 and \$10,000 to get the respective rates of expense of doing business and profits. But this is what frequently happens, using the same figure as above for volume of business, expense of doing business and profit, he figures as we have above that it costs him 20% to do business and he wishes to make 10% profit or \$10,000 profit on \$100,000 volume of business—then he marks his goods in a way that he believes will bring him this profit and adds 20% plus 10%, which is 30% of the first cost of his goods.

If a table cost him wholesale \$10.00, he will mark it at \$13.00, figuring that 20% or \$2.00 will cover the expense of doing business and 10% or \$1.00 will give him his desired profit. As previously shown, these profits were determined on the selling price of goods and therefore costs him 20% of \$13.00 or \$2.60 to sell the table, leaving him only 40c as profit.

If all of his goods are marked in this same manner, instead of having \$10,000 profit at the end of the year, he will have just \$4,000, and he wonders what became of the differ-

ence between the \$4,000 that he has when he closes his business for the year and the \$10,000 which he provided for when he marked his goods.

What he should have done was to have added together his 20%, expense of doing business, and 10%, profit, making a total of 30%. This subtracted from 100% would leave 70%, which represents the cost of goods. Divide this into the \$10.00, the cost of the table and we find that the selling price should have been \$14.29: 20% of this would be \$2.86, which would be the expense of doing business and \$1.43 would have been left for profit.

This same result could have been obtained of course by using the \$10.00, first cost of the goods, as the basis, but in that case his rate of expense for doing business would have been 28.6% and on a basis of 10% of the selling price for profit, his rate of profit would have been 14.3%.

It is certainly more satisfactory for a man to mark his goods so that he will know how much of each dollar taken in over the counter belongs to him as profit, and how much must be set aside to cover the expense of doing business, and how much represents the first cost of the goods.

To use the above illustration on the basis of \$100,000 volume of business, out of each dollar taken in over the counter, 10c belong to him as profit, 20c must go toward paying the expense of doing business and 70c must cover the cost of the goods sold.

By figuring in this way, he is enabled at any time to determine from a recapitulation of his sales just what his profits to date should be. It also enables him to determine whether he is keeping the expense of the business within the 20%, which he estimated should cover all items properly chargeable to the expense of handling the business. Seventy per cent of his sales should also represent the cost of the goods sold.

You will see from this how simple a matter it is to secure all these figures from a daily sales record, where much time and effort would be required to secure the same data if you had to go back to the cost of the goods.

There are a number of advantages in figuring from the selling price rather than from the first cost of the goods, not the least of which is the fact that you always have before you the selling price of the goods sold and scarcely ever the cost price.

Let us reiterate, we do not wish to be understood as saying that this is the *only correct method* of figuring profits. In fact, it is simply reversing the percentages in order to make it easier for the merchant to know from day to day, or from month to month, whether his business is realizing the profits that he anticipated when marking his goods.

LOOK UP, LIFT UP.

Hard luck stories are like overdue notes.

"Go bury thy sorrows, the world hath its share." Just smile.

Before money was invented some people were happy.

Shake hands as though you meant it, and smile.

It's as easy to rob the friend that trusts and believes in you, as it is to shoot chickens in a barn yard. Be a sport and shoot game.

In darkness, in light, in sorrow, in blight,

Be an optimist ever and things will come right.

You cannot put influence in a glass case.

Optimism is the first born of hope, the mother of confidence, the executioner of adversity and the undertaker of pessimism.

A frown is a renegade smile that is afraid to look itself in the face.



Department of Commerce, University of Pennsylvania.

UNIVERSITY SCHOOLS OF COMMERCE.

Ten years ago there began a movement in the United States among the colleges looking to the establishment of schools of commerce which should be of strictly collegiate grade. Among the number were those established by New York University, University of Chicago, Dartmouth College, and Harvard.

Among the state universities, departments were established in Illinois, Vermont, Michigan and California. A recent meeting of the Efficiency Society at Dartmouth directs renewed attention to the work being done in these schools. The best class of accountants, auditors, and business managers readily lend their support to these schools.

In this issue of the BUSINESS JOURNAL appear photographs of a number of these schools. Others will appear from time to time.

It should be mentioned that the first school of commerce established by a university in this country was the Wharton School of Finance and Commerce in 1881, by the University of Pennsylvania. At first the course consisted of but two years, but in 1895 it was lengthened into a four years' course.

PUBLIC SCHOOL PENMANSHIP.

By HARRY HOUSTON, Supervisor of Penmanship, New Haven, Conn.

The difficulties in teaching writing in the public schools are the immaturity of pupils, ranging from five to fifteen years of age, the large number of studies to be taught, the small amount of time for penmanship, the detrimental effect of the large amount of written work required and the majority of teachers inadequately prepared to teach the subject.

Plans for teaching writing should fit the child at the various stages of his development. It is a mistake to try to make the child fit plans for adults. What can be done is not a good criterion as to what is best to do in teaching children. Business College plans need modifying and supplementing to be used in the grades.

In teaching the subject we must consider what to teach, how to teach and the returns to be expected from the in-

THE TYPEWRITTEN LETTER.

"I have just received from a somewhat distant camp in the woods a letter addressed to me on a typewriter, and at first that seemed to me curious. Up there they have bear and moose and deer and that sort of thing, the country there is still wild and you wouldn't naturally look for typewriters where you find wild animals. From a camp like that you'd expect to get a letter written with pen and ink in a bold, but cramped hand, by a man who certainly had never plugged a typewriter and was not overhandy with the pen.

"On second thought it's really very easy. The man that owns and runs this camp is at this time of year very busy, in communication with old and new guests who will come to him or who are talking of coming to him this Summer and there's a lot of writing to be done, and long since he discovered that the quickest and easiest way to do this is on a typewriter. And when you come to think it over you realize that nowadays you don't have to take that typewriter with you when you go out with fishing rod or gun."

struction. There should be technical and general instruction. Technical instruction has to do largely with the manner of writing. The general instruction has for its object good writing in all subjects. Such general points as margins, spacing, size, neatness and uniformity contribute most to making a good page effect. Pupils should be shown how to write and how to overcome their faults. The blackboard is the best medium for this work. There is too much telling what to do and not enough of showing how. More enthusiasm and interest should be aroused. Rooms and schools should be so organized as to bring about such a sentiment in favor of good writing that the slow and indolent will be influenced to put forth greater efforts. Exhibitions and writing contests will help in this matter. Teachers are trying to carry the burden for all the pupils. The proper organization of the school will shift considerable responsibility to pupils. It will help them to develop power, initiative and will bring far better results.



Commercial Museum, State University of Iowa.

FROM HAND TO MACHINE.

Pen less Bookkeeping.

By H. C. JEAVER.



OUR correspondent was born in southern Indiana, in the section where the chief products are fruit (pumpkins) and lumber (hoop poles). This was a good many years ago, but as I have turned out to be an exception to the Hoosier rule of being the home of "original" writers, none of the almanacs show date of my birth. Looking back over all that's happened since, it seems an awful long time; but my almost (?) black hair indicates that it hasn't been so very long figuring it "Father Time's" way.

When I was a kid so high, I used a scythe to mow the sweet-smelling hay. Later on father drove twelve miles to the city and brought one of Mr. McCormick's mowers. Next day we worked all day putting the thing together—now-a-days we would say it was shipped "knock-down"—and the second day father hitched the big gentile team to it and started around the meadow. Maybe it didn't slather the hay! The neighbors for miles around came and beheld with "ums", "aws" and "bigums".—In a couple of hours father had cut so much grass that he had to stop so we could rake it up that day. When it had been all done up in "cocks" with the edges nicely tufted in, (as all careful farmers did in those days—saved every straw because making hay the old way was a slow hard job, a farmer did not "put" a whole section to meadow, because he never could have got it cut with the old hand scythe), yes, when the cutting was all scraped up by hand rakes (there were no "sulkies", modern hay rakes, then), everyone couldn't help but admire what a good clean job the new mowing machine did—Not a straw of "timothy" or "red top" standing. No expert with the hand scythe could equal the even, close cropped job done by the machine. The field looked like a brussels carpet, it was so smooth.

At that time, we still cut wheat and oats with the hand "cradle" and tied it up in bundles by hand. Then came the reaper that cut the grain and left it in bundles, which were afterward bound up by hand. Then came the self binder, that not only cut, but tied the bundles as they came from the machine.

Cousin Tom's father was a carpenter, and while we were harvesting by hand they were planing boards by hand. But about the time we got our machines to harvest with, they quit "dressing" boards by hand, and had the work done at the planing mill where they could surface a wagon load of boards, by machinery, while Tom was doing one "plank" by hand. And the planing mill, like the mower, did a much smoother, cleaner and better job than that done by hand.

The old "double shovel" plow, doing half a row of corn at a trip, gave way to the machine "sulkie" plow which, with the same effort, did twice the work in the same time that the hand "double shovel" plow did.

They even have a machine now for "shucking" corn.—Something all the farmers said, when the first farm machines began to appear, could never be done.

After graduating at the country school, I went to normal school and then to a business school, and learned how to write by machine (on the typewriter), so I could write letters two or three times as fast as I could by hand. I also studied single entry and double entry bookkeeping. Double entry bookkeeping was new then, only the larger institutions keeping books that way.

When I got my "sheepskin", as father called it, for having completed the business school course, I decided that my future was in some great city.

My first job in Chicago was keeping books (single entry) for a big concern on Lake Street that made furnaces and ranges and wouldn't permit reading a newspaper during business hours.

Then I got a better job as combined bookkeeper and stenographer in the branch office of a typewriter concern, where the boss decided I was a better salesman than office man.

I covered the country territory talking, "letter writing by machinery", and one day when in Quincy, Illinois, in my regular rounds selling typewriters, I called at the office of the Quincy Water Works, or the Quincy Gas Works, and while there was shown an "adding machine". This was the first adding machine I had ever seen. It was on "trial" and everyone suspected that the thing couldn't be accurate.

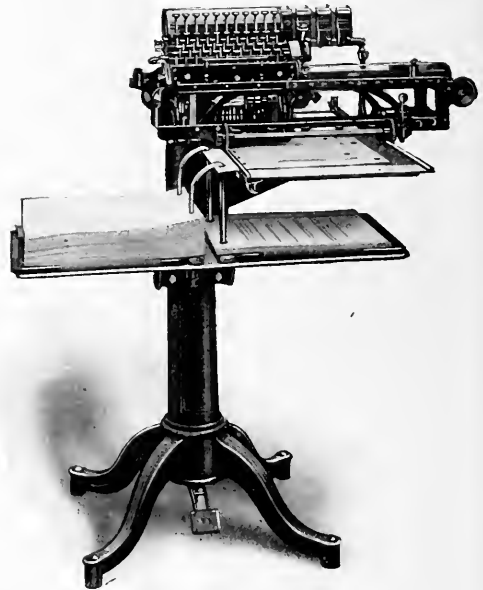
Time, however, has proved that the adding machine, like all other machines, does better and faster work than can be done by hand.

Since those days on the farm, electric light, the telephone, the automobile, the X-rays, the wireless telegraph and telephone, and thousands of other labor saving machines have been brought out, perfected and put into general use. And only recently we have accepted the fact that human beings can "with machinery" navigate the air.

The other day I chanced to go into the business office of a progressive concern, and a "new fangled" dignified looking typewriter, operated by a neat young woman weighing about 98 pounds, attracted my attention—another new machine to make toil easier—the bookkeeping machine.

Having once kept books and hunted for mistakes and the "trial balance", and having sold typewriters, I was naturally keenly interested in this, to me, the latest mechanical improvement over the old hand way of doing things. I had the bookkeeping machine explained to me, and found that it was posting to a standard loose leaf ledger without removing the pages from the binder—was actually writing in the modern account book; and to my still greater surprise was also adding up the figures as it wrote them down. Here was a machine, writing as fast and as neatly as the best up-to-date typewriter, and without any attention whatever on the part of the young lady operator, was adding accurately the debits and credits as they were posted to the ledger.

Was I dreaming! My thoughts traveled back to my barefooted days when father got the new mower, and returned again past all the new mechanical things that I had seen come into general use. No, I wasn't dreaming. The bookkeeping machine before me was an actually established fact—just another important step in mechanical progress.



I found on further questioning the operator, that the bookkeeping machine not only posted the debits and credits in the same order that bookkeepers post them, but that it added up the debits and added up the credits and put down the footing on each and every account. That the wonderful, though very simple machine, also checked the work of the operator to see if she did her work properly—if she struck a wrong key and printed an amount in error, the machine caught the mistake at the time it was made. There wasn't any waiting till the end of the month anymore to find out if mistakes had been made. The old hand method of hunting for the "trial balance" had given way to a machine made and machine proved "proven balance", and the work of the bookkeeping machine, like that of the mower and the planing mill and all other machinery, was infinitely better than that done by hand.

Here was a ledger kept without the "scratch of a pen"—"penless bookkeeping"—everything in neat machine print, as legible and easy to read as a nicely typewritten letter. The footings were also down in plain figures—just once, none crossed out and others put in as it used to be when the pages were added mentally and the footings put down in lead pencil.

I also found out that the bookkeeping machine, just like the other machines I have enumerated, did the work two or three times as fast as it could possibly be done by hand.

The operator had not been to business school, had not spent months learning bookkeeping as I had, years ago; had no use of pen and ink or lead pencil, didn't have a single mental calculation to make and was turning over to her superior the machine's proven balance sheet at the end of each day's work, as written evidence that all the work had been correctly done.

Here was a marvelous machine on which there was a modest label or trade mark in red and gold, no bigger than a silver dollar which read, "Elliott-Fisher, The Bookkeeping Machine."

That very afternoon, I wrote The Elliott-Fisher people, whom I had heretofore known well and favorably, as the manufacturers of commercial billing and bound book recording machines, and asked them to send me full particulars about the bookkeeping machine. As quick as mail could bring an answer from Harrisburg, Pa., which is the home of Elliott-Fisher, I received a neatly written letter, some sam-

ples of machine bookkeeping, and a handsome booklet—it might well be called a magazine—"Bookkeeping To-day". Then I was again surprised to learn that the bookkeeping machine had been on the market for a year and already thousands were in use in offices of progressive business concerns.

As I pondered over this latest new machine and the many other new things I have witnessed as coming into use in my short time, I couldn't help but think "how fast the world do move" and how those who would keep up with the world's procession cannot be laggards in investigating new things and adopting quickly those new machines which will handle their work to better advantage. He who clings to bygone methods will inevitably, and quickly too, be left behind.

For the benefit of the readers of the BUSINESS JOURNAL, I have asked Elliott-Fisher Company for a half tone to illustrate this article and to give you a good idea of the latest and to me, the most wonderful new device—the bookkeeping machine.

WANTED A SHAVE ONLY.

"How do you like the new oatmeal soap?" inquired the barber, wielding the lather brush with extraordinary freedom.

"Seems nourishing," the customer replied, with a splutter, "but I've had my breakfast."—*Judge*.

TRADE NEEDS COLLEGE MEN.

Advertising agent Tells Columbia Students to Train for Business.

Frank R. Chambers, the well-known advertising man, addressed Columbia students recently on "The Opportunities in the Business World," urging the need of more college men in this field of activity. He said he had suggested to President Butler the advisability of a course in stenography and typewriting for college men intending to enter business.

"I have a woman stenographer in my business," said Mr. Chambers, "who would run my business for me if she were a man. The person who attends to the confidential matters of his employer soon gets to know very much about the business, and his advancement is rapid.

"There is always room for improvement in a business, and the college man with any inventive genius soon perceives where a change for the better is needed, and he makes his suggestion in the right manner.

"Then the personal element is an important consideration. A 'good mixer' can get along well in business, as in any other field. Other things being equal, the man with the salable article prefers to do business with the 'good mixer.' "College training tends to the development of character, and men of character are always in demand by business men."

Mr. Chambers argued for college men taking up business not merely for money-making, but as their life work.

He said that his firm made it a practice to have their employees grow up from boyhood with the business. But many of these men have had a very scanty education, sometimes not above the grammar school, and they are unable to take charge of the confidential work of the business.

"College men with some business knowledge," explained Mr. Chambers, "come up to the requirements for this branch of commercial life."



Department of Commerce, State University of Wisconsin.

ON TO SPOKANE.

By C. A. FAUST, Pres. Spokane Club.
ANNOUNCEMENT OF ARRANGEMENTS FOR TRIP TO SPOKANE.
Itinerary of the All-expense Special Train of the Teachers' Spokane Club, and other Information.

The time for that glorious trip to the Yellowstone Park and the Great West is drawing close to hand, only a few more weeks until the call "All aboard for Spokane" will be announced. Over one hundred jolly teachers and their friends will be moving on to Spokane on one of the most enjoyable trips of their lives, a trip the pleasant memories of which time can never efface; acquaintances and newly made friendships will be formed that will continue for the remainder of our sojourn on Mother Earth.

I could not, in my feeble way, should I attempt it, describe this trip and enumerate the wonders to be seen and the pleasures to be experienced.

I leave it for you to imagine, if you can, one hundred congenial people as one family in a hotel on wheels, passing through Illinois, Iowa, Nebraska, Colorado, Utah, Wyoming, Washington, Oregon, California, Nevada, and Arizona, and from the time of boarding the train at Chicago, until the return thereto, the scene from the windows will be an ever-changing panorama, passing through large cities and small towns, over wide-stretching virgin forests, rolling prairies and vast plains; past the extinct mouths of volcanoes with all their marvelous evidence of volcanic action; following the path of the early history of America, with its thrilling stories of the savage aborigines, the adventurous voyager and pioneer settler. On, on to the "Garden of the West"—California, with its orange groves and flowers and perpetual sunshine. On to the beautiful Golden Gate. On through a country of lovely valleys and majestic mountains, along winding streams, rushing rivers, enchanting falls, mighty glaciers and sylvan spots, crossing the mighty rivers, Mississippi, Missouri, Rio Grande, Colorado, Sacramento, and San Joaquin, and innumerable picturesque smaller streams, viewing through that wonder of wonders, our National Yellowstone Park, looking down wonderful canons, camping beside that phenomenon of phenomena, "Old Faithful," and sister geysers, listening to the music of the singing of the giant pines, and back past the incomparable waters of the Great Lakes. Imagination is tame in comparison to the reality.

Do not let this advantage, perhaps the last you may have, pass; no more favorable one as regards expense and comfort can ever come to you.

OUR SPECIAL TRAIN ADVANTAGES.

The advantages of a special train all the way are many; we stop when we desire and have all the time needed to carry out ideas. We are sure of our meals being on time; no baggage to look after, and no hotels to look up; no waiting over on account of not being able to get a sleeper back. The schedules are so arranged that we pass through the scenic portions of our trip in daylight. We see more than could be seen in double the time traveling independently on regular trains. Travelers are relieved of all care and responsibility incident to the trip. The party gets well acquainted before its arrival at the Convention.

By the ordinary train, if one desires to stop at any particular place, a hotel must be hunted up, baggage must be looked after, and after a hurried sight-seeing, alone and unaided, take another train to the next stopping place.

Frequently, train service necessitates leaving the car at midnight in a strange city. In many cases where a few hours of sight-seeing would be sufficient, a full twenty-four hours' stop-over becomes necessary, owing to the manner in which the regular train schedules are arranged. On account of this inconvenience, a great many interesting places are not visited, and a tourist returns home dissatisfied with his journey.

OUR WAY BY PRIVATE TRAIN.

A vestibuled private train running on a special schedule for the entire trip—as I stated before, a hotel on wheels—possessing all the necessary appurtenances for the comfort and pleasure of the travelers; dining car, parlor car, sleeping cars and baggage car accessible at all times, will be arranged for occupancy during the stay in Spokane, and placed conveniently to the Convention Hall. Those who prefer the hotel, may so arrange.

Ours is not a railway excursion, but a private party selecting the choice bits of any road we wish. All anxiety concerning the route, sight-seeing and expense are removed, all tickets having been purchased for you, from Chicago to Chicago, there is no carrying of baggage or cumbersome par-

cels. The baggage in the baggage car will be accessible throughout the trip. In this way, the train will be free from the usual accumulation of satchels, parcels and baggage. Good home meals are supplied without either the rush for place as at a restaurant, or bolting the food in your anxiety about missing the train. The pleasure and profit of a trip is more than doubled when taken in company with a congenial and intelligent party. The fact that we stop at some place every day, if only for an hour or two, entirely banishes the weariness associated in every one's mind with a protracted journey. Also, because of these rests, the cars can be kept clean and airy.

In arranging and perfecting plans for this trip, we have labored to secure the best and most interesting, both as to route and superintendence of the party; and in presenting our itinerary, we do so with the belief that all necessary requirements have been fully provided for. Train equipment will be the best that can be obtained suitable for our purposes; especially, in making it possible for each person to occupy a double berth, unless otherwise desired.

Special instructions will be issued to all who register, relating to mail, telegrams, baggage, and other personal matters.

The strongest argument in favor of our method of travel is that the passenger is relieved of all the responsibilities and cares incident to the trip, from the moment of boarding the private train until his return. There is nothing left to do, as all necessary traveling and living expenses are settled for before starting on the journey, leaving for the party in charge of the train and his assistants the work of attending to all the details of the trip. This enables the tourist to enjoy uninterrupted pleasure and rest, free from all the cares and annoyances which mar the happiness of those who undertake so long a journey independently. Again, one cannot take independently such tours as we outline at any such figures as we have secured. Those who have never traveled under such favorable auspices can form but a faint conception of the comfort and enjoyment which a private train thus equipped and managed affords.

Arrangements are being made by various Societies and Chambers of Commerce along the route, providing entertainment of various kinds. Suites of rooms have been engaged for the Spokane Club Headquarters, at Hotel Spokane, Spokane, Union Square Hotel, San Francisco, and Hotel Angeles at Los Angeles.

As a requirement of one-hundred persons is necessary for our special train, which will give us the accommodations before described, we are working hard to secure it, and solicit your co-operation. If you cannot find it possible to make the trip, solicit your friends. As over half the required number is already booked at this early date, we feel sure of the party. Upon request, our itinerary will be mailed you or your friends.

Remember that we have planned six different tours, ranging in time from two weeks to thirty-five days, so as to accommodate those who have time enough only to attend the convention and return, or those who have the entire thirty-five days at their disposal. Also those who cannot leave on July 1st, may select July 11th or 12th. We want you, however, to be one of our Special Train Tour "A" leaving Chicago July 1st. Keep in mind that you can arrange for parties from your home town to Chicago. Write the Rex Tours, 1523 Marquette Bldg., Chicago, regarding this information and it will be promptly given.

Double the number of sidetrips may be taken for every dollar expended if you are a member of our Club, as reductions owing to the large party are promised by side-trip managers, and the complimentary ones prepared by organizations and Chambers of Commerce along the route. Not a dull moment will be experienced during the entire trip as arrangements are being made for evening entertainments when darkness overtakes us and shuts out the scenic feasting.

Reservations will be made in the order in which they are received and you are especially requested to make your application early.

Trusting that the members of the Spokane Club will have the pleasure of meeting you July 1st, I am, fraternally yours,

"Remember, always," exhorted the preacher, "that whatever you sow, that also you shall reap."

"Not always," replied Subbubs; "not if your neighbor keeps chickens."

FORGERS BETRAYED BY HANDWRITING.

The handwriting expert was telling how he detected forgeries.

"I just returned from working on a curious case," he said. "The mausoleum owned by a wealthy woman was broken into and the bodies of her husband and two sons were taken away. She immediately sent word to the leading firm of detectives in the town, and asked them to take the case.

"The head detective, Smith by name, said to her after he had been working on the case some time: 'Two anonymous letters will come through the mail to you.'

"He did not tell her how he knew, but a few days later she received a letter written anonymously. It was a curious document. In the first place it was written on a piece of paper, the left hand edge of which had been torn off all the way down the page, leaving it ragged. It was signed with a Black Hand, and it directed her to leave \$50,000 under a stone at a certain place if she wished to have the bodies returned. The second curious thing about the letter was that the word Pennsylvania which occurred in it was spelled correctly.

"She showed the letter to one of the post office inspectors and he said immediately: 'That letter was not written by a member of the Black Hand, because they are all illiterate. Not one of them could spell a word like Pennsylvania correctly.'

"This remark was made in the presence of the detective, Smith, and his co-worker, Jones.

"A few days later the woman received another anonymous letter evidently written by the same person. This time the name Pennsylvania was spelled 'Pennsilvanea' and the i was written over a partially erased y. This letter was also written on a sheet of paper from which the left hand edge had been torn.

"In the presence of several post office inspectors and the two detectives the woman asked: 'Why do you suppose these edges are always torn off?'

"As an illustration of how a man's words return to kill him,' Smith replied. 'He keeps them so that you will know you have the right man.'

"Suspicion fell on the two detectives, and they were arrested. I was called in to examine the two anonymous letters, and compared the penmanship with that of the two men.

"I first weeded out of the anonymous writing what I saw to be its real characteristics, not its feigned ones. I saw, for instance, that the 'ill' in his 'wills' was always perfectly made. I decided that those letters belonged to his true writing. Their formation showed, too, that they were made by a man who had been taught to write.

"I noted that his w was usually sprawled, but in one place he forgot and made a perfect w, which showed that he knew how. The loops of the g and y were unusually long. In the two missives he only once made another letter cross them. It was characteristic of him to avoid carefully in the line just below the loop of a g or y, running other letters across them. He would go to considerable trouble to avoid this, either by writing a word out on the edge of the sheet and so finish it before it reached the loop, or by beginning his word to the right of the loop and leaving a space to its left.

"This was such a permanent habit with him that he was unconscious of it. It was so abnormal in handwriting that I knew I had his real, not his feigned penmanship.

"I examined the writing of the man Jones and found that all the qualities I had picked out as the genuine characteristics of the penmanship of the writer of the anonymous letters were stable ones in his handwriting.

"It was largely through this handwriting that Jones was convicted. Curiously enough, Smith was convicted partly on

the evidence of their finding the torn edges of the letters in a sealed envelope in his pocket. The edges found in his pocket dovetailed exactly into the torn edges of the anonymous letters."—*Gazette, Trenton, N. J.*

HIGHER EDUCATION IN UNITED STATES.

[Announcement of Bureau of Education.]

The range of salaries for the heads and faculties of State-aided institutions of higher learning in this country is given in a bulletin just issued for free distribution by the United States Bureau of Education. According to the bulletin, the highest paid head of any institution of this class is the president of the University of California, who receives \$12,000 a year and house. The presidents of Illinois University and Cornell University each receive \$10,000 a year and house, while the president of the University of Minnesota gets \$10,000 without house. From these figures the presidents' salaries run down as low as \$2,400. The salaries of the faculty members range from \$50 a year for the least-paid tutor to \$6,000 a year for the best-paid full professor, both extremes being touched at Cornell.

The Bureau of Education's bulletin shows that the United States now contains exactly 100 universities and other institutions of higher education which depend in considerable measure on the State or Federal Governments for their support. Of these, 16 are agricultural and mechanical colleges for negroes. Four of these State-aided institutions have more than 400 members on their faculties, namely, the University of California, with a faculty of 421; the University of Illinois, with 530; Cornell University, with 652; and the University of Wisconsin, with 486.

The biggest gifts reported by the colleges considered for the period under discussion, namely, the college year ended last June 30, came to the Massachusetts Institute of Technology, which benefits to the extent of \$1,410,000 from the generosity of three donors. The University of Illinois reports that the State legislature has appropriated \$3,519,300 for its support for the next two years, and has also made provision for the future of the institution by levying a 1-mill tax, which two years hence should allow it about \$2,250,000 a year. Cornell has construction work in hand which will cost \$1,052,000.

The Bureau of Education's bulletin also notes all changes in courses and methods of instruction of these institutions for the period under discussion; records the gifts, buildings, and improvements; contains a directory of the institutions; shows the student enrollment, and inventories their property and income.

The bulletin, which is entitled "Statistics of State Universities and Other Institutions of Higher Education Partially Supported by the State, for the Year ended June 30, 1911," will be sent free upon request to the United States Commissioner of Education, Department of the Interior, Washington, D. C.

THE NEW SCHOOL.

"How does this noted healer, who cures his patients by touching them, differ from a regular physician?"

"Why he touches them before he cures them."—*Cleveland Plain Dealer.*



Butte City (Montana) Business College.

DIRECTORY OF BUSINESS DEVICES.

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Underwood Typewriter Co., 30 Vesey St., New York.

ADDING TYPEWRITERS. See Typewriters' Adding.

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Underwood Typewriter Co., 30 Vesey St., New York.

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Underwood Typewriter Co., 30 Vesey St., New York.

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TYPEWRITER RIBBONS. See Carbon Papers.

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Underwood Typewriter Co., 30 Vesey St., New York.

COMMERCIAL LAW.

Frederick Juchhoff, LL. B., Central College of Law Chicago.
Sale of Defective Articles—Rights of Injured Third Party.

A city bought from the manufacturers of vehicles a buggy to be used by a city officer in the performance of his official duties, the manufacturers representing that the buggy was in good condition, extra strong, and fitted for the service for which it was purchased. While in use by a city officer, one of the spindles broke, wrecking the buggy and severely injuring the occupant. The officer injured brought an action against the manufacturers of the buggy for the personal injuries sustained. The plaintiff alleged and proved that there was, at the time of sale, a large crack in the axle, which the defendant had caused to be filled and covered with grease so as to be concealed, although the crack was visible and must have been known to the defendant by the exercise of ordinary care before he placed the grease upon the spindle. The court held that the action could be maintained and regarding the rule that the general rule requiring privity of contract between parties to give a right of action where the articles are not inherently dangerous, said: "This can have no application to the present case, in view of the fact that the petition distinctly alleges that the plaintiff's use of the buggy was contemplated when the sale was made, that the manufacturer knew of the defect in the spindles, that they concealed this defect from the purchaser by the use of paint and grease, and represented the buggy was in a perfect condition." Judgment was given for the plaintiff. *Woodward vs. Miller & Karwisch*, 46 S. E. Rep., 847 (Ga.).

Partnership. Expenses incurred by one partner on behalf of the partnership.

While a partner may not charge for services rendered by him, he may charge for expenses incurred in the preservation of firm property, either in the payment of services rendered by another or in the payment of material furnished for partnership use.

Where a partner incurs such expenses without the consent or authority of the other partners, their subsequent ratification of his act is equivalent to antecedent authority.

A, a corporation in the firm of A, B, & C, purchased for the firm and paid for out of his own funds certain fixtures which were used in conducting the business of the firm. Upon dissolution of the firm, A contended that he should be reimbursed for the amount advanced, before the firm assets could be distributed among the partners. This was denied by the other members of the firm. Upon suit being brought, it was held that A was entitled to recover the amount advanced. *Latta vs. Kilbourn*, 150 U. S., 524.

X, of the firm of X & Y, purchased without the consent of his partner, certain wares and merchandise, which was later received and put into the regular stock by Y. While Y, at the time the purchase was made, opposed their purchase, he later accepted them and ratified the act of X on behalf of the firm. Later he refused payment on the ground that X purchased the same without authority. It was held that an acceptance of the goods purchased on behalf of the firm constituted a ratification and the vendor was given a judgment for their value and costs. *Rock vs. Collins*, 99 Wis., 630.

SHORTHAND AT COLUMBIA UNIVERSITY.

A Summer Course in Isaac Pitman Shorthand and Typewriting will be offered at Columbia University commencing July 8, and continuing till August 16. Students will be permitted to take one other subject for the same tuition fee. Stenography—2 points, Typewriting—2 points, and elective subject. For further particulars address Dr. James C. Egbert, Director of Summer Session, Columbia University, New York.



Commercial Designing for Resolution Purposes.
By P. W. Costello, Scranton, Pa.

SHOWS TREND OF THE TIMES.
Seven Thousand High School Girls
in Boston Are Facing the Commercial Course.

Does the fact that about 7,000—most of whom are girls—of the 9,000 pupils in Boston high schools are taking a commercial course indicate that the mothers and homemakers of the next generation will for the most part be bookkeepers and stenographers? By no means, for those 7,000 are only a small fraction of the total number of girls in all the schools of Boston, most of whom will be spared the course of "intensified commercial instruction" which the school committee has prepared for the 7,000.

But the purpose of 7,000 girls to fit themselves for business rather than for home life is significant of the great change that within a very few years has taken place in the relation of woman to the industrial and commercial world—a change to which society is but slowly adjusting itself. Inevitably it will continue to affect legislation. In-

evitably it will alter the whole aspect of American life. Inevitably it will tend to efface all political and economic inequality between the sexes—the anti-suffragists to the contrary notwithstanding. And they may as well withdraw their opposition first as last.

FIT FOR SOMETHING.

Surely it is the business of education to see to it that this great army of young workers are trained for work—real work—to make carpenters and bricklayers out of the kind of human material inevitably designed for carpentering and bricklaying, and to infuse into all classes of workers the spirit of being content to labor within a man's given field of endeavor.

The Swiss watch industry passed through varying vicissitudes in recent years. The period of greatest activity was attained in 1906, when the export values reached the record figure of \$29,027,495. Following the financial crisis

of 1907 the industry suffered a serious depression, the export values for 1908 falling to \$24,954,240, a decrease of \$4,073,255 as compared with 1906. There was a further decrease of over \$600,000 in 1909 as compared with the previous year.

The unfavorable showing in the export figures for 1909 was due, however, to the very low prices obtained for the cheaper grade of watches, large stocks of which had been accumulated during the depression. The peculiar feature of the business in 1910 is that while the export values showed an increase the market value of each piece exported, including watches, cases and movements, was 8 per cent. less than in 1909.

The popularity of the very thin form watch, which is a Swiss invention and which is made in various grades and sizes, has brought increased trade in both local and foreign markets. They are especially popular with tourists. Although some of them are no thicker than a 50 cent silver piece the mechanism and their merits as timekeepers have not been sacrificed to form.

"MAN'S INHUMANITY TO MAN."

The average man comes very near being an idiot in taking care of himself. You have seen him wearing a fur cap on his head while his shoes let in the snow and water. He wears an overcoat on his back and nothing but a thin shirt over his chest. He is mighty scared about freezing his fingers while his throat is exposed to blizzards and he is often ailing, or thinks he is. It's herb tea, or hot tonics, Peter's pills, Paul's pine tar, cordials or plasters and cures, until the balance wheel in the machine comes to a stop. Nature wants to keep going but she can't. He drinks whiskey and that clogs the valves; he drinks beer and that clogs the wheels; he pours down lemonade, gingerale, buttermilk, ice water, tea, coffee and what not, and then he wonders why the fires under the boiler do not burn. If you should take an ox and put him through a like performance he'd be dead in a year. The simplest and plainest laws of health are outraged every hour in the day by the average man. Did Adam smoke? Did Eve wear corsets? Did Solomon chew gum? Did the children of Israel go directly for a beer garden after crossing the Red Sea? Did Rebecca eat gum drops and ice cream and call for soda water? Adam was the first and was made perfect from head to heel. How long would he remain so after eating a mince pie before going to bed? Suppose he had slept in a bed room 5x7 with the windows down, the door shut and two dogs under the bed? Suppose Eve had laced herself up in a corset, put on tight shoes, sat up all hours of the night eating her fill of trash and sizzled her hair. When you come to look at the way a man misbehaves himself you can only wonder he ever lived to get there."—Cherokee (Okla.) Messenger.

HOW BANKS MAKE COLLECTIONS.

By CARL E. WAGNER.



MISTAKE, fortunately seldom made, is allowing improper acceptance of an item, making it payable at some future time not according to the terms of the draft.

It may also be noted that perhaps the larger number of the drafts sent out with "No Protest" tickets attached, stating that same should be removed before presentation, are presented and returned with the slips still attached. The argument advanced by some bankers in favor of this practice is that, should the slip be removed, the item might be protested in error and the bank would then have to stand the costs. But if, when the item is registered in the note teller's book, a private mark be used to indicate "No Protest" items, a little care would prevent such an occurrence.

One more cause for complaint against the collecting bank is the delay sometimes practiced in advising and remitting for items that have been paid. This happens most frequently in the smaller towns with but one financial institution, which, knowing that you must send it your items, does not care. But, paraphrasing the old expression, "Familiarity breeds contempt," these institutions should remember that "Dissatisfaction breeds competition." Some banks are now advertising remittance on the day of payment and undoubtedly are securing business because of this that they would not otherwise receive.

The actual collection of items having been attended to, the teller proceeds to withdraw from his files the duplicate slips—similar to those used in collection of foreign items, as shown in connection with next paragraph—which corresponds to the numbers and descriptions noted on the remittance letters or advices of credit from the out-of-town correspondents. One of these is passed over to the individual bookkeeper to be placed to the customer's credit; the other is filed temporarily in a portfolio alphabetically indexed, and upon presentation of the customer's passbook entered therein, unpaid collections being returned at the same time. Collections received from customers during the day are treated in the same manner as outlined above. They are listed and entered short in the depositor's book, i. e., to left of cash column, to which they are extended when paid, the "short" entry serving only as a receipt. The head teller also examines the time paper received during the day, checking maturities and filling in and mailing the customary notices.

The method of handling foreign items is altogether different; two operations being necessary before an item is disposed of. First, a record and carbon copy must be taken; second, a letter must be written to the bank to which the item is sent; then the same method pursued as when advice of payment has been received, as described in the preceding paragraph. To facilitate matters, a carbon copy is taken of the letter sent to the correspondent as a means of reference in case of any complications. Some banks continue the use of the register, but the method now used is the filling in of the form given above, doing away with the register entirely.

A carbon of this form is made at the time it is filled out, preferably on a colored slip to distinguish it from the original. A full record is made on the slip, showing all the essential features of the item. The carbon copy is used as the credit ticket upon advice of payment or credit. The two slips are then filed according to the bank where the item is sent. In this way the collection teller has before him only those items which are unpaid, thus rendering it an easy matter to trace such items when necessary, and enabling the teller to give at a moment's notice the description of every item held by

WESTERN NATIONAL BANK
FOREIGN COLLECTIONS

CHARGE.....		
Payer.....	\$.....	
Where Payable.....	Ex.....	
Note	Due.....	Tracer sent.....
Draft		
CREDIT		
.....		
Date Sent.....		
ADVISED		

Form used in Collecting Drafts.

the bank's correspondents. Inasmuch as many banks have been defendants in suits arising from the dilatory handling of collections, this system has many advantages and is much used.

The ultimate success of the collection department depends largely upon the messengers, as they come into direct contact with the business public. It is essential that the messengers represent their institution in a thoroughly business-like manner. They should be courteous and on occasion tactful. If not, many a collection that might with proper handling have been made, will fail.

It is well recognized that the scope and possibilities of a position are determined in large measure by the men in charge. This is particularly true of the position occupied by the head of the collection department. Through his department pass an unending stream of checks, notes, drafts, bills of exchange, securities, etc., giving him an opportunity to gain a knowledge of these instruments and of the parties to them, which should in time prove invaluable. Every book of reference which he is called to consult is replete with valuable information concerning the laws and customs of banking in the various states. Frequent reference is necessary to authorities on commercial law and negotiable instruments to aid him in detecting and dealing with irregularities in paper. In short, the teller who handles collections should be the best informed employee in the bank.

Also the collection clerk has many opportunities to help secure deposits. If a collection has been made for a person not a depositor it is quite proper to suggest to him a certificate of deposit, or, if he is leaving town, that he purchase a draft.

Especially important for the collection teller are courtesy and tact, combined with sound judgment. He is brought into daily contact, not alone with the bank's customers, but with the public at large, and is the standard of the bank as seen by them. He therefore shows his loyalty for the institution by his manner towards those with whom he comes into contact in the discharge of his duty. As he is, so is his bank, and it is for him to see that his standard is worthy of his institution.

(By permission of the Ronald Press Co., New York City.)

HASH.

Hostess—How do you find the meat, Mr. Jones?
Jones—Only by the greatest perseverance!—*London Opinion.*

"I have only the most distant relatives."
"Has the family died out?"
"No; they have all become rich."

"NEW YORK AS A LABORATORY FOR THE COMMERCIAL TEACHER AND THE COMMERCIAL STUDENT."

By E. J. CLAPP, Ph.D., New York University.

Dr. Clapp, Head of the Department of Trade and Transportation in the New York University School of Commerce, Accounts and Finance, addressed the E. C. T. A. Convention at Albany on the subject of "New York as a Laboratory for the Commercial Teacher and the Commercial Student." He emphasized the fact that the various commercial subjects taught in the universities, such as Corporation Finance and Transportation, are becoming real sciences. In the universities they must be taught as sciences, that is, their principles must be taught. But at the same time it is necessary to keep in close touch with business practice.

Dr. Clapp said that there were two ways to acquire familiarity with the working of the business machine. First, it is possible to work in a factory or an office during the daytime and at night take evening courses at the School of Commerce. But this is a severe drain upon the ordinary student and does not leave him time for study. Also, the business experience that he gets is likely to be of a very circumscribed sort. A better way for the student to get familiarity with the business is to make visits of inspection at factories, railroad terminals, etc.

Dr. Clapp then described the opportunities for such laboratory work in commercial science in New York, as in practice at the New York University School of Commerce, Accounts and Finance. In the class in Business Organization, various manufacturing concerns in New York loft buildings, and also the more extensive factory layouts in Brooklyn and Jersey are inspected. The class in Trade views the various technical operations in handling grain at the Port of New York, from the time when it arrives by railroad car to the time it is delivered by lighter alongside of the ship which exports it. The handling of cotton and anthracite coal are similarly inspected.

The class in Transportation visits the Jersey terminal of one of the Jersey roads and inspects also one of its railroad piers on the West Shore of Manhattan. Detailed study is given to the models and plans of the Commissioner of Docks and Ferries, who wants to transfer these water-front terminal operations of the railroads to freight stations which they are to acquire on the East Side of West Street, and which they are to reach over an elevated marginal freight railway constructed by the city. He calculates that this will set free, for the use of the crowded steamships, a large number of railroad piers now utilized as floating freight yards.

Finally, Dr. Clapp discussed the plans for a new course next fall, in "The Business of Government." It is to be a study of the activities of the City of New York, considered as a public corporation, just as the business of a private corporation would be studied in detail. In addition to a minute study of the organization and operation of the various City Departments, the course will include visits of inspection to all of the leading municipal enterprises, especially those of a commercial nature.

The address was an interesting exposition of the opportunities offered in New York to the student or teacher who wishes to pursue a higher commercial education and who desires to combine with a study of business principles an insight into the practical workings of business organizations.

Health is a state of physical, mental, and moral equilibrium, a normal functioning of body, mind and soul. It is the state when work is a pleasure, when the world looks good and beautiful, and the battle of life seems worth while. Health is the antithesis of disease, degeneracy, and crime.

"A SUGGESTED COURSE IN COMMERCIAL TRAINING FOR TEACHERS."

Abstract of paper read by Arthur J. Meredith, Director of the Commercial Department, State Normal School, Salem, Massachusetts.

As so much attention is being given in our day to vocational training and as the supply of professionally and technically trained teachers of vocational subjects is so limited, it is necessary to devise some means for preparing such teachers. This is being done by some of our colleges, normal schools and private institutions.

A successful commercial teacher should know something more of life than the one subject he is teaching and more of his subject than is contained in the particular text he happens to be teaching from. A commercial teacher should have the broadest and most varied education possible to be procured because he is ranked with and compared to high school teachers who are college graduates and have technical as well as liberal educations.

His professional training should consist of two clearly defined but not distinct lines of work,—the science of education and the art of teaching. The former should include physiology with special reference to personal and school hygiene, educational psychology and the psychology of adolescence; the latter should include the purpose and principles of education, general and special methods of teaching, school organization, school management and the history of education.

The technical training of a commercial teacher should consist of a careful study of all the subjects taught in a well organized high school commercial department together with the methods of teaching these subjects and as many broad and cultural subjects as it is possible to acquire.

The commercial teacher of the future will have heavier demands placed upon him and will be required to do much more than he has had to do in the past. With this extra training will come extra compensation and extra satisfaction to the faithful and hard worked commercial teacher.

PREVENTION OF SHORT-PAID POSTAGE.

Consul Alfred Winslow, of Valparaiso, in a recent report again calls attention to the subject of short postage on letters from the United States to Chile, stating that the consulate receives by each mail from the United States from 6 to 15 letters bearing only 2-cent stamps. The consul quotes from a letter received from one of the leading import houses in Chile, as follows:

The frequency with which we receive letters from the United States insufficiently stamped makes it desirous that attention be officially called to the fact. In the case of correspondence of value this would be a small matter, but as we are constantly flooded with all kinds, a large proportion of which is of no use to us and is unsolicited, the almost daily payment of 12 cents and more on each of a large number of letters becomes tiresome.

Foreign postage is one of the subjects treated in a bulletin just issued by the Bureau of Manufactures, entitled "Factors in foreign trade," in which it is stated for each country whether Postal Union or other rates are applicable and whether there is a parcel post with the United States. In a summary of postal regulations there are given in detail the Postal Union rates, parcel-post regulations, and a list of countries for which international reply coupons are available. Copies of this bulletin, if placed in the hands of those in charge of mailing letters to foreign countries, would do much toward preventing short-paid postage, of which consuls and others have repeatedly made complaint. Copies of the bulletin may be obtained by application to the Bureau of Manufacture.

NOT ALL TO THE GOOD.

There Are Some Things Chargeable Against the Typewriter.

Whatever effect machinery may have had on human temperament there is no doubt in any one's mind as to its effect in increasing the amount of manufactured production and in increasing the speed of conveyances. No one needs to be told of the great margin of difference between the product of the old-time hand loom. Nor is it necessary to remind readers that a modern automobile gets over the ground somewhat faster than a man-propelled wheelbarrow. The purely material results of mechanical progress are obvious. The psychological results are still a matter of some doubt. The effect of machinery on temperament and mental activity is positive and beyond question, but its extent in varying circumstances is open to interesting debate.

The material value of the typewriter, for example, is not disputed by anybody who has ever seen a machine. There is common recognition of the fact that a fairly proficient operator can write nearly twice as fast on a machine as "by hand". But the temperamental effect, or whatever it may be called, of the mechanical method has often been discussed. In matters of business the change in the style of letters seems apparent. The modern business communication is more terse and direct than its prototype of the days of pen and ink. It is less elaborate, less floral in expression. It strikes to the subject in hand and goes to a finish without delay. Apparently it absorbs something of the mechanical quality from the machine on which it is produced, and the human side of the writer seems correspondingly obscured. When writing on a machine few individuals are so well poised as to be able to express themselves precisely as they would if using pen and ink. And in dictation there is the same subtle change in the mental current. The substance may be the same, but the form is noticeably different.

It may be unfair to attribute the changes in epistolary styles entirely to the introduction of the typewriter. So far as grace and artistic expression are concerned, it may be considered a deterioration, although this applies only to what may be called the "ink" qualities of letters. Certainly, so far as the material aspect is concerned, the typewritten letter is a wonderful improvement over the pen-and-ink product of this or any other age, in neatness, grace, legibility, and general artistic appearance.

But some intangible quality has disappeared from the epistolary form, nor can improved methods of business be held altogether responsible for this. Critical commentators on the customs of the times have complained that "letter writing is a lost art". It is not only in business but in social communications that the deterioration has been noted. Evidently some influence other than the typewriter has been at work.

In purely literary production it might be difficult to determine just what the influence of the typewriter has been. Most novels in these days are written on typewriters. The method would certainly seem to facilitate the mechanical side of production, but what is its effect on the mental part of the process? Does the machine stimulate original thought and powers of invention and expression, or does it act as a deterrent?

Authors have not agreed on this important question. It all seems to depend largely on the individual temperament; some are benefited by the opportunity for greater rapidity in inscribing their hasty thoughts on paper, while others are cramped in their flow of thought and feel the presence of the machine as an obstacle. Beginners in literature have little satisfactory authority on which to proceed; from the conflicting talk they cannot be certain whether a typewriter will aid or hamper their pursuit of fame and the chusive dollar. In the meantime, every scrap of personal evidence on this point ought to be of some value.

A lady writer who recently had her first novel accepted for publication by an eminent firm offers this interesting testimony from the depths of her soul: "I wrote the book like a whirlwind, sitting on the edge of a tipilted camp chair, pounding my typewriter with fingers cold from excitement. I never copied but two pages, and one of these was a misprint from the carbon. I never used a pen or pencil, writing only with the machine. A pen would paralyze my brain."

From this last statement we may conclude that many modern authors make the sad mistake of not using typewriters. The method here indicated seems worth trying, for those who are still engaged in painful literary experimentation.

WHY NOT WAKE UP?

We hear a great deal about our ability to get whatever we want in life, and some way have wondered why this rule—if true—does not work out that way when put to a practical test. It does!

"But, how can that be?" you ask. "Everybody wants to 'make good'; everybody is wishing for success; then, why is it that so few persons ever succeeded?"

At first thought this may seem a difficult question to answer. As a matter of fact, it is quite the opposite. To find the reason for so many failures, it is only necessary to study the men and women who fail. A glance at their work will give you the answer to your inquiry.

Of course, they would like to succeed in everything they undertake. Few persons would be so foolish as to waste time, money and energy in trying to accomplish something which they were certain would come to nothing. Before one can start—if the start is to be made conscientiously—there must be a certain amount of confidence—a certain amount of faith in one's ability to succeed. And, if the promise made at the beginning is to be realized, the game must be played throughout in the same spirit.

There is a law of remuneration that works through everything in life—a law that makes it possible for us to estimate the probable results of our efforts with almost as perfect accuracy as we calculate our interest in the bank. If we deposit \$10, and know that the interest is to be paid at the rate of 4 per cent., it does not require much time for us to ascertain that our profits on the deposit at the end of the year will be exactly 40 cents. If we feel that we must have more money, it is up to us to take the deposit out of the bank and put it to work where it can accomplish greater results.

It is the same law which applies to the matter of personal service. Though we may work ever so hard with our hands, the result will never show much improvement until we wake up to the necessity of putting more of our own personality into it. It is not until the mind begins to cooperate with the hands that we can commence to trace an improvement in the quality of our product.

In other words, the value of our labor is not—and cannot be—computed upon a basis of the time spent on it, or even by the amount of physical strength put into it. If it were time and strength alone that counted, the laborer in the street would be entitled to a larger remuneration than those who are more active in directing the affairs of the world. But, we know that this is not so—we know that it is our mental efforts that really count in fixing an equitable basis of remuneration—that it is only when we have awakened to use our mental forces properly, that we begin to derive something like adequate reward for our efforts. Of course, work in itself counts, but until it has become the actual manifestation of thought, it really counts for comparatively little.

It is here, then, that we find the secret of human failure. There are plenty of people who wish to "make good", but they do not want to succeed badly enough to give the thought to their work that it really requires. They let their hands wander on while they—in one sense, at least—sleep. Before they can get out of this rut they must wake up, and they must keep awake to the fact that the hands are merely the material instruments by which a product is produced—that the real force that produces unto perfection is thought, the mental factor that alone can make an apparently worthless thing worth merely while by finding a purpose for it.

—GRAHAM HOOD in *New York Globe*.

A SAD EVENT.

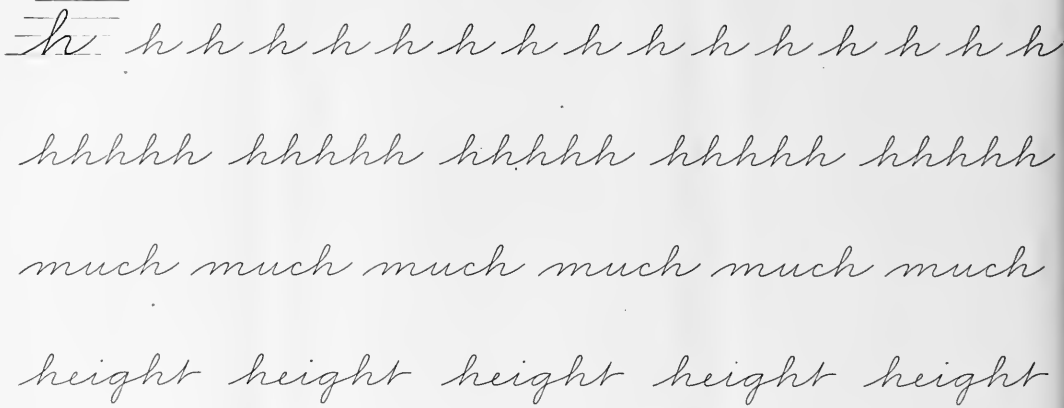
The irrepresible "Tody" Hamilton, who is held to know as much about circuses as any human being could, tells of the misfortunes of an Ohio man who was attempting to pilot a "one-tent show" through the Middle West.

This owner lost a number of valuable animals, by accident and otherwise; so that it was with considerable sympathy that one of his keepers undertook the task of "breaking gently to the old man" the news of further disaster. The keeper accomplished this with much tact, as follows:

"Mr. Morgan, you remember that laffin' hyena in cage No. 8?"

"Remember the laughing hyena?" repeated the owner "What the deuce are you driving at?"

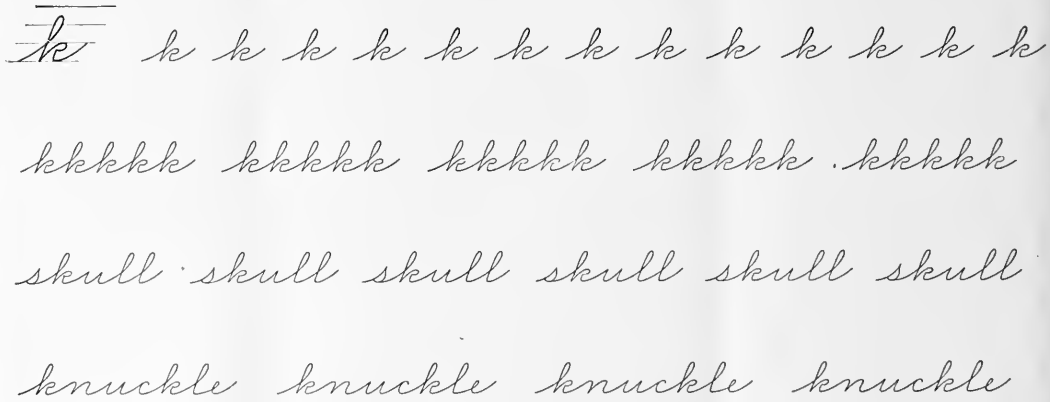
"Simply this, Mr. Morgan: he ain't got nothin' to laugh at this mornin'."—*January Lippincott's*.



LESSON TWENTY-NINE.

COPYRIGHT 1908.

Review "l" and "b". Notice the height of "h" in the scale. Notice the well rounded turns in the last part of "h". It is just like "y" inverted. Practice "h" singly, then in groups of five. Five groups to a line. In the word "height" give special attention to the joining of "gh".



LESSON THIRTY.

COPYRIGHT 1908.

Study the "k" in the scale. Notice the little kink in the last part of "k". Avoid making the last part too large for the loop. Always write the words carefully—try to imitate the copy. Watch the "n" and "c" in the word "knuckle". Use a rolling motion in last part of "skull".

RECENT JOURNAL VISITORS.

C. W. D. Coffin, American Book Co., New York City.
 A. B. Wraught, Public Schools, Pittsfield, Mass.
 J. E. Soule, Engrossing Artist, Philadelphia, Pa.
 H. E. Moore, Drake College, Jersey City, N. J.
 Mrs. M. L. Miner, Miner's Business Academy, Brooklyn,
 W. E. Worthington, High School, Red Bank, N. J.
 E. B. Woods, High School, Red Bank, N. J.
 G. A. Van Noddall, New York City.
 Hastings Hawkes, High School, Brockton, Mass.
 C. L. Newell, Wood's School, Brooklyn, N. Y.
 L. W. Barton, Bradford, Pa.
 C. E. Walker, Kingston, Jamaica
 Andrew J. Graham Sexton, New York.
 L. C. Harton, Egan School, New York.

LOOK UP, LIFT UP.

Nobody can really harm you but yourself.
 On the faces of the happy aged it is a well-known fact that wrinkles are only the footprints of smiles.
 On the vehicle of modern progress the creak of the wheel is the pessimistic protest; a little optimistic lubricant will silence both the creak and the croak.
 A grin is a counterfeit smile and does not pass current because the heart stamp is not on it.
 A hopeful optimism and sterling honesty are the ball bearings of business negotiation.
 A self-made man is nearly always proud of the job, the tailor-made man of his tailor.
 Nobody can compute the value of a smile; a frown has cost a kingdom.

ADVANCED COURSE.

Rochester, N. Y. June 11, 1910.

Dear Pupils,

The most difficult test of your skill in writing will be the writing of a business letter. Such test will call not only for skill, but much confidence. Try to overcome all nervous tension. Draft the letter off in easy style and at a fair rate of speed.

At this stage of your practice, spacing and movement should give you no trouble, and it should be easy and natural for you to use the correct styles of capitals and small letters in all your writing.

I trust that you who have followed this course, have greatly improved your writing, and that such improvement, besides being a source of great satisfaction, will prove of assistance to you in finding good positions or of securing promotion in your present places.

With best wishes for success to all,
I am

Sincerely yours,
S. E. Leshe.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

STENOGRAPHIC DEPARTMENT.



MISS GRACE O'NEIL, court reporter of Terre Haute, Indiana, who was admitted to the Bar sometime ago, as have been several women stenographers as an aid to their legal work, was the first in that place to appear as attorney in open proceedings. Her client was a man whose wife had brought suit for divorce.

We are in receipt of the program of the Tenth International Congress of Shorthand Writers, to be held at Madrid, Spain, beginning September 23th, 1912, and ending October 2nd. By a Royal decree of the Ministry of Public Instruction the Congress has been declared official and put under the Royal patronage of His Majesty the King. There will be a shorthand competition composed of three exercises, one of 90 words per minute as a minimum, one of 120, and one of 140 to 150, in which parliamentary reporters are not allowed to take part. There will also be a contest for the National Championship of typewriting. The committee of arrangements say, "We would especially appeal to those who dedicate themselves to the teaching of shorthand and typewriting, to help the exhibition by sending their works either by themselves or their pupils, presenting the same in an artistic form, if possible framed and covered by glass in order that the installation may have a pleasant effect on both National and foreign visitors who may honor us by their presence." Essayists are also invited to send papers on various subjects, and prizes are to be awarded.

A Michigan correspondent says, "The case of the United States versus a large number of corporations and individuals engaged in the manufacture of sanitary enameled ware, known as the Bath Tub Case, was concluded recently in the United States District Court at Detroit. A daily copy was made of the case by Leland B. Case, the official reporter, assisted by William F. Giefel and several others.

Another Indianapolis stenographer, Grace O. Riggs, has had a more painful experience. She purchased a building lot for \$900 from a man named Parker O. Lee, and discovering after she had parted with her money that he was not the owner of the property he had purported to sell, she had him arrested for larceny, on which charge he was convicted and sentenced to the penitentiary, but sentence was suspended during his good behaviour. He took an appeal, not on the ground that he was unjustly imprisoned, for he had not been imprisoned at all, but, in the language of the Supreme Court, "to expunge a record of conviction which clouds his good name." If he had really been mistaken as to his title to the property which he sold, it might naturally be expected that he would have returned the money paid him under a misapprehension, and there would have been no occasion to prose-

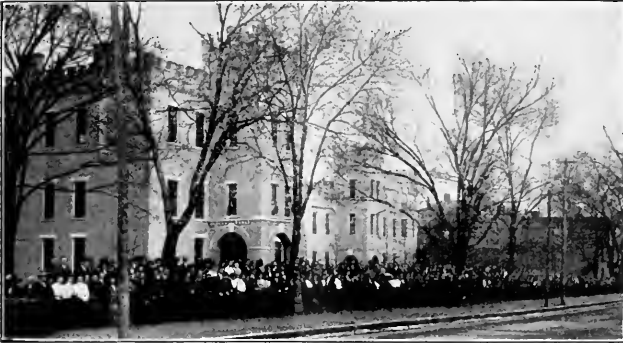
Charles D. Johnson, a stenographer in the Superior Court at Indianapolis, Indiana, was recently placed in an embarrassing situation while in the discharge of his official duties. A man named McConnell was suing for an annulment of his marriage, and called an Irish woman, no longer young, to testify that she had seen indiscreet conduct on the part of Mrs. McConnell. When pressed for details of their acts she walked up to Mr. Johnson and said, "If I dared put my arms around this gentleman I would show you," and thereupon proceeded to embrace him, but he ducked under the table shouting "Don't try that on me," and the witness was restrained from further pantomime.

We have received from various sources a number of newspaper clippings and marked articles in regard to the Lorimer-Blumenberg incident, but think it would be unprofitable to go into the subject, which presents two phases. One concerns the integrity, or lack of it, of Detective Burns, with which shorthand writers are not especially concerned. The other is a technical question in which they are, of course, interested, but as to which the disputants can never agree because they reason from widely different premises. If a stenographer testified that he made a full report of a conversation, under circumstances which common experience shows would have made it practically impossible for him to have heard all that was said, and if he produced as a full report some notes written in a style of shorthand which every stenographer knows could not be used for anything more rapid than a slow dictation, it can be reasonably inferred that he did not tell the truth. If, on the other hand, he swore that he had listened at a modern substitute for a key-hole, and had made notes in his cumbersome shorthand of what he heard, to assist his memory, there is nothing improbable in the statement. In the latter case his assisted memory might have some evidential value, but the notes would have none and could not be properly called a shorthand report.

The Pennsylvania State Association has been obliged to reduce its nominal membership by dropping a few men who for years have done nothing for the general good, not even paying the small annual dues. Some of them are absorbers, in more senses than one, and they will be no loss.

WANTED.

A man—who is gentle and just;
A man who is upright and true to his trust,
Who cares more for honor and love than for pelf,
And who holds his neighbor as dear as himself.
Who's sober and earnest, and merry and gay,
Who cheerfully shoulders the cares of the day;
Who's principle's high, whose integrity's strong.



A recent photograph of the Bowling Green Business University, Bowling Green, Ky.

This Institution opens its Summer Training School for Commercial Teachers, July 2nd. It has employed some of the best talent in the profession to assist the regular faculty. THREE OF AMERICA'S GREATEST PENMEN ARE AMONG THE NUMBER. Write for its literature.

FAUST'S SPECIAL RULED PRACTICE PAPER

Our leading penmen, *Mills, Healey, Darner*, and scores of others are using the Faust plan of ruled practice paper. The special ruling has many advantages, it costs no more, perhaps less than the kind you are using and gets quicker and superior results. Give it a trial. Sample and circulars sent upon request.

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Engrossing A Specialty

Resolutions for Framing or Album Form

E. H. MCGHEE BOX 561 TRENTON, N. J.



NO ESCAPE.

Boric acid in the soup,
Wood alcohol in wine,
Catsups dyed a lurid hue
By using aniline;

The old ground hulls of cocoanuts
Served to us as spices;
I reckon crisp and frigid glass
Is dished out with the ices.

The milk—the kind the old cow gives
Way down at Cloverside—
It's one-third milk and water, and—
And then—formaldehyde.

The syrup's bleached by using tin,
And honey's just glucose,
And what the fancy butter is
The goodness gracious knows.

The olive oil's of cotton seed,
There's alum in the bread;
It's really a surprise to me
The whole darned race ain't dead.

Meantime all the germs and things
Are buzzing fit to kill;
If the food you eat don't git you
The goldarned microbes will.

—New Orleans Times-Democrat

Four Questions About Progress

1.—Are you keeping up with your competitors?

Gibbon says—"All that is human must retrograde if it do not advance." This applies to you as a school proprietor, as well as to us as publishers. Are you keeping yourself thoroughly informed as to what your competitors are doing, and especially as to how they are doing it? You must know what books and methods they adopt, before you can answer the above question intelligently. Let us help you not only to equal, but to surpass all those with whom you must compete.

2.—Are we keeping up with our competitors?

We make it an important part of our business to know thoroughly all the best works that other publishers have issued. We study their books carefully, asking ourselves wherein we could have done any better. We aim to surpass all others so far that they will not catch up with us until we are ready to make another advance.

3.—Are we keeping up with you?

Your needs are changing from year to year. We are anticipating your needs, and in many instances we are ready with the remedy before you know you need it. Business methods advance, and unless you keep in close touch with the commercial side of life, you will be left behind without knowing it. It is our business to keep up with you, and keep you up by leading the way.

4.—Are you keeping up with us?

It avails nothing for us to prepare the way if you will not follow. The pilot cannot direct the course until the captain gives the command to weigh anchor. Are you ready to cut loose from antiquated text-books and follow the newly discovered passage to the haven of Success? Until you do this you are not keeping up with us.

Special terms on books for examination. Even our catalogue will interest you. Write for it.

The Practical Text Book Company

(We pay the freight.)

Cleveland, Ohio.

COMMERCIAL TEACHERS everywhere are learning that its phenomenal success in filling positions makes this Bureau a LEADER and a SPECIALIST in the Teachers' Agency field. Oldest agency in U. S. under same manager. Operates locally and nationally. Direct recommendation. Free registration.

PENN EDUCATIONAL BUREAU, 205 E. 7th STREET, ALLENTOWN, PA.

Positions for 155 Commercial Teachers To-day. Why not enroll for one of these fine situations. Our service is effective.

We solicit the patronage of good reliable schools. We have aided hundreds. We can help you. Write us your qualifications. Free literature.

THE INSTRUCTORS' AGENCY, Marion, Ind.

Penmen and First-Class Commercial Teachers Wanted.

We have more than 100 vacancies for good commercial teachers. Must have more teachers. May we nominate YOU?

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Bowling Green, Ky.



THE RUSH IS ON!

Good schools are actively seeking teachers for next September. Your success depends not alone upon your qualifications, but largely in marketing your ability. Many prominent commercial teachers gained a big measure of their success through us. We fill choice positions everywhere. Confidential service. No advance fee. Write us promptly, saying you are available.

THE SPECIALISTS' EDUCATIONAL BUREAU,

ROBERT A. GRANT, Mgr.

Webster Groves, St. Louis, Mo.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

G. W. Schwartz

Teachers' Agency

447 South Second 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.

DID WE LAND THE SEVEN ?

Well, by this time, April 30, others are in the game, of course. Many candidates have been interviewed, but, of the seven needed for the big high school, only three are hired—and they are all ours.

Meanwhile, we have, among many scores of others, a Gregg place for a man at from \$1,600 to \$2,000; a high school penmanship call at \$1,250; a request for a business manager at from \$1,800 to \$2,000; a city penmanship supervisorship at \$2,500 to start; a principalship in the commercial department of a great Eastern business school at \$1,800 to \$2,000; a Benn Pitman shorthand principalship at \$1,500 to \$1,800; a penmanship specialist in a great school—rare opportunity—at \$1,600 to \$1,800—and scores of places at from \$1,000 to \$1,500. Every mail is bringing others.

The National Commercial Teachers' Agency, E. E. Gaylord, Manager, 11 BAKER AVE., BEVERLY, MASS.

A Specialty by a Specialist

TIME TO GET READY FOR BUSINESS

Teachers who wish good positions next year, and commercial schools desiring the best teachers, should not wait until the end of the school year to begin negotiations. We are already lining up good teachers with good schools. Is there not something we can do for YOU? Registration Free.

UNION TEACHERS' BUREAU, Inc., Tribune Building, New York City. Established 1877

We Recommend Good Teachers to Good Schools.

We have Schools for Sale...Bargains. Give us a Trial. Registration is Free.

LINK'S TEACHERS' AGENCY

A. T. LINK, Mgr.

BOISE, IDAHO

THE BREWER TEACHERS' AGENCY

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MARRIAGE CERTIFICATE

Mailed for 50c.

Send 2c. for circular

267 EGE AVENUE
W. E. DUNN, JERSEY CITY, N.J.

YOUR CALL TO THE FRONT.

By D. C. McIntosh, Dover, N. H.

Lest you forget!

You graduate in June.

Then what?

A wrong decision now means a life time of regret!

Consider well all avenues of possible success! Investigate carefully! Ask the men who know!

Then choose, and having chosen, with courage, confidence and concentration, set out AND WIN!

Think of it!

750 Dollars—the average lawyer's income.

1400 Dollars—the average doctor's income.

1000 Dollars—the average dentist's income.

And that, too, after an investment of from \$2,000 to \$4,000 in a college education and at a cost of four of the best years of life!

Yes, think of it!

Now, think of this!

It is a poor Business Man who is not enjoying an annual income in excess of \$2,000.

5,000 Dollars is a very common thing! 10,000 Dollars, 25,000 Dollars, yes 50,000 Dollars are such common incomes in the Business World that the mention of the fact causes no surprise or comment!

Big Prizes? Yes!

Certainly the Business Man is King.

The lawyer and the professional man have come to know their interests are best served, serving the Business Man—or better still, by engaging in Business themselves!

It was not always so!

But so it is!

Who would limit himself to the rewards of a professional career when such Big Prizes are calling for men of red blood, daring and enterprise.

Business places no limit to your success!

\$20,000 per year?

Certainly! You can attain it!

The Business Man plans, orders, dreams—and he makes his dreams come true.

Achievement—the joy of success is life.

Manufacturing plants, flourishing cities, ships, railroads, trade, the wealth of nations, all are but fruits of his enterprise.

Who wouldn't choose to follow this, the greatest game of all—Business!

And you will choose!


And if you choose Business you can, if you will, before you are 30 years of age, be worth \$10,000. I know!

So when you choose your career—don't limit yourself—give your ability and intelligence range to work. Be sure you can more quickly reach success and power through the Battlefields of Business!

CHANGE HAS COME.

A first by-product of universal education is always a class of discontented, snobbish, would-be brain-workers, who must be lawyers, physicians, poets, statesmen, prophets, reformers, Don Quixotes, and martyrs. But true science is the most democratic teacher under the sun. And we are no longer teaching Latin to every farmer's boy. He is getting the chemistry of soils instead, and taking the knowledge back to the farm.

MID-CONTINENT
Teachers
AGENCY



New Commercial High School in a large city in the Mississippi Valley has just asked us for six commercial teachers at salaries up to \$1,500 per year. We have many more good positions and can use more high grade teachers. Good penmen are especially desired.


J. E. BOYD, Manager
720 Stewart Ave. Kansas City, Kans.

WANTED—Three or four experienced business college men or women to join me in incorporating a school that has been in operation less than two years and has enrolled more than 1,000 students. Located in one of the largest cities in the U. S. More than \$10,000 has been spent in advertising. This can be made one of the largest and best business colleges in America. The object of incorporating is to divide the responsibility. I want an expert in stenography (Gregg), an expert for business department and an expert business getter. This is worth investigating. Don't answer unless you have money and mean business. Give full particulars if you answer. Address "Investment," c/o Business Journal.

For Sale. Well established business college in live, growing, manufacturing city, and good farming community, within 50 miles of Chicago. For particulars address "Educator," 1036 La Salle Ave., Chicago, Ill.

FOR SALE—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 reasons of private nature for selling. Correspondence confidential. Address Box 432, c/o Business Journal.

LEARN TO WRITE



America's Finest Penman teaches rapid, tireless business writing by Mail. The kind that secures positions and raises salaries. Illustrated Journal free.

F. B. COURTNEY, Box 129, Cedar Rapids, Iowa.

Typewriting

Touch System. How to learn the art in 2 to 4 months at Home. Explanatory booklet with diagrams. Post free 6d. (12 cents) from **JAMES WRIGHT,** 53 Fourth Avenue, North, Kirkcaldy, Scotland.

THE CELEBRATED Madarasz Korean Ink

Korean is the name of that superb quality of steel ink—the kind that is pitchy black on shades and produces those wonderful hair lines, soft and mellow. It is made in Korea, and is far superior to Chinese or India Ink for ornate writing purposes.

Madarasz had a limited stock of this ink on hand at the time of his death, and this has been placed in our hands for sale.

We only have on hand a few of the \$4.00 tins. These will be sold at \$1.00 less than the regular price until the supply is exhausted.

Enough in one large stick to last a lifetime. Those interested should order without delay.

THE BUSINESS JOURNAL
Tribune Bldg., New York City

PENMANSHIP CERTIFICATE

The Business Journal
NEW YORK

To A. M. Adams for having
attained a satisfactory degree of skill
in Business Writing from lessons given in
The Business Journal!
While a student in Euclid School
Dated: June 4, 1910

J. J. Case
Instructor
E. C. Marlett
Secretary

W. H. Mills
Secretary of Course
K. H. H. H. H. H.
1910

THE BUSINESS JOURNAL'S PENMANSHIP CERTIFICATE.

This Certificate is issued to any one who completes the course in Business Writing given in the Journal. Thousands have been issued during the past ten years. A Charge of fifty cents is made for it to defray expense of engraving name of pupil, name of school, etc. It is signed by the Conductor of the Course, Editor of the Journal, and Secretary of the Self-Help Club.

It is a handsome specimen of the art of penmanship, printed on azure tinted parchment paper 16 x 21 inches in size. The requirements for obtaining this Certificate are as follows:

1. Every candidate must be a subscriber to The Journal.
2. All work assigned in The Journal's series of lessons must be well and faithfully done to the satisfaction of the teacher.
3. A final specimen of writing accompanied by the endorsement and recommendation of the teacher must be sent to The Journal office.

Teachers are invited to call their students' attention to this Certificate. No more appropriate evidence of careful practice can be had. Framed copies of the Certificate ornament the offices of hundreds of business training schools. June is the diploma month, and we hope to have the pleasure of issuing a Certificate to every earnest student of Business Writing.

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SELF - CONFIDENCE ALWAYS ESSENTIAL TO SUCCESS.

The little new stenographer gave a little shiver of mingled admiration and awe as the president's amanuensis came into the room and put her notebook on the copy holder and her pencils in the drawer of her desk, in preparation for her morning's work.

The timid stenographer folded her hands and gazed at the older girl admiringly.

"If he should ever ring when you're not here," she said, with a little quivering laugh, "I'm going to put on my hat and run home."

"Then you'll be a goose," responded the other. "You'd better be glad of the opportunity to try and see if you can do it. Do you want to keep on doing the same, little, old, easy things all your life?"

"Of course not," said the other girl, "but I do want to be sure I can do things before I try them."

"Then you'll never try," said the president's stenographer, decidedly. "How can you ever learn anything if you never try to do anything different?" "But I'm so afraid of doing things wrong, and I get so discouraged when I make mistakes," pleaded the younger girl.

"Then don't let people know it," said the president's stenographer. "An overbold girl is an abomination, but you simply must have, or must act as if you had, a reasonable amount of self-confidence."

"But I'm such a miserably poor bluffer," sighed the timid stenographer.

"I don't advocate bluffing too much," said the older girl, "but where there is real capability behind it (and there is in your case), a little bluffing is a mighty good thing. When I was in the short-hand school," she continued, after a moment, "the teacher came to me one day and asked me if I wanted to go out and try a certain position that she had to fill. I told her that I didn't think I could do it and I wouldn't dare to try. She gave me just such a lecture as I have been giving you. She told me that I had learned the theory as well as I ever would, and that a little practical experience would help me more than weeks of schooling.

"I was a thorough-going little goose and rather obstinate, too, I expect, and I hesitated so long that finally she got rather provoked and told me she had to send some one right away and didn't have time to argue with me any longer. Then she went over to a girl who I knew wasn't nearly as well educated as I was, couldn't read her notes nearly as well and who didn't try half as hard, and this other girl put her hat on immediately and went out and applied for the position."

"Did she get it?" asked the timid one.

"Yes, she did," said the president's stenographer. "And there wasn't any reason on earth why I couldn't have gotten it, except that I was a fraidy cat. You may believe I never was so silly again. I had to wait several weeks for another opportunity, and then it wasn't nearly so good as the first one, but I had learned my lesson, and I didn't hesitate the next time I was asked if I wanted to try for a position.

"You may not succeed in everything you try to do," she concluded, "but it's pretty safe to say that you'll never succeed in anything you don't try."—*Exchange.*

The population of Scotland is now 4,759,455, an increase of 287,324 over 1901. This is the smallest decennial increase since 1861.

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Send to-day eight two-cent stamps for a set of 36 assorted pens just suited for Business Writing. Address: **THE BUSINESS JOURNAL, Tribune Bldg., New York City.**

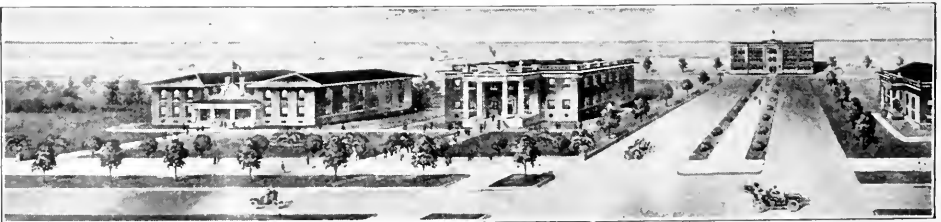
He who hath a thousand friends,
Hath not a friend to spare;
But he who hath an enemy,
Will meet him everywhere.

Swift heels may catch the early shout,
And raise the loudest din;
But 'tis the patient holding out,
That makes the winner win.

A stain upon your hands
May soon be swept away,
But stain upon the heart or tongue,
Remains, alas, for aye.

"Squire Terwilliger, the village oracle, had returned from his first trip abroad. "How did you like London?" they asked him, as he sat on his old seat, the vinegar barrel, in the corner grocery store.

"It's a mighty fine town," he said, "but dang it, the people over there can't talk their own language so's an ejeciated man kin understand it."



Port Arthur, Texas, Business College.

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NEW YORK

THE BUSINESS WOMAN OF YESTERDAY AND TO-DAY.

The business woman has become so great a factor in the commercial world that one is no longer able to classify her by her appearance, as was the case a few years ago, when a glance was sufficient to identify her type. In the days when she first entered man's sphere she imitated her successful brother not only in methods but also in costume, wearing a severe tailored suit, a plain sailor hat and common sense shoes.

To-day she dares to be frankly feminine and goes forth in purple and fine linen, powder and dimples. Not only does she resemble her more prosperous sister but she has also blended the symbols of her various professions till one can no longer tell at a glance whether she is stenographer, actress or lawyer.

At the typewriter agencies it is interesting to note the appearance of stenographers as they wait to apply for employment. Here is a small blond girl with large blue eyes, wearing a tight dress and tilted hat and showing evidence of the chorus. There a refined, delicate young woman shrinks against the wall, the kind of girl who will gladly accept a home when the right man offers it. Just beyond her stands a gray haired woman, earnest, patient, dressed in worn skirt and a neat shirt-waist, intent upon securing work not only for to-day but also for to-morrow and for all the other days of her existence.

The educational ranks have also undergone a change. Years ago, and not so many years either, one thought of a teacher as a prim person with spectacles on nose and ruler in hand, yet by far the greater number of modern teachers are bright faced bachelor girls, loving their charges and loved in return.

Another interesting phase of the new feminine element in business is its youth and vivacity. Several weeks ago on the pier of one of the large steamship companies stood two girls talking earnestly. The elder was the American representative of a foreign firm and prior to sailing was going over routine details with her secretary, a golden haired girl of about 20. A successful manager would scarcely be expected to indulge in frivolity, yet this one mailed the following postal to a friend:

Latest news: I have a real nice live baron (title given at length) at my right at table who promises to be an agreeable companion. Besides I saw another man who would meet with my approval.

A GOOD HANDWRITING.

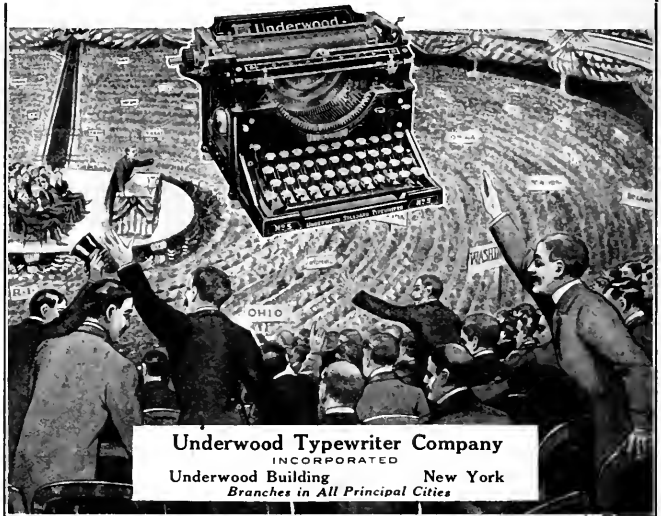
Is usually required as an accompaniment of skill in bookkeeping and stenography, and to learn these latter merely will not advance the interests of the student to the degree he might expect.

Many applicants for vacant positions, where it is necessary to apply by letter, although otherwise fully qualified, are unable to get an interview owing to their bad handwriting. It is, therefore, of primary importance that those who are intended for business life (and it is equally applicable to both sexes), should be able to write a clear, business hand.

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Our Teachers' Agency is flooded with applications for graduates from our Home Study Courses. Over 4000 students report vacancies. So many calls for teachers unexpected. Expert Typewriters, Stenographers, and Book-keepers in great demand. Send for our new courses in Law, Real Estate, and Automobile Engineering.

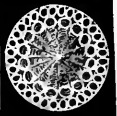
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Salaries from \$500 to \$2500 per year. We prepare teachers for advanced positions and secure the positions desired. If you want a position in the North, East, South, or West, write to us at once. Can use a large number of Commercial Teachers for High Schools and Business Colleges, Stenographers, and Book-keepers. Shall we also send to you our "Special Scholarship" for your consideration? Advice and full particulars free. Write to us for our Teachers' Agency plan; it produces the results and that is what you want. Write to-day—"to-morrow never comes." "Do it now."

Address Teachers' Agency, Carnegie College, Rogers, Ohio.



Culture	Cursive	Clarendon	Clarendon
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MERCHANTS.

"There are geniuses in trade, as well as in war, or the state, or letters; and the reason why this or that man is fortunate is not to be told. It lies in the man; that is all anybody can tell you about it. See him, and you will know easily why he succeeds.

"Nature seems to authorize trade as soon as you see the natural merchant, who appears not so much a private agent as her factor and minister of commerce. His natural probity combines with his insight, into the fabric of society, to put him above tricks, and he communicates to all his own faith, that contracts are of no private interpretation. The habit of his mind is a reference to standards of natural equity and public advantage; and he inspires respect, and the wish to deal with him, both for the quiet spirit of honor which attends him, and for the intellectual pastime which the spectacle of so much ability affords.

"This immensely stretched trade, which makes the capes of the Southern Ocean his wharves, and the Atlantic Sea his familiar port, centres in his brain only; and nobody in the universe can make his place good.

"In his parlor, I see very well that he has been at hard work this morning, with that knitted brow, and that settled humor, which all his desire to be courteous cannot shake off. I see many valient noes have this day been spoken, when others would have uttered ruinous yeas.

"Our action should rest mathematically on our substance. In nature, there are no false valuations. A pound of water in the ocean tempest has no more gravity than in a midsummer pond. All things work exactly according to their quality, and according to their quantity; attempt nothing they cannot do, except man only."—*Ralph Waldo Emerson.*

NOTES FROM ABROAD.

From Consular and Trade Reports.
Geneva with its 126,000 inhabitants and the third city in importance in Switzerland, has about one motor car to 1,000 inhabitants. It is the seat of the Swiss Automobile Club and Swiss Touring Club. In its immediate vicinity there are three companies building automobiles and at least four firms making light motor cycles.

The actual money invested in hotels in Switzerland is \$160,000,000. The payment of the interest on this sum, the maintenance of the properties and a profit on the enormous business, which employs many thousands of people, is practically all paid by tourists who come to Switzerland in pursuit of health, recreation and pleasure.

The importance of the tourist traffic may be estimated by the fact that it more than covers the balance of trade against the country, which, as shown by the excess in the value of the imports over exports, last year amounted to nearly \$100,000,000.

Continued on page 28.

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To become acquainted we offer **FREE** A Handsome Penholder **FREE** with 12 Assorted Styles of Pens for Business and Artistic Writing. Sent post paid on receipt of 10 cents. Mention this Journal.
C. HOWARD HUNT PEN CO., Camden, N. J.



Pen Drawing by a Student of Frank Krupp, Austin, Minn.

Continued from page 27.

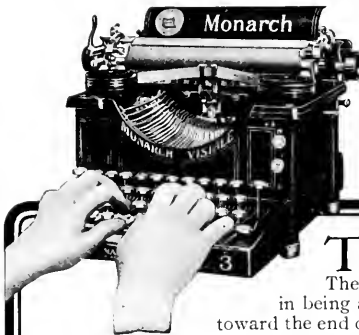
An important industry and one peculiar to Spain is the manufacture of jute and hemp sandals called "alpargatas." Practically all of the working classes use this cheap and comfortable form of footwear almost exclusively the year round. Alpargatas are also popular in Latin America, to which thousands of pairs are exported annually.

The alpargatas is made by winding the hemp or jute rope around to form a small foot shaped mat and by then firmly fastening the cords together a strong rope sole about a quarter of an inch thick is made. White and black are the colors generally preferred, though red, blue and brown alpargatas are also sold.

The leading type foundry of the far East is located at Tokio and produces two series of Chinese type. The first series, consisting of 5,000 characters, has in combinations a total of 150,000 separate pieces of type. The second series has 3,000 characters and 100,000 combinations.

The producers of the type publish a catalogue in which each character is printed, and by the side of this character is given the number of combinations in which it is used. This foundry also produces Japanese characters, the Hirakana in 152 characters and 30,000 combinations and the Katakana in 82 characters and 19,000 combinations.

Continued on page 29.



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THE extremely light action of the Monarch Typewriter endears it to all operators who use it.

The typist who takes pride in her position finds great satisfaction in being able to turn out as much work, and as good work, per hour, toward the end of the working day as during the morning. Other conditions being the same, she can always do this on a Monarch. There is

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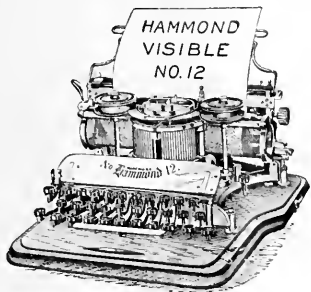
Continued from page 28

An investigation was recently made into the hours of labor and working conditions of clerks in business and professional offices in Amsterdam. The investigation covered 128 offices, representing all kinds of employment, in which 1,924 clerks are engaged. Of these 61 are under 15 years of age, 334 between 15 and 20 and 1,529 over 20. The females number 219, of whom 4 are under 15 years of age, 65 between 15 and 20 and 150 above 20 years.

There is no uniformity in working time in the various offices. The hours in the forwarding business are particularly long. There is usually a nominal limit to office working hours but none in practice. The clerk's actual working time depends upon the amount of business on hand, and he must labor beyond the nominal closing hour without additional pay. There is often no opportunity to go out for the midday lunch, so that it must be taken in the office if at all. It is also found that there is some Sunday work and no Saturday half holiday, except in banks and stock brokers' offices, and it is particularly deplored that little time for study is given to the younger clerks.

At the annual asparagus show in Evesham, England, the prize bundle of 120 heads of asparagus, weighing 24 pounds 9 ounces, was auctioned off to a Covent Garden, London, purchaser for the extraordinary price of £10. This is an exceptional price even for the best Evesham asparagus. The heaviest bundle weighed 24 pounds, 6 ounces.

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The Hammond Typewriter Co.
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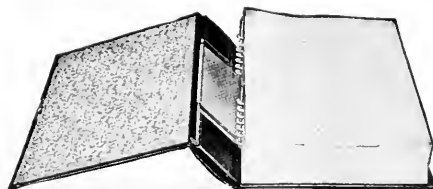
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The Expert Stenographer, by W. B. Bottomo. Cloth. 230 pp. 64 pp. of Shorthand. Every phase of Expert Shorthand discussed. \$2.00. Postpaid. In quantities, special rates.

Influencing Men in Business, by Walter Dill Scott. Cloth. 168 pp. Illustrated. For personal or class room instruction. \$1.00 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 360 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

National Penmanship Compendium. Lessons by Leslie, Courtney, Moore, Dakin and Dennis. Paper, stiff cover. For Self-Instruction of Schools. 25 cents, postpaid. In quantities, special rates. Stamps taken.

Corporate Organization, by Thomas Conyngton, of the New York Bar. All about incorporating and corporations. Buckram. 402 pp. \$3.00 postpaid.

The Every-Day Educator, or How to do Business. A most remarkable book for young Business men. Cloth. 235 pages. Postpaid 75 cents.

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Bibliotics or the Study of Documents, by Persifor Frazer. Price, \$2.50.

Hagan's Book on Disputed Handwriting. Price, \$3.75.
Courtney Method of Detecting Forgery and Roused Checks. Price, \$1.50.

EDITOR'S SCRAP BOOK.

The Editor's Scrap Book has received a number of very beautiful specimens for this month. At the head of the list are placed two of the veterans in the work.

D. H. Farley, of Trenton, N. J., sends a photograph of an original blackboard design showing script letters and pen drawings as he knows so well how to produce.

G. A. Rockwood, the old-time penman of Eastman College, Poughkeepsie, New York, takes his pen in hand to favor us with a letter written in his ornamental style. The chief purpose of the letter however was for the renewal of his subscription for the ensuing year.

Leslie E. Jones, of Elbridge, New York, is showing constant improvement in his ornamental and card writing. He is sure to climb still higher the ladder of chirographic fame.

J. G. Christ of Lock Haven, Penn., contributes an ornamental letter fully up to his usual standard of excellence.

W. W. Bennett, of Milwaukee, Wisconsin, is sending out some ornamental capital letters printed on proof paper which insures him a permanent place as one of our foremost ornamental writers. Twenty-five years ago he was considered a champion. We do not think he has gone back any.

Superscriptions beautifully written in either professional or business style have been received during the month from the following:

W. A. Hoffman, Valparaiso, Ind.; C. A. Faust, Chicago, Ill.; H. G. Burtner, Pittsburgh, Pa.; J. J. Bailey, Toronto, Canada; D. L. Hunt, Eau Claire, Wis.; W. W. Bennett, Milwaukee, Wis.; J. W. Farrell, Greenville, Texas; J. D. Valentine, Pittsburgh, Pa.; E. L. Baker, Boston, Mass.; J. H. Bachtenkircher, Lafayette, Ind.; Wm. J. Kinsley, New York City; O. J. Penrose, Elgin, Ill.; H. W. Patten, Philadelphia, Pa.; D. H. Farley, Trenton, N. J.

SPECIMENS OF BUSINESS WRITING.

The business training schools, both public and private, are securing most unusual results this year in business writing. THE BUSINESS JOURNAL appreciates the fact very much that it is given credit for much of the success obtained. Teachers are constantly writing that its monthly visit is an inspiration to them and their pupils.

The publishers hope that when the awards are made for the gold medals that it will be their privilege to inspect a quality of writing that has hitherto never been equalled.

It is impossible to give extensive mention to all who have forwarded to the JOURNAL office specimens of their students' work. Credit must be given however to the following teachers who have submitted work far superior to any we have received for some time:

J. E. Fancher, Wilkinsburg High School, Wilkinsburg, Pa.
J. W. Farrell, Business University, Greenville, Texas.

H. W. English, High School, Lewistown, Pa.

W. E. Hind, High School, Lindsay, Calif.

W. S. Morris, High School, Lonaconing, Maryland.

F. B. Adams, Parson's Business College, Parsons, Kans.

J. N. Fulton, International Business College, Ft. Wayne, Ind.

O. J. Browning, High School, Newton, Iowa.

L. C. Lanning, Metropolitan Business College, Cleveland, Ohio.

W. D. Kunkel, Rubican Shorthand College, St. Louis, Mo.

T. C. Knowles, Commercial School, Pottsville, Pa.

F. A. Ashley, Temple University, Philadelphia, Pa.

C. E. Sjostrand, North Star College, Warren, Minn.

J. M. Ohlslund, Luther College, Wahoo, Nebr.

J. J. Bailey, High School of Commerce, Toronto, Canada

G. H. Wilcox, Connecticut Business College, Hartford, Conn.

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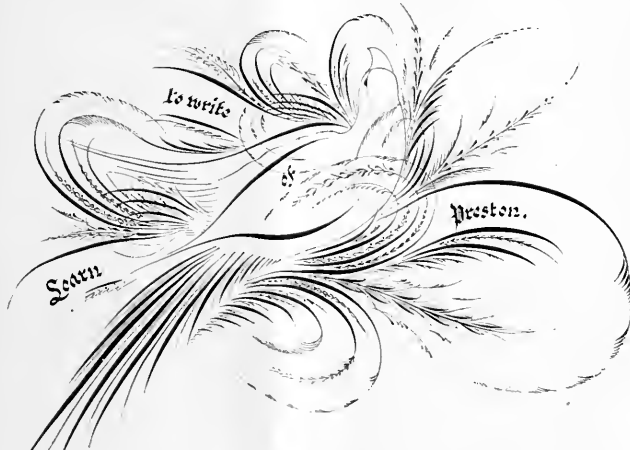
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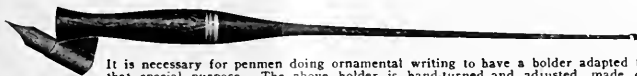
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Handwriting.

No man has yet succeeded in getting rid of the style of handwriting peculiar to his country. If English, he always writes in the English style; if French, in the French style; if German, in the German style; if Italian, in the Italian style; if Spanish, in the Spanish style; etc. I know a Frenchman who has passed all his life in New York, who speaks our language as fluently as Dr. Parkhurst, and writes it with ten times the correctness of 99 in 100 of us, and yet who cannot, for the life of him, imitate our chirography.

The Educated Italian.

An Italian who has mingled with us for thirty-five years, speaks five languages fluently (ours almost without accent), yet cannot write an American hand. His letters are perfect in grammar and idiomatic expression. He will write in French, English, German and Spanish; and the handwriting is always the same—Italian style.

Always Scotch.

How can we account for this peculiarity? A brilliant young Scotchman who was educated entirely in France and lived eighteen years in Paris, mixing exclusively with French people of culture and refinement; he had a French writing master, and probably never saw anything but French writing in his life; yet he wrote exactly in the Scotch style. It was really national instinct.

Determining Nationality.

In Paris all the writing masters pretend to teach the English style of writing, but with all their professions and all their exertions they can never get their pupils to adopt any but the cramped hand of the French. There are experts who, for big pay, will go on the witness stand in criminal trials and swear that they can tell the characteristics of the prisoner from his handwriting.

The Difference.

The difference between American, English, French, Italian, Spanish, Russian, Swedish, German, Dutch, and Swiss handwriting is immense; a schoolboy would distinguish it at a glance. Mix together 100 sheets of manuscript written by 100 Frenchmen, 100 written by Englishmen, 100 written by Americans, etc., and no one can fail to distinguish every one of them, though all should be written in the same language, with the same pens on the same kind of paper. There is about as great a difference between the handwritings of nations as between their languages, and it is a singular truth that though a man may shake off national habits, accent, manner of thinking, fashion of dress, may become perfectly identified with his adopted country and speak its language better than his own, yet he never can succeed in changing his handwriting to a foreign style.

Value not in money.

The value of an education is not proved by the increased earning power of the person educated, albeit there are some people narrow enough to estimate scholastic training in dollars and cents.

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Practical Business School

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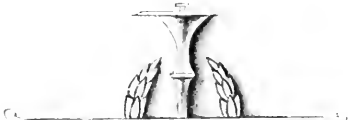
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**BUSINESS
JOURNAL**

A Magazine of
Business Efficiency



JULY, 1912
News Edition

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Pitmanic vs. Light-Line Shorthand

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THE LINCOLN HIGH SCHOOL,
SEATTLE, WASH., March 29, 1912.

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Very truly yours, (Signed) O. D. NORTON,
Instructor of Shorthand and Typewriting

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36th Year

JULY, 1912

No. 11

SIDE-LIGHTS ON LETTER WRITING.

By PERCY P. VYLE.

FEW concerns realize the value of first-class letter writing. Money is spent freely for fine note paper with embossed or engraved lettering, for the best typewriters on the market, and for the latest, self-indexing letter cabinets, but never a cent for understandable composition or correspondence management. Three-quarters of the world's business letter writing is in the hands of children, either in age or in intellect.

"They are willing enough, but they lack intelligence," said the manager of a well-known firm to me, while showing me over his mail order department. Mentally I noted that if my friend had gone to the root of the matter, and employed higher-order brains, he would need fewer hands and could afford to pay proportionately higher salaries. The trouble in this instance was caused by seeing the dime of expense, and not the dollars of profit that would have been made possible by a broader view of the requirements of business letter writing.

It is nonsense to say that people with brains and the ability to turn these brains into effective letters cannot be obtained—it merely resolves itself into a question of how highly the concern has learned to value its correspondence. You can get good letter writers if you will pay for them, but you cannot grow roses on thistles, nor can you evolve business-getting letters from cheap clerks. Nor will a quartered oak filing cabinet and a "form book" of letters boost things materially if the person in charge of them has not at least average intelligence.

LETTERS AS BUSINESS PRODUCERS.

As a business producer, letter writing, in the aggregate, must stand in the neighborhood of zero. There are no reasons why correspondence should fail to keep in touch or in step with advertising, but it does not. In the majority of cases advertising is so far superior to correspondence that the difference fairly takes your breath away.

An authority on the value of advertising presents a bird's-eye view of the way in which a "prospect" is worked up, as follows:

"Let us say that the buying point of the reader is ten. As a matter of fact, an ad. brings some readers up one point, some two points, and so on, up to say, nine, when the reader writes for information, and a few up to ten, when they buy."

Millions of dollars are spent in bringing readers up to nine when information is requested, but between nine and ten—there's the rub; there's where it is positively up to the office correspondence to make good. The advertising, you notice, is in skilled hands; it has brought the reader up nine points. Usually the correspondence must raise his enthusiasm for one point further to effect a sale. The heart-breaking fall-

down so frequent between nine and ten is because the same care, thought and skill, which went into the advertising, did not go into the letter writing.

At which figure does your correspondence stand? Unless it results in the sale of goods at a profit it stands at zero.

"EXPERT" CORRESPONDENCE.

Frequently, when summing up the day's "received" correspondence, I wish the executives of the various concerns could drop in and see the letters mailed from their orders. As this is not possible, we can try to reach the heart of the subject and root out some of its failings by criticizing actual examples.

Last spring, a correspondence school ran a series of "live ads.," soliciting among other things enquires relating to salesmanship, and using a checking coupon to render these enquiries easy. The recipient "I'd" the coupon at "Salesmanship" and mailed it back, together with a letter which stated incidentally that the applicant was at one time connected with a correspondence school.

In reply back came a booklet on instruction in advertising at so much a course.

A return letter to the school stating that application had been made for information in regard to their salesmanship course, not advertising brought this illuminating response:

"We are (the eternal "We") in receipt of your favor and have carefully noted contents. In connection with this would say that we have no openings as instructor in the Advertising Department."

This was sufficiently confusing, but a few days later along came a regular ten-day follow-up letter asserting that no reply had been received since forwarding the booklet. Printed synopsis of the school's curriculum was enclosed with this letter, and the addressee was again invited to mark the subject in which he was interested. Nothing was, however, said about salesmanship, and the addressee naturally concluded that until the "school" perfected itself in letter reading and writing and the general conduct of business, it would be useless to reply. The follow-up letters, however, continued to come until they had run their predestined course.

WHAT IS THE MATTER WITH THE FOLLOW-UP?

It is a common failing for follow-up departments to neglect checking their lists with replies. Then, as in the case of the correspondence "sharps" just discussed, the full number of follow-ups comes right along in spite of the fact that the addressee is in correspondence with the concern as a result of the first or second letter.

Formerly, when I answered an advertisement and the concern had obliged me with the desired information, I invariably attempted to head off the follow-up letter by either postal or letter acknowledgment. But I learned that as a rule it was time and postage wasted. The follow-up must run its full course.

Thus, in a recent instance, I answered an advertisement and received a courteous reply offering me the advertised article at the reduced price of five dollars. I replied declining the proposition. My reply should apparently have been conclusive, but shortly thereafter—pursuing its immutable course—came a rousing follow-up letter beginning as follows:

"I have just had my attention called to our correspondence with you, and to put it mildly, I am surprised that we have not had 'Yes' or 'No' out of you. I have gone over our correspondence with you carefully," etc., etc., for two solid sheets. More follow-ups followed. The latest must have been mailed on bargain day, for it offered the same article for one dollar.

In another very similar instance the follow-up came in as follows:

"As yet we have not received your remittance. Something is wrong somewhere," etc.

Something is wrong, I am free to admit, but it is at the home office of the concern.

Put the brake on all follow-up matter when you have definitely placed your prospect—that is, if your correspondent is not interested. Let him alone for a few months. Stop worrying him and working up mental prejudice against your business and your goods by this insane desire to apply your follow-up system at all risks. There is a heap more sense in knowing when to quit—for a time.

THE VALUE OF LETTER WRITING.

One of the reasons why Chicago mail order houses have been so successful is found in their attention to correspondence—in raising interest from nine to ten, as it were. They send out good letters and follow them up with intelligence when necessary—in short, they put common sense into their letter writing. Common sense is more desirable in correspondence than in almost any other part of a business.

When you want to do business by mail—and everybody must do business by mail to a greater or less extent—go into it optimistically with your whole heart and soul—and some of your money. Place letter writing on the same plane as your advertising.

This, as stated, is the vital point so frequently neglected. If your business is worth anything, it is certainly worth money for capable correspondents—persons of sufficient mental caliber to realize that letter writing is a serious, live-wire department. But first of all remember you must realize this yourself from the crown of your head to the very bottom of your rubber heels. The office boy may be a very good boy to slit envelopes, but he is a very bad boy when it comes to judging the relative value of your communications.

ACKNOWLEDGING LETTERS.

It is also paying policy to acknowledge all letters and to write letters whenever the necessity arises, but there is no need of overdoing it—be moderate in good works. Thus, answering the advertisement of a Cleveland firm, I received notification that my enquiry had been forwarded to Atlanta, from which city booklet would be, and was, forwarded—not because the Cleveland firm had no booklets, but because the enquiry was received from the Atlanta territory. What respect for system prevented the firm from sending the booklet direct, and referring the enquiry to Atlanta in their inter-departmental correspondence?

While jotting down notes for this article, comes this:

"I beg to acknowledge receipt of your esteemed favor of the 19th containing your order, for which kindly accept our thanks."

Under separate cover and same mail, comes the invoice. Why not have concluded the letter with:

"Goods are being shipped today, and we enclose invoice herewith."

ACKNOWLEDGING ORDERS.

Don't fail to acknowledge orders. The man who orders goods and fails to receive an acknowledgment is in a quandary. Usually he gets mad and transfers his trade to firms who are not so averse to writing. A postal card is not much, but it sometimes saves a lot of trouble. The failure to acknowledge orders or specific enquiries is a crime against good business practice.

I have tried to overcome inertia, or bad habits of this kind, by enclosing stamped return postals and envelopes with my orders and letters, but in many cases recipients fail to return even these. Why, it is hard to explain. When a man takes the trouble and expense to do this, it should at least insure the courtesy of compliance with his wishes.

A BAD BUSINESS PRACTICE.

Throw away your rubber stamp endorsements. What business practice sanctions a statement that you have no responsible people in your office, as is the direct implication from the use of the following stamp:

THE BLANK COMPANY.

G. W. Blank, Treas.

This letter was signed after Mr.

G. W. Blank left the office and was not revised.

Such an endorsement is a reflection on the contents of the entire letter and of the concern which sends it out. If it contains a bid, or necessary information, or an important proposition, how can the receiver put faith in it with the possibility of a come-back when Mr. Blank returns to his office?

LETTERS THAT DO NOT ENLIGHTEN.

Then there is the long letter which contains a whole lot but tells you nothing. Such a letter is before me, in reply to one asking for specific information. Four hundred words it contains which defy every analytical attempt to find out what they were all about. In appearance it ranks high, but for nothing else, the nearer it comes to bringing about tangible and business purposes it is worse than useless.

It is easier and more profitable to answer letters simply—don't get lost in a maze of words. Simplicity should be the key-note. The man in the woods wants to know. The nearer a letter comes to telling him what he wants to know and nothing else, the nearer it comes to bringing about tangible and profitable and continuing business relations.

Do not regard your letter writing as distinct from your advertising. They are interdependent and equally vital to business success. Advertising attempts to create confidence, but the main responsibility—a strengthening of that confidence to the point of making a sale—rests with your letter writer.

(By Permission of the Ronald Press, Co., New York.)

BOOKS FOR BUSINESS PEOPLE.

The Business Journal, Tribune Building, New York, will send any of the books mentioned in this column upon receipt of price.

Corporation Finance, by Edward S. Meade, Ph.D. 12 mo. Cloth. Fully describes financing and procedure of corporations. \$2.00.

Modern Accounting, by H. R. Hatfield, Ph.D. 12 mo. Cloth. Explains every phase of Modern Accounting and the determination of profits. \$1.75.

The Work of Wall Street, by Sereno S. Pratt. 12 mo. Cloth. A practical view of the great financial center and its *modus operandi*. \$1.25.

The Modern Bank, by Amos K. Fiske. 12 mo. Cloth. A thoroughly practical book covering in condensed form all essential data of banking. \$1.50.

Modern Advertising, by E. F. Calkins and Ralph Holden. 62 illustrations. 12 mo. Cloth. Tells all about advertising and how it is done. \$1.50.

First Lessons in Finance, by F. A. Cleveland, Ph.D. Many illustrations. 12 mo. Cloth. A brief, clear survey of Funds, how Funds are obtained and the institutions and agencies employed in Funding Operations. \$1.25.

Civil Service Examinations for Stenographers, 25c.
How to Become a Law Stenographer, by W. L. Mason, 75c.
Style Book of Business English, by H. W. Hammond, 50c.

PRESIDENTIAL SPECIAL TO SPOKANE.

President MacCormac has arranged for a special train to Spokane which will leave Chicago on July 4th, 6:30 P. M. This train will consist of the most modern equipment, including Pullman drawing-room sleepers, tourist sleepers, dining and baggage cars. A representative of the passenger department of the Burlington Railroad will be on board, which will insure every comfort for the passengers. The train will go by way of the Twin Cities, arriving in St. Paul on the morning of the 5th. Those who have never traveled over the Burlington from Chicago to St. Paul will be delighted with the beautiful scenery along the Mississippi River, as the train follows the course of the river for a hundred miles. Arriving at Gardiner, Mont., the party will disembark and spend a week in the Yellowstone Park. As all are familiar with the wonderful sights that are to be observed in this famous park, it is unnecessary for us to dwell on its charms. Spokane will be reached on July 15th, at seven o'clock in the morning, giving the travelers time to arrange their toilet before the opening of the convention.

Leaving Spokane on July 19th, the return trip will be made by way of Seattle and Portland, over the Northern Pacific. A stop-over will be made at Portland to allow the members of the party to visit Seaside, a famous resort of the Northwest. Leaving Portland the party will then proceed to Salt Lake City, spending sometime there visiting the various points of interest. En route to Denver over the Denver & Rio Grande the party will witness some of the grandest scenery in America. Chicago will be reached on July 27th.

The fare for the round trip from Chicago will be \$65.00. If the side-trip to the Yellowstone Park is made there is an extra charge of \$60.50, which includes the cost of transportation and meals and lodging while in the Park. The railroad fare from New York City (exclusive of the Park trip) will be \$95.50 for the round trip. The Pullman fares will be \$5.00 for an upper berth in the tourist sleeper and \$10.80 in the standard Pullman; for a lower berth the tourist charge will be \$7.00 and the standard Pullman \$13.50. Those making the trip may have their mail follow them by having it addressed care of Mammoth Hot Springs Hotel, while the party is in the Park, or care of Hotel Spokane, Spokane, Wash.

Those who cannot leave from Chicago on July 4th, have an opportunity to go on the 11th as the Burlington route has planned for another party on that date.

MY LAST WORD.

Friend, teacher, co-worker, we early promised that the Spokane convention would be an epoch-making event, and we have every reason to feel, at this time, that ideas will there prevail toward the great advancement of commercial and vocational education which will leave with you a sincere regret, if you are not a factor therein. From all over this glorious country we are getting word of eyes turned to Spokane. Forces are at work which have never before been interested in our organization. The best thought and the best brain of managers, teachers, and big business men, educators of all departments of endeavor are interested in the movements going on. We occasionally hear of those who feel, because of distance and of time, that they cannot afford to make what they feel is a sacrifice, but if they could but realize, as do I, that this sacrifice is not a sacrifice but instead a great privilege, a privilege which will reflect upon their labors and upon their student body, they would, I am sure, make extraordinary effort to meet with us.

I wish that I might leave Chicago on every train that will pull out from here bound for the Mecca of educational advancement. Of course, that is an impossibility, and I can only hope for the converging trains to bring on July 15th, a vast army to Spokane. Already more than a sufficient number to insure us a special train have arranged to leave Chicago, with me on July 4th via the Burlington and Northern Pacific to the Yellowstone Park and then to Spokane. After their labors are over there, the cities to the West are vying with each other toward making our stop in their city mean much to us.

There is no doubt but that each of us who take this particular trip will return to our work bigger, broader and bet-

if you cannot take advantage of the 4th of July train that the last date of reduced fares from Chicago is July 11th, and that this will give you time to go direct to the convention. If you believe in your work and the future of the Federation, COME.

MORTON MacCORMAC.

THE MEDAL CONTESTS.

The contest for THE JOURNAL's medals closes on July 1, 1912, and we wish to urge all teachers to have the work of their pupils in our office by that time.

The medals are awarded as follows:

To the student who makes the most improvement up to July 1, 1912, a Gold Medal; to the second best a Silver Medal; to the third best a Bronze Medal.

To the student who is the best writer on July 1, 1912, a Gold Medal; to the second best a Silver Medal; to the third best a Bronze Medal.

These medals will be engraved with the names of the Winner, the Teacher, the School and the Date and are suitable to be worn by either young men or women.

The conditions as previously announced are as follows:

1. Each competitor must be a subscriber to THE BUSINESS JOURNAL in a club of ten or more.

2. The contestants to follow the instructions and lessons given in the courses for the year.

3. The contest to begin on the date the student enters school, and to close on July 1, 1912.

4. All students must file specimens of their work immediately on entering school; the same to be verified and kept on file by the teachers. Contestants not in school must send first specimens to the office of THE BUSINESS JOURNAL, the same to be vouched for by some trustworthy person.

5. The final specimens must be approved by the teacher, or in the case of the office worker, some individual acceptable to THE JOURNAL, and consists of:

One page of Movement Drills.

One page of Miscellaneous Writing, including Capitals, Figures, Words and Sentences.

One page of Body Writing, using Mr. Leslie's page letter in the June JOURNAL.

All papers must be 8½ by 11 inches in size.

CERTIFICATE AWARDS.

Teachers are again reminded of the two free Certificates which will be awarded in schools where there are ten or more contestants, each one being a subscriber to THE BUSINESS JOURNAL, one Certificate going to the Champion Penman; the other to the one making the Best Improvement. The decision is to be made by the teacher, and he is to send the names to us. These Certificates are specially prepared and will be appreciated by those to whom they are awarded. They are now ready to be sent out.

CULTIVATION.

Weeds grow unasked, and even some sweet flowers

Spontaneous give their fragrance to the air,

And bloom on hills, in vales, and everywhere—

As shines the sun, or fall the summer showers—

But wither while our lips pronounce them fair!

Flowers of more worth repay alone the care,

The nurture, and the hopes of watchful hours ;

While plants most cultured have most lasting powers.

So flowers of genius that will longest live

Spring not in mind's uncultivated soil,

But are the birth of time and mental toil,

And all the culture learning's hand can give:

Fancies, like wild-flowers, in a night may grow;

But thoughts, ere dawn, when the sun's rays are high,

RAPID CALCULATION.

By J. C. KANE, Drake College, New York City.



WAY back, under the primitive plan in seeking subsistence, even before economies had its origin, existence in the better or lesser ability had its actual dependence upon rapid calculation. In the performance of things today, there is a decided element of calculation, which by force of necessity, caused by the demand for perfection, completeness and accuracy has become a world-wide requirement—in the Dispatch of Doing.

Man has advanced and rounded out so much, in every undertaking, that the question is not—can it be done, but presumption and rightly too—has it, that all things are easy in achievement, and with this understanding, simplicity, facility, speed-speed-speed-more speed, is the slogan.

The same quick pace has invaded the field of commercial calculation in figures, and, while accuracy is admitted—dispatch must be obtained. Rapid calculation as a factor, has become a spirit in competition; it has produced such fabrics of business and gigantic enterprises of industry, as our larger cities employ and enjoy; it pertains to that which separate the live issue from the other—in the great effort to reach successful result.



J. C. Kane.

The plodder and slow-one in calculation have passed, without the recognition of even a requiem or a funeral dirge; about the same consideration that Rapid Calculation receives from a business educators' convention.

This subject has seldom been placed before educational gatherings in its most simple rapid execution, or in its wide and valuable usefulness. It has almost constantly held to its native heath—Actual Practice. Upon many occasions it has been compelled to occupy an obscure place, not even seeing the light of possibility in having itself heard.

The position of Rapid Calculation in the business world, is held by such a strong tenure of right and importance, that even the written character of word expression, has been compelled to give way, to the written character of number, in its influence of determination and estimation of value.

The business school has undertaken, not through heredity, but by choice of selection, to foster and advance this very important subject, successfully meeting the demand of commercialism; this institution has proven the educational link, between not and being able, to secure the right qualification productive of a satisfactory livelihood.

It is here, that we expect to realize the fullest capacity in Rapid Calculation, from the graduate of these schools which have always made good in practical education.

The primary element in calculation is addition. To it, let us give attention.

Combinations in addition, have received consideration in the speed effort, but it is my opinion—had from experience in railroad, express, teaching, and in actual accounting business, that success in rapid addition, comes by a thorough acquaintance and intimacy with figures; the knowledge of each figure's value, and the use of it, without seeming thought—is the true method to acquire ease and speed.

Combinations die by the wayside, they prove a hindrance not an advantage.

To know and to know figures—to practice and to practice figures, is the real passport to facility.

This knowledge of, or the acquaintance with the value of figures is had from the fact that the base of all numbers, is the relation of one figure to another. The difference between 10 and 9 is 1; 9 and 8 is 1; 7 and 10 is 3; so therefore, within the same relation, 9 plus any other number produces a result, one less than the smaller number, etc. The same ratio exists in any number, of small or large denomination, in the four elements of arithmetic.

In adding four sets of figures, like 16, 18, 14 and 19, a glance gives the value of the column of tens, at the same time the addition is made of the 6-8-4 and 9, making a total of 67; or, add the first couplet 16 and 18 and the second couplet 14 and 19, and simultaneously the couplets 34 and 33 equal 67. This is good practice, with quick returns.

The adding of two or more columns at one time, should not be discouraged, yet in the addition of large columns, both in speed and accuracy, the one column adder will prove the quicker and more correct. A fair test to determine first class ability in addition, is to add 144 figures,—that is, place 12 figures to the line and 12 lines in a column; the successful adding of this number of figures in 40 seconds, is sterling value and hard to excel.

A simple and satisfying proof in addition, is herewith illustrated:

96945 Reduce to one figure by adding all the figures
94678 to one sum, a total of 206; add the 6 and 2, mak-
69897 ing 8—which is called the proof number; then add
45959 the figures of the total addition together, which is
87692 35; reducing to one figure, 3 plus 5 equals 8, which
93987 corresponds to the proof number and determines
— the correctness of the addition.

489158

This addition proof plan to the individual handling many figures daily, like the accountant, is gratifying. It differs from the 7, 9, or 11 proof; it is simpler, non-confusive and quicker.

Sight addition is in order at this period in the progress of knowing figures. Try it, using 4 or 5 figures together, and in a short time you will have become adept. Ability to add as fast as you can articulate is quite common; adding faster than the ability to articulate is the position occupied by the rapid in addition. There is but one kind of addition, and it is known as correct addition; accuracy is more certain in the rapid than in the slow method.

Something simple and practical in making subtraction easy—find the difference between 427 and 63. Proceed by eliminating the 27 from 427 by reducing the number 65 to 38; then subtract 38 from 400 and the remainder is 362.

Multiplication.

Quick calculation in multiplying, satisfies not only accuracy and speed, but pride in the skill accomplished.

So many efficient ways are presented, that the work is very enticing and the desire is to discover and know more.

Sometimes, the quicker way is not always the better, doubt must be kept from clean cut calculation, to assure accuracy.

The recitation of the multiplication tables are still sound, but when applied to rapid calculation, they are like some things, in some systems of shorthand, "Its alright to learn it now, but afterwards—don't use it."

In multiplying by 15-25-35 and of such order, use 1 1-2 2 1-2 and 3 1-2 times the number.

Illustration—15 times 36 is 1 1-2 times 36, having a conclusion, of 36 plus 18 equals 540, with the unit's cipher understood; pursue the same method with all similar numbers. Again: 18 multiplied by 47 is simply executed by a process

of this kind: change the 18 to 20; 20 times 47 is 940; subtract 94 and you have 846, the answer; or change 47 to 50 and say one-half of 18 equals 900; minus 54 and the product is 846. Another plan is using such figures as 38×13 1-2; change the 13 1-2 to 15 and calculate as follows: 15 is 1 1-2 times any number, thus 1 1-2 times 38 is 570; minus 57 gives the answer of 513.

A quick plan with numbers like 37, 48, 52 and 69 is, instead of multiplying by 37 direct use 4 times the number in hundreds, less 3 times the number in the tens and units; per example—48 times 36, change to read, 50 times 36 and use 50 as 1-2 of 36 which is 1800, minus 72, (having used 2 times 36 more than necessary) the product is 1728. The quickest and most simple plan, when multiplying figures that approximate above and below a certain number, is to square the approximate number, less the square of the difference; for instance, 42 times 58, increase the 42 to 50 and decrease the 58 to 50; then multiply 50 times 50, as 1-2 times 1-2, (ten and unit ciphers understood and the product is 2500, minus 64 the square of 8, (the difference between the figures 42-58 and 50) and the answer is 2436.

There is not time nor space to give the many ways of securing quick results in multiplication but using the few ideas given above will lead on to many others.

In billing calculation, there is offered various ways of securing quick results, without any apparent effort, the extension being placed in the column with the same act as the entering of the item. This is simple in the learning and only requires attention to make billing extensions of any kind, a pleasure, not labor.

The calculation of the following items can each be done differently without any decrease in the speed and without use of pencil and pad, simply place the extension after the price per pound, without stoppage. I would be pleased, to have sent to my address, the different processes that may be used, in quickly extending the items in the following bill

Tea and Coffee Bill.

Heno Tea	320	lbs.	.....	48
E. B. "	750	"	.....	55
Santos Coffee	760	"	.....	26 1/2
Rio "	1250	"	.....	25
Mocha "	1050	"	.....	39

Proof of multiplication is determined by the following process:

4929=24=6	Reduce the multiplicand and multiplier to one figure, multiply them together making 36, adding the 3 and 6, you have 9, as the proof number. Add the figures of the product making 27, then add the 2 and 7, the answer is 9, which is the same as the proof number, certifying to the accuracy of the multiplication.
78=15=6	
39432	36—9
34503	
384462=27—9	

Proof of addition in fractions,
 $2/3$ plus $5/6$ plus $3/4$ plus $3/12$, equals $8/12$ plus $10/12$ plus $9/12$ plus $3/12$, or $30/12$, the answer. To prove, add the figures (not counting ciphers) of the numerators, making a total of 21; add the 2 and 1 and the proof number is 3. Again, add the numerators and denominators in sum total and you have 78; add the 7 and 8, which is 15; the 5 plus 1 equals 6, the proof figure, which agrees with the sum total, or proof figure, of the addition of the numerators and denominators.

I hope some other time to present very many simple and quick plans and ways in calculating fractions, decimal fractions, interest, discount and percentage. Try to omit pencil and paper in all calculations; persistence will win.

Emergency creates necessity, and should ability control the elements and primary use of numbers in quick expression and accuracy without seeming to give the least possible thought to the doing, then you may know that you are on the way to increased speed in handling figures, and that a continuance of the skill will positively make you more valuable to the business world, and master of rapid calculation.
 "So little for so much."

A lion may be beholden to a mouse.
 Every man's reason is every man's oracle.
 Posterity gives to every man his true honor.

SUGGESTIONS FOR THE ADVERTISING MAN.

Part 1: Advertising Fundamentals.

- 1.—*Tell the Simple Truth.*
 How it builds and holds business. How the article advertised must stand for what is said about it. Why an advertising man must stand by a broad, straight-forward policy. Practice in finding the truth and writing it.
- 2.—*Knowing Human Nature.*
 The law of appetite through the eye, taste and ambition. What people want. How to make them want what they don't know they want. Resourcefulness and its importance in advertising.
- 3.—*Ability in Use of English.*
 Words—their use and abuse. The magnetic catch line. How catch lines should be written. The argument, etc.
- 4.—*Knowing the Goods.*
 How to find out about what you have to advertise. The "talking points" of an article. The salesmanship of the "talking points."

Part 2: Advertising Tools.

- 1.—*Type.*
 How to know it. Display and body type. The linotype's place in advertising. The mechanical side of advertising in the print shop and out.
- 2.—*Illustrations.*
 Drawing and photography. Making pictures that help sell the goods. The kind of drawings to use for different purposes. How made, when, where and how to use them.
- 3.—*Paper.*
 Its relation to good results in advertising. The technical knowledge necessary in handling copy for newspapers, booklets, circulars, catalogues, letters, etc.
- 4.—*Money.*
 Relation of advertising to the size of a business. Cost of position. Value of position. Rates and contracts.

Part 3: Advertising Technique.

- 1.—*Ideas.*
 Piracy and plagiarism. Why both must fail. Ideas in writing and cuts. How necessary and valuable. Dignity, humor, information and attractiveness in advertising.
- 2.—*Knowing the Customers' Wants.*
 Their earning power, their home and environment, etc. The argument, description, comparison and power of prices.
- 3.—*Preparation of Copy.*
 Layouts. Use of space. Principles of display. Proof reading and its importance.
- 4.—*Some Special Things an Advertiser Should Know.*
 Clap-trap schemes to avoid. Advertising fakes and how to tell them. Tests of advertising good and bad.

Part 4: Advertising Media.

- 1.—*Newspapers.*
 What is circulation, duplication, quality and quantity, cost, position, class of readers, practical work.
- 2.—*Magazines and Trade Papers.*
 The wide choice. Peculiar knowledge necessary to handle copy. The cost.
- 3.—*Outdoor Advertising.*
 Billboards, posters, street car cards. Electric signs, painted signs. Size, locations. Styles to attract attention.
- 4.—*Booklets, Circulars, Novelties, etc.*
 The kind that look well and the kind that make sales. Folders, catalogues, programs, novelties and samples.

Part 5: Advertising Applications.

- 1.—*Retail Store Advertising.*
Good methods versus bad methods. Why some small stores never prosper. The neighborhood idea.
- 2.—*Department Store Advertising.*
The advertising man's relation to the firm, to the buyers, to the public, to the newspapers and printers.
- 3.—*Advertising on a National Scale.*
Putting a new article on the market. Protecting the name; "burning it in." Getting results.
- 4.—*Financial Advertising.*
How to advertise banks, insurance and real-estate.

THE HAPPY MEDIUM.

By A. M. ADAMS.



N editorial writer on a daily newspaper advises us to learn taciturnity. And as an illustration of the success that can be achieved by following this simple rule he points to the Sphinx, which in all the years it has watched the tide of one civilization after another sweep past it has not been known to make a single comment upon it. Because of this it is considerable of a success—as a sphinx—but there is some question as to the hit it would make as an auctioneer or real estate salesman.

Of course, there are probably several hundred times as many persons who talk too much as who talk too little. If more individuals would "sit tight and look wise," the world might take them at their own valuation. Certain it is that the evil of garrulousness has changed the boundaries of empires and wrecked many thrones since the invention of speech. It was said of a certain eminent Prussian that he could keep silence in seven languages, and certainly if he could hold so many tongues the average individual may easily learn to handle one. This of course has no relation to the statement of the misled Milton, if history has quoted him aright, that he did not educate his daughters in the languages "because one tongue is enough for a woman."

Men of action are more often than not men of few words. This may be on the principle that barking dogs never bite, or it may be merely that they are too busy doing things to say much about them. One wouldn't expect the great general to send word to the enemy that he expected to make a feint on the front of the opposing army at a quarter after nine in the morning, and then follow with a sledge hammer blow with the main body of his troops on the left wing, but some persons conduct their business much as if they were their own paid publicity agents.

It is an excellent idea for the young man just going into business to learn not to talk too much. Many a good business move has been spoiled by the pernicious verbal activity of some one who should have kept quiet. It is sometimes hard for the young man just starting out in business to carry unaided the weight of confidence that the head of the firm has seen fit to repose in him in his capacity as foreman of the letter filing department, also first, second and third assistant in the same department, at a salary of \$6 a week, but he ought not to attempt to emulate the woman in the story who had just lost her husband. In her great grief she had carved on his tombstone the words, "My Grief Is Too Great For Me To Bear." Time went by, as time has a way of doing, and in the course of it she met a man who was anxious to devote the remainder of his days to the task of helping the widow forget husband number one. So she had the word "Alone" added to those already inscribed on the tombstone.

These suggestions might apply as well to the readers of the

ation. It is an open question as to whether woman's proverbial inability to keep a secret applies to those in business. Experience leads to the feeling, however, that the woman who can't keep her employer's business to herself is likely to be permitted to resign before long, and the one who retains her position develops a spirit of loyalty to the business which a good many young men would do well to watch, ponder and emulate.

Of course, to carry taciturnity to an extreme is just as inimical to success as that easy, graceful flow of language which reminds one very much of Tennyson's brook, which flows on forever, now and then leading the employer to do to the flow of language what might be and frequently is done to the flow of brooks where it is desired to conserve their power. Profanity is always to be deplored, but if there is any occasion in the life of a business man when it is justifiable in its milder forms, in the absence of the lady stenographer, it is when he discovers that through the inability of an assistant to contain within himself the information that the firm was about to close a large deal, and that he, Jimmy, the office boy, had copied the letter, the deal has been spoiled.

There is a time to emulate the sphinx and a time to forget it. Some employees emulate the Egyptian marvel when the head of the department wants some information which the assistant ought to have at his tongue's end. He says nothing and thereby creates the impression that he doesn't know. And the reason he succeeds in creating this impression is because he doesn't know. He doesn't have to keep quiet in but one language at such a time to enable his employer to take his measure and lay plans for securing another assistant.

Washington, Napoleon, Garibaldi, Wellington, VonMoltke, Grant, Lee, all these individuals may have possessed a wonderful capacity for keeping their thoughts to themselves, but it will be remembered that they said all that it was necessary to say, at the time it was necessary to say it. They merely exercised due judgment in the choosing of time and place for speech. If the young man will follow their example, talk about his business to his employer and be exceedingly taciturn on the subject of dances and baseball during office hours, but when away from the office forget all the weighty secrets he has acquired and confine his conversation mainly to the subjects he is not presumed to speak upon at the office, he will find the pathway to success a great deal less stony than if he reverses the order of procedure and talks business outside the office and sports within it.

REMINGTON NOTES, VOL. 2, No. 11.

"THE GREAT TYPEWRITER CONSOLIDATION—What it Means to the Typist,"—this is the title of a short leading article in the new issue of Remington Notes. In this article the Remington Typewriter Company presents to stenographers and typists the advantages from their standpoint which accrue from the amalgamation of the Remington, Smith Premier and Monarch Sales Forces which we announced in a recent issue. The greater Remington Employment Department, insured by this amalgamation, will be able to attain a higher degree of efficiency than ever before, and will be able to place a much larger number of stenographers and typists.

Other articles in this number are descriptive of the new use found for the Remington in connection with the flights of French aeroplane scouts, of the greater Remington factory, and of the greater New York offices of the Remington. Then, too, there are contributions from Mrs. Donlev, head of the Winnipeg Employment Department of the Remington Typewriter Company, and from Miss Wodraska, the former head of the Employment Department in the St. Louis Remington office.

Remington Notes is sent free by the Remington Typewriter Company to interested stenographers and typists, and it

BUSINESS WRITING

Continuation of the course of lessons especially designed to meet the needs of the bookkeeper, accountant and office worker who must accommodate his writing to a minimum of space.

f f / f / f / f / f / f / f / f / f

ffffff fffff fffff fffff fffff fffff fffff

fine fine fine fine fine fine fine fine

muffle muffle muffle muffle muffle

LESSON THIRTY-ONE.

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Study "f" in the scale. Two and a half spaces above and one and a half spaces below the base line. Make a turn in the top and a turn in the bottom. Close the "f" at the base line. Practice the straight line exercise between "fs". In writing "fine" make nice "n" and a loop in the "e". Watch the spacing between letters.

q q q q q qu qu qu qu qu qu

quell quell quell quell quell quell

antique antique antique antique antique

colloquy colloquy colloquy colloquy

LESSON THIRTY-TWO.

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The small "q" finished like "f" makes "qu". Close the "q" at the base line. In writing "quell", make the "q" carefully then use a rolling motion. Watch the "n" in "antique" and the "o's" in "colloquy". Aim to write with a free movement.

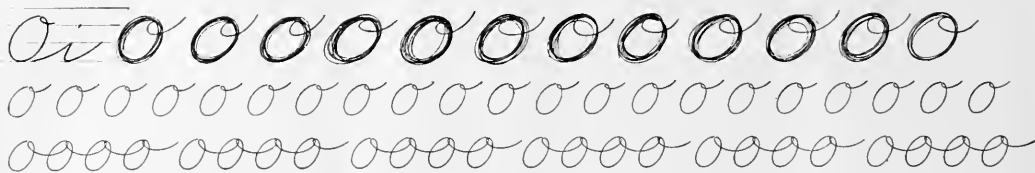
GOOD WORDS, WELL SPOKEN.

By Judge McDONOUGH.

"Nothing succeeds like success" is one of the hackneyed phrases of our day, and in its proper analytical meaning only is that maxim true. The careless, unthinking world very often calls achievement a success which really is a failure, and brands as a failure that which in reality is a success. Success, as an object worthy of attainment, is achieved only by honorable methods! Success, praiseworthy and desirable as an end, is not worthy of the name when it is reached by dishonorable or questionable means. In this problem of success there is no room for the false maxim that "the end justifies the means." That man truly succeeds, whether in the accumulation of wealth, in the achievement of fame or place or power, or in any commendable purpose to which his

ambition may lead, who has no fear that the exposition of the means he uses to attain his end shall summon the blush of shame to his cheek or cause his parents or his children to seek refuge from disgrace in the sanctuary of grief; in other words that alone is worthy of the name of success which has been won by manly, honorable, honest means, which will stand, alike, the test of publicity and the all-searching scrutiny of the Judgment day.

In this commercial age, when there is a desire for wealth, not only in the shape of moderate fortunes, but in colossal piles, which cast a shadow as large as the tower of Babel; in this age of money madness, of frenzied finance, when the fever and the ague of the Metropolitan exchange seem to have fastened their clutches in the very marrow of a large portion of humanity; in this age when the pernicious advice,



Ohio Ohio Ohio Ohio Ohio Ohio Ohio

Oiling Oiling Oiling Oiling Oiling

LESSON THIRTY-THREE.

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Learn to retrace the oval form, as given on the first line, with a free arm movement, the same size as the copy. Next practice making the single "O" with the same movement. Finish with a small loop. Join the capital "O's" with a rolling motion. The "O" is two and a half times the height of the small "i". Make "Ohio" and "Oiling" with a light, free arm movement.



Column Column Column Column

Character, not reputation, makes the man

LESSON THIRTY-FOUR.

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The "C" is based on the oval form. Start with a dot or small loop. The retracing exercise should be practiced freely to develop the movement used in making "C". Make eighteen "C's" to the line. Learn to make it small—two and a half spaces high. See scale. The joining of "C's", like the second copy makes an excellent movement exercise. Write "Column" without lifting the pen between letters. Suggestion: The first time the student goes over these copies the sentences could be omitted; then review the letters and practice the sentences.

which may be suitably characterized only by the ugly word "damnable," "Get rich, my son, honestly, if you can, but get rich, anyhow," seems to be given by example, if not by precept; in this age when David Harum's brazen rule, "Do others before they do you," appears to be not so much the author's mode of forcibly expressing the blunted morals of an individual as it is his sympathetic conclusion of the diseased ethics of a large and constantly growing group; in this age, when money, like charity, covers a multitude of sins, there is an urgent, clamorous need of honest men in every avenue of life, of men who believe and act and live the untarnished golden rule, "Do unto others as you would that they should do unto you."

Yes, honesty is a primary requisite for true success, and while every man is born honest, and an unimpeached character is his birthright, he nevertheless must always remember that he is but a creature, finite, fallible, weak, human, sinful

and subject to a thousand temptations which surround him as does the atmosphere which he breathes. Man must realize his weakness, and he must lean on the strong arm of the Creator that he may be guided in the part of rectitude; in other words, to be successful in life a man must be in every sense of the word a moral man, and to be a moral man he must be a religious man, for religion is the bond that ties man to God, as prayer is the wireless telegraphy that communicates the creature's thoughts and hopes and fears to the Creator that he may be guided in the path of rectitude; in strength and courage to do what is right, regardless of human respect or popular clamor, in the moment of temptation and doubt, and to say to the tempter, in the words of our Saviour, "Get thou behind me, Satan." Education in itself, however technical, however scientific, however broad, however liberal, cannot make a man moral or honest, cannot add one cubit to the stature of his natural virtues. Morality

O O O O O O O O O O O O
 E E E E E E E E E E E E E E E E
 E E E E E E E E E E E E E E E E

Esquire Esquire Esquire Esquire Esquire

Education prepares one for usefulness.

LESSON THIRTY-FIVE. COPYRIGHT 1923
 Capital "E" is like a large figure 3 reversed. The two styles of exercise on the first line will aid the student in acquiring the motion used in making "E". Start with a dot or small loop. Make it small. Notice the loop at half the height of the letter. Write on each line just what is in the copy.

A A A A A A A A A A A A
 a a a a a a a a a a a a a a a a

April April April April April April

Always aim to imitate the copy. Always

LESSON THIRTY-SIX. COPYRIGHT 1923
 Capital "A" is an enlarged form of the small "a". Notice the straight down stroke in "A". In the exercise on the first line, make the oval with a free movement, then apply the straight-line movement exercise, repeating about six times before completing the "A". Make sixteen "A's" to the line. Notice that the oval of "A" is almost closed at the top.

to be worthy of the name must confer on the person possessing it the acquired virtues, the supernatural virtues, which are alike a shield for our protection and a sword for our defense, and which are conferred by God only through the channels of faith and religion, which cause the spiritual life which they create to hold the physical desires and energies in check in obedience to the sermon preached upon the mountain 1,900 years ago.

Ah, but you say to me, "You seem to be a pessimist; you see the clouds, but not the stars, you see the spots on the sun, but you disregard the effulgence behind them, or it may be that the spots are in your eye and not on the sun; in a word you see the weakness but not the strength, the faults but not the virtues of men." No, my friends, that is not so, but to-night the 25 years that bridge the present to the past, since I stepped out of college as a graduate, come back upon me, and as year is added to year I am confirmed and again

well as their seniors, should have it brought home to them by the preacher of the baccalaureate sermon, whether he be a clergyman or a layman, that right-living is better than wealth, that a good name is better than precious ointments, and that the approval of one's conscience in the performance of duty is better than contemporaneous or posthumous applause.

I would impress these truths upon you with all the powers of my soul. I would have you appraise wealth and power and honor at their true value, and I would have you strive for them by fair and honorable means, but I would have you believe that material things are not all of life. I would have you believe that there is a simple life as well as a strenuous life, an intellectual life as well as a commercial life, a spiritual life as well as a life that has to do with affairs merely secular. I would have you realize that you have not only a head and a heart, but that you have a conscience and a soul. I would have you render unto Caesar the things that are Caesar's and

D D D D D D D D D D D D D D D D D

DDDD DDDD DDDD DDDD DDDD

Dame Dame Dame Dame Dame Dame

Do not fail to see and correct your errors.

LESSON THIRTY-SEVEN.

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Study the "D" in the scale. Begin with a straight down stroke, form a small loop, nearly flat, on the line and complete "D" just like the "O". Avoid making too large a loop at the top. Write "Dame" without lifting the pen until it is completed. Use a free movement.

(Looped D's) (Looped D's) (Looped D's) 7 7 7 7 7 7 7 7
Mmm Mmm Mmm Mmm Mmm Mmm

M m m m m m m m m m m m m m m
Millersburg Millersburg Millersburg
Mind and muscle rule the universe. M

LESSON THIRTY-EIGHT.

COPYRIGHT 1908.

In making the movement exercise on the first line, make 10 or 12 rolling movements and come to a full stop with the pen on the blue line. Study and practice the principle which forms the first stroke of *M, N, H*, etc. Begin with a dot or small loop. Make the "M" exercise on the second line with a quick movement. Make well rounded turns in the tops of "M's". Notice the "g" in "Millersburg". The loop may be made if preferred.

EDITOR'S SCRAP BOOK.

Many beautiful specimens of writing have come to our office during the past month.

E. H. McGhee, of Trenton, N. J., has contributed a choice selection of both ornamental and business writing that reflects much credit on him. Mr. McGhee is making rapid strides to the front.

The writing of our good friend Pedro Escalon, of San Salvador, shows he has profited greatly by following the courses in THE JOURNAL, as his specimens are most excellent.

I. S. Preston, of Lundys Lane, Pa., is complete master of the pen when it comes to executing flourishes in bird designs. In addition to the neat specimen shown in our June issue he has sent us another specimen equally as well produced.

We have noted by the writing of A. W. Kimpson, of Amarillo, Texas that he has lost none of his cunning, and his specimens are a delight to the eye.

Superscriptions, both in the ornamental and plain business hand, which are very attractive, have been received from the following:

J. H. Bachtenkircher, La Fayette, Ind.; F. A. Ashley, Philadelphia; P. E. Holley Waterbury, Conn.; N. S. Smith, Waco, Tex.; W. A. Hoffman, Valpariso, Ind.; F. B. Adams, Ft. Worth, Tex.; O. J. Browning, Newton, Ia.; H. Blanchard Los Angeles, Cal.; A. W. Cooper, Trenton, N. J.; C. A. Faust, Chicago, and W. Swank, Washington, D. C.

SPECIMENS OF BUSINESS WRITING.

THE JOURNAL office has been the recipient of specimens of students' penmanship this month that betray the infinite care the teachers in charge have given to their work. To say the least, it is amazing the wonderful progress some of the students have made since September but it only goes to show what may be accomplished when proper instruction is given and the pupil puts his heart into his work.

DEMOCRACY AND EDUCATION

By W. N. FERRIS, Big Rapids, Mich.

Address delivered before the members of the Eastern Commercial Teachers' Association at Albany, N. Y. April, 1912.

DURING the past twenty years there has been a revolution from the standpoint of the significance of Democracy. If Eugene Debs had given ten years ago the speech that Theodore Roosevelt gave at the Ohio Constitutional Convention the other day, aside from two or three minor points, his own audience, made up of his own followers, would have applauded. I do not mean to say that Theodore Roosevelt is therefore wrong. I am not discussing that question. I am simply saying that public sentiment has so changed, that our attitude toward Democracy has so changed that what I have said is absolutely true.

We have been ignoring the springs of human action, the instincts and emotions, and we have been putting our emphasis for centuries upon reason. We have been sure that man is a rational animal and if we can only train his reason we shall thereby improve the animal. We have not succeeded altogether. The results are quite disappointing. Some of us are coming to see that men and women do not do right in proportion to their knowledge, but they rather do right or wrong in relation to the kinds of behavior their instincts have come to manifest, and so men astonish us day by day in their conduct. We are sure they know better, but they don't do better. And so some day in our training of men and women we shall recognize the essential part of man's nature as well as his last acquisition, reason.

For many years we had colleges and universities. Their business was to give men a literary training. They did not pay any attention in particular to the masses. They did not give any particular attention to men who were to engage in professional work. The colleges and universities were for the few and not for the many and to that extent those institutions were undemocratic.

By and by, out of these colleges, came the professional schools of medicine, theology and law. By and by, public sentiment gradually changed and through the demands of the people, the common school came into vogue.

You will pardon me for telling you things you know perfectly well. I am not a very old man yet in this native state of New York. I remember the organization of the common school. I used to help my father make out the old payroll whereby he had to pay school tax in proportion to the number of half days his children attended school, and it was no small task for him to meet this requirement, because there were seven of us and his means were small. Another family in the little country district had eleven children, and they likewise had to pay a disproportionate amount of the school tax.

Things are widely different now. We have come to the conclusion that it pays to educate all the boys and girls and that the people who have the means are the people who can least afford to object to a tax for that purpose.

So much for the origin of the common school. Then came the high school on which I need not comment. Shortly after the close of the civil war the organization of commercial schools began. They recognized that in this world of ours there were certain demands that were not being met. They went about meeting the exigencies of the case and they did their work magnificently. And now there comes into the field a call for a vocational school; they tell us that we must train our boys and girls for special vocations. Such, by the way, is just merely a bird's-eye view of the development of education, not with any degree of accuracy, but with sufficient definiteness that you can appreciate and understand it.

First, I wish to speak very briefly concerning the pupils of the ordinary commercial college. I do not need to tell this audience that they are not as a rule high school graduates. They are boys and girls with a very inadequate preparation for entrance to the business schools of today. That is a pathetic fact, and a fact that you have to reckon with. These pupils are seventh, eighth and ninth graders, consequently we have a problem on our hands that is serious from many viewpoints, and a problem that has to be considered when we try to prophesy what the future of commercial education will be.

Again, it is well for us sometimes to think of the character of the teachers in our commercial schools. They are not men who have had a broad, general, academic education. They are men who have been trained particularly in the commercial subjects and have had no special training for the work of teaching. Hence, there is a tremendous waste and we commercial teachers must recognize this fact.



W. N. Ferris.

You proprietors have had occasion to hire commercial teachers. There cannot be a greater mistake than for any man, even if he is going into a medical college to teach classes in medicine, to assume that because he knows all about his subject, that he is necessarily qualified to do that work without a broad and general education. The best physicians of today are aware that if they are to render the best service to mankind and with credit to themselves, they must know something apart from the subjects included under the head of medicine. Other things being equal, I employ in my family the physician who reads Shakespeare, Longfellow, Tennyson, George Eliot, Hawthorne, Dickens. Other things being equal, he is the man I want. He is the man you want. This is the age in which the doctor and the lawyer and the preacher must be something more than a doctor, or a lawyer, or a preacher. He must be a man. This is one of the essential requirements in his professional training. And the same holds true with the commercial teacher. He should know

something about the world in which he lives. He should know something about the educational movements that are going on about him. He should be broader and deeper than the work that he has to do in the commercial college or in the commercial department of a high school. I am not saying that there are not many who measure up to this requirement. I know there are a very large number; but, there are too many who are handicapped by the serious limitations that I have indicated.

In the commercial high schools the pupils are of a more uniform character. They have come up through the grades. They have had to meet certain requirements; they pass on into the commercial high school with an equipment that the average student does not have who enters a commercial college, and this is a condition that you commercial college men have to reckon with.

This epidemic, if you want to call it that, this demand on the part of the public schools for commercial education will not wane; it will grow. It is going to make steady progress, and that ought to mean something to the commercial college men. In many of our best public schools they are demanding that students shall not take up the subjects of commercial education until they reach the eleventh grade. In the eleventh and twelfth grades they pursue the commercial branches. I am aware that there is no uniformity in this matter about where the commercial subjects shall be taught, but the tendency is all one way, that they shall not be taken up until the pupils are prepared, and that means that the high schools of this country are going to turn out a better product than the ordinary business college can turn out. Say what you will, you must have the right kind of material. You cannot make hickory out of punk. You cannot make hickory out of basswood. Business schools and commercial colleges must appreciate this fact, if they are not going to be deluged with the flotsam and jetsam of the public schools.

In the future the pupil in the high school who takes the commercial branches has got to do just as many units of work in order to graduate and has got to do these units of work just as well as the students in Latin and in Greek. That is the coming attitude of the high school in relation to commercial education. You must admit whether you like it or not, that many of the men and women who are employed in our commercial high schools have had professional training; they have had a broad and liberal education. They are able to do their work under the regular regime of the school with magnificent efficiency.

In the work of conducting a commercial school I am just as careful in my advertising as any Normal School or any state University can be. I cannot see any reason why I should put in my catalog and in my publications any of the old-time decorations. I cannot see wherein a banker is going to be favorably impressed when he opens my catalog and finds a flourished eagle or a flourished lion or some other flourished beast of prey. As he looks at the gilt and the elaborate decorations, I cannot see wherein he is going to be impressed with the fact that I am conducting a real business college, or a real business university. Our business college men make a grave mistake in using these devices to secure patronage.

I cannot believe that it is necessary to continue this sort of thing very much longer. It seems to me that even the rational student when he picks up the costly and elaborately decorated business college booklet, must ask himself this question, "Who pays for it"? It may be that he has not enough business shrewdness, enough business acumen to see that he foots the bills. Is it good educational policy for business colleges and business universities to advertise after the manner of breakfast food or corset companies? I have tried both forms of advertising and I have finally come to the conclusion that the same modesty that is manifested by

Michigan University will best serve the Ferris Institute. I believe that the advertising of a business college ought to have as much dignity about it as the advertising of a great trust company or a bank.

The quicker we get down in our soliciting to a practical, efficient basis the better. Wherever I go in the larger cities, one of the first questions I ask business college men is "Do you have solicitors"? As a rule, they think they are obliged to and I think probably they are right. In my position I do not employ solicitors. I have never been able to find the solicitor that I could trust. It may be that you are more fortunate. The solicitor is anxious to "make good" and he will exaggerate the merits of my school and disappoint my pupils. He offers the prospective student a reasonable excuse for coming into my office to declare that he was told that in a certain length of time he could do a certain amount of work, or that when he graduated, he could have a position.

My friends, I do not believe that the employment of solicitors in order to conduct a high grade business school can always continue. I have never met a business college man who did not confess to me that he wished he could dispense with the solicitor. The work of the solicitor comes mighty near, in a large number of cases, to being criminal. I do not believe that it is good educational policy to send a man out into a community to do his level best to get boys and girls just out of the eighth grade to quit the public school, to quit the high school, in order to enter the business college, and tell them there are just dollars and dollars and dollars awaiting them if they will only come and get a get-rich-quick-education.

It is true that there are boys who never ought to attend a high school. There are men and women who ought never to attend a college, because they are injured by it. Colleges, universities and business schools have no panacea by which they can take a brain and develop it into a dynamo of power. The candidate has to have a little initiative, a little something by which you can start a spark before you can do anything for the boy or the girl. Many parents who have the means send their son to a college or university only to be disappointed later in the discovery that there was nothing there to develop.

If the boy won't go back to the high school—put him at manual labor for ten hours a day; don't send him to my school simply because the boy does not want to go to high school. I don't want that kind of a specimen. I want a boy who when he comes to my school is a little bit hungry, who has a desire to do something and be something. Suppose he likes manual labor so well that he does not want to go back to school at all. Very well, he will get his education in the shop. The idea that men and women cannot be educated unless they study books, unless they go to school, unless they go to college, is preposterous. My father never went to school but three weeks in his life. I often heard him say, "I am an ignorant farmer; I have no education." I used to agree with him. I thought he was correct. Long years afterwards I discovered he was an educated man. For twelve hours ahead he knew just as well as the weather man what the weather would be in the section where he lived. He knew the birds of the forests and the birds of the fields quite as well as any ordinary birdman, he knew their habits, which were his enemies and which were his friends. He knew the soil of that old hill-farm. The soil is so poor that my mother and sister have not been able since his death to gain a livelihood from that farm, and yet it was handled so skilfully by that man that he built his comfortable residence, he equipped his farm, he saved money enough so that he had a splendid bank account and loaned money to his neighbors on mortgages, he educated his children fairly well, those that wanted any education; the majority did not want any. He did the best he could for

them. During a thunder storm he would take his chair and go out on the porch and my mother would say, "John, please come in, the lightning will strike you the first thing you know." "Well," he said, "if it does, I won't know it." And so he sat there on the porch and enjoyed the artillery of the skies. Not one of his children has sense enough, has heart enough, enough conception of the grand, the sublime and the beautiful to enjoy the artillery of the skies. Although he could not read and could not write a line he had a mind that was rich. He knew the world he lived in. He was an educated man.

My friends, in attempting to keep your class-rooms filled, do not be over anxious and solicitous. There are scores and scores of boys and girls who never ought to enter a business college or a commercial high school.

I haven't much time to bother with "scholarships." Why under heaven should we as business educators be unbusiness-like enough to disregard the value of our services and adopt the most questionable way of selling our time and labor that there is known in the civilized world. Some of you are still selling them, especially if you think you may move to another city in the course of three or four years.

Whom do many of our business colleges admit? Everybody. Like the old woman who was praying for a husband and an owl answered her, "Who?" She said, "Anybody, good Lord, anybody." Our business schools are admitting anything and everything. I have done it again and again to my own shame and chagrin. I do not need to comment further along this line. We cannot hope to continue doing this. There is no reason in the world why we should not climb to the heights where the employers of our young men and young women now stand.

I will now turn to the bright side of my subject, the signs of the times in relation to a business education. Thank God, the time now appears when business education includes something more than bookkeeping, commercial law, penmanship, business arithmetic, shorthand and typewriting.

There is no one phase of work that you commercial educators can set about that is of more importance than in attempting to raise the standard for commercial teachers. That standard needs to be constantly raised and raised and raised, until commercial educators can stand side by side with our college professors and appeal to the public in the same frank, democratic, dignified way that they appeal. I am hoping that by and by I shall get calls from business college proprietors saying, "We must have a commercial teacher who is a high school graduate." I get calls now from high schools saying we must have a commercial teacher who is a college graduate. By and by, we will be able to convince these college graduates who are able to earn six dollars a week when they graduate, that if they will lay aside a little of their false pride and enter a first-class commercial school where they can receive special training, that they can go out and get three or four times the salary that the ordinary instructor commands.

I think we shall be able to do that by and by. It is quite true that under the present excessive demands of the high schools of this country we cannot meet any such demand now, but it is coming.

I ask commercial educators to refrain from making a certain kind of criticism. Frequently in conventions they are found with bankers, managers of great enterprises declaring that there is no place in a boy's education for Latin and Greek, that the classics have got to go, that they are not practical, that education in order to be valuable must be practical. If you mean by practical that education must have the characteristic of enabling a man to earn dollars and cents, I object. These critics display ignorance that is as culpable and as pathetic as the ignorance that college men show when they speak sneeringly of commercial education. If I could, I would

give many of my boys and girls in my shorthand and commercial departments a course in Latin. I was once a raw country boy. I entered the Oswego Normal and Training School. At the age of eighteen I drifted into the classical course. That classical course has served me royally. It has been a God-send to me. I cannot think of any price that you could place upon it whereby I would be willing to sacrifice it.

Let us be a little broader and a little more generous. Do not discourage any boy or any girl from pursuing a high school course and do not try to have him or her take up the commercial branches simply because he can earn dollars and cents. This world is money mad. This world is throwing aside the diamonds and the pearls and the rich and precious stones of life for something that is not worth while.

You may call me a "knocker" or whatever you please, but I say that a money machine is of mighty little value. No greater mistake can be made than the mistake that is sometimes made by commercial men in making an assault on the value of a classical education. It has its place; not for every boy. A technical education has its place; not for every boy. Shorthand has its place; not for every boy.

And so the signs of the times say we must have broader and more generously educated commercial teachers. This is not said in disparagement of the services rendered by the men who are, as I am, on the last third of life's journey. You have done the best you could and the world is grateful to you; but that is no reason why you should hinder some young man by your criticisms and by your views from making the most of all of his powers.

The signs of the times say that we are going to demand more of our students when they enter our commercial schools. There is no reason in the world, why there should not be some definite requirements.

You have to do the same thing with a boy who only spells a word right once in a while, who cannot construct an English sentence. What are you going to do with your boys and girls in teaching them English if they haven't any ideas? The main thing is for a fellow to have something to say, to have a thought now and then, to let the gray cells of his brain play tag once in a while, so that he will have a few thoughts. If he hasn't any thoughts he is just as well off without the English. That is the trouble in my school. I could teach English if my students had ideas, but many of them haven't any idea, and consequently it is exceedingly hard work. I presume you have encountered the same difficulty.

It is your business and my business to see that the boy goes into a school where he will have to learn and study, where he will get a foundation for the work that you are going to require of him. Business efficiency requires it. You have no moral right to take a boy's money when you know perfectly well he could not become a stenographer in twenty-five years without some change of soul or heart or without some special decree of divine providence and these decrees are so few and far between that it does not pay to base any calculation on them.

There is another sign of the times. You are going to have a broader course of study. You are not going to leave out of your commercial course certain great essentials. Some of you say, Mr. Ferris, we cannot do it; competition forbids it. Well, my friends, it has to come.

In the past we graduated students from the Ferris Institute requiring seven units of work. Now we require twelve and when it becomes necessary to make it fourteen, it will be fourteen. Some prospectives say that they will go somewhere else. Well, they can go. When I cannot conduct my business and conduct it as I think it ought to be conducted I will close it out. That is the one thing I can do. That is the thing I

must do. We under-estimate public sentiment in regard to a higher standard.

The students will very quickly yield. If you have no means of giving them the shorthand that they need they will yield. If you have done the work well in the branches that they think are primary they can be induced to do the other work. You cannot do it in a minute, but gradually it will be brought about. How do I know? Because I have been at it years and years.

Let me illustrate. A number of years ago when our students came into the pharmacy department they would not take chemistry. They were perfectly willing to learn some questions and answers, but they were not willing to go into the laboratory and do the practical work. I stood that thing just as long as I could, and finally I got in touch with the State Board. I said, "Can't you see that when you allow a student to have his papers as a pharmacist, that if he simply answers this question and that, but does not do any laboratory work, that he has no chemistry." I said, "There is no such thing as chemistry without laboratory practice." Today we can say to every last one of them, "You take the laboratory work or don't register," and there is no discussion. So, my friends, when the time comes that you can say, "You cannot take your shorthand without the English training or without some training that will give you ideas," they will come to it. They will meet your demands. What are the complaints that you receive from the business men? They say, "Can't you give us a girl that has ideas, that knows something, that has initiative, that thinks a thought occasionally?" Isn't that what they ask? They don't want a machine. They want a real live human being; a real conscious thinking human being; one that can learn something outside of the old stereotyped way. They would a great deal rather hire a fifteen-dollar than an eight-dollar a week girl. I don't want the eight-dollar girl in my office. I start out paying fifteen and I don't want her unless she can become a twenty-dollar a week girl.

But let me impress upon you this idea.—Enrich your courses of study and do it as quickly as possible. When you have established your courses, insist, if they are to take a diploma, if they are to take your recommendation and endorsement, that they shall meet your requirements.

Another sign of the times is that commercial education is nothing but a means to an end. The Ferris Institute would close next Monday morning if I thought that the majority of its boys and girls studying shorthand and bookkeeping were to be only shorthanders and bookkeepers.

We do wrong when we teach young people that the means is the end of the business school; that the means is the end of the commercial high school. All any system of education is for is to give a larger vision, to help the student a step higher in developing himself. It is not merely for the purpose of enabling him to make money.

The young man who has pursued a thorough course in a first-class commercial school and is taught that he is not always to be a stenographer, what will he do? He will measure up to the requirements of his employer and learn the business of his employer, instead of remaining a stenographer. If his employer is not a first-class business man, he had better be somebody else's stenographer.

I recall the Bower boys, all high school graduates. The first one came into my Shorthand Department and went through and then went out. Where is he? Working for the New York Central. Writing stenography? Not a line. Doing bookkeeping? Not making a figure so far as bookkeeping is concerned. He is one of their buyers at ten thousand dollars a year. That is all. Where is the next one? Close on the same path, also a graduate of a high school and likewise the third one. The salaries of the boys now aggregate \$15,000. This proves one thing. All of these boys had a

splendid ground work, all of them had an academic education, all of them could see what their employers wanted and represented. They were not tied down to their shorthand. It was only natural they should make shorthand a stepping stone. Let us impress these things upon the minds of the boys and girls. Young women, I do not believe that you deserve some of the privileges that are about to be offered to you. The idea that a woman should say, shorthand will serve me all right. I can earn ten or fifteen dollars a week, and can buy my hats, clothes, gloves, perfumes and soaps and I can get along very nicely until I can run across that object called a man.

The shortest road for a boy through college or through a university is through the use of a commercial education. On this basis I gave both of my sons a commercial education, although both of them are turning their attention in another direction at this time. One of them is a lawyer and the other is going to be a farmer. He will graduate by and by from agricultural college and then he will learn to farm.

In spite of the high position you occupy and the wonderful contributions you have made to the business world, all of this is simply a means to an end. I wish I could out of my own experience impress on your minds the importance of going outside of your commercial branches and awakening your boys and girls to an adequate view of the world they live in.

Why don't you do it? I know there are some here that don't do it. I know too, there are a good many doctors in this world, and a good many lawyers in this world, and a good many preachers in this world, and a good many school teachers in this world who do not do anything educationally outside of the little field of rote knowledge that they possess, and they keep getting thinner and thinner, until finally civilization will blow them away.

Education requires something more than that. Let us quit looking at the little things of life and look at the big things of life. Do you know that many of the boys and girls who come to your colleges have the last opportunity perhaps for being awakened, for getting a new vision of life?

I never shall forget my own experience at Dixon, Illinois, in 1876, how, one evening Mrs. Ferris said, "You are going to drive to Sterling tonight?" "Yes." "Through this sleet and storm?" "Yes." "Going over there to hear a lecture?" "Yes." "Well, I wouldn't go." "Well," I said, "I am going." And I went, sixteen miles, through the storm and the sleet. I listened two hours to a lecture that hadn't a single joke in it, that didn't produce a ripple of laughter or a smile in the audience. That does not prove it was a failure. For two hours I heard Theodore Tilton discuss the Human Mind. All that there is in my work in the years since 1876 that has any stamp of originality, any stamp of individuality, that has any of the characteristics of efficiency, I owe to that lecture. I was awakened. I had a revelation. I was given an entirely new vision of human life. And I have embodied that idea in every stroke of my work, and whenever I receive any praise or commendation, I am obliged to acknowledge in my heart of hearts that it is due to Theodore Tilton.

I believe that business college men, if they were familiar with the great books of the age, familiar with the great thinkers of the age, familiar with the great movements of the age, could use profitably thirty minutes a day in the morning, or thirty minutes in the afternoon to present to their students' minds some of the great thoughts that have stirred the world. In that way they could carry out in a larger degree democracy in education.

Some of the boys and girls in your business colleges are starving to death mentally. We say the men and women in this age like rag-time music, cheap books and cheap stories. What else is given to them? What else can they like? Who is to give them something better? Isn't it your business to fit your boys and girls to make the best of their lives? Isn't it

a part of your work to awaken and to inspire? If they are awakened do you think they will make poorer bookkeepers? Do you think they will make poorer stenographers? Do you think there will be fewer of them to go to the colleges and the universities? Do you think there will be fewer of them to come out splendid lawyers and doctors? Do you think there will be fewer to go out into the world and make it better?

I want to plead with the high school commercial men to bring up their standards so that the universities and colleges of this country will recognize shorthand, typewriting, commercial law, bookkeeping, business correspondence and the other subjects.

It is time that we demanded that the college and university recognize the regular work of the commercial school in units just as they recognize Latin, Greek, French, German, Geometry and Trigonometry. This will make better commercial schools.

If the commercial high schools of this country cannot make their commercial work and shorthand work enough so that it shall actually show a development and a real education of the brain in the same way that Latin and Greek and German and French and the other studies should show, measured in units of credit, we had better abandon the commercial high school course.

I now come to what I consider one of the most serious questions relating to the school work of today. If there is a cloud that hangs over the horizon of the future of education, it is this. In many of our commercial schools we fail to recognize a factor in education that no good business man would overlook. I refer to daily and hourly efficiency in the fine art of work. In a commercial school or higher institution of learning, why should a student in the morning or afternoon walk in five or ten minutes late? If he were working in an office or a factory he would not dare to walk in five or ten minutes late.

I do not like these weaknesses in the school. The old-time home is practically gone. Some say, "We are glad of it." I say it is one of the biggest losses the American people have ever sustained. When I was a boy we did not have a wash stand or basin. We had a nice little creek running back of the house and every one of the children in the morning grabbed a little bit of soft soap and started for the creek. Because we wanted to? No. Because we had to. No breakfast until we washed. In January we broke a little hole in the ice in order to wash. Like it? No, we didn't like it. I dreamed dreams in those days, and I said, "Is it possible this thing is going to always continue?" And when I went out early in the morning to get the cows I drove one cow up after another and warmed my bare feet where they had been lying down. Father said I could get along, and so I got along. Just as soon as I could do any work, father put me in the field. Did I like it? No, I hated it. I am as lazy as you are. I just hated to work, and I hate to work now just as much as I did then, but there is something I want on beyond that compels me to work and so I work.

Every one of my sisters had to work. That meant what? Self-denial, self-sacrifice. If you will tell me any other way to make a man or woman and leave out the ingredients of self-sacrifice and self-denial, I will give you every dollar I have. Nowadays when Sis gets up in the morning in a warm room she turns the faucet and dips her little hands in warm water. If she has been out to a dance the night before until two o'clock in the morning, mother will bring to her in her room a little toast and coffee. If she wishes to sleep she can be excused from going to school.

We are amusement mad. The big problem in our colleges and universities is, how can we have less amusement and more study; not a little study and more amusement. Am I against amusement? No. Am I against football? No. Although, I would just as soon see a bull fight as to see a game of foot-

to put in its place. I won't tolerate it a minute longer than that; any more than I would tolerate the dance; not a minute longer than it takes me to find something better to put in its place. The dance at best is a questionable amusement. Our sturdy old world is demanding that we give our boys and girls a chance to do something and be something.

You must employ the same principle of efficiency in the college and in the university that you employ in business.

A pupil who comes into my school tardy three times and is not able to render a satisfactory excuse and he is expelled. I don't want a pupil around me who was born behind time and has been behind time ever since. Three times absent from a recitation without a satisfactory excuse and he is expelled.

What is the best thing the Ferris Institute teaches? Bookkeeping? No. Shorthand? No. Business arithmetic, commercial law or grammar? No. The best thing that it teaches in all of its class work, in all of its day work, is that men and women shall come up to the mark, with the same exactness that they would if employed in an efficient business establishment.

In conclusion I must answer the final question. What is education for? It is to enable men and women to earn their bread and butter and make the most of their lives and not to enable them to get rich and become millionaires. There are about one million and a half employees in the service of the railroads in Continental United States. And how many men are there holding important official positions outside of that million and a half? Six thousand. What chance has one of the ordinary men in the lower ranks to become one of the six thousand? Just one chance in five hundred. What would the railroads do if the million and a half did climb up? Why, then the common work could not be done. Somebody has to do the work of the million and a half, they only need six thousand to do the other work. Half of those are relatives of higher officials and the other half will be drawn from below.

It is time to stop telling the rank and file of the boys of this country that the end of a Business college education, that the end of a college education, that the end of a course in a university, is to enable a man to get a living without much work. We have got thieves enough in this country now. More than we know what to do with. The prisons are full and if there were room it would not do to put all of them inside. Do not misunderstand me. The world is not going to the devil, although he draws very large checks. But, it is a false philosophy of life to teach our men and women indiscriminately that the end in life is to be able to earn a large salary and to get rich quick.

Somebody must mine the coal and iron. Somebody must build our railroads and sky scrapers. All through the ages the majority of men and women have been hewers of wood and drawers of water. And through the ages to come the vast majority must work with their hands. Therefore, if they are to get any joy out of life it must be associated with their labor. The most wholesome philosophy that a teacher can expound is the philosophy of getting sunshine out of one's daily task.

That education is democratic which will enable our boys and girls and our men and women to carry on the work for which they are fitted and make the most of their lives, so that the man who gets a dollar and a half or two dollars a day shall be able to have a few pictures on his walls, be able to have a few books on his table, and be able occasionally to take his family and go to the theatre and enjoy an opera or a play.

The young of to-day will live to see the time when there will be a real democracy in education; when there will be a real democracy in life; when there will be a real democracy in government, when all of God's children will have access to the great earth that he has given to all his

NEWS NOTES.

The Mt. Vernon (N. Y.) Argus recently contained an extensive write-up of the plans which are on foot to increase the membership of the Chamber of Commerce of that city, of which C. F. Sherman, of the Sherman Business School, is president. At a meeting which was held to devise the best method to pursue Mr. Sherman made an address that was full of good thoughts, and with such a man at the helm the citizens of Mt. Vernon may expect very gratifying results.

During the convention of the Associated Advertising Clubs of America, which was held in Dallas, a unique feature was introduced, as on Sunday, May 19th, the pulpits of the various churches in that city were occupied by advertising men. We note that Mr. Lewis, of the Burroughs Adding Machine Co. delivered a sermon, choosing as his text "St. Paul, the Advertiser of the Christian Church." As Mr. Lewis is gifted with a wonderful flow of English, we have not the slightest doubt his congregation heard a discourse they will never forget.

Hastings Hawkes, of the Brockton (Mass.) High School, has kindly remembered this office with a photo of the school. A glance is sufficient to convince one that Mr. Hawkes has cause to be proud of the school in which he handles a department.

In a letter received from Geo. W. Ellis, who has for some time been located at Portland, Ore., he states he is back on his old stamping ground at San Francisco, and finds his services as an engrosser in great demand. "There is no place like home" Mr. Ellis, and we hope the future may bring you untold prosperity.

J. N. Kimball, of New York City, will conduct the type-writing contests at the Spokane convention, which is sufficient guarantee that they will be properly handled and will prove most interesting. W. E. Ingersoll, of Spokane, has in charge the arranging of the contests, and such schools as contemplate entering contestants should communicate with Mr. Ingersoll at once so that proper arrangements may be made.

Wm. H. Moore, director of penmanship in the Menominee, Mich., city schools, has evidently rendered very satisfactory services during the past year, as we learn he has renewed his contract at a nice increase in salary. The ease and grace so apparent in Mr. Moore's writing are beautiful to observe.

C. C. Guyett, of Buffalo, who has recently been devoting his energies to card writing, will take a position July 13th, with the Spencer Business School, Schenectady, N. Y. The students of that school are fortunate in having Mr. Guyett take charge of their instruction in writing, and we hope to see some very good specimens from this school.

The JOURNAL office has been favored with a copy of the Summer School Bulletin of the Rochester N. Y., Business Institute, which gives a very comprehensive description of the summer session for commercial teachers which will be conducted in that school during July. The advantages to be derived through pursuing a course of this nature are incalculable, as those who avail themselves of the opportunity of attending a summer session in order to acquire more knowledge of certain subjects find during the fall that their calling does not seem so difficult, and they are able to render more satisfactory services to their employers.

F. B. Adams, who has been connected with the Parsons (Kans.) Business College, has accepted a position with the Farmers' Business College of Ft. Worth, Texas, where he has charge of the shorthand and penmanship departments. Mr. Adams has a thorough knowledge of commercial subjects in addition to being able to write a splendid quality of handwriting. The Lone Star state has acquired an able instructor in Mr. Adams.

W. L. Smith of the Malden (Mass.) Commercial School, issues choice bits of advertising in the form of practical talks that should prove very effective in convincing young men and women that a commercial education is a most desirable asset.

The Detroit News Tribune of May 3th contains a full page write-up of the Burroughs Adding Machine Co. that is most interesting. The first Burroughs machine was patented in 1888, at which time Mr. Burroughs experienced the greatest difficulty in securing financial aid to place his invention on the market. Today this Company is capitalized at over five million dollars and employs 2,500 people. The floor space of the factory totals seven acres. Sixty-five branch offices located in the United States, Canada and England are maintained by this firm. Not content with the high grade product they are now manufacturing, the Burroughs Company employs a corps of sixty for the sole purpose of evolving some new feature that will add to the merits of the machine.

O. J. Browning, of the Newton (Ia.) High School, has been engaged for another term. This is his fifth year with that school. Mr. Browning's motto, "I scratch for my living" might well be adopted by those who believe the world owes them a living and thus lighten the burden of the ones who are obliged to carry them. The enthusiasm which Mr. Browning instills in his students is productive of the right results, judging by the specimens we have received from him of late.

The centenary of the birth of Sir Isaac Pitman occurs in 1913, and plans are now being considered how best to observe it. It has been suggested that a public meeting be held in London, at which time an exhibition shall be made of books, pamphlets and other matters pertaining to the history of shorthand. All who are interested in this movement are cordially invited to submit any suggestion they may care to to Edw. A. Cope, Honorary Secretary, South Croydon, Surrey England.

The 54th annual commencement exercises of the Packard School, New York City, were held in Carnegie Hall on May 27th, when 225 graduates received their diplomas and were sent forth to make a place for themselves in the business world. The stage was banked with flowers and palms and presented a sight the class will long remember. The large audience present thoroughly enjoyed the excellent program that had been prepared. Dr. Fosdick, of Montclair, N. J., gave the graduates some very good advice in his address on "Handicapped Men."

The State Normal School, of Kearney, Nebr., kindly favored us with an invitation to the commencement exercises which were held in that school May 17th to 23rd.

G. C. Taylor, of Washington, D. C., has been elected to the principalship of the shorthand department in the Albuquerque, N. M., Business College, taking charge in July. Mr. Taylor is a university graduate and is well qualified to conduct a shorthand department in a satisfactory manner. This school employs none but college graduates as instructors, which should insure a very good quality of instruction. A specialty is made of giving their students a civil service training.

Former students of the Ferris Institute who now hold positions in Detroit, recently organized a club for the purpose of fostering good fellowship and engendering a spirit of co-operation. The club has a membership of over two hundred. C. F. Zulauf, of the Detroit Commercial College, was chosen president of the organization. Co-operation and affiliation is the order of the day, and we wish the Ferris Institute Club every success.

The second annual typewriting contest for the amateur, school and professional championships of New York City

was held on April 20 at Browne's Business College, Brooklyn. Miss Friedman won the professional championship with a record of 106 words per minute. The contest was very spirited and once more the entries from the Browne school proved victors. Miss Dunn, the winner of the contest, who has received but 23 weeks' instruction, made an enviable record, as in 15 minutes she wrote a total of 828 words, but two errors occurring, giving her a net speed of 55 words a minute.

In view of the numerous requests for summer courses in the subjects of shorthand and typewriting, it is interesting to note the announcements of Columbia University and Adelphi College of Brooklyn. In these well known institutions a thorough course is given from July 6 to August 16 inclusive, which includes instruction in the Isaac Pitman Shorthand and Touch Typewriting. Particulars of these courses can be obtained from Dr. James C. Egbert, Director of Summer Sessions, Columbia University, New York, and from Dr. A. C. Fradenburg, Adelphi College, Brooklyn, N. Y.

CATALOGS.

The University Melange is the title of a 270 page publication issued quarterly by the University of Wyoming for the purpose of placing before the people of the state items of interest concerning university life. The book gives a comprehensive write-up of the history of the university and detailed information of the curriculum.

The Gem City Business College, of Quincy, Ill., has recently issued a neat little booklet entitled "Do you want to increase your earning power," which gives the experience of several of the graduates of that school. The young man or young woman who has had any doubts as to the advisability of acquiring a commercial education will find in this booklet the best possible evidence why one should attend a business school, and the "Gem City" will undoubtedly enroll many students through the medium of this booklet alone.

The prospectus of the Pierson Business College, of Chicago, has been prepared in a very attractive manner, combining the Gothic and Old English style of type. This school is located in one of the best residential parts of Chicago, which tends to keep the student's mind centered on his work as there are no outside attractions to distract his attention.

The Mueller School of Business, Cincinnati, which has met with exceptional success ever since its inception in 1904, has prepared a most excellent year-book. The inducements this school has to offer are set forth in a strong, yet rational manner.

The catalogue of the State Normal School, Salem, Mass., is nicely illustrated, showing the various departments of the school, also portraying a typical country school which has been erected near the normal school that practical lessons may be given the normal students how a school should be conducted.

Business school journals have reached us as follows: Progress, Parsons, Kans., Business College; Spencerian, Spencerian Commercial School, Louisville, Ky.; The Review, Lawrence, Kans., Business College.

Other booklets and advertising literature is at hand from Miami Commercial College, Dayton, Ohio; Mackay Business College, Sacramento and Los Angeles, Calif.; Kankakee, Ill., Business College; Coleman National Business College, Newark, N. J.; Georgia Normal College, Douglas, Ga.; A. W. Kimpson, Amarillo, Texas; Underwood Typewriter Co., New

NEW BOOKS.

A Shorter Course in Munson Phonography; by James E. Munson; published by G. F. Putnam's Sons, New York City; revised edition; Cr. 8vo; 236 pp., price \$1.25 net.

Mr. Munson was so careful and so thorough in his work that a revision might be considered unnecessary, yet he never lost sight of the fact that daily practice will reveal errors or defects which might in the ordinary course escape even the most watchful eye, and he was quick to note these and always ready to grasp anything which he thought would aid or be useful to the stenographer in his work. The revision has been made by James J. Williamson, who for forty years was associated with Mr. Munson, assisting him in the preparation of the Shorter Course. The books contains a complete exposition of the author's system of shorthand, with all the latest improvements. It is adapted for the use of schools, and planned to afford the fullest instruction to those who are attempting to learn the system without the aid of a teacher.

Educational Training of an Accountant; 14 page pamphlet containing the address delivered by R. J. Bennett, of the Bennett Accountancy Institute, of Philadelphia, before the Pennsylvania Institute of Certified Public Accountants on January 15, 1912. In his address the author points out the bright future of accountancy as a profession, and gives an outline of what he considers should constitute the training of an accountant. It is a very interesting article, and those engaged in this line of work, as well as students who are fitting themselves for an accountant's position, should read it. Typewriting Identification; its use in the courts; by W. J. Kinsley, New York City; 24 page pamphlet. In this form the author cites several cases where he was called as an expert witness which have been tried in the courts, in which the typewriter played a prominent part, and describes how by means of the camera he was able to determine the particular kind of typewriter that was used in writing the documents that were used as evidence. The pamphlet is profusely illustrated and is very interesting.

Meservey's New Bookkeeping and Manual of Business Forms, by A. J. Meredith; published by Thompson Brown Co., New York; Cloth. 275 pp. Price, \$1.25. Business forms, 50c.

Pitman's Shorthand Writers' Phrase Books and Guides, 4 volumes. Cloth. 8vo. Published by Isaac Pitman & Sons, New York. 75c. per volume.

In order to bring out the meaning of business transactions this book from the outset makes use of everyday, familiar things. It is inductive in its method. In developing the principles of debit and credit, advantage is taken of the fact that almost every boy and girl of grammar school age is more or less familiar with the cash account. The cash account is followed by the merchandise and other accounts, and considerable drill is given under each of these heads. The student of this book will not only be well grounded in the principles of bookkeeping, but will also attain knowledge of the modern labor-saving devices which are so commonly used in business offices today. A short and very simple business practice set is introduced so that the pupil may become familiar with some of the more common business papers, and there is a list of definitions and a glossary of business terms.

These books are intended to assist the stenographer in familiarizing himself with the business terms peculiar to the following branches of commercial industry: electrical and engineering, architects, auctioneering and surveying, printers and publishers and shipping. A list of word signs are given of the phrases which are frequently used, thus enabling the stenographer to materially increase his speed, and those who are engaged in these particular lines of business will find



Roanoke National Business College, Roanoke, Va.

Correct Business Letter Writing and Business English, by Josephine Tucker Baker. Published by Correct English Publishing Co., Chicago Ill. 205 pp.

In this text the author has aimed to set forth the requisites of correct business letter-writing by covering, in the main, the following subjects: Correct models of the Heading, the Introduction, and the conclusion of Letters; Paragraphing, Capitalization and Abbreviations; also Business Usage as applied to special forms of diction. This text is intended to serve as a desk-book of ready reference for both the business man and the commercial student.

Pitman's Commercial German Grammar, by J. Bithell. Published by Isaac Pitman & Sons, New York. Cloth; price \$1.00.

This book, a companion volume to Pitman's Commercial French, Italian and Spanish Grammars, teaches the rules of German Grammar on the basis of a commercial vocabulary. The exercises lead gradually from simple words of common use to the current phrases of commercial correspondence, and the student who works through it will have acquired a practical knowledge of ordinary German, as well have become well grounded in the commercial phrases of the language.

Biographical Stories by Nathaniel Hawthorne, arranged as a progressive phonographic reader to accompany "The Phonographic Ananuenensis," by Jerome B. Howard. Paper; 12 mo. 30 cents. Published by The Phonographic Institute Company, Cincinnati.

This book should prove of much assistance in familiarizing himself with the Benn Pitman system of shorthand. The stories are printed partly in ordinary type and partly in shorthand. At the outset the ordinary type greatly predom-

inates, but as one progresses he finds the shorthand notes gradually increasing in volume until in the closing chapters very few words are written in ordinary type.

Outline of a Course of Study in Penmanship for Public Schools. By C. E. Doner, Director of Penmanship in the Massachusetts State Normal Schools at Bridgewater, Framingham and Salem.

This is an eighteen page paper bound pamphlet, and contains valuable information for the public school penmanship teacher. Mr. Doner is very successful in his work, and it would be of interest to penmen to look into this publication.

Faust's 75 Alphabets: by C. A. Faust, 1024 N. Robey St., Chicago, Ill.; 75 pp.; paper binding; price 75 cents.

This book is intended to serve as an additional inspiration to those who are using the author's previous issue, "Faust's Complete Cardwriter;" in fact the two go hand in hand, as the "Complete Cardwriter" contains the instructions necessary to make a success of the succeeding volume. In his "75 Alphabets" Mr. Faust has delved more deeply into his subject and he has produced some most artistic work. The book should prove of much valuable assistance to those engaged in the sign and card writing business.

NORMAL COURSE FOR GRAHAM TEACHERS.

A course in methods of teaching phonography will be offered in the Summer Schools of Chautauqua Institution at Chautauqua, N. Y., from July 6th, to August 15th.

The work will be in charge of Andrew J. Graham Sexton, joint Editor of *The Student's Journal*, from whom full particulars may be obtained.

Convention News and Notes

PROGRAM NATIONAL COMMERCIAL TEACHERS' FEDERATION.

Monday, 2:30 P. M.—Meeting of the Executive Committee.
Monday Evening—Public Reception.
Tuesday Afternoon—General Federation Meeting.
The usual addresses of welcome and responses. The President's address, appointment of committees, etc.
Tuesday Evening—Program to be supplied.
Wednesday Afternoon—Central Commercial Teachers' Association Day.
President's Address—Charles D. McGregor.
On this afternoon we expect to hear from ten of the leading men of the profession on live topics to be announced.
Following that Business Meeting—Reports of Committees, Election of Officers.
Wednesday Evening—Address by James J. Hill.
Thursday Afternoon—Gregg Shorthand Association Day.
President's Remarks—H. A. Hagar.
Announcements.
Annual contest for Gregg Teachers' Gold, Silver and Bronze Medals.
Present-Day Tendencies in Teaching.
Shorthand—John R. Gregg.
Business Meeting—
Report of Secretary-Treasurer.
Report of Director of Evercirculators.
Reports of Committees.
Election of Officers.
Thursday Night—Program to be supplied.
Friday—Federation Program.
Business Meeting—Reports of Committees, New Business.
Note:—The Typewriting Contest under the direction of J. N. Kimball will take place at such hour as will not conflict with the programs of the Federation.

NATIONAL BUSINESS TEACHERS' ASSOCIATION.

Tuesday, July 16.
President's Address—Geo. H. Walks.
Bookkeeping in the Business College. Present Results Compared to Possibilities—Thos. Campbell.
Should the Business College Teach Accountancy—E. H. Fearon.

Wednesday, July 17.
As a Teacher, So is a Student—L. A. Arnold.
Rapid Calculation Drill—Rules Announced by the Acting Chairman.

Thursday, July 18.
How to Make the Use of Real Vouchers Real to the Class—F. E. Lakey.
The Advantage of a Special Building for Business College Purposes—M. H. Lockyear.
What Should be Required before a Diploma is Granted—M. M. Higley.

Friday, July 19.
Election of Officers.
Bookkeeping or Accountancy in the School, Which—Raymond Laird.
Subject to be Announced—Mrs. M. M. Counselman.
A New Presentation of the Fundamental Principles Underlying Debit and Credit—Carl C. Marshall.

NATIONAL PENMANSHIP TEACHERS' ASSOCIATION.

Tuesday.
President's How-do-you-do.
Report of Secretary, Report of Committees, New Business, etc.
Why the Business College Laughs—J. O. Peterson.
How to Secure the Best Effort of the Penmanship Class in the High School—M. A. Adams.
Wednesday.
Talk—Morton MacCormac.

Forgery—H. C. Blair.
Drills and Exercises which will Produce the Desired Results in the Shortest Time—C. A. Faust.

Thursday
Penmanship in the Grades—A. N. Palmer.
Business Figures—E. G. Miller.
Ornamental Writing—H. L. Darner.
Election of Officers.

Friday.
Penmanship Sermonettes—Lois Stewart, Alice Benbow, J. A. Stryker.
Contests, Drills, etc.—Directed by Fred Berkman.

NATIONAL HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION.

Tuesday, July 16, 9:30.
President's Address—W. E. Shoemaker.
To What Extent is the Office Practice Practical for the High School—W. E. Madray.
Two Courses for the Commercial Department, Secretarial and Business Administration—Ira N. Crabb.
Wednesday, July 17, 9:30.
"The Man Behind the Gun"—S. A. Moran.
The Mental Training of Shorthand—Ethel Bradley.
Work of the Commercial Teacher in the High Schools of Nevada—George E. McCracken.

Thursday, July 18, 9:30.
The Commercial Teacher's Work. An address by E. A. Bryan.

Friday, July 19, 9:30.
Election of officers and other business.
The Vocational Schools of Germany—J. R. Gregg.
Round Table.
(Opportunity for discussion will be given after each paper.)

PRIVATE SCHOOL MANAGERS' ASSOCIATION.

B. F. Williams, Des Moines, Pres. P. S. Spangler, Pittsburg, Sec'y. Program not yet ready for publication but a promise to the managers that they will be well paid for their attendance at Spokane.

NATIONAL SHORTHAND TEACHERS' ASSOCIATION.

Tuesday, July 16.
President's Address—J. A. Hagar.
Advertising in the Business School Curriculum—C. V. Crumley.
How to Finish Stenographers for Quick Placing by the Typewriter Co. Employment Department—Miss Etta Murrin.
How to Maintain Interest by Tests, Examinations and Prizes—E. B. Moore.
Discussion led by Miss Mary Bowman.

Wednesday, July 17.
How to Introduce Students to the Study of Shorthand—Miss Lora L. Bowman.
How to Start the Students in Touch Typewriting—W. C. Hyatt.
How to Plan the Advanced Typewriting Course to get the Best Results—W. F. Ruesscger.
How to Teach Shorthand and Typewriting to Country Students—L. M. Lewis.

Thursday, July 18.
How the Application of Psychology in Teaching Shorthand and Typewriting Helps Both Student and Teacher—Geo. W. Scott.
How to Help Students Who Wish to be Reporters—W. A. Woodworth.
How to Review Shorthand Principles in Connection with Dictation Work—H. M. Blair.

- Discussion led by Chas. I. Jenny.
The Phonograph in the Business College—A. E. Kane.
Friday, July 19.
How and What Subjects to Teach in Shorthand Dept.—J. P. Wilson.
Discussion led by J. C. McTavish.
How to Organize and Conduct Shorthand in Night School—H. L. Lady.
Discussion led by A. A. Peterson.
How to Teach Business English in School—Frances E. Raymond.
What the Shorthand Teacher Should Be—O. A. Bosserman.

BUSINESS TEACHERS AT SPOKANE.

By J. C. EVANS, Secretary, National Business Teachers' Ass'n.

The attention of business teachers in both private and public schools is again called to the Spokane meeting. This meeting ought to be, and doubtless will be, a very interesting one. It is the purpose of this notice to request every business teacher to go to Spokane with something to say at a Round Table on the following:

- I. The ideal bookkeeping course.
- II. How much office practice?
- III. When should office practice be begun?
- IV. Do we need a new text on Business English? If so, what are some of the main features it would embody?
- V. What should be the attitude of the proprietor toward the teacher, from the teachers' standpoint?

I regard all of these questions as "live ones" and hope the business teachers will have something to say upon each. Of course, we cannot have any "long speeches" as that will take too much time. Ladies and gentlemen, condense your ideas and take them to Spokane, and we can doubtless be of help to one another.

NATIONAL COMMERCIAL TEACHERS' CONVENTION.

Spokane, Wash., July 15-19, 1912.

*Attractions and advantages afforded by the
New York Central Lines*

The attention of teachers and others who will attend the convention at Spokane is directed to the routes, fares and train service offered by the New York Central Lines.

On a trip of this kind every one wants to see as much as possible from the very start until the return home and the new York Central Lines offer attractions of scenic and historic interest almost from the moment the train passes out of Grand Central Terminal.

The two points in all the East that attract travelers from every part of the globe are the Hudson River and Niagara Falls, and traveling by the New York Central, as the train skirts the banks of the river, thence through the beautiful valleys of the Mohawk and Genesee Rivers until it reaches Niagara Falls on the state's western border, there is a constant panorama to delight the eye and call to mind the early history of our country.

Travel is nothing, if not educational, and it is almost a liberal education in our country's history to make the trip across the Empire State on the New York Central.

Between Buffalo and Chicago the New York Central Lines skirt the great lakes and pass through one of the most prosperous sections of the country.

At Chicago the New York Central Lines connect with all trans-continental routes, affording a wide choice as to the part of the country to be visited.

An especially comprehensive trip and one that will take in many of the great scenic wonders of the west is the following; New York to Niagara Falls, Chicago, Colorado Springs with its Garden of the Gods and the trip to the

summit of Pike's Peak, Salt Lake City, Yellowstone National Park, thence to Spokane and returning through the grand Canadian Rockies.

The round trip fare to Spokane on account of the convention via the above route (exclusive of side trips; the Yellowstone Park trip covering 4 days in the park with hotel and stage accommodations is \$55.50) will be \$100.00 via the New York Central and \$95.50 via the West Shore.

Tickets will be sold July 10 and 11 and must be exchanged in Chicago not later than July 12th and will be good to return to original starting point to and including Sept. 11, 1912.

Pullman fare for a lower berth \$16.00, and upper \$12.80. Stopping over at the various points of interest slightly increases the Pullman fare.

The fare above quoted includes Portland, Tacoma, Seattle, Victoria and Vancouver.

On the return a delightful trip through the Great Lakes from Chicago to Buffalo may be made at an additional cost of \$5.00.

Complete information with fares and train service via any route will be gladly furnished by W. V. Lifsley, General Eastern Passenger Agent, New York Central Lines, 1216 Broadway, New York. Correspondence is cordially invited.

LAST CALL FOR SPOKANE MEETING JULY 15TH.

By C. A. FAUST, Pres. Chicago Spokane Club.

Those intending to join the Spokane Club Special are urged to register at once with THE REX TOURS in order to be assured of a place in the train which is rapidly filling.

So much has already been published concerning the trip that we feel all must know the details of personally conducted travel. For the benefit of those who have not read previous issues of the BUSINESS JOURNAL, THE REX TOURS, Marquette Building, Chicago, will be glad to mail booklet containing itinerary and full information promptly upon request.

A number of special trains are arranged for, to the Pacific Coast this Summer, which will disband on arrival without any provision being made for the passengers return, leaving them to scramble before they can be satisfactorily accommodated, materially adding to the expense of the trip.

All this is avoided on the Teachers' Spokane Club Special Train as sleeping car assignments are made for the entire round trip, therefore, no time is lost seeing about your return reservation; looking up connections, etc.; leaving you free for sight-seeing and enjoyment from the time the train stops until it starts again.

The train is conveniently placed at stop-over points on special tracks set aside for that purpose near the main stations and easy of access for meals and sleeper.

The following will show where we will be each day:

Leave 10:30 P. M. Monday July 1st, Chicago; Wednesday, July 3rd, Denver; Thursday, July 4th, Colorado Springs, Pike's Peak; Friday, July 5th, Cripple Creek; Saturday, July 6th, Glenwood Springs; Sunday, July 7th, Salt Lake City; Monday, July 8th, to—in Yellowstone Park; Saturday, July 13th, (all expenses included); Sunday, July 14th, enroute; Monday, July 15th, to—; Friday, July 19th, in Spokane; Saturday, July 20th, Seattle (last day of the "Golden Potlatch" Seattle's "Mardi Gras"); Sunday, July 21st, Portland; Monday, July 22nd, Shasta Spring; Tuesday, July 23rd to—; Wednesday, July 24th, in San Francisco; Thursday, July 25th, Santa Barbara; Friday, July 26th, to—; Sunday, July 28th, in Los Angeles; Monday, July 29th, River-side; Tuesday, July 30th, enroute; Wednesday, July 31st, Salt Lake City; Thursday, Aug. 1st, enroute and Royal Gorge; Friday, Aug. 2nd, Colorado Springs; Saturday, Aug. 3rd, Colorado Springs and Denver; Sunday Aug. 4th, enroute; Monday, Aug. 5th, arrive Chicago.

Combination tours covering the Canadian Rockies have been arranged in connection with the above.

Friends may accompany the party to and through Yellowstone Park only if desired.

A limited number making trip to Spokane direct, on regular trains, may return by the special train party, provided arrangements are made in advance. In this case particular care should be exercised to see that tickets read by the route of the special train, beyond Spokane.

READY AT SPOKANE.

By R. J. MACLEAN, Secretary Spokane Chamber of Commerce.

Just a word to say that everything is ready here for the Convention of the National Federation of Commercial Teachers.

The Governor of Washington, the Mayor of Spokane and the President of the Spokane Chamber of Commerce will extend to the teachers a most cordial welcome to Spokane, the State of Washington and the Pacific Northwest. The governors of the Northwestern states have been invited to be present.

The Tuesday noon luncheon of the Spokane Chamber of Commerce are the most largely attended of any weekly meeting of any chamber of commerce anywhere in the United States. Tuesday, July 16th, at the Chamber of Commerce luncheon, will be known as "Commercial School Day." The officials of the Federation will be invited as the guests of the Chamber of Commerce and a big boost will be given commercial schools and commercial school work.

There will be sight-seeing trips, banquets and other features of interest. The week of July 15th, during which time the Federation is to meet here, will be known as "Commercial School Week" in Spokane and every one here will take off his hat to the Commercial School men.

The many attractions of the West will bring many commercial teachers to the Spokane Convention who have not hitherto taken an active interest in the commercial school conventions. Of course the "old guard" will be here to add strength and stability to the occasion, but I am looking forward to seeing many teachers here who have not been regular attendants at former conventions.

The trip from the northern and southern states and from the Mississippi Valley is magnificent. It is indeed a liberal education in itself. The teacher who makes the trip will be worth a great deal more to his students in the future than he has in the past. The Convention offers the teachers throughout the entire country an opportunity to discover the United States. The country west of the Mississippi has grown so rapidly during the past decade that no accurate or adequate conception can be formed of it except through a personal investigation.

In attending the Convention the teachers will have an opportunity to become familiar with the vast resources of the West in agriculture, horticulture, mining, lumber and the fisheries. They will see rivers, harbors and bays that will surprise them. The mountain and lake scenery of the Northwest is unexcelled, if equaled, in the world.

Any one of a dozen western cities is well worth a trip across the continent to see. These cities are American and, unlike eastern cities of the United States, have not been built according to European designs. The architecture here is distinctive and modern.

I have read with much interest the itineraries that have been arranged for the teachers who are coming to the Convention. These itineraries are unexcelled. They are great.

The scenic attractions of these trips cannot possibly be appreciated without being seen. The lake scenery around Spokane; Puget Sound with its magnificent cities of Seattle, Tacoma and Bellingham; Portland with its far famed Willamette Valley; the beautiful cities of Victoria and Vancouver in British Columbia; the Rocky and the Cascade Mountains and the great prairies of wheat will be sights that will be remembered by those coming to the Convention as long as they live.

To those living in other parts of the country, a trip through the Pacific Northwest will be like traveling in another world—everything here is so new and different.

I trust the Federation in the future will continue the plan of alternating its conventions, so as to give the commercial teachers an opportunity to visit the northern and southern states and those of the Mississippi Valley and the West. This would give the teachers a comprehensive knowledge of the entire country and through their contact with their students would assist in keeping the nation together commercially, financially and industrially.

The Convention here will be intensely interesting, but aside from the Convention great good will be accomplished by the liberal education the teachers will obtain on their trip. This will be imparted to their students next fall and in this manner and through the commercial school journals a more accurate knowledge of the country will be disseminated.

The Chambers of Commerce of the Pacific Coast have written me they desire the commercial teachers to call on them either on their way to or from the Convention. Will you please say to your readers that the entire Pacific Northwest extends the most cordial invitations to the Commercial teachers of America to come here and partake of our hospitality and good-will.

WESTERN SCENERY.

Of Special Interest to Those Traveling Spokane Way.

When Horace Greeley was in California a generation ago, he paid a visit to a grove of big trees. Leaning against the largest tree, he figured out the quantity of lumber it would cut and also that stabling room for thirty horses could be made in its stump! This noble tree monument, a heritage of the ages and one of the world's most inspiring wonders, interested Greeley in only a common, material way.

Some time after his visit, John Muir came to the grove. Muir stood beneath this monarch of the forest a long time, rapt in reverent and reflective thought. The tree towered in calm magnificence far above him. Splendidly this living, heroic tree appealed to his imagination; in it he caught glimpses of "yesterday's seven thousand years." Here was the oldest largest living object upon the earth—the oldest settler! He had sheltered and nourished numberless generations of birds and squirrels. He had lived through thousands of changing seasons, resisting and living triumphantly through forest fires, earthquakes, droughts and bombardments of thunderbolts. Serenely he stood in his appointed place still, a living monumental landmark to inspire each thoughtful visitor!

Plans were being completed to cut and lumber this veteran, but Muir declared the tree must not be felled. Despite the ridicule of many who mocked at the idea of a tree being saved "just to be looked at," Muir resolved to save this tree. He made eloquent appeals for its life; he had peppery arguments with lumbermen; and in one of his Scotchly discussions with some practical people he made the following assertion and prediction: "Let it live on; and every year the travelers who will come to see it will bring into the state more gold than the total you will receive for its entire sliced carcass." The long laugh which greeted this assertion has ceased. The prediction has come true. This tree and other scenes are attracting Nature-loving money-spending travelers. Scenery has become a commercial resource—A valuable asset.

SOME AMERICAN MASTERPIECES.

During the last two decades large numbers of people have been eagerly paying for the privilege of looking at and enjoying scenery. As a result, a travel industry of importance has been built up in a number of scenic localities—especially in those localities which provided the best entertainment for travelers.

Last year Europe did a travel business of five hundred million dollars; three hundred and fifty millions of this was spent by Americans. America has scenic resources far superior to those of Europe. Such is the varied and striking nature of our scenery and such is the nature of the traveler that we have but to exploit these resources and all accessibility and entertainment to them, in order to have a more productive travel industry than that of Europe.

Switzerland is an excellent illustration in this connection. It had an array of attractive scenery. This scenery was made pleasantly accessible by means of good roads. The traveler came. He was graciously received and comfortably entertained. He lingered. Finally he cheerfully paid his bill and went home. The following year he returned, accompanied by a number of friends. Thus in a few years Switzerland, with an area of only fifteen thousand square miles, by exploiting its scenery built up a travel industry that brings it two hundred million dollars annually.

In the nature of things the United States should have a travel industry of vast economic importance. We have numerous and extensive scenic areas of unexcelled attractiveness, together with a majority of the world's greatest scenic wonders and wonderlands. All these too, repose in a climate that is hospitable and refreshing. Develop these scenes by making them ready for the traveler and they will become continuously productive.

Our established scenic reservations, or those which may be hereafter set aside, are destined to become the basis of our large scenic industry. Fortunately the area of our present scenic reservations is approximately as extensive as Massachusetts. These reservations embrace thirteen national parks and twenty-eight national monuments. Each park and monument was reserved, because of its scenic wonders, to be a recreation place for the people. The monuments were set aside by extensive orders of the president—the parks by acts of Congress. Each park or monument is a wonderland in itself. All these together contain some of the strangest, sublimest scenes on the globe. Within them are a number of unique, magnificent scenes. The combined nations of the earth cannot show an equal array of loveliness, strangeness and grandeur. Each reservation is different from the others; and in all of them a traveler would spend a lifetime without exhausting their wonders. Our scenic exhibit then, is unrivaled. It displays all the delightful scenes which travelers demand—shows many that cannot elsewhere be beheld and has some undreamed-of groupings in the fine arts of Nature.

The following list gives all the national parks and ten of the twenty-eight national monuments, together with the location of each and its characteristic features:

NATIONAL PARKS.		
NAME	LOCATION	CHARACTERISTICS.
Yellowstone . . .	Wyoming . . .	Mountains, canyons, geysers
Hot Springs . . .	Arkansas . . .	Medicinal springs and wooded hills
Sequoia . . .	California . . .	Big trees, high mountains
Yosemite . . .	California . . .	Unique glacial valley and snowy peaks
General Grant . . .	California . . .	Big trees
Casa Grande Ruin . . .	Arizona . . .	Prehistoric dwellings
Mount Rainier . . .	Washington . . .	A noble, glacier-crowned mountain
Crater Lake . . .	Oregon . . .	Lake in extinct crater
Platt . . .	Oklahoma . . .	Mineral springs
Wind Cave . . .	South Dakota . . .	Caverns
Sully's Hill . . .	North Dakota . . .	Wooded hills and lake
Mesa Verde . . .	Colorado . . .	Cliff houses and cañons
Glacier . . .	Montana . . .	Glaciers and glacial lakes

NATIONAL MONUMENTS.		
NAME	LOCATION	CHARACTERISTICS.
Grand Cañon . . .	Arizona . . .	"Titan of Chasms"
Petrified Forest . . .	Arizona . . .	Fossilized forests
Mukuntuweap . . .	Utah . . .	Extraordinary cañon erosion
Muir Woods . . .	California . . .	Primeval redwood forest
Cinder Cone . . .	California . . .	Lava field
Natural Bridges . . .	Utah . . .	Enormous natural bridges
Devil's Tower . . .	Wyoming . . .	Example of erosion
Mount Olympus . . .	Washington . . .	Snowy mountains
Navajo . . .	Arizona . . .	Cliff dwellings and pueblos
Wheeler . . .	Colorado . . .	Volcanic formations

Here is a splendid array of nature's masterpieces, to lure and reward the traveler. In mountainpeaks there are Grand Teton, Long's Peak, Mount Whitney and Mount Rainier; in cañons, the vast Grand Cañon and the brilliantly colored Yellowstone; in gorges, that peerless pair—the Yosemite and the Hetch-Hetchy; in trees, the unrivaled sequoias and many matchless primeval forests; in rivers, few on the earth are enriched with scenes equal to those between which rolls the Columbia; in petrified forests, those in Arizona and in the Yellowstone are unsurpassed; in natural bridges, those in Utah easily arch above the other great ones of the earth; in desert attractions, Death Valley offers a rare display of colors, strangeness, silences and mirages; in waterfalls, Niagara, Yellowstone and Yosemite; in glaciers, the Blackfoot, the Nisqually and the Arapahoe; in medicinal springs there is an array of flowing life-extending fountains; in wild flowers, the mountain wild flowers in the West are lovely with the loveliest anywhere; in wild animals of interest and influence, the grizzly bear, the beaver and the mountain sheep; in bird music, that which is sung

by the thrushes and cañon wrens silences with melodious sweetness the other best bird-songs of the earth. In these varied attractions of our many natural parks we have ample play-grounds for all the world and the opportunity for a travel industry many times as productive as our gold and silver mines—and more lasting, too, than they. When these scenes are ready for the traveler we will not need to nag Americans to see America first; and Europeans, too, will start at once a continuous procession to these wonderlands. —Saturday Evening Post.

THE UNDERWOOD OPERATOR.

At last the day of the perfect form letter is at hand. The Underwood Typewriter Co. has placed on the market a machine that operates a typewriter, producing actual typewritten letters at a rate of four to five thousand words an hour, according to the layout. During a recent visit to the offices of the Underwood eight of these machines were seen in operation, turning out letters by the thousand for business firms in New York City, and it was truly a wonderful sight to see this marvelous contrivance performing its duties. Not only does it print the letter, but also fills in the name and address of the recipient and addresses the envelope. Changes may also be made in the body of the letter if desired.



The Underwood Operator.

The complete outfit consists of the operator, a perforator, an Underwood typewriter and a paper feeding device.

The operator proper rests upon an oak cabinet, which contains the motor and a portion of the pneumatic mechanism, as well as a receptacle for the master sheets while being used. The interior of the operator contains the type bar plunger, that portion of the pneumatic system which operates them and a series of feed and guide rolls upon which the master sheets move. As will be noted in the illustration, the typewriter is placed at one end of the operator in such position that a type bar plunger is just above each key.

The perforator is the machine upon which the master sheets are prepared for use in the operator. The keyboard is the same as the ordinary No. 5 Underwood, excepting that four additional keys are used, namely: address change, blank space, carriage return and stop.

The paper feeding device appears almost human in its operations, and the observer stands amazed as he sees it supplying the paper to the typewriter. It consists of a set of feed rolls, driven by a positive movement, and two receptacles for holding paper—one the blank letter heads, and the other the completed letters. It is connected with

the pneumatic mechanism, and is attached to the carriage of the typewriter. At the proper moment the blank letter heads are taken from their receptacle, one at a time, dropped into the typewriter and registered. When the letter is completed, it is carried out of the machine and deposited in another receptacle.

What is termed the master sheet is a specially prepared brand of paper upon which the form letter has been written with the perforator. As this paper revolves in the operator the perforations cause the type bar plungers to bear down on the keys of the typewriter.

The machine is operated by electrical power and works pneumatically. The motor may be attached to any regular electric light circuit by means of a cord and plug the same as a connection is made for an electric fan. It stops automatically when the last name on the name master sheet has been used, or when the supply of paper is exhausted. The machine requires no attention or supervision. All it requires is to be supplied with paper—fill the rack and the operator will do the rest.

The cost of the entire outfit is \$677.50. In view of the popularity of the form letter as a means of securing new business, this machine will be greatly in demand by firms having large mailing lists. The one great drawback of the vast majority of form letters heretofore has been that the recipient could tell at a glance that they were form letters, and would cast them aside without reading the contents.

INVESTMENTS AND SECURITIES FOR SALARIED PEOPLE.

By MELVILLE H. SMART.

H. F. Bachman & Co., Philadelphia, Pa.



HERE are two primary aspects of investment—the economic aspect and the individual aspect. The first is public and the second personal. The unconsumed products of industry become one of the primal elements in the creation of new products. The things which lie at hand in the earth and the potentialities thereof abound as well for the savage as for the civilized man, but the latter gathers them while the former does not. The gathering process as carried on in our present organization requires two major instrumentalities, labor and capital. The labor may be the straining of the muscles or the concentration of the mind, while capital is the wealth previously procured and saved, and then turned into co-operation with labor. The saved product of previous effort is in itself wealth, but when it exists inert, it is of no present good to its owner or to society. When, however, its inertness is stripped from it, and it is given activity by combination with labor in new production, it becomes capital and rightfully claims its share of the thing thereby produced. Mere wealth neither receives nor is entitled to receive a return, any more than mere physical strength is, entitled to a reward, but when activity changes wealth into capital, and strength into labor, something new is created, and the contributing elements in that creation are entitled to the thing created.

The directing of wealth into productive channels cannot always be undertaken by the possessor of the wealth. It is frequently widely diffused in small parts, and it is only through the concentration thereof that it can be handled in wieldy volume. The bank, saving fund, insurance company and kindred institutions act as concentrators of this scattered wealth, and direct it into productive channels on behalf of the contributors. I do not want to make this paper in the least statistical, and therefore it will suffice to say that millions upon millions of investment securities are held by these institutions, whose funds are gathered throughout the length and breadth of the land. Where, however, an individual is the owner of an amount of wealth capable of independent placement in industry, it is a vastly more economic process for such person to do his investing without the intervention of any expensive agency, and thereby procure the full return due his contribution to the instrumentalities of production. The difference in return to the indirect and the direct capitalist is

the difference between a two or three per cent. institutional interest rate and a four or six per cent. yield on a perfectly secured bond.

The opportunities for individual investment exist today in immeasurably greater number than in any previous time, even including the previous generation. A few centuries ago practically all property consisted of real estate and the incidents thereto, industrial and commercial activity being at their barest minimum, and without respect, and even without appreciation of their functions in civilization. As a result, the wealth that existed was primarily utilized for the acquisition of real estate, and caste was determined by such ownership. In consequence there was no appreciation whatever of the beneficent nature of capital as one of the great elements in production. Throughout the Bible there are many tirades against the lending of money for reward, generally characterized as usury in our English translations, but as has been thoroughly established, meaning interest as we understand that term. A classic illustration of the disrepute in which capitalism as held is afforded in the Merchant of Venice, where Shylock is made a sordid character at the very opening of the play by reason of the fact that he lends his money at interest.

As an incident to the concentration of conserved wealth in ownership, there grew up a diffusion of interests in such real estate. Besides the title to the ground, there developed ground rents and mortgages, the first being a reservation, for an annual or other periodical charge, upon the land of another, and the second a claim upon the land of another for a specific sum of money, with a periodical interest payment during the existence of such claim. While in the English law a thorough and highly refined system of real estate jurisprudence developed gradually and spontaneously, it became necessary a comparatively few centuries ago, when trading crept into English life, to borrow for its control the so-called Law Merchant which had never had any previous development in the body of the common law of England. It therefore had to be grafted on to it out of the old body of Roman law, under which the continental commerce had been regulated.

Ground rents have long ceased to be popular as a form of investment, since in their original form they carried with them no obligation for the return of any particular sum, but mortgages have remained a standard form of investment, and doubtless always will. A well selected mortgage has many advantages, and quite some disadvantages. The enforcement of the obligation to pay is cumbersome and the maturing of the obligation in a very few years necessitates re-investment at frequent intervals. Great care must be taken to procure an absolutely clear title and the prevention of the divesting of the lien of the mortgage by a judicial sale upon any possible claim. In addition, there is always existent an element of chance as to neighborhood values, different vicinities rapidly coming into or falling out of popular favor, with marked effect upon real estate prices. The sheriff's sale lists in any greatly populated district are always distressingly large.

For many years the lending of money to governmental bodies, national, state or municipal, has found high favor among the possessors of wealth. The obligation of a solvent nation or any municipal division thereof, is a prime investment, but has its serious detractions. The rate of interest on these governmental securities, where the solvency is thoroughly established, is exceedingly low. An individual or an institution having vast funds to place, may well place a small part of them in such channels, but for an ordinary small investor to so dispose of his funds, would constitute a folly of practical financial suicide. It is no different in principle from a workman's sale of his labor for a compensation vastly below that to which he is entitled, simply because he knows that his employer will not meet with insolvency before the pay-day. There is one other serious objection to the so-called municipal securities in that the owner of them is entirely without recourse if, because of illegality in their issue, political unsettlement, or for any other reason, the debtor community should refuse to meet its obligations. A municipal bond is a right without a remedy.

Until only a few decades ago, municipal and real estate securities constituted by far the greater part of the investment holdings of the possessors of wealth. With the tremendous industrial activity which attended the development of the mechanical arts over the past century, investments have broadened enormously. The advent of the steam railroad created a new and exigent demand upon accumulated wealth. Vast millions have been spent in the construction of these artificial channels of commerce, and while many of the rail-

road exploitations received the direct assistance of governmental bodies, the largest part of their cost had to be met with borrowings from individuals either directly or through the institutions which hold their savings. The timidity of capital and its instinctive shrinking from new fields are thoroughly well known, and it therefore became necessary for the exploiters of our railroad enterprises to make their invitation to wealth most tempting in order to attract it to them in their new and hazardous undertakings. The bonds, through the medium of which the early railroads were built, were sixes, sevens or eighths, and in addition to this high rate of interest, large bounties or bonuses of stock were offered. Some of the still existing underlying bonds of some of our greatest railroad companies pay seven per cent. per annum on their face amount, and the R. R. Co., within the past few years, paid off bonds secured by mortgage on its main line, and carrying six per cent. per annum in interest. Railroad building passed through its speculative era, and a form of investment, which a few decades ago was regarded as hazardous speculation, now ranks as ultra conservative and on a parity in this regard with municipal obligations. The six per cent. bonds of the P. R. R. referred to above were refunded with bonds now selling on a 3.50 annual yield basis.

With the discovery of electricity and the devising of means to commercialize it, and concurrently with the opening up of our vast coal fields, there has been a tremendous development of enterprises for the supplying of communities with electric lighting, electric power, electric transportation, telegraph and telephones, and with gas for illumination and fuel. Today a rural community in the middle West has greater comforts than the Metropolitan centres enjoyed a generation ago. Vast millions have been expended in this new exploitation, and as in the case of railroads, the millions had to be borrowed by those who did not have them from those who did. Again the timidity of capital asserted itself, and to divert it from its more popular refuges, the bait of larger return was necessarily held out. Today, without any justification, and for no reason other than capitalistic inertia, a high grade, public utility bond, as these securities generalized, are termed, is accorded less respect than a high grade, or even a middle grade railroad bond, and can be procured on an income basis considerably more favorable to the investor than can those of the railroad class. On no other ground than that afforded by the reluctance of timid capital to tread new field can the difference in income between a railroad bond and a utility bond of the same general rank be explained. The call for capital in public utility exploitations has been much more urgent in the past decade than has been the call for railroad funds, but in a state of perfect mobility of capital, this would greatly reflect itself in a shifting from the one form of investment to the other and a resultant tendency toward an equalization of return from bonds of equal grade. While such a tendency does undoubtedly exist, it asserts itself even today in surprisingly small measure, and it is possible now for an investor to procure a prime public utility bond that would yield him $5\frac{1}{2}$ per cent. per annum, while a similarly stable railroad bond would pay him no more than $4\frac{1}{4}$ per cent.—a sharp contrast when reduced to the relation of \$4.25 to \$5.50, or a difference of almost 30 per cent. Not only is this differentiation against the utility bond unjustified, but I have no hesitation in expressing my personal opinion that there is no form of investment available which is superior to the bonds of a well run and successful utility corporation. The railroad business, while not as seriously affected by trade conditions as are strictly industrial enterprises, is nevertheless vitally touched by a general business recession.

A severe set-back reduces the coal carriage tremendously and in addition, takes away from the railroads that part of their tonnage which is made up of manufacturers' products and kindred articles. As a result, in times of depression, railroad earnings fall off sharply and the securities of the railroad companies are to that extent impaired. But in sharp contrast, experience shows that industrial recessions exert an almost imperceptible effect upon the earnings of utility corporations. Whether working on less time or at less wages, or out of work entirely, the ordinary every-day man is loath to dispense with his light or with his fuel, and they are about the last things which he will surrender. He may go in debt with his butcher, his baker, and his candlestick maker, and doubtless would be pleased to go in debt with his electric light company or his gas company, but they will not allow him to do so. As a consequence, he uses all of his available resources in the procurement of the almost indispensable comforts which electricity and gas will give him. The depression following the

panic of 1907 established this fact beyond peradventure, and as established, it lends a powerful foundation to the bonds of gas and electric companies. As a result of a number of years' experience and study of the field of investments, I am able to state without any misgivings that I regard the securities of a well conducted, properly financed electric or gas company, with a demonstrated earning capacity, as the most desirable form of investment for persons of moderate means not engaged in any work of their own requiring their capital. I say this because I believe that with equal security of principal, a larger return can be procured from such investments than from any with which I am familiar. I do not mean that there are no pitfalls in this field of investment, for there are, and many of them. Questions of physical valuation, franchises, earnings, legality, arise with relation to every utility security, but if I were to speak to you for many days upon these really technical topics, I might give you an abundance of useful terminology, but I would not be able to give you much instruction. The investment business is technical almost to the point of being professional, and the choosing of particular bonds within any field is a matter for a technically qualified expert, and not for the investor to decide. When you place your savings in an enterprise, it is proper that you should determine the general nature of the investment which you care to make, but the particular security to be chosen, would be chosen by you at your peril. You need a reputable and intelligent banking house to make the choice for you.

In discussing public utility securities in detail, I did not refer to telephone and telegraph securities, though I mention them in a general way. They are somewhat differentiated in their nature from the ordinary electric and gas securities, and lack the stability of the latter, because not clothed with the same character of indispensability, and therefore of independence of general trade conditions. Similarly I failed to include, because of its different nature, another form of security, generally classified as within the public utility class, namely, Water Company obligations, but such securities present the same characteristics as those of electric and gas enterprises, and are to be favored for precisely the same reasons as are the others.

Of late quite some popularity has been gained by the securities of industrial enterprises of all kinds, from the large steel foundries down to those of mail-order stores and of glove and clothing manufactures. They are made attractive by large returns, and while doubtless many of them will produce a profit to their holders, they are susceptible in an acute degree to the effect of individual management and trade conditions, and for that reason must be regarded as unconservative.

In discussing the forms of investment, I have used the generic term securities, purposely avoiding a differentiation between bonds and stock. The difference between the two, however, is vital and most far reaching. Stripped of all accidental features, a bond is an obligation to re-pay; it is an evidence of indebtedness by a borrower to the lender, and the security of the enterprise is pledged for the re-payment of the sum mentioned therein. Stock is an evidence of proportionate ownership in a corporate enterprise and to the gains derived in the furtherance thereof; there is no promise to re-pay anything, nor even to pay anything, the only obligation being to give to the holder his integral part of the distributive part of the earnings of the business. A bondholder is a creditor; a stockholder is a partner. A bondholder is strictly speaking a capitalist, while a stockholder is engaged in business. It is frequently highly profitable to engage in a business which some one else manages, but as a general proposition it is dangerous. The face amount printed on a bond signifies the extent of the debt owing by the company to the bondholder. The face amount on a certificate of stock means nothing whatever.

Generalizations are frequently dangerous scientifically, but they are frequently useful practically, and I have no misgivings in saying to you, an assemblage of teachers, that you cannot do better than to protect your savings from the temptations and allurements which stock dealing subtly presents. A fool and his money are soon parted, and the enticements of stock speculation have sapped the wisdom out of many a sage head.

BIRTH.

Homer Autin Madray,

May 6, 1912.

Mr. & Mrs. Virgil E. Madray,
Butte, Mont.

OBITUARY.

FRED H. BLISS.

Fred H. Bliss, president of the F. H. Bliss Publishing Company, and of the Bliss-Alger College of Saginaw, Michigan, died at his home in that city May 21st, of laryngitis. About two years ago Mr. Bliss' health began to fail, and in the fall of 1910, acting upon the advice of his physician, he went to Colorado for the winter. The following spring he went to Colorado where he seemed to improve for some time and was able to spend the winter holidays at his home in Saginaw, returning to Colorado about the middle of January. However, as spring approached, he seemed to decline again and returned to Saginaw on the 3d of May, where he passed away just 18 days later.

Mr. Bliss was born at Conneaut, Ohio, on March 3, 1861, coming from a family of sturdy Ohio pioneers who had lived in that township for nearly one hundred years. He received his early education in his native town, after which he attended the Valparaiso, Ind., Normal. He taught school for two or three years, and then deciding to take up commercial school work, took a course at Clark's Business College, of Erie, Pa., where he was retained as a teacher. He was not long contented to work for some one else, and in 1885, he, in company with W. W. Phipps, opened the International Business College, of Saginaw, Michigan. This in-

gained so much benefit from this training, he decided to enlarge upon the work and present a purely actual business course, which he did, and in 1899 returned to Saginaw and organized The F. H. Bliss Publishing Company, for the purpose of placing on the market "The Bliss System of Actual Business from the Start." Business teachers were quick to appreciate the value of such a training as the Bliss System afforded, and he met with remarkable success in the sale of his publications, not only in this, but in other countries as well. Mr. Bliss was a pioneer in the presentation of actual business in the schoolroom, but to-day it is the popular idea, and no commercial course is considered complete unless the student has been given some actual business training.

In 1907 Mr. Bliss with his son-in-law, F. R. Alger, opened the Bliss-Alger College, of Saginaw, Michigan, consolidating with the International. This school was especially designed as a teacher's training school, and many of its graduates are annually placed in splendid teaching positions.

Since the organization of The F. H. Bliss Publishing Company, Mr. Bliss has given his entire time to this work, putting into it the same energetic progressive spirit as in his college work. He was a man of high ideals and of untiring energy. With him to undertake a task was to accomplish it. He knew no such word as failure. He especially enjoyed the publishing business, planning for its development and improvement up to the very last. He had made arrangements for the publication of several new books, and these will be placed on the market this coming year. Although he did not fear to meet death, it was with the greatest regret that he laid aside his work, in the very prime of life.

Mr Bliss was married in 1884 to Miss Stella Bugby, at Conneaut, Ohio, and their union has been an unusually happy one. Mrs. Bliss was a teacher and she has always been associated with her husband in his work. Beside his wife he leaves two children, Mrs. F. R. Alger and Alvin E. Bliss, both of Saginaw; two brothers, Charles A. Bliss, of Columbus, Ohio, and Irus L. Bliss, of Conneaut, Ohio.

FRATERNAL AND OLD-LINE INSURANCE.

Rev. Dr. O. P. Gifford, of Buffalo, makes this suggestion of difference in what it means to take a policy of insurance in an old-line company, and to join a fraternal beneficiary society. He says:

"Old-line is simply and purely business. The child puts in a cent and draws out a chocolate. He gives and gets. On the street car you pay a nickel and get a ride. You must not speak to the motorman or cultivate the acquaintance of the conductor.

"In old-line the doctor examines you and pockets his fee and you may never meet again. You are a good risk, send in your check, get the receipt, never see the office or the officers again. The machine moves on. You die. The death is proved, the policy returned, the check drawn. You paid money; the family gets money. But "the life is more than meat, and the body more than raiment."

"You join a fraternal benefit society. You are examined and pass, and pay your dues. You belong to a brotherhood. You have social and literary gatherings. You are brothers one of another. Death comes, money is paid and sympathy is given. When other brothers died you visited the families. When you are gone other members visit your widow and your orphans. You paid money and sympathy. Your family recovers both money and sympathy.

"Life lubricated by sympathy wears longer and runs more smoothly. A man is more than a good risk. Insurance protection means more than trading checks. There is danger in reducing life to dollars.

"Old-line can be likened to a hotel. You simply get what you pay for. Fraternal protection and affiliation is like a home. With less variety in the bill of fare you have more humanity about the board. Old-line is like an incubator—it takes eggs and heat. Fraternal insurance is like the bird—it hatches and broods. Even a chicken knows the difference between an incubator and a hen.

"Fifty cents with a friend is worth more than twice fifty without a friend, the best part of life is the human part."



Fred H. Bliss.

stitution prospered from the start and grew to be one of the largest schools in the State. Mr. Bliss devoted his entire time to this work for 11 years, when he sold out, and with his brother, C. A. Bliss, went to the New England States and started a number of schools which are to-day among the most prosperous institutions of the East. They also opened the Bliss College, of Columbus, Ohio, which has an annual attendance of about 800.

In every school with which Mr. Bliss was connected, he insisted upon the best courses, the most up-to-date methods, and competent, conscientious teachers, believing that the pupils were entitled to the best instruction possible. Nor did he consider his obligation cancelled until the student had been placed in a good position. Many young men and women have been given free scholarships in his schools, and oftentimes they have also been given board in his own home. Thousands of young people have reason to be thankful that they were privileged to take their course under his watchful superintendence.

During Mr. Bliss' career as a business college proprietor, he formulated a system of Office Practice for the students, believing that such practical work would give them a much better understanding of their course. Finding that his pupils

DIRECTORY OF BUSINESS DEVICES.

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ACCOUNTANTS.

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ADDING MACHINES (LISTING).

Burroughs Adding Machine Co., Detroit, Mich.
Remington Typewriter Co., 327 Broadway, New York.
Underwood Typewriter Co., 30 Vesey St., New York.

ADDING TYPEWRITERS. See Typewriters' Adding.

BOOKKEEPING.

American Book Co., Washington Square, New York.
Bliss Publishing Co., Saginaw, Mich.
Bobbis-Merrill Co., Indianapolis, Ind.
Ginn & Co., Boston, Mass.
Goodyear-Marshall Co., Cedar Rapids, Ia.
Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.
Packard, S. S., 233 Lexington Ave., New York.
Practical Text Book Co., Euclid Ave., Cleveland, Ohio.
Rowe, H. M., & Co., Baltimore, Md.
Southwestern Publishing Co., 222 Main St., Cincinnati, Ohio.
Toby, Edw., Waco, Tex., Publ. Toby's Practical Bookkeeping.

CARBON PAPERS & TYPEWRITER RIBBONS.

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COPYHOLDERS.

Remington Typewriter Co., 327 Broadway, New York.

DUPLICATORS (STENCIL).

Underwood Typewriter Co., 30 Vesey St., New York.

INKS.

Higgins, Chas. M., & Co., 271 Ninth St., Brooklyn, N. Y.

INKSTANDS.

General Supply Co., Danielson, Conn.

NOTE BOOKS (STENOGRAPHERS').

Pitman, L. & Sons, 2 W. 45th St., New York.

PAPER FASTENERS AND BINDERS.

Chapless Paper Fastener Co., Newton, Iowa.

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Dixon, Joseph, Crucible Co., Jersey City, N. J.

PENCIL SHARPENERS.

Arne Novelty Mfg. Co., 1103 Sixteenth St., Racine, Wis.

PENHOLDERS.

Magnusson, A., 208 N. 5th St., Quincy, Ill.

PENS (SHADING).

Newton Automatic Shading Pen Co., Pontiac, Mich.

PENS (STEEL).

Esterbrook Steel Pen Mfg. Co., 95 John St., New York.

Gillett & Sons, 93 Chambers St., New York.

Hunt, C. Howard, Pen Co., Camden, N. J.

Spencerian Pen Co., 349 Broadway, New York.

SHORTHAND SYSTEMS.

Barnes, A. J., Publishing Co., 2201 Locust St., St. Louis, Mo.

Graham, A. J., & Co., 1135 Broadway, New York.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.

Packard, S. S., 233 Lexington Ave., New York.

Phonographic Institute Co., Cincinnati, Ohio.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Co., Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

Toby, Edw., Tex., Publ., Aristos or James' Shadeless Shorthand.

TELEPHONES (INTERIOR).

Direct-Line Telephone Co., 810 Broadway, New York.

TOUCH TYPEWRITING INSTRUCTORS.

Gregg Publishing Co., 1123 Broadway, New York.

Lyons, J. A. & Co., 623 S. Wabash Ave., Chicago, Ill.

Pitman, Isaac, & Son, 2 W. 45th St., New York.

Practical Text Book Company, Euclid Ave., Cleveland, Ohio.

Spencer Publishing Co., 707 Common St., New Orleans, La.

TYPEWRITERS.

Hammond Typewriter Co., 60th to 70th St., East River, New York.

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (ADDING).

Remington Typewriter Co., 327 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (AUTOMATIC).

Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITERS (BILLING).

Monarch Typewriter Co., 300 Broadway, New York.

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Underwood Typewriter Co., 30 Vesey St., New York.

TYPEWRITER CARRIAGE RETURN.

Underwood Typewriter Co., 30 Vesey St., New York.

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TYPEWRITERS (NOISELESS).

Noiseless Typewriter Co., 320 Broadway, New York.

TYPEWRITERS (INTERCHANGEABLE CARRIAGES).

Smith-Premier Typewriter Co., 319 Broadway, New York.

TYPEWRITERS (PORTABLE).

Standard Typewriter Co., Groton, N. Y.

TYPEWRITER RIBBONS. See Carbon Papers.

TYPEWRITERS (WIDE CARRIAGE).

Monarch Typewriter Co., 300 Broadway, New York.

Remington Typewriter Co., 327 Broadway, New York.

Smith-Premier Typewriter Co., 319 Broadway, New York.

Underwood Typewriter Co., 30 Vesey St., New York.

MOVEMENTS OF THE TEACHERS.

Helen C. Skinner, for two years teacher of shorthand and typewriting in the Stoneham, Mass., High School, is the new teacher recently added to the commercial department of the Beverly, Mass., High School for the coming year.

Mrs. Esther Bailey, of Watertown, N. Y., will be a new assistant commercial teacher in the Mamaroneck, N. Y., High School for 1912-13.

A. M. Toler, who has had charge of the commercial work of the Reading, Pa. College of Commerce, will be with the Dunsmore Business College, at Staunton, Va., next year.

Ray Minott, of the Capital Commercial School, Albany, N. Y., will have charge of the commercial department of the Phoenixville, Pa., High School during the coming year.

Arthur J. Becker, of the Denver Y. M. C. A., has just accepted a position with the Chattanooga, Tenn., Public Schools for next year.

G. C. Taylor, of Washington, D. C., is a new shorthand teacher in the Albuquerque, N. Mex., Business College.

C. E. Merrick, of Oberlin, Ohio, will have charge of the Merrill Business College, South Norwalk, Conn., during 1912-13.

F. J. Blakeman, of the Elizabeth, N. J., Business College, is to have charge of the new commercial department to be opened in the Gloversville, N. Y., High School in September. Ruth Gearhart, of Lincoln, Neb., has just been chosen for the commercial work in the Blair, Neb., High School.

A. W. Cooper, who has had charge of the commercial department of the College of Commerce, Waterloo, during the past year, has just bought an interest in that school.

Emma Kvindlog, recently secretary to the superintendent of schools at Fergus Falls, Minn., has just been chosen for the commercial work in the Fergus Falls High School.

H. E. Welbourne, of the West Allis, Wis., High School has been added to the staff of the Washington High School, Milwaukee.

Glenn W. Slade is the new teacher in the Troy, N. Y., Business College. W. H. Waugh is the new solicitor for the same school.

Harry F. Sieber is to have charge of the commercial work in the Day School of the Philadelphia Y. M. C. A. during the coming year.

C. B. Potter, of St. Thomas College, St. Paul, Minn., has been chosen as head of the commercial department of the Yale Business College, New Haven.

Atlee L. Percy, head of the office practice work of the Spencerian Commercial School, Cleveland, is to be at the head of the commercial work of Banks Business College, Philadelphia.

The following young men have been chosen for the Omaha Commercial High School:

N. C. Wood, Ottawa, Ill.; F. A. Miller, St. Paul Park, Minn.; I. L. Brawford, Cedar Rapids, Iowa; H. C. Joy, Jefferson, Iowa; L. E. Clifford, St. Joseph, Mo.; L. A. Detring, Burlington, Iowa.

J. Walter Ross, of the University Preparatory School, Tonkawa, Okla., will have charge of the shorthand department of the Rhode Island Commercial School, Providence, next year.

A. M. Stonehouse, recently with the Drake Business College, Newark, N. J., is in charge of the School Department of the Underwood Typewriter Company, Boston. U. G. Moore, who preceded Mr. Stonehouse, has a similar position with the Underwood people in Seattle.

W. K. Crouthamel, last year at the head of the business department of the Worcester, Mass., Business Institute, is to be at the head of the new commercial department of the Concord, Mass., High School.

Lillian C. Blake, of Albany, N. Y., Business College, has been elected as shorthand teacher in the Saratoga Springs, N. Y., High School.

C. D. Dumbauld, now at the head of the shorthand department of the Easton, Pa., Business College, is to have charge of the commercial department of the Middletown, N. Y., High School.

Swift instinct leaps, slow reason feebly climbs.
Without rivals thou lovest alone thyself and thine.

mmm mmm mmm mmm mmm

N n n n n n n n n n n n n n n n

Nevada Nevada Nevada Nevada Nevada

Never practice in a careless manner. N.

LESSON THIRTY-NINE.

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The "M" exercise on the first line furnishes a review of "M" and an excellent movement exercise. Use a bold arm movement. Make a compound curve in passing from letter to letter. Make seventeen "N's" on each line. Make a full turn in the top. Use care in making "ev" in "Nevada". Aim to form every letter carefully.

N N N N N N N N N N N N N N N N

NNNN NNNN NNNN NNNN NNNN

Hawaii Hawaii Hawaii Hawaii Hawaii

Homer Hanum paid me \$5954 on account.

LESSON FORTY.

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The last part of "H" is quite like the script character "&". Let the pen strike the paper a little higher than the first part of "H". It should be a slight left curve. Make a point and not a loop at the base line. Notice the slant of the loop which joins the two parts of the letter. In joining "H's" as in the second line make a full curve between letters.

We wish to compliment the following teachers very highly for the splendid results they have attained, but hope they will be not be content to rest on their laurels but will profit by their experience this year, and next September will utilize the same methods that have been so successful this year:

- Hastings Hawkes, Brockton, Mass., High School.
- A. C. Holmquist, Minnesota College, Minneapolis.
- S. E. Leslie, Eastman College, Poughkeepsie, N. Y.
- S. H. Boese, Freeman College, Freeman, S. D.
- W. L. Cochran, Coleman Business College, Newark, N. J.
- E. W. Schlee, Newark Business College Newark, N. J.
- G. C. Brink, Argentine High School, Kansas City, Kans.
- M. B. McDowell, High School, Bradford, Pa.
- J. R. Carroll, Douglas Business College McKeesport, Pa.
- R. C. Haynes, Bliss College, Lewiston, Me.

SELF-EXPRESSION.

You see an apple tree with a beautiful apple. That apple is not great of itself. It is simply the expression of the work done by the humble roots, unseen beneath the soil. It expresses the power, resistance to winter, of the thick trunk, with its life-giving sap. It expresses the vitality in the branches, the sheltering power of the leaves that take in the forces of the sun and air.

The apple is nothing in itself—except the expression of the whole apple tree.

And so what we are pleased to call "the great man," whether he be writer, artist, statesman, thinker, is simply the expression of that great tree—the human race—to which he belongs. The human race is the tree, and the genius is the fruit. He gets his strength from the roots of the tree, the working, humble, unseen masses. He gets his strength:

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 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

Klink Klink Klink Klink Klink Klink Klink

Kindly pay the bearer, Kenneth Kirk \$500.

LESSON FORTY-ONE.

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This simple form of "K" will be found convenient for business writing. There is little to learn about it except the last part. Notice how it is looped around the straight line near the top. The word "Klink" furnishes practice on both the capital "K" and small "k". Aim to imitate the copy in length of line and spacing.

OO OO OO OO OO OO OO OO OO

O O O O O O O O O O O O O O O O O O O O O O O

Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z Z

Zouave Zouave Zouave Zouave Zouave

Zoology, a science of the animal kingdom.

LESSON FORTY-TWO.

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Notice how the bottom of the first part of "X" is carried around to the left and that a dot is formed before lifting the pen. The last part is quite like a large figure 6. Be sure to join both parts at the center.

In making "Z", be sure to hit the little point or hook rest on the blue line.

from the body of the tree, the collection of strong, working, resisting men.

The great man expresses only his race; he gets his strength from the race. He is great, not through individuality, but through the power of expressing what the entire race feels.

And you will find in proof of this that the few really great men scattered through history are those that have expressed most admirably the highest point reached by humanity as a whole in their day. Such men are Homer, Aristotle, Bacon, Michael Angelo, Foudier, Beethoven, Shakespeare—the rest are pygmies beside these—and these are great because they gave expression to the highest development of humanity in their day.—New York Evening Journal.

STILL ANOTHER LANGUAGE CONQUERED BY MISS REMINGTON.

The achievements of the Remington in the conquest of new

tion of Siamese to the list of foreign language Remingtons. This month it is our privilege to record the addition of one of the Indian dialects, namely Gujarati.

This latest addition to the "Remington" languages, bringing the total to 86, is, like the Siamese, not only interesting in itself, but is also of considerable commercial importance. Gujarati is the language spoken by ten or eleven millions of inhabitants of the middle section of India, with Bombay as the center. It is estimated that at least one-third of the inhabitants of the city of Bombay, the commercial metropolis of India, speak this language and it is the commonly accepted medium of commercial enterprise. This language is also the common medium employed in commercial transactions by the numerous Indian merchants who are scattered in various places along the Eastern Coast of Africa, and in other parts of the Far East, even as far as Hong Kong and Japan.

Gujarati is the seventh Indian vernacular Remington which has been built, its predecessors being machines to write Sanskrit, Hindi, Marawari, Magadhi, Marathi and Urdu. The new Gujarati machine belongs to the Devanagari group, to which all of the others also belong with the exception of

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

SHORTHAND'S LONG STORY.

Once regarded as little short of witchcraft or sorcery, shorthand has now become so common and matter-of-fact an element in our daily contact with business and mercantile affairs that it is all but unnoticed and unnoted. To those who see its almost universal use today and know little or nothing of its origin and growth, and to those who associate it entirely with its present utilitarian surroundings of the business offices or the courtroom, it may be surprising to learn that, unlike its present sister and dependent occupation of typewriting, and those other important time-saving inventions, the telephone, the telegraph and fast mail, it is not a child of the century just passed, but dates back in its application to the English language almost to the invention of printing itself, while in its earlier use in Greek and Roman civilization it antedates even the Christian era. But so it is, and by its means have been preserved to us the matchless eloquence of the Roman Tribune and Forum, alike with the brilliant oratory of Burke and Pitt and Fox, and the masterpieces of Webster and Clay and Phillips and Garrison.

While there is probability that unpublished systems of "characterie," resembling the Roman stenographic "notes," were used to some extent by the monkish litterateurs of the early and middle periods of English history, the first known published system was that of Timothe Bright, a worthy doctor of "phisike" and divinity of the later Elizabethian period. His little book appeared in 1588 and was entitled, "Characterie an Art of shorte, swifte, and secrete writing by character." It was dedicated (by permission) to the virgin queen, and was clearly a book of great labor and research. It contained the germ, the idea, of swift writing, but beyond that was practically useless, as its great complexity would make its mastery the work of a lifetime, while it could scarcely be used for any exact requirements, since each character stood for all words of the same meaning and application.

Inspired doubtless by his example, the first real alphabetic shorthand system soon made its appearance, in 1602, being the work of John Willie, upon which nearly all the systems appearing during the next two hundred years were largely based, either in the actual signs themselves or in the theory of execution. Sixteen years later a namesake, but so far as I can learn not a relative, Edmund Willie, produced a shorthand system which immediately rivalled that of the elder Willie in popularity. These systems went through a number of additions and were quite widely used by clergymen and literary men, especially during the periods of religious intolerance and persecution, when systems of secret writing were practically a necessity.

The writer has an interesting notebook dating back to 1767, in which Jacob Cushing of Hingham, Mass., recorded in shorthand the sermons of the good old Orthodox parsons of those days. The manuscript is the property of Mrs. W. J. Newcomb, one of the descendants of Squire Cushing, who was in his day a man of importance in Hingham, being magistrate under the king, and selectman and representative.

Official stenographer Frank H. Burt of the Superior Court has an interesting old manuscript which once belonged to one of his ancestors, Eben Hunt, Jr., being a sermon written in shorthand some 150 years ago by Rev. John Hooker.

Notwithstanding the quite common use of shorthand in this country before and during Revolutionary times, no text-book or work on shorthand appeared here until 1789, the year of Washington's first inauguration. Previous to this time about 200 "systems" of shorthand had appeared in England, and the American practitioners wrote either some one of these systems or adopted or originated unpublished systems of their own. One of the most interesting of these semi-original systems is that of Captain Dow, above referred to, and another is that of Nicholas King, the cartographer, whose maps of early American cities and districts are still authorities in many respects, notably his fine map of Washington city drawn in the latter part of the eighteenth century. Mrs. Margaret Deland of this city is a collateral descendant, I believe, of Mr. King.

In 1789 the first shorthand book published in this country appeared in Philadelphia. It was merely a reprint of a popular English work, that of Thomas and Joseph Gurney, the famous shorthand reporters of the British Parliament. It is an interesting fact that in spite of the alleged great improvements in shorthand during the past sixty years, the ancient system of Gurney is still used in reporting the British Parliament, and the work has been done ever since the days of the elder Gurney by members of his immediate family and their descendants.

A number of shorthand works appeared during the next twenty years, in Philadelphia, Albany and New York, but as they are outside the scope of this article I will only say that with one exception (the system of Thomas Lloyd, the first reporter of Congress), they were all reprints of English systems.

Most of the editors and proprietors of Boston dailies have risen to success up the ladder of shorthand. Mr. Stephen O'Meara of the Journal, Mr. Ayres of the Advertiser and Mr. Grozier of the Post were shorthand writers and good ones; while General Taylor of the Globe, and Secretary of State Olin have been not only writers, but teachers of the art.

Some of our prominent lawyers have been shorthand writers, either professional or amateur, among them Thomas E. Major, Wells H. Johnson and Samuel J. Elder. Many of the judges, past and present, have written shorthand for their own pleasure or convenience, and Judges Bond of the Superior Court and Knowlton of the Supreme Court are said to be notably expert writers.

At the present time shorthand is so widely used and so well known by its results, even to the uninitiated, that it has not been felt necessary or advisable to touch upon its practice today. The object has been rather to dwell briefly upon its past, with the hope of interesting those who may be in possession of facts or material, to arrange for their preservation.

THE LATE CHARLES CURRIER BEALE.

NATIONAL SHORTHAND REPORTERS' ASSOCIATION.



PREPARATIONS for the annual convention to be held in New York City the week of August 26th, are already under way. The executive committee of the New York State Stenographers' Association has taken charge of the preliminary work, and a meeting was held in New York City on May 11th, at which many of the details were arranged. It is likely that in the next issue the exact place of meeting, headquarters, hotel rates, etc., can be announced. President Roberts started several weeks ago to make up the program for the meeting, and when completed this will be announced in the Department.

From the location of the convention, it is certain that the attendance will be larger than at any of the conventions in recent years, and such new features as the exhibit of the Committee on Demonstration will tend to bring out every progressive member who can possibly attend.

As announced in a former issue there is this year a Committee on Entertainment, headed by the vice-president, Mrs. Elizabeth C. Rogers, of Lexington, Ky., which committee will co-operate with the local committee in providing entertainment for the wives and friends of the reporters attending the convention who do not care to be present at all of the business sessions. Local associations will provide the usual entertainment for the members during the evenings and at such times as the program will permit.

For the benefit of members living west of Chicago, there is always a summer tourist rate in effect to the east which will materially lessen the cost of attendance, in fact making it possible to attend a convention held in New York City almost as cheaply as though it were held in the middle section of the country.

Only one more issue of the official organ and the various magazines printing the Association matter remain before the convention, and copy for the August issue—the last before the convention—must be in the hands of the editor by approximately the 7th of July. Members desiring any special feature on the program are urged to communicate with the President at once so that the full program can be announced at as early a date as possible.

All of the members of the Committee on Demonstration have sent out circular letters to the reporters in their respective territory, to non-members as well as to members; and the replies are beginning to come in.

It will require much labor on the part of the committee to classify and tabulate the information contained in these replies; and every reporter receiving such a request is asked to comply with the same at the earliest possible date.

Approximately 1,000 letters have been sent out by this committee, and while of course not all will respond, replies should be received from at least fifty per cent., which would provide a fund of information showing very nearly the true situation in the profession over the whole country; and the report of the committee ought to be very instructive and entertaining as well.

This however, is only one feature of the work of the committee. Another is the exhibit of machines and appliances used by reporters in their work, an exhibit to be made by the office appliance people—a regular business show in connection with the annual convention, which will rival the speed contests in interest.

One problem always before any organization is the securing of new members, and the continuance of all present members, with dues paid promptly. At the beginning of the year the president appointed a large membership committee, exacting pledges so far as possible, that each member of the committee would secure at least two new mem-

bers of the association before July 1. Some of these pledges have been carried out. The time is short in which to fulfill the others. But only a few days are required in which to secure such memberships. A personal request or a letter enclosing a blank is all that is required to turn the trick. President Roberts is getting out a letter to the members of the committee, in an effort to stimulate activity and bring in the number of new memberships pledged. It is, of course, up-hill business to build up an association if the present membership keeps slipping away by members dropping out or failing to keep up the annual dues. Bills for dues were sent out by the Secretary shortly after the first of the year, and all members who did not respond at that time should do so as soon as possible, to the end that the campaign for new members will be as effective as possible by having the old membership up to the highest point.

The present constitution of the Association was adopted two years ago at Denver. Although the result of painstaking work on the part of the committee having the revision in charge, some amendments and changes were made on the floor of the convention, and time has revealed conditions which are not fully covered by the present constitution. Therefore some suggestions have been made relative to changes at the New York meeting, and when these are filed with the secretary they will be published in this department for the consideration of the members before the meeting. The constitution provides that notice of all proposed changes shall be filed with the secretary thirty days before the annual convention, and that such amendments shall take effect upon their adoption by a two-thirds vote of the members present at the convention.

Who said there was no romance in shorthand? The New York Sun recently printed a story under these headings: "Romantic Stories of Lady Secretaries.—The Heart Throbs that Go with Shorthand.—Sometimes—Told at a Lecture. Tea was Passed Also." Then followed a half column beginning with, "Being a lady secretary has its vital compensation and a knowledge of shorthand is quite likely to lead you for the first time to the altar, reunite you with the husband you have left because you believed the stories somebody told you about him, or bring you a proposal from your father-in-law. These words of kindly cheer were handed out yesterday to thirty or forty eager women who sat for half an hour at the feet of.....," etc., etc.

Then a few words about the director of this school, a system invented by the author, "he said yesterday, at the earnest request of the late King Edward who tried to learn the Pitman code when he was Prince of Wales and found it difficult."

And so on through the article, with incidents recited of an earl's daughter learning shorthand, a "shorthand shark meeting her future employer and sinking with a souging sigh into his arms," and "a lady dressed as a widow who must learn shorthand in a month because her prospective employer wanted her right off, and who went happily off with her shorthand knowledge before the allotted time."

And more and more, a la Laura Jean Libbey.

The clipping has been turned over to Mr. Hopper of the Committee on Frauds in Shorthand, who may be interested in learning more about the school where stenographers are turned out in a month, and where such alluring prospects for lady secretaries are held out.

The correspondent sending in the article writes that his particular state has been particularly cursed with that class of women who write shorthand for a living, with the idea that it is but the stepping stone to securing a husband, and who, of course, do the most to keep the standard in shorthand writing down.

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with hesitation and with "puzzling-
out" are a nuisance to the writer and
to his employer.

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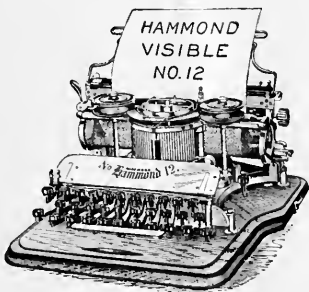
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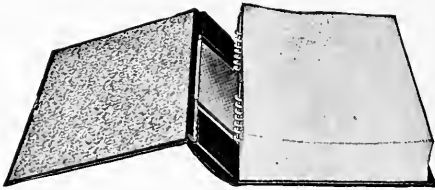
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By BERT M. MOSES.

President Association of American Advertising.

If I were a young man, with an intense yearning to become a great advertiser I would start in and secure a job in a country printing office.

A weekly newspaper, where the type is all set by hand, is an ideal place to get the first principles of advertising, because here is where human nature may be learned as it can be learned nowhere else.

The country newspaper is so close to the plain people that it faithfully reflects their thoughts, desires, ambitions, and emotions.

The common people make up the masses, and successful advertising is always based upon what the smart folks call psychology, but which ordinary people call human nature.

In a country newspaper office a practical insight into type faces, values, and display can be had by actually picking up and arranging the types themselves.

No college or correspondence course can ever teach a man how to do a thing out of books so well as he can teach himself by doing it with his own hands.

In the small town the merchants are glad to have some one write their advertisements for them, and this is a fine opportunity for our young man who yearns to be an advertiser.

By writing the advertisement, setting the type, and watching the returns, he goes to the heart of the thing in a practical way.

PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition, if you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.

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.

The Practical Text Book Company has embodied this thought in all its works. In conformity with the soundest principles of pedagogics, we have realized the ideal just so far as the facts of modern practice are in exact harmony with theoretical perfection. Where modern business methods are not ideally perfect, we must take the facts as we find them, and endeavor to idealize the real. This plan of action gives us a scientific working basis for rendering all of our books "teachable" from a theoretical standpoint, and at the same time true to the facts of business life from the standpoint of practice.

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.

It is because practice varies even though principles are eternal, that "The wisdom of one generation is the folly of the next." If you are using books that are not up to date in method as well as matter, you may realize your mistake when it is too late. Examine some of our books and you will be immediately struck with their clearness and simplicity; also, their directness of presentation, and aptness of illustration. Catalogue free. (We pay the freight.)

The Practical Text Book Company

Euclid & 18th Street,

Cleveland, Ohio.

Do you honestly think you are making good? If you are not, make it a point to get out of the rut—keep up with the procession. Don't think because your employer is not handing you bouquets continuously that he is not interested in you.

Keep abreast with everything pertaining to your particular business, for only by making your employer's interest yours can you possibly make a position for yourself that will command both salary and business respect.

Think it over and ask yourself the question, "Am I making good in every sense of the word?"

Why I Failed to Get the Job.

I heard of the vacancy but waited until next day to apply.

I applied without expecting to get the place and my manner showed it.

I found fault with my previous employer.

I had no confidence in myself and consequently my prospective employer had no confidence in me.

I called at the office without giving any attention to my personal appearance.

My shoes were unpolished and my finger nails were in mourning.

I took a library book with me to read while I was waiting.

I was chewing gum while in the employer's presence.

I asked how much the salary would be and complained that it was too small.

I asked what the hours were and if I could get off an occasional afternoon.

I did not hesitate to use slang in my conversation.

I told all about my family and what my grandfather had done.

That shorthand has been elevated to the high plane to which it belongs is evidenced by the fact that Columbia University of the City of New York has added, as a permanent feature, a secretarial course to its Extension Teaching curriculum. During the past year, the classes have been exceptionally successful and the demand for high class secretaries that was heretofore impossible to fill, gives promise of now being met. While these classes are primarily intended to prepare for secretarial duties, the instruction is conducted along such sound pedagogical and scientific lines that no less than twenty-seven out of a class of twenty-eight students last year are now employed as instructors in stenography in the day and evening schools of New York. Only those who have graduated from high schools or a university are eligible, the former being accepted should vacancies occur. New classes with more than double the registration of last year are now being organized under the direction of Frederick R. Beygran, who has had charge of the work at the University since 1908. A course in Isaac Pitman stenography and typewriting will be offered in the Summer Session of Columbia University.

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THE BUSINESS JOURNAL.

What the Boss Found Out.

Late one Saturday afternoon, through an error, says an article in the February number of the *Telephone Review*, written by Cromwell Childre, a telephone message never meant for him personally got on the private wire of a big official of a certain company. The big man was staying down town, making up arrears of work. His immediate staff had gone. The message was vitriolic. Whoever was at the other end was wholly exasperated by a fancied or actual wrong.

The important official had taken up the telephone, mechanically. Anyone watching his face would have seen that, within a moment, he had recognized an emergency and was intending to deal with it.

It happened the man who is writing this, a social friend, was sitting a few feet away. For the next few moments, not meaning to listen but unable to help hearing, he was held spell-bound by the masterful way the man at the telephone handled the situation. With dignity, but at the same time with the finesse, skill and cajoling words of a successful salesman, he took, at the very first, the ground that the man at the other end of the wire was very possibly right, that it was very possible the company's representatives were wrong, he conceded there had been such cases. Would they—of, of course, and it was very kind of Mr.—to—, very kind.

Of a sudden, so cleverly that it could scarcely be seen when it began, his talk changed. Now he was pleading the cause of the company. He was, in effect, an assistant reporting, the man he could not see and did not know was his superior passing the evidence in review. In a dozen sentences more it was all over. A pleasant final word that it was certain was responded to equally pleasantly, and the big man hung up his receiver.

"He was going to sue," the big man said to me. "He was intending to direct his lawyer to begin on Monday. Now not only has he given all that up, but he says we were perfectly right. In our place, he says, he would have done exactly the same thing."

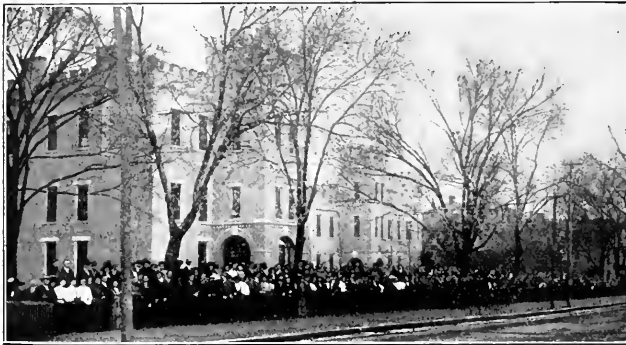
"I am glad I answered that call," he went on. "A man who would have been an enemy is now turned into a friend. What that means to a business, any business, we older men at the head know. It is the one thing that is most difficult for our younger, enthusiastic men to understand."

Choice Gems From Longfellow.

He is the greatest artist, then, Whether of pencil or of pen, Who follows Nature. Never man, As artist or as artisan, Pursuing his own fantasies, Can touch the human heart, or please,

What is the cash value of a man? Dr. E. R. Erastus E. Holt, of Portland, Me., has reduced it to the following scientific basis:

Boy of 10 years.....	\$ 2,601.62
Boy of 15 years.....	4,263.66
Man of 25 years.....	5,488.03
Man of 70 years.....	17.13
Man of 80 years (minus)...	872.84
Professional man at 25.....	25,898.94
Professional man at 40.....	20,744.68



A recent photograph of the Bowling Green Business University, Bowling Green, Ky. This Institution opens its Summer Training School for Commercial Teachers, July 2nd. It has employed some of the best talent in the profession to assist the regular faculty. **THREE OF AMERICA'S GREATEST PENMEN ARE AMONG THE NUMBER.** Write for its literature.



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Nova Scotia Notes.

(From Consul General James W. Ragsdale, Halifax, May 2.)

The coal output for the first three months of the year increased 150,000 tons, about equally divided between Glace Bay and Sydney mines districts. If markets hold good, the increase for the year over 1911 will amount to 500,000 tons.

Labor prospects in all lines bright; besides the promised building briskness unskilled labor should be in fair demand, in consequence of the contemplated expenditure of some \$100,000 by the corporation of Halifax for water-service extension and sewer works.

Apple shipments from Halifax for the 1911-12 season eclipse all previous records, the total by all steamship companies being 1,243,443 barrels, against 240,700 barrels for 1910-11 and about 800,000 barrels for 1909-10. Shipments for the past season to various ports were: London, 659,969; Liverpool, 242,725; Glasgow, 147,863; Hamburg, 118,115; Bristol, 28,933; Manchester, 21,090; Newfoundland, 17,017; West Indies, 8,831; South Africa, 3,125; and Habana, 775 barrels. In addition there were shipped from Annapolis 17,547, from Yarmouth 5,250, western shipments 176,150, and to local markets 150,000 barrels, making a grand total from Nova Scotia of 1,592,300 barrels.

Good Advice.

Advice is no vice;
This advice is for you.
It is nice to be nice;
It is true to be true.
One is glad to be glad,
And one should when one should.
It is mad to be mad;
It is good to be good;
But the saddest of all the sad things
that are sad
Is the very bad thing that it's bad to
be bad.

It is best to be best;
It is worst to be worst.
It is rest to take rest;
It's first rate to be first.
It is right to be right;
It is sure to be sure.
It is bright to be bright;
It is poor to be poor;
But the saddest of all the sad things
that are sad
Is the very bad thing that it's bad to be
bad.

It is wrong to be wrong;
It is low to be low.
It is strong to be strong;
It is slow to be slow.
It is rude to be rude;
It is vain to be vain.
It is crude to be crude;
It is sane to be sane;
But the saddest of all the sad things
that are sad
Is the very bad thing that it's bad to
be bad.

—Tom Hall.

There is conclusive evidence to show that in one unbroken nocturnal flight the European bird known as the northern bluethroat passes from Central Africa to the German sea, a distance of 1,600 miles, making the journey in nine hours. From its winter home in Africa observers have determined that it starts after sunset, arriving at its far northern summer haunts before dawn on the next morning.

Trolley or Trailer?

Did you ever see an automobile go gliding down the street or along the road, pulling after it another machine perhaps larger than itself but which had failed to "go," just when "go" was most needed? And it is just that way with men, too. Sometimes a big man, having all the appearance of strength and ability to act, breaks down utterly when the strain comes and some other man, with no greater natural ability but with a bull dog grip, must be called in, not only to do his work, but drag him along with it. But the world hasn't much praise for the man who has to be towed along at the end of a cable.

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Madarasz had a limited stock of this ink on hand at the time of his death, and this has been placed in our hands for sale.

We only have on hand a few of the \$4.00 sticks. These will be sold at \$1.00 less than the regular price until the supply is exhausted. Enough in one large stick to last a lifetime. Those interested should order without delay.

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The rulers of Europe are paid as follows: Czar of Russia, \$12,000,000; sultan of Turkey, \$7,450,000; emperor of Germany, \$3,800,000; emperor of Austria and king of Hungary, \$3,700,000; king of Italy, \$3,210,000; king of Great Britain, \$2,600,000; king of Bavaria, \$1,400,000; king of Spain, \$1,400,000; king of the Belgians, \$700,000; king of Saxony, \$745,000; king of Sweden and Norway, \$570,000; king of Portugal, \$525,000; king of Wurtemberg, \$400,000; king of Greece, \$260,000; queen of Holland, \$240,000; king of Serbia, \$240,000; king of Roumania, \$237,000.

Charmed by the Price.

The price tag fools the best of us;
 Cigars that for a nickel go
 We pass with scorn but smoke with joy
 If they are in the ten-cent row.
 A straw hat marked at fifty cents
 Would hardly seem to be a fit;
 The same one priced three ninety-eight
 We see and make a dive for it.

We see a picture on the wall
 That to our eye appears to be
 A ten-cent chromo, or perhaps
 A work of art that came with tea.
 But when the owner comes and says
 He paid a thousand for that bit
 And thinks he got it cheap at that,
 Then we sit up and notice it.

We see a rooster strutting round
 With pride that seems almost absurd.
 He has some feathers and a tail
 And seems like any other bird;
 He looks to be a common scrub
 Until we get his pedigree
 And find he captures every prize,
 And then his beauty we can see.

That is the way with everything,
 From marbles to a cake of ice,
 We may be experts in the line.
 But still we judge it by the price.
 Were it a diamond in the rough
 And worth a fortune any time,
 We wouldn't give it storage room
 If it were listed at a dime.
 —Nashville American.

Keep your word and your word will keep you.

It is better to make a few mistakes than to do nothing at all.
 When it is as broad as its long it must be the square thing.
 After an exchange of hot words a coolness is sure to set in.
 The spark of love is usually kindled before there is a match.

The Art of Business School Soliciting

By WM. G. HAUFF.

Presents the experience and theories of a trained observer of selling business education, and embodies the results of twenty years' study of the problems which confront those connected with Commercial Schools.

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Contentment is merely the ability to forget for a while the things that are beyond our reach.

Books for Business People

THE BUSINESS JOURNAL Tribune Building, New York, will send any of the books mentioned in this column upon receipt of price.

The History of the Typewriter, by Mares. Cloth. Calendered paper. 814 pp. Cuts and illustrations. 221 different Typewriting machines fully described and illustrated. \$2.00. Per dozen \$18.00. Postpaid.

The Expert Stenographer, by W. B. Bottomo. Cloth. 230 pp. 64 pp. of Shorthand. Every phase of Expert Shorthand discussed. \$2.00. Postpaid. In quantities, special rates.

Influencing Men in Business, by Walter Dill Scott. Cloth. 168 pp. Illustrated. For personal or class room instruction. \$1.00 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 850 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

National Penmanship Compendium. Lessons by Leslie, Courtney, Moore, Dakin and Dennis. Paper, stiff cover. For Self-Instruction or Schools. 25 cents, postpaid. In quantities, special rates. Stamps taken.

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OPPORTUNITY.

Master of human destinies am I,
Fame, love and fortune on my footsteps wait,
Cities and fields I walk, I penetrate
Deserts and seas remote, and passing by
Hovel and mart and palace, soon or late
I knock unbidden once at every gate:
If sleeping, wake: if feasting, rise before
I turn away. It is the hour of fate
And those who follow me reach every state
Mortals desire, and conquer every foe
Save death; but those who doubt or hesitate,
Condemned to failure, penury and woe,
Seek me in vain, and uselessly implore—
I answer not, and I return no more.

A visitor at this office, noticing the above poem (really one of the best in the language), hanging framed upon the wall, said: "That sentiment is utterly false. Opportunity lies about us all the time. One needs but the eyes to see it and the hands to grasp it." And the speaker was right. Few men truthfully say that opportunity came to them but once. Many of the most successful men could say with greater truthfulness that it never came to them at all. Few who sit down and wait for its coming will ever meet it face to face. In isolated cases it may pause to knock but it is most frequently found by those who go out and search for it. Can you say that opportunity came and sought the man who, after devoting half a lifetime to scientific experiments, discovered something which made him famous throughout two hemispheres? No, he has earned his reward and receives it. Without these years of effort he would never have caught so much as a glimpse of opportunity. It would have passed him by. And the man who devotes himself assiduously to his business, receiving promotion after promotion, until at last he controls great industries—has he achieved all this because, at the critical moment, he heard the knock of opportunity and opened wide the door? No, it stood at his door day after day, just as it stands to-day at the door of every young man and woman in the country. This one opportunity he always had with him, to be faithful to his trust, to do his duty conscientiously, to learn the business and make himself invaluable to his employers. He may have neglected opportunities in other directions while he devoted himself to this one. There were beckoning hands on every side, other interests to distract his attention from the duties closest to him, but he heeded them not. He kept steadily on his way and his efforts were crowned with success.

The visitor was not mistaken. There never was a time when opportunity was so plentiful. It might almost be said that it is too plentiful for many young men. They see so much of it all about them that they neglect to apply themselves to any one thing. They dissipate their energies over too large an area. Too many men attempt to grasp more than they can hold and lose all. And the young man who sees behind him an opportunity that he has missed need not despair. There is another before him waiting to be grasped. Young man, if you are prepared for it seize the opportunity to-day for every hour you wait shortens by that amount the time remaining for achievement. But if you are not prepared to-day then let the opportunity pass and fit yourself for it to-morrow, knowing that when you are prepared it will be found ready for you.

CHANGE OF ADDRESS—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether News or Regular. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.

Prepare for Something.

The young man who thinks he can go out into the world and put his little untried and unsystematized knowledge against the highly technical knowledge of the trained specialist and win, is going to have a whole host of new ideas before he tears many leaves off the calendar. The parents who think that because their son has graduated from the public or high school, he is capable of making good in a career, only emphasize their ignorance of existing conditions and imperil the future of their boy. The young man who graduates from the high school has just about as nearly completed an education for a life work as the modern sky-scraper is completed when it begins to appear above the top of the ground. He has laid the foundation, that is all. He is not prepared for any career and he cannot do anything that is in demand anywhere.

A few hundred thousand young men and women have received their diplomas from the public and high schools during the past month and they are now facing a world that is going to ask them an entirely different set of questions from those they have been studying the past years, and they will be questions that will be very difficult for them to answer satisfactorily. They will find that a high school diploma is not a passport into a business house nor the office of a professional man, and that the knowledge of dead languages is not half so important, from a practical standpoint, as the knowledge of live business methods. In short, they will soon find that their knowledge is only general and scattering and that, if they hope for any demand for their services, they must build upon the foundation already laid, a superstructure that will be of use to someone. And in the choice of their technical training will lie the success or failure of a large majority of these graduates.


But prepare for *something*. And before deciding upon what that something shall be this question must be answered if you would enter upon a course of training intelligently: "What opportunity will there be for me to dispose of my services after I have studied for this line of work?" Who finds the readiest market for his goods? Is it not he who produces something that everyone wants? Then will not he who prepares to fill a demand that exists in every office, in every store, in every business house of any description, find a more ready market for his services than he who prepares to meet the demands of only a limited few?

The business man is everywhere. You can't get away from him. If you fly to the uttermost parts of the earth, there you will find him and his typewriter, keeping in touch with the rest of the world. You cannot eat, drink, sleep or amuse yourself without the permission or assistance of the business man. And he is always reaching out for new fields to conquer and new brains to assist him in his work. You cannot go wrong if you expect to follow some profession for you cannot become a top-notchier in

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Prepare for *something*, and let it be something that you can depend upon to fill your life with fruitage and your bank account with legal tender.—Ex-

It requires 3,200 conductors to keep New York street car passengers stepping lively.

The swiftest river in the world is the Sutlej of British India, which in 180 miles has a descent of 12,000 feet.

Among the objects found in recent excavations in Egypt was a whole company of wooden soldiers fifteen inches high.

The Swiss army will soon include a corps of volunteer motorists. They will have a special uniform, and will be armed with revolvers.

It is estimated that about 500,000,000 people live in houses, 700,000,000 in huts and caves, and that 50,000,000 have no regular shelter.

A physician in Portland, Me., estimated that 2,048 teaspoonfuls of tears, or two gallons in all, were shed in one night by the audience that heard a pa-



The Business Journal

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Initiative is the thing most desired by business men to-day. If you don't know how to do the little things appertaining to every-day business routine without constant coaching, it is up to you to learn. The employes who think get paid for their brainworking efforts—on the contrary, the ones who simply do this or that as directed place themselves in the "automomat" class—drop in your money and take your choice. You can find thousands of them plodding along on \$5.00 and \$6.00 per week stipends and calling malediction upon their "luck."

Put the query to yourself, are you in the "Private Rowan" class, or have you settled down to a routine existence, satisfied with the little stipend that is doled out to you in your pay envelope?

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This is the first question that comes to the mind of many persons when about to do something new or unusual. But why should you be guided by what others think? Haven't you a mind of your own and are you not capable of judging whether a thing is right, proper or advisable? So long as you limit your actions to the possible approval of others, so long will you fail to be a moral force or an essential factor in anything. The world needs men, not shadows. You cannot be yourself and at the same time a reflection of public opinion. Think for yourself, use your own judgment, and then act as judgment dictates.

Success.

He has achieved success who has lived well, laughed often and loved much; who has gained the respect of intelligent men and the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has always looked for the best in others and given the best he had; whose life was an inspiration, whose memory a benediction.

Smile, even when you're down and out,
 Smile when trouble routs about,
 Smile in sorrow smile in pain,
 Sunshine always follows rain.

The world pays a salary for what you know; wages for what you do.

Those who never do any more than they get paid for—
 Never get paid for any more than they do.

—Elbert Hubbard.



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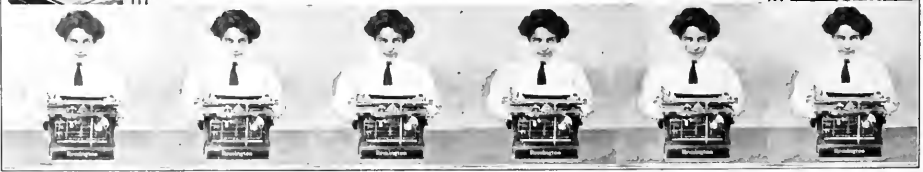
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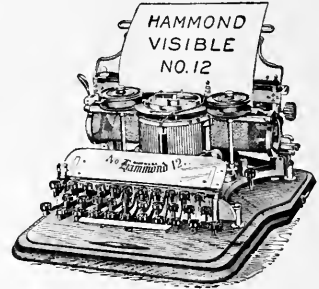
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W. E. KEEN, Haskell Institute.

Extract from the JOURNAL-WORLD of Lawrence, Kans., June 11, 1912.

“Last night in the auditorium of Haskell Institute, the Commercial Class Day program was given. This is always an interesting and instructive exhibition of the work done in the commercial department at Haskell, and shows the proficiency of the students in various branches. Shorthand was written on a blackboard at the rate of 108 words per minute by the contestants blindfolded. The work done in this manner was splendid. The regular shorthand contest (note-taking and transcribing) was won by James Kirkaldie who wrote 131 words per minute. Second place was won by Ellis Manning at 130 words, third and fourth places by Della Lazelle and Elbert Holt with 129 words each.”

June 10, 1912.

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36th Year

AUGUST, 1912

No. 12

A TWENTIETH CENTURY PROPOSITION.

By A. M. ADAMS.

ARE the Commercial Schools standing on the threshold of an era of unheard of and undreamed of development? Can it be possible that all of the great business educators of the past, and their legitimate successors of the present day, have been toiling in the early twilight, and that the bright radiance of the mid-day sun will not shed its lustre on the world of business education and business enterprise until other generations, perhaps yet unborn, have taken the places of those who now struggle to bring the school-room and the business office into still closer touch with each other? This may not be impossible. It has been predicted that the twentieth century will be the century of development, as the hundred years just past was the era of discovery, and this seems more than probable. In the world of science the nineteenth century will be memorable as that in which anaesthetics was discovered—possibly the greatest boon that has been given to humanity in all the ages of the existence of the race. It was the nineteenth century scientist who discovered radium and the X-ray, who determined the existence of living organisms in the air we breathe, in the food we eat and in the water we drink, some beneficial, some detrimental, but all occupying their little place in the economy of nature.

So, too, in that century, came a revolution in education. For many centuries educators had clung to that system of education which originated in the cell of the monk, at a time when there was no avenue open to a man of learning save the Church. It has been less than a hundred years since to the mind of man came the idea of commercial education as we have it today, and this thought seemed to enter the minds of a number of men at almost the same time, making it somewhat difficult to say who is the real father of our modern commercial educational system.

And now, after three-quarters of a century, we may be on the very verge of such a wonderful expansion along business educational lines as will make the leaders of the new movement wonder at their own achievement. It is just recently that one of the business schools of the State of New York has added to its curriculum a Department of Transportation. At first thought the mind cannot grasp the magnitude of the possibilities of such a department. But when one remembers that twenty-five thousand young men enter railroad work in its various branches every year, every one of whom would be better fitted for the position he is to occupy if he could be given a year of careful, systematic training; when one recalls that the greatest industry in the world at the present time is the railroad industry, he will begin to have some conception of what it might be possible for schools of transportation to accomplish.

It is not necessary to make the mistake of assuming that a school can make a finished railroad man from an inexperienced pupil any more than a business school can graduate captains of industry, but these schools can make the path of the beginner in the commercial world and in the world of transportation much easier, and shorten the time necessary to fit one for promotion.

It is not many years since one of the great insurance companies took upon itself the task of training a limited number of college men for this work. Life insurance has become a necessity, and whatever may be said of the methods of some life insurance companies and some life insurance men, the fact remains that men are more and more coming to recognize the importance of this safeguard upon their business, this building for the future when life is young, this preparation for adversity when the benignant smiles of fortune light their pathway. If a business organization recognizes the possibilities of special training for the young men who are to adopt that calling as their means of livelihood, then why is it not possible for commercial schools to brush many a barrier from the path of the ambitious but inexperienced youth?

But above all other things there is one thing every business school should teach. It should teach that manhood is of paramount importance. It should teach that the man who, in his declining years, reaps curses rather than blessings from his fellow men, cannot be considered a success even though the locomotives of the earth were not sufficient to move his wealth, that he who sacrifices his health to win wealth will, in all probability, live to see the day when he would gladly give his wealth for the health which was once his. And the pupil should not forget that the school is hardly more than a place where he can fit himself to learn, where he can open up his mind and prepare it to gather up to itself the great wealth of knowledge which the world has to offer to him. He will learn much in school for which the world, the business world, has no use, but in acquiring the ability to think and reason, to make logical deductions, to concentrate, he will be gaining something which will be of value to him every day he lives, not only from a standpoint of dollars and cents, but from that broader standpoint, the standpoint of one who, no matter how much he may take from the world in honors, in wealth, in learning, is prepared to give back to it more than he has taken.

The publishers of THE BUSINESS JOURNAL will be very glad to receive copies of the annual catalogues and announcements of the various private and public business training schools. These catalogues are kept on file in THE JOURNAL office, and form a most interesting library of up-to-date information regarding training in America.

A WARM WORD FOR COOL READERS.

We can imagine you in a hammock behind the hotel; in a canoe on the Memphremagog Lake; on the cool board walk at Atlantic City; in some delightful retreat of the Rockies; "taking in" the many-sidedness of the dear Old Chautauqua; prowling through the dense forests of the Adirondacks; sailing your chippy yacht before a spanking breeze adown the coast of Maine; coquetting with your lady love while at lawn tennis; diving off the float at Ocean Grove; listening to,—well, almost anybody saying, "Isn't it hot?"

But, ah me, drop into our sanctum and see how cool we are! Come up here into the balmy breeze-swept heights of the Tribune Building, and then wish you were here at home with us?

Good Readers of the BUSINESS JOURNAL, you will, we are sure, be pleased with the way we are letting up on the severities of the student world, and giving you the gentler and sweeter morsels of the summer season. Why should you torture yourself with the intricacies of Penmanship, Bookkeeping, Accountancy, Stenography, *et id omne genus*, when you can take in the blessedness of sky and sun and the rich brown tan and freckles of the out-of-door life?

But while you are freckling and possibly fretting, we are preparing to be to you purveyors of all good things in the months to come. September will be richness itself for you, and doubtless October will grow better by that on which it feeds. Come back from your wanderings, ye sons and daughters of toil, with appetites whetted for "solid meats and sweet sauces" in abundance. We will have them for you.

BUSINESS WRITING.

The specimens received at THE JOURNAL office during the past month serve as a reminder that the subject of penmanship is receiving proper attention in both public and business schools. Very marked improvement is shown by the students, convincing one that the instructors have aroused a great deal of enthusiasm in the class-room. Specimens received from the following teachers are especially meritorious:

- R. S. Deener, Metropolitan Business College, Chicago, Ill.
 F. A. Curtis, Brown School, Hartford, Conn.
 J. D. Rice, Chillicothe Business College, Chillicothe, Mo.
 Miss Curren, Vankleek Hill, Ont.
 J. H. Mayne, Metropolitan Business College, Chicago, Ill.
 A. M. Wonnell, Ferris Institute, Big Rapids, Mich.
 J. R. Carroll, Douglas Business College, McKeesport, Pa.
 Grace M. Cassidy, Mansfield, Mass., High School.
 E. H. McGhee, Rider, Moore & Stewart Sch., Trenton, N. J.
 A. M. Poole, Easton School of Business, Easton, Pa.
 J. M. Latham, Business College, Port Arthur, Texas.
 C. C. Craft, Concord, N. H., Business College.
 F. A. Ashley, Temple University, Philadelphia, Pa.
 A. C. Holmquist, Minnesota College, Minneapolis.
 S. E. Leslie, Eastman College, Poughkeepsie, N. Y.
 Hastings Hawkes, Brockton, Mass., High School.
 Sister Mary Germaine, St. Mary's College, Monroe, Mich.
 Brother Rene Auguste, Longueuil College, Longueuil, Canada.
 W. S. Morris, Central High School, Lonaconing, Md.
 Merritt Davis, Salem High School, Salem, Ore.
 Brother Damase, De La Salle Academy, Three Rivers, Canada.
 Brother Leonard, Sacred Heart College, Longueuil, Canada.
 C. L. Newell, Woods Kings County Business School, Brooklyn, N. Y.

THE QUILL CLUB MEETING.

The third meeting of The Connecticut Quill Club was held June 19th, in one of the Shorthand rooms of The Huntsinger Business School, Hartford Conn. The meeting was called to order by President E. M. Huntsinger, who made some remarks pertinent to the occasion and purposes of this meeting. The work of this organization is making itself felt in the teaching of penmanship in the public schools as well as the business schools of Hartford.

Mrs. W. D. Monnier gave an excellent lecture on art composition, picture hanging and designing. A special value of this drill is in training the sense of form and proportion in any other line of work. As an adjunct to the teaching of business writing and correspondence, this lecture is much to be commended.

At every meeting there is an exhibition of a variety of great skill by famous penmen or engrossers. Some exceptionally fine resolution-engrossing by E. E. Marlatt of New York was a prominent feature. So were also two specimen books on penmanship containing over 500 samples of superior skill in writing, engrossing, lettering, designing, etc., covering a very wide range of manual dexterity and representing over 200 different penmen. These books were loaned for this occasion by Horace G. Healey, editor of THE BUSINESS JOURNAL of New York City.

Another set of specimen books was loaned for this occasion by W. H. Patrick of The Patrick Business School of York, Pa. Some of the finest penmanship skill ever seen is found in these books representing the entire Spencer family of Spencerian fame.

It would be absolutely impossible to duplicate the work in these books as almost all of the men who executed it are not now living.

There is usually a special souvenir presented to every member of the Association at each meeting. The souvenir on this occasion was a photograph of a Three-Hundred-Dollar piece of pen-drawing by Lyman P. Spencer, the chief artist of the famous Spencerian system of penmanship. The original of this rare piece of pen-work is the property of B. S. Carleton of the Aetno Life Insurance Business Writing Co. of Hartford.

INVITATIONS RECEIVED.

The JOURNAL office received a number of invitations during the past month from schools in various parts of the United States, and we have noted the excellent programs that have been prepared for commencement exercises. Among the list were Ferris Institute, Big Rapids, Mich.; Rider-Moore & Stewart School, Trenton, N. J.; Detroit Commercial College, Detroit, Mich.; St. Mary's College, Monroe, Mich.; Meadville Commercial College, Meadville, Pa.; Canton Actual Business College, Canton, Ohio; Childs' Business College, Providence, R. I.; Merrill College, Stamford, Conn.; Utica School of Commerce, Utica, N. Y.; Eastman-Gaines School, New York City; McCann's School, Mahanoy City, Pa.; Sherman's Business School, Mt. Vernon, N. Y.

REPARTEE.

"Isn't she beautiful," whispered the blonde, "in that dainty gray gown that goes so well with her exquisitely lovely blue hair! I wonder if she would mind telling me what sort of bluing she uses for her hair."

"I shouldn't think she would," he replied, "if you would tell her what shade of blonde you use for yours."

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

SHORTHANDERS GALORE.

Unless all signs fail, the city of New York will welcome on August 19, and during the week, the largest body of competent reporters ever attending a Shorthand Convention, as the annual meeting of the National Shorthand Reporters' Association will convene at that time in the new Vanderbilt Hotel, Park Avenue and Thirty-fourth Street. The local and general executive committees are planning great things. Special railroad rates will bring scores of the leading men and women in the profession to our cosmopolitan center. Social features will be prominent. An active interest is already manifested in the special exhibit of all appliances connected in any way with the work of the professional stenographer. A capacious room is set apart for this display. A hearty greeting will be given at our office in the Tribune Building (Room 703), especially by the Shorthand Department Editor, William D. Bridge to all fellow-shorthand writers attending the convention.

THE C. S. R. LAW.

There is a very old story of a politician who tried to perch himself upon a fence by saying that he was in favor of a law, but opposed to its enforcement. Quite possibly this, like many funny stories, originated in fact, and a man who meant to say that he approved the law, but did not approve the manner of its enforcement, made a slip of the tongue. It often happens that the question how to apply a statute, whose purpose everyone approves, is most perplexing.

Such seems to be the situation in which our New York friends find themselves with the law for the certification of public stenographers. As all who have taken an interest in the matter know, the act provides that the regents of the University may issue to a stenographer "a certificate of his qualifications to practice as a public shorthand reporter." The holder of such a certificate has the right to style himself a "Certified Shorthand Reporter." The use of that title by any other than the holder of such a certificate is made a misdemeanor. The certificate is to be granted after an examination, which the regents, however, are authorized to waive in the case of any person having certain qualifications as to age, residence, moral character and citizenship, who at the time of the passage of the Act had been practising in the State, wholly on his own account, as a public shorthand reporter, for a certain time, or who held an official position in any court of the State.

Obviously the first step towards enforcing the law was for the regents to appoint somebody to examine applicants. They accordingly named a board of examiners. As the latter had it in their discretion either to examine everyone engaged in public reporting, officially or otherwise, who wanted the title of C. S. R., or to exempt the great majority of possible

applicants, they were confronted with a perplexing question as to where they should draw the line. The secretary of the examining board personally attended the annual meeting of the State Stenographers' Association, and asked the members present for counsel. He received a response generous in quality, but after a long debate the last speaker on the subject said, I do not believe the suggestions he received were of much practical utility. He asked for bread, but unfortunately all that we were able to give him was a stone; in its last analysis the substance of what we said to him was, that "we hoped they would apply the law as stringently as may be, but not with too much stringency, and also trusted that they would apply it as liberally as possible, but at the same time not too liberally." In fact, what the Association did was, not to enlighten the examiner, but to adopt and approve his own suggestion, by passing a resolution suggesting to the board that an exemption be granted to officials of the Supreme Court of the State of New York and the Court of General Sessions of the City of New York, and to such others as may be certified to the examining committee by such officials as competent reporters.

The interest which attaches to the foregoing incident lies in this, that it explains why stenographers in other states, while admiring the "C. S. R." idea, and applauding the work of the New York Association in securing its adoption, show little disposition to act upon similar lines. The regents find the State well supplied with shorthand reporters already certified by the Courts, or the Civil Service Examiners, or both. No doubt in many parts of the State these are the only public stenographers in business, and to certify them over again would be idle. This is the situation which exists nearly everywhere throughout the United States. The demand for the Act in question (a statute which in itself deserves all the praise it has received), is a local one growing out of conditions almost peculiar to New York City, and until similar conditions arise elsewhere, there is likely to be little demand in other states for similar legislation.

New York City is widely acknowledged as the Center of the Shorthand Universe in many respects. And now the Beale Shorthand Library, purchased by the National Shorthand Reporters' Association for several thousand dollars, is placed on deposit for a term of twenty-five years at least in the custody of the great New York Public library at Broadway and 42d Street: to be thoroughly catalogued, kept intact in designated alcoves, and open to examination by all duly accredited parties. We are specially pleased to note that the amount of indebtedness, to the persons advancing the purchase price to the widow of Mr. Beale, in behalf of the Association, is now reduced to about one thousand dollars, a remarkable fact. It is hoped to have the Beale Library ready for inspection during the N. S. R. A. Convention in August.

THE PUBLIC STENOGRAPHER.

"I am the amanuensis of more than a dozen men," said a public stenographer recently, "and my knowledge consists of everything from love affairs to political campaign writing. The public stenographer in these days is called upon to do many queer things. In the olden times letter-writers used to work in the street because few could read in those days, and it was the only means of communication. Well, the public stenographer is much in the same position. She writes all sorts of letters, and some of the experiences I have during the average day are decidedly interesting.

"There are not less than six young men in love—clerks upstairs—and who consult me in regard to their affinities. There are sober business men who began by dictating their letters to me, but who often ask my advice on matters pertaining to weighty affairs. I don't know why.

"Not long ago an old gentleman came to me. He said as I had been taking his letters so long, and knew so much about his affairs, that he would pay me a stipulated amount each week to take the job off his hands. He had a heavy business deal on, and he wanted to shift it on to my shoulders. Of course, I refused.

"Another man on the tenth floor was running for office, and he asked my advice about his campaign business. I wrote circular letters for him, and he unfolded his political heart to me.

Then there is an office boy upstairs who is in love with a girl on the South Side, and he seems to like nothing better than to stamp his epistles with the official mark of the type-written letter. Of course, I don't charge him for it, as I get enough fun out of the tenor of the notes.

"There are a number of young men carrying on a courtship through me. They become confidential, and tell me all their troubles from day to day. I know the course of the courtship from beginning to end.

"But it is not a case of love all the time. Some of the letters I am called upon to write contain sentences which cause heart-throbs of pity. The deserted wife and husband, the hopelessness of men on the downward path, all find their way on to my note-books from time to time. In fact, it is surprising how the public will tell their innermost secrets to a strange, public stenographer. Of course, we are in duty bound to respect the letters as confidential, but total strangers never question the veracity of a woman engaged in this line of endeavor."—*Chicago Tribune.*

REPORTING CONVENTIONS.

The convention season is near at hand—not political conventions especially, but as vacation time approaches the various organizations and societies in our land hold their annual meetings so that the greatest number of delegates and members can attend. This field can be more developed than it has been as a source of income to the shorthand reporter. More and more these societies are having their proceedings reported and published, and there is scarcely a shorthand reporter in the land, who feels himself competent to do this class of work, who cannot secure at least one meeting a year to report.

The work is more difficult than court work, especially if the subjects to be discussed are technical, and therefore the rate of payment should be larger than for court work. Added to the unfamiliar terminology is the difficulty of hearing at all times the spoken words from different parts of the hall, the necessity of identifying the speakers in the record, the man who has committed a speech to memory for the occasion and refuses to admit that he has manuscript prepared for the occasion, etc.

On the other hand many of the addresses and reports are read from manuscript and do not have to be taken in shorthand at all, but only placed in the record at the proper place. Usually one copy is all that is required, and as that goes to a printer not so much care needs to be taken with it, if it is legible. Sometimes trade journals want

daily copy of parts of all of certain addresses, and this furnishes an additional income.

Convention work is fascinating and puts the reporter in touch with a new field, tending to remove him from the rut in which he is placed by continually taking question and answer work.

Many of the lodges are now having state meetings reported in shorthand, but most of these require that the work be done by a member of the order.

The Zanesville Shorthand Writers' Club, the only organization of stenographers in Ohio, is making good progress. It has over thirty members, nearly all of whom are regular in their attendance. The annual Meeting was recently held, at which a former stenographer, General Brown, proprietor of the Zanesville Courier, gave the young people a fine talk, and Mr. Orrin B. Booth, official reporter of Cambridge, was called upon and gave the stenographers some practical points along their line of work. The club owes its existence to the energetic and persistent work of Fred M. Cruise, an ambitious and enthusiastic young stenographer of that town, who worked for a long time to create the interest which has developed. A correspondent says, "His success ought to be an encouragement to enthusiasts in every town where enough stenographers are employed, to try to interest a sufficient number to warrant forming an organization."

It is probable that the lack of organization among the official reporters of Ohio is partly due to the laws of that State, which leave the compensation of such stenographers very largely at the discretion of the several courts. A natural result is that, other things being equal, the stenographer who is the best hand at a bargain gets the advantage of his or her ability in that line, and there is little incentive for combined effort towards the regulation of fees or salaries. As that is merely one of the incidents of organization, and by no means its main object, the Bureau trusts that the example of Zanesville will prove contagious.

Office Appliances has issued a booklet giving the "Revised Rules and Regulations of the International Typewriting Contest" which will be held in connection with the Business Show, 69th Regiment Armory, New York City, November 11th to 16th, inclusive. There are four contests for trophies, with certificates of speed to those who qualify in the different events. In the Professional Contest the writing is to be for one hour from printed copy; in the Amateur Contest, thirty minutes writing from printed copy; in the School Contest, fifteen minutes writing from printed copy; in the One Minute Contest, open to those participating in the first two events, one minute writing from printed copy.

J. N. Kimball, chairman of the speed contest committee, writes that there is nothing new in respect to the contests to be carried on before the convention this year. He is having the rules printed for distribution to prospective contestants, and they are just the same as they have been in previous years. There will be a charge of \$2 to all contestants, the money to be used in defraying the expenses of the contest.

The stenographic field in San Francisco it seems is temporarily overcrowded, owing to an influx of stenographers from the east, but that this condition does not prevail in Winnipeg, Canada, where there is a demand for commercial stenographers at from \$40 to \$70 a month, which cannot be filled.

THE FIRST KOREAN TYPEWRITER.

Korea, the "Hermit Kingdom," which was the cause of the war between China and Japan, and of the later and greater war between Japan and Russia, which for twenty years has been the football of contending powers, is at last making progress.

Among the many recent signs of this progress is the announcement that for the first time in history, a typewriter has been built to write the Korean language.

This machine, the first models of which have just been completed at the Smith Premier Typewriter Works at Syracuse, is a curiosity among writing machines, and its completion required the assistance of native Korean talent.

Unlike the Chinese and Japanese languages, the Korean language has an alphabet, which was invented by the Great King Sei-jong about five hundred years ago. This alphabet has only twenty-five letters. This sounds easy from the standpoint of the typewriter maker. But there were other practical difficulties. Each of these letters has two or three different positions, and enough other characters are used to overcrowd the keyboard of the average machine. All of these difficulties have been surmounted, however, and the Korean Typewriter is now a fact.

Of the 84 keys of this typewriter, seventy-two are Korean letters, eight are numerals, and four bear miscellaneous signs. Forty-six of these keys are "dead," which means that they do not space when struck, which leaves only thirty-eight "live" keys on the entire keyboard—certainly a strange and unusual typewriter compared with those in common domestic use!

The significant fact about this typewriter is that it has been built in response to a strong Korean demand. Twenty years or even ten years ago such a demand from the "Hermit Kingdom" would have been unthinkable. Korea has always been regarded as one of the most backward countries in Asia, more backward than China, but here is one of the many signs that it is waking up. So far as the writing machine is concerned, it is now ahead not only of China, but also of Japan. For neither the Chinese nor the Japanese languages have yet been conquered by the writing machine.

COURT REPORTERS' FEE.

A bill recently introduced in the New York Legislature reduced the folio rate of Supreme Court stenographers to 4 cents. It was defeated through the activity of the State Association. The Court reporters of this State pay 5 cents per folio for having their transcripts typewritten, the universal rule being not to employ operators on salary, but to pay by the page for all work done.

The same legislature passed an act increasing the compensation of stenographers in the Courts of General Sessions to \$3,600 per annum.

The State Association has seven special committees actively at work, not counting such regular committees as the legislative, executive and membership. Fully eighty of the members are engaged in active committee work.

An employment bureau has been recently established. The Association prints and furnishes to each of its members a list of all competent substitutes whose dues are paid up, with their office, house and telephone addresses, in order that they may be given preference when assistance is needed.

In marked contrast with the prosperity of New York is the deplorable state of affairs in North Carolina. A correspondent says:

"The average lawyer in this State thinks that a court reporter should be willing to report in court all day and furnish transcript to counsel for the sum of \$5 a day, no transcript fee allowed. A few women and a few men who have had little or no experience in the work, have accepted some of these positions. Our people are not illiberal or unappreciative. The whole trouble in my judgment lies in the dense ignorance of the great majority of the bar of this State as to what the requirements of a reporter of aver-

age ability should be, and also as to the limitations of the art of shorthand writing. Many of the lawyers and business men of the State have never come in contact with any members of the shorthand profession except the lowest grade of recently graduated shorthand amanuenses or office stenographers. I am paid in fees of \$1, \$2 and \$3 in each case, which is taxed up against the litigants in all cases as part of the court costs, and is supposed to be paid by the litigants. I am required to furnish all my own stationery and office furniture and fixtures. If the party cast in a civil suit does not pay the \$3 taxed for my benefit for reporting the case, I receive nothing for the reporting. In criminal cases where the costs are paid by the defendant I receive \$2 for reporting each case. When the defendant fails to pay the costs I receive \$1 from the county for reporting each case. As to transcript fees, I am required to file in the office of the clerk of the Superior Court of this County the original copy of all transcripts free of charge. I am allowed under the law to charge 7 1-2 cents per hundred words for the first carbon copy furnished to the litigants and 2 1-2 cents for the second carbon copy furnished to the litigants or to the county. I am in no event allowed to charge more than 2 1-2 cents per hundred words for any carbon copy furnished to the county. I am becoming weary and discouraged by the low compensation for our work."

WORK HARD, BUT PAY GOOD.

Demand for Women Stenographers in the Offices of Patent Lawyers.

Patent lawyers say they will gladly pay from \$25 to \$30 a week to stenographers who can do their work, and as much as \$50 a week is sometimes paid.

The work is hard and exacting, the hours long. You must be familiar with law work. You should learn to read drawings, and as inventors generally want patents on machinery, a taste for bolts, screws and mechanism in general would be of great help.

A weary patent lawyer poured out some of his woes much as follows:

"In the last four years we have tried about a hundred stenographers. Many of them we have kept varying lengths of time, seldom longer than two years. It takes me nearly four hours to test a stenographer thoroughly."

He conceded that very few young women show what they can really do under such circumstances; that often an intelligent and well educated stenographer will not show what she is capable of until the first strangeness of work and surroundings has worn off, and he said he would gladly engage without trial anyone who would come to him with references from another patent lawyer, but no one ever did. He could only conclude that when women left places with patent lawyers they either rushed into matrimony or took up quite another branch of stenographic work.

He showed some of the drawings which a stenographer would be called upon to read. To the uninitiated it would be a task indeed. A person trained in the work can read them as a musician reads a musical score.

In reading notes in patent work context does not help as much as it does in dictations on ordinary subjects. For instance, in some systems of shorthand you would write "tap" and "top" not only with the same outlines but in the same position. Yet substituting one of these words for the other in the transcript of a dictation might necessitate a patent lawyer spending an hour hunting over his laboriously worked up notes to see which was right. A woman who could do the work properly would be nearly priceless.

Women have so much less aptitude for machinery than men have that it might seem natural to employ young men as stenographers in a patent lawyer's office, but young men are not content to go on as stenographers. At the end of a few years they insist on graduating from the weary grind of the machine. On the other hand, a woman, if her salary is judiciously increased, is willing to go on through the patent years taking notes and writing them out. Of course there is the percentage of loss through marriage, but that is not very large.

"The recent amendment of the Ohio Statute making Common Pleas Court Stenographers also stenographers of the Circuit Court, does not seem to be clearly understood by all parties. The amendment of Section 1547 of the General Code reads as follows:

"When the services of one or more additional stenographers are necessary in a county, the court may appoint assistant stenographers, it seems to your correspondent. For the last serve for such time as their services may be required by the Court not exceeding three years under one appointment, and may be paid at the same rate in the same manner as the official stenographer. Such stenographers when so appointed shall be ex officio stenographers of the insolvency and superior courts, if any, in such county, and of the circuit courts in such county."

"A literal reading of this section would put the burden of the circuit court work upon the additional or assistant stenographers, it seems to your correspondent. For the last two years I have been paid extra for circuit court services, though I spoke to the presiding judge regarding the new law, saying I understood I was to do circuit court work in addition to Common Pleas. He said he knew nothing about such a law, and put me on the journal for payment.

"Governor Harmon in signing this bill said the purpose of it was to make stenographers appointed by the Common Pleas Courts official stenographers of the Circuit Courts in the respective counties also, there being now no provision for such stenographers in the Circuit Courts, which the State Examiner construes to include the official stenographer, and while repayment of the amounts given for services will not be demanded, he will advise that such payment be not made to Common Pleas official reporters for Circuit Court work in the future. It would be interesting to have a court ruling on this section"

Among the most important witnesses for the State in the case of Clarence S. Darrow, chief of the McNamara defense, under arrest for the alleged bribery of jurors in the celebrated trial, will be Leo Longley and I. Benjamin, members of the firm of Longley, Benjamin & Co., Shorthand Reporters, and Waldo Faloon, another shorthand expert, who took dictagraphic reports of the alleged conversation between Mr. Darrow and Attorney John R. Harrington, of Chicago, at the Hayward Hotel. They are reported to be ready to testify that the dictagraph is a success and that they found it easier to take notes therefrom than to report witnesses directly.

From Louisiana, where much needed legislation is hoped for, a correspondent writes: "We are gathering such data as we can concerning rates and salaries paid elsewhere, as we believe that some legislation will be introduced at the coming session of our Legislature affecting stenographic compensation in this State. The members of the National Association, in reply to a circular letter, are all giving such information as they can, for which we are thankful.

Every stenographer interested in the literature of his art, when in Washington, D. C. should by no means fail to visit the great Congressional Library, and when there ask the privilege of examining the *Shorthand Miscell.* This was the highly appreciated favor granted our Shorthand Editor recently, and he found the shorthand collection one of great scope and value. Collectors can obtain the catalogue cards of any of these books at very reasonable rates.

The law stenographers of West Virginia met at Charleston in the early part of April and formed a State Association, electing Louis E. Schrader, of Wheeling, President, and Charles V. Price, of Welch, Secretary. The next meeting will be held at Parkersburg on August 3d. They have a law under which in some of the districts they have been fairly prosperous, and in others very badly off. The best districts are in the western part of the State, adjoining Ohio and Kentucky, where lower folio rates are less, although the stenographers of Ohio at least have other advantages which make up the difference. The ordinary lawyer and client, however, can see nothing but the discrepancy in price per folio, and this has rendered the position of the West Virginia men precarious. The last Legislature had before it some very bad bills, and it was fortunate for the rest of the stenographers that good men were engaged in reporting the legislative proceedings, and thus were in a position to remonstrate successfully against the measures proposed. There are some archaic features in the West Virginia law which ought to be eliminated, and it is the purpose of the men who have organized to make a careful study of the subject with a view to submitting a bill which will improve the service, not simply for themselves but for all parties concerned. The Bureau understands that they are not so anxious to secure larger incomes as they are to remove all just causes of complaint, an effort in which they ought to have the support of the bench and bar and of all good citizens.

A recent number of the York, Pa., Despatch says:

"Judge Bittinger called attention to the recent law requiring notice of the filing of the stenographer's notes of testimony to be given to the parties so that they might have an opportunity to examine them and except to such parts thereof as may appear to be erroneous. The judge remarked that this privilege is practically unnecessary in York County, because in the Judge's 21 years experience the stenographic work of Colonel H. C. Demming and his assistants has been so accurate that the court found no occasion to make any changes in the transcripts of testimony." Judge Bittinger is said to be one of the most difficult jurists to report in Pennsylvania.

HOW DID YOU DIE?

Did you tackle that trouble that came your way

With a resolute heart and cheerful?

Or hide your face from the light of day

With a craven soul and fearful?

Oh, a trouble's a ton or a trouble's an ounce,

Or a trouble is what you make it,

And it isn't the fact that you're hurt that counts,

But only how did you take it?

You are beaten to earth? Well, well, what's that?

Come up with a smiling face.

It's nothing against you to fall down flat,

But to lie there—that's a disgrace.

The harder you're thrown, why the higher you bounce,

Be proud of your blackened eye!

It isn't the fact that you're licked that counts;

It's how did you fight,—and why?

And though you be done to the death, what then?

If you battled the best you could,

If you played your part in the world of men,

Why, the Critic will call it good.

Death comes with a crawl or comes with a pounce,

And whether he's slow or spry,

It isn't the fact that you're dead that counts,

But only how did you die?

—Edmond Vance Cook.

BUSINESS WRITING

Continuation of the course of lessons especially designed to meet the needs of the bookkeeper, accountant and office worker who must accommodate his writing to a minimum of space.

By Permission of the H. M. Rowe Co., Baltimore, Md.

Q Q Q Q Q Q Q Q Q Q Q Q Q

2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

Quincy Quincy Quincy Quincy Quincy

Quiet manners are always most pleasing

LESSON FORTY-THREE.

COPYRIGHT 1906.

The "Q" is quite like a large figure 2. Make a broad turn in the top and a flat loop on the base line. Do not attempt to join the "Q" to the letter following, but let it glide under the blue line. Give special attention to the joinings of "ys" in "always" and "cs" in "most".

P P P P P P P P P P P P P

L L L L L L L L L L L L L L L L L

Louisiana Louisiana Louisiana Louisiana

Legitimate competition stimulates business.

LESSON FORTY-FOUR.

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Liberal practice on the exercise on the first line will aid you in acquiring the compound curved line used in making "L". Begin the "L" with a dot or small loop, make a broad turn at the top and finish with a flat loop on the line exactly like the last part of "Q" in the preceding lesson.

GOVERNMENT TOPOGRAPHERS.

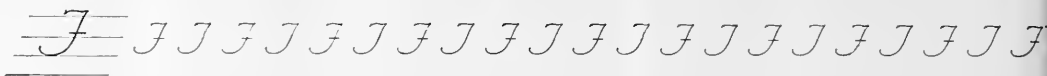
The topographic service of the United States Geological Survey employs a remarkable lot of men. Engaged in making the actual surveys for the great topographic map of the United States—the map from which all other accurate maps are made—they must possess a versatility wide in its range and useful in its application. It is their task to take a plain table and a sheet of paper, and with these simple instruments to measure distances and map out elevations in such a way that the person acquainted with the topographic map they make may, upon examining the map, make a correct and accurate mental picture of the region thus plotted.

In this the topographer has to do many things which seem to be wholly unrelated to the science of measuring and accurately picturing long stretches of landscape. He must be able to bake biscuits in a frying-pan, for he cannot always command the services of a cook. He must be a mountain climber who can get to the summit of the highest mountains without a guide; for it is upon such high places as these that the topographer becomes the monarch of all he surveys, so far as the work of plotting the adjacent country on his

civilization does not reach and where the topographer must be absolute in his authority over those under him. He must know how to doctor a sick man, treat a sick horse, or shoe a bad mule.

The government topographer must be willing to undergo many hardships and sometimes to stake his all when the issue is life or death. For instance, some years ago, a topographer who was at work on the Yukon River in Alaska decided that he would go through to the Arctic Ocean, with the hope that there he might find a delayed whaling vessel and thus get back to civilization. He knew that if he failed in this, death would probably be his portion. By one of those strange chances of life, although he did miss the last whaler, he fell in with some Indians from Point Barrow, who brought him down to civilization again. One might tell many stories illustrating the devotion of the government topographer to his duties.

The tools with which the topographer works in making the surveys upon which all of the scientific maps of the country are based, are, as intimated before, extremely simple. His plain table is usually a board about eighteen by twenty-four



Fame Fame Fame Fame Fame Fame

Friend Thomas Friend Thomas Friend

Form all letters with care. Form with care

LESSON FORTY-FIVE.

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This style of "F" and "T" may seem odd to those who are not accustomed to it, but familiarity with it will, it is believed, prove it to be a most convenient and practical style. Begin just like a large figure 7 and complete it with a compound curve similar to the downward stroke of "L". Notice the joining between the "T" and "F" and the letter following as in "Thomas" and "Friend".



James H. Jamison James H. Jamison James H.

Join all the letters in each word carefully

LESSON FORTY-SIX.

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Practice the reversed rolling motion freely before practicing the "J". Notice that the pen strikes the paper below the blue line and makes a full left curve. The down stroke curves just a little. Make the lines cross at the blue line. Use a free, rotary movement in making the "J" exercise on the second line.

base of this instrument is a flat piece of brass, usually about eighteen inches long, made in such a way as to permit its use as a straight edge. With this simple instrument the topographer needs only to know one distance—the length of a base line—and with this he constructs a network of triangles. By trigonometric methods he is able to measure the length of the lines for the remaining two sides of his first triangle, and each of these in turn serves as the given side of subsequently constructed triangles.

In this way he is able to compute mathematically the length of each of his lines and thus to place each point in its proper position on his plane table sheet. He then reads the landscape as if it were a book, and makes an appropriate and comprehensive digest of what he sees on his plane table sheet. When he has finished this he has a map which may give even the geologist the information he needs for his work of surveying. The map he constructs, made on the ground, becomes the legal map of the United States. The layman scarcely can imagine what it means to place in a single square inch the topographic features of two square miles; yet this must be done with an accuracy approaching perfection.

cities and villages, and all of the important rural buildings. It must outline the wooded area the roads both first and second class, and any other notable features of the landscape. The water features are represented on the map in blue, elevation in brown, and features constructed by men in black.—By **FREDERIC J. HASKIN** in *New York Globe*.

ARE YOU EDUCATED?

Evidences of an education are correctness and precision in the use of the mother tongue; refined and gentle manners, which are the expression of fixed habits of thought and action; the power and habit of reflection; the power of growth; and efficiency, or the power to do." It will be seen that in the attainment of the education of which these are the "five evidences," reading is but a means, and not at all necessarily the only or the chief means. Practically all but the first, "correctness and precision in the use of the mother tongue," are in a sense evidences of character rather than of mental attainment. They involve a distinct, direct, and intelligent exercise and training of the will, and no amount of mere accumulation

G G G G G G G G G G G G G G G G G G G G G G

GGGG GGGG GGGG GGGG GGGG GGGG

Goal Goal Goal Goal Goal Goal Goal

Good companions encourage good morals

LESSON FORTY-NINE.

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Begin "G" with a right curve, let the lines cross just below half the height of the letter and make the sharp point at exactly half the height of the letter and complete it like the "S". In writing "Goal" make a clear distinction between "o" and "a".

~~~~~ ~~~~~ ~~~~~ ~~~~~

V V V V V V V V V V V V V V V V V V V V V V

Very truly Very truly Very truly Very

Value your time. Value your time. Value.

LESSON FIFTY.

COPYRIGHT 1908.

The compound curve exercise will be found excellent to develop the motion used in making V, U, W, and Y. Make it with a free arm movement. Make turns at the top and bottom. Always make a turn at the bottom of "V". Either style of finishing this letter may be used.

THE YEAR WITHOUT A SUMMER.

Weather Eccentricities Recorded in 1816—Frost in June.

The year 1816 was called the year without a summer, says the Magazine of American History.

As the springtime approached nothing in the weather indicated the return of seed time, much less of harvest. Snows, heavy rains and cold winds prevailed incessantly, and during the entire season the sun arose each morning as though in a cloud of smoke, red and rayless, shedding little light or warmth and setting at night as behind a thick cloud of vapor,

leaving hardly a trace of its having passed over the face of the earth. The frost never went off the ground until about the last of May. The farmers planted their crops, but the seed would hardly sprout, and when at last it came to the surface there was not warmth enough to cause anything to grow. During the month of June young birds were frozen to death in their nests, and so great was their destruction that for at least three years after very few birds visited the colder parts of the northern States. The woods and forests seemed deserted by them. Small fruit such as the juneberry ripened and rotted on the trees in the forests because of no birds to eat them.

## NEWS NOTES

E. E. Krantz, who has for some time been connected with the Findlay, Ohio, Business College, has purchased the Fostoria, Ohio, Business College, assuming immediate control. Mr. Frantz has had the necessary experience to make a success of his new venture, and we are sure his many friends in the profession join with us in wishing him a most prosperous future.

Chas. F. Schlatter, of State College, Brookings, S. D., has favored this office with views of the commercial museum and magazine rack of that school. Sixty different industries are represented in the museum, each exhibit portraying some article in the various stages from the raw material to the finished product, and this exhibit has been found of much assistance for laboratory work. The magazine rack contains almost all the important trade journals published in this country, supplying the students with valuable ideas that will be of service to them when their course in school is finished.

The 30th annual catalogue of the Bowling Green Business University, Bowling Green, Ky., which has recently been issued, has been prepared in a most attractive manner. The profuse illustrations contained therein give one a reason for the popularity of this most excellent school. The summer school for teachers, which is now in session, we are informed, has the largest attendance in the history of the school.

The 48th annual commencement exercises of the Rider, Moore & Stewart School, of Trenton, N. J., were held on June 21st, when a program in keeping with the high standard of this school was rendered. The address of the evening was delivered by ex-Governor Folk of Missouri, who talked on the subject, "Era of Conscience." The Trenton Evening Times of June 18th gave the school an extensive write-up, paying the proprietors and faculty some well deserved compliments.

J. G. Moore, who has recently been connected with the University of Dallas, has taken a position with Heald's Business College, San Jose, Cal. He will serve in the capacity of special penman and commercial teacher. Mr. Moore is well qualified for the position, and we are confident that a very successful future lies before him.

In asking us to change his address, T. W. Ovens, of Pottsville, Pa., states he is spending several weeks at West Toronto, Canada, and is enjoying the outing by going in quest of some of the "finny tribe," for which the Canadian streams are so noted. Oh, that all might close shop for a few weeks and hie themselves to the woods and recuperate from the past year's cares!

Wood's Kings County Business School, of Brooklyn, N. Y., will move into its spacious new home at Broadway and Marcy Avenue on August 1st. Owing to the notable success that this school has attained, it was found necessary to seek larger quarters. In the new building they will have 7,000 square feet of floor space at their disposal, and this should insure ample room for all. We sincerely hope that the change in location will result in raising the already large attendance of the school.

James S. Oxford, of Kobe, Japan, advises he has taken charge of the penmanship class in the Kwansai Gakuin, a foreign school of a standard college grade, as it makes a specialty of the literary, theological and commercial departments. Mr. Oxford has rendered excellent services in training the Japanese students under his charge.

C. A. Bittighofer, who for the past three years has been connected with Drake College, Jersey City, N. J., has accepted a position with the Easton (Pa.), School of Business, where he will take charge of the shorthand department. Mr. Bittighofer is a thorough master of the Gregg system, and we are confident will fill his new position in a very satisfactory manner.

At the commencement exercises of the Childs Business College, Providence, R. I., the graduating class expressed their esteem of the proprietors of the school, C. H. and E. E. Childs, by presenting them with silver loving cups. During the exercises an exhibition was given of speed tests on the typewriter, a gold medal being awarded the fastest operator on the Remington machine and a silver cup to the champion of the school.

After several months' hard work, the committee that has had in charge the preparing of the constitution and by-laws of the National League of Business Educators, has completed its work, and copies are now being sent out. The committee's efforts have been very successful, and the work reflects much credit on the personnel of the committee. Members of the League who have seen copies of the report speak highly of it, and state it meets with their entire approval. Those who are interested in the subject may secure full information by addressing O. A. Hoffman, President, at 228 Third Street, Milwaukee, Wis.

Parke Schock, who for the past three years has been head of the commercial department of the William Penn High School for Girls, Philadelphia, has accepted a position with the West Philadelphia High School, acting as principal. He has a reputation of doing things and doing them well, and there is no doubt he will organize and maintain a very successful school. The commercial will be an important department in the school, as is the case in a number of high schools which are now being planned for that city. It marks a new era in high school administration that is abroad in this country. Mr. Schock's former position will be filled by Arthur J. Meredith, who has been head of the commercial department in the State Normal School at Salem, Mass.

The Waterbury (Conn.) Business College has been fortunate in securing the services of J. C. White to take charge of the shorthand department, succeeding Miss Pryor, who takes a position with Simmons College, Boston, Mass. Mr. White has been connected with Elliott's College, Toronto, Canada, and was recognized as one of the best shorthand teachers in Canada.

We note by a recent letter from the National Business College, Roanoke, Va., that a partner has been taken into the business, the letter being signed "E. M. Coulter & Son." We have not heard yet whether the son will act as an active or a silent partner, but as he was born only a month ago, we presume he will soon make his wants known. Congratulations, Mr. and Mrs. Coulter!

E. D. Parkinson, who has been in charge of the commercial department of the Fisher Business College, Somerville, Mass., has taken a position with the Quincy, Mass., High School.

F. L. Mark, of Hefley Institute, Brooklyn, N. Y., seemingly not content with only the cares of a business school on his hands, is assuming the duties of the mayor at Fryeburg, Me., where he is spending a few weeks in search of a little recreation. Fryeburg was the birth place of Daniel Webster, and we presume Mr. Mark is endeavoring to ascertain if a few weeks' vacation in that city will endow him with the same great wisdom that characterized the noted statesman.

In a note received from Fred. Berkman, who has been connected with the Lincoln Business College, Lincoln, Neb., for several years, he states he has accepted a position with the Northwestern Business College, Spokane, Wash. We are sure Mr. Berkman's many friends in the profession wish him every success in his new position.

T. P. ZumBrunnen, who has had charge of the commercial department in the Gainesville Academy, Gainesville, Ga., has severed his connections with that school and has taken a position with the Southern Commercial School, Charleston, S. C.

C. W. D. Coffin, the genial representative of the American Book Company, will spend his vacation in Nova Scotia, leaving for that point on July 10th.

#### MOVEMENTS OF THE TEACHERS.

D. C. Sapp, of the Georgia Normal College, Douglas, Ga., is with the Santa Ana, Calif., Commercial College.

J. Oscar Winger, a Zanerian student, is to teach in the Meridith Business College, Zanesville, Ohio.

C. M. Paynter, Wilmington, Del., is the new teacher in the Churchman Business College, Easton, Pa.

D. Frank Watson, of Temple University, Philadelphia, has been engaged for the commercial work in the West High School, Rochester, N. Y.

Arthur H. Seibel follows F. A. Miller in the commercial department of St. Paul's College, St. Paul Park, Minn.

H. Guy Wood will be the pioneer in commercial work at Wasatch Academy, Mt. Pleasant, Utah. Mr. Wood is completing a course in the State Normal School at Greeley, Colo.

Mrs. Anna Ford is the new commercial teacher in the Newport, R. I., High School.

Miss Rosella Highland, of Erie, Pa., has been engaged by the Edinboro, Pa., State Normal School.

Miss Ethel H. Dow, of Salem, Mass., has just been added to the staff of the Medford, Mass., High School.

Miss Mary L. Adams, Somerville, Mass., goes to the Connecticut Business College, Middletown, Conn., as an assistant commercial teacher.

D. M. Bryant, of Santa Rosa, Calif., is a new teacher in Wilder's Business College, Colorado Springs, Colorado.

M. A. Conner, of the Fisher Business College, Winter Hill, Mass., is the new man in charge of commercial work at the Rutland, Vt., High School.

Miss Anna G. Newman, of the Albany, N. Y., Business College, will have charge of commercial branches in the Oneida, N. Y., High School.

Arthur S. Gill, of Washburn, Ill., is teaching in the commercial department of the high school and supervising penmanship at Keokuk, Iowa.

Mrs. Blanche E. Cooper, of Idaho Falls, Idaho, goes to the Bremerton, Wash., High School.

J. G. Alley, Lyon, Mass., has charge of the commercial work and is assistant principal of the Stoncham, Mass., High School.

Miss Frances S. Roberts, of Ackley, Iowa, is the new supervisor of writing in the public schools of Lincoln, Neb.

E. G. Miller, last year supervisor of penmanship in the Omaha public schools, has just accepted a splendid position as supervisor of penmanship in the public schools of Greater Pittsburg.

E. F. Whitmore, for several years with Strayer's Business College, Washington, D. C., goes to the Albany Business College.

Miss Helen Bruce, York, Me., High School, is to be an assistant in the Middletown, Conn., High School.

Miss Mabel Eiseman, of Punxsutawney, Pa., will teach Gregg shorthand in the Cumberland, Md., Business College, will have charge of the shorthand work in the Concord, Mass., High School.

John R. Fritts, who has been with the Niagara Falls, N. Y., High School, goes to the Nutley, N. J., High School.

Stanley E. Dill, of the Scranton, Pa., Business College, joins the staff of the Spencerian Commercial School, Cleveland.

Lester Tjossem, last year with the Holmes' Business College, Portland, Oregon, will teach penmanship and commercial work in one of the Minneapolis high schools.

A. T. Lamb, Raleigh, N. C., goes to the Creston Business College, Creston, Iowa.

W. W. Arner, of the Nevada, Mo., High School, is added to the staff of the West Des Moines High School.

Hortense Church, who has had charge of the typewriting department in the Eagan School, Union Hill, N. J., is a member of the faculty of the Rhode Island Commercial School, Providence.

Raymond C. Goodfellow, Fulton, N. Y., will have charge of the commercial work this year in Colby Academy, New London, N. H.

John Fritz, a graduate of Johns Hopkins University, has accepted a position with the Nutley, N. J., High School.

C. B. Edgeworth, who has been connected with the North Hampton, Pa., Township High School, has taken a position with the Holyoke, Mass., High School.

#### OUR CAPACITY FOR WORK.

What is the secret of work? Of course, there must be a secret process that some men know and other men don't know, for, otherwise, how are we to account for the fact that one kind of men get so much more done than the other kind?

It is possible that your thoughts may have gone awandering in this direction, especially if you ever sat down to think why it is that you have been unable to make your way in the world with the facility shown by some other fellow. You know him well—perhaps you went to school together, and he wasn't noted for being a particularly bright pupil—yet, when the commencement day exercises were at an end, and he stepped out into the battlefield of real life, he began to show a remarkable aptitude for work. It amazed you to see how hard he could work, and how much he succeeded in accomplishing in a brief period of time!

There are men who seem to have a tremendous capacity for work. You meet them in the commercial world, and you read about them in the newspapers. Edison, for example, is said to be able to perform miraculous feats, and he is but one of many. What is the secret? How can the art be acquired? You would like to know?

Well, it is so simple a matter that it really is no secret at all. What there is to know about it can be found in those very remarkable letters that Lord Chesterfield wrote to his son. "There is time enough for everything in the course of a day if you do but one thing at a time," he wrote, "but there is not time enough in a year if you try to do two things at once."

Here we have the whole truth in a nutshell. It is not a question of inherent ability—this success in accomplishing things—it is simply a matter of concentration and system.

Study the work of the next successful man you meet, and see if the rule does not hold true. It isn't the kind of energy that a man generates that makes the distinction between success and failure; it is the way in which he uses that energy. To win means concentration of the energy; let the energy be dissipated over many things and failure becomes a certainty.

I suppose that every human being has been guilty of wasting time, but some waste a great deal more than others. Instead of making each moment count when he is at his desk or in the work-shop, he lets his thoughts go wool-gathering, with the result that at the close of the day he has all too little to show for the time that he has spent—presumably at his work.

As every one of us works by habit, these bad habits—like idling the time away or trying to do two or three things at one time—might easily have been corrected in the beginning. As the years pass, however, and the habit gets fixed more and more freely upon us, it becomes pretty hard to break away from it, but break we can if we really desire to do so.

How may this be done? In what way may we increase our capacity for production? One of the business magazines recently laid down a rule which, if followed painstakingly, would be certain to accomplish the result desired. Here it is: "Each day lay out for yourself a little more work than you think you can do; then work as though there was not going to be any to-morrow."

Perfectly simple, is it not? And you can wager that it will work. If you follow this rule, and do so conscientiously, you will find—before you know it—that you are in the class with the men who are noted for their stupendous capacity.—GRAHAM HOOD in *New York Globe*.

## PROOF OF HANDWRITING.

By ALBERT S. OSBORN.

More than one victim of a fraudulent writing has found to his utter consternation that in all courts in numerous states, and certain courts in all the states, such a paper could not be proven to be what it is by bringing in genuine writings with which it might be compared. He is amazed to learn that no genuine writings whatever can be used for the purpose. To one who has been trained to take up a question in a practical, business-like way and who is unfamiliar with legal history, this restriction seems like a vicious practice invented to defeat justice and for the benefit of the dishonest, but it is not; it is an entirely respectable but curious inheritance from the past.

England ended the old practice by statute fifty-seven years ago; New York in 1880, Pennsylvania in 1896 passed a similar statute, and New Jersey and numerous other leading states have in the same manner but recently set aside this strange rule of law. In Massachusetts, Connecticut, Ohio, Kansas and a few other states—let it be said to their credit—the courts themselves have changed the practice. But in criminal cases in the federal courts throughout the whole country and in all courts in a number of states the old middle-age practice continues and standards of comparison, no matter how essential nor how well proved, cannot be introduced for the purpose of comparison. This unfortunate old practice is still continued by the great states of Michigan, Indiana and Illinois.

Thousands of civil and criminal cases are constantly arising from writings of various kinds and very frequently writing becomes of the utmost importance as evidence, and, if such writings cannot be proved, as is often the case under the old rules, the case may be lost by those in the right. Many such cases involving writings never get into court at all for the reason that it is well known that it is often impossible to prove the fact under the rules in force. For this reason alone, United States attorneys are compelled to abandon many cases.

Unfortunately, handwriting testimony often is weak and unconvincing, but it need not be where standards are admitted and where the rules permit the facts to be shown. Some courts, still under the influence of the old practice, surround the subject with so many restrictions that it is easier for those against the facts to conceal the truth than it is for those on the right side to prove the facts. With an intelligent witness, a competent attorney, a good case, and a day in court, the facts in a handwriting case can usually be clearly shown. Expert testimony regarding documents differs in fact from nearly all other expert testimony in the very thing in dispute is actually before the court and jury in tangible form. The purpose of testimony in such a case is simply to assist the jury, judge, or referee to discover the existing fact.

Necessarily under the old procedure, in many, if not most cases, proof of handwriting is weak and unconvincing, and the old books and decisions are full of the most severe criticisms of this class of testimony. Under the present mixed practice in this country occasion for such criticism still continues and some of the decisions of only yesterday contain strictures on handwriting testimony because of the old decisions and for the reason that the rules of evidence of 1700 are still in the decisions and in mind if not in force.

Proof of handwriting has had a curious history in English and American law that still has a distinct and important influence on nearly all discussions of the subject. As is well known, two methods of proving handwriting were finally developed. The first or oldest method of proof is through

the bare opinions of those who in legal phrase are said to "know the handwriting." This old common-law practice holds that anyone "knows a handwriting" who has seen the person write—no matter when, after looking at the disputed writing alone, whether it is genuine or not genuine.

After a long and severe struggle the second and later method of proof was developed in English and American law. The steps of this second method are first the securing of proved, genuine writings, nearest in time and kind to the writing it is sought to prove, and then asking competent witnesses to make a careful side-by-side study and comparison of the two, extending over as much time as is necessary, with a view of determining whether or not the writing in question is genuine. Such witnesses are asked to give an opinion on the subject, but what is more important, are also usually asked, and always should be asked, to give the reasons for their opinions and thus assist the court and jury in finally determining the fact. The jurors also make the comparison and are thus themselves able in some measure to weigh all the testimony on the subject.

As Rogers, the law writer says, both of these methods of proof are necessarily methods of comparison; one is a comparison of the writing in question, by the witness alone, with a memory of what he may have seen only casually many years before, the other is the method by which practical and scientific investigation proceeds in any field or inquiry to discover identity or to show difference. The comparative accuracy and value of the two methods of investigation and proof would seem to be self-evident unless this subject is an exceptional one in all the varied fields of study and research. It all writings of the one whose writing is in question were lost or recollection alone would be necessary and justifiable, but under no other conditions.

What seems stranger still in connection with the subject, the old books, and some not so old, contain long arguments seeking to show that direct comparison as described is actually dangerous and undesirable. Very early in the nineteenth century Starkie in his valuable work on evidence attacked this old error, but the rule in England, as stated, was not changed till 1854, and then only by statute. The precedents were all against it. Starkie said very plainly:

It took more than a generation for England to be convinced of this palpable fact, and Illinois is not yet convinced.

It seems impossible that anyone would actually urge that the evidence of our eyes, with all the time, instruments and materials necessary to make a study and comparison of a writing, is not so reliable as the comparison of a disputed writing with our intangible memory of the "general character" of the writing as "seen" some previous time or times, but such arguments actually are in the books and are still made. It does not appear, however, that any argument has ever been made that such a method of examination and proof would be desirable and actually preferable with any other tangible thing under heaven except handwriting.

The old discussions of the subject seem to imply that there was some mystery about handwriting that prevented all analysis and entirely baffled description. Something was frequently referred to as "general character," that apparently could not be described and could only be recognized in some mysterious or occult way, and it was the presence or absence of this intangible something that entirely governed opinion on the subject. Such arguments were, in short, that "general character" was the best and safest guide in reaching a conclusion.

In the comparison of writings where both are free, undisguised specimens and neither a simulation or tracing of any other writing, general appearance may be relied upon, but only under such conditions. The skilled and experienced

examiner of disputed writings, not only does not depend wholly on such general appearance, but constantly endeavors to avoid being led into error by depending upon it alone, knowing that two writings may superficially appear to be much alike that are fundamentally different, and that mere general appearance may be changed and materially affected by many changing conditions.

The whole discussion of the subject of handwriting comparison in the books and opinions even up to the present time is much clouded, distorted and colored by the old practices and precedents, and even to-day arguments are made practically based on the old presumption that "comparison of hands" of any kind is unlawful and dangerous.

It is well known in the states that have made the change, the modern practice of admitting standards was adopted for the reason that under the old rules justice often could be easily defeated, and certainly it requires no argument to prove that the testimony of recollection witnesses called to prove a disputed handwriting is often, from a technical standpoint, entirely worthless. Such testimony may, however, be of distinct moral value, if such witnesses are reputable men who know the facts of the case and know the contending parties, as their testimony is, in effect, practical advice to the jury as to how the controversy ought to be decided. Such witnesses often are in effect simply additional jurymen; but if they disagree, then their testimony, which is a bare opinion, is of no value. It is not unusual to see tottering old men and women brought into court to testify regarding a disputed signature who, because of defective sight, can hardly get the papers right side up. A ten-year-old school boy could forge a signature so they could not detect it and such technical testimony from such a witness would be ridiculous if it were not sanctioned by long and dignified usage and if it was not presented, as already stated, for its moral effect instead of its actual technical value.

It is certainly a ridiculous assumption for the law to say that because one man saw another write long years before, perhaps only his name, that this transitory view qualifies such spectator in any technical way to give an opinion as to the handwriting of the one whose handwriting was so seen. Any sensible man knows that reliable knowledge is not gained in this way. With the disputed writing before him and suitable standards for comparison, a competent jurymen, after only a few minutes' attention to the subject, is much better qualified to give an opinion than such a witness. Conditions have, perhaps, made the practice of calling such witnesses necessary, and it is unobjectionable where handwriting is not disputed nor disputed, but there should be no confusion as to the comparative technical value of such testimony in connection with the proof of a disputed writing. If writing is not disputed, then its proof is a mere form.

On the subject of proof of handwriting, the American and English Encyclopaedia of Law well says:

It is well understood by those who have had experience that evidence on this subject by a competent witness on the right side of a good case is often, as above stated, of very great force and, in fact, reaches that degree of proof that is properly described as moral certainty. Unfortunately, it is also true that such evidence may be of such a weak and flimsy character, or may be surrounded by such restricting and unfavorable conditions, that its presentation in a court of law is a farce, and the degree of proof so reached is, in fact, of the very lowest presumption. Many who testify on the subject, called by the law "experts," are really not, and do not pretend to be experts, and opinions by such witnesses may have very little weight.

When a legal inquiry regarding a questioned writing is taken up in a practical, common-sense way, without prejudice

and with certain of these old notions brushed aside, justice prevails in a large majority of cases. One competent witness in such a case who points out, illustrates, and interprets the facts will prevail against a cloud of incompetent or corrupt witnesses who simply give opinions and seek to distort or hide the truth. This is true because, unlike most expert testimony, a tangible thing is being examined that can be seen, illustrated and actually handled, and competent testimony regarding it comes under that class of evidence where seeing is believing, if the thing to be seen is permitted by the rules and the court to be shown in a proper manner and is so shown.

It is a common but mistaken idea that there is often, if not usually, a conflict of handwriting testimony in cases where experienced specialists testify regarding the many phases of the subject. This is not the fact. An actual canvass of unselected, consecutive cases shows that there is such conflict in less than one case in ten. So-called "eye-witness" testimony is conflicting nearly if not quite as often as this. The usual answer to really effective testimony regarding questioned documents where the subject is properly presented, is not opposing testimony but violent argument and especially an appeal to old, old cases, the circumstances of which are not given, where such testimony has been commended upon in an unfavorable manner.

Two things would do much to bring about reform in the use of this class of testimony. First, let the United States courts and all the states still acting under the old practice, adopt wise rules admitting proved standards of comparison. Second, let the appellate courts of the several states recognize and designate in an official way, and preferably by unanimous decision, certain qualified and honest men who may be called upon to act for the state, or for the court, when such questions arise and especially where there is a conflict of such testimony. This last-named change would not exclude other witnesses, and, no doubt, would not correct all the abuses, but it would lessen some of them. It is very easy anywhere for a lawyer to find out what expert witnesses to get if he is on the right side of a good case and he also will be able to learn who to get if he is probably on the wrong side. Let the courts find this out, which they can easily do, and by their carefully considered recognition give a certificate not only of competency but, what is more important, a certificate of character to the honest and qualified men, even if they cannot brand with a scarlet letter the liars and the incompetents.

#### OLD CYRUS SIMONS.

By A. F. SHELDON, in "The Business Philosopher."

There may have been a Cyrus Simons. I don't know. But Herbert Kaufmann in one of his great inspirational editorials uses him to drive home several lessons, and I really cannot see why I should not do the same.

It is said that Cyrus never paid a man his first week's wages without putting into his pay envelope a little card upon which appeared these rules:

Rule One—Don't lie—it wastes my time and yours. I'm sure to catch you in the end and that's the wrong end.

Rule Two—Watch your work, not the clock. A long day's work makes a long day short and a day's short work makes my face long.

Rule Three—Give me more than I expect and I'll pay you more than you expect. I can't afford to increase your pay if you don't increase my profits.

Rule Four—You owe so much to yourself that you can't honestly owe anybody else. Keep out of debt or keep out of my shops.

Rule Five—Dishonesty is never an accident.

## EDUCATIONAL STANDARDS.

The people of the United States have from the first had an almost pathetic faith in the efficacy of education. The foundation of common schools and of a college were almost coeval with the English settlement on the coast of New England, and as the new lands beyond the Alleghany Mountains were occupied, generous areas were set aside so that by their sale free education might be assured for all time. The taxpayers are liberal with their money, and free schools are open to youth throughout all the Republic.

In every State ample provision is made for elementary and secondary education, and in most of the States the higher education is in like manner placed within reach of the entire community. When the fortune of war placed the Philippine Islands under the guardianship of the United States one of the first undertakings of the new Government was to provide on a large scale for popular schools.

Education, we have held, is the first necessity of a free people, and is the right of every child. Many a family has lived with close economy in order that the children might be educated, and many a father has felt that if he could give his sons and daughters the benefit of good schools he would do better for them than to leave them a fortune.

This devotion to education is in itself reasonable. A democracy is unfit for political power if not intelligent. An individual is better equipped for the struggle of life if he is trained for it. Ignorance and incompetence are foredoomed to failure. The alert mind stored with knowledge has a fair chance for success. Education, then, is the imperative need of a democratic society, and is a powerful aid to the energies of youth.

But, after all, there is no magic in mere education. It is not education of any kind which is worth its cost, and neither is education in itself an active agency which will produce its results merely by its own innate efficacy.

The education offered by school and college is merely an opportunity. The school does not say, "Come here and let me educate you." It says rather, "Come here and obtain an education if you will." Books, laboratories, teachers, are so many means which the youth may use or not—which he may use so as to get all they have to offer, or only so as to get a bare minimum of benefit.

The social surroundings which are an essential part of school or college life may have very great educational value. But this same social education, on the other hand, may be so unwisely managed by the student that he gets from it little of real worth. He may get mere harm. In short, we offer to the thronging thousands in our educational institutions not an education, but a chance to get an education.

More than this, the forms and conditions of education and their relation to society are constantly changing. We have no right to assume that what has once been tested and found good will be permanent. It is a plain duty to be constantly on the watch, to "try all things, prove all things," to be sure that the inevitable inertia which accompanies educational methods and which is the besetting sin of teachers is not keeping our schools from being alive to progress. Nothing is too good for American education, and if anywhere in the world something is done better than we do it we should know, and we should promptly adopt whatever is worth while. We should have the best.

Among students standards of school work are too low. The tendency is to do the minimum amount of work which will permit one to stay in school. The obvious way of meeting this tendency is to make the minimum so much higher that only those who are really doing serious things can get the benefit of what our schools cost the public. It is not fair to use the money provided by taxation or by the beneficence of the generous to provide a life or interesting leisure for the indolent.

Too many boys and girls are in school who might much better be actively engaged in the shop, the counting house, or the home. It is almost whimsical to hear one talk of "leaving school and going to work." But that is just what many students might do with advantage to themselves and to the community. Those who do not care to avail themselves of the opportunities so lavishly provided for their schooling should not have those opportunities forced upon them. College life has a peculiar charm. But that charm is not its main purpose, and those only are entitled to it who really earn it by serious attention to serious things.

Again, too much education is aimless. Liberal culture is highly valuable, but much educational folly goes by the name of culture. The great mass of those in our schools should not merely aim at general intelligence, but more definitely should fit themselves to be efficient in some particular thing. The common criticism of those who have passed through our public schools or colleges is that they are incompetent; that what they know they do not know accurately, and that they cannot apply their knowledge.

So far as this criticism is well founded—and one cannot doubt that there is some justification for it—it must come in part from the low standard of scholarship which is permitted, and in part from the fact that the student often does not realize that what he is learning has any definite application outside the classroom.

Three things at least we should expect as the result of the education whether of school or of college—intelligence, efficiency, integrity.

Knowledge, the possession of which is the essence of intelligence, educational institutions of all grades seek to impart as one of their essential aims. "Knowledge is power," is a trifle maxim, but it is true. There is a vast difference between one who knows and one who does not know; between a community which is intelligent and one which is ignorant. But after all the most valuable knowledge does not consist in having at command a great mass of facts, so much as in knowing how to get facts at need. There is a limit to the mind's capacity for retaining facts.

But if one knows how to find promptly the facts which any given exigency demands, he in so far has knowledge at command. Here lies the benefit of any school study. The student learns the essential facts, let us say, of a given period of history. He cannot retain all of these in his mind. Some he will hold tenaciously, the main things perhaps he will not forget. But if at some time later he wishes to know the precise facts in this field, or in some similar field, he can with facility go to the right source and promptly gather up what he needs. A good lawyer will carry many precedents and judicial opinions in his mind, especially such as he may use frequently. But when need serves he at once knows how to set to work to gather up what he must have for his case.

Intelligence implies not only knowledge but also good judgment in its use. An ignorant person cannot well grasp new information, but still more important is it that he cannot judge accurately of the bearing of one set of facts on another. He has no just sense of proportion. Small things may look to him large, and large things small. He lacks the good judgment of an intelligent mind.

Efficiency in the application of knowledge, facility for doing things accurately, is one of the choice fruits of a sound education. Here, as has been said, much of our schooling is tested and found wanting. There is too little practice for rapidity and accuracy in many of our schools. When a given piece of knowledge has once been acquired it should be understood that with that a mere beginning has been made. What can be done with it? is the next question.

Such practice takes time and effort. But this is a better expenditure than if the same time and effort should be de-

voted to the study of some new subject. We talk of thoroughness in study. Nothing so conduces to thoroughness as just such practice in applications; indeed, there is no thoroughness without such practice.

A marksman does not become skilled merely by being shown the technique of rifle practice, nor can one become a good golf player by learning the theory of play. Each must practice, practice, practice. The piano and the violin one can learn to use well only in like manner. The same principles precisely apply to any branch of knowledge. Our schools need in all education to take a leaf from the experience of musicians and athletes.

But no education is worth while unless one has learned how to live with his fellow men, and that implies integrity in all dealings. Crookedness in the classroom and on the athletic field are a form of miseducation. In business and in public affairs there is no more vital need than that of absolute honesty. What is not obtained fairly one has no business to have at all. This lesson at least should be learned in every course of education; it is of more worth than any of the prizes of endeavor. If our schools and colleges fail here there is a fatal lack. If our educated young men and women can learn unswerving integrity we can well be patient with many other shortcomings.

The content of a course of study is of little importance if at the end of it we may be sure that there has come from it a body of youth who are intelligent, who are efficient, who are instinctively and unswervingly honest.—HARRY PRATT JUDSON, President Chicago University.

#### PAUPERISM AND CRIME ANNUALLY COST 6 BILLIONS.

This country spends \$6,000,000,000 annually on the criminal, pauper and vicious classes, and the annual increase of wealth is only \$5,000,000,000. Does not that look as if the public were bankrupt?"

This statement was made in a lecture by Dr. Charles J. Bushnell, who is conducting a model public playground here. He is a graduate of Heidelberg University and an authority on civic matters. Dr. Bushnell has the support of the leading citizens of Washington in his work.

Dr. Bushnell's figures are taken, he says, from authoritative sources and represent years of careful study. He challenges any one to disprove their accuracy. He and his wife have made a special study of what they call the "social illness" of the United States. Continuing, Dr. Bushnell said:

"Why, the \$6,000,000,000 that this nation spends every year on its criminal cases equals the amount spent on all churches, public libraries, the Young Men's Christian Association, the Salvation Army, public hospitals, asylums for the insane and all benevolent institutions. The average factory hand earns \$440 a year, while it is estimated that the average criminal costs the public at least \$1,200 a year.

"Disease as a result of vicious habits is on the increase; suicides are increasing six times as fast as the population, and murders three times as fast; insanity is also increasing faster than the population. We are maiming and killing in accidents resulting from our industrial enterprises as many persons as were killed in an average year of the civil war, the Philippine war and the Japanese-Russian war combined. In other words, we are practically carrying on these three wars all the time. And these deaths by accidents, due to our fast commercial spirit, are from two to nine times as numerous as similar deaths in Europe, where experts have shown that three-quarters of such accidents are preventable. We are living entirely too fast.

"We have 4,000,000 paupers in this country, and 10,000,000 persons are on the ragged edge of pauperism."

Dr. Bushnell endeavored to show particularly the need of work to offset the growing evils of social conditions in the large cities. In 1790 he said, only 3 per cent of our population lived in cities of 8,000 or more inhabitants, while to-day over one-third live in cities of this class, and in the East and Northeast the percentage is much higher even than that.

"I believe," he said, "that more and more people will move to our large cities. This will be due to the availability of factory products and the smaller need of men on the farms, where work is being done more and more by machinery."

#### PAY! PAY! PAY! PAY!

When an old negro saw a camel for the first time in his life he gazed awhile at its absurd hump and absurder face, as it munched straw in the circus tent, and, turning away, declared, "They sure hain't no sech thing!"

The next time you think you see a gift, the next time you fancy you have got something for nothing, you will do well to repeat the darkey's remark, for "they sure hain't no sech thing."

No mortal man ever got anything he did not pay for.

If you do not pay in one way you pay in another; if not by the labor of your hands, then by the misery of your mind; if not in money, then in service; if not in service, then in humiliation.

The cheapest and most satisfactory way to get anything is to pay cash.

Father Abraham, head of the Jewish race, was wise with the shrewdness of that keen-eyed people. When he was returning from an expedition in which he had overtaken and punished certain thieves that had been preying upon honest farmers, one of his neighbors met him and offered him a present. But Abraham was long-headed, and replied, "I have lifted up my hand to heaven and sworn that I will take nothing that is thine, lest thou shouldst say, I have made Abraham rich."

No man is rich enough or poor enough to assume an obligation he is not able, glad and prepared to discharge in full. An unpaid obligation corrodes the self-respect and loosens the chords of character.

There is really no such thing as a gift. Everything must be paid for, drop for drop, ounce for ounce, somehow, some time. When you are threatened with a donation, legacy or anything for which you are to pay nothing—run!

When you see a man you envy, who has automobiles and diamonds, wonder within yourself how much they have cost him. Then go home, examine your own stores of health, manhood, love, and clean conscience, and ask yourself, "Have I anything to sell?"

For you must pay, pay, pay! Nothing is gratis. Not even Nature gives. Nature never cancels a debt. You may think you have evaded her, but you are mistaken. No man was ever clever enough. Take your nights of dissipation; you may have alcoholic buzzing joys and all the other vivid pleasures of excess; Nature will sell you anything you ask; but may the Lord help you when you come to settle up!

I sometimes think the entire credit system, at least as far as personal and household expenses are concerned, is the proud, peculiar invention of the Old Nick. How much downright suffering, family quarrels, lying, agony, and general ruination has been caused by buying things without the instant, immediate pain of counting out the money for them!

Put it down in your books: A benefactor is a nuisance. The rich uncle's name is Bane. The "angel" is an angel of darkness. The greatest curse to a church is the rich brother who pays all the deficits.

Pay as you go; and if you can't pay, don't go.

The man who gives honest employment to a hundred workers will sit higher up in heaven than the man who feeds a hundred beggars. For the begging business, whether for individuals or for institutions, is vicious. By DR. FRANK CRANE, *N. Y. Globe*.

Here is a definition of health which is distinctly worth while. It was written by Dr. S. J. Crumrine, secretary of the Kansas State board of health, who has also written some clever and common-sense epigrams.

This is the definition:

Health is the most desired of earthly blessings. When finally lost it cannot be purchased by uncounted millions, restored by the alienist, or returned by the pulpit.



## ETIQUETTE OF THE DEPARTMENT STORE.



NE does not need to have had a particularly wide experience in order to have discovered that the code of etiquette which governs the employes in the average department store, in their treatment of buyers differs materially from the one which is recognized elsewhere.

One never ceases to be surprised at the lack of interest manifested by the average store proprietor in the department of salespeople toward those who visit his counters. Indeed, there are many large firms that spare neither money nor pains in attracting trade, but are oblivious to the fact that their employes are systematically driving it away.

Let us note at the outset this surprising fact: Insolence on the part of salespeople is quite as common in the pretentious shops as it is in those of lower grade. I have in mind a great department store in one of the cities of the middle west of which one often hears something like this: "I never go to that store when I can find what I want elsewhere." The house manages to hold trade by carrying at all times a well-selected stock, but its salespeople show goods ungraciously and, when a sale is not made, they are positively insulting.

A lady who was a frequent buyer at that store was piloting through the suit department a friend who had just moved to the city. As they walked quietly through one of the aisles a "princess" with a near-gold pompadour and an exaggerated train rustled up to them and asked them suspiciously if they wanted anything. When they informed her that they were not buyers the pompadoured person made no effort to conceal her displeasure. Turning to a group of saleswomen, who had been staring at the party, she said in a tone intended for the visitors: "Dressmakers taking notes."

Several years ago I witnessed in a large store in one of our northern cities this scene: A convention was in progress in the city and a number of the delegates, distinguishable by their badges, were shopping in the store in question. With several of them before her counter waiting to be served, one of the saleswomen called to the girl at the next counter: "Had any of the convention people?"

"Yes, have you?"

"No, and I don't want any. They're all cheap skates."

The business men of the city had contributed generously for the purpose of bringing the convention to the city and had taken great pains to make their stores attractive to the delegates. One of them at least must have been disappointed because he did not profit by the presence of so many strangers in the city.

A common department-store habit which would be considered impertinence elsewhere, is that of asking the shopper unnecessary questions before goods are shown to him. While it would undoubtedly help the salesman if he knew the price-limit in the mind of the customer, there is something offensive about the question, "How much did you expect to pay?"

A man went into a store to buy a pair of gloves for his wife. "I want a pair of ladies' two-button, black kid gloves, size six and a half, to cost about two dollars," he said, congratulating himself on having included in his request all the information on that that was necessary. But no! The girl looked at him loftily, and then snapped:

"Who do you want them for?"

"I want them for my wife," he said meekly. "She is twenty-seven years old and white."

The habit of contradicting customers and of attempting to set them right in the matter of pronunciation is as common as it is offensive. I once aroused the ire of a saleswoman because I refused to accept her declaration that dark, ugly slate-color was the shrimp pink for which I asked.

A woman paused at the trimming counter in a department store and asked the price of what she supposed to be fancy beltings. The saleswoman made no movement toward showing the goods, but merely answered with a bored look:

"Those are not beltings."

The lady hesitated. She wanted some of the trimming, but she had not the courage to further attempt to claim the attention of the person behind the counter.

Another woman saw in a show-window a blue-enameled pin and went inside to ask the price of it. A tray of the pins in various colors was set before her. She informed the young girl behind the counter that it was the blue alone that she wanted.

"There ain't any."

"But I saw one in the window."

"No, you didn't. They don't come in blue."

In this instance the customer was not to be brow-beaten. She continued to look through the pins until she found what she wanted, much to the displeasure of her salesladyship.

Sometimes the shopper can afford to be amused over the remarkable information that is thrust upon him. Once, in a large store, I inquired at the stationery department for blank books. Just as the young woman in charge finished telling me that they had none, I noted a pile of the books on the counter.

"Here they are," I said, supposing that the girl had overlooked them. The young woman gave me a withering glance.

Salespeople, and their name is legion, who make disparaging remarks about persons who have just quitted their counters, give people who hear them the impression that they will be similarly "roasted" as soon as their backs are turned. It is no uncommon thing to hear a saleswoman muttering angrily as she replaces goods that have failed to please. Such salespeople may intimidate some into buying what they do not want, but they also make them wary about visiting that store again.

It may be said that all of the best stores have rules which touch all the kinds of discourtesy cited in this article, yet these rules are manifestly insufficient. Personally, I have witnessed some of the rankest discourtesy in stores where such rules were conspicuously posted.

Neither managers nor floor-walkers seem to have been able to meet the situation. Buyers may be requested to report the discourteous behaviour of employees, but not one person in five hundred will do so. The average person will merely avoid the store and advise others to do the same.

No house really knows what it is doing until it has unmistakable and personal knowledge of this vitally important part of the business. The wise man will, if need be, have reliable persons shopping frequently in every part of the store to find out how customers are being treated.

No house can have a more valuable "drawing card" than that of salespeople with whom the public likes to trade.—*Modern Methods.*

Carl C. Marshall, of Cedar Rapids, Ia., met with a very painful accident on June 8th at Colorado Springs, Colo., which resulted in a severe injury to his ankle. Mr. Marshall spent a week in that city resting up, but on resuming his labors he found that his ankle would not stand the strain, and was obliged to go to Judge Mercy Hospital, at Salt Lake City Utah, for treatment. In a letter received from him he states his ankle is improving slowly and that he will be obliged to use crutches for perhaps a month after leaving the hospital. Mr. Marshall had planned on attending the convention at Spokane, and his smiling face was missed by all his old friends in attendance there, and we are sure they join with us in wishing Mr. Marshall a speedy recovery from the misfortune that has befallen him.

## THE GLASS INDUSTRY.

The recent discovery of an enormous new bed of glass sand in Arkansas, believed to be practically inexhaustible in extent, has given considerable impetus to the already thriving glass industries of that state. This sand vein, said to have a uniform thickness of at least twenty-five feet, has been submitted to severest tests and its quality proves to be 99 per cent. pure silicon—so that the production of glass of the highest grade is assured. Extensive new sand fields have been opened up during the last year in Tennessee, which, it is claimed, will give to that state nearly a million acres of glass sand fields, most of which is of exceptional quality.

Such discoveries as these, together with the new mechanical methods which Yankee ingenuity is using to supply many of the old processes, bid fair to make glass manufacturing one of the leading industries of this country within a few years. Each year increases the demand for American glass in foreign countries and lessens the need of importing foreign glass products for American use. There is no finer art glass produced in the world than now can be manufactured in the United States. The secrets so carefully guarded by the old glass makers seem to have been rediscovered—or better formulas have been substituted for them—so that American glass factories can turn out vases, bottles, and other articles having the characteristics of the ancient Sarcene, Persian, Syrian, or Phœnician glasses or the more modern Bohemian glassware.

Glass-making is believed to have been discovered by the Egyptians as early as 3,500 years before Christ. It was first used as a glaze for decorating tiles, figurines, and other articles. It was used as a substance about 1,500 B. C., and was plentiful in the time of the Romans, who used it extensively for making toilet articles as well as for objects of personal adornment. They carried it into all of the countries which were visited by their soldiers. Pliny, writing before his death in A. D. 79, says of the contemporary artists: "They carve glass more exquisitely than silver." The Romans used glass, not only for household utensils and ornaments, but also incorporated it into their mural mosaics and in the tessellated pavements of their floors.

Glass-making was one of the earliest industries in America. One of the first glass factories was established at Manheim, in Lancaster County, Pa., and between the years 1761 and 1774 it was under the direction of Baron William Henry Stiegel of Germany. The products of this factory were of recognized merit, and Stiegel glass nowadays is much prized by collectors.

Stiegel glass was shipped from Philadelphia to Boston in large quantities, which accounts for the number of pieces to be found in New England by the antique collectors of the present.

Glass was extensively manufactured at Pittsburgh at a very early date. The sand was gathered in the river valleys, hauled to the rivers, loaded on flatboats and floated in to Pittsburgh. Window glass was made extensively here. Sandwich, Mass., also was the seat of early glass industries.

Glass making was originally a handicraft pure and simple, requiring little machinery and few tools. The skilled glass blower needed only one or two unskilled assistants to clean his blow pipes. Later moulds were introduced to aid the blower in shaping his articles. Still later mechanical devices were used, which pressed the simpler articles into shape without the need of a blow pipe. Finally machines were produced which actually blew glass. These began to be used in 1805, and the first ones dispensed with the blower as such, but still required the skilled glass maker to feed the machine and operate the pressing and blowing levers. In 1808 an automatic bottle blowing machine began to be used. This required skilled machinists, but no glass blowers of the old type. Since then many other machines have almost done away with the need of hand work in ordinary glass manufacture and the output of glass has been multiplied because of the ever increasing demand for new articles made of glass.

In Europe several uses for glass have been discovered which are not yet recognized in America. There are glass telegraph poles in use in Frankfort, Germany, which it is believed will become popular in other parts of the world. The glass mass used in the manufacture of these poles is strengthened by the utilization of strings of steel wire in their composition. It is said that in tropical climates glass telegraph poles will be of value because they are impervious to insects, while in other climates they will have the advantage of not being affected by changes in the weather.

Another new use for glass, which it is believed will eventually become practical, is the making of glass bricks for pavements. They have already been tested in Lyons, France, where they were used in paving some suburban sections, but

the result has not been satisfactory because they chipped at the edges and sometimes split through their full length. It is believed, however, that a means will be devised to render glass bricks more durable.

Glass water pipes are in use in Europe. They are covered with asphalt to make them more durable, and it is claimed that they possess many qualities that make them superior to clay and iron.

The increase in the use of electric light is making increasing demands upon the glass trade. Last year there were manufactured in the United States 11,738,708 dozen electric light globes and bulbs of different kinds, and this year the number will be much greater. This does not lessen the number of lamps in use. On the contrary, the demands for lamps is greater than ever before—because the modern farmer does not go to bed with the sun.

Bottle making is one of the most important features of glass manufacture. The bottle industry is so important that in one report of the glass-making industry recently made by the commissioner of labor, there were 107 factories of the 179 visited devoted exclusively to the manufacture of bottles and small jars. The production of tumblers of different kinds also is enormous. There were 11,687,036 dozen jelly tumblers and goblets made in this country last year, besides 9,182,060 dozen blown tumblers and other bar goods.—By FREDERIC J. HASKIN in *New York Globe*.

## THE HOUSE BY THE SIDE OF THE ROAD.

There are hermit souls that live withdrawn

In the peace of their self-content;

There are souls, like stars, that dwell apart,

In a fellowless firmament;

There are pioneer souls that blaze their paths

Where highways never ran;—

But let me live by the side of the road

And be a friend to man.

Let me live in a house by the side of the road,

Where the race of men go by—

The men who are good and the men who are bad,

As good and as bad as I

I would not sit in the scorner's seat,

Or hurl the cynic's ban;—

Let me live in a house by the side of the road

And be a friend to man.

I see from my house by the side of the road,

By the side of the highway of life,

The men who press with the ardor of hope,

The men who are faint with their strife.

But I turn not away from their smiles nor their tears—

Both parts of an infinite plan;—

Let me live in my house by the side of the road

And be a friend to man.

I know there are brook-gladdened meadows ahead,

And mountains of wearisome height;

That the road passes on through the long afternoon

And stretches away to the night.

But still I rejoice when the travelers rejoice,

And weep with the strangers that moan,

Nor live in my house by the side of the road

Like a man who dwells alone.

Let me live in my house by the side of the road

Where the race of men go by

They are good, they are bad, they are weak, they are strong,

Wise, foolish—so am I.

Then why should I sit in the scorner's seat

Or hurl the cynic's ban?—

Let me live in my house by the side of the road

And be a friend to man.

—SAM WALTER FOSS.

## SOME REMARKABLE CHINESE PROVERBS.

Dr. William Edward Geil's "Eighteen Capitals of China," recently published by the J. B. Lippincott Company, presents the novel feature of page headlines giving the Chinese text and the more or less literal translation of a great many proverbs and epigrammatic phrases not generally known on this side of the earth. Mr. Geil says: "Local proverbs in themselves have never been brought together on our scale; and to choose from a mass of new material which would fill three volumes has been a difficult task." From the store of wisdom, philosophy and wit thus accumulated by Dr. Geil we make the following selection:

When you are very angry, don't go to law; when you are very hungry, don't make verses.

Man is a small heaven.

To know a man's heart listen to his words.

With money a Chinaman is proud.

A bully does not owe debts.

Play music in front of a cow.

Change your old nature or you'll be up a tree.

An avaricious heart is like a snake trying to swallow an elephant.

You can crush people with the weight of the tongue.

Peace in a thatched hut—that is happiness.

A boat straightens when it gets to a bridge.

A thief has as much talent as a first honor man.

Burying one in the snow won't last.

A stout cat is surely a thief.

A deaf priest can hear a hen crow.

Even a beggar will not cross a rotten bridge.

After a typhoon there are pears to gather.

Let the duck dress to kill, flat forever stays her bill.

Oily words, but a knife heart.

A good drum does not need a heavy stick.

No needle has a point at both ends.

The hunted tiger leaps the wall.

Everything fears the earnest man.

A big chicken does not eat small rice.

A woman's heart is like a needle at the bottom of the sea; you may look as much as you like, but you'll never find it.

A stone lion doesn't fear the rain.

To begin the study of music at eighty years of age is rather too late.

When you gallop on the city wall it's hard to hide the horse's tracks.

A man must beat his own drum and paddle his own canoe.

When a cat sleeps with a rat, death is well in sight.

A rat's eyes can see but an inch of light.

A blind cat catches only a dead rat.

No matter how safe you hide the egg the chicken will hatch.

Great wealth comes from fortune, small wealth comes from diligence.

A clever man understands a nod.

A good boy does not put on fine clothes, a good girl does not go to shows.

The stupid thief stops his ears when stealing a bell.

To warn men against wine show them a drunken man.

An ape may sit on a throne.

A blind man carrying a looking glass.

Poor by condition, rich by ambition.

Good medicine is bitter to the taste.

Plan the whole year in the spring.

A thin horse has long hair.

If the distance from nose to lip be one inch he will live one hundred years.

The money maker is never weary; the steady man never makes money.

A wick is not a substitute for a walking stick.

You can't play a fiddle behind your back.

On the eastern mountain tigers eat men; on the western mountain tigers eat men too.

Even a tile will turn some day.

Even the blind open their eyes (like saucers) at money.

It costs no strength to watch other labor.

If one branch will not move the whole tree will not wave.

Buy once with cash rather than ten times on credit.

The lazy use a long thread; the stupid a crooked needle.

The load cannot carry the ass.

Blame yourself first, then others.

The dumb can tell when they have eaten.

A snake cannot creep without a head.

Man's mouth is but two bits of skin.

Painted water has no wind.

You can't eat hot broth in a hurry or hear a story on

## THE PITMAN CENTENARY, 1913.

Sir Isaac Pitman, known the world over as the inventor of the system bearing his name and which has been adapted 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 this movement.



In this country a movement has been inaugurated by the Isaac Pitman Shorthand 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. George B. Cortelyou, Dr. Edward L. Stevens, Associate City Superintendent of Schools, New York, Dr. Frank Rollins, Prin. Bushwick High School, Dr. A. H. Mackay, Superintendent of Education, Nova Scotia, Dr. William Wiener, Principal of Newark Commercial and Manual Training High School, Dr. William H. Maxwell, City Superintendent of Schools, New York, Dr. C. N. Jordan, Superintendent of Schools, Minneapolis, Minn., Dr. Edward L. Werthum, Educational Director, West Side Y. M. C. A., New York.

Further particulars in regard to the celebration can be obtained from Robert A. Kells, Sec'y Isaac Pitman Shorthand Writers' Association of America, 143 West 125th Street, New York.

## MECHANISM IN THE WATCH.

Material Used and Operations Comprised in Its Manufacture.

From the Scientific American.

Few pieces of machinery show more marvelous features than that of the watch. As a general proposition it may be stated that a watch is the smallest, most delicate instrument of the same number of parts that has ever been devised. About 175 different pieces of material enter into its construction and upward of 2,400 separate operations are comprised in its manufacture.

Certain of the facts connected with its performance are almost incredible when considered as a whole. A blacksmith strikes several hundred blows on his anvil in a day and as a matter of course is glad when Sunday comes, but the roller jewel of a watch makes every day—and day after day—432,000 impacts against the fork or 157,680,000 blows during the course of a year without stop or rest—or some 3,153,600,000 blows during the space of twenty years, the period for which a watch is usually guaranteed to keep good time.

But the wonder of it does not cease here. It has been calculated that the power that moves the watch is equivalent to only four times the force used in a flea's jump. The watch power is therefore what might be termed the equivalent of a four flea-power. One horse-power would suffice to operate 270,000,000 watches.

Furthermore the balance wheel of a watch is moved by this four flea-power 1.43 inches with each vibration, or 3,538 $\frac{3}{4}$  miles continuously in one year.

Not much oil is required to lubricate the little machine on its 3,500 mile run. It takes only one-tenth of a drop of oil to oil the entire machinery for a year's service.

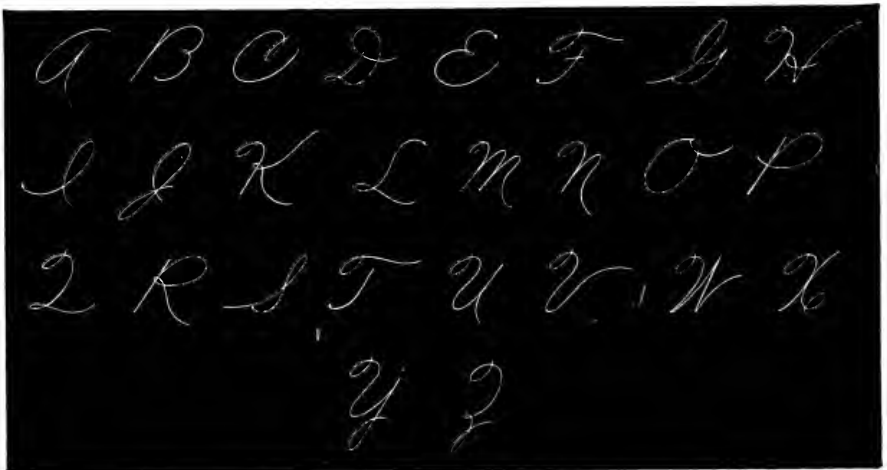
## HYMENAL.

On Tuesday, July 2nd, 1912, occurred the marriage of Ralph H. Flickinger and Miss Sylvia Gilbert at Philadelphia, Pa. Mr. Flickinger is the only son of H. W. Flickinger. For the past several years he has occupied a confidential position with the Baldwin Locomotive Works. After October 1st Mr. and Mrs. Flickinger will make their home at Glenolden, Pa., and we understand H. W. Flickinger will reside with his son.

## HOW STEEL PENS ARE MADE.

**T**HE use of pens from metal dates at the beginning of the last century. Previous to that, the goose-quill reigned triumphant, and it was no small tax upon the skill and patience of the ordinary scribbler to keep his pen in trim and running order. Then a good pen-knife meant something, and in the selection of a quill, every goose was not eligible to authorship. When the steel pen was first introduced, about the year 1800, its form was cylindrical, in imitation of a quill, but it was stiff and hard, and not suited to the paper then in use. Besides, it was high in price, costing at first half a crown, and then a six-pence, English money. It was not, therefore, till 1820, when Joseph Gillott, who was an extensive dealer in pens, conceived the idea of giving them three slits instead of one, which increased their flexibility and removed their disagreeable scratching qualities, that any great encouragement was given for their manufacture. From that time their use became more and more general, until now, through added improvements and the use of machinery, the production is enormous and the demand is commensurate with the supply. The number of pens made yearly in England and in this country now reach into the billions. In 1821 Gillott sold his pens for £2 4d per gross which are now sold for 2s per gross, one pen then costing as much as 864 now. Gold pens with iridium points will have their friends among the few, as does the ancient goose-quill, but for the mass of people, the steel pen, in all its numberless varieties, adapted to different kinds of work and the peculiarities of different individuals, appears for the present at least to have come to stay. When something better appears the public will soon find it out and not be slow to adopt it. Thus far steel has proven to be the best material. That used in the manufacture of pens is made from the best quality of iron and is prepared for that purpose in sheets. These sheets being brightened by a bath in sulphuric acid are cut in strips of various widths, varying from one to two inches, according to the kind of pens to be made. These strips

are rendered of the proper thickness by being passed through a rolling mill and then put through a cutting machine which punches out the pieces which form the body of the pen. These pieces are as if the pen was flattened out and without any slits. These blanks are passed through a succession of operations, each conducted by a different person. By the first process the blanks are fed one by one into a machine which makes the two side slits, next into a similar machine which punches out the center hole. By this time the metal having become hard and brittle, a large quantity are enclosed in an iron box and annealed by heating them in a fire which softens them. In the fourth process, by means of a press, the name of the maker and the number of the pen are put on. As a fifth process, ornamental work is sometimes stamped on the pens. The sixth process is that of raising the pen, or giving it its rounded form as we know it, which is done by placing the flat blank under a sinker in a press, which forces it into a cavity underneath of the form which the pen is intended to take. The seventh process is to harden the pens by heating them and throwing them into red hot oil. By the eighth process they are tempered to give them the proper degree of hardness and elasticity. In the ninth operation they are thoroughly scoured and cleansed. The tenth and eleventh process gives them two grindings by two different persons. The twelfth step is the most important and critical of all, as on it depends the value of the pens. The cutting is done in a machine with two chisels, one fixed to a table and the other coming down with a lever, the two being so adjusted as to pass each other. The operator holds the pen lengthwise on the fixed chisel, and bringing down the lever, makes the slit. By two more operations the pens are made to take their color over a charcoal fire, and are then varnished with a mixture of lac and naphtha. The pens are now finished and packed in boxes, ready for their mission, having passed through fifteen stages of manipulation. The above are essentially the processes employed in all factories, but of course are sometimes varied in small particulars to adapt them to the changing requirements of the public and for the purpose of setting forth the manufacture in some new light.



A set of Capitals from the pen of W. P. Steinhaeuser, Asbury Park, N. J.

## EXPRESSION.

"What do you do when you are preaching and can't think of anything to say?" asked a fledgling of his pastor.

"I just holler," was the answer of the experienced exhorter.

With half a million preachers in the United States with families to keep on an average salary of \$500 one cannot blame them for "hollerin'"; neither can one censure editors who have to fill three columns each day if they often "holler." As an economist one might advise a man to "holler," but as a lover of literature one cannot conscientiously do so.

A certain clerical gentleman, being much before the public, is often called upon unexpectedly to reduce moral calculi. Being a man of force and not a man of power he never says, "I do not know," but always boldly faces the problem after this manner: "My friends, this subject naturally divides itself under three heads—Firstly"—Here he states some general commonplace for the first head and casts about in his mind for the other two; having found them, he launches forth with much emphasis on some other theme and carries all before him. His swashing and marital manner makes him everywhere a great success; he is considered one of the most powerful men in his denomination.

A painstaking show of system is one of the first essentials in making a favorable impression. We are like the Hebrew salesman who called on a firm who occupied a sixth floor and who on starting to show his samples, was promptly kicked down stairs. Having arrived at the first landing, a second man took him in hand and kicked him one flight further; this was continued until his battered form reached the sidewalk, when he picked himself up and admirably exclaimed, "Mein Gott! vot a system!" So when a rhetorician flashes his "heads" and "divisions" and syllogisms and analyses and figures (that do not lie) upon us, we are so lost in bedazzled admiration that we can only lift up our hands and say, "What a system!"

Good work never comes from the effort to be "clear" or "forceful" or "elegant." Clear to whom, forsooth? And as for force, it has no more place in letters than has speed.

Power in Art there surely is, but power is quite a different thing from force. Power is that quality by which change is wrought; it means potentially, potency. The artist uses only a fraction of his power and works his changes by the powder that never explodes; while force means movement, action, exertion, violence, compulsion.

Literature is largely the result of feeling. The "hustler" is a man of force; very, very seldom is he a man of power; still rarer it is that he is a man of feeling. The very idea of force precludes tender sensibility and delicate emotion. If one were to write on a scrap of paper, "Hate is death, but love is life," and drop the slip into the street, there might be power in the words, but surely no force.

And as for elegance, let him who attempts it leave all hope behind; he is already damned. The elegance of an act must spring unconsciously from the gracious soul within. There is no formula. It is not attained by "attempting."

In letters "clearness" should be left to the maker of directories, "force" to the auctioneer and "elegance" to the young man who presides at the button counter. An instructor in a commercial "college" might advise that in business correspondence there should be clearness and force and elegance; but a professor of literature and oratory would not smother inspiration in a formula. Cultivate the heart and intellect and allow nature to do the rest. For while it is still a mooted question whether a man's offspring after the flesh are heirs to his mental and spiritual qualities, it is very sure that the children of his brain are partakers in whatsoever virtue his soul possesses.

The teacher who teaches best is not he who insists on our

memorizing rules, but he who produces in the pupil a pleasurable animation. We learn only in times of joy and in times of grief. The teacher who can give his pupils pleasure in their work shall be crowned with laurel, but grief—grief is the unwelcome gift of the gods alone!

Let the writer have a clear conception and then express it so it is at the moment clear to his other self—that self that looks on over the shoulder of every man, endorsing or censuring his every act and thought and deed. The highest reward of good work consists in the approbation of this other self, and in that alone; even though the world flouts it all, you have not failed.

"I know what pleasure is," said Stevenson, "for I have done good work."—*New York Evening Telegram*.

## THE DEBT HABIT.

How often do you meet a man who, having fallen into debt, is willing to admit that it is himself who is responsible for his financial misfortune. You can name plenty of people who are willing enough to take all the credit for their own success. Dub one of these persons a "self-made man" and note how he will swell with pride at the compliment, yet under less favorable conditions were you to call him a "self-made failure" you would find yourself in trouble in a minute.

As a matter of fact, one title would be as true as the other. We are self-made in that we hold the shaping of our own destiny largely within our own hands. Circumstances over which we find it difficult to exercise much control may intervene, and so make it doubly hard for us to attain the goal on which we have centered our ambition; yet, so far as we have any knowledge to the contrary, there is no obstacle possible to human progress that cannot be overcome by one who will tackle the job of overcoming in the right way.

Accordingly, if you have made a half decent success out of life there is no reason why you should not feel a reasonable amount of pride in the achievement. You know—and the rest of us ought to be able to guess—that this success of yours represents a lot of hard work. Those who have mountains to climb are obliged to exert themselves. It is easy enough to roll down hill—all you need is a clear path ahead—but I have yet to hear of any one who ever made an ascent without deliberate effort on his own part. Favorable winds may come and may help you by making the climbing easier, but that is all that we have the right to hope for. When there is hard work to be done we must stand ready to do it ourselves.

It is in this connection that success assumes the aspect of a habit. We get into the habit of making good, just as we acquire the habit of neglecting our opportunities to do good work. A man who wants to slight the task that is entrusted to him can usually do so—at least, for a considerable length of time. Of course, finally he will get caught and put out of the running for a while, but for a time he can deceive those who employ him by making them think that he is an accomplished worker instead of an accomplished dodger of work.

And this matter of habit extends to everything we do. We do not realize this, because we are not experts at self-analysis, but when we begin to study psychology and apply its laws to our own thoughts and actions the result is a revelation. All of a sudden we discover that the things which we believed to be deliberate acts were in reality habitual acts—acts that we perform by habit. It is by habit that we get out of bed on the same side; by habit that we dress in a certain manner; by habit that we order our breakfast; by habit that we select our road to the work shop or office. Indeed, were we to make a list of the things that we do by habit, it would amaze us to see how far we really come from being "free" beings. For this abridgement of our freedom, however, we alone are guilty. It is we ourselves who select the bonds with which we bind our freedom.—GRAHAM HOOD, in *New York Globe*.

## FRIVOLOUS STUFF TAUGHT IN SCHOOLS.

Heresies are not harmful, if they are sincerely expressed and discriminatingly received. Hence the following article: Considerable has been recently written by educational experts regarding the failure of our educational methods to meet life's requirements and opportunities. Results are recognized as not commensurate with expenditures of money, time and appliance.

Students come out of our schools well equipped with diplomas, but only imperfectly adjusted to the world in which they are to live and do their work. Training has not succeeded in introducing them either to themselves or to the general life of the times in which their own life ought to form a part.

Pupils in our common schools are fitted to enter the next grade, but the teacher is not thinking much about "fitting" those pupils to live and to do man's and woman's work. As much as that the school superintendent is not expecting of his teachers. That is not part of the "system."

The teacher has done all that is wanted of her, and all that she is paid for doing, if at the end of the year, the members of her school can "pass" and be promoted to the class next higher. Lessons are learned only that the learner may be able to recite them. Schooling of that sort is only another name for cramming, and cramming what is in books is not education any more than stuffing what is on the dinner table is health and growth.

This is too simple to need saying, but is so common as to require rebuking. Lessons should be learned, of course, but if they are learned with no remoter purpose than to be able to stand up and tell them to the teacher when the recitation hour has arrived little more is done for the pupil, so far as the grand purpose of education is concerned, than is done for a sponge by the alternating process of soaking it and wringing it out.

What is learned under those circumstances does not remain long in the pupil's mind, and accomplishes next to nothing while it does remain.

It has been well said by President King, of Oberlin, "that it is not to be forgotten that it is time and some real sense of leisure and opportunity to take in the full significance of one's studies, and to knit them up with the rest of one's thinking and living—it is just these things that distinguish real education from cramming."

There is an amount of fine, almost frivolous technicality adopted, for example, in instructing in the common English branches that, so far as concerns 95 per cent. of our common school pupils, is utterly unrelated to the needs of life. They fill the mind with intellectual sand too arid to support mental vegetation and so dusty as to stifle mental respiration.

One of the greatest hindrances to the success of common school education is the amount of time spent in school. I would call the present system—considered with reference to the number of years that a boy is tied down to his books—an ingenious device for the benumbing of youthful intelligence.

The writer of this article attended school but two terms, before he was twelve years old, and was at work most of the time between them and when he was eighteen. Just this abstinence from school opportunity induced mental hunger, and there is great difference in its effect upon the pupil between truth offered to the eager mind as food and the same truth administering to the reluctant mind as physic.

The amount of time spent in the study of geography, for instance, is suicidal, in the sense that it subtracts from life months and years that might otherwise be devoted to useful ends.

All that is needed for the general purposes of living and acting is a broad survey of the world, filled in with an intelligently limited number of details pertaining to our own country, and more and more limited as one recedes from the United States in the direction of Paris, St. Petersburg and Hong Kong.

To fill months and years with a mass of particulars that will be mostly forgotten as soon as learned, and neither serviceable nor useful the little time they are remembered, not only does not educate, but impairs one's capacity for education.

Under such conditions truancy is almost a symptom of genius.

It makes me tired even now to recall my weariness in attempting to memorize the physical aspects of South America and to keep the plains of Argentina, the mountains of Peru and the waters of the Amazon from becoming mixed.

Three hours of pleasant perusal of an entertaining volume of travel covering those countries would not only have saved me from hating the whole science of physical geography, but would have put me in easy possession of all the essential facts, and in a way, too, that I should have remembered. What I know to-day about South America I have learned since I left school.

There is a way of gaining knowledge that invigorates the brain, and another way that wears it out. Much the same criticism could be passed upon school methods of teaching English grammar—an implement of torture that has had quite the same effect upon tens of thousands of youthful dispositions that used to be wrought upon the bodies of the martyrs by the diabolic ingenuity of the Spanish inquisition.

It should be said that what has been written in this column is not the product of theorizing, but is a statement of what has been personally learned by experience as a school teacher, and will perhaps, farther on, be supplemented by some suggestions a little more constructive in their intent.—C. H. PARKHURST, in *New York Journal*.

## FAILURE.

BY CORA M. W. GREENLEAF.

He's a failure? Perhaps; the Lord only knows  
The virtues and failures apart.

It is not the surroundings of either that shows,  
But the record engraved on the heart.

On the heart! Hid away from the eyes of the world  
Are wounds and disfiguring scars.

There are virtues and sins intermingled and curled  
With ambitions that aim at the stars.

A failure? Not he who keeps faith with himself  
Tho' his coat may be seedy and gray;  
Who values his honor above the world's pelf  
Thro' the strain and the stress of the day.

A failure? Not he who has courage to rise  
And face the mistakes he has made—  
To make a new start on the failure that lies  
In his path, toiling on unafraid.

No one is a failure, who dares to come back  
With persistence and grit to keep on,  
And live down mistakes, no matter how black—  
Facing derision and scorn.

When things are made even, and All is made plain—  
When all that is hidden is revealed—

We may learn that some failures have not been in vain,  
And know why so much is concealed.

—N. Y. World.

## COMPETITION OR EMULATION.

When an ambitious young man from the "provinces" signified his intention of coming to Peoria and earning an honest living, he was encouraged by the Bishop of Agnosticism with the assurance that he would find no competition.

Personally, speaking for my single self, I should say that no man is in so dangerous a position as he who has no competition in well doing. Competition is not only the life of trade, but of everything else. There have been times when I have thought that I had no competition in truth telling, and then to prevent complacency I entered into competition with myself and wrote another article for the *American*.

The natural concentration of business concerns in one line, in one locality, suggests the advantages that accrue from attrition and propinquity.

Everybody is stirred to increased endeavor; everybody knows the schemes which will not work, for elimination is a great factor in success, the knowledge that one has is the requirement of all.

Good wrestlers will meet only good wrestlers. And so in a match of wit rivals outclassed go unnoticed, and there is always an effort to go the adversary one better.

Our socialist comrades tell us that "emulation" is the better word and that "competition" will have to go. The fact is that the thing itself will ever remain the same; what you call it matters little. We have, however, shifted the battle from the physical to the mental or psychic plane. But it is competition still, and the reason competition will remain is because it is beautiful, beneficent and right.

It is the desire to excel.

Lovers are always in competition with each other to see who can love most. The best results are obtained where competition is the most free and most severe—read history.

The orator speaks and the man who rises to reply should have something to say. If your studio is next door to that of a great painter you would better get to your easel, and quickly, too.

The alternating current gives power; only an obstructed current gives either heat or light; all good things require difficulty. The mutual admiration society is largely given up to criticism.

Wit is progressive. Cheap jokes go with cheap people, but when you are with those of subtle insight, who make close mental distinctions, you should muzzle your mood, if perchance you be a bumpkin.

Conversation with good people is progressive, and progressive inversely, usually, where only one sex is present. Excellent people feel the necessity of saying something better than has been said, otherwise silence is more becoming. He who launches a commonplace where high thoughts prevail, is quickly labelled as one who is with the yesterdays that lighted fools a-down their way to dusty death.

Genius has always come in groups, because groups produce the friction that generates light. Competition with fools is not bad—fools teach the imbecility of repeating their performances. A man learns from this one, and that; he lops off absurdity, strengthens here and bolsters there, until in his soul there grows up an ideal, which he materializes in stone or bronze, on canvas, by spoken word, or with the twenty odd little symbols of adms.

Greece had her group when the wit of Aristophanes sought to overtop the stately lines of Aeschylus; Praxiteles outdid Ictinus, and wayside words by Socrates were to outlast them all.

Rome had her group when all the arts sought to rival the silver speech of Cicero. One art never flourishes alone—they go together, each man doing the thing he can do best. All the arts are really one, and this one art is simply Ex-

pression—the expression of Mind speaking through its highest instrument, Man.

Happy is the child born into a family where there is a competition of ideas, and the recurring themes are truth and love. This problem of education is not so much of a problem after all. Educated people have educated children and the receipt for educating your child is this: EDUCATE YOURSELF.—ELBERT HUBBARD, in *Chicago Examiner*.

## CHIROGRAPHY'S VOICE.

IT SPEAKS WITH APPARENT CONFIDENCE, BUT NOT ALWAYS WITH TRUTH.

How envious the mere handwriting expert must be of the man who can use chirography for the discovery of character and see through a few ink scrawls into the deepest recesses of the human soul! Yet the art is simplicity itself. All you need is the power to associate some excellence or perversity of penmanship with the human virtue or defect it seems to resemble, and the trick is done. Thus neglect to cross the "t" or dot the "i" may be held to show inexactness—plain disqualification for the work of the statistician! Letters variably or indecisively formed spell weakness of will—fatal embarrassment to him who would rule himself, his business affairs or his fellowmen! Beware of the candidate for a position of trust who over-slopes his "f" or writes his "g" with an exaggerated loop; let him who would teach take care how his capitals are formed lest he bring down the whole edifice of pedagogy with a crash. Any career, on the other hand, is safely open to the individual whose strong down-strokes reveal sturdiness, enterprise, reliability.

And yet neatly penned missives have gone forth from murderers before to-day; many a forger has been known to "write like a copperplate"; and the most hopelessly abandoned character that ever lived, to judge by his handwriting, was Horace Greeley.

Think of the pranks that have been played by what the sciences know as the "error of false analogy." All through they have had to struggle with the tendency of the mind to take fancies for realities and choose resemblances when connections were wanted. Nettle-rash was certain to be helped by nettle-tea because there was something of the nettle in each. As the scale of pine cones resembles teeth, what else could be needed for the soothing of toothache? The flowers of the euphrasia suggest the pupil of the eye, and that was sufficient to establish their fame as a remedy for eye disease. Who does not remember that lung-wort, with leaves resembling the surfaces of the lungs, had equal prestige as a cure for chest complaints? Then there was the fashion of comparing walnuts with the human cranium, with the result that the husks were regarded as a specific for scalp wounds, the inner peel for disorders of the dura mater, the kernel for maladies of the brain.

The same principle runs through all these cases. It is the putting of fancies based on supposed similarity in the place of reasoned theories of interaction built up by investigation. We have here the method that preceded science, and the favorite resort of modern pseudo-science. A long, uninterrupted line on your hand is a certain promise of longevity—because it is "long." Turmeric will cure jaundice—because it is "yellow." A comet foretells disaster—because comets and disasters are both "unusual." So the irregular, peculiar, eccentric characters in handwriting are good or evil portents according as one is able to label them with the tag of an idea. Honesty or crookedness, virtue and vice, may all be found in chirography if only you can distill resemblances from ink strokes, and weave from pothooks and hangers the evidence which condemns or the testimony that redeems.—*Boston Herald*.

## SOMETHING FOR NOTHING.

By ELBERT HUBBARD.

To give a man something for nothing tends to make the individual dissatisfied with himself.

Your enemies are the people you have helped.

And when an individual is dissatisfied with himself he is dissatisfied with the whole world—and with you.

A man's quarrel with the world is only a quarrel with himself. But so strong is this inclination to lay blame elsewhere and take credit to ourselves that when we are unhappy we say it is the fault of this woman or that man.

Especially do women attribute their misery to That Man.

And often the trouble is he has given her too much for nothing.

This truth is a reversible, back-action one, well lubricated by use, working both ways—as the case may be.

Nobody but a beggar has really definite ideas concerning his rights.

People who give much—who love much—do not haggle.

That form of affection which drives sharp bargains and makes demands gets a check on the bank in which there is no balance.

There is nothing so costly as something you get for nothing.

My friend Tom Lawson, Magnate in Ordinary, of Boston and the east side of Wall Street, has recently had a little experience that proves my point.

A sturdy beggarman, a specimen of decayed gentility, called on Tammas with a hard-luck story and a family Bible and asked for a small loan on the Good Book.

Tom was melted.

Tom made the loan, but refused the collateral, stating that he had no use for it, for Tom is always truthful.

In a few weeks the man came back, and tried to tell Tom his hard-luck story concerning the cold ingratitude of a cruel world.

Tom said, "Spare me the slow music and the recital. I have troubles of my own. I need mirth and good cheer—take this dollar, and peace be with you."

"Peace be multiplied unto thee," said the beggar, and departed.

The next month the man returned, and began to tell Tom a tale of Cruelty, Injustice and Ingratitude.

Tom was riled—he had his magnate business to attend to, and he made a remark in italics.

The beggar said, "Mr. Lawson, if you had your business a little better systemized I would not have to trouble you personally—why don't you just speak to your cashier?"

And the great man, who once took a party of friends out for a tally-ho ride, and through mental habit collected five cents from each guest, was so pleased at the thought of relief that he pressed the buzzer. The cashier came, and Tom said, "Put this man Grabheimer on your payroll, give him two dollars now and the same the first of every month."

Then, turning to the beggarman, Tom said, "Now, get out of here—hurry, vamoose, hike!"

"The same to you and many of them," said His Effluvia, politely, and withdrew.

All this happened two years ago. The beggar got his money regularly for a year, and then in auditing accounts Tom found the name on the payroll, and as Tom could not remember how the name got there, he at first thought the payroll was being stuffed.

Anyway, he ordered the beggar's name stricken off the roster and the elevator man was instructed to enforce the edict against stray vagabonds and wandering varkats.

Not being allowed to see his man, the beggar wrote letters—denunciatory, scandalous, abusive, threatening. Finally the

beggar laid the matter before an obese limb of the Law, Jagers, of the firm of Jagers & Jagers, who took the case on a contingent fee.

The case came to trial, and Jagers proved his case *se offendendo—argal*: It was shown by the defendant's books that His Bacteria had been on the payroll as advertising agent and his name had been stricken off without suggestion, request, cause, reason or fault of his own.

His Crabship proved the contract, and Tom got it in the mazzard. Judgment for plaintiff, with costs. The beggar got the money, and the Hon. Thomas W. Lawson got the experience.

Tom said the man would lose the money, but he himself has gotten the part that will be his for ninety-nine years.

Surely the spirit of justice does not sleep, and there is a beneficent and wise Providence that watches over magnates.

## "RUBE."

Here's to Rube of the country green,

The scoff of the throbbing town,

The slouching lad with eyesight keen

And skin of a healthy brown;

For he may seem a fool in a foul saloon

And raw as the rawest are,

But it's "Rube the Slow" to the front will go

At the first shrill note of war.

It was "Rube" who fought where the sea winds blow

And founded the Nation there

It was "Rube" who lifted the flag we know

And to Freedom breathed his prayer,

It was "Rube" who laughed at the whizzing lead,

And answered with deadly aim,

Nor quailed, nor cried when his comrades died

On the slippery field of Fame.

It was "Rube" who guided the ship of state,

And, guiding her, oftentimes fell;

Who left his plough at the call of Fate,

And the farm he loved so well.

It was "Rube" who shattered the clanking iron

That fettered the moaning slave,

And spake that free every soul should be

In the home which Freedom gave.

When the homestead lamp is burning bright

It's "Rube" in the corner sits

And ponders the questions of wrong or right

Which puzzles the keenest wits;

And, whether he wins to a Senate chair

Or handles a deadly tube

He'll prove his worth to the whole of earth—

This fellow we've nicknamed "Rube."

—Zeyland Huckfield, *From the Kansas City Star.*

Though the path of life be stormy,

Play the game.

Troubled waters may surround,

Disappointments will confound:

Yet, though heart-aches still abound,

Play the game.

Do you think your life a failure?

Play the game.

Discords all the songs you sing,

Lost your grip on everything,

Have you known keen sorrow's sting?

Play the game.

Friends there be with love unselfish,

Play the game.

Beacons they, for every mile

On the road; so you can smile—

For they make this life worth while;

Play the game.



## NEW BOOKS.

*Civil Service Letters—United States Government* is the title of a collection of official communications lately published by The Phonographic Institute Co., 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 correspondence that emanates from the nine departments of the federal government. They are printed first in Benn Pitman phonography (amanuensis style) and then in fac-simile typewriting. The booklet, 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.

*Supplementary Exercises in Isaac Pitman Shorthand*; by W. L. Mason; published by Isaac Pitman & Sons, New York; 48 pp.; price 25 cents.

The object of this work is to provide the students of Pitman's Shorthand with a series of exhaustive exercises on every rule in the system in the order in which it occurs in the *Course in Isaac Pitman Shorthand*. The arrangement is such as to assist the student not only in mastering thoroughly each principle as it is reached in the course of his study, but to acquire, at the same time, a more extensive knowledge of word forms and outlines than could be obtained from the exercises in the "Course" alone.

*A Shorthand Birthday Book of Dickens' Quotations*; published by Sir Isaac Pitman & Sons, London; price 85 cents.

The frontispiece is a tastefully engraved picture of Charles Dickens with the dates of his birth and death and a fac-simile of his signature. At each opening of the book the left hand page is divided into three sections by a colored border, each section headed by a date of the month, and contained in the sections are brief selections from some of Dickens' works written in Isaac Pitman shorthand; the opposite page is similarly divided, but the spaces are blank, excepting for the dates, to be used for birthday memoranda. On the last page of the book is a list of the names of the different works from which the quotations are made. It is a beautiful and interesting volume.

*Bookkeeping To-day* is the title of an interesting pamphlet issued by the Elliott-Fisher Co., Harrisburg, Pa. It is intended primarily as a means of advertising the merits of the product of this firm, and the articles dealing on the subject are well-written and instructive. Several good business articles are also included in each issue. The pamphlet is sent free to those requesting it if application is written on business stationery; to others a charge of ten cents a copy is made.

*Our Dumb Animals*; monthly magazine published at 43 Milk Street, Boston, Mass., by the Massachusetts Society for the Prevention of Cruelty to Animals; subscription price one dollar a year.

This magazine was founded to "speak for those who cannot speak for themselves." The July number contains a number of interesting articles dealing with the animal kingdom. The Society is doing noble work and should have the support of all who have a warm spot in their hearts for God's dumb creatures.

Down South some folks say: "We'luns and You'ns"; their neighbors say simply "We and You." There is correct use of language and incorrect. What does the untaught boy know as to the difference? The father of a family could do no

wiser thing than place in the boy's or girl's hands the exceedingly valuable book now before us, "*The Correct Word How To Use It*," prepared by Josephine Turk Baker, and published by Correct English Publishing Company, Chicago. Why not have a family circle Good English Soiree one evening in a week during the Fall and Winter?

A companion by the same author and same publisher is entitled "*The Correct Preposition, How To Use It*," and may well be a *cade mecum* to be used in conjunction with the volume previously named.

"Indispensable for Cultured People" is one affirmation which we cannot gainsay, as we examine a volume of most evident value, and coming from the Correct English Publishing Company, and bearing the self-evidencing title *Ten Thousand Words; How to Pronounce Them*. With this excellent work in one's hands, there might be a highly instructive "Pronouncing Match" equal in value to the old-time "Spelling Matches" of our early days. The Mother Chautauqua holds annually at its Summer Session at Lake Chautauqua both of these Old Timers,—a genuine spelling match and a pronunciation match, for which prizes are given and in which there is great enthusiasm. In the book before us there are 10,000 words from the Century Dictionary, compared with the Standard, International and Webster; so that the inquirer may know the "just from the unjust" when he is in the quagmire of doubt or dismay.

And now, if you have made yourself at all familiar with the previously noted publications of the volumes on Correct English, here you may be your own self-examiner by using the "*Correct English Calendar Drill-Book*," published by the same firm, in which will be found two hundred and twenty daily drills in the use of correct English. This is a genuine "out of school" volume for one's practical mind-searching self-examination. What a boon this and the other volumes to a would-be student of English born under a foreign flag!

*Coast Manual of Lettering & Designs.*

"Nothing like it under the heavens; nothing equal to it under the heavens." That word "Coast" stumped us. What does it mean? Ah, we get it. It is a Manual published on the Pacific Coast,—that's all. But when we open the book, and examine it thoroughly, we uttered the words of amazement given above. We have seen Lettering Books, and Design Books, by printers and artists, magnificent and luxurious; but this one reaches the heights. To see it is to draw one's praises *volens volens*. It is published by Fred Knopf and J. M. Mahaffey, Los Angeles, Cal. Price \$5.00.

"The Pitmans are always at it," said a friend to us. Yes, and always getting out some valuable brochure. Here is one: "*Civil Service Examinations for Stenographers*," a booklet of about twenty pages by Leonard Felix Fuld, Examiner, Municipal Service Commission, New York. If you want a place in Uncle Sam's illustrious family of Stenographic workers, you should consult this little manual, to find out What you know, What you don't know, and What you *must* know to please the "Old Man." Isaac Pitman and Sons, 2-West 45th St., New York City, will tell you all about it.

Do you know Palmer? A. N. Palmer? Don't you? Well, you need EVIDENCE then. "Evidence" is the title of a large pamphlet of forty pages, which tells how a progressive West Virginian city revolutionized the penmanship in its public schools by getting acquainted with the original Palmer. And Palmer tells you all about it in his usual winsome way. And it will not be merely verbal evidence but visual, for here you will see what was done for "four and a quarter cents a pupil," as deponent affirmeth.



The Beautiful Quarters of the Bowling Green University, Bowling Green, Ky.

#### TAKING ACCOUNT OF STOCK.

It is absolutely necessary that every man should take account of stock once in a while. Every successful merchant keeps in his office a record that tells him very accurately where he stands in relation to the matter of profit and loss—that shows him in an instant how he stands as to the various kinds of merchandise he handles. It is a mistake, however, to imagine that the matter of stock taking is one that appeals only to the shopkeeper. There is not one of us who is not in need of just such information—no one of us who should not have the knowledge at hand to guide him in shaping his attitude toward life.

One of the easiest mistakes we can make is that of over-estimating our own ability. Of course, it is right that we should be anxious to make as much of life as possible. Ambition would not aid us greatly if it did not make a practice of selecting a higher goal than that to which we ordinarily aspire. At the same time, to choose a goal so high that nothing short of a miracle could enable us to reach it puts us in danger of tumbling down to earth most ignominiously.

It is the taking account of stock that we are able to avoid such mishaps. It is by taking account of stock that we can maintain a fairly reasonable idea of the amount of strength we have and upon which we can draw. Without such knowledge nothing is easier than to overreach ourselves.

Even the fact that, theoretically, we are masters of our own destiny does not make it less necessary that we should be able to gauge our capabilities with accuracy, for while it may be true that there is no barrier in the way of progress that cannot be scaled, it must not be forgotten that there are some

obstacles which, under certain circumstances, it would be inadvisable to attempt to overcome.

You have doubtless read about the man who, coming to this country an ignorant immigrant, in less than a dozen years passed an examination that admitted him to practice law in one of the New England states. At the time the idea of becoming a lawyer first struck him, he was already a man of middle age, yet he succeeded in carrying out his purpose.

While there is a world of inspiration in such tales, it is an open question if it would be advisable for all of us to undertake such feats. Undoubtedly all of us have aspirations to do better things than we are accomplishing today, and our progress depends upon our ability to show constant improvement in our products.

In spite of this, ambition is not always a safe guide. I have known men who were willing to give up lucrative positions in the business world that they might devote their lives to literature or to art, and in the majority of cases it would have been worse than absurd for them to have taken such a step. Although the fire of aspiration burned fiercely enough in their breasts, many of them have absolutely no qualifications for the work they aspired to do.

I do not say that, had they taken the plunge, they would not have made some progress toward reaching the goal at which they aimed, but so far as relative success was concerned, they could have accomplished much greater results by sticking to the old job. In other words, the old adage still holds true. It is better to be a good shoemaker than a bad poet, and it is only by taking account of stock and standing by the result that the carpenter may avoid getting into the poet class when he doesn't belong there.—GRAHAM HOOD, in *New York Globe*.

U U U U U U U U U U U U U U U U

U U U U U U U U U U U U U U U U

Uriah Uriah Uriah Uriah Uriah Uriah

Uniform spacing, slant and size. Uniform.

LESSON FIFTY-ONE.

COPYRIGHT 1905.

Begin the exercise on the first line like the "U" and continue with a light rolling motion. The last part of "U" is quite like the small "u". Make seventeen "U's" to the line. In writing "Uriah" make the top of "r" and the last part of "h" with special care. Make well rounded turns in the bottom of "U's". Notice the height of the last part of "U".

W w w w w w w w, w w w w w w w w

www www www www www www

William William William William W

Write with a free, easy, rolling motion. W

LESSON FIFTY-TWO.

COPYRIGHT 1905.

This "W", which is adapted to a rolling motion, is the capital "W" completed like a small "w". Avoid making it too broad, also avoid making the bottom of this "W" angular. Make four in a group and five groups to the line. Follow the suggestion in the last line. The second style of "W" may be used if preferred.

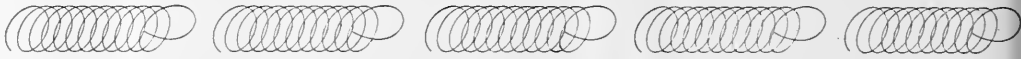
WHERE REAL POWER LIES.

When you stop to think of it, men do not differ very much in their general make-up. Every man, as a rule, has a head, a pair of eyes, two ears, a nose, a mouth, two legs, and all are built in about the same proportion. And yet what a difference there is or seems to be. What is the difference? It is all in the brains. That is the only important difference between men; their brains.

Down at the docks you will see men clad in the roughest and coarsest garb tugging and straining and lifting at weights

sufficient to stall a horse, and when their work is done a few hours in the saloon, a noisy, brawling time with their mates and a tumble into bed until time for work again. That is their day. No thought of life, no care for what goes on outside their own small circle, no love of books or music or paintings, no enjoyment except that of the lowest of the brute creation.

In the next block you will find a man clothed in a faultless style and surrounded with the beautiful and cheerful things that make life worth while, enjoying short hours of labor and the companionship of friends and home, cultivating a



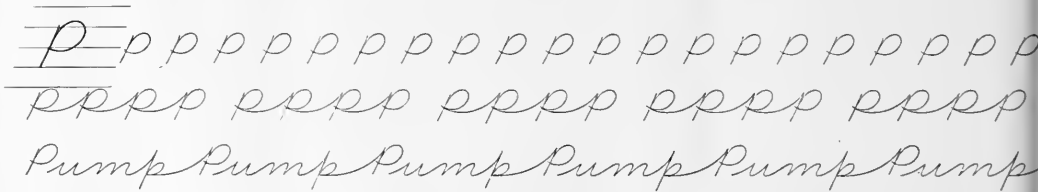
*Yours, very truly Yours very truly Yours*

*Your letter of the 9th inst. received to-day*

**LESSON FIFTY-THREE.**

COPYRIGHT 1908.

Practice the rolling exercise to acquire the motion used in making the loop in the "Y". The first part of the "Y" is exactly like the capital "U". Watch the turn at the blue line. Make sixteen "Y's" to the line. Carry the last part of the "Y" two spaces above the base line.



*Plain penmanship is best for business*

**LESSON FIFTY-FOUR.**

COPYRIGHT 1908.

Repeat the straight line six times and add a well rounded oval. When this becomes easy make the single straight line, retrace, and add the oval. Let the finishing line cross the straight line at half its height. Practice copies three and four with free arm movement.

love for the beautiful and acquainted, not only with his immediate friends, but through travel and books, with all the world besides.

And yet these men were created equal. The difference is their own making; and as the man at the docks is doubtless the stronger man physically, all the difference in favor of the second man is—it must be—in the cultivation of the brain. With a prince's training, a pauper conducts himself as though to the purple born while with the environments of a pauper the prince becomes a booby and a vagabond.

It is all in the brain. You can take the brain of an infant

and so train it as to evolve a statesman or a prize-fighter. But the brain of an adult is no longer susceptible to delicate impressions nor capable of subtle changes. The training which is to count in future life must be accomplished in youth or it is useless. Cultivate the brain. Develop the intellect. Separate yourself as far as possible from the brute by cultivating the only feature that absolutely distinguishes between you. The more you develop your mentality the further you separate yourself from the animal and the nearer you approach to what you were intended to be.

B B B B B B B B,, B B B B B B B

B B B B B B B B B B B B B B B B B B B

B B B B B B B B B B B B B B B B B B

R.H. Browning R.H. Browning R.H. Browning  
 Be sure to move your hand while writing.

**LESSON FIFTY-FIVE.** COPYRIGHT 1905.  
 Begin with the straight line exercise and add a large figure "B". After practicing it singly, join three as in the last half of the first line. Try to make a horizontal loop at half the height the letter. Complete the "B" with a dot. Do not close it at the bottom. Make the top of "B" round. Be sure to retrace the straight line.

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 R R

R B Redman R B Redman R B Redman

Received from Richard Orainor \$4904. Rec'd.

**LESSON FIFTY-SIX.** COPYRIGHT 1905.  
 Make the top of "R" round and make the small loop touch or pass around the straight line. Keep the bottom of "R" narrow. Make capitals small. Thirteen "R's" to the line. The signature "R. B. Resman" will give a review of the P B and R.

And there is an economic reason for developing your brain power also. Modern life is a continuous battle and in the conflict of brain against muscle, brain always wins. Not only is the development of your brain powers necessary to the full enjoyment of life but it is necessary to the full exercise of your powers of action. The man who uses his brain to direct his muscle is far superior to the man who depends upon muscle alone, while the man who uses his brain to direct the muscles of a few hundreds of other men, multiplies himself by just that number and increases his value to himself and to the world in like ratio.—*Exchange.*

**AS TO YOU.**

Did you give him a lift? He's a brother of Man  
 And bearing about all the burden he can.  
 Did you give him a smile? He was downcast and blue  
 And the smile would have helped him to battle it through.  
 Did you give him your hand? He was slipping down hill  
 And the world, so I fancied, was using him ill.  
 Did you give him a word? Did you show him the road,  
 Or did you just let him go on with his load?

Did you help him along? He's a sinner like you,  
 But the grasp of your hand might have carried him through.  
 Did you bid him good cheer? Just a word and a smile  
 Were what he most needed that last weary mile.  
 Do you know what he bore in that burden of cares  
 That is every man's load and that sympathy shares?  
 Did you try to find out what he needed from you,  
 Or did you just leave him to battle it through?

He who would become a good practical writer must study correct models of the various letters and practice imitating good writing until the habit of writing well is so thoroughly established that he will write well unconsciously.

## LESSON FIFTY-SEVEN.

COPYRIGHT 1904.

This plate furnishes a good model for final practice. The student should write it and re-write it until an excellent specimen can be produced. Notice the scal "g" and "y".

.\$289.<sup>00</sup>

Baltimore, Md, Apr. 29, 1905.

Ninety days after date I promise to pay  
to the order of James W. Hammond ~~~~~  
Two Hundred Eighty-nine <sup>00</sup>/<sub>100</sub> ~~~~~ Dollars  
at the Second National Bank, without off-  
set, value received I hereby waive the bene-  
fit of the Homestead Exemption as to this  
debt. William R. Will.

## LESSON FIFTY-EIGHT.

COPYRIGHT 1906.

This plate also furnishes a good copy for product work. Watch the arrangement, punctuation and capitals.

Do you know what it means to be losing the fight  
When a lift just in time might set everything right?  
Do you know what it means—just the clasp of a hand  
When a man's borne about all a man ought to stand?  
Did you ask what it was—why the quivering lip  
And the glistening tears down the pale cheek that slip?  
Were you brother of his when the time came to be?  
Did you offer to help him or didn't you see?

Don't you know it's the part of a brother of Man  
To find what the grief is and help when you can?  
Did you stop when he asked you to give him a lift,  
Or were you so busy you left him to shift?  
Oh, I know what you meant—what you say may be true—  
But the test of your manhood is What Did You Do?  
Did you reach out a hand? Did you find him the road,  
Or did you just let him go by with his load?

J. W. FOLEY, in *New York Times*.

**A new course in Business Writing starts in the September issue. Do not allow your subscription to expire. The Business Journal for 1912-1913 is going to be the leader in the field of business efficiency.**



LESSON FIFTY-NINE.

COPYRIGHT 1920

This practical Marking Alphabet which can be made with pen or brush is made up of the three simple principles on the first line. Place the paper so the lines are parallel with the front of the table. Use a flexible pen. All finger movement. After mastering the principles practice the letters in the order of arrangement. The following are some good words for practice: *Minimum, Mining, Wilmington, Birmingham, Connecticut.*

HOW TO WRITE A LETTER.

Read all the works on letter writing and you will know as much about the practical side of the art of writing a letter as you will after reading a book on Japan's art of jiu-jitsu know about how to put into practice the Japanese system of fighting. And rubbing goose oil on the feet never responds by curing the toothache.

The preceding may be a redundant way of expressing the statement that a broad distance lapses in the chasm between art or science, and the usable or practical. Every school boy or girl can make a picture that "looks" just like his or her grandfather or grandmother; moreover, the youth will amaze you by saying the old folks invariably made a few preliminary skirmishes, or fancy skating, before swooping down upon the body of the letter of yours truly—as, "I now take my pen in hand and set me down to write you a few words and to tell you that I am well and hope you are the same." (What does the word "same" mean, sick or well or dead?) A few of the other frills and flourishes in letters are about as appropriate as open work hosiery for the winter season.

GOOD LETTER WRITERS BORN.

To be serious. A letter writer of the highest order of excellence is much like a poet or an orator—born, not made. The query has been asked, Is a high school or a college education essential to the attainments of a superb writer of letters? No. A good education is not a prerequisite to the attainment of distinction in any line of human activity. It merely furnishes you with training and knowledge in the beginning that afterwards you will have to strive for. Talent of a certain degree enforced by ambition for development and advancement are paramount.

Some of our best newspaper and magazine contributors have not had the advantages of a college training. And so is it with the consummate letter writer. To become a polished epistolary correspondent, or composer of letters, requires a knowledge of human nature and practice, practice, practice. No person ever became an author of attractive newspaper correspondence, either as reporter or writer of original compositions, without practice, practice, practice. Practice in building sentences, or in conversation, or public speaking will develop a graceful vigorous style of sentences—and nothing else will.

APPEARANCE COUNTS FOR MUCH.

Another thought worth consideration is that the recipient of your letter judges from its appearance, your demeanor, dress, habits, neatness, and takes an appreciative interest in your family; and there are those who profess a clairvoyancy of sufficient growth to tell still more about you from a careful diagnosis of your correspondence. The writer would recommend a due observance, therefore, so the recipient of letters may be favorably impressed with their author; if it be a

proposal of marriage or a business proposition the best appearing letter cements the contract. If wanting in preliminary instruction a good book on letter writing will instruct on forms, margins, and so on.

Never "swear" in a letter nor write a letter you will afterward regret. Mail your "insulting" letter the next day—and you will never send it and never regret it. A slang phrase sometimes carries pleasing emphasis; nowadays slang that means nothing originally conveys more thought, is more empathic, and means more than all plain language solely can convey. If you are a lawyer and can use the phrases, "legal checkerboard," "locked horns," "frenzied litigation," "congested court calendars," and "all due to lack of sufficient number of judges and defending litigants," you may impress the recipient of your letters that you know something and are resourceful. Above all things the public demands its lawyers shall be "resourceful." Be brief in a business letter.

USE GOOD MATERIAL.

Make use of the best materials for building your letter—best stationery, pen, and ink (if not typewriter, but not for social correspondence). Study and practice thoroughly the exercises in some good text book on English composition, if the letter writer of the future has not already had this preliminary training. Besides telling you how to make an attractive sentence this practice will post one in punctuation and paragraphing, all of which are essentials to the "star" letter writer.

In addition, for constant attention read and study the best books, magazines, and newspapers for enhancing your fund of knowledge and command of language (presidents, governors, and mayors choose newspaper men for secretaries), and last of all the learner is recommended to read the editorials in a metropolitan newspaper (like *The Tribune*). Novelty in the construction of thought improves yearly. By these means the seeker for distinction in letter writing will have the pride and satisfaction in knowing that he is abreast of the thought and news of his day and generation. He is likely to acquire a life sized, full grown, able bodied letter writing microbe.

The letter writer or correspondent, here photographed sets his own salary in the commercial world—E. E. ROGERS in *Chicago Tribune*.

**CHANGE OF ADDRESS**—Subscribers wishing to have their magazines sent to a new address should notify us promptly, giving the old address and specifying the edition, whether *News or Regular*. Notices must be received one full month in advance, that all copies may be received. Do not bother the clubber or teacher who sent in your subscription, but write to this office direct.

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### BUSTING THINGS UP.

*From the St. Paul Dispatch.*

There was a fellow got a hunch  
That he was very strictly "it";  
Just to get even with his boss  
He quit.

The boss he bore it wondrous well,  
He never wailed or moaned or swore;  
But said, "As you go out don't slam  
The door."

The other boys about the place  
Did not go moping much that day.  
They laughed and said good-by, and drew  
Their pay.

He thought: "They do not realize  
That I have left them to their fate.  
So much the better; let them laugh;  
But wait!"

And then he ambled down the street  
And confidently told the town,  
"Now, fellows, watch and see the boss  
Fall down."

Somehow or other things went on;  
The business did not go to smash;  
The boss went smiling as he grabbed  
The cash.

And every day the fellow met  
Some friend who didn't know he'd quit,  
And didn't care, and wasn't sore  
A bit.

It rather stunned him that the world  
Went booming on through day and night  
As well as when he used to keep  
It right.

Somehow there isn't any man  
For whom the whole creation squirms;  
And good men cluster round a job  
Like germs.

And when you up and leave your place  
And think the whole blame works will quit,  
The Joker hollers, "Tag, old man,  
You're it!"

The world goes plugging, plodding on,  
As unconcerned as it can be;  
If you are mentioned some one asks,  
"Who's he?"

### PINK WRAPPER

Did your Journal come in a PINK WRAPPER this month? If so, it is to signify that your subscription has expired, and that you should send us immediately 75 cents for renewal, or \$1.00 if for the News Edition. If you do not wish to miss a single copy. This special wrapper (as well as publishing the date of expiration each month) is an additional cost to us; but so many of our subscribers have asked to be kept informed concerning expiration, we feel that any expense is justified.



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On Saturday, June 26, 1912, *The Boston Herald* printed the following in its leading editorial under the heading

**"For a Standardized Stenography:"**

In this country we have had a senseless multiplication of shorthand systems, due to the desire of individual teachers to get the advertising advantage of "something a little better" than the rest of the world. There is such a thing as being "marooned" on a bad system, after one has given months of laborious effort to its acquisition. *No better advice can be given to the youngster studying shorthand than to take one of the long-tested and widely-used methods.*

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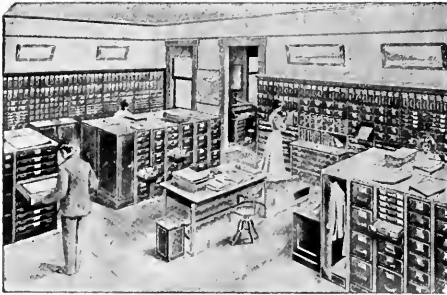
1135 BROADWAY

NEW YORK

### WHAT METAL FURNITURE IS DOING FOR THE MODERN BUSINESS MAN.

Nothing so emphasizes the inefficiency of wood in the construction of archive-storing cabinets as a disastrous fire. Then the truth is brought home to the business man that he owes enough to himself and his business to protect both when the means of protection are attainable. It is this realization, caused in many cases by bitter and costly experience close to home, that is gradually working a transformation in the modern office. It is the swan song of the passing wooden filing equipment that is carrying the message of recommendation of the steel cabinet. The unanimous verdict of the public in support of the steel method is patent in none quite so much as the Berger Manufacturing Company of Canton, O. As leading manufacturers of steel filing equipment—including steel card drawers, document files, storage drawers, vertical filing units, interchangeable horizontal sections, chairs, desks, tables and other office furniture—they are in a position to note the transformation. It is and has been apparent in the phenomenal, consistent and healthy increase in business.

Numberless thousands of business firms, municipalities, counties and states have awakened to the necessity of protecting records, correspondence, documents and papers of value because of disastrous conflagrations. They found to their cost that this protection was not possible where wooden equipment was used. They have since found it, however, in the use of steel equipment.



While steel filing equipment, as made by the Berger Manufacturing Company, is not claimed to be absolutely fire proof, it has been proved many times that it is a fire retardant of high quality. More than once it has actually proven fire proof and saved the valuable records of a fire-swept office. A case in point was in Chicago, where a six-story building burned in June, 1909. It took seventy streams of water and thirty-two engines to put out the fire. On one of the floors was a new steel sectional file. When the ruins were cooled enough to be entered it was found that the drawers of the cabinet operated as though nothing had occurred. Papers had not yet been placed in it but the guide cards were only slightly charred and any notations on them would have been perfectly legible.

Steel is the modern economizer and maker of efficiency. It reigns king, supreme in the world and responsible for much of its progress. For a time it was unthought of in many lines, such as office furniture. A few years wrought a change and where oak once held sway, steel now safeguards records that was never possible with the combustible wooden kind. So now steel has permanently supplanted wood in the construction of that necessary adjunct of every office—the filing cabinet. It also extends to other articles of office furniture, but it has been demonstrated that nothing is quite so import-

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ant as the protection of the filing equipment. Four items are usually taken into consideration by the business man who discards his old wooden equipment for metal furniture. These items are: The absolute safety of all officials' records; durability, the metal being much stronger in construction and not affected by atmospheric changes, causing parts to disjoint and swell; the decrease in fire insurance rates, and the advantages of the metal over wood from a sanitary standpoint, metal being more readily cleaned and impervious to dust and microbes.

Steel furniture came about after long study and in a few short years has taken remarkable strides. Steel plates of high tensile strength have been rolled many times, reannealed three times and then stretcher levelled until every bend has been eradicated, leaving a smooth surface for the application of finishes in natural wood colors, appropriate and in thorough harmony with the fittings of the finest office. The metal is rendered free from rust by special pickling processes and special machinery and dies stamp it into the various forms to make the many articles of furniture to meet the public demand; many coats of special enamel are baked on until the surface becomes extremely hard; it is rubbed down to a still finer surface with pumice-stone and water, and, after the final varnish, it is rubbed down to a fine satin finish. To all appearance each piece of furniture—filing cabinets, card drawers, desks, tables, etc.—are apparently the best quality of wood. Instead each is just as imposing, yet stronger, being rustless, warpless, vermin-proof, imperishable and well nigh indestructible.

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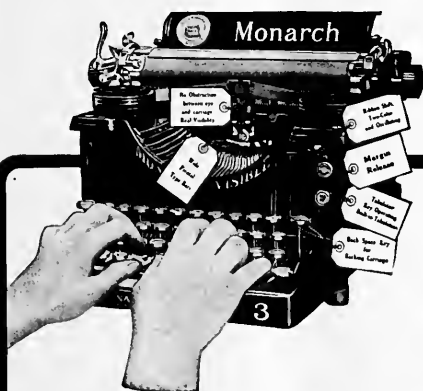
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(Incorporated)  
New York and Everywhere

### SOME OF OUR NAMES.

Ever Hear 'Em? No? Well, Here They Are.

The Smith tribe is thriving as usual in the new directory of Manhattan and the Bronx, which is out to-day. The 3,361 Smiths, not to count the Smits, Smithes, Smyths, Smythes, Smithys, Smithers, Smithleins, Smithlens, Smithleys, Smithlines, Smithsons and Smitmans, leave even the prolific Murphy and Brown battalions far in the rear. There are twenty-four widows named Mrs. Catherine Smith. The Browns are less than half the Smiths, with 1,509, while the Joneses number only 857.

Many will be surprised to learn that there are only fourteen Parsons in this museum of curiosities. Still more confusing is the presence of 31 Childs, 59 Childses, 2 Men, 6 Mans, 168 Manns and 2 Peopleses.

There are four Schoolhouses in the city. There is a High man and a Low contingent to the number of 73.

There are three Books and three Bookbinders; also 11 Hacks.

There are only 3 Boyes and 12 Yards and 3 Bases. One Runn is credited to the town, and 17 Balls with 9 Oatts.

Beans to the number of 13, 22 Dills, 1 Pickle and 11 Frankfurters. There is only one Cantine to the single Troop. Out of them there are 33 Beers, 2 Dark, 24 Light, and many Roots. There are 80 Glasses and only one Schooner. Eight Beveridges are set down, besides 16 Saltzers, 10 Schnapps and 21 Weins. Two Drinkers, two Boozers, 1 Drinkwine and 1 Drinkwater are among us. Four persons, at least, are Sober. To the one Home there are several hundred Bells.

The directory records the presence of 132 Cranes, 8 Bears, 23 Beavers, 29 Hogs, one Rabbitt and innumerable Wolfs. Also 4 Mules, Hoggs, Goats, 9 Ratts, 1 Catt and a Cow.

There are Woods and 3 Forests, 15 Robins, 5 Ravens, 2 Thrushes and 3 Larks.

There are 3 Dubs in the city and 20 Smarts, besides 30 Quicks, 1 Lighthody and 10 Lightfoots. Fifty call themselves Ketcham and 25 Ketchum. One man named Slow and 3 Sticks reside here.

Two Wools, 20 Cottons, 1 Knitt, 1 Twine, 4 Twists and 1 Twitchings, 3 Suiters and Suits are also among us, as well as 4 Suns, 25 Moons, 5 Mercuries, 1 Venue, 6 Mars, 3 Jupiters, 4 Wains, 5 Stars and 74 Starrs.

A Cheer, 11 Merrys, 19 Joys, 1 Care, 1 Cark and 3 Dulls swell the list.

Other New Yorkers hear the names of Grim, Ham, Prettyman, Rank, Rott; Selling, Buyer; Cantiloupe, Combs; Fatt, Leans, Spare, Plump; Spear, Sword; Good Better, Best; Pad Worst; Rich and Poor; Shade and Sunshine; Milk and Honey.



N. S. Smith.

The above is a faithful representation of a penman whose work has placed him in the ranks of our leading writing specialists.

Mr. Smith was born in Tennessee. During his early youth his parents removed to Texas, where he secured a good public school education. After leaving high school, he took a commercial course at the McKinney, Texas, Business College.

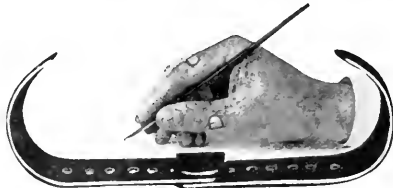
Almost from the time he was able to hold a pencil, penmanship had a peculiar fascination for Mr. Smith. As soon as he was able to give proper instruction he organized classes throughout the country, teaching the subject by correspondence. In 1907 and 1908 he took a special course of instruction under C. W. Ransom and F. W. Tamblin of Kansas City. After completing the course he then centered his efforts on teaching penmanship in business schools, holding positions with the Anson, Texas, Business College and the Big Springs, Texas, Business Academy. In October, 1910, he accepted the position which he is now filling with much credit to himself, namely, head of the penmanship department in Toby's Practical Business College, Waco, Texas. He has made a specialty of card writing, teaching this subject by mail, and now numbers his students in every state in the Union.

Mr. Smith's has been a long, hard climb upward, but determination to succeed is one of his marked characteristics, and the goal which he had in sight at the outset is being fully realized. He is an honor to the profession, and well deserves the confidence bestowed on him by all who come in contact with him.

Constituent—"What do you suppose Graphter is worth?" Senator Lostman—"I don't know what he's worth, now. I bought him once when he was just starting out for \$75 and a railway pass."

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Branches in All Principal Cities

**ADVICE.**

When you think the Fates betray you  
Whine about it;  
When your efforts fail to pay you  
Whine about it;  
Don't brace up or keep on trying,  
Spend your time in bitter sighing  
Let the world behold you crying—  
Whine about it.

When your liver's acting badly  
Whine about it;  
Sit around and murmur sadly—  
Whine about it;  
Time was merely made to fritter:  
When your luck is bad, grow bitter,  
Be a weakling and a quitter—  
Whine about it.

—Chicago Record-Herald.

**Baseball Game of Life.**  
Life is like a baseball game,  
With Chance as pitcher: Fate  
Alert, determined, pitiless,  
Stands just behind the plate.

Out in the field are Hoplessness,  
Timidity, and all  
Our other weaknesses prepared  
To catch or stop the ball.

The stands are filled with many who  
Accord us hoots and jeers,  
And sprinkled with them, are a few  
Who give us honest cheers.

And each man gets his chance to bat,  
And many fan the air,  
And now and then one makes a hit,  
And wins out then and there.

Life is like a baseball game,  
And bitterly we choose  
To fasten all the blame on Luck,  
The umpire, when we lose.

E. Kiser, in the "Chicago Record-Herald."

WANTED—Interest in growing school in city of 20,000 upward, Central States, by progressive office and school man, experienced all along the line. State details and best proposition in first letter. Address, Enterprise Co Business Journal.

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Our candidate landed that penmanship supervisorship at \$2500. Pittsburg is the place; E. G. Miller, of Omaha, the man. Our man was appointed for the sixteen-hundred-dollar penmanship position in a great eastern private school, too. Yes, and ours was the nominee who was chosen for penmanship in one of the Minneapolis high schools, not to mention many others, from little salaries up to \$1500, the amount paid our selection for the Concord, Mass., High School. We have scores of the choicest positions open now (July 1) and August is always one of our best months. Let us help you. No position, no pay.

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G. D. students needing my assistance should write giving qualifications, etc. I make no charge.

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The Tamblin School of Penmanship,  
Kansas City, Mo.

## The Quick and the Dead.

This time it is the Sunday school from which emanates the twentieth century distinction between the "quick and the dead." "Yes, miss," says the young hopeful, "the quick is them as gets out o' the way o' motor cars, and the dead is them as doesn't.—*The Tablet.*

## A Cheerful Devil.

Excuse all mistakes in this week's paper, as the editor is sick and the office devil did the writing. We will try and have a better sheet next week, as by that time the editor will either be better or dead.—*Riverville News.*

## A Blessing.

No man gets on so well in this world as he whose daily walk and conversation are clean and consistent, whose heart is pure and whose life is honorable. A religious spirit helps every man. It is at once a comfort and an inspiration, and makes him stronger, wiser, and better in every relation of life. There is no substitute for it. It may be assailed by its enemies, as it has been, but they offer nothing in its place. It has stood the test of centuries and has never failed to help and bless mankind.—*William McKinley.*

## Antiquity of Shorthand.

Regarding the earliest period when stenography came into use, the term representing, I suppose, all forms of abbreviated writing. Xenophon is said to have availed of some form of it in taking notes of Socrates' lectures.

The Chicago *Tribune* some time ago quoted some excellent authority for a quite ancient use of it. Here is part of a verse which you have doubtless seen before—from Manilius, a contemporary of Cicero, Virgil and Horace, very respectable company:

"In shorthand skilled, where little marks comprise  
Whole words, a sentence in a single letter lies."

J. Y. C., in *N. Y. Sun.*

## University Endowments.

To-day Harvard's endowment amounts to \$18,000,000, that of Chicago \$20,000,000, and that of Leland Stanford to possibly twice as much. The annual budgets of at least four of our American universities have passed the million dollar mark, and the annual expenditure of a dozen others amounts to half that sum.—*The Forum.*

## The Schoolboy's Dilemma.

Father—Where do you stand in the spelling class?

Tommy—Dunno; I'm too good wot the old style and too bad for the new.—*N. Y. Sun.*

## Order in the School Room.

"Order is heaven's first law." It is the first law of the schoolroom, too. But it must not come because the teacher has a gad; it must come as the result of good work going on. It may be necessary at times to require good order; but it is far better to have it come as the accompaniment of earnest, honest application to study. The best teacher gets good order as a by-product.—*West Virginia School Journal.*

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## EDITOR'S SCRAP BOOK.

"A few pages from a figure crank" contain some very neat work in figures by H. W. English, of Moosic, Pa. Mr. English takes great delight in covering sheet after sheet with these symbols, and is succeeding in getting the right swing in his movement.

C. E. Baldwin, of Seattle, Wash., contributes some very nice work in flourishes. The lines are nicely shaded, making a very pretty effect.

A specimen of ornamental writing from S. O. Smith, of Hartford, Conn., is one of the nicest that has come to this office. Mr. Smith has excellent control of the pen and it is a pleasure to see some of his choice specimens.

J. G. Christ, of Lock Haven, Pa., has also forwarded an exceptionally neat letter written in the ornamental style. Mr. Christ's specimen is written with that free, graceful movement that only comes after long practice.

E. C. Stotts, of the Danville, Va. Commercial College, has forwarded a specimen of combination pen drawing and border work signed by "Chency" that reflects much credit on the artist. The work is very well done and the artist is to be highly complimented.

Superscriptions beautifully written in ornamental or business writing have been received from the following:

- B. Capps, Gem City Business College, Quincy, Ill.
- F. A. Ashley, Temple University, Philadelphia.
- J. W. Craig, High School of Commerce, Cleveland.
- A. D. Skeels, Detroit, Mich.
- J. M. Latham, Port Arthur Business College, Port Arthur, Texas.
- C. S. Springer, Northwestern Business College, Seattle Wash.
- E. E. Hippensteel, Bloomsburg, Pa.
- R. W. Ballentine, Albany Business College, Albany, N. Y.
- L. E. Jones, Eldridge, N. Y.
- W. H. Cook, Province Lake, N. H.
- R. M. Weisgarber, Lancaster, Pa.
- W. W. Bennett, Milwaukee, Wis.

## RECENT JOURNAL VISITORS.

- E. W. Schlee, Newark Business College, Newark, N. J.
- A. L. Straub, Newark Business College, Newark, N. J.
- S. E. Leslie, Eastman College, Poughkeepsie, N. Y.
- F. P. Baltz, Eastern District High School, Brooklyn, N. Y.
- J. A. Kirby, Brooklyn, N. Y.
- A. W. Madison, Rahway, N. J.
- F. H. Krantz, Upsala College, Kenilworth, N. J.
- W. D. Sears, Drake College, Jersey City, N. J.
- W. A. Frazier, Rutland, Vt.
- G. B. Miller, Washington, D. C.
- Tazo Suzuki, Eastman College, Poughkeepsie, N. Y.
- D. W. Hoff, Lawrence, Mass.
- Frederic W. Rauch, Union Hill High Sch., Hoboken, N. J.
- A. T. Burke, Eagan School, Hoboken, N. J.
- Chas. A. Bittighofer, Drake College, Jersey City, N. J.
- C. L. Newell, Woods Business College, Brooklyn, N. Y.
- W. C. Ramsdell, Ramsdell School, Middletown, N. Y.
- John A. Crawford, Merchants & Bankers School, N. Y.
- V. L. Eggleston, Rutherford, N. J.
- C. C. Guyett, Spencer's Business College, Schenectady, N. Y.
- E. E. Ferris, Eagan School of Business, Hoboken, N. J.

Turkeys do not come from Turkey, but North America, through India.

Arabic figures were not invented by Arabs, but by East Indians.

## PRESIDENT ELIOT'S FIVE FOOT BOOK SHELF.

- "Autobiography of Benjamin Franklin."
- "Journal of John Woolman."
- "Fruits of Solitude," by William Penn.
- Bacon's "Essays" and "New Atlantis."
- Milton's "Areopagitica" and "Tractate on Education."
- Sir Thomas Browne's "Religio Medici."
- Plato's "Apology," "Phædo," and "Crito."
- "Golden Sayings" of Epictetus.
- "Meditations of Marcus Aurelius."
- Emerson's "Essays."
- Emerson's "English Traits."
- The complete Poems of Milton.
- Jonson's "Volpone."
- Beaumont and Fletcher's "The Maid's Tragedy."
- Webster's "Duchess of Malfi."
- Middleton's "The Changeling."
- Dryden's "All for Love."
- Shelley's "Cenci."
- Browning's "Blot on the 'Scutcheon'."
- Tennyson's "Becket."
- Goethe's "Faust."
- Marlowe's "Dr. Faustus."
- Adam Smith's "Wealth of Nations."
- "Letters" of Cicero and Pliny.
- Burns' "Tam O'Shanter."
- Bunyan's "Pilgrim's Progress."
- Walton's "Compleat Angler" and "Lives" of Donne and Herbert.
- "Autobiography of St. Augustine."
- Plutarch's "Lives."
- Dryden's "Aeneid."
- "Canterbury Tales."
- "Imitation of Christ," by Thomas à Kempis.
- Dante's "Divine Comedy."
- Darwin's "Origin of Species."
- "Arabian Nights."

## OPTIMIST VERSUS PESSIMIST.

Once on the edge of a pleasant pool,  
Under the bank where 'twas dark and cool,  
Where the willows over the water hung  
And the grasses rustled and the rushes swung  
Just where the creek flowed out of the bog  
There lived a mean and grumpy old frog,  
Who'd sit all day in the mud and soak,  
And just did nothing but croak and croak.  
When a blackbird halloed down  
'I say, you know, what's the matter there below,  
Are you in trouble or pain or what?'  
The frog said "mine is an awful lot,  
Nothing but mud and dirt and slime  
For me to look at, all the time."  
"But you are looking down" the blackbird said;  
"Look at the blossoms overhead!  
Look at the bright, bright summer skies,  
Look at the bees and butterflies.  
Cheer up old fellow, why bless my soul!  
You are looking down in a muskrat hole."  
Still with a gurgling sob and choke,  
The blamed old critter did nothing but croak,  
A wise old turtle that boarded near,  
Said to the Blackbird, "Friend see here!  
Don't shed no tears over him,  
He's just a low down pessimist, cause he wants to be,  
And I will tell you another thing that ain't no joke,  
"Don't shed no tears over folk that croak."



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**World's Military Expenditures.**

According to a British Parliamentary paper, the world's normal annual military expenditures are as follows

|               |               |
|---------------|---------------|
| Russia        | \$185,000,000 |
| Germany       | 157,000,000   |
| Great Britain | 153,000,000   |
| France        | 133,000,000   |
| United States | 112,000,000   |
| India         | 98,000,000    |
| Austria       | 84,000,000    |
| Italy         | 55,000,000    |
| Japan         | 21,000,000    |

Besides India's \$98,000,000, other colonies of Great Britain expend \$16,000,000 a year for local purposes. The German total does not include its \$25,000,000 a year for colonial military expenses, and the French total also excludes \$18,000,000 a year for the army serving abroad. The British Empire leads with its home and colonial total of \$271,000,000. Including \$137,000,000 a year for pensions, the United States comes next with \$249,000,000.

**Politics.**

All courageous and sincere,  
Patriotic, too,  
Striving to efface the tear  
For each suffering mortal here—  
Giving toil its due,  
Fearless, frank and generous—  
Peerless, undismayed—  
That's us!

Now behold the other side:  
Secret, dark and vile,  
Steeped in avarice and pride,  
Wealth and power misapplied,  
Plundering with a smile,  
Shattering Freedom's priceless gem,  
Sheering as we strive to stem  
Fierce corruption's tide—  
That's them!

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