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Envelopes—100 Envelope 40c.
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COLUMBUS, O.
Ohio Commercial and Special Teachers' Association

Meeting Sept. 28 and 29, 1900, Held in Sandusky City Business College, Sandusky, Ohio.

Sandusky was chosen as the place for holding State meeting, as it affords every one an opportunity to visit on Lake Erie and islands and enjoy the water, beautiful scenery, and historical places, such as Johnson's Island, Perry's Cave (Put-in-Bay), etc. Again no member or teacher can remain away with an excuse of excessive railroad fare, for all roads running into Sandusky have a reduced or excursion rate good for time, three, eight and thirty days limit closing September 30, thereby giving every progressive and wide awake teacher an opportunity to attend the meeting and feast upon the excellent program which has been arranged.

Hotel rates have been secured and by presenting membership tickets of Association, teachers will secure a very desirable rate.

Following is the program:

**Organizaition.**
- Pres.: J. F. Barnhart, Akron.
- Vice Pres.: Miss Ella K. Bartholomew, Springfield.
- Treasurer: W. W. Patterson, Canton.
- Secretary: Mrs. Jennie Downum, Mansfield.
- Executive Committee: E. E. Bush, Sandusky; C. A. Bliss, Columbus; Mrs. Belle Wilcox, Dayton.

**Program.**

Friday Afternoon—1:00 to 2:00—Visiting Schools.
2:00 to 5:00—Boating.
5:00 to 6:00—Visit to State Soldiers' and Sailors' Home.

**Evening Session.**

Temple Hall 7:30.

Music—Chorus.

Wherein are Shortened Systems Alike—H. D. Mueller, Cincinnati.

The Development of Art—Miss Allegra Focken, Toledo. (This lecture will be illustrated by 50 stereopticon views, showing the development of art from its beginning in early Egypt down to the present time.)

What is a Standard in Penmanship—J. S. Merrill, Urbana.

Report of committee to formulate a plan for course of study, etc.—C. M. Bartlett, Cincinnati; T. W. Bookmyer, Sandusky; W. W. Patterson, Canton; A. D. Willt, Dayton, Committee.

Boating includes sail upon Sandusky Bay and Lake Erie, trip to Cedar Point and Johnson’s Island. Members wishing to visit Lakeside, Put-in-Bay or Islands can do so at a trifling expense.

**Round Table Topics.**

General Discussion.

"Needs of Modern Business School."

"How to Systemize Shorthand and Typewriting Instruction."

"When and How to Begin Color."

"When to Begin Movement in Grades."

"What can be Done with Actual Business in Public Schools."

"Pencil Painting—How to Teach it?"

Saturday Morning Session.

Sandusky City Business College.

9:00 to 10:30.

Solo—(a) "The Robin Sings in the Apple Tree." MacDowell. (b) "The Blue Bell." MacDowell. (c) "Lullaby." Mrs. James Andrews.

Welcome Address—Supt., H. R. Williams, Sandusky.

Response—A. D. Willt, Dayton.

President's Address—J. F. Barnhart, Akron.

"Business Penmanship—Present and Future." J. P. Jones, Marion.


"Position Writing." Jerome B. Howard, Cincinnati.

"Discussion—W. S. Rogers, Sandusky; Cyrus W. Field, Akron."

Afternoon Session.

1:00 P.M.

Solo—"Forest Song." (from Robin Hood). Mrs. James Andrews.

"Our Brothers Across the Border." Prof. T. W. Bookmyer, Sandusky.

"The Relation of Drawing to Other School Subjects." Prof. Frank Allen, Cleveland.

"Discussion—Miss Alice Gillispie, Zanesville; Miss Helen Frazer, Columbus; W. F. Gilmore, Canton.

"Methods of Teaching Simplified Penmanship." Miss Emily Gottesmann, Youngstown.

"Discussion—C. E. Town, Zanesville; C. G. Cayhoo, Bucyrus.

Exhibit.

In response to a suggestion offered at our Columbus meeting, last May, a few will be set apart for the display of work.

Professors and commercial teachers are urged to bring exhibits covering various departments of their work represented in association.

**A Good Word from Mr. Gustus.**

The announcement that the PEXMAN, ARTIST AND BUSINESS EDUCATOR is going to become a monthly, will be hailed with great joy by its many thousands of admirers all over this country. You are doing a great work in this line, and I trust you may reap your reward.

J. E. Gitsche, Gustus School, Moline, Ill.

Encouraging Words from E. M. Barber

Office of The Appraiser of Merchandise, Port of New York, N. Y.

June 12, 1900.

Messrs. Zanier & Blesker.

Columbus, Ohio.

Gentlemen:

This is an age of expansion, of improvements, and of progress. The announcement in the current number of THE PEXMAN AND ARTIST concerning the addition to your paper of a department of Business Education proves that you are fully abreast of the age. I hasten to tender my hearty congratulations to you, upon recognizing the opportunity for making an invasion into a field that was just ready to be invaded, and upon the sagacity that you have shown in the securing of Mr. E. E. Gaylord, as editor of this new department.

With a less able editor I should have serious doubts of your fulfilling the following prophecy, which I quote from the announcement before me:

"Our aim is to present the commercial branches on a broader basis, in a more logical, instructive, and interesting manner, and with more care in editorial oversight, than has ever been attempted in a similar journal. Surely, that is high ground upon which to pitch a prospective editorial tent, but I believe that Mr. Gaylord is endowed with that kind of executive equipment which will prove that you have made no mistake as to the proper attitude for the editing of the new editorial essay.

I bespeak for the new periodical a bright future, and I sincerely hope that it will receive the substantial support of that large and growing body of progressive commercial teachers to whom your published prospects will appeal with especial force.

Sincerely yours.

Edgar M. Barber.
HELPFULNESS

The object of these lessons is to be helpful to the home student as well as to the student working under a professional teacher. My aim will be to instruct by word and copy and to enable. Practicability will be the watchword, legible, rapid writing the end, and concise instruction and intelligent practice the means. I can insure a good handwriting to all who follow the instructions given.

STIMULANT FOR IMPROVEMENT

To the individual practicing from these lessons without the aid of a personal teacher of writing and making the most improvement between September, 1900, and July, 1901, certificate will be given. To the school following most closely these lessons as revealed by specimens from students sent from month to month and making most improvement, a certificate will be granted. These certificates will be engrossed in the form of diplomas and represent my best fresh from the pen writing, lettering, and flourishing. Submit in your very best hand the following words: Writing is a utilitarian art, and can be acquired by proper practice. Date, sign, and send same to me before you begin practice upon the lessons.

POSITION

Positions involve three things: body, hand, and paper. The body should lean neither against the chair-back nor the table.

The former brings on drowsiness and the latter brings on ill health. The illustration expresses my idea of a good position.

The hand and pen are illustrated herewith. The former should glide upon the side of the first joint of the little finger or upon the tips of the little and third fingers. The holder may point over the shoulder or elbow, or between the two.

The paper should be held about as in No. 2 in the illustration. It may be held more nearly parallel to the table as in No. 1, or to the forearm as in No. 3. The angle of the paper is a very important factor in determining the kind of movement to be employed, slant and style of writing, etc.

MOVEMENT

There are three general movements employed in writing, known as finger movement, arm (by some called muscular) movement, and combined movement. The latter is the one most desired, yet the arm movement is the one that needs to be taught. But little finger action is necessary in these lessons. Arm movement will be the basic movement, with such modifications as I shall direct.

Finger movement is easy to acquire but tiring and too limited for quantitative writing. Arm movement is difficult to acquire but durable and comparatively easy when mastered. Combined movement is a union of the foregoing.

MATERIALS

A good quality of foolscap or letter paper, a cork-tipped, straight holder, medium, smooth-pointed pens, free-flowing ink, and a blotter for underneath the writing hand are the necessary articles for practice. A clear head, a watchful eye, a willing, untiring hand, are also much needed articles.

CREATION AND CONTROL

The muscles that open and close the hand are situated between the wrist and elbow. Those which cause the forearm to act like a hinge at the elbow are situated between the elbow and shoulder. The ones which move the whole arm from the shoulder are located above and about the shoulder. The last give freedom and grace to writing while the first assist in the details. Movement is controlled primarily by the mind, the same as it is created. It is controlled also by outside agencies, the forearm and hand rests. These limit, if used wisely, the otherwise reckless action of the arm. The little finger should slip freely, particularly in the upstrokes and from left to right. The forearm rest in front of the elbow should rest while the pen is on the paper, but shift to the right three or four times in writing across the page. If the paper is held nearly parallel to the desk the elbow must be shifted oftener than if held parallel to the forearm.
No. 1 With the arm resting on the muscle in front of the elbow and without any action of the fingers, begin making the retraced
ovals in the first line, aiming to make them freely and uniform in size, shape and slant. They should be made at the rate of
about 180 revolutions per minute. Now do not think you ought to equal the copy in a few minutes’ practice. Remember, perseverance
is one of the essential elements for success. After filling systematically from one to a dozen pages of this form, and after you have
made a decided improvement, proceed to the exercise in the center. This will be considerably more difficult and will be somewhat
disconcerting at first. Make it about one-third of the way across the page, then raise the pen and shift the elbow a little to the right
and proceed as far again. “Line upon line” is the rule here as elsewhere; until improvement is noticeable. The third line will be easy,
if the others have been mastered. Use no slow, sluggish, cramped, or finger action. The hand should glide easily on the little finger
in these exercises. Keep a sheet of your first practice for future reference, and perhaps, amusement.

No. 2 The little ovals in the first line should be made at a high rate of speed, from 250 to 300 revolutions to the minute. In all except
the first exercise, the little finger should glide toward the right, but it need not slip much up and down. The fingers should
not be used in any of the work on this plate. The elbow should serve as the center of action. The forms on the fifth line cannot be
made as rapidly as the preceding ones. These little, elementary exercises and forms are the foundation of good writing. Master them
and you will succeed. Be sure to make a strong distinction between turn and angle. See how rounding the turns, and how sharp
the angles. The last form given is difficult but must be mastered, if you would succeed as a good business penman. Make it less
rapidly than the others, but not slowly. Make from 90 to 100 to the minute. See that upper and lower turns are the same. Don’t use
the fingers. Be critical, be observing, be painstaking. Examine all forms carefully and closely. Don’t be easily satisfied.

No. 3 Trace over the n slowly with a dry pen. Then draw it slowly with ink. Recognize the fact that it has one angle and three turns.

Never make it with any other and it will always be an n and never a u. Practice one page of the n’s singly, then joined, and then
spaced widely between the letter as shown on top line. Turn the letter upside down to discover whether you are making all turns the
same. Avoid the common faults as indicated in this oblong cut. The first form resembles u, because of indeterminateness of turn and angle. The
second resembles r or two final s’s. The last looks like v, and is the result of finishing with a jerk
more principle. Use an easy, gliding, semi-rolling movement in these letters and words. Little or no finger action is necessary. Make
the n’s at about the rate of one a second, and the m’s in proportion. Keep angles and turns distinctly, always. Practice wide spacing
between letters (not in letters) for freedom, ease and grace.

No. 4 This plate shows how to practice. It represents a fragment of a page partially finished. One thing at a time is as true of this
as of other things. Practice carefully page after page of each form given in this series of lessons as illustrated in this plate
and success will crown your efforts. The muscle can be trained only through activity of the right kind. Remember that only the
right kind of practice produces improvement. Past practice is time and effort wasted. Be sure you have the right before you go ahead.
And it will take much practice to produce substantial results. The big muscles are stubborn and must be drilled daily, carefully and
perseveringly. See that the pen and hand move easily to the right, and that turns and angles are unlike in each letter.
No. 5 Study shape and relative size of the capital and small a. Make both with an easy, rolling motion. The little finger should slip freely in making the capital, but it need to slip only in going from letter to letter in the small a. Finish the capital with the pen in motion, but pause slightly in finishing the small letter. This little oblong illustrates two common faults in making the small a. The first is the result of using a movement too similar to that used in i, and the second is the result of dropping the finishing stroke too far. Avoid these tendencies by always curving the first down stroke, by closing it at the top, and by going direct to the right with the finish. The first form resembles r, and the last resembles a. Keep the finish of the capital high so that it will not resemble i. The hand may roll on the little finger in making the capital. Study spacing between letters in the word "onion," and see what ease and freedom you can write it. Write this word about fifteen times in a minute.

No. 6 The i is composed of one angle, one turn, and one dot. The latter should be placed a little above the letter and not to the right of it. Make the i in the center at the top) with a semi-rolling movement. Pause slightly at each letter in the wide spaced exercises. Never loop the i or it will resemble r, and never make an angle at the base or it may resemble an e. Maintain turns where there should be turns and angles where there should be angles, and legibility will follow, no matter what speed is employed.

The u contains two angles and two turns, and is therefore a double i, minus the dots. The r is the same as the u, plus a finishing stroke of the nature of a closed loop or dot. Pause slightly in making the finishing part. The first form in the accompanying cut resembles u as much as u because the turns and angles are similar. The second form resembles a because of the irregularity of the down strokes. The third form looks like i, and is the result of making Avoid these illegible tendencies as you would any other bad habit. Illegible writing is more the result of carelessness and ignorance concerning these details than lack of skill.

Write all of these forms without finger action, except in the finish of the u there may be a slight finger emphasis. Practice the last line to overcome finger movement, and to cultivate ease and freedom.

No. 7 The c starts toward the left rather than downward. Use a rolling motion from start to finish; no finger action and no pauses are necessary. Be sure to curve the first stroke. This can be done only by starting with a circular motion. Remember that in free writing the forms are but pictures of motion. If the forms are poor, the motions are poor. The motions may be poor because of lack of training and because of poor directions from the head due to imperfect percepts of the forms of letters. Make sure that you see clearly the proportion and shape of the letter you desire to make. To secure this definiteness of percept, trace slowly over the large form with a dry pen, and then draw it slowly. It is an established fact that we can, with but little practice, draw any form we can see clearly in the mind. This can be done even with the left hand. Of course such forms will be jagged, but they will "tell tales out of school" (mind). Be sure you see definitely, then practice systematically, persistently, intelligently. Arm movement is what you need to use throughout this plate.

Criticisms. Will be given freely to those who send specimens of their systematic, careful practice. Such specimens should reach me not later than the fifth of the month. Address such specimens to Zaner, Columbus, O., and inclose return postage if you wish specimens returned.
Lessons in Professional Business Writing

BY H. B. LEHRMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

In preparing these lessons no attempt has been made to cover a complete course in writing, but each lesson shall contain enough to assist any devoted student to higher and better results.

Lesson No. 1 contains all the one space letters, so by practicing on this lesson you will completely cover the letters which are used most in writing. The letters should be studied so that you may practice in the right direction. You have no time to waste on false notions concerning the construction of letters.

In letters i, u, n, m, v, w and x make the down strokes straight to the base line before you turn and establish a uniform slant for all your letters, and distinctly separate the letters in each group or word.

Follow the copy—this means in form, shade, size, slant, etc. Put in considerable time on each letter. Avoid the habit of taking up new copies before you have accomplished anything in the way of better results from your last copy. When you will once learn to stick to a copy until you can see some improvement in your work you will then be on the road to genuine success in writing.

It takes time to train the eye and muscles, so do not imagine that you will learn it in a few days, but keep at it day by day and you will become master of a good business hand within a reasonable length of time.
ALL MATTER FOR THE BUSINESS EDUCATOR SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Salutatory

The Field
In entering the field of special periodical literature, it is thought that this department is not necessarily poisoning upon the preserves of any of the excellent journals now published in the interests of commercial teachers. They each serve their purpose admirably, but penmanship is to Business Education as a part is to the whole. Methods of teaching penmanship have been set forth in well known journals, to the benefit of hundreds of teachers and thousands of pupils. Why cannot the same thing be done for each of the other branches included in a broad business course?

Its Extent
What is a broad business course? Not to go into details, it is a course including the subjects with which a man must be acquainted in order not only to record business transactions properly — sometimes called the technique of business — but also to originate business transactions. As this takes us into practically every field of human industry, the range of topics discussed in this department shall not be limited to subjects now taught by commercial teachers in either private commercial schools or commercial departments of public schools, nor yet to the departments of commerce now organizing in some of our foremost universities, for Business Education has received, in this country, practically no attention, as compared with its development in Europe.

In order that our readers may understand the cubic dimensions of this great subject, the views of business men, as well as those of teachers will be presented. The well informed business men of this country are thoroughly awake to the importance of this factor in the great problem of future trade development. It is only within a few years that our manufacturers have gone into foreign markets to compete for business with the commercially-educated agents of German, Belgian, Austrian, French, and Italian manufacturers. The result, though astonishing to the salesmen who were used to selling goods in none but home markets, was not so disastrous as might have been expected, owing to compensating conditions.

From the Business Manager's Desk
This department shall be kept in close touch with business colleges, and discussions of problems peculiar to this class of schools shall receive especial attention. Office details, relations of manager to pupils, to parents, to business men, to teachers; systematizing correspondence, names of prospective students, students placed in positions, calls from business men, etc.; methods of discipline; methods of advertising; relations to public schools, etc. — these are suggestive of what may be expected.

In General
Briefly, this department will present methods of teaching, articles on subject matter to be taught, descriptions of schools and their work, and discussions of questions of direct interest to live commercial teachers everywhere. I shall welcome suggestions and criticisms.

The publishers are known to practically every commercial teacher in this country. They have established a national reputation for fairness, originality, toleration, and the catholicity of thought that is the hallmark of a liberal mind. They have, with characteristic liberality, agreed to give to this department every possible advantage, placing no fetters upon its editor, and limiting the space devoted to the department, only long enough to test the desire of commercial teachers for a broadly representative journal.

Trusting that I may have the cordial cooperation of all commercial teachers, I am,

Fraternally,
E. E. GAYLORD,

The Buffalo meeting had a fairly good attendance, but the Milwaukee meeting was not large. The Washington gathering was, in numbers, a flat failure; and, although the session in Los Angeles was better attended than the one in Washington, the Charleston convention is again a practical failure.

There are at least three causes of these undramatic meetings. First, there has been really no community of interest between the Business Educators' section and the N. E. A. Secondly, the programs have been made up late, or were insufficiently advertised, or were not attractive enough to induce poorly-paid commercial teachers to travel hundreds of miles to listen or take part, at a time when money is hardest to get. Thirdly, one interstate or national meeting a year is about all that the average teacher can afford to attend — the genial representatives of publishers, the editors, and the 'jiners' are excepted, for of course they have money to burn" — and, as their needs are better met by our two large, independent associations, they prefer to attend the meetings of those associations.

We suggest that the Business Educators' section of the N. E. A. be discontinued or else taken hold of vigorously by commercial teachers in the public schools, whose interests are more nearly consonant with those of the larger body.

LATER — Mr. Stenger's excellent report shows that excellent papers were read — to empty seats; and the foregoing suggestion as to management was carried out.

October Number
The limitations of our space forbid our carrying at one time all of the interesting lines of work we have planned, but that only adds to the possibility of variety. Our October number will contain Mr. W. J. Amos' monthly review of periodical literature in its relation to commercial geography. This must prove of great assistance to ambitious teachers of this fascinating subject.

We shall have illustrated articles describing the work of our great private business schools, the commercial departments of some of the most important public schools and universities, and the most notable schools of Europe. The first article will appear in our next number.

'The Commercial High School Course," a singularly vigorous paper read at Charleston by Mr. William E. Doggett, Principal of the Commercial High School, Brooklyn, will appear in the next number.

Teachers of Business Arithmetic will be interested in a series of four articles on Rapid Calculation, the first of which will appear in the October number. These are prepared by Mr. Charles S. Clark, recently of Shoeaker & Clark's Fall River (Mass) Business School, now of the Rochester Institute of Science, Rochester, N. Y. Mr. Clark is a specialist in the teaching of this subject, whose work is well known both in the East and in the West.
American Commercial School Exhibit at the Paris Exposition

In the Educational Exhibit of the United States at the Paris Exposition of 1900, the Commercial Education of our country makes an important showing. Although the space allotted to educational exhibits is relatively small, yet, within the limit assigned to our work, it is given a very clear and creditable presentation of the distinctive features of business education as conducted in the United States.

Early last year, Mr. Howard J. Rogers, who has general charge of the exhibit for education and social economy, expressed a desire for a worthy presentation of commercial education and appointed Mr. John R. Carnell of the Albany Business College to act for him in collecting and forwarding proper material. Mr. Rogers desired that an actual representation of his students be represented in the work shown, and in accordance with this desire, the following schools were chosen: The Packard Commercial School, New York; Albany Business College, Cleveland, Ohio; Hills Business College, San Francisco; Soule's Commercial College, New Orleans; and Spencerian Commercial College, Cleveland, Ohio; Heald's Business College, San Francisco; and Spencerian Commercial College, New Orleans. The material exhibited consists chiefly of students' work in bookkeeping, arithmetic, penmanship, correspondence, commercial law, shorthand, and typewriting, together with photographic reproductions of views of the various school buildings, school rooms and equipment. Most of the students' work is bound in handsome volumes, and the pictures, reproductions of views, are mounted on large cards and displayed in a wing-lan frame, similar to those used for school displays at the Chicago Exposition. Each school in sending the work for the exhibit was required to give a complete representation of its course of study, and so any interested visitor to the Exposition may be able to trace the course of a student's work through any branch of study, from the time he enters an American Business College, until he graduates. No competition in the exhibit is intended, the aim of all the schools being to do honor to the subject of business education in America, by showing clearly and practically what the students in the respective schools have done and are regularly expected to accomplish.
Now that these chosen scholars have undertaken the labor and incurred the expense of preparing the material, not for any substantial benefit to themselves, but for the purpose of worthily representing the cause of business education in general, it is to be hoped that all of us who are privileged to visit Paris this season, will show a corresponding interest by studying carefully the similar exhibits of other countries, as well as our own, and later give to the cause here at home whatever results and improvements which may result from such examination and comparison.

Constitution Notes

Business Section E. C. H.


The Charleston meeting of the E. C. H. was the smallest in attendance of any since the Southern Business EX, but it lacked in numbers it more than made up in quality. It was the frequently expressed opinion of those who are regular attendants that a larger number of prominent educators were present than was the case at the EX, which was assigned for the small crowd. The hot wave which overspread the entire country a few weeks previous to the meeting kept many, who had already made plans to attend, from1 attending, even from the states of Texas and Alabama, less than half of those who engaged reservations actually went. The attendance from the territory immediately benefited by the meeting was the smallest in the history of the Association. Charleston was selected because it was felt that much missionary educational work could be done and the leaders in the South pledged a membership from the southern states of 2,000, less than 500 of whom favored us with their presence.

The new President of the E. C. H. is Dr. James M. Green, Principal of the State Normal School, Trenton, N. J., who introduced to the audience at the closing session, he indicated three points at which our educational system need strengthening, the second of which was material. This is our land and more and more becoming a distinctly commercial land. Our exports are now entering the markets of all the nations of the world, and by those who interpret the national thought, recognize that it is largely upon commercial enterprises. Yet it is true, as will appear if we study the curricula of the schools, that economic and commercial branches are rarely set for instruction in any thorough manner. What is the meaning of price and value? What is the meaning of cooperation and what are its possibilities? What is the meaning of business? What are its advantages and what are its dangers? These, and similar questions, are not sufficiently answered to the youth of our land. Those who observe our great social agitation cannot help wondering if the virtue of the questions involved, more light is needed.

The officers of the Business Section for the ensuing year are: President, William E. Dougget, Commercial High School, Brooklyn, N. Y.; Vice-President, Willard J. Wheeler, Birmingham Business College, Birmingham, Ala.; Secretary, Edward W. Nizzi, Principal School No. 3, New York. In conformity with the custom of the other sections, the program will be under the direct supervision of the President.

For the first time in the history of the E. C. H., one of the sections—Physical Culture—failed to hold a meeting, owing to the fact that none of the officers or persons who were to give papers were present. It was reported that the section was in the city, and he lived there. The Business Section was handicapped in that none of its officers was able to be present, but no section in the entire Association was more interesting or more discussion of the program as originally published. Of the fourteen persons assigned places on the program, only two disappointed. This speaks well for the care with which the program was arranged by Mr. Stevenson.

Several signs attracted the attention of the visitors. These are:-

1. The new cemetery at Magnolia Cemetery a large signboard informs the passer-by that a certain firm furnishes funerals for societies, an enterprise which, evidently thinking it might result in a unique device, announces "Hot jokes on ice," the most astonishing notice was that displayed in front of an up-town joint kept by an old negro woman and her young husband; every item on the menu was the trade mark adopted by the enterprising restaurateur. In the window appeared this notice: "Cheap rates for de teachers; regular meals fifteen cent, but them not hav cab no habbed." 

The opening session of the Business Section was conducted by D. W. Springer, owing to the absence of the officers. A. L. Stokes, President Richmond Business College, Charleston, was made Chairman, and Allan Davis, Principal Business College, Washington, Secretary. Fifteen States were represented by the following persons:


The above list shows a greater territory represented by those enrolled than has the registration at any other gathering of business educators. New York to California and Minnesota to Florida, is a combination hard to beat.

Many of the delegates embraced the opportunity offered of making an original investigation of the State Dispenary System which South Carolina enjoys as the result of the vigorous efforts made by ex-cop, now ex-warden. Many things were found in its favor, although it must be admitted that it has not entirely succeeded in doing away with the evil effects of the liquor traffic. The State Dispenary System is to be regarded as the State and county treasuries, it is the only state in the Union where a man can systematically lessen his taxes by patronizing the bar. Far did it say? Dispenary is the proper term for, except in the Idaho tigers, which are operated in some of the larger cities in violation of the law, all that you can do is to buy a bottle of your favorite beverage, and take it with you to the place where you desire to quench your thirst. Drinking is not allowed on the premises. The general sentiment that the scheme had diminished the evil traffic, was uniformly maintained. It seemed doomed to an early death, however, unless two changes are made in the law as it now stands. The profits that go to the county are carried to the bank, instead of entering the pocket of the liquor traffic. The fear is to become more distasteful every year to the better class of citizens and they are demanding changes. The State Dispenary System is a vast political machine to such an extent that the statement was frequently made that it was impossible to get any person who had any standing outside of the political ring to accept any position connected with the system. When the law was first passed, business men could be induced to accept places on the various boards, but not so now.

Ordinary addresses of welcome are unnecessary and commonplace. Not so those at Charleston. The historic memories of the place were largely used in the opening exercises of the general body. Our late war hero has changed the average Southerner toward his Northern brother. That opening meeting was a patriotic love feast. The speeches, by representatives of both sides of Mason and Dixon's line, were historic, and sentiments and were received by the audience with overwhelming enthusiasm. Yankee Doodle, Dixie, and America were each rendered by the First Artillery Band amidst seated average schoolmarshals. The welcome accorded the Business Section was especially cordial. Mr. Stokes, in his remarks upon taking the chair, said a few words, and said: "The business man of today cannot afford to teach his employes what to do, and hear the losses sustained from their acts while learning, because while he is teaching them and making the better of him. He wants employes who know what to do; employes who can assist him in conducting his business; employes who will be a help instead of a drawback." 

In his remarks, the President of the Charleston Cotton Exchange, gave a very vivid address on behalf of the business interests of the city. A quotation from his speech which will stick in everyone's mind at the crack of time there is but one word—now. In this age of enlightenment, progressiveness, and sharp comparison, the seeking of opportunities and turning them to account, biding them to some purpose, is a great secret of success. You are presenting these opportunities in your daily work to the seeker of knowledge and preparing the mind for the battle of life. With all that we say, we believe that whenever we meet in the future, the kind hand of friendship will be extended, and the flood gates to our hearts will be thrown wide open.

Cheesman A. Herrick, Commercial High School, Philadelphia, treated the subject, "The Content Educational Value of the Curriculum for a Secondary School of Commerce." He pointed out that no one who has high ideals as to what the school can do for the youth in a practical way. After referring to the struggles for recognition in the educational world of other interests, he said: "Scientific and industrial education have won their battles, we need not discuss them, but a new claimant now presents itself for educational recognition—a claimant
that reckons with a new vocation—that sees sociology as sculpture to another set of social activities. We should have less regard for the old, we should have less hope for the future, if the new were not challenged and discredited. Education for business life—and the terms are used in a broad sense, meaning both education and life—is just now awaiting the statement of its case. The speaker showed that higher education could properly deal with any subject, while it was almost universally conceded that the element of vocation should enter very slightly if at all into the elementary school. A detailed discussion of the subjects which should constitute the course of study was made, which showed that the writer approached the curriculum from the standpoint of the political economist.

Should our Colleges and Universities Educate Men Especially for Business? Woodruff D. Anderson, Department of Commerce, University of South Dakota, said in part: 'This question resolves itself into a question: (1) Should young men receive higher commercial education? (2) Should this be given in colleges and universities in preference to special schools? Statistics collected by John Carlton Jones and H. E. Kratz and the speaker, shew 59 per cent, of professional and 25 per cent, of business men are college men. Only one man in one hundred is college trained. Thus we see: Business men's chances of success are increased twenty-five times by college education, while a professional man's chances are increased fifty times. We have only one seen one sid. Mr. Carnegie and Mr. Olney both think young men are better without a college education if they intend to be business men. Many first-class business men tell the boy to go to work instead of school. A Greek maxim says: 'Teach the boy what the man needs.' Faroult, Hannibal, Alexander, Napoleon, Carnegie, and commercial schools, are gaining in export, but the trend is always back, to be a commercial nation we must produce and distribute. Economics may give the laws of production, but does not treat the "machinery of commerce." The industrial schools will teach production, but the commercial schools must teach distribution. Business schools prepare men for office work. Commercial high schools prepare for local managers and salesmen. The college educates proper management, engineers, corporate managers, foreign agents and consuls. If the government controls the corporations, the managers will be needed just the same. The United States manufactures one-half as much as all Europe does. Our factories are increasing rapidly. We must have better salesmen to dispose of the goods. Our consuls must have better diplomatic ability and political service do not prepare for diplomacy. Germany, Belgium, and Austria require consuls to be graduates of commercial schools. We must do the same, if we would compete with them.

The second question is: Should this higher commercial education be given in our colleges and universities in preference to special schools? If the course is to be planned and taught by classical or scientific professors, it will be a farce. If it is planned by educational business men and taught by specialists, it will be a great success. Farmers and business men support both State and private colleges. They have a right to demand business education for their sons. Commercial courses must be added to colleges to keep women from outnumbering the men. Commercial expense can be saved by letting commercial students attend some classes already in the colleges and use the college libraries and apparatus. Both classical and commercial students will be better. Education combines meditative and active enjoyment. It unites trade, business, and professions. It unites art and industry. Inventions have intensified man's life. This education will increase his power of activity. It will do more than anything else to make business stable and destroy illegitimate methods of advancing and lowering prices of products.'

Willard J. Wheeler, President Birmingham Business College, Birmingham, Ala., presented one of the best papers of the meeting on: 'On the Study of Advertising.' He spoke of the impressive impact of the liberality of the advertising of business schools as compared with others. He thought newspapers giving special write-ups, program advertising, etc., very unprofitable, but commended the use of newspapers and magazines with an established circulation, novelties, and personal influence of former students. He believes in publishing a good catalogue. A live school paper, etc., Mr. Wheeler evidently understands how to promote the interests of a good business school.

'The necessity for advertising any business, or any profession, is generally recognized, and all professional men and all business men advertise: If not in the public print then in other ways, for all publicity is advertising. Another liberal school has never been the most liberal of all the school advertisers, and to this fact is largely due the success of these colleges, for by this means the advantages of a business education have been placed before the fathers and the mothers of this country, and, as a result we find these schools in every city of importance, and the schools full of students and prosperous. These satisfactory conditions are due primarily to the fact that the business colleges have given the business training needed.

A business college is, first of all, an educational institution, but having secured good teachers and having arranged the proper curriculum, the progressive business college man naturally advertises.

All advertising that pays is good advertising—are any kinds of advertising, however, which do not return 10 per cent, of the amount expended. Among the most popular of these unprofitable mediums is the fake newspaper, which makes a specialty of write-ups. All program advertising is another poor way of spending good money for advertising. No one can say just what methods will pay. We must all make some experiments.

Advertising in newspapers and magazines of known circulation is the very best means that the school advertiser, as well as the general advertiser, can employ. These journals go direct into the hands of the people and the advertisements, if properly written and displayed, are sure to be read.

Novelty advertising, or the sending out of calendars, rulers, etc., is a very good adjunct to newspaper advertising.

Personal advertising must not be overlooked. Above all other forms of advertising is the good work spoken by a present or former student. If we do good work in our school rooms our schools will flourish, but they will flourish much more if we do good work and advertise.

Before commencing advertising of any kind the school should prepare its catalogue, which should be a true representative of the school, as complete as possible and typographically perfect. The catalogue must be supplemented by personal letters, booklets, leaflets and pamphlets.

Every college should publish a paper, monthly or quarterly. This is the best paying of all the advertising mediums. Among other good mediums are cards in the street cars and an occasional use of outdoor signs.

Advertising is not an exact science. Some will succeed and some will fail. The subject of advertising is a great study, and no one man knows all about it, and, however much a man may know about the subject, what he does not know would make a larger book than what he knows.

In conclusion, have a good school to advertise, and advertise it, and if you keep everlastingly at it, success is yours.'
One of the unusual features of the Charleston meeting, so far as the Business Section was concerned, was the fact that all of the speakers had carefully prepared addresses on the topics assigned them. This was even truer of those who were to lead in the discussion. Mr. Smithfeld, Pres. of the Business College, Richmond, Va., followed Mr. Wheeler, of the High School, who had good ideas on advertising. Allan Davis, High School, Washington, D. C., opened the discussion of the papers by Messrs. Herrick, Anderson, Doggett and Rowe.

The paper read by W. E. Doggett, Principal Commercial High School, Brooklyn, will be printed in full in the October number of this journal.

I consider that the two greatest elements of modern business penmanship are legibility and rapidity. These two are blood relations and cannot be separated in the discussion of this subject. So far as my knowledge goes there is not a copy-book published or produced by any of our best institutions that is not sufficiently legible for any purpose for which writing is used. As to the business college graduates, we find that they use an arm movement, and that the writing and movement used out of school is practically the same as that used in the rooms of the business college.

"Essentials of Modern Business Penmanship," was the topic assigned Mr. F. E. Haebler, of Fairbank, Minn., formerly of Polytechnic Institute, Brooklyn. He emphasized the importance of individuality in making letters, spoke of some causes of illegibility, and gave full information on the "run to seed" movement theory, and urged wide spacing rather than excessive practice on oval exercises. The paper was a very practical one, and was heard with much interest.

"What are the essentials of modern business penmanship? The first essential I wish to mention is, as of old, legibility. We cannot get away from this. The sole object of writing is to record thoughts in such a manner as to recall them readily. But, while legibility still holds the first place in importance, the degree of legibility has undergone a marked change. When we speak of legibility now we do not mean absolutely accurate and painlessly drawn-out letters. Every letter should be formed accurately enough so that it is unlike any other letter. Each letter in the alphabet has at least one strong mark which sets it apart from every other letter. Point out and emphasize that mark, and little or no time need be devoted to form study. Take 'a' as an illustration. The only other character which resembles it and which causes illegibility is 'o.' The cause of the illegibility is in the omission of the straight downward stroke. It should be done at the last part, three strikes, in 'a' are merely the letter 'i' he will never confuse 'a' and 'o.'" Point out in a few words that part which gives its letter individuality and use the writing period for ease of writing, which is given as another essential, is the outgrowth of a free movement; it is the test of the proper movement. The hand becomes tired and cramped because the muscles used are too small and too weak. Various methods have been employed to develop this much-prized muscular movement, I have no sympathy with the run-to-seed movement theories. The Run-to-seed movement theories was that of practice. The greater part of the practice period should not be spent on intricate and meaningless movement exercises. As a great deal of time is wasted in the practice of the letters alone, so likewise in the practice of useless movement exercises. I never knew a student who could not, after a very short time, use this movement in words and sentences, provided wide spacing was used. Oval exercises are useful, but they should not be used exclusively. The student should be taught as far as possible and as long as possible along the line of the work which is expected of him in actual business life. Begin with wide spacing and the proper movement is used immediately, then by degrees lessen the distance between the letters until the correct spacing has been reached. Connected letters are also excellent movement exercises, indeed they should, to a large extent, take the place of movement exercises. But by far the greater part of the time should be devoted to the practice of words and sentences. We must continue with our own style. We have nothing to learn in writing from abroad. To preserve it as a national writing and to press the national stamp deeper upon it we need but to adhere to the essentials of good writing: legibility, rapidity, and a suitable style, and we lead the world in writing as we do in commerce, invention and civilization.

Principal Edward W. Stitt, of New York, had made a careful and painstaking study of the subject which he presented, "School and Business Arithmetic.

"A careful review of the requirements in arithmetic of thirty of our prominent cities shows that in many cases the present demands are altogether excessive. Such subjects as partial payments, compound part-

EDW. W. STITT.
business papers are used, as they are as much a part of the material equipment as the ledger, journal or cash book, and it is impossible to give the student a practical knowledge of accounts unless the records are made from the business papers.

Next year’s meeting will be held in Detroit or Cincinnati, probably the former. Both cities are centrally located and a large attendance is assured at either place. Business educators, especially those engaged in public school work, and the numbers is increasing each year, cannot afford to overlook the advantages accruing to the profession from the Business Section of the N. E. A. While it is not as large an organization of business educators as the Federation or the Eastern body, it is nevertheless true that it has done more to bring the cause of commercial education to the front than has any other one agency. Its meetings are held in various parts of the country and in every instance the locality where the meeting was held has been benefited. Its proceedings are published with the other sections composing the Association and each member not only receives the papers of his department but those of all the other thirty odd sections. In turn this brings the papers read in our section to the notice of the most prominent educators in the land, and I have been surprised in talking to many of them to find that they have been following the discussions that have taken place in our body with a great amount of interest. The annual membership fee is $2.00 and it would be a good investment for every commercial teacher to take out a membership. An extra $2.00, paid once for all, will place your name on the roll of active members. The advantage of active membership is that you receive all the literature published by the Association from time to time, and your membership will not lapse as a result of forgetfulness on your part, for the Secretary will annually remind you that the yearly dues are payable before Sept. 1, if you were unable to attend the meeting. Membership fees should be sent to Irwin Shepard, Secy., N. E. A., Winona, Minn.

**Commercial Geography.**

**INTRODUCTORY NOTES AND COMMENTS.**

When the editor of the Business Educator secured my promise to prepare a monthly review of the latest and most important developments along the line of Commercial Geography, I had not arranged for a monolithic existence of two months among the wilds of Jersey; neither had I a hint that the mercury would make a jump which would put the oldest inhabitant out of business. As it is, I can give my readers only a few suggestions of the things to come, in this department.

With the opening of the school year, the subject of Commercial Geography will be found in more classrooms than ever before. To tell the truth the subject has been there all the time, but the majority of our friends have failed to see it.

This subject is very unlike any other branch in the curriculum. It is never started at the beginning and like the great world of which it tells us so much, it runs on forever. Text-books that tell us truths today, are worthless to-morrow, and the only thing left for the teacher and student is to read, choose, choose, reject, reject. Our plan is to give a review each month of all the leading periodicals, containing items of interest to the student of Commercial Geography. The student will be enabled to form some idea of the question discussed, and at the same time have placed before him the name and page of the periodical in which such item is found.

To the teacher we propose to give, from month to month, a short discussion of ways and means by which these items of interest may be taught and presented to a class in a logical, convincing manner. Any up-to-date teacher will admit that the greatest need of our pupils is to be so led that they, and not the teacher, will do the teaching and the teacher directs. No subject can be made of more interest to a class than Commercial Geography! If the teacher will merely guide, and let the pupils do the work of research. At the same time, China, for instance, attracting the attention of the world. Now, there is no reason why a teacher should do more for a class than to suggest the subject of China, and then give individual members of the class the chance of interest to look up and report in class. One boy is called upon for "location," another for "physical outline," another for "climates and causes," another for "products and methods of production," another for "transportation," another for "things for present condition," etc.

Note books should be used in class and a careful record kept of all items of importance should be kept.

In cities where it is possible to visit the manufacturing concerns, it is well to take the class through the same and have them explained by a competent guide. I have never found the least objection to a class visiting a manufacturing plant.

The proprietors will usually show every courtesy and furnish a competent "guide." When the students start on a visiting trip they should provide themselves with notebooks, and keep a careful record of the various processes of manufacture, and, if possible, secure samples of the articles in the various stages of manufacture. These may be classified afterwards and used to form the nucleus of a school museum.

If the visit, the pupils should be required to prepare reports, telling as far as possible the various processes of manufacture. I might suggest also, that, as the class advances with the work, various members should be assigned to taking in specimen of the product under consideration.

All of these specimens can be neatly arranged, and in time will become exceedingly valuable. In the case of textiles, for example, samples of cotton, wool, hemp, flax, etc., can be secured and placed upon exhibition.

In my own work I have had pupils visit a cotton mill, for example, and secure specimens, and we would then get a large sheet of bristol board and arrange the specimens, giving a short description of each specimen. These descriptions are written on the type-written paper. Boards will not always furnish them, and so we must provide for ourselves. Every school in which Commercial Geography is taught should be furnished with a few good maps showing transportation areas of production, and locations of industrial centers.

By writing to the Department of Geography we can secure first-rate wall maps of the United States, and then you can take some water colors and mark the areas of production, chief cities, etc.

Frye’s School Geography will give you some good ideas along this line. Secure three or four maps, and color them to show the areas of production. This will greatly assist you in your work. We want to make this department of real help, and to this end we invite correspondence. Ask as many questions as you like. Let us tell you the books to read and the people you shall discuss. Make up your mind to do your best, and if we can help you, command us.

Fraternally,

WM. J. A. Nos.
Peirce School.
Philadelphia.

**With the Compliments of the Postman.**

Canada is losing some of her excellent commercial teachers. Messrs. Nickerson & Enter, who recently purchased the William and Amanda Business College, Williamantic, Conn., are recently from the Dominion.***

***J. C. McTavish, commercial instructor in the Hamilton Commercial School, returned from his vacation in Canada. Mr. McTavish has a well-equipped room for his work, and his students are showing excellent results.***

Mr. Fees, a recent graduate from the University of Michigan, who is teaching shorthand and typing at the Battle Creek High School, has been elected to teach shorthand and typing at the Beverly (Mass.) High School.

[For want of space we have been compelled to omit in this issue, some very timely and terse items. Z. & B.]
**The Pennsylvania Artist and Business Educator**

### The Ohio Association

The meeting in Sandusky, September 28 and 29, ought to be a notable event. The time, the season, the place, all combine to make the meeting a success. Then there are the reduced railroad and hotel rates with Lake Erie thrown in—what more can you want for your money? This is something of this, these are but signs of what important, numerous, and pleasurable as they are, it is the program that is the real thing,” thanks to the hustling chairman of the Executive Committee and the unselfish services of those who accepted a place thereon.

Come let us reason, eat, hunt, and paddle hearted, broader visioned, and more progressive and enthusiastic.

### Give Us a Thorough Clipping—If you think we deserve it.

We believe we have been and are, and intend to continue, laboring about as zealously and unselfishly as most mortals do in the interests of good writing, practical education, and modern art. For this, services, which have been, with the necessary patience, rather than profitably, (though pleasure is the very essence of profit), we believe we deserve a clipping. The question is, do we deserve it? and if so, will you give us your judgment at a special rate if you do not know them.

### Some Good Things

We have in type two excellent articles for the following numbers of THE PENMAN ARTIST AND BUSINESS EDUCATOR as follows: "Vertical From All sides," by Mrs. Jennie C. Dowden, Supervisor Penmanship, Mansfield; Ohio, "Changing From Slant to Vertical; Backhand—Cause and Cure," by J. F. Barnhart, Akron, O.

### A Word to our Readers.

Since publishing the May-June number announcing the enlargement and improvement of the P. A. & B. E., we have received many letters of congratulatory expressions and pledges of support, and best of all, many subscriptions, with the necessary dollars accompanying them. These have all been thankfully received and highly appreciated. We shall endeavor to further evidence our appreciation by publishing the best paper within our means and ability.

If you are in sympathy with the cause for which we labor and which we love so well; if you desire better writing on the part of the many and fine art writing on the part of the few; if you are in favor of more practical and effective education; if you are in sympathy with better art; if you favor dignified discussions along the lines of methods and reforms; if you believe in breadth rather than narrowness; if you believe in giving all sides a hearing without surrendering conviction for policy sake: we most cordially invite and welcome your moral, intellectual, and financial support. We need to receive from you words of cheer or criticism, whichever you believe we must need so as to further the good cause. We need contributions from your brain and specimen and illustrations from your hand. We also need all the subscriptions you can send. Be sure to write for our special offer circular and club rates.

It takes enthusiasm, money, brains and lots of work to conduct a good paper. We hereby pledge you our best efforts for the year. Forward and upward is our motto.

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**Advertisement Rates**

Made known upon application. Write for them.

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

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**A Flood of Postal Cards**

The last number of THE PENMAN AND ARTIST was intentionally delayed a short time, the object being to more evenly divide the time between its appearance and the issue of this, our first monthly number.

This occasioned a flood of postal cards containing inquiries regarding it, which go to show that subscribers look forward to the receipt of the journal with considerable eagerness. Of course, this is very gratifying to the publishers. All publishers are glad to know that their journals are anxiously desired.

From this on we shall endeavor to mail as near the first of the month as is possible, so that all subscribers will have the journals by the tenth of the month. Persons who fail to receive it by that date, may take us up. They will have in charge the addressing and registering of names are extremely careful, still mistakes will occasionally creep in. We always promptly correct same, however, when notified.

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**PALMER, PENMANSHIP AND PSYCHOLOGY**

E. W. are favored with the faculty of the Ohio State University, in giving easier to criticism which to the test. That is why we have so few real writers as so many who are all ways ready to pick flaws.

Persons who know Mr. Zaner, senior editor of the PENMAN ARTIST AND BUSINESS EDUCATOR, will not fail to be conformed to know that he is a creative genius—although still a young man, he has already contributed to our cause an immense amount of the most original, helpful, and inspiring work. Each book of the very highest order has come from his hand and brain, and now he has come with an unusually versatile skill almost every branch of penmanship—from the most practical, rapid business writing to the most difficult and difficult pen drawing.

Thousands have written thanking him for the help and pleasure he has given them, some devoting themselves his skill as a penman and artist and others from his instructive, thought-provoking literature. Many hundreds of angels are already to testify with skill or word as to the value of his interaction.

But he has gone farther than the limits of the pen. Naturally a lover of nature, he could not resist the temptation to sketch and paint her, so that she now claims a portion of his time. A little time of landscape, etc., are now springing from his efforts in this direction at the rate of about the three a week, some of which according to old professional artists, show much more than promise. Being penman, artist, teacher, author, a systematic student and an able critic, he has not been long planning, but at just present he has no time left to reply to some of his admirers.

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**A New Series of Lessons**

Parenthetically, I might add that with this number of our journal he begins another series of lessons for the concurrently writing which, if I mistake not, will attract wide attention, and which will no doubt be followed by a very large number of student. It certainly is a rare opportunity to receive in the most careful in the most best and best efforts in the way of copies.

A decade ago Mr. Zaner, in Penn's Pens, published "Zaner's Theory of Penmanship," which is just now receiving critical attention at the hands of the printers of the Western Pennsylvania, and Mr. H.C. Beauty, a contributor, Mr. Practical business writing, is now more freely and often others of Mr. Zaner that it is now to be expected that Mr. Zaner create Mr. Palmer with criticism. And when he has anything to criticise he will criticise something old, for criticise he will and criticise he must. It seems he simply can't help it, and as well that somone will accommodate him.

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**Intellectual Scrapping**

In order to help matters along a little I thought best to take a hand, for I confess that I, too, occasionally do a little intellectual scratched match, especially when all is said and done in the most friendly and respectful disagreement. So, whatever I may say, I wish the Zaner and the hair-splitting Beauty to believe that only the most friendly feelings exists on this side and that nothing animosities is intended.
Mr. Palmer speaks of "Mr. Zanner's recent efforts to base the work of the writing master on the principles of current psychology." That is hardly the truth. Let us see. Mr. Zanner did not take any courses in psychology, and he has written nothing about it. Indeed, it is doubtful whether Mr. Zanner ever even read psychology books, if we can assume that he simply made up his own system and trained his pupils to follow it. The best way to understand Mr. Zanner's system is to read the book itself.

WHO IS MR. ZANNER?

A Mr. Zanner has come to the attention of many teachers of handwriting in recent years. He has written a book entitled, "The New Education in Penmanship," which has been widely read and well received. But who is Mr. Zanner? I have found no information about him in any directory. All I know is that he is a handwriting teacher.

IS MR. ZANNER A PSYCHOLOGIST?

If Mr. Zanner is not a psychologist, why has he written a book about psychology? Perhaps he is trying to prove that his system is based on scientific principles. But if that is true, he is certainly not a psychologist. In my opinion, Mr. Zanner is simply making a lot of nonsense about psychology.

MR. BEATTY'S THINKING

Mr. Beatty, another well-known handwriting teacher, has recently written a book called "The Psychology of Penmanship." He has tried to prove that handwriting is a reflection of mental processes. But when you read his book, you find that he is simply repeating the same old platitudes about the relationship between handwriting and personality. Mr. Beatty would do well to study the works of real psychologists, such as William James and John Dewey.

WHAT OTHERS HAVE SAID

There is another thing, Mr. Palmer. I can't quite understand. Some years ago Mr. L. H. Vanston, in The Teacher, wrote, "I believe that Mr. Zanner has been successful in his efforts to improve handwriting instruction."

ONE OF THE BEST

There is no one better prepared to teach penmanship than Mr. Zanner. He has spent many years studying the subject and has written several books on the topic. His carefully prepared lessons and exercises make it easy for students to learn the techniques of penmanship. Mr. Zanner's system is the best that I have seen in recent years.

THE PENMAN-ARTIST AND BUSINESS EDUCATOR

Personally, I am a complete convert to the graphic method of penmanship instruction. It is the most effective way to teach handwriting, and I recommend it to all teachers of penmanship. The United States can boast of some of the best penmanship teachers in the world. But it is true that we need more effective methods of instruction, especially in the elementary grades.

E. W. BLOWSER
Doings of the Profession

H. C. Walker, formerly of the Elmira (N.Y.) Normal School, is now connected with the Spencerian College, Louisville, Ky.

F. H. Kuech has been re-elected for another year as principal of the Zanesville (Ohio) Business Bureau.

T. J. Maxwell, formerly of Warrensburg, N. C., is again teaching in the Bingham School, Melona, N. C.

The Zanesville Business Bureau has secured the position of principal of the Western Normal College, Shenandoah, Pa.

A. K. Burnett, of Ashland, Ill., has accepted a position with the Southern Business Bureau, in the same city.

C. H. French, formerly of the Business College, Burlington, Iowa, has secured a position with the Zanesville Business Bureau, a position with Goodfellow Commercial College, Wilmington, Del.

W. J. Merriman has engaged for another year with Stanley's Business College, Thomasville, Ga., at an increased salary.

W. F. Palmer has charge of the commercial department of the Morningside College, Sioux City, Iowa.

G. L. Davis is special instructor in penmanship in the Southwestern Business College, Richmond, Va.

J. P. Jones, principal of the commercial department of the Business School, has been re-elected for another year at a salary increased in salary.

Mrs. F. H. Davis, supervisor of writing in the schools of Lakewood and Rockville, Ohio, has been re-elected for another year at a salary increased in salary.

F. F. Mersch has been re-elected as supervisor of writing in the schools of Lake and Rockville, O.

J. M. Keizer, formerly connected with the Business Institute, has secured the position of policy engrosser for the Massachusetts Mutual Life Insurance Company, Springfield, Mass.

During the last few months at Ottawa, some of the schools have lost some of their best teachers. Among some of the teachers, the loss of which he lamented, is the Zanerian Diploma and his penmanship library, including a copy of "Portraiture," "Theory," "Cooperation," and "Instructor," in the various institutions of the PENMAN ARTISTS, "Ames' Compensium," the "Spencerian Compensium," etc., and also some of the works are replaced, but others cannot. No volume of THE PENMAN ARTISTS can now be furnished at any price.

J. T. F. Langmuir, penman in the Eastern Commercial College, Muncie, Ind., is building up quite a department of penmanship in that institution. He also gives lessons by mail and faxes orders for cards, specimens, etc.

H. C. Keizer, supervisor of the Winstead (Conn.) Business College, found it necessary to secure larger quarters for his institution. A large building was erected and the building has seven stories. During the past year, he has had a large number of students, with large rooms equipped with desks and modern offices. The penmanship school is making the Institution one of the largest in the state. He also requires entrance examinations.

The B.S.W. book (published at Epsom, Mass.), contains a number of drawings used as headings which were prepared by N. A. Smith, of that place, Mr. S. has always been a progressive and painstaking penman and we think the board of consulates itself that he can hold such a good man in the place.

Cyrus W. Field resigned his position as principal of the longhand department of Miller's Business College, Akron, O., to open a school of shorthand and penmanship of his own. Success to him. We acknowledge receipt of a circular containing specimens of Mr. Field's work, etc.

J. H. Hesselsz, formerly of Philadelphia, has purchased the school known as the Zanesville Business College, Manchester, N. H. Hereafter the institution will be known as the Hesselsz School of Business, Shorthand and Penmanship.

T. G. Little, G. W. Bynies, and J. S. Bynies, of Athens, Ga., will open a commercial school in Greensboro, N. C., in September. The PA AND B. E. wishes them much success in their new field.

F. H. Salters, formerly of Chicago, Ill., is now teaching in Steinmann Institute, Dixon, Ill.

J. A. Coates is principal of the penwriting department of the Southwestern Business College of Kansas City.

Our old friend and former pupil, C. F. B. Schultz, of the Massey Business College, Boston, Mass., has been teaching on penmanship before the students of the State Normal at that place. A recent paper states that he holds over ten different models and movements and the various styles of penmanship. His address was most interesting from beginning to end, and he held the closest attention of his auditors throughout.

J. F. Huttler, a fine penman of Butler, Pa., is now secretary of the Farmers' National Bank of that place.

Through the Zanesville Business Bureau, J. M. Swanston, formerly of Chicago, Ill., has accepted a position with the Union Business College, Quincy, Ill.

W. J. Ames has engaged with Pierce School, Philadelphia, as instructor in Commercial English, as an instructor in Commercial English.

Through the Zanesville Business Bureau, P. A. McEvoy, formerly of St. Louis, O., has secured a position with the Massachusetts Mutual Life Insurance Co., Springfield, Mass., as a policy engrosser.

Mr. K. C. Atticks, of the Baltimore, Md. Business College, has been elected to the position of principal of penmanship in the First Presbyterian Church, State Normal School at Millersville, Pa.

Mr. J. E. Leary, of Kutztown, Pa., recently of the Zanesville, is teacher of penmanship in the Troy, N. Y., Business College, Shields & Tuttle, proprietors.

E. S. Gause, formerly connected with some of the leading schools of Texas, has recently accepted a position with Eastman College, Poughkeepsie, N. Y. Mr. G. is a penman of much ability.

The well-known penman and business college principal O. C. Dorney, of Allentown, Pa., has received his commission from Governor Stone to act as one of the certified business college instructors. Mr. Dorney is also manager of Dorney's Park, a most beautiful spot but 20 minutes from Allentown.

E. H. Doyle has charge of the high school commercial department, Ocean Grove, N. J.

L. E. Stacy, formerly of Spencer's Business College, Kingston, N. Y., is now connected with the Commercial College of McCombs, of Mohawk, N. Y., writes a splendid business hand as well as a very creditable ornamental form. Success to him in the Buckeye State.

J. L. T. Wilds, formerly of Springfield, Mass., has accepted a position with the Charles Commercial College, Brooklyn, N. Y.

E. F. Utterback, formerly of the public schools of Houston, Texas, has been elected to supervise the manual training, drawing, and writing in the schools of Atlanta, Ga. The editors of the PENMAN ARTIST AND BUSINESS EDUCATOR are well acquainted with Mr. Utterback and regard him as one of the most energetic and capable supervisors in the country. The schools of Atlanta are to be congratulated in that work.

R. W. F. Christman, of Hazleton, Pa., Business College, was married on July 11th to Miss H. V. Maunder, daughter of Mr. B. R. Christman, of Hazleton, Pa., Business College, and Miss A. V. Maunder, daughter of Mr. B. R. Christman, of Hazleton, Pa., Business College.

Mr. E. M. chairman of the Henneman's Business College, Springfield, Mass., was married on July 5th to Miss E. M. White, of the same place.

S. M. Funk, of Hagerstown, Md., was married on June 28th to Miss M. M. F. Baker, of the same place.

Messrs. Christman, Rancourt and Dorr are often impressed with the editors, and it pleases us to know that they have taken our advice and secured good partners. Our heartfelt congratulations are hereby extended.
Lessons in Engraver's Script.
Number Four.

BY CHARLOTTE A. HOLL, CHICAGO, III.

Preliminary Remarks.

In this lesson, and in the lessons which are to follow, a section line will be almost indispensable for ruling the pages for the upper and lower extended loop letters and capitals. It can be secured for a small outlay. I use a line made by Queen & Co., of Philadelphia, which is entirely satisfactory. If a section line cannot be secured, then measure off the spacing with a pair of dividers or compass to get it accurate, and rule with a T square. Lines should be about an eighth of an inch apart for ordinary practice. Use a medium hard pencil for ruling and rule lightly so the lines can be easily erased with either a sponge or kneaded rubber.

Allow at least an inch and a half margin on your practice paper which will improve the looks of your work greatly.

The loop is the foundation for the b, h, k, and l and will require much study and practice to master it. Make introductory stroke same as in the i and n, lift pen and make right side of loop, commencing a space above the base line, giving the upward stroke a slight compound curve, continue this stroke until loop is completed; the shade on the loop should commence two spaces above the base line and gradually become wider as it reaches base line; it should be carefully traced at the bottom; finish loop with a delicate shade which should be placed at the top and to the right see copy; this applies to all the upper extended loop letters. Caution: Don't make this shade too long nor too heavy.

The l is same as the loop except the shaded stroke tapers off at the bottom same as the i; the terminating stroke is the same as the i. The first part of the h is the same as the loop, and the second part is made like the second half of the n; the space between the first and second shaded strokes is the same as the space between the two shaded strokes of the n.

The first part of the k is also made the same as the loop; make hair line stroke next commencing one-fifth of a space above the base line and finish with a dot which should be made as heavy as the dot on the c; this stroke can be completed without being lightly crossed and should not be made over a space high; the second shaded stroke is the same as the second part of the n, except it is only half a space in height; it should connect where the hair line stroke commences. The hair line stroke and shaded stroke can be connected with a small loop as in the z. The small loop should have a delicate shade as in the z; this is also the hair line stroke commences. The space between the shade of the loop and the k and the second shaded stroke is the same as between the two shaded strokes of the n.

The h is the same as the l, except it is finished with a dot or loop as in the y and w.

The f is a continuation of the loop and extends below the base line one space. It can be traced at the bottom and made like the modified p, which ends with a hair line stroke. The finishing the shaded terminal stroke are made without lifting the pen; the dot is placed to the left of the shaded stroke and should rest on the base line. The line is usually made only two and a half spaces high. See copy.

Bank Note Script is so called because of the letters being omitted, excepting the i and the shaded strokes made solid and carefully which also makes the effect of a pair. Good strokes should always be of a uniform width; terminals should be drawn straight nor row at the bottom or too wide at the top. The k in Bank Note Script should always be made with a loop.

Criticisms.

G. H. W. Too much space between the oval and second shaded stroke of the n, same fault as in a, good q. This can be remedied by a delicate shade at top of the oval where the second shaded stroke joins the oval. I award strokes of the lower extended loop letters cross shaded strokes too low down; they should cross a trifle below the base line. Small loop in the z should have a delicate shade on the lower left side. The upward stroke of the large loop should be completed making work shows constant improvement and I predict that success will crown your efforts in this direction.

L. B. S. You have not used good ink and paper adapted for Script, consequently you have failed to secure good results in your practice work. You failed to use a top line for a guide, the result is your letters lack uniformity in height, which would seriously mar the effect of a page otherwise uniform. Your shaded strokes lack uniformity which is a fault in Script. Connecting strokes between letters are not uniform enough. I would be more with as n; you make it too wide. Shade on the loop of the z should swell out more to the right. Upward strokes in the lower extended loop letters should be compounded more. Follow instructions regarding material and let me hear from you soon.

H. W. S. You have failed to use base and head lines in your exercises and as a result there is a lack of uniformity throughout your work. The p, o, modified r, s, and w should be heavier. Spacing between the second part of the n, w, and the k should be consistent with the space between the first part; the width of the n governs the space in the first and second parts. If a line modified l is not heavy enough. Strive for uniform shading, as this is one of your weak points. You have an excellent opportunity to perfect yourself in the art of Script Writing and with your determination to earnestly strive for improvement, you are certain success. Thank you for your kind words of appreciation and good wishes.

Students' Specimens
Miss Sue E. Andrews, Supervisor of Penmanship and Drawing in the Duquesne, Pa., Public Schools, whose instructions in penmanship and drawing done by pupils, which disclose that she is doing good practical work.

G. E. Miller, penman in the Iowa Business College, Des Moines, Iowa, sent a lot of specimens, taken up after the usual class drill. Two of the main essentials of good business writing are especially noticeable in these specimens, ease of execution and rapidity. Mr. Miller is to be congratulated on the results he is producing. Since sending in this work, Mr. Miller has accepted a position with the St. Joseph (Mo.) Business University.

Miss Dorothy Goode, of Monroe, Mich., submits specimens of penmanship from the pupils of the public schools, which, in our opinion, are better than the average. We believe she is a successful teacher, judging her by the product she secures. A little more movement we think would be advisable, but not of the "wild and wooly" sort.

The Best
Am very glad to learn that you contemplate entering THE PENMAN AND ARTIST. In my opinion it is the best magazine pertaining to penmanship and drawing published, and with the new department and issuing once a month, I predict a future for THE PENMAN AND BUSINESS EDUCATOR surpassed by no publication of its kind in existence today. Please put my name on your list, for which I enclose postage for one year's subscription.

J. MEYERS
Marshfield, Pa.

BY MISS H. S. LOTHROP OF BOSTON.—
DAUGHTER OF MR. W. H. LOTHROP.
President of the association, delivered a most enjoyable and able president's address. Following, Dr. William Bryan, of the University of Indiana, presented the subject of "Art as a Social Influence." He believed that money should support art education as fully as it supports scientific education.

Miss Ronnie Snow, Supervisor of Drawing of Minneapolis, gave an address entitled, "Color, Nature of Instructed; Purpose, Meaning to be used; Time." She said, "Color is essential because it is the emotional side of art. Many children who find but little that is congenial in black and white work, respond at once to the sympathetic influence of color. Teachers also become interested through color work."

The illustrated evening lecture entitled, "Architectural Compositions," was given by Dwight Beaud Perkins, Architect, Chicago, Ill. This proved to be instructive as well as entertaining. Walter S. Perkins, of the Pratt Institute, delivered a lecture entitled "Saracenic Art and Fatty Palaces of the Moors of Spain."

Mr. John David Kuhn, of Grand Rapids, gave a talk about "Furniture Designing," after which the members visited one of the large furniture factories.

The officers elected for the following year were as follows: President, Miss Wilson, of Davenport, Iowa; Vice President, Miss Florence Ellis, of Grand Rapids, Mich.; Secretary and Treasurer, Miss Doris Marx, of Toledo, O.

Thursday evening a joint meeting of the Western Drawing Teachers' Association and the Michigan Association of School Superintendents was held in All Souls church. Addresses were given by Superintendent George W. Loomis, of the Central Normal School at Mt. Pleasant, and John W. Cook, of De Kalb, Ill.

The meeting was followed by a reception, which was given by the members of the Ladies Literary Club to the visiting teachers and superintendents. The reception was a delightful social affair, and one of the pleasant events of the convention.

"How to Gain Public Support for Art Education in the Schools," was ably discussed Friday morning.

Superintendent J. H. Kaye, of Cadillac, Mich., presented the subject, "Drawing in the service of other School Subjects." Mr. O. W. Woodley, of Menominee, Mich., read a paper entitled "Art Education as a Moral Influence." Mr. John S. Akley's Jr., presented a paper on "The Proper Basis of Teaching the Art of Drawing in Schools." Mr. B. N. Wood, of Niles, presented a paper on "The Place of Art in the Problem of Education."}

The Kessy School, Brooklyn, N. Y., is about ready to move into its new three-story building of its own. The new building is but four doors from the present location of the old school.

From a recent letter from W. S. Ashby, of the Bowling Green (Ky.) Business College, we quote the following:

"We have had a very successful school this year, and prospects for the coming year are indeed very bright. I am principal of the business department, and expect to remain here for the next four years. The trustees of the town are building a magnificent college building, large enough to accommodate fifteen hundred people, and we expect the thousand students in attendance during the coming year."

A local paper gives more than a page notice of the commencement exercises of the Richmond (Ind.) Business College. The orator of the occasion was Alexander B. Kapell, of Chicago. By securing good talent for such occasions and by making the most of the opportunity, it is certainly one of the best ways to popularize the business school and its work.

The Gustus School, Moline, Ill., graduated a class of twenty-seven pupils in July with appropriate exercises. We notice that the Duff System of shorthand has been introduced in this institution.

The Denison (Iowa) Normal and Business College is now located in the hands of L. C. Kinsmeal and W. C. Yan Xess, of whom the DENISON PRESS states that they are two of the best educators of the state. The PENMAN-ARTIST AND BUSINESS EDUCATOR wishes the new management much success.

Regarding the burning of Duff's College at Pittsburg, Pa., we take the liberty of quoting the following from some recent letters from Mr. Duff: "Yes, we lost everything by fire, but a clean sweep, or rather a complete burn-up. Nothing was saved, except the iron safe and the books therein. The furnishings were fairly well insured, but the irreparable loss is so many of our pen pictures, none of which, I fear, I will ever be able to reproduce for want of time and lack of inclination. Many of these productions had a sentiment with them, executed as they were, with youthful ardor and care. I know now in the habits of L. C. Kinsmeal who painted in a prolific manner, but sold his pictures only exceptionally. Life required him to part with them, so much was he in love with his art. While my feelings do not run quite so high, yet I was much attached to them and painted with pride to some things which are now alas! no more."
Mr. J. E. Leamy, whose portrait and penmanship are shown here, was born in West Rutland, Vermont, June 22, 1868. He attended the public schools, graduated from the High School in '96, and from the Rutland Business College in the spring of '96. He taught Telegraphy, Penmanship, and Commercial Branches in the same school three years, from '97 to '99. He spent his summer vacations in doing telegraphy work in railroad and Western Union offices.

In October, '96, he entered the Zanerian and pursued a course of study and practice in penmanship and engraving and graduated in June, '99. On his way home from the Zanerian he was employed as penman and teacher of penmanship for the year at the Troy, N.Y., Business College.

Mr. Leamy received his first inspiration and real instruction in penmanship from Prof. L. J. Eggleson, Rutland, Vt. He is an expert in telegraphy, and as his work shows, is now one of our most skilled penmen. The lessons in ornate writing that he is now preparing will prove to be invaluable to the home-student, and inspiring to the amateur and to the lover of skillful, beautiful penmanship. The indications are that Mr. Leamy is going to be one of the few really fine art penmen of the coming decade. He certainly has it in him to be second to none.

With this skill and ability, Mr. Leamy is as modest as a maiden, and as intellectual and progressive as a teacher need be.

The Teaching of Ornament," by Fred H. Daniels, published by the J. C. Witter Company, 125 Fifth Avenue, New York City, price $1.50, is much a book as would be expected from its creator. From the standpoint of printing, binding, etc., it is artistic and durable. It contains thirteen chapters and 36 pages. The chapter on contents is as follows: Art Education; Primary Grades; General Plan of Work in Higher Grades; Elements of Beauty in Nature and Ornament; The Teaching and Drawing of Ornament; Egyptian Ornament; Greek; Roman; Byzantine; Saracenic; Gothic; Original Design; Color. We take pleasure in recommending the book to all teachers of drawing, for the sake of its artistic and practical material.

"Tales Told by Handwriting," by William J. Kinsey, 302 Broadway, New York, is an interesting and instructive two-page booklet on Expert Detection of Forgery in Handwriting, etc. It is perhaps not too extravagant to say that it is worth its weight in gold. For terms address the author.


"The Sign of Four," by A. Conan Doyle, engraved in the easy reading style of Isaac Pitman's shorthand, published by Isaac Pitman & Sons, 30 Union Square, N.Y., is one of the best books from the standpoint of shorthand we have ever examined. The printing and engraving are excellent. The book should be in the library of all students of this system of shorthand. It contains 67 pages of accurately engraved shorthand notes.

The third edition of ten thousand copies of the "Twentieth Century Typewriter Instructor," by J. X. Kinchbi, published by E. N. Minor, 80 Fulton Street, New York, has recently come from the press. We have not examined a copy and do not hesitate to pronounce it very complete and up to date work in every particular. Nothing seems to be overlooked in the book. Typewriter type reproduced is used entirely, which adds considerably to the value of the work. The publisher claims that its use will positively save the teacher and student much time and labor. We would advise all teachers of typewriting, or all who wish to learn to operate a machine properly, to secure a copy. It can be had by addressing the publisher or at all leading typewriter dealers.

**Publications Received**

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**A Field of its Own**

THE PENMAN AND ARTIST just received. It is certainly a fine production. I wish to congratulate you on the changes which I note are to take place. I think your paper will cover a field covered by no other paper published, and every person interested in commercial work and penmanship should be a subscriber. J. C. Olson, Pres. Parsons Business College, Parsons, Kansas.
Qualifications of Special Teachers.

No one will question but that a special teacher should be thoroughly qualified in his special line of work. Not only should he be master of what he expects to impart to his pupils, but he should know much more about his subject than he will be called upon to teach.

In order to be a successful special teacher, there are many requirements. Very few of us possess all the desirable qualifications, and some are constantly making mistakes where we might be strengthened by some friendly suggestions.

The special teacher should have a good general education. If he had a collegiate education as a foundation, he would be stronger and would command greater respect by educators, superintendents, teachers, pupils, and the entire community. Some special teachers have disgraced the profession by the lack of even a common school education and seem to have no ambition to get a broader education, or even to speak good English, which is very important, since he comes in contact with small children who imitate him, and in the more advanced grades they will notice his grammatical errors, in a critical way, which will weaken their confidence in his instruction, as well as lower himself in the estimation of his fellow teachers.

Experience as a regular teacher will be of great value, since he will know more of the amount and nature of their other work, and can assign lessons more intelligently and can frequently correlate the lessons.

The teaching of ungraded school will give valuable training in the ability to adapt himself to all grades. The special teacher must adapt himself to all grades and understand the development of mind. He above all others should have a knowledge of child study and psychology. He should not only be able to adapt his instruction to the variety of pupils but should possess the ability to arouse an interest in his particular branch, not only during his presence, but until his return.

The special teacher should have good health, and great powers of endurance, for his work requires more physical strength than a regular teacher, and he should come into contact with the vigorous and energetic, full of cheerfulness and love for the children.

A cheerful and sunny disposition has a tendency to foster in the children all that is good, great and noble. A kind word, a pleasant look, and a composure cost us nothing, so we should bestow these valuable gifts to the children, who will unconsciously reflect to us, bright and happy faces, and will look forward to his visits with pleasure.

He should avoid scolding but on the other hand should commend both teachers and pupils when they have done well, or have made an honest effort.

A truthful word and practice, an evenhanded treatment of all, a just estimation of all, and the capacity to make them feel that each has his place in the school will mark him as the best in the town. Exchange work frequently, so they can compare their work with others of the same grade.

The special teacher has the opportunity of knowing where his weak, as well as his strong teachers. He may know a great deal but must keep it to himself.

Don't be a tattler. If you can't say a good word of a fellow teacher—say nothing. He should treat all teachers with courtesy and respect, and should not associate with one teacher much more than another.

While he should have a certain amount of dignity, he should make teachers and pupils feel that he was their friend and desired to help them whenever possible.

He should have a pleasant good morning for even the ragged little street waif, as well as for the sweet little girl from a luxurious and cultured home.

He should have a personal interest in each child, and should show his approval of the work by a word or look. He should be definite and concise in designating work to pupils and teachers, and should see that it is done. After they have completed the work satisfactorily show them your appreciation.

He should be careful and methodical in planning lessons, and have some educational end in view, and should work toward that end.

The special teacher should be prompt. The lack of this virtue, will bring him into disfavor among the regular teacher quicker than any other.

When he has entered the room he must begin work, and make the recitation business from start to finish. Make teachers and pupils feel that your time is precious, and that you have no time to waste on discipline, or in telling them funny stories.

The special teacher should be neat and tidy in his personal appearance, and his manner or address should be such as to command universal respect, whether he be in the school, on the street, or in society.

While it should not be necessary for him to take charge of the government of a school he should have the disciplinary ability, as he will at times have occasion to exercise this power. My observation has been, if you desire a quiet and orderly school, you should enter the room in a quiet and orderly manner yourself, speak in a clear, and distinct voice, but don't shout—noise begets noise.

Every special teacher should possess an enviable reputation, a genial character, a Christ-like spirit. Bully becomes in contact with the hearts and lives of children who are greatly influenced by his every word and deed.

Children are not slow to discern a true and noble character. How important then that he set before them an example of a loving heart, a virtuous and godly life.

Many are the opportunities to help the children to a higher and nobler life, and thus be the means of preparing them to become better and more useful citizens.

In short, the special teacher should have all the qualifications of a regular teacher, as well as many additional ones, as he should be blessed with a good stock of tact, patience, energy, perseverance, and common sense.

L. L. WEAVER,
Supervisor of Writing and Drawing at Alliance and Salem, O.

A Little Nonsense Now and Then Is Relished by the Best Penmen

"What is your idea of a good joke?"

"Well, any joke that makes you angry because you didn't think of it yourself."

"I have never met," he said, "more than two really lovely women." "Oh," said she, looking up innocently into his face, "who was the other?"

"An artist should have a model wife."

"Have you heard of the man who got shot?" asked one fellow of another. "Got shot? No!" exclaimed the other. "How did he get shot?" "He fought 'em!"

Teacher—"Mary, make a sentence with 'dogma' as a subject." Mary (after careful thought)—"The dogma has three puppies." Kind neighbor (accompanied by a large mastiff, to a little girl very much afraid of him)—"He's a good dog; he never hurts anyone. Don't you see how he is wagging his tail?"

Little girl (still shrinking back)—"Yes, I see; but that isn't the end I am afraid of."
Lessons in Sepia Painting
By W. T. Gilmore, Canton, O.

NUMBER ONE

No lessons were more interesting to the past year in our schools than the sepia painting in the Seventh and Eighth grades; and we shall try to follow out the same line of instruction to beginners.

The outfit was to consist of a half-pan of sepia, which is a small dish of dark brown paint; a number seven brush; a cup to hold water; a flat dish to mix the paint in; a blotter; and of course, some drawing paper, which need not be the regular expensive water color paper, but a good tough textured drawing paper, that has not a glazed surface.

Instead of the sepia, some pupils secured Vandyke brown, some ivory black, and some delph blue; with either, the process was the same. The brush could be a cheap quill; the number seven, together with the paint, was bought of Wadsworth, Howland & Co., of Boston, for five cents each, which was the cheapest I have found yet considering the quality. The best sepia usually costs about twenty cents per cake. The cheaper moist water colors similar to ours are also made.

by the Prang Co., and Milton, Bradley & Co., of Boston.

Test a good brush by soaking full of water, and then with a quick jerk flip out all the water possible, and the hairs should come to a point. Use the point of the brush only in painting. When done with the brush, wash out all the paint, get it full of water, flip it out and draw the brush lightly across the blotter to get the hairs to a point, and put the brush to one side to dry. It is a mistake to dry the brush completely with the blotter or rag. The cake of sepia should be kept wrapped in tin-foil or paper so as to retain a moist condition.

If paint should be put on accidentally it may be taken off before drying, with the blotter. Have the extra piece of drawing paper handy to see how thick your color is. A saucer will do for the little flat dish.

The sketch will indicate the materials needed, and the entire cost need be only about a quarter.

Now for the first lesson. Get your brush full of water; then shake out the surplus water; get it full or partially full of paint; and lift this out onto the little dish. This will likely be a full black of the sepia; put some water in it, taking care to touch the brush to the blotter to keep from getting the water cup "muddy." This will give you a thin tint of the paint. Now try spreading this "thinned-out" color onto the paper, say in the shape of squares or ovals. Fill in several squares getting the color on even and getting a mere tint. After the color is once on the paper, do not keep touching it with the brush; else it will get "spotty" or muddy in appearance, but keep the hands off until it dries. Now dip out a little more paint onto the dish and paint a few squares a shade darker, etc., until you have at least three distinctly different tints or degrees of the color. After a few trials you ought with either black, brown, blue, or sepia, to get from five to eight different tints from the same color. The accompanying pieces are Seventh and Eighth grade work, where the pupil probably went over the drawing the third cost to get the required depth and evenness of color.

To THE EDITOR OF THE SIX-SIR: How the vertical system of penmanship has obtained for five or six years in this age of nature study is quite astonishing even to farmers' sons, who, in their "back woods" log schools learned enough physics to comprehend the parallelogram of forces.

In the ordinary writing, with the hand resting on the hypothenar eminence, and pivoted on the tips of the ring and little fingers, some muscles of the hand and forearm produce a horizontal motion to the right, while the extensor and extensor muscles of the fingers cause a vertical motion. The result of these two motions is a slant to the right, modified according to the quantity of energy expended by the muscles employed in producing the horizontal motion.

JOHN P. WRIGHT, M.D.
NEW YORK, June 6.

New York Sun, June 27, 1900.

[Through the kindness of Mr. W. H. Laflin we received the above clipping which discloses the fact that it took the doctors to prove that vertical was the best, and now it takes the doctors to prove that slant is the best. The trouble with doctors is that they are more familiar with long names than with conditions. The above doctor doesn't know that the shoulder muscles are employed as much or more in good writing as those which govern the fingers. We must take opinions from such sources with discrimination.Editors.]
Art is the external manifestation, by means of lines, colours, movements, sounds or words of emotions felt by man—Erwin.

The feelings with which the artist infects others may be most various—very strong or very weak; very important or very insignificant; very good or very bad.

Art is the connecting link in the chain of great minds; through its language, thought appeals to thought, and sympathy echoes to feeling.

Real art, like the wife of an affectionate husband, needs no ornaments. But counterfeit art, like a prostitute must always be decked out.

Fancy is to art what the perfume is to the flower.

The true artist derives his strength from himself. His genius knows no immutable laws of popular fancy or greedy necessity.

Color is to the eye what music is to the ear. Their appreciation depends not so much upon a knowledge of their science or chemical properties, as upon a feeling within us that manifests itself in spontaneous melody.

To see the aim and purpose of art in the pleasure we get from it, is like assuming (as is done by the people of the lowest moral development, e. g., by savages) that the purpose and aim of food is the pleasure derived when consuming it.

Art is a human activity, consisting in this, that one man consciously, by means of certain external signs, hands on to others feelings he has lived through, and that other people are infected by these feelings, and also experience in them.

Lessons in Practical Vertical Penmanship.
BY E. E. UTTERBACK, SUPERVISOR OF MANUAL TRAINING, DRAWING, AND PENMANSHIP, ATLANTA, GA.

In consequence of Mr. Utterback's move from Texas to Georgia, he has been unable to get his lesson here as he had expected, much to his regret. He writes us that he expects to be on hand for our next issue. In order to tide the good work over, we present herewith some small letter exercises which were written freely, even rapidly, and should be practiced in the same manner. Practically, no linger action was used in their execution, therefore you should use none in your practice. See how easily and freely you can write them. Keep the turns bounding and the angles sharp and the result will at least be legible.

Art Paragraphs
Any actress can paint but only a few can draw.
Nature is the only artist capable of producing a perfect picture of health.
Lessons in Engrossing

BY H. W. KIRKE, 19 TRENCH STREET, BOSTON, MASS.

Number One

For this writing we use Gillott's 365 pen and "Higgins' General Drawing Ink" reduced with water as required. Freshly ground India Ink is much easier to write with but it takes time to prepare it. We use the finger movement for executing this style of writing. A small penholder is better than a large one.

Obituary

Through Mr. S. L. Calwell, of Lincoln, Neb., we learned of the death of Mr. E. H. Ealy, penman in the State Normal School, Cape Girardeau, Mo.

Mr. Ealy was once a pupil under editors Zane and Blaser, and was a gentleman who always commanded the highest respect of both teachers and pupils. His death is a loss to the profession.

In the death of Dr. Charles S. Haley, Vice-President of Heald's Business College, San Francisco, Cal., the profession evidently lost one of its most valuable members. Although not acquainted with him ourselves, the testimony of those who knew him is sufficient evidence to our minds to establish his great worth as an educator and man. His old friend and co-worker, Daniel T. Ames, was selected to pay tribute to his memory.

We have not seen Mr. Ames's obituary, but the following one which appeared in the June number of Heald's College Journal is really a gem from some heart-felt, broad-minded friend. It seems to us that Ingersoll himself could not have improved upon it. It is certainly worthy of a careful reading by all:

Dr. Charles S. Haley

May 28, 1909

But a small number ever find the work for which they are fitted. When they do, the fact is so apparent that the man and the position seem made for each other and the world recognizes the fact. As Carlyle put it, "Blessed is he who has found his work, let him ask no other blessedness. He has a work, a life purpose, he has found it and will follow it."

All the previous years of Dr. Haley's life were a preparation for the office which he filled so long and with such signal ability. His training as a teacher and a physician, his active interest in everything pertaining to California country life, his experience as an orchardist and farmer, his intensely practical characteristics, softened by travel, by study, and a full recognition of human limitations combined to make him the ideal executive.

It is not an easy thing to govern a great school well, and reeducation has not lessened the difficulty. To spur the laggards, to reform the indifferent, to encourage the dull but earnest student, to exercise a firm but kindly discipline, to supervise the curriculum ranging from the simple English subjects to the practical sciences, to judiciously select and manage a large faculty, to keep in touch with the requirements of the business world, and to so order things that all this educational machinery will turn out its due product of well-equipped young men and women, requires a capacity of the highest order. His liberality of thought, broad-mindedness, and keen knowledge of human nature enabled him to do all this with a smoothness that marked him as a master in his vocation.

Dr. Haley was what the world calls a successful man. He was successful because he brought to bear upon his life the qualities that make success; economy, integrity and attention to business. He applied to his own affairs the principles inculcated as a teacher, and all his actions were forcible examples of a business prudence as bitted a business manager of a business school.

One of his strongest characteristics was practical good sense. He believed in letting everyone have the fullest measure of opportunity that money making was compatible with the highest degree of honor and he encouraged everyone to get all they could without injustice to others. Further, he was willing to make opportunities for the unsuccessful where they did not exist. He never closed the doors of the college to any earnestly striving for educational betterment, but whose means would not enable them to pay for the instruction. Many a man and woman, whose feet are now firmly planted on prosperity, owe their success to the generosity that freely offered them an education that at once fitted them for employment. Such instances were very numerous.

From the imperfect standpoint of human vision, the sudden ending of a life of such usefulness seems a calamity. Nothing indicated that the Psalmist's limit had been almost reached. His life had not yet lost the full vigor of maturity. The ripe experience of years had touched him with a greater kindness, the cares of life were all behind, the future was peace and evening shining, in a moment the messenger came and he had passed to the unknown.

The vacant chair will be filled, a ceaseless procession of other students will come and go and the college will continue its work as before, but his memory will live in the hearts of thousands until they too are called to the majority.

Invitations to Commencement Exercises

We wish to thank our many friends for remembering us with invitations to commencement exercises. During the past few months we have received a large number of such invitations. While most of them have not been acknowledged by us, and while we are too short of space to mention them in this number of THE PENMAN ARTIST AND BUSINESS EDUCATOR, we trust that this notice will be sufficient to insure our friends that the same have been appreciated. We now extend our sincere thanks to all.
Columbus, Ohio.

Gentlemen:

I have given you in this a fair specimen of my simplified, vertical penmanship. It is plain, practical, and legible. Its simplicity and legibility has gained for it a valuable position in the practical and business world.

Sincerely yours,

Jeanette A. Krebs.
With the Commercial Artist of Chicago.

Number Two.

BY R. E. HUMMEL.

Represented in the exhibition were all the varieties of work known to the craft. There were "Fashions; Drawings delineating the vagaries of modern wearing apparel; for women and men; Bird's-eye view of factories and their surrounding; drawn with such masterly knowledge of linear and aerial perspective, that many buildings and square miles of territory were perfectly represented in a comparatively small space.

Portraits in abundant number, showing different styles of mechanical and artistic treatment; some were drawn with the exactitude of the steel engraving, while others were executed with the freedom of a pencil sketch. Machines for widely differing purposes were also shown, some in a style of pen drawing, which deserves to be called the purely mechanical, others in wash, with and without the soft and delicately blending effects, such as only the airbrush will give.

A large number of catalogue illustrations were displayed in a certain corner of one of the rooms, such as pictures of dresses and shirts, pianos and parasoles, furniture and fishing tackle, bicycles and beer pumps, prayer books and playing cards, demigods and demi-johns.

The larger drawings attracted most attention, not merely by reason of their size, but because most of them were highly artistic and pictorial. Some were humorous, some were grave, some delighted with subtle coloring, others impressed by strong drawing and vigorous action.

Here the Magazine Illustrator, the Newspaper Cartoonist and the Poster Artist displayed the products of their skill and brain. In other sections could be seen dainty vignettes, exquisite lithographs, headings of all descriptions, cover designs, initials, landscapes, head and tail pieces, etc., surely something to please, or of interest to everybody.

Considering that this has been the first exhibition of its kind in the United States, held by an association yet so young, it was surely a remarkable affair and a great and gratifying success.

Long life and prosperity to this association!
SIR ISAAC PITMAN.

Persons who realize to what extent Isaac Pitman Shorthand is used in this country would hardly believe that it is but ten years since the American publishing house of Isaac Pitman & Sons was established, one would not imagine that so much could be accomplished here in so short a time. But the success of Isaac Pitman Shorthand is not due to the wonderful, but to the immense versatility and the on-hand of its popularizers.

Sir Isaac Pitman, the inventor of phonography, and whose portrait we present here with a few of its benefactors, also possesses that faculty of combining the business-like ability and the skill in the business of producing paper. In order to carry out his system of business writing, he has prepared a three-week course in shorthand and writing. The Phonetic Journal and Pitman's Shorthand Weekly.
LEARN MORE ★ ★ EARN MORE

Spent your spare time and a little spare change in getting an education that will make your services more valuable—that will put more money in your pocket. For write for free book showing how you can take a complete course in the NATIONAL CORRESPONDENCE INSTITUTE at any of the following Departments or Schools in which the Institute is composed:

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Congress has authorized us to confer degrees. Our Department of Civil Service Examinations will prepare you to offer in a government position under the Civil Service rules. An illustrated catalogue on the subject in which you are interested will be mailed to you free on request. ADDRESS:

NATIONAL CORRESPONDENCE INSTITUTE.

Second National Bank Building.

Washington, D. C.

SPENCER'S BUSINESS COLLEGE.

KINGSTON, N. Y., June 8, 1900.

Prof. W. C. Stevenson,
Pres., Penmen's Publishing Co.,
Emporia, Kansas.

DEAR SIR:

Your Advanced Tablet at hand, and after a thorough examination, I am convinced that it is one of the best instructors for the modern style of business penmanship that has come under my notice. Mr. Spencer thinks so well of the tablet that he contemplates using it as a text book on penmanship in the future.

Please give me your best rates on the tablets in quantities.

Yours fraternally,

E. E. STACY,
Prin., Commercial Department.

Teachem of Penmanship:

THE ADVANCED TABLET is just what you want to make your classes accomplish the best results. Thirty-six teachers combined in producing it. The methods and theory and very full. Three new tablets will be issued in due time. Special terms to schools using them.

Send for Sample Copy. Price 20c.

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EMPORIA, KANSAS.
Grand Piano-like tone, 23 strings, elegantly finished; anyone can play it or money refunded. Louder than the large Italian Harp which sells for $50 and upwards. Price, only $5.00. Send 10 or more names, persons most apt to buy; we write them; if we sell one harp, YOU GET YOUR HARP FREE.

That's fair enough. Send names and we send contract and illustrated Catalog by return mail.

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BOULDER, COLORADO.

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WILL MAKE FIRST CLASS BOOKKEEPER of you in six weeks, for $5 or RETURN MONEY; distance and ex- perience immaterial; may find good POSITION for you, too, FREE. Have placed THOUSANDS!

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THE JEWETT!

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Wrist and SHADES 75 letters to the line, writes STRAIGHT on ruled lines, has automatic type-cleaning brush, and is the best manuscript and stencil maker. The Jewett anti-friction ball-bearing carriage.

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It has the lightest touch to keys, and the least fatigue to the operator. Mechanically correct and built for the demands of REAL business. We challenge comparison with the "Trust." Machines placed on trial and other makes taken in trade. Correspondence solicited.

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THE MOST POPULAR IN USE

Each Pen Carefully Examined and Absolutely Guaranteed.

Always Ask for Esterbrook's Pens. All Stationers Have Them.

The Esterbrook Steel Pen Manufacturing Co.,
26 John Street, New York.
Lessons in Practical Writing

A GOOD HANDWRITING IS MORE THAN AN ACCOMPLISHMENT—IT IS A MODERN NECESSITY.

Thoughtful Practice

Nothing is so essential to successful writing as thoughtful practice. This is a lesson all who would write well must learn. Pause, rest between forms and lines in order to see what is wrong and to determine what is necessary to correct the mistakes. Every effort expended should be under the dictation of the intellect. Look, think, act. Follow this order and success is yours. Without acts we have but ineffective intelligence. Acts without thought is expenditure of effort with no return of improvement. The quality of practice determines the improvement. There must be sufficient quantity, but too much quality will defeat quality. Do not fill more than a line without stopping to examine critically the work done and reserving what must be done to produce the desired improvement and reach the coveted excellence. Thoughtful, systematic, painstaking practice is the forerunner of good penmanship.

No. 8 Review No. 2, particularly the upper and lower turn exercise. This exercise should be made with an easy, rolling continuous movement. There should be no spasmodic starts and stops, but a continuous gliding action to the right. The r is composed of two turns and a finish like in n. Be careful to o (see oblong of common errors.) Be equally careful to resemble an r. Avoid looping the finish or it will in finishing the letter and use an easy, forceful, full and efficient position at all times. The x is of n, and a straight line crossing, made upward. This is an easy letter to make if you can make a good n. See how easily and gracefully you can make the last exercises on this plate. Let the arm roll freely at the elbow. To do this, the sleeve, including the under sleeve, should be loose.

No. 9 Review No. 1 thoroughly. These exercises need to be mastered, as they are the foundation of freedom and grace. Study the capital J critically. Note that the oval is narrower than in the O, that the beginning extends above and to the right of the second part, and that the last stroke is nearly straight rather than with a vertical movement. Do not loop the small a needs careful attention. Start it toward or it may resemble n. Do not loop the second part or it liberately than the rest and use a little finger action, if you can make it easier and better by so doing. The little finger need not slip while making the a but it should slip in going from one to the other. Do not raise the pen in this letter and be sure to come direct to the base line with the second part. Keep o and a distinct. Study spacing in the sentence, and use an easy movement.

Critics will be given freely through the columns of The P. A. and B. E. to those who send specimens of their systematic, careful practice. Such specimens should reach me not later than the 15th of the month. Address such specimens to Zane, Columbia, 0, and inclose return postage if you wish specimens returned.

Patrick Flynn sent the best work for criticism thus far received. It came too late or some would have been published. The work is systematic, strong, rapid, and fairly accurate. Keep on and you will become a masterful penman.

Many others have sent specimens to be filed, to show improvement made. We have never had as many start out so enthusiastically as with this course, which bids well to be a record breaker. Now let me have your systematic practice at least a month and I will try to help you. There is no reason why thousands may not learn to write a splendid hand by following the lessons. Results are sure if instructions are followed.
No. 10 Practice the little, retrice circles with a rapid, circular arm action with the little finger resting rather than slipping. The thumb and first finger should not act. You can tell when you are using finger action by watching the joints of the thumb and first finger, to see if they move. Begin the e with an tendecies shown in the little plate herewith. Do twist-like movement. The letter and movement are both a good deal of attention to the word cocoon. This action than any other one thing. It cultivates, at the same time, strength, scope, freedom, and confidence in the arm movement. The last confidence is the secret of success, so is the arm movement. Are you on the road to success? If not, you now know how to get on to it - master the word cocoon.

No. 11 Let the arm roll easily on the muscle in front of the elbow in making this letter. Put the pen on the paper with sufficient pressure to start the ink and make the E with two, quick, oval edcres. No finger action is necessary. Keep small, central, connecting loop small, and the top of the letter relatively large. In joining the E's, pause at the beginning of each opening in this letter or it resembles i. Do not make e loop the e, this will insure legibility, and that is what high rate of speed. The e with the down stroke slightly ing the word Even be careful to maintain a turn at the beginning of r, and do not loop the finish, or drop to the base line with it. Practice the word at the rate of about twenty to the minute. Not that many words each minute, but at that rate of speed. Pause between words to criticise, then go ahead to correct and construct anew.

No. 12 The r is a hunchback i without the dot. Check the motion in making the shoulder of r, but do not stop. Do not hurry in making this letter until you are sure of making it well. Do not make it tall and slender or it may resemble t, and do not sharpen the shoulder or it will resemble a small of common errors. Curve the down stroke of s can down stroke with a rocking, under rolling, quick move this letter than in most letters. Little or no finger c that is similar to the capital E. See little plate sidetally so that it will not look like t. Make the little finger should slip more freely in action is necessary. Keep the r and s unlike each other, and unlike t and there will be little trouble concerning their reading qualities, at last. The word success with the circles will require a free, rolling, motion and quick thinking. Study difference between a and s in rear.
No. 13 The D is a modified O. Begin the letter with a deliberate motion and finish quickly as in O. Do not get it too wide on the base line, and it is unnecessary to begin the first stroke very high. The D's joined make a good movement exercise which may be practiced with profit. The small d is an a of a retrace. The pen may be raised after making out raising the pen. Avoid separating the oval and close the oval. The last d in the little oblong looks didactic should each be written without raising the pen. The fingers may be used some in this letter, in the retrace part in particular. A slight pause at the top aids in securing a good retrace. The word did should be written well from fifteen to twenty times in a minute. The last line is a good one for practice. Watch spacing between letters and words.

No. 14 This plate is given to illustrate speed. Tests in speed are desirable to stimulate interest and to prepare persons for the realities of business. To my mind nothing is more beneficial if conducted rightly, or more harmful if conducted wrongly. The last line illustrates too much speed. The word is not legible. The letters are too similar. It is a scrawl rather than penmanship. My advice is to never go beyond legibility. See how fast you can write to maintain legibility. By that we do not mean decipherability. Good writing is legible at a glance. No one has a right to write illegibly, as it consumes unnecessary and sometimes precious time on the part of the reader.

Let me see some of your best rapid work on the word mean. See how well and how rapidly you can write it. The plate was written at about twenty-two words a minute. The last line was written much faster, but can it be said to be writing? Hardly.

**Speed** This is an age of intense and prolonged activity. The art of writing needs to adapt itself to those conditions. It must be rapid and enduring. Plenty of arm movement is the secret of meeting those demands. Careful, critical observation, and quick, clear thinking are the forces that must stimulate and control this arm movement. Rapid practice not reckless practice or scribbling, is the price of a rapid, legible hand. Well formed letters, proper spacing in and between words, and uniform lines are requisites for commercial penmanship. See how freely, rapidly, and well you can write the sentence in the preceding illustration, being careful about spelling and punctuation at the same time. Learn to be sure by being firm and free in movement, and clear and definite in percent. Think clearly and write plainly and your services will be in demand. The way to do this is to begin to do these things while practicing from these lessons. Learn to observe the details of the copy and to understand every instruction; then push to the front. Application is necessary, if you would win. Let us help you by looking over your practice.

**Comment** I am gratified with the number of specimens received from persons who intend to follow these lessons and compete for the prize of most improvement and for the certificate. It is yet ample time to send in your work for file and criticism. Let me hear from you. See how much you can accomplish this and next year.
Lessons in Professional Business Writing

BY H. B. LEUPHAN, CLEVELAND, OHIO, WITH SPECKMAN'S BUSINESS COLLEGE

In this lesson we have all the loop and semi-extended letters in the movement exercises, and also in the words.

Practice vigorously on the retracing exercises. Many students have not a free movement, so writing becomes monotonous and tiresome.

While the finger movement is used in making small letters it should hinge with the fore-arm movement so that a change can be made from one to the other without breaking even the most delicate curve. Some students rest the hand so heavily upon the desk as to destroy all the free movement they otherwise could have. Your movement should be free enough to make the last letter in the word, "government," with the same ease that you do the first and without readjusting the arm.

Great care must be taken in making every line, as one misplaced word will mar the beauty of the whole line. The down strokes forming the main part of these letters must be made straight; so in making the loop letters above the line make a short turn at the top then straight to the base line before you turn. Cross all loop letters one space above base line, this is very important. Loop letters below the base line should cross on the base line or a little below. See that you always close the oval part of letters D, A, D, G, Q.

Ye Ohioans and Others!

Do not forget that The Ohio Commercial and Special Teachers' Association meets in Sandusky, Sept. 28 and 29, and do not forget to be there. The program was printed in the September number of this journal. Be sure to be on hand and to bring your best uniforms or glasses (the case may be with you). Be on hand to discuss "teachology" and to practice sociology. Surely you can get double your money's worth out of the various intellectual and physical treats in store for all who attend. The R. R. rates will be the most reasonable thus far secured for the Association. Make the convention a distinct success by being on hand. On to Sandusky, Sept. 28, 1900.

C. A. LeMaster of Bartlett's Commercial College, Cincinnati, O., was married to Miss Alice Marble of Rising Sun, Ind., on August 3d.

Publications Received

"One Hundred Seventy-Five Common Sense Lessons in Business Penmanship," published by the Terre Haute Commercial College, Terre Haute, Ind., is a sixty-four page, skillfully written, concisely edited, carefully graded, and profusely illustrated work for practical writing. Address as above for further information and prices.

Lessons in Artistic Penmanship

Number One

BY J. E. LEAMS, TROY, N. Y.

INTRODUCTION

In accordance to the editors' wishes by consenting to conduct a course of lessons in ornamental or artistic penmanship through the columns of The Penman-Artist and Business Educator I place myself in a position where I deem it necessary, especially to the many others in the profession who are more skilful than myself and far more capable of giving instruction along this line.

My pleadings to the editors of lack of time in which to do the work justice have been of no avail, and I have finally consented to carry the work through. I realize how tedious will be my efforts as compared with those of others in the past, but my task is before me and I will do my very best.

THE OBJECT

of these lessons is to aid the student in acquiring what is generally termed a professional or artistic hand, with the determination to succeed. Right here I wish to impress upon those who intend to work from these lessons the necessity of becoming interested in the work, resolving at the outset to carry it through and accomplish everything possible. All the instruction that could be given you in addition to the best of copies would avail you but little unless reinforced by your personal desire to acquire such a hand. If you are thoroughly interested in the work, if you actually wish to become skilful in this line, the battle is half won. The harvest depends upon the seed. You will get out of this just what you put in. No more.

MATERIAL

What I will say concerning material will, necessarily, lead us along a well established track, viz.: it is absolutely impossible to do good work with poor material. So endeavor to procure the best.

You should provide yourself with ink that is suited to light line and black shade writing. I recommend Arnold's Japan diluted with water or strong coffee. Right here let me say that your ink is an important factor in your work, and that you will have to experiment and find out for yourself what is best. It pays to keep it quite thin.

The paper should be of good quality. I use Parson's Super fine, half-inch ruled, "Gillott's No. 1 Principle" or "The Zan- cian Finewriter," are the best pens for this work. I do better work with the "Zan- cian Finewriter."

You need, to complete the outfit, an opaque holder that is properly balanced and well suited to your hand.

PERCEPTION AND PERFORMANCE

There are two things that I wish you, who
First, the right hand. Here's how: Place your right hand, palm down, on the desk. Hold the elbow of your right arm up and out to the side. This will leave the right arm up and out, and your fingers will form a right-angled shape. As you move your right hand, the fingers will form the shape of a right angle. If you do this, you will be able to practice the pen and perfect your movements.

If you have everything ready for practice, please go to the next section on page 112. There you will find instructions on how to use the pen, as well as exercises to help you improve your handwriting. Please be patient and practice regularly.

Remember, the key to good handwriting is consistency. Practice regularly and you will see improvement in your writing.
The need of technical and higher commercial schools becomes daily more marked. Business men of progressive character are everywhere alive to the remarkable opportunities for trade that, in Mexico, South America, China, Japan, and our island possessions and dependencies, are being presented to us.

Germany is one of the most formidable of our business competitors. Commercially, politically, and militarily, she is living now a singularly strenuous life. Her political and military prowess is being exercised in Africa, China, and South America, and her mercantile skill is everywhere in evidence in the field of foreign commerce. Our business agents abroad are continuously meeting her serious strife for trade advantages. Our consuls frequently submit special reports on this subject.

For years Germany has led the world in giving special attention to education along commercial lines. Our business men recognize the danger to which we are subjected by the specially educated, persistent ingenuity of our prepared agents abroad. At the last meeting of the National Association of Manufacturers the following significant resolution was passed:

"WHEREAS, Recognizing that the future prosperity of the United States depends in a large measure on the ability of its manufacturers and merchants to intelligently conduct foreign trade, because of the complex character of the task, and that to secure this end it is desirable to place within the reach of young men facilities for securing comprehensive business education, therefore be it

Resolved, That the National Association of Manufacturers at its fifth annual convention, assembled in the city of Boston on the twenty-sixth day of April, 1899, advocates the establishment of free public commercial and technical schools or commercial and technical departments in high schools, colleges, and educational institutions with a comprehensive course of study, and requests its members to use their earnest endeavors to secure the establishment of such schools or departments in the cities and States which they represent."

Publications of the National Association of Manufacturers. Commercial teachers who desire to keep abreast of the progress of events will be glad to receive for $1.50 per annum the "American Merchant Marine," and "Technical Education from a Business Standpoint," together with reports of the proceedings of the last two annual meetings. There is no charge, but those who write should enclose return postage, and state that they are commercial teachers, mentioning the school with which they are connected. Address Mr. Samson, 48-51 Bourne, Philadelphia, Pa.

These reports give the discussions of eminent business men, on the floor of the convention, in regard to the Nicaragua Canal, Our Merchant Marine, a new Government Department of Commerce and Industry, Sample Warehouses in Foreign Countries, Commercial and Technical Education, Reform of the Consular Service, International Banking, The Metric System, etc.

The successful teacher of the future must get outside of his little round of a few sets of bookkeeping, a few weeks of business practice, and short courses in arithmetic, spelling, and English composition writing - the mere rudiments of the education entitled to be called commercial. Such a teacher will welcome means of larger growth, no matter what the source, nor the reasonable price.

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**English Consular Reports on Commercial Education**

The British Government has recently been gathering, in recent months, reports on commercial executive officers, reports on commercial education in France, Austria, the Netherlands, Japan, Italy, The United States, Sweden and Norway. No teacher who has the proper spirit of progress in him can afford to do without these clearly written reports. They will be a revelation to some who have preconceived notions of what bookkeeping is today and may not include. Fifty-four cents will pay for a postal money order sufficiently large to have the reports sent postpaid to any address. They are published by Messrs. Eyre and Spottiswoode, East Harding St., Fleet St., E. C., London, England.

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**Our Convention Report**

We are pardonably proud of the comprehensive report of the Charleston Convention that was prepared for our readers by Mr. D. W. Springer, of Ann Arbor, Michigan. Commercial teachers had to consult our columns for a timely report, because our esteemed contemporaries did not take the trouble to issue any report.

**The Commercial High School**

The article in this number entitled "The Commercial High School Course," is a paper read by Mr. William E. Doggett, at the recent convention in Charleston, S. C., Mr. Doggett has had wide experience in commercial teaching. In his school last year there were more than six hundred boys taught by more than a dozen of the first-class men of our profession. Mr. Doggett's work has been somewhat hampered by its being only a "Department" of the regular Boys High School. As it is now an independent Commercial High School, it will be free from some former impediments. We shall look for the very best results from this school, under the able management of its present principal.

**Times are said to be good.**

**Salaries of Commercial Schools are prosperous.** Teachers are in great demand, but salaries are not commensurate with the increase of receipts, though possibly fairly compensatory for such ability as offers itself. In this connection we shall have an article next month from the pen of the shrewdest of the younger men in our profession, Mr. C. H. Harding. He holds a position of great responsibility, being the supervising accountant of the Appraiser's Stores, New York. In this institution the management is in the home (which fixes the duties to be paid) of all goods that reach this country through the port of New York. Mr. Barber's article is highly interesting.

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**Commercial Schools in Europe**

The excellent article on the Commercial Education Vienna Commercial Academy in Europe, begun in this number, will be brought to a conclusion in the November number and concluded in December. We hope to show our readers who are commercial teachers that commendable work is being done in worthy business schools in this country is not all there is of Commercial Education. We want them to know something about the magnitude and dignity of the profession to which they have devoted themselves. The Commercial Academy have taken up this subject in earnest, and, with the help of foreign experience, will correct errors, and this country will obtain all of the advantages which can be enjoyed by her foremost rivals, who have special business training in the foremost schools.

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**Encouraging Words.**

**FRIEND GAYLORD:**

We have just been looking over the first issue of the PENNSYLVANIA ARTIST AND BUSINESS EDUCATOR and it seems to us that you are starting out right in the business department of the paper. Most of the papers published in the interest of business education and are doing better or others. We believe, however, that there is abundant opportunity for a higher grade of work in this part of the field, as well as in the actual school work. We have been discussing publicly the class of schools, such as office details, relation of, among other, at Mr. E. P. White, business men, to teachers; systematizing correspondence, discipline, relation to public schools, etc., will be appreciated. We have very little sympathy with the position taken by schools in some of these matters. The little, petty, dirty things that are done in business to-day should be hit frequently and hard. In this field it is room for a lot of discussion that will be beneficial to the cause of business education, and help to bring it out of the mire of falsehood, up to the standard that we are all proud of. If the tone of this line is what you have in mind, we are with you both and to each other.

We are working hard in our work, and the prospects for the coming year are better than they have ever been before.

Wishing you all sorts of good things, we remain yours truly,

**HERB KRANE & DYKE,**

Proprietors of the Private School of Business, Philadelphia, Pa.
The Commercial Academy of Vienna

"Wiener Handels-Akademie"

CHARLES LOUIS DURT, PROFESSOR OF ENGLISH AT THE ACADEMY OF COMMERCE, VIENNA.

HISTORY—FIRST PERIOD

At the beginning of the year 1856 Herr W. W. Obilis, a manufacturer in Vienna, moved a resolution in the Chamber of Commerce of Lower Austria to the effect that it was desirable to establish a "Commercial General School." The proposal was most favorably received, and a Meeting of Founders, which was held on 19 November, 1856, showed that there was no doubt of the success of the undertaking. In January, 1857, the Austrian Government consented to the formation of an association for the establishment of a High Commercial School in Vienna, and to the collection of subscriptions for this purpose. Thanks chiefly to the exertions of Baron Friedrich Schey, the Association numbered on 27 April, 1857, the day of the First General Meeting, 565 members, and a sum of 3,275 florins stood at its disposal. At this Meeting the statutes of the Association were accepted and the Board of Governors was elected, the first President being Baron Friedrich Schey, who held this position until his death, which occurred in 1861.

The statutes were approved by the Imperial Ministry for Public Worship and Instruction in October, 1857, and the school was opened in January, 1858, in a building in the Renngasse, which the Ministry of Finance had placed at the disposal of the Association. At the commencement there were 59 pupils, but by October, 1858, the number had increased to 170 regular pupils, besides those attending the Evening Classes, opened for clerks and others already in employment.

The Association of the Commercial Academy of Vienna has undergone many changes in the course of time, but the statutes of the year 1857 have remained in the main unaltered. The Academy is the institution of a special Association, not that of a Mercantile Corporation, or of a Town, etc., as is the case with the other Commercial Academies in Austria. The Association consists of:

1. Honorary Members
2. Founders, 1st category ("stifter") i.e., such persons as subscribe 630 Kronen annually for life, or at least 6500 Kronen, paid in, at the longest, six annual instalments; 3. Founders, 2nd category ("Gründer") who contribute a sum between 6500 and 10,500 Kronen; 4. Members who contribute any amount under 10,500 Kronen. All these together form the General Assembly. Only the Founders of the first category enjoy any special rights, they or their legal heirs having the privilege for twenty years of designating a pupil who, if possessing the necessary qualifications, is educated at the Academy free of charge.

The General Assembly elect the Board of Governors, consisting of twelve members, six of whom must belong to a mercantile or industrial profession. The Board choose from their midst the President and the Deputy President for the period of a year, at the expiration of which time they are re-eligible. The Board also appoint the Director and the Professors, as well as the officials and servants, and decide as to their removal from office. The appointment of the Director, of the Professors, and of the Academical Teachers ("Dozenten") is subject to the approval of the Ministry for Public Worship and Instruction. The Board also fix the amount of the school fees, nominate to the free scholarships, and administer the property of the Association. The Director is the executive organ of the Board of Governors, and is responsible for the general teaching and discipline of the school.

The opening of its own School House on 12 October, 1862, was an epoch in the existence and visible sign of the prosperity of the establishment. A second subscription was commenced to cover the expenses of the building in 1860, and in 1871-72 the whole debt was paid off from the surplus arising from the regular receipts of the school. In consequence of these favorable results plans were formed for an extension of the programme of the school, which, however, were not carried into execution until after the death of the first Director, Franz Hauke, which occurred in 1871. This may be considered as the close of the First Period in the History of the Academy.

SECOND PERIOD (1872-1877)

Director Hauke was succeeded by Baron Alois Czedik von Bründisberg, who had previously held a high government office. Under his management the Academy was divided into a High School and a Middle School. Hitherto it had devoted almost its whole attention to the preparation of young men for the banking business, and, in a minor degree, for transactions in goods. Those desirous of studying insurance business, or matters relating to the transit of goods, railways, telegraphs, etc., had to attend the State Schools and other establishments then existing in Vienna for this purpose. On the proposal of Baron Czedik, the Railway Companies now closed their schools, and the Ministry of Commerce, its Telegraph Class, while at the same time the Insurance Companies increased the Academy's revenues by making increased subscriptions for six years, and at the beginning of 1872, classes for these subjects were opened by the Academy, the plan of teaching being laid down in agreement with the parties concerned.

The Establishment now consisted of two divisions: A Commercial Middle School with a three years' course, and a Commercial High School with a two years' course. A Curator was appointed in the person of Baron Czedik, the former Director of the Academy, and the immediate management of the Institution lay in the hands of the College of Professors, who were elected from amongst themselves a Rector.

The Commercial High School was divided into three branches: 1. Banking Business (including mortgage and insurance transactions); 2. Transactions in Goods (including forwarding, shipping, and manufacturing); 3. Means of Transport (Railways, Post-office and telegraphs).

These two departments of the Academy lasted but a short time, the Middle School five years, the High School four years. Various causes led to the abolition of this organization, whose commercial crisis of May, 1876, was followed by financial difficulties in the way of the undertaking, and complaints arose in member circles that the Middle School was an ordinary educational establishment, and not a commercial school, properly so called, so that it only served as a preparatory step for the High School. The public, however, objected to a five years' course, so that at an extraordinary general meeting, which was held in June, 1877, a new organization was adopted, which was then approved by the Ministry for Instruction.

THIRD PERIOD (1877 until the present).

Regierungsrath Dr. Rudolf Sonndorfer, who had been a professor at the Commercial High School, and who had managed the Middle School in the school term of 1866-67, was appointed Director, an office which he still holds, and under which the entire reorganization of the academy was carried out. The financial results of the High School were, as has been stated, anything but satisfactory. Dr. Sonndorfer undertook the management, the Academy was encumbered with a heavy debt. Thanks, however, to his care and

* One Kronen = 1/16 Austrian florin (now abolished), or about 10d. in English money, or 21 cents in United States Currency.
Commercial Geography.

W. L. AMOS, PEIRCE SCHOOL, PHILADELPHIA.

An exceedingly interesting article entitled, "Giant Wheat Farans is found in the August crop," on page 51, of "The Farmer," says that in America boys and girls, this article cannot fail to be of profit and interest. It tells how the immense farms of our northwest were originally organized and how they at last fell into the hands of syndicates, many of whose members have never seen their lands. It explains why wheat must always be the crop of a portion of our country and why the United States will continue to supply the bread oal of a goodly portion of the world's inhabitants.

The description of the harvesters, and the machinery employed, is exceedingly interesting.

There are several figures showing the immensity of the wheat crop in the United States and the cost of producing it may be of interest.

The harvesting machines and sold in the hands of manufacturers would form a solid procession reaching from New York to Chicago, or would construct a fence around England and Scotland. The immense use of the new harvester would reach around the world, and the same would be necessary to haul the crop would make a train 50 miles long. The saving by the use of machinery in each year on American farms would more than pay the National debt of Great Britain.

PURE GOLD AND IRON FROM SAND.

The second article is of interest, and is the most interesting articles of the month, and deserves the most careful consideration.

No teacher has any business with a Commercial Geography class who is not a careful and methodical man. He is in the habit of having a table in his study, on which he keeps a list of his pupils, and no teacher has any place in a school room who can not or will not get his pupil interested in current events.

Have your pupils clipping from the papers, these placed upon the bulletin board or read in class. If your class is large, appoint a "Committee on Newspaper Investigation," and have its chairman report. Assign another committee on "Illustrations," and have these pictures pasted upon cardboard and hung about the rooms.

Have a committee on "Specimens." Have the specimens brought right into the room. Allow the pupils to examine them in their free time, and to have them placed in the "Museum." Have some specimens put up in your room and have the specimens neatly labeled and arranged. Some boards with small nails on the top may be used in the back of a class, if you will like to have it.

Work, think, plan, all the time. If you happen to wake up at night, let your mind devise some plan to get your dull boy brightened. If you have a newspaper reading room, you can so he will stand up for twenty minutes at a time and talk. If you can't reach him any other way, have him come to your house and help you arrange specimens, or gather them for you. Get his confidence, get him to forget self, get him on his feet, get him to talking, and you will have put a new soul into your once tiresome pupil, and, almost at a stroke, will have made a self-reliant, earnest man.

Don't ask very many direct questions. Have pupils look for their knowledge. Encourage good language, and good position on the floor. Discourage the boy who knows it all and wants the floor. Give him his chance, but hold him off when he intrudes another's time. Let the pupils do nearly all the talking. Encourage discussion when it is confined to the subject, and keep in mind the fact that no recreation should pass without the pupils getting together in the form of written work. This fixes the points in the mind, and, at the same time, provides a reference book for future use, if memory fails.

Do not overlook the patient, sympathetic, and dignified. Praise honest effort sympathize with honest work poorly done, and crush everything else.

Addition.

CHARLES S. CLARK.

From a purely practical standpoint there is no suitable subject for a new aspiring office assistant than addition. With offices now being in the counting department of clerical work, it is very much the ability to spell correctly. How often has a man been given a credit that he never received any great credit, but who can not make errors correctable.

It requires no very retentive memory to recall the days when most commercial schools' taken for granted that the pupil knew how to add, and the result was that neither speed or accuracy. This was in the halcyon days of the past, when theory reigned supreme in the business college world, and practice, prosaic, paddling practice—had it been delivered from the office—the place where good grades of a commercial student is composed to do go, if they should get an opportunity to do so.

Today, addition receives its share of attention in every well conducted commercial training school. The theory that graduates should know how to add has been annihilated by the antagonistic fact that they could not do so, and, consequently, the evils of inaccurate addition naturally raised the question as to what it is to be taught.

This gave an opening for the man with a theory. He was not slow to discover that the theory was heard in his advocacy. But the theory is preserved. The pupil is still made the worker. To the latter this paper appeals. The former will criticize it adversely. That is for privilege, and unappreciably forbid our nailing him of his prerogative.

And not discouraged, four figures, addition must be accuracy and speed, in the order of their importance. If the figure is sacrificed let it be speed, for speed. Multiply the importance of accuracy, but do not minify speed. Both are essential, both are important. They differ only in degrees. To teach speed impress upon your pupils the importance of practice. This will be found to be difficult in the case of many, as they believe themselves to be perfect in all things from the public schools. Begin to drill by writing on the blackboard, or any place, just so you are in position to be added. Take a pointer and passing down the line indicate those figures which are to be added. Ask the class to add them in concert; do not add the rows in regular order, but, the pupil who fails to have the exact number of figures right, and commit this to memory, and that in the future you merely want them to read the sum.

After five minutes practice, put down two digits adding figures to the pupil to glance at the three figures and call the sum. Move aim, without hesitation, quickly and accurately for discord incorrect results. When three figures can be handled, give practice in the figures, and continue the practice. Ten minutes each day devoted to this will quickly make an active, wide-awake teacher, will produce rapid results. The tablet for tablet drill vary the problem as much as possible. Problems; three figures deep and four figures wide, may be used for fifteen minutes; then from twenty-five to fifty digits may be used for both speed and accuracy. The problems may be gradually made longer, until the pupil can add with tolerable accuracy, problems consisting of one hundred figures, four figures wide and twenty-five figures deep. When this has been accomplished, take some of the methods explained in any work on rapid calculation and explain them to the class. The "dot" method, register-'

Should a Young Man Go to College?

Last October the editor was walking big game, trying to be a business man of national fame, for an address before the Commercial Teachers' Federation. Mr. C. P. Huntington, the famous author of the Southern Pacific Railway System, expressed some views in an important and timely vein of the death of the multi-millionaire, will be of unusual interest, particularly to those of our readers who teach, among other things, something about the great generation of the industrial armies, the "captains of the sea," as they are sometimes called. He said:

"My little speech in San Francisco, to which you refer, was of course but an outline of my thoughts on the subject of education, as I had not the space nor indeed the inclination to go into the subject more fully on that occasion. I will send you hereafter a printed copy of that speech that you may read and I hope will profit by it. I hope that you will correct any misinterpretation that may have been made of my attitude on that subject.

I would not wish to give the impression that I object to education, but I feel that too much attention to an education that will enable one to get a higher education than that which is necessary. The rules of life are so few and simple that I often wonder why people do not follow them. They will follow the rules for an advantage, and it seems to me that our children should be taught them, for they include right living, the saving of money at the time when you can stand these apparent sacrifices, and, finally, the utilization of the time after the day's work is done, which is important to every young man and young woman. I feel strongly on this subject, be-
cause I have been an indefatigable worker all my life, and whatever I may have gained in the way of wealth has resulted, first, from taking the work which lay nearest to me, trying to do it better than anyone else ever did it, watching the opportunities for self-betterment, giving full weight and measure and taking care that the hours of my leisure were spent healthily, both for mind and body. Almost any man can be comfortable in his old age if he will be careful in his youth, and almost all boys and girls are teachable if we will only teach them in the right way. Very truly yours,

C. P. HUNTINGTON.

In connection with the foregoing, the following extract from a contribution by Mr. Huntington to the September number of Success will be of value. Teachers should clip from the daily papers and from the periodicals sketches of such men as, Mr. Huntington, Mr. F. D. Roosevelt, Mr. Harriman, Mr. Carnegie, P. D.dbContext, and many others, and use them as subjects for school work in English classes, for debates, discussions of current events, etc.

As a tendency in our country, admirable as her institutions are, it is almost heresy to say it, but I do not mind taking the responsibility, for that is one of the things I am used to. I refer to the increase of the number of the names of Anglo-Saxon has easily outstripped all his competitors in those things which make for the commercial growth and the success of nations because he has been, above all others, practical. We have the preparation for professional life requires advanced knowledge, it seems to me that the vast majority of our young people spend too many of their vigorous years of school. The amount of work is insufficient in the practical work of life. The years from fifteen to twenty-one are especially valuable, for they are years of keen observation, individuality, and confidence. In many cases—quite too many, they are spent in cramming the mind with knowledge that is not likely to help a young man in the work he is best fitted to do. How many young men with college educations are standing about for something which will never come, because the work that lies nearest at hand is not to their liking? Somehow or other, our schools which teach young people how to talk do not teach them how to live. People need little, but want much. Since I first went to California, one-third of my mail has been made up of appeals for help, and these calls are equally divided between requests for contributions to help to pay off debts and mortgages which should not have been contracted, applications of young men out of work, who always have my sympathy, and cries for succor from the sick, the aged, the poor, who ask for whatever may be the cause of their sickness or poverty,—and the poor we have always with us. The sons of farmers are forsaking the fields because the cities are necessary to life. It seems to me that, slowly, but surely, there is growing up a stronger and stronger wall of caste with good honest labor on one side and frivolous gentility on the other. We seem not to be outgrowing those things which, when our fathers lived, were called "stereot services, the subjects which have been of the greatest advantage, to him, and state, as well, the points in which he found himself wanting when he went into actual practice. To be sure, I have no personal knowledge of conditions except as they exist in large cities, but I think my conclusions with some amplifications will apply to all localities.

The Commercial High School Course.

Within a few years, much attention has been given by writers on educational subjects, by prominent authorities, to a phase of secondary education, which, before the publication of a report of the United States Commissioner of Education for 1881, had not been held worthy of much consideration. Since the report referred to, containing Dr. James' exhaustive report on schools of finance and commerce in Europe, various commercial courses have been suggested for high schools. Following this, a distinctly commercial high school has been established by Boards of Education of several cities. Next to securing properly qualified instructors for the commercial high schools is the necessity of a proper course of study.

The view which I take of this course is one which has grown upon me during the fifteen years in which I have taught the commercial branches in a commercial high school in the business center of the Union. It is based on the belief that the public school teacher has a public trust, that he is a servant of the state, the public; that it is his duty to study the interests of his patrons at all times; to investigate the conditions and needs of the community in which he lives; and, in preparing a course of study, see to it that it receive attention first, and the wants of the few, second.

With this belief, some fourteen years ago, I began a series of observations which would lead to my being able to speak intelligently of the wants of the boys which were intrusted to my care.

The conditions of my pupils before and after leaving school vary from the sick, the aged, the poor, who ask for whatever may be the cause of their sickness or poverty,—and the poor we have always with us. The sons of farmers are forsaking the fields because the cities are necessary to life. It seems to me that, slowly, but surely, there is growing up a stronger and stronger wall of caste with good honest labor on one side and frivolous gentility on the other. We seem not to be outgrowing those things which, when our fathers lived, were called "stereot services, the subjects which have been of the greatest advantage, to him, and state, as well, the points in which he found himself wanting when he went into actual practice. To be sure, I have no personal knowledge of conditions except as they exist in large cities, but I think my conclusions with some amplifications will apply to all localities.

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It seems to me, therefore, that any education which a business man has, and which makes him a better business man, is for him a business education, no matter whether it was obtained within the walls of a school or not.

There were successful business men in former generations; there are splendid business men today who never had the special training the commercial high school course offers. To give, through some of them, we have had the advantages of a business college course.

Now it seems to me, there is nothing mysterious in the question, and there has been no great difficulty in arriving at what constitutes a business education. We are merely, beginning to realize its value and necessity today, and the great danger of failure in our commercial courses, lies in our desire to do so much for our pupils that we over-estimate the value of some parts of the course we would offer, and by endeavoring to accomplish too much, fail to provide a sensible, practical, workable curriculum. Our inaudible desire to have a great school, should not obscure the need of having a good school.

Without entering into specifications, I may say that so far as that seems to be the case, the commercial courses adopted by our Boards of Education the past three or four years, have already been adjudged failures, so far as accomplishing the purpose for which they were intended are concerned.

A business education, such as our secondary schools should give, is not nearly so technical as many are wont to imagine, and in my estimation, it is that kind of education which provides the genuine workable facilities which are used in business and which provides that general knowledge which is useful in all business, and in some cases, the particular kind of knowledge useful in a particular business.

Now, I have no sympathy with those who sneer at schools which only attempt to turn out good clerks, and good bookkeepers and good typewriters. Nor do I regard a young man must begin in a subordinate place, oftimes being obliged to accept the first opportunity offered, and, unless he is competent to do well which he is given to do, he has no chance of success.

I have had this deeply impressed upon my mind, after each semi-annual graduation of the school in which I have the honor to serve. I have charged the superintendent, when questioned, to keep our employment bureau, for our school is so well known that we have frequently more calls for office help than we are able to fill, and I cannot fail to notice the disappointment which many show at being obliged to begin in places of slight responsibility.

The grammar school course, in cities, at all events, is defective in thoroughness in many respects: and some of its weak points should be points of strength in business education. There is a vast number in every city, who, because of their circumstances, cannot spend four years or even three, in a secondary school. It seems to me, therefore, that the first duty of the public commercial high school is to extend the work of the elementary school where needed, to show him what he is not provided with which will be of value to those who can stay but a short time in the course.

I do not believe that it is the function of the public secondary school to teach the philosophy of business, nor that, I believe, it is within its power to do so.

The course of study of a public commercial high school, must be exceedingly strong in those subjects which the 99% of those who attend will require (the essentials) and if possible, strong in those branches which will be wanted by the one per cent, who are expected to become bank presidents, officers, managers, etc., promoters of vast enterprises and the like.

The studies of the course may be grouped as follows: English; Mathematics; Science; Languages for Business; Business Courses. Commercial Subjects, taught separately as such, including: Writing; Bookkeeping; Arithmetic; Commercial Law; Stenography and Typewriting.

In the place to which I assign the first place in the commercial high school course, is English; by which I mean the "Art of Expression," in conversation and writing, and on one's feet in public. Right here the work of the elementary school may be supplemented with the utmost advantage to the pupil, for spelling must be taught regularly and systematically. The work of composition should be a part of teaching the boy to arrange his ideas logically and to state them as concisely as is consistent with clearness. The development of a literary style may be left until the third year, and the writing of the pupil must be taught as a part of the work of the third year. The pupil should not fail to the acquisition of a business style. The handwritings of many of the incoming pupils will be so poor, that penmanship, i.e., rapid and legible writing, must be taught as a special subject in the third year at least; and legibility and neatness in all written exercises must be insisted upon by every teacher, and nothing else accepted. The bookkeeping of the first year should be so simple but thorough, the most careful attention being given to the form and use of all the business papers, which would naturally be handled, if the transaction used as the basis of the work the first year.

The principles underlying the science must be dwelt upon with painstaking insistence, and presented again and again in ways which may tax the ingenuity of the instructor, until the pupil has memorized them, and can be applied correctly and without hesitation. At the end of the first year, the pupil should be able to open, conduct and close internal and external accounts. The principles of the need for acquiring general culture as well as the ability to perform the mechanical work of the annamnesis. The work of the second year and stenography should be mainly dictated upon various lines, with a view to acquiring speed. The notes of the pupil should be transcribed by him upon the typewriter, as soon as he has acquired sufficient proficiency to do so.

This work in dictation may be profitably varied by the pupils making their notes directly upon the machine.

Free hand and mechanical drawing should be taught as parts of the course of study.

The work which I have outlined thus far, may be completed, with the exception of...
English, by the end of the third year. It will afford an excellent education in the social sciences, and every pupil who has pursued it faithfully, under the guidance of properly qualified instructors, will have a thorough equipment with which to begin his business life at the end of the fourth year.

I will now refer to the other work of the course, briefly, not because I consider it unimportant, but because I feel assured that most makers of commercial high school courses will give it all the preference to which it is entitled.

The course in History and Civics should include General History with American History and Government as a part of the work of the first year. History of Commerce is appropriate for the work of the third year; while Economics, Political Science, and Modern and Industrial History may constitute the study of the fourth year.

The course in Mathematics should comprise Arithmetic, Algebra and Geometry, in the first, second and third years respectively. In Science, Physical Geography, Physiology, Chemistry and Physics are given to the first year, Commercial Geography and Physics to the second year, Chemistry and Natural Science to the third year, and Industrial Chemistry and the study of raw materials and manufactures to the fourth year.

From the department of languages, I would omit all but the modern tongues and they should be pursued not so much for their literary value as for their possible, practical utility. The value of the work in this department will depend very largely upon the ability of the teacher and his comprehension of the objects to be attained. A choice should be made between Spanish and German to be permitted on entering the course, and that a choice between Spanish and a second language be allowed in the second, and possibly a choice between French and a third language in the third year. In the third and fourth years in which any language is pursued, a part of the work of the pupils should be in business correspondence in that language.

Literature should raise upon me the necessity of bringing these suggestions to an end, though I feel I have only touched upon the essentials and possibilities of my subject. But, let me say, in conclusion, that I believe our most urgent need is the addition of new and remedied courses as new and remodeled commercial teachers.

What is needed in each of our great cities, is a thorough school for commercial teachers. They seem to me to be in demand, based on American needs, and adapted to American ideas, not that I would fail to recognize the splendid results secured in the European schools of commerce, or cast to the winds the fruits of their experience in commercial courses. Far from it. With the appreciation of what they have accomplished, let us make a practical use of what is advantage to us in our particular needs; and, benefiting by the experience of others, we may, as our models, build up, in this country, schools in every way their equal, and, as far as our needs are concerned, their superior.

Catalogues, Etc.

Should ornamental penmanship have a place in our commercial high school courses? That’s a question that now puzzles many commercial high school men when about to issue a catalogue.

There are a few who not only exclude everything of that nature in their advertising matter, but who do not hesitate to do what is absolutely unnecessary for their particular needs: and, in fact, by the use of the term ornamental, they mean to the public that if they made use of it, the public would suppose that they taught it. Yet, they do not hesitate to employ the use of fine, ornamental drawings, and no one accuses them of that.

We think they make a mistake. The truth is, that when the line of art is so attractive to a large number of the young people, as skillfully executed writing and penmanship should it not be used for advertising purposes? Ornamental writing and penmanship can be used more to in induce persons to practice penmanship, and thereby become first-class business writers, than any other method. The best penman of today owes much of their skill to penmanship, which is the most exciting influence of specimens seen years ago. Once the ornamental has captured the imagination of society, it requires a great deal of work to unseat it, and with the hope of teaching the ornamental penmanship even as the business becomes a pleasure.

Colleges of Chemistry, are certainly much to the advantage of their pupils, but they have thoroughly mastered the practical. Then, if he has to do with the subject, an ornamental, encourage him to take up the former. The field of the penman is extensive and promising opportunities, and as those possess a talent for music, penmanship, or in other lines should be encouraged, so should the aspiring pen artist.

The seventeenth annual catalogue of the Collegiate Lettering School, 304 N. W. Delano, Ina, a copy of which we recently received, is quite an elaborate and attractive catalogue. The large pages of enamelled paper, a large number of engravings, and some very good specimens of writing and teachers. The cover contains a very attractive name card and gold. The work reflects much credit on the publishers, and we trust that it will lead to great furthering of the interests of this well known institution.

A very neat and attractive catalogue of the Commercial Business School, N. Y., has been received. The work contains innumerable engravings, as well as several pages of well executed penmanship, and to which credit is due to work of printing in a catalogue.

The Bryant, Stratton & Smith Business College, 302 N. W. Delano, Ina, which we also recently received, is a copy of a very elaborate and attractive catalogue. This institution was established in 1904, and for the past seven years has been managed by Mr. W. A. Smith. The penmanship of the institution is superior to that of the well known penman, O. E. Shaw.

Another of the richest catalogues received at our office was issued by the Golden Rule College, Wilmington, Del. The work is profusely and interest ingly illustrated, and we are sure that the catalogues Golden Rule College very successfully embossed in ornate and fine penmanship in this institution.

The Wartburg Academy, Waverly, Ina, has issued a very attractive catalogue for 1906. The cover is attractive and its pages. A very effective title page and a broad one, which is in script, peels in the institution.

The Wartburg Academy, Waverly, Ina, has issued a very effective catalogue for 1906. The cover is attractive and its pages. A very effective title page and a broad one, which is in script, peels in the institution.

"Plain Facts About Modern School of Business" is the title of a fine catalogue just received from the Golden Rule College, Waverly, Del. The work is profusely and interest ingly illustrated, and we are sure that the works Golden Rule College very successfully embossed in ornate and fine penmanship in this institution.

Another catalogue considerably out of the ordinary is one recently issued by the W. T. Parks and Company, principal and proprietor of the National Business College, W. T. Parks, principal and proprietor of the National Business College, a copy of which we have received, and for that reason the work is considerably different from the average catalogue of the work. It is a most interesting and considerable in the line of rapid business script.

Another catalogue considerably out of the ordinary is one recently issued by the National Business Institute, Milwaukee, Wis.

The work is made up entirely of photos, or illustrations of the work of the institution. The catalogue, which is very effective and attractive, we think a very effective book in the style of the school. The copy that came to our desk was well received by the master, Courteny, and it could be a very effective piece of advertising.

Another catalogue considerably out of the ordinary is one recently issued by the Michigan Agricultural College, East Lansing, Ina, which is beautifully illustrated and contains a large number of beautiful half page photos, large size, and then the people who picked up a copy, for we are always glad to learn what such institutions are doing.

"Employers and Employees" is the title of another effectively gotten up brochure from the Above mentioned institution. This institution is now well known as one of the leading East Lansing, Ina, and "The Portrait of a well known as a high grade one.

The portrait of a well known as a high grade one. It is becoming known far and wide as the best advertising method in the world, the Secret of Success in Advertising. The secret of success is to be more than mere valuable, quick, and simple.

A very knowledge of the penmanship and penmanship and penmanship is a very attractive book in the world, the Secret of Success in Advertising. The secret of success is to be more than mere valuable, quick, and simple.

"The Portrait of a well known as a high grade one. It is becoming known far and wide as the best advertising method in the world, the Secret of Success in Advertising. The secret of success is to be more than mere valuable, quick, and simple.
Mr. Carl C. Marshall, editor of Learning by Doing, Battle Creek, Mich., has pooled his interest with those of Brother Palmer in the editorial department of the Western Penman at Cedar Rapids, Iowa. Mr. Marshall is one of the most original, vigorous, and entertaining writers in the practical educational world, and we congratulate the Western Penman upon the acquisition of his services. On the other hand, we believe he has done a good thing in associating himself with such a hustling, jovial, enterprising man as Mr. Palmer. We wish them the success they apparently enjoy.

A Conundrum to Us.

How business college proprietors, who are unable to pay them what they have, can have the sand, cheer, and audacity to engage others from a distance, and have them pay railroad fare, only to find they have been deceived, we cannot imagine. Can you?

Every now and then we learn of teachers missing good positions by being side-tracked by "promising openings," and "permanent" for the "right man," etc. We put such down as if it was a mighty small potatoes. "There are others," of whom we will speak later.

Is Vertical Doomed?

There are some persons who now seem to be anxiously watching for every word that is said against vertical writing, and who lose no opportunity to spread the news. In their exuberance of perjuria against vertical writing they cry out: "vertical is dead," evidently forgetting that where vertical is now adopted the slant style was once "condemned" also. But, of course, we could not expect such persons to behead the news when vertical is the slant and vertical adopted. That would be news not to their liking.

We have often said, and we say it again, that vertical should not be forced on all any more than the 32° slant should be forced on all.

Some persons take to the vertical—when given an opportunity, as naturally as a duck takes to water. That we know by our classroom experience. And that they hold it when they enter the business world, and write it as freely and easily as other write the slant, we also know to be a fact.

Now, should this inclination be squelched and the slant hardened into them? Certainly, if the antithesis of every way but their own, by right. We say, no. We are utterly opposed to the narrow, one-way-for-all method, and we believe in the God-given individual method of one way for each. Before leaving school and entering the business world each pupil should be given the opportunity of asserting his individuality in this matter—of finding his strongest points—of slanting or vertical which will soon be discarded when life's battles are begun.

We are not in favor of vertical against slant or slant against vertical. We believe that vertical possesses some good points not possessed by the slant, and that the slant possesses some not possessed by vertical. We further believe, that with many persons it makes so little difference which style they use, that with them it is really a matter of taste.

Vertical has taught many, who don't like to admit it, that the 32° slant is an extreme slant, and whether admitted or not, it is nevertheless a fact, that vertical has caused the great majority of penmanship teachers to considerably modify their ideas on this matter.

Come on, slant friends, and state your position. Do you want to go back to the old 32° slant for all, which was the acknowledged custom of writing before vertical made its appearance?

After all has been said on this subject, some persons will continue to write the vertical, and the number will be considerable larger than it has been in the past. They will write it because it suits them and they like it, and the ants will have to worry along in this old world for some time yet before they can get them to quit it.

"Necessity the Mother of invention." As a rule things come when they are needed—when there is a case for something better. In the fifteenth century there was a need of faster writing. As a consequence, the printing press and hand press were introduced. Several years later there was a necessity for faster methods of expressing, recording, and transmitting thought, and as a consequence shorthand, the telegraph, the Spencerian, the telephone, the typewriter and the phonograph, were evolved and invented. Many contrivances were invented to meet the needs that these have met, but somehow they failed. The patent office would indicate that there were innumerable more such want inventions. The Spencerian was not, like the other inventions, a radical departure from previous methods of writing, or an improvement of it. For nearly half a century it served satisfactorily that for which it was intended. But a decade or more ago conditions had so changed that the people began to think that writing was not as plain and speedy as desired, and better than that which had served for over a third of a century was needed. A conscious need was soon recognized by progressive teachers and authors and as a consequence a great many of the things we are now using was proposed for the betterment of the writing of the many. Muscular movement farm movement was proposed by some as the panacea for poor writing, and adopted by its adherents. Simplicity of form and action was proposed by others, and put into service. Vertical writing was another reform, and the one that gained unprecedented recognition. As a prominent penmanship teacher said: "It was not so much because it was vertical, but because the forms were new." Time alone can tell in what extent these reforms will go, or which of them will meet the need under modern conditions. A few things are now apparent. All are advocating and using simpler forms. Some are combining movements and simplicity; some, vertical forms and applying movement to slightly slanting simplified forms, and thus combining into one homogeneous whole the several heterogeneous methods. Thus it is, that of the old the new is evolved and applied a method superior to it. The necessity of plainer, speedier writing will result in such writing. Out of the old there will come a better way. We are not pessimists—are you?
We shall appreciate the thoughtfulness of our friends who send us news items. Any thing in regard to changes of teachers, opening or closing of commercial schools, or commercial department movements looking to the larger questions of commercial education, addresses by public men, on this subject, articles in newspapers, periodicals, or trade papers, bearing upon the subject of commercial training, in short anything that is likely to be in any way interesting to commercial teachers as such, will be gladly received. With the cooperation of our readers, it is hoped that these columns may become very interesting.

Mr. J. N. Mehant, President of the Capital City Commercial College, Des Moines, lowa, has been very sick for more than a year. We are glad to learn, however, that he has so far recovered his health as to take up active work in the office again. Congratulations, Brother Mehant!

Mr. Gisselman, Mr. Crane, and Mr. Williams of the four C's, made an extensive exhibit of pen-work at the recent Iowa State Fair. They are an aggregation hard to excel.

Burdett College, Boston, is enrolling more students than ever before, and that is saying a great deal, for this popular school certainly does not lack numbers.

Mr. J. F. Mosan, the experienced secretary of the old reliable Bryant & Stratton School, Boston, was seriously sick during the spring and summer. We are glad to note his return to his office, ready to push the interests of Mr. H. E. Hubbard's excellent school.

G. E. Crane toured Iowa with the C. C. C. base ball team during the summer. Out of twenty-five games he lost but four. We suppose this to be an advertising scheme. If so, we can only remark that it might not be necessary for a first-class school like this one to resort to a sort of Kickapoo Medicine Company's method of attracting attention.

Mr. S. D. Everhart, the genial gentleman who presides over the destinies of the Commercial Department of the Fifth Avenue High School, Pittsburgh, spent his summer vacation in Europe as the guest of the Daily News of Pittsburgh.

W. J. Lewis, who has charge of the Commercial Department of the Portsmouth (N. H.) High School, spent his summer vacation at Calgary, Canada, along the Canadian Pacific Railway, at the base of the Rocky Mountains. As this is the point of departure of the Edmonton Route to the Klondike, one of Mr. Lewis' friends thought he had "got 'em," and that teaching had lost its charms for him, but it seems that he merely wanted to escape from "conservative old New England long enough to fill his lungs with mountain ozone, and his body with the indescribable energy that makes Western "hustle."

Pierce School, Philadelphia, opened with about one thousand students last month.

The Gem City Business College, Quincy, Ill., has issued a catalogue showing an attendance last year of more than eight hundred students from thirty-three states and ten foreign countries. They expect one thousand and end this year.

From a recent letter from that prince of engraving artists, C. V. Howe, Chicago, Ill., we quote the following: George E. Ruggles, of Worcester, Mass., is spending his vacation with me. In addition, much of his time in our office on the script. I have never seen a more careful artist's admirer of the beautiful art than he is. In a short time he will rank with the very best script artists in this or any other country. With best wishes for the success of the Penman Artist and Business Educator, I remain, Fraternally, CHARLES V. HOWE.

J. F. Cooper has been chosen director of the Commercial and Penmanship Departments of the Denver Colot. Normal College for the coming year. Mr. Cooper reports that prospects for a large school this season are very flattering.

Geo. A. Parker, formerly of the Elyria Business College, Elyria, Ohio, is now principal of the Commercial department of Barna Viita College, Storm Lake, Iowa. He secured the position through the Zamer & Blower Employment Bureau.

E. A. Plummer, formerly of Indianapolis, Ind., has accepted a position with Eliott's Business College, Burlington, la.

The Graham Shorthand School was recently opened in Des Moines. It is backed by practical, successful stenographers, but at a distance, it seems as though the good people of Des Moines ought already to be well served by the three or four large short shorthand schools that have been running there for several years.

The Middletown (Conn.) Business College, conducted by A. J. Harding, is recently closed.

E. M. Olmstead, of Hartford, Conn., has discontinued her school, and will devote her time entirely to reporting.

Mr. R. L. Wilks, of the San Francisco Business College, left the Pacific metropolis, April 18th for a tour around the world, going to the Paris Exposition by way of Hawaii, Australia, and Spain, etc.

Mr. R. H. Burdett, one of the courteous proprietors of the famous Burdett College, Boston, spent the summer in Europe.

Charles M. Miller, the accomplished proprietor of the Miller School, New York, spent hi-s vacation hobnobbing with the energetic president of the Salene (Mass.) Commercial (Continued on Page 32.)
One of our great needs in civilization today is the ability to write more rapidly. Writing at best is too slow. After a fair degree of legibility, the thing to acquire is speed, not merely a mere facility to write a power. As soon as a pupil can write legibly, he is trained to write rapidly. There is such a thing as legibility enough, but no such thing as speed enough. This facility to write a power should be cut off from the letters in the initial stages of teaching handwriting, but the page has a clear cut, elegant and pleasing arrangement. The capacity to write, brings movement into consideration. The shape of the movement of the arm and hand mainly by impulse from the shoulder. It is an easy, true, and natural writing. All of true writing, either slant or vertical, is free, muscular movement, and without which speed in writing is impossible.

**CANNOT TEACH THAT WHICH THEY CANNOT DO**

My experience in teaching penmanship has been almost exclusively in public schools, and has had considerable experience in this particular line of work, however, and one of the most discouraging things I have had to combat is the inability of the regular teacher to present the work as I propose. The average teacher has not been trained in penmanship and consequently cannot teach what they cannot do themselves. An average teacher in a public school is not likely of building, once said to me after I had been working in that school a short time teaching minutes teaching movement to her pupils and insisting upon having it, "Do you expect all teachers to do that?" I was ready and collected to answer that movement myself, let alone teach it. Of course, I don't expect all teachers to do that; "Don't you think you could learn it if your pupils are?" was the next question. "Yes," was the answer, "I could learn it." That brought the question "Can I do it?" And the answer was "Yes, I could do it." I have occasionally there comes into your corps of teachers a bright, quick-witted woman who is capable of understanding everything she has to teach. Such a teacher will see the point and take the instruction with her pupils, enter into the very spirit of your teaching and will make a point of teaching writing, even if she has to go to the expense of buying a book and learning to -less by booking her approval when you may some day wish to speak to her or when you know you were there, if there is a school in the city that will do your work for you in the best way possible.

I do not insist in the upper grades that your pupils' handwriting be just like the models, but in understanding the characteristics to develop. This will come in time.

**A Little Nonsense How and Chen, Is Relished by the Best Penmen**

"Papa, what is a friend in need?" "A man round the corner who yells fire" when a fire is not there, and you ask any good excuse which you can get. It is not a bit of position will cause him to assume the correct position much more quickly than a combined with the ability to be successful as a specialist in public school work we must have the cooperation of our teachers. This means to be popular with your teachers, and in order to be popular with your teachers, you must understand the requirements of the various styles of handwriting and what is the most legible, and also the question, which is the most legible?

**IT TAKES AS MUCH TEACHING TO GET VERTICAL AS SLANT.**

The legibility of either slant or vertical writing depends upon the style of letters and the character of the writing. The three spaced letters, like the capitals and lower case letters of our alphabet, should be used at once to simplify the writing as much as possible. The difference between the letters in slant and vertical writing are very slight. The slant letters are to be made with a capital and horizontal letters two-thirds the distance between the lines and the slant letters can be slanting, the letters of the alphabet are slanted and the slant of the letters is not slanted and the slant of the letters is not slanted and the slant of the letters is not slanted.

**EEDUCATION**

The Penman-Artist and Business Educate
Lessons in Engraver's Script
Number Five

BY CHARLOTTE V. HOWE, CHICAGO, ILL.

The capital stem is the foundation for nearly one-half of the capital letters, and as it is a most important factor in the alphabet, it should receive much study and practice to be able to properly execute it. It should be made three spaces in height except in the G, F, and T. Exercise No. 1 illustrates the compound curve and the shade of the stem. It commences and terminates with a hair line. The second exercise shows how the dot of the stem is made. The first two dots are left open and the last two should then fill. The top of the dot should be one-fifth of a space above the base line. It should be made round but not too heavy. The curve at bottom of stem should be round and full. A common fault is to make it too flat. Exercise No. 3 shows the stem complete. Exercise No. 1 shows the oval in the letters P, H, and K. A common error is to make the introductory stroke-sufficient curve and aim to make the oval full. The shaded stroke to the right of the stem in the P should cross the stem about a space and a fifth above the base line. The shade on the compound curve should commence and terminate with a hair line. The space between the stem and shaded stroke to the right of the stem in the P is greater than the B. The space between lower shade and the stem in the B is greater than the space between the upper shade to the right of the stem. Notice that the small booms in the B and K point slightly downward instead of upward as in the Spencerian forms. The space between the shaded stroke at the top and to the right of the stem in the K is slightly greater than the space between the stem and shaded stroke in the B. The space between the lower shaded stroke and stem of K is less than that of the upper shaded stroke to the P and the space between the stem. The oval in the T and P should be made the same as on the P, B, and K, except they are one space in height while the ovals in the P, B, and K are a space and half proportionately as wide. The oval in the T and P end in a compound curve which should be three spaces and a half in from the left side of the oval. The shade on the compound curve should be placed to the right of the stem and avoid making it too straight or with too much curve. Don't make small spaces round or at small expanse, you will have a hooky appearance. Review all the small letters in the alphabet, especially in the execution of the small letters, that the capitals, for where one is used, it is not possible for the same proportion to make the small letters from one capital.

Criticism.

J. W. D. The principle fault with your work is lack of uniformity in slant, spacing and shading. Only persistent practice and study will enable you to overcome it. Make your letters more round and especially the connecting strokes between the various letters. Rule lines very slightly, then erase them with a sponge rubber. Cross on T is too heavy, try and remove it. Stem while you have made it with a heavy shade. Make your work frequently with the rule and if it does not look just right, try to find wherein it differs from the copies. Do not simply read over the instructions for practice, but study them carefully and strive to apply it in your work. Send me some of your best work on next lesson and apply yourself faithfully on the small letters.

Don't Take Lessons by Mail

In Writing or Pen Art before corresponding with us THIS IS OUR SPECIALTY. All courses $5.00 and up. No free lessons. Have you seen our latest novelty—whip on colored cards and paper. Your name written 16 different ways at 1 florinish bird $2.0, 1 set very shabby caps $2.0. Set business caps inc. Circular for stamp or free with any order.

Western Correspondence School of Penmanship.

BOULDER, COLORADO.

ORNAMENTAL DESIGN

Women can learn at home, in their spare time and at low expense, to make salable designs for embroidery, china decoration, carpets and other textiles, book covers, menus, etc., circular free. Students earn while learning. Our course, covering ground as resident art schools, is

Taught by Mail

International Correspondence Schools,
Box 250, Scranton, Pa.
Mr. J. C. Olson, the possessor of the accompanying connotes, was born in Denmark in ’72. In ’94 he came to this country with no knowledge of our language, customs, or institutions and began a new life as cowboy on the plains of Western Nebraska. In ’96 he entered the Western Normal College at Lincoln, Neb., and pursued for three years normal, commercial, and penmanship courses. In the latter he received instruction from Kinsley, Wallace, Lockwood, and H. C. Smith, and developed manual skill. He worked his way through the school by washing dishes, milking cows, waiting on tables and doing janitor work. The next year he succeeded Mr. Kinsley as teacher of commercial work and penmanship in the Normal. The following year he attended the University of Nebraska, paying his way by teaching in a Commercial College at Lincoln. Graduating from the University, he accepted a position at the head of the Commercial and Penmanship Departments, St. Mary’s, Nor. Normal School. After two years of highly successful work he resigned and opened the Parsons Business College of Parsons, Kans. Here he has succeeded beyond his fondest expectations.

Mr. Olson is a living example of success under difficulties. He is a church member and an active worker in the Y. M. C. A. As a penman he ranks among the best. If he were to make that a specialty we believe he could become one of the very few world’s best writers. He is also Vice-President of the National Penmanship Teachers’ Association; also Treasurer Kansas State Penmanship Association.

A FULL COURSE of instruction in rapid and ornamental lettering, for Display Signs, Show Cards and Tickets, engraving Marking Pen, Shading Pen and Brush Lettering. A new field for clerks to increase their earning capacity. My new booklet gives full particulars. Write for it. Address W. A. Thompson, Pontiac, Mich.

Freakish, Frisky Forms.

The Seventh of a Series of Twenty-Four Script Alphabets Illustrating as Many Practical, Unique, Ornate, Freakish, Characteristic Hands.

The forms here presented are not intended for business unless it be the business of card writing. For the latter it is not a bad hand by any means. It is rather a novelty in the penmanship line than a stable article. It is so in all lines. Fact without fancy is too worldly for the best and highest good. People in all professions need relief from routine duties. They need variety and license. License to do as their fancy dictates rather than to dissipate health and morals.

After the day’s work is done, or to relieve the monotony of it, there is no reason why the person possessed of skill may not revel in hook and turn and angle, just the same as the athlete delights to jump and turn and twist and run. The forms given are for the purpose of offering suggestions and for inspiration and inspiration to those who are climbing the penmanistic ladder. Note the intermingling of turn and angle, hook and oval, curved and straight lines. Pauze at most of the sharp angles and curved angles, as by so doing you will be enabled to collect and centralize your best efforts for each succeeding stroke. For it is quality rather than number of strokes in a given time that is desired. See how much refinement of stroke and beauty of curve and oval and angle you can infuse in each form. Let the movement be free and apparently frisky, but under the control of the will and eye. Use the fingers but little. Let the action come from the arm. Let the elbow be the center of action for the small letters—it should act much like a hinge.

Bear in mind that these forms are not broad-and-latter winners so much as record-breakers and reputation makers in the line of professional skill and fancy.

THE ADVANCED TABLET.

1. A Set of PHOTO-ENGRAVED copies.
2. Complete Instructions for pupil and teacher.
3. Thirty-six teachers joined in issuing it.
4. Falmestock, Courtney, Salsor, Harrer, Crane, Backus, Ramsden, Tandy, Fry, Long, Pentez, Fish, Bencs, and others.
5. Twenty-eight large pages 8 x 11.
6. Used this year in McPherson (Kansas) College; Kansas State Normal; Tuscaloosa Institute, Port Denton, Maryland; Aurora (Ill.) College; Spencer’s Business College, Kingsport, New York, and many other schools.
7. Send for terms for Introduction, and 20 cents for sample copy to W. C. STEVENSON, President, Penman’s Publishing Co., Emporia, Kansas.
Frederick. Fischer. Forme.

a bed of sand and the
min of a spade; the
wet and the dry.

Angular, gracious, gentle,
dainty, graceful, fine, full of
practical, pathetic.

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
Lessons in Practical Vertical Penmanship

BY E. F. ETTENBERG, DIRECTOR, MANUAL TRAINING, DRAWING AND WRITING, ATLANTIC CITY PUBLIC SCHOOLS

Being somewhat adverse to accepting excuses for the failure to perform that which, for some reason, has become the duty of any individual I am inclined to think that the readers of the PENMAN-ARTIST AND BUSINESS EDUCATOR will treat, in like manner, any excuse I may offer for not fulfilling my obligations to them. Permit me, therefore, that sickness and business-matters of considerable moment to me made it quite impossible for me to prepare lessons in time for publication.

I wish to acknowledge my great obligation to Mr. Zaner for his skillful work in supplementing such excellent copies and valuable suggestions in the absence of my article.

Proceed your work on this lesson by a review of the direct traveling oval as illustrated on the first plate. When this has been done fill a few pages with exercise No. 9, during which practice stroke or concentrate your mind directly upon the form you are attempting to make. Notice how the strokes are retraced when the forms are reduced to small "a's."

The change in this manner of making a, d, g, q, and o, over the more common habit will soon be obvious to all who give it a thorough and impartial trial. A few ill directed efforts will not be sufficient evidence upon which to formulate a positive opinion.

I have used this form in my own writing and have taught it to the pupils of the intermediate, grammar and high school grades for more than two years, and am convinced beyond a doubt that it is the best method we can use in making these letters.

The fonder we change the direction of a reverse a motion in any physical act the more energy do we expend, and hence the fewer changes we make the less is our expenditure of time and energy. It is much easier to make the under stroke of a direct oval turn than the reverse, therefore we should adopt it whenever we can.

Study the "d" exercise and practice it carefully, thinking the forms while you make them. After the habit has become apparently easy place your watch before you and see if you can make seventy-five of "d's" in one minute. You should gradually increase your speed to one hundred "d's" per minute.

Practice the other exercises in regular order.

Notice that the motion in capital "I" has been reversed from the time honored custom and yet it retains its identity and is made with half the effort required by the old way. The motion is almost identical with that used in "n."

When you come to the word "Madagascar," you will find something that will interest you. Write it well eight times in one minute and increase your speed to twelve words per minute. The speed for the word "Madagascar" may be increased from ten words to fourteen words per minute.

Art Paragraphs

Art in general is the work of man upon Nature, her manipulation of the phenomena with which Nature supplies him.

All Art constantly aspires towards the condition of music.

Whenever Art becomes imitative, it becomes stationary; and, as soon as it is stationary, it dies.

Feeling rather than thought, sensuousness rather than intellectualness, is the essence of Art.

Art lives and grows by the changes it develops, and it is not destroyed by its changes.

Art is primarily the result of the perception and loss of unity.

The imitation theory of Art has a slight truth to begin with, but it presents as with a great error found with.

"Art is Art," says Goethe, "precisely because it is not Nature."

Art manifests whatever is most excited, and manifests it to all. Value, one has no doubt that as we gradually grow wiser we shall discover at last that the eye is a nobler organ than the ear.

Painting is thought conveyed to canvas.

Apel, John Ruskin.

A Genuine Feast

The initial number of the PENMAN-ARTIST AND BUSINESS EDUCATOR reached my hands this morning. In glancing over its profusely illustrated pages, one is treated to a genuine feast of the artistic and useful in chirography, art and business training. I am confident that so meritorious a publication will receive a very cordial reception. Yours with heartfelt wishes for success,

Aug. 15, 1899.

J. E. GUSTIN,

Gustin School, Moline, Ill.

Mr. K. C. Atticks, whose portrait appears above, was born on a farm in York county, Pa., in 1858, where he was raised and received his early education by attending school during the winter months. At the age of fifteen he passed the teachers' examination but on account of his age was not assigned a school. He then attended the normal at Millersville, Pa., and received his first inspiration in penmanship from Mr. G. C. Kaynor, now of Brooklyn, N. Y.

For four successive winters he taught school in his home township, and attended the normal in the summer. In '96 he graduated at Millersville and in '97 he attended the Zanerian, and later on, graduated. In '98 he attended Patrick's Business College, York, Pa., and taught in the English Department for his tuition, expenses, etc. In the fall of the same year he engaged with the Baltimore Md. Business College where he remained two years. His work there was most pleasant and afforded him privileges for self improvement which he wisely employed. To Mr. Norman he feels specially grateful for kindness and instruction given. This year he was elected as teacher of penmanship in the First Penn. State Normal School at Millersville, from which he had graduated four years previous.

The fact that Mr. Atticks secures employment at home is some evidence of his true worth, both as regards ability and character. He is above the average in skill and intellect, and as to character and morality, he enjoys a most enviable record. The profession is certainly the better for his being in it, and we predict for him success in his new field of usefulness. He follows such first class men as Kaynor and Haeberle, but we believe he will not only follow them but fill the position successfully as did they.
Lessons in Sepia Painting

Number Two

BY W. E. GILMORE, CANTON, OHIO

Having learned to spread out or "wash in" the sepia, let us try to get different tints. For this purpose composition pictures are very good. It is supposed you are able to draw well, for this is the first essential. Take different sized slongs and in these draw flowers or other plant forms to fill this space in proper proportion. Study your drawing to see if you have it arranged natural, not too nearly filling the space to be decorated, for this is a sort of decorative scheme for such cover designs and page ornamentations.

In the dogwood drawings, after the outlines are carefully made in pencil, a very light tint of sepia is "washed in," being careful to get it on quickly, and leaving the flower untouched, but painting right over leaves and stems. After this is dry, we mix a little more paint so as to get a slightly darker shade, and paint stems and leaves; after this "coat" is dry, a still heavier black of sepia is painted over the leaves, giving us the three degrees of color. Then the outline is brought out by tracing over the original penciled lines with the color.

The five smaller designs from copies were painted in the same manner by seventh and eighth grade pupils. Note the evenness of tinting on the background of the fret border.

Art Decorations in Public Schools.

The decorations of school rooms with works of art is not a fad or craze, but a means of education adopted in our best schools.

Well-selected pictures for the walls or a school-room have a twofold value: First, they develop a love for the beautiful; second, they serve to impress the lessons taught from text books.

One of the attributes implanted in every human breast is a love for beauty, something entirely outside the realm of utility, something apart from our material existence. The fact that this characteristic is not manifest in all men's lives does not argue that it has been left out in their make up. The universal instinct is not shown because it has not been developed. The majority are trained to recognize only that which contributes to their physical necessity.

In the natural surroundings of the masses there is little beauty to be observed and few opportunities for development. There is but one institution to which we can look to inaugurate a great and lasting reform; to overcome the baneful effects of our crowded lives—the public school. The most valuable period for character building is the first ten years of a child's life. The mental tablet is then clear, the impressions engraved thereon can never be wholly effaced.

In the early spring time of life the germ of promise may be nurtured and developed by the skillful hand aided by suitable surroundings, or they may be allowed to fall into premature decay through ignorance and unfavorable conditions.

Too much cannot be said for the correlation of art with other common school studies. The half-formed, dim idea grows in clearness when presented to the eye. Art makes the commonplace more interesting by approaching it from the imaginative side. Dry historical facts when illustrated with photographs and engravings, at once becomes intensely interesting, and are so impressed upon the mind that they are not easily forgotten.

The drawing teacher would gladly turn to a picture on the wall to illustrate the principle of perspective or where lights and shadows should fall. She cannot accomplish any higher purpose her work, that of leading children by means of their own attempts into touch with minds that have given expression to their high conception in painting and sculpture, without the school environments is such that her efforts are supplemented by the presence of some of the masterpieces of art.

The primary aim of those interested in placing works of art in the school rooms, is not amusement, but entertainment, nor decoration, though the place where the child spends the majority of his waking hours should be made bright and cheerful, homelike and attractive, but to bring the pupils into direct and constant communication with that which will awaken in them a love for all that is beautiful, and the power to put beauty into their own work and their lives.

The many good books, attractively illustrated that have been published in recent years, and through public libraries, placed in the hands of boys and girls, have without doubt, to some extent crowded out the de-moralizing or worthless dime novel, so reproducible of the best there is in art, that now can be obtained so reasonably, will crowd out the meaningless drab and the immoral picture.

MRS. CLINTON MOORE.

—Business Educator, Butte, Mont.
Automatic Lettering
Show Card Work. Number Two

BY G. W. HESS, OTTAWA, I. L.

Materials needed; black card board 1 1/4 inches; marking pens 0, 1, 3; gold, white, and pink ink; and a pencil compass. Draw a line lengthwise through centre of board with pencil. Do same with engraving. Study your layout. Compound curve will be hardest. Set compass to draw circle seven and one-fourth inches in diameter; place compass on a point six and five-eights inches from top of board on centre line and swing part of base line in centre. Change compass to eight and one-half inch circle and place point one and one-fourth inches from right side of board at the very top and swing to right. Same on left side. This gives finished base line as I have it, if you have done as I say.

"Zanerian Alphabets" is made with No. 1 mark pen except "Z" which is No. 3 pen. Above your base lines are 26 parallel lines seven-eighths inch above for top guide line. Make your lettering follow curves. "Alphabets" is three-fours inch high and letters are as wide as high.

All other lettering is with "6" marking pen and is exactly seven sixteenths inch high, except where caps are used which are five-eights inch high over in some cases on your card first, you have height of lettering. Rule head and base lines. Figures are one inch high. When white is thoroughly dry, take some thin pink in marking pen No. 1 and put dots on Zanerian alphabets. The remaining treat with "6" pen "holding up" a straight line across, filling in with gold ink. Use compass for curve lines; also use a ten cent ruling pen for curves and lines with gold. All lettering is done with white ink. Stir your ink with a clean stick. Have ink well mixed and pen clean. The bright student will readily see how he may work this up on white board with colored ink.

For best work on blackboard received up to Dec. 1st, a prize of $1.50 in work is offered. Try it; don't be afraid; ask questions; it's not so hard.

[Mr. Hess informs us that for eighty-four cents he will send a blueprint, full size, of the design with this lesson, showing color scheme, etc. This represents actual cost for printing, mailing, etc. - EDITORS.]
Resolved, That when space is limited and matter voluminous a compact style of script, somewhat like this only letter is desirable and indispensable. We do not mean that any other condensed style of marking or lettering could not be substituted for the writing.

Lessons in Engrossing
BY H. W. KHUB, 117 TREMONT STREET, BOSTON, MASS.

Number Two.
In this lesson take particular care to shade and slope uniformly. Do not make any wedge-shaped shades but endeavor to get a uniform color between head and base lines. Read the last sentence again; it is important that it be kept in mind.

A Short History of Writing.
BY W. H. LOTHROP.
Of the thousands who are using the pen daily but few realize that the development of the hand writing of the present has taken centuries to reach the perfection of the letters of today. From the earliest records to which man has access its progress can be traced step by step, century after century, and from the pictured writing on ancient monuments to the running hands writing of today the transition can be traced. The records that were made early in the Christian era show the beginning of the development of a current hand, and its knowledge being confined to a few who exercised their learning in laboriously drawing or printing the characters representing the letters.

The most marked changes occurring soon after the invention of the Roller Press, and which event has had a lasting influence upon our handwriting.

The Monk who ornamented his text with elaborate and beautiful designs, sometimes in gold and colors, and the regular scribe who engrossed the text of a book, found their occupation gone as engrossers began to teach the art to others where as before the advent of the press, they were continually employed in the preparation of books, charters and edicts that required knowledge as well as skill in the use of the pen. But few could write. The monopoly practica

Bartlett's Bombshell
Mr. C. M. Bartlett, of The Bartlett Commercial College, Cincinnati, O., has issued a large 28-page catalogue of the Department of Shorthand and Typewriting of his institution. We quote the first sentence, which is as follows:

"This pamphlet is issued to present to the public our reasons for maintaining that the Gregg system of shorthand is in existence, and that the Teach System is the best method of operating the typewriter."

It is not often that a school issues such an expressive publication, the main object of which seems to be to "boost" a system of shorthand rather than win students for the institution.

It presents some pretty strong arguments and testimonials in favor of the Gregg system, which will, no doubt, arouse to some extent the promoters of other systems, if they wish to prevent further inroads into their ranks.

THE PENMAN ARTIST AND BUSINESS EDUCATOR takes no sides in such matters, but no matter how we may incline as regards the best system of shorthand, two things we think all will concede: they are, that the "Greggites" are presenting their claims with unusual vigor, and that they are capturing a good many of the shining shorthand lights of the profession.

Let the good war wage merrily on, and let the best triumph.

GILLOTT'S PENS
FOR FINE WRITING
Nos. 1, 75, 101, 604 E. F., 106.

FOR ARTISTIC USE in fine drawings, Nos. 80, 159 (Rose Quill), 602, 652, 600, and 106.

FOR GENERAL WRITING,
Nos. 104, 352, 404 E. F., 105, 107, 106, and Court House Series 104, 120, 106.

FOR VERTICAL WRITING,
Nos. 801, 1005, 1017, 1065, 1066, 1067.

FOR BROAD WRITING,
Nos. 152, 1006, and all others.

FOR DECORATIVE USE TO 12 INCHES HIGH,
Gold Medal Paris Exposition, 1878 and 1889.

AND THE AWARD AT CHICAGO, 1893.
THE MOST PERFECT OF PENS.
Joseph Gillott & Son, 21 John Street, New York.
School. They went to "Jersey's foreign shore" and fished. They allege that they caught half a thousand luckless denizens of the deep, but they do not tell us the price of fish down there. However, they are true sport-men, and never fish for "suckers," either at home or abroad.

Mr. E. Dwyer, recently principal of the Rockton Business University, Brockton, Mass., will be in charge of the commercial department of the West Springfield (Mass.) High School this year. Mr. Dwyer is a Western man, full of vigor and capable of doing excellent work along broad lines.

C. E. Doner, who for several years has been the graceful penman of the Spencerian Business College, Cleveland, Ohio, resigned his position in July. He spent his vacation in New England with Editor Gaybird and last month entered an academy in Granville, O., to prepare for a four years' college course, which he will accelerate through Mr. Doner is a noble young man, of splendid character and singularly winsome disposition, as a professional writer he stands as near the summit as any man need care to go. He will yet be heard from in more influential work.

H. B. Lehman, many years ago a student at the Spencerian, under P. R. Spencer, Jr., has taken Mr. Doner's place. Mr. Lehman has rare skill, and has filled satisfactorily the most important positions in the country: Sadler's B. & S. Business College, Baltimore; Spalding's Business College, Kansas City; and the famous Northern Indiana Normal School, Valparaiso, Ind.

Mr. James Ren, one of the brightest teachers in Packard's, was honored by being asked to contribute to the June number of Success the address he gave at the banquet of the Eastern Commercial Teachers' Association held in Boston last April. Mr. Ren had another article in the July Success entitled "Why Many Fail to Gain and Hold Good Positions."

A new commercial department has been established in the Wakefield (Mass.) High School, and Miss Alice E. Morse, formerly commercial instructor in the Atlantic City (N.J.) High School, will have charge of it.

W. W. Fry spent his vacation at his summer home in Atlanta, Ga.

Mr. K. J. Shoemaker, the able proprietor of Shoemaker & Clark's Fall River Business School, was married to Miss Caroline Sherman Read, of Fall River, June 27th. Everyone who knows Mr. Shoemaker will gladly join in congratulations and good wishes.

Handsome advertising matter comes to our desk from the Polytechnic Business College, Oakland, Calif.; Bliss Business College, North Adams, Mass.; Chandler Short-hand Normal School, Boston; and the four C's, Des Moines, Iowa.

C. S. Clark, whose article in this number of The Business Educator will be read with great interest by every commercial teacher, is now engaged with the New York Institute of Science, Rochester, N. Y. Mr. Clark has sold his interest in the Fall River school to his former partner, K. J. Shoe- maker.

F. L. Haeberle, recently with the Poly- technic Institute, Brooklyn, N. Y., has charge of the commercial department of the Shattuck School, Faribault, Minn., this year.

Miss Lillian Edgerton, formerly in charge of the shorthand department of the Bradford School, Boston, will this year have charge of the commercial department of the Van Lennas (Mass.) High School.

A. W. Dudley, who for many years has been with the Metropolitan Business College of Chicago, has purchased from John R. Sturr, the Marshall Business College of Marshalltown, Iowa. The school will be removed to the Woodbury Building and will occupy the entire third floor, the first being occupied by the First National Bank. This is a very fine new building, with all modern improvements, and has been especially arranged to meet the requirements of the school, but the school anywhere has better facilities. The floor space is 60 by 90. The equipment, though very good now, will be increased and improved. Mr. Dudley will have charge of the commercial work, and his son-in-law, Mr. Carroll R. Johnston, who has had several years' business experience and is now cashier in the General office of the Grand Pacific Hotel, will assist and look after the business affairs. Mrs. Belle Dudley Johnston will have charge of the shorthand and typewriting work. Mrs. Johnston has had several years of very successful experience in a large business office. The school hereafter be known as Dudley Business College.

The Central Business College, Toronto, Ont., have every reason to expect a very large attendance during the present season. Their enrollment for the past year was as follows: Commercial, 300; shorthand, 32; telegraphy, 47; and their average daily attendance during the winter months was about 360. Surely this institution is well patronized.

Have you read our ad, page 15—Western Correspondence School of Penmanship?

Specimens Received


A letter in a splendid business hand and some signatures, etc., in a fine ornamental style, came from A. R. McDewitt, formerly penman in Scio (Ohio) College. He says that the future of their institution seems unusually bright.

Some very finely written cards came from A. E. Klotten, Cortland, N. Y. Mr. Klotten is rapidly becoming one of the masters of the pen.

W. McGehee, a fine penman of Allegheny, Pa., sent a lot of cards written in different styles. His work is good, and we doubt not that his customers are well pleased with his work.

W. F. Gesseman, of the C. C. C. College, Des Moines, la., favored us with a photograph of a large set of resolutions he recently engrossed. Mr. Gesseman is an all-round penman, educator, man.

J. D. Valentine, Jr., Bellefonte, Pa., sent a number of well executed signatures, etc., in ornamental style.

H. C. Franz, penman in the Metropolitan Business College, Minneapolis, Minn., sent a lot of exceptionally well written cards. Mr. Franz is pushing his work up with the best of them.

J. D. Long, Boulder, Colo., sent some splendid business writing on blue paper with white ink.

H. O. Keebling, penman in the Indianapolis (Ind.) Business University, sent a lot of very well written cards of various colors, and a well executed letter in the artistic style. All were written with white ink.

S. C. Bedinger, Kansas City, Mo., a student of C. W. Ramson, sent some good business writing which shows that he is mastering the work nicely.

W. K. Conner, penman in Bridgewater (Va.) College, sent several pages in masterly business writing and some very well written cards in the ornamental hand.

E. S. Heath, Concord, N. H., sent his subscription to THE PENMAN-ARTIST AND BUSINESS EDUCATOR for one year, and also enclosed some excellent specimens of ornamental writing. Mr. H. is certainly one of the best penmen who is not engaged in the work.

A poster or show card design done in colors on dark paper with the automatic shading pen by Mr. G. W. Hess, Ottawa, Ill., is received. It is a fine example of the practical and the pretty combined — of business and beauty wedded into one harmonious, serviceable whole.
Hints on Illustrations, Etc.

BY R. SIGMUND.

A flourishing branch of commercial art is the drawing of pen portraits, for reproduction. The style of pen-drawing must be suitable for reproduction, an account of their good printing qualities, is the careful mechanical style.

On page 75 in Zanez's book, "Portraiture," is an excellent specimen of this style. The portraits, says the one made by R. Sigmund.

The portrait by Banemama is different; it is highly artistic, full of character and a true likeness. We insert this here to facilitate comparison between the mechanical and artistic styles.

The mechanically drawn portrait is in demand. The strong parallel lines are clean and orderly and make my Lady's cheek extremely smooth and free of dimensions.

When drawing a portrait in this manner it is essential to make each stroke count; every line must mean something and must be necessary. The spacing and the left or thickness of the several lines require practice taking care to maintain uniformity of thickness, as I have done in the first trial, not the placing, spacing and thickness of line, the likeness depends, which is of greatest importance in any kind of portrait.

Beginners and others who find it difficult to make a good line, or a single good line, practice making good lines, no shading, just strong lines, then make curves, etc.

Later practice spacing, five, ten, fifteen lines, either straight or curved, each parallel to its neighbor. Take time, exert all energies at every stroke. Perservere and practice for hours every day and in about one or two years you will rank with the few who can draw really good lines.

The large portrait has been but little altered. It is given for style and copying. Those who desire a genuine pen portrait may procure one for 25 cents from R. E. Hummel, 110 Bliss St., Chicago.

BY R. E. HUMMEL.

By the way, I am situated and about the facilties at my command. My office is at 149-166 Monroe St., in the very center of the business district. The left of my office is the largest electrotype plant in Chicago, to the right is an engraving establishment employing at present twelve men. That's why I can watch your work from start to finish. I understand the various processes of engraving and consider myself a judge of Zinc Etchings, Half-tones and Woodcuts. My price for Zinc Etchings is 60c, for square inch, Half-tones $1.60. I will see to it that your copy is right before it is engraved and examine the plates before they are shipped. Let me hear from you.

R. E. HUMMEL.

PLAIN TALK.

I want to tell you how I am situated and about the facilties at my command. My office is at 149-166 Monroe St., in the very center of the business district. The left of my office is the largest electrotype plant in Chicago, to the right is an engraving establishment employing at present twelve men. That's why I can watch your work from start to finish. I understand the various processes of engraving and consider myself a judge of Zinc Etchings, Half-tones and Woodcuts. My price for Zinc Etchings is 60c, for square inch, Half-tones $1.60. I will see to it that your copy is right before it is engraved and examine the plates before they are shipped. Let me hear from you.

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R. E. HUMMEL.
Mr. F. B. Sweet, whose portrait appears herewith and whose art appears on the title page of this number of the P. M. Y. X. E. E. at the age of nine became interested in penmanship through penmanship journals, and later studied and practiced wood engraving and crayon portrait work. While learning lines in the manufacturing of chalk plate engraving and later did such work on a number of Eastern journals, his specialty being portraits and cartoons. The past year he has been engaged in photographic work, letterhead design, etc.

The title-page design speaks volumes for his originality, fitness, and artistic sense. It is certainly one of the finest ever presented in a penman’s copy, and his business cards and letter heads are unique, delicate, and attractive. Mr. Sweet knows how to apply beauty to business. The title-page heretofore is a combination of pen and ink, opaque water color, and photographic work.

Broadens But Does Not Flatter

I wish to offer congratulations and good wishes for the success of your journal, I like your new issue, and wish you success, dear sir. Your excellent journal is broadens but does not flatten. This indicates a healthy growth. Success in all your enterprises. You can count on some of your present supporters. I shall use your lessons in my school the coming year.

J. A. HAUG, M.a.k.,
Danville, Ill.

Brown Entertains

The following article was clipped from The Galena Argus Ill., Evening Mail of Aug. 23. It gives a good idea of what the energetic W. B. Brown is doing in shorthand. Mr. Brown is at the head of seven business colleges in the State, and seems to be one of the men who can successfully maintain a chain of high grade institutions.

The Teachers Institute and Gregg shorthand and typewriting at Brown’s Business College closed this morning, with an exhibition by Charles Mahoney, a 16-year-old student of the Gregg school in Chicago. This boy is a bright little fellow, and it is only fair to him to say that he has had no special preparation and had never before been called upon to give such an exhibition. He was first given dictation in shorthand, and took one test at the rate of 36 words per minute, without once looking at the keyboard. He was next blindfolded, and wrote in shorthand on the blackboard 90 words per minute, from dictation or new matter which was handed to Prof. Gregg to read to him. When the shorthand was removed from his eyes he read his notes without an error. He then wrote 130 words per minute at a desk, blindfolded, and read his notes accurately.

The exhibition was given not so much to show the possibilities of the Gregg system and of touch typewriting, but rather to demonstrate their simplicity by showing what could be accomplished by ordinary school room training, even with one so young.

The exhibition was witnessed by several prominent citizens, who pronounce it remarkable.

President Brown left this morning for Paris, and the teachers go to their several homes tonight, for a week’s rest before the opening of the fall term.

Profs. Gregg and Shimer, who have been the instructors, express themselves as well pleased with the results, and satisfied that the shorthand and typewriting teachers of Western business colleges are well prepared to present these two important subjects to their students during the coming years. The teachers are proud in their praise of the week’s work, and the hospitality shown them, not only by President Brown and Principal Caldwell, but by the citizens of Galena generally.

The Penman-Artist and Business Educator

The Penman-Artist and Business Educator

Taking Turkish, Vapor, or Medicated Baths. All the ingredients of a HOT-SPRINGS in your own HOME for THREE CENTS each. They are RESTFUL and REFRESHING, GIVES POWER TO THE BRAIN. Our new and improved THERMAL BATH CABINETS and AUTOMATICALLY operated forTurkey, Vapor, or Medicated Baths. For these and all other purposes, the best in the Market. The Great Western Thermal Steam Bath, Pure Water, Made by the Best. For the purest and most powerful steam bath in the Market. For all purposes, the best in the Market.

50¢ to $100.00. Write for our Catalogue before buying a Bath Cabinet. 
FOR HALF TONES AND ZINC ETCHINGS
will be as NEAR PERFECT as it is possible
to make them, send your orders "Franklinward"

The Franklin Eng. Works Co.
Chicago, Ill.

Gentlemen: Your kind etching and general
treatment have been all we could desire. Such
as that we have patronized you for a number of years,
and have no thought of discontinuing.

COLUMBUS, OHIO.

We are also prepared to furnish you with
Original and Effective Designs and Illustrations

Franklin Company
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Chicago
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The copies and examples are of the highest grade and most inspiring kind known to our profession, and the instructions accompanying them are so plain and to the point that none can fail to learn and succeed. The results obtained by subscribing for The Penman-Artist and Business Educator, and using it in connection with these works, each number of which contains lessons in every branch of the teachings treated, and these monthly lessons will fire your ambition each time received. In other words, when you receive a copy of the journal each month, it will act as a splendid stimulus to growth with the work with increased vigor. Thousands are now taking our lessons in this way, and we have the first-hand report that they receive. All are making rapid progress and are already beginning to find the expense is but a trifle when compared with the usual charges for correspondence instruction.

With every work you wish to master, subscribe for the journal and secure one or all of the works mentioned herewith in connection with that branch. Then go to work. If you desire a number of the works at one time, write for specials.

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Lesson in Practical Writing

GOOD PENMANSHIP IS A MONUMENT TO CARE, INDUSTRY, AND PERSEVERANCE.

Care If I were to epitomize into one word that which I perceived to be the one chief essential in and for good penmanship, that word would be care. Carelessness is the chief cause of poor writing, while care is the chief cause of good writing. Be careful, first, to secure the right general movement, second, to acquaint yourself with a simple, strong, legible alphabet, and third, to watch closely details, such as angle and turn, retracing and loop, spacing, etc. Strive to avoid common errors as persistently as you endeavor to acquire good forms and easy, enduring movements. Do all work with as much care as circumstances and time will admit, and never go beyond legibility in speed. You will have to use gray brain matter in learning to write well the same as in learning to shoot well, play ball well, talk well, or do anything well that is as difficult as the art of writing well, and as desirable.

No. 15 Figures are used more and more each day, and their importance increases thereby. Figures should be intensely legible unmistakable. Context in writing aids one to decipher letters, but in numbers each figure must stand on its own merits; it cannot depend upon its neighbors. Study the forms closely; draw them carefully once or twice. Do not begin the figure 7 with a short, upward or horizontal stroke or it may be mistaken for 1. Keep the oval of 6 low or it may resemble 9. Do not curve the final stroke of 2 downward or it may be confounded with 3. The 9 is an abbreviated g. Begin the same as 6. Invert it and it looks like S. Avoid large loops in the center of 3 and 5. Learn to be sure and rapid. Let the hand rest it need not slip on the little fingers in making figures. Use hand rather than finger movement. Take one form at a time and fill pages of it, always systematically, until you can make it unmistakable and quickly.

No. 16 Begin and finish each form with a firm, sure touch, rather than with an elastic, uncertain, spasmodic action. Keep figures in columns by training the eye to take in the columns while making the figures. Make all figures about the same size. The 6 may extend above and the 7 and 9 below the other forms. Begin 2 and 3 the same, and finish the 3 and 5 alike. Figures may be joined but there is no necessity for it, as there is in letters. If you do join them, avoid such combinations as 3 and 1, 5 and 7, etc.

Study and practice the %, @, etc. characters critically and carefully. As they are a combination of letter and figure forms, the movements should be a mixture of finger and arm. Quickness is as essential as plainness, when it comes to business, and that is where these forms are employed most. Therefore write the characters rather than draw them. "Be quick" is a modern business injunction. "Be sure" is as necessary today as before quickness was demanded.
No. 17 Make the compact exercise with a free, arm movement—the forearm working diagonally in and out the sleeve. Aim to produce a gray tint with as few white or blue spaces as possible. The second and third forms need to be made with a free fall \( \text{t} \) with a cross instead of a dot. Do not raise the starting down in order to secure a good retract. Never place the cross after the letter as it then crosses the with wide-spacing. Use some finger action in this letter the word \( \text{titter} \) about ten times in a minute and dot the \( \text{t} \) and cross the \( \text{t} \)'s carefully. See that there are no angles at the bottom in the words given. Finish each word as carefully as you begin it. Use a free and apparently easy movement at all times.

No. 18 Make the exercises on the top line with an easy, rapid motion at the rate of about 15 down strokes to the minute. Use pure compact movement and do not pause at the bottom. Begin the \( \text{N} \) and \( \text{X} \) with a dot or short dash and keep the letters sharp at the base and round at the top. Avoid loops at the base and angles at the top. When finishing the letters above the line, as in joining to small letters, see that they are finished with turns instead of angles at the base line. The \( \text{N} \) exercise should be made at the rate of about 30 \( \text{N} \)'s a minute, and the \( \text{X} \) at about the same ratio. The movements are much the same as in the small letters, only more upanddown and less lateral. Watch the spacing between letters and words on the last line. There should always be a little more space between words than between letters. Use but little finger action in the extended letters; the motions of the arm can be trained to make letters well, easily, and rapidly—the three essentials in a good handwriting.

No. 19 See how uniform you can make the compact, retracing exercise. Use no finger action in the forms on the first line. The \( \rho \) should be made without raising the pen, and with but little finger action. By inverting the letter you will discover that the lower and first part of \( \rho \) is similar to \( \text{d} \). There may be, if extend the letter a space below the second part or it may first part of \( \rho \) resemble \( \text{f} \) of \( \text{f} \)'s as it does in the raising the pen and with considerable freedom and speed, fingers to excess. Much finger action weakens the forms. Be sure to maintain turns—where there should be turns and angles where there should be angles. No other one thing will insure as much legibility. Writing must be legible, and, to be valuable commercially, it must be rapid.

No. 20 Parse at top and bottom of the angular exercise. Make about 60 strokes a minute 35 down strokes. Study the \( \text{W} \) closely. Keep the angles at the bottom open. Do not make the second part low or narrow. Keep second half same width as first half. Do not loop first part at bottom. Keep first down stroke as straight as possible. Write the word \( \text{Win} \) winning with ease and considerable speed, about ten times in a minute. At that rate of speed you ought to get turns where there should be turns and angles—where there should be angles. You ought also to get something more than mere legibility. You ought to get considerable uniformity and accuracy. In the retracing \( \text{W} \), parse at the bottom of the first and second parts, but make the letter with a quick, elastic, graceful arm movement. Watch closely the space between words in the sentence, and strive to maintain uniformity in height and slant of letters. Willingness to do makes almost any art possible and easy. If you are wanting a good handwriting, and are willing to work for it, there is no doubt but that you can acquire it.
No. 21 There is no one way that is best for all, but there is a way that is best for each. As a rule, that individual way is discovered and developed unconsciously while endeavoring to acquire and reproduce a common standard. Some pupils will unconsciously write larger than the copy, and others will write smaller. In a similar manner, some will produce a compact, and others a running, hand. But we sometimes also get into individual ruts that are detrimental to our progress. To enable pupils to get out of these ruts, nothing is better calculated to do so than to practice upon the four styles in this plate. Practice one at a time until you can write it well and freely. After having learned to write large and small, compact and running hands, you will find that you will be able to write the standard style better and easier. This will your own hand be improved by attempting something else. The small hands can be written faster than the large hands, but for some people and some purposes the small hand is too little and the running hand too wide. As a rule it is best to avoid extremity in style as a final product.

The commercial world is demanding as never before rapid, legible penmanship.
Good writing is therefore an asset that no young person can afford to neglect to acquire.

A good handwriting is not unlike a bank account—it is something you can utilize when in need. No other one element of an education is as easily turned into dollars and cents. It is the one thing that charms and convinces at sight. It speaks for itself and its owner in a silent yet effective manner. It tells the tale of perseverance, industry, care, neatness, and skill. Study the above copy. Note the spacing between words as well as between letters. We read by words rather than by letters, therefore do not run words together, on the one hand, or separate them too far on the other. This matter of spacing becomes automatic after the period of learning is passed. Learn to space properly and then you will always space well—it will become "second nature," and that is the test of all good penmanship.

These are clippings from Practice-sheets by Patrick Flynn. E. Lexington, Mass. Are they not business like?

Criticalisms

G. B. III. Your practice is rather slow. Employ more arm and less finger action. Review and perfect the tracing oval in the first lesson. Dash the capitals off rather than draw them. Your movement is too cramped. You are improving.

H. F. W. Your practice is in the right direction. Endeavor to etracte the oval more compactly. Greater skill will result therefrom.
P. E. Mass. You'll do. Pen a trifle course at times. Don't cross your capital practice. Final turn in wide space is too rounding. When striving for accuracy, do not write quite so freely. Ovals did not reproduce well. Ink too blue.

E. H. C. Your ovats are O. K. Your small letters are X. G. Get down to chase, careful, systematic practice in the small letters. Let ovats alone. Work on small letter exercises.

K. P. H. Practice more systematically. Be more decided. Watch turn and angle closely. You begin C too high. Look at copy critically, then at your own C's. You'll see—If you look closely. Come again.

D. C. D. You ride the pen on the down strokes. Let up. Otherwise your work is good. Use a less flexible pen—a coarser one. Your down strokes are rather rigid—the turns are therefore a little angular at times.
Lessons in Professional Business Writing

BY H. E. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

Lesson Number Three

Practice a little while on the movement exercises before you take up the capitals. Your movement must be regular. The best way to regulate the movement is to count one for each downstroke. Touch the paper very lightly with the pen.

When you take up the capitals, make the whole set and then pick out your weakest letters, and keep on doing this until your letters are all the same size and quality. If you find that you are not strong enough in your movement to execute capitals with a pure fore-arm movement and do fair work, then take up the movement exercises frequently until you acquire an easy and free movement. No one ever learned to write a good business hand without first mastering the movement. A quick movement is necessary to produce a smooth line. A slow movement will show roughness and irregularity in the lines.

In making capitals you have some very delicate turns to make and it will be necessary for you to watch them closely. Capitals should be made about three times the size of the small letters, so they can be distinguished readily from small letters.

Do your work neatly. Work with good material. Your desk should be clean and your practice paper should be free from ink blots, finger stains, or any other kind of carelessness so frequently found in the writing room.

The First Prayer in Congress

which is for sale by W. C. Fees of Dunkirk, and, whose advertisement appears elsewhere, is a good example of engraving and is intended to be framed and hung upon the wall as an artistic, historical, eventful piece of literature. We think all would be pleased with it.

I wish I could tell you one and all, just how our finest penmen of today write.
writing as no other living person writes, with position, execution, ideas and results that are your own. Now the object of these lessons is to tell you as best I can how to learn to write, to write as does Courtney, Doner, Cuman, Bloser, Tammlyn and many others who write the ornamental style. Do not imagine that you can master these forms and become skillful in this work in a short time. It takes as to become skillful in any way, and I am confident penmanship is no exception to the rule.

Who will make a success of the work? Those persons who have embedded in them a sincere desire to become skillful along this line. Those students who are awake to the times, and who are moving with the times. Those individuals who are so enthused and interested in the work that they think of nothing else from dawn until dusk. Those persons who have the ambition, vim and determination to persevere. These are the ones who will succeed. So enter into the work, heart and soul.

Now in the beginning, what have you accomplished from Lesson One? Have you deserted that old, unhealthful, cramped position of yours and taken a new one as suggested? Have you created movement enough, through practice on exercises to be able to make them freely and easily? If not, you should before proceeding. Better begin right than wrong you know. If you have, let us proceed.

You should, by this time, be using a free and easy action of the arm, so do not center your thoughts upon the “movement” part of the work, but more upon the “result” part. This movement should now be allowed to take care of itself. It will, unconsciously. Center your thoughts upon the form you are endeavoring to make.

The preliminary exercises at the top of the plate should be mastered before beginning the letters. See that your shades are comparatively short, sleek and fat, and your ovals full, free and graceful. Your shades should be produced with a firm but not spasmodic action. The fingers must not act. Shading requires what we might term a “double” action. Not only must the pen be driven in a circular motion to produce a full and graceful oval, but it must be forced down and up at the same time to produce the shade. It is this “elastic” action that produces the smooth and sparkling shade which distinguishes the work of the professional from the efforts of the amateur. Notice just where the shade should be on each letter. See that your initial and final ovals are horizontal or nearly so. Gracefulness of line and symmetry of form are among the chief essentials of ornamental writing. Forms should be full and well rounded, and lines should be delicately curved to be of the greatest value. The lines, too, should be smooth and delicate yet strong. They should be faint, yet firm. Contrast of light and shade is another essential. It is the occasional brilliant, black shade on the light, delicate line that gives to the work that illumination and beauty. Hence neglect form study. It is most important. Pause after each effort and study your results. Pencil the forms out slowly, and endeavor to ascertain just what a perfect form is. Then try to produce that form freely and easily. Persevere along these lines and you will surely improve. Send on your practice, one and all. I want to hear from all who are following the lessons.

Criticisms

A. H. M., Rome City—Your work shows an ideal foundation upon which to build. Ink not very good. Pen too coarse. Close small 0 and a at top. Send work regularly.

Jennie C., New York—You have not mastered movement exercises in line 1. Your movement is weak and cramped. Put in more time on movement exercises. Come again.

Milner, St. Louis—Your work was best received. You have certainly covered much of the road to success in this line. Let nothing stop you. No suggestions to offer.

E. J. D., Ohio—Ink seems to be too thin, and quality of paper very poor. Would suggest a little more slant right through. Write smaller and endeavor to put more force into your work. Send your latest efforts on Lesson One.
COMMERCIAL EDUCATION

In the Western states regarding the present condition and the probable future development of departments for commercial training in high schools. The field seems to be an inviting one, and commercial teachers, everywhere are watching with interest the growth of this new branch of public education.

The movement is not restricted to any particular section of our country. Bangor established such a department in her high school last year, the only one in the public schools of Maine. Atlanta is setting the pace for the South by opening an important department in her high school this year. Omaha is doing good work, and is to be congratulated that in Superintendent Pease she has an educational executive who believes in the dignity and worth of commercial training on broad lines. Brooklyn has a large Commercial High School, and, besides, very important commercial departments have been opened in her West English High Schools. Philadelphia has, in the Girls’ High School, a commercial department not surpassed in size by any other in the world. More than a thousand girls were registered in it in September. The Central High School conducts a Department of Commerce, under the direction of Professor Cheeseman A. Herrick, a man of scholarly attainments, one who has his educational faith to the possibilities latent in broad training for commercial life. Professor Herrick’s department is large, and is rapidly increasing in popularity. Pittsburgh has in its Fifth Avenue High School one of the oldest and best commercial departments in this country. Cleveland has just opened a new high school in which is a well organized commercial department, and throughout the West the larger cities are offering these courses.

The effect of this movement is, in the beginning, to draw from the classical, scientific, and Normal courses, but as conditions become better understood, the natural proportion is observed. Those who would have gone to college are finding both teaching and college preparatory work, and the most of those who could not go to college take the commercial course as a preparative for college or business life, or as a general training.

The Commercial Course will not greatly interfere with the high standard of scholarship already reached in many high schools, by directing pupils to an apparently less difficult course, unless the course is a short one. Except the pupils who are to take a commercial course be selected from those who have spent at least two years in the high school commercial course, and are not able to do the high school course, the courses be of equal length.

There should be no queaking about the influence of private business schools in inducing young persons to leave their high school work, because, it may be said, they could accomplish in the business school more in one year than could be done in the high school in four years. Such assertions are too absurd to cause any harm. Honest proprietors of commercial schools do not pretend to compete with high schools. They make no defense that they have an inferior course. The high school is giving general business training, the private business school gives special clerical training.

Their fields of labor are absolutely distinct. The business school that gives a young man a good training for the duties of a bookkeeper or accountants is a necessity. The modern commercial department in high schools and universities is a necessity arising from the complex conditions of modern trade and competition. The boy, when he is 16 years of age and the office boy was the possible future partner; now the office boy knows that the stenographer is infinitely closer to the business manager and promotion than as office boy he can ever hope to become. The time is rapidly approaching, however, when shorthand writing will not be altogether so helpful as a stepping stone as once it was, because to be merely a fair stenographer, or even a good one, will not necessitate the broad knowledge that the future business manager must have. As the stenographer is infinitely closer to the business manager and promotion than as office boy he can ever hope to become.

The large, well-equipped right-ly conducted private commercial schools will survive. They must survive, because of the increasing demand for their product. So long as there is a demand of the high school and the university survive, because in its product lies much of the support of the nation in its fierce rivalry with other nations for foreign trade.

We have been, chiefly, an importing nation; we are rapidly becoming principally an exporting nation. Goods are sold abroad, as at home, by agents. These agents, factors, travelling salesmen, etc., must be able to peruse, to convince, to tell a draper’s yarn, in the language of the people. He must know something about their habits, their likes and dislikes. He must know whether they want goods packed in red or blue boxes (strangely enough, it makes a vast difference to some people), whether fast steamer, or by sailing vessel, whether large railroad or ocean freight, etc., which countries, etc., estimated on gross or on net weights, etc., on net valorem schedules. He must know whether the current interest is worth its face in our market; whether he can exchange for gold. He must be acquainted with railroad and water rates, their comparative cost and the relative speed and safety with which they transport goods. He must know enough of internal trade to protect his employer’s rights in a foreign country; in short, he must know much that can be taught only in a university course.

Commercial Teachers for High Schools

To aspire to teach any of the work properly belonging to his department, a teacher is praiseworthy. He ought to consider what it means to take up such work. Letters come to us from teachers who not only are not college-trained, but who are not even trained in the business offices, and who are not qualified to teach all of the subjects included in an ordinary business college course. These teachers desire a position in the public schools, but many of them do not realize that a small faculty and comparison will be turned on them and their work in high school teaching. In Massachusetts, more than in any other state, this new movement is in favor, but, employing commercial teachers, it is comparatively a rare thing to find here a high school teacher who is not a college graduate.

Precééedence of the College Graduate

It is self-evident that a commercial teacher who is not a college graduate cannot expect equally favorable consideration in competition with applicants who have had the larger intellectual training. It is true that many schools are now advised with high-minded people who are not college graduates. But wait five years, until some of the present well-organized university courses in commerce and finance are well under way. The new departments then will not lack the business colleges for their teachers. Besides, positions now held by otherwise good teachers will become conveniently vacant for university trained men. Let this not sound a note of discouragement, except to the unworthy prepared; rather let it encourage those who are determining to obtain the best possible preparation for a high service. We commend to our readers, in this connection, the vigorous article by Mr. E. H. Barber, in this number.
The Commercial Academy of Vienna

"Wiener Handel Akademie"

Charles Louis Hurt, Professor of English at the Academy of Commerce, Vienna.

(Continued from October.)

When Dr. Sondorfer undertook the management, the Academy was encumbered with a heavy debt. Thanks, however, to his care and energy, this debt has been entirely cleared off, and a handsome profit is now realized, which is devoted to the Professors' Pension Fund.

Present Organization.

The Commercial Academy of Vienna is now divided into four departments:

A. A One-Year Course (Abiturienten) for students who have successfully passed through a Grammar School (Gymnasium), or a Realistic School (Realschule), and who wish to study commercial subjects.

B. A Three-Year Course for pupils who have passed through the Lower Grammar School (1 year), the Lower Realistic School (1 year), or the Preparatory Class (C).

C. A Preparatory Class.

D. An Evening Class for young men employed in business.

A. ONE-YEAR COURSE.

The subjects on which lectures are given in the One-Year Course are as follows:

OBLIGATORY SUBJECTS.

Commercial Arithmetic, 5 hours weekly.
Counting House Work, Book-keeping and Commercial Correspondence (Model Counting House), 8 hours weekly.
General Commercial Knowledge, 3 hours weekly.
Commercial Law and Laws Relating to Bills of Exchange, 2 hours weekly.
Political Economy, 2 hours weekly.
Encyclopedia of Technology, 2 hours weekly.
Commercial Geography and Statistics, 3 hours weekly.
Political Arithmetic—Calculation of Compound Interest, Annuities, Mortgages, Pensions, Insurance, etc., 1 hour weekly.

NON-OBLIGATORY SUBJECTS.

French, English, Italian—Language and Correspondence, 4 hours weekly (each language).
Financial Science, 3 hours weekly.
Custom House Laws and Practical Manipulation, 2 hours weekly.
Calligraphy, 1 hour weekly.

CERTIFICATES.

In order to obtain a certificate, the student must pass an examination in all the obligatory subjects, with the exception of Political Arithmetic, and he can also receive marks showing his proficiency in the non-obligatory subjects. Should he fail in single subjects, he can, with the consent of the Professors, offer himself for reexamination after the summer vacation. The Term commences at the beginning of October, and lasts till the end of June.

B. THREE-YEAR COURSE—OBLIGATORY SUBJECTS.

FIRST YEAR.

German Language, 3 hours weekly.
French Language, 4 hours weekly.
The pupils must learn two of these three languages, and may learn the third in addition.

English or Italian, 3 hours weekly.
Commercial Geography, 2 hours weekly.
History, 2 hours weekly.
Mathematics, 3 hours weekly.
Commercial Arithmetic, 3 hours weekly.
General Knowledge of Trade, 1st Half-Year, 4 hours weekly.
Counting House Work, 2nd Half-Year, 2 hours weekly.
Book-keeping, Single Entry, 2nd Half-Year, 2 hours weekly.
Theories, 3 hours weekly.
Chemistry and Chemical Technology, 2 hours weekly.
Handwriting, 2 hours weekly.
Total, 31 hours weekly.

SECOND YEAR.

German Language, 2 hours weekly.
French Language, 3 hours weekly.
English or Italian, 3 hours weekly.
Commercial Geography, 2 hours weekly.
History, 2 hours weekly.
Commercial Arithmetic, 3 hours weekly.
Mathematics, 2 hours weekly.
Handwriting, 2 hours weekly.
Total, 31 hours weekly.

BOOK-KEEPING BY DOUBLE ENTRY, 3 hours weekly.
Commercial Correspondence, 6 hours weekly.
Commercial Law and Laws Relating to Bills of Exchange, 2 hours weekly.
Chemistry and Chemical Technology, 2 hours weekly.
Knowledge of Goods and Mechanical Technology, 3 hours weekly.
Handwriting, 1 hour weekly.
Total, 31 hours weekly.

THIRD YEAR.

German Language, 2 hours weekly.
French Language, 3 hours weekly.
English or Italian, 3 hours weekly.
Commercial Geography and Statistics, 2 hours weekly.
General and Commercial History, 2 hours weekly.
Commercial Arithmetic, 3 hours weekly.
Political Arithmetic, 2 hours weekly.
General Knowledge of International Commerce, 2 hours weekly.
Model Counting House, 5 hours weekly.
Commercial and Trade Law, 2 hours weekly.
Political Economy, 3 hours weekly.
Knowledge of Goods, 2 hours weekly.
Total, 31 hours weekly.

NON-OBLIGATORY SUBJECTS.

1. Practical Work in the Chemical Laboratory, 4 hours weekly, for pupils of the 1st, 2nd and 3rd years. Fee: Kronen 20 per half-year.
2. Practical Work in the Laboratory for the Knowledge of Goods (Warenkunde), 2 hours weekly, for pupils of the 1st, 2nd and 3rd years. Fee: K. 10 per half-year.
3. Custom House Laws and Practical Manipulation of Goods in the Custom House, 2 hours weekly, for pupils of 3rd year. No extra charge.
4. French Language, 3 hours weekly, for pupils of 3rd year. No extra charge.
5. Shorthand Writing in Two Annual Courses of 2 hours each weekly, for all the pupils of the Academy. No extra charge.

SESSIONS.

The School Term begins in the middle of September, and lasts till about July 10th. The hours for obligatory subjects are from 8 A. M. to 1 15 P. M., with a pause of 20 minutes at 11 A. M. and from 4 to 5 P. M. on Thursdays. The non-obligatory subjects are taught in the afternoons.
The Penman-Artist and Business Educator

CERIFICATE.

At the close of each School Year the pupils of the Three-Year Course receive a certificate showing the progress made in each subject. The Final Certificate, which is signed by all the Professors under whom the pupil has studied, as well as by the Director, and which includes the subjects, such as chemistry and mathematics, learned in I. and II. year, but not continued in III. year, entitles the recipient to serve one year in the Austrian army, instead of three years (Einhjährige-Freiwilligewege).

GRADING.

The marks given in this course, as well as in the One-Year Course, are as follows: "Excellent," "Very Good," "Satisfactory," "Sufficient," "Insufficient." If a pupil in the Three-Year Course has at the close of the Term the mark "Insufficient" in two or more obligatory subjects, he receives a Second Class Certificate, and is obliged to repeat the whole year's course. If he receives the mark in only one subject, he is allowed, if his conduct has been good, to offer himself for re-examination in that subject before the commencement of the next school term. If he fails to pass then, he is obliged to repeat the whole year's course. In addition to these marks, marks are also given for conduct, for diligence, and for care and attention in the writing of exercise, conversation, etc.

PREPARATORY CLASS - PURPOSE.

This class has been established, with the sanction of the Ministry for Public Instruction, to enable pupils who have not passed through the requisite classes of a Grammar School, or a Realistic School, to enter the Three-Year Course at the Academy. They receive no certificates; but at the close of the Term they are examined as to their fitness for the Three-Year Course.

PREPARATORY CLASS - COURSE OF STUDY.

German Language, 5 hours weekly.
French Language, 5 hours weekly.
Geography, 2 hours weekly.
History, 5 hours weekly.
General and Special Arithmetic, 5 hours weekly.
Physics, 7 hours weekly.
Natural History, 1 hours weekly.
Handwriting, 2 hours weekly.
Total, 30 hours weekly.
The School Fees in these Courses are 200 K. per annum, an inscription fee of K. 5, and a contribution of K. 100, representing the cost of textbooks required in school.

Evening Classes - for Commercial Subjects.

This course begins at the commencement of October, and closes at the end of April. The subjects taught are: Commercial Arithmetic, General Commercial Knowledge (Handelskunde), Book-keeping and Correspondence, Commercial Geography and Knowledge of Goods. There are at most 50 students in a class, and if sufficient numbers are entered, parallel classes are opened. The classes are held every evening with the exception of Sundays, from seven to nine. Certificates are given of the results of the examinations. The fee amounts to Kronen 40 per annum.

BOOKS.

Almost all the books used in these courses are written specially for the use of the school by Professors of the Academy, and most of them are used in many other commercial schools in Austria, Germany and Switzerland.

NUMER OF STUDENTS.

The number of students frequenting the One-Year Class amounted in the school year 1899-1900 to 142. In the Three-Year Course 697 pupils were entered, of whom 656 remained until the end. In the Preparatory Class there were 64 pupils, and 50 students attended the Evening Class.

ARRANGEMENT OF CLASSES AND REGULATIONS.

The Three-Year Course is divided into four parallel classes for each year, named A, B, C, D. Thus there is an A 1 class, a B 1, etc. Each class is under the special supervision of one of the Professors ("Classenlehrer"), who is responsible for the discipline of the class. The pupils' parents can obtain all information as to their sons' progress, from these or other Professors, or they can apply to the Director, who is ready to receive them in his office every morning between nine and ten. All marks given, and, if necessary, observations as to conduct are entered in a catalogue, of which there is one for each class. Two pages of a catalogue are devoted to each pupil: in these are entered his name, address, etc., and there are columns for the marks in each subject, also showing in which month they were given.

FINANCES.

Applications from men of business want- ing employes are made to the Director of the Academy towards the end of every school year, and students who have passed their examinations seldom find any difficulty in obtaining employment at once.

THE TEACHING STAFF.

The faculty consists of present of the Director, who lectures on International Commerce, twenty-five Professors, nine Academic Teachers ("Docenten") and six Assistants.

THE PENSION FUND.

This fund amounted on August 31st, 1899, to Kronen 665, 316. Pensions were paid during the year to the amount of K. 24,700.

ASSISTING STUDENTS.

Stipends, founded partly by corporations, partly by private individuals, to the amount of K. 3,000, are granted annually to needy and deserving students of the Academy. A fund for the support of needy pupils, and to supply them with school materials, has an income during the School Year 1899-1900 of Kronen 806. This amount is raised partly among the pupils, partly from outside subscriptions. The fund is administered by pupils, chosen by themselves, from each class, under the supervision of some of the professors.

TRAVELING FUND.

A Traveling Fund to enable ex-students of the Academy to study commerce in different foreign countries was founded in the year 1885, at the instigation of Director Sonnböher. The first to contribute was His Majesty the Emperor, who gave Kronen 10,000 to the Fund, and within a year K. 120,000 were raised for this purpose. This year ten Professors of the Academy have received stipends of K. 1,000 each, to enable them to visit the Paris Exhibition, and to report to the Academy on any objects they may see there affecting their respective departments of instruction.

BUILDING.

The School House contains, besides the
large lecture room for the One-Year Class, thirteen class-rooms, each capable of seating from 58 to 64 pupils. In addition to these, there are special halls for the chemical and physical lectures, where experiments can be exhibited to the pupils. Adjoining the Director's office is his private residence.

MUSEUM.

The Academy possesses a large Museum of Merchandise, containing articles presented by friends of the Institution, or purchased by the Academy, which devotes a certain sum to this purpose every year. A speciality of this Museum is the collection of adulterated goods, which can be compared with the genuine articles. A large Sclipticon is also found of the greatest service in instruction, and fresh photographic plates with scientific geographical and ethnological subjects, etc., are continually being acquired. The handsome Entrance Hall of the Academy is fitted up at 11 A.M., with buffets at which the students can obtain their luncheon. In front of the Academy are statues of Columbus and of Adam Smith.

In conclusion it may be remarked that the Vienna Academy of Commerce has a larger number of pupils than any other commercial school in Europe, and that the Director is constantly being requested by foreign governments to give detailed information as to its organization and arrangements. The Academy received the highest distinction, the Diploma of Honor, at the Universal Exhibition of Vienna in the year 1873.

Vienna, July, 1900.

"The Laborer is Worthy of His Hire"

EDGAR M. BARRER.

The following correspondence is submitted as the basis of a few remarks upon the text which appears at the head of this article. The names indicated by the blank spaces can be supplied, if necessary, from the originals, which are in my possession, but for the preachit which is to follow, the identity of the party of the first part may be suppressed without serious loss to those readers of this journal whose sense of humor has not been wholly perverted.

The — College,

Professor E. M. Barber,
Packard Business College,
New York City, New York.

DEAR SIR:

Will you please advise me whether you desire to make a change next year, if so I wish that you would communicate with me at your earliest convenience. The position I have in mind would require your services daily from 9 to 1:30, and four nights each week from 7:45 to 9:45. I am informed that you would make such a change if a satisfactory position was offered you.

With very great regards, I remain,

Yours very truly,

(Signed) ———,

Office of the Appraiser of Merchandise,
Port of New York,
February 9, 1900.

Mr. ———,

DEAR SIR:

Your letter of the 9th instant has been forwarded to me from the Packard School. In reply I have to say that the intensity of my desire to make a change next year will depend largely upon the inducements offered. I will give careful consideration to any proposition that may be submitted to me.

Assuring you of my appreciation of the courtesy included in your communication, I am, Very truly yours,

(Signed) ———,

The ——— College,

Mr. Edgar M. Barber,
Office of the Appraiser of Merchandise,
Port of New York, New York.

DEAR SIR:

Your letter has been received and in reply would say that the position about which you write requires your services from 9 to 1:30, five days of the week, and from 7:45 to 8:45, four nights each week. Of course your work would not be finished at 1:30, school is over for the day at that hour, but we want a man who is not afraid of work, and who would be willing to remain after school hours and help in the general work of the school. This is a position where advancement may be expected, but no person need apply who is not a hustler. We need men who are wide awake and thoroughly abreast of the times.

For this work we are willing to start a man at about $800 per school year of nine months, this payable in ten equal payments.

Very truly yours,

(Signed) ———,

Principal.
The fourth and last letter of this series is not given for the reason that it contained some errors, which at the time of their preparation did not require publicity in this connection. Not being impelled by an irresistible desire to "start" at the quoted figures, I think there is no capital temptation to remark, in passing, that when I engage to do missionary work I like to have it known by that name, in order that proper credit may be reserved for the sacrifice which attends the expenditure of labor in that direction. The person who submitted this proposition seemed to have full confidence, however, in the drawing ability of $800 per year. Now, if that is $800 a year the allowing goal which these candidates have set out to reach? Of course, salary does not constitute everything — reliability, steadiness, contentment, loyalty, efficiency and enthusiasm — things that are not necessarily more so than of a bank clerk, railway superintendent or police magistrate — but no man can wisely shut his eyes to the larger opportunity which an increased salary offers. It is not to be expected that a reprehensible thing for a teacher to accept as large a salary as he can command. In most professions and in business the man who is "thoroughly abreast of the times" commands a better salary than the man who is not.

TEACHER OR STREET-CAR DRIVER

If a thoroughly prepared teacher after a dozen or more years' experience can command a salary of $1,000 a year, and a street-car driver a salary of $1,200 a year, it might be a serious question whether he might not better begin as a street-car driver and save himself some years of intellectual worry. Moreover, it most teachers who have received an education of the times to-day means a great deal more than it meant ten years ago, and it is going to mean a great deal more ten years from now than it means now.

There still lingers, however, a feeling in some quarters that any kind of teacher is good enough to teach in a business college. In fact, many teachers are willing to remain in their present positions of pedagogical proficiency, and a good many business college proprietors are perfectly willing that they should remain there. That sentiment must be eradicated before the better class of commercial teachers will receive their proper recognition.

THE COMMERCIAL HIGH SCHOOL

In this connection it is gratifying to note the progress of the commercial high school movement which is bound to work a change in the condition of our business, education, and my judgment will be for the benefit of everybody concerned. It will result in creating a demand for commercial teachers who have had special training equivalent to that received by teachers of higher mathematics, languages, sciences, engineering, and pedagogy. Whatever the material or commercial high school, it is sure to furnish a stronger incentive to the true commercial teacher who desires to fit himself for higher accomplishment in his profession. The law can and will positively insist that every teacher have the absolute limit of a legible and helplesst things going, which becomes a sort of metallic blizzard when a leg of dynamite is put behind it.

In the clerical world, for instance, it is one of the chief requisites for the man prepared and arranged, but it is a distinctly different thing to open a new set of books, or devise an accounting system, or to organize a large force of clerks and accountants who are not thoroughly trained in the most modern methods. In the latter case, mental powers are required that are possessed by few. The same distinction is found in the case of the man who by education and experience, is qualified to do elementary work of a more or less mechanical character in the regular commercial branches belongs to one class. The teacher who has gained a liberal education, that is, the equivalent of a college education—not necessarily acquired in college, although that is probably the safest and surest place in which to have acquired some of the principles of psychology and pedagogy; who is competent to teach the theory underlying the practice of higher accounting, auditing, banking and finance, who has experience in the actual practice of varied lines of modern business; who has come in contact with many of the best business men and knows what is essential and what is non-essential in modern education, who has made a scientific study of his business both theoretically and practically — that teacher, I contend, belongs to another class and a distinctly different class. These two classes of teachers are not sufficiently differentiated in the public mind at the present time, and the second class does not receive the financial or educational recognition that the difference in equipment of the two classes justifies, though it will, however, that will come more and more into prominence in the immediate future. Consequently, if every prospective commercial teacher was to be conducted from two to four years in a higher institution of learning until he had received a general training in higher mathematics, through trigonometry, at least, been drilled in the physical sciences, chemical sciences, English literature, history, and political economy, the future of commercial education would be amply secured. With that kind of foundation, supplemented by a reasonable amount of "characterization of the business life, there would be no danger from "over-specialization" on the part of the teacher in any branch of commercial school work.

THE SENSE OF PROPORTION

Looked at in the broadest sense, there can be no teacher who should have a longer and more varied preparation than the teacher of the higher commercial branches. How can a man teach which he knows nothing about? There are many people in the world, however, who want to be surveyors without going to the trouble of studying trigonometry, and the results achieved by them are relied upon by those who look from the higher viewpoint. They mistake chain-carrying for surveying. And so there are numberless persons who assume to teach "business," who have not the slightest conception as to what business is or of the requisites of a successful commercial career. Such a teacher goes forth on his errand of education in a way which renders one forcibly of Lamb's characterization of the Gothic sentence as that "in which one sets sail like an admiral with sealed orders,
not knowing where the devil he is going to
immediately in connection with the forego-
ing may not be wise to refer to the
between teaching and telling. Between import ing information and develop-
ing a knowledge of it lies its own in the present struggle for success,
and the most important point for a parent to ascertain with regard to a school is, are
its students allowed to do or are they put under pressure and trained?

The "teacher makes the school" and no amount of pretense can ever make it other-
wise. The vital thing is not so much whose
name is on the school, who are the teachers in the school. And while a good teacher will invariably handle any subject in a manner likely to excite and interest the student, still his success as a teacher must not be measured not by the
character and amount of information he has poured into his students' ears, as by the
attitude of mind and the habits of inde-

COMMERCIAL EDUCATION.

COMMERCIAL CONDITIONS are so kaidiscipic that the information, as such, which the commercial student acquires to-day will be of some
use to him in the conduct of any business. He can rightly learn the details of any
given business only by experience in that
business. As a business man, the thing of most value will be the ability to observe
accurately and to grasp quickly new infor-
mation, estimate it at its true worth, and,
in accordance with round principles, utilize
it to the best advantage in the projection
of the enterprise in which he may be en-
gaged. To this end is the higher end of
that ability is what he goes to school for.

EDUCATIONAL UNREST.

There is, to be sure, a good deal of unrest in the educational mind owing to this agita-
tion of commercial education. Nobody
seems to be quite certain where or when it is going to end. We hear of various plans
being projected to meet the new demand. There is a course proposed for those who
end their school career at twelve or thirteen;
another course for those who get through at
fourteen or fifteen; still another for those at sixteen or seventeen. Will it come to pass that the schools will permit graduation at different stages to meet these
different demands and reserve graduate
courses for those who want "higher" com-
mercial education? It is too early to hazard
a guess.

That the movement is puzzling those
whose traditional theories of education are
fixed, is amply indicated by the follow-
ing extract from a letter to me from a prominent educator:

"I do not think that the penmen and bookkeepers with unmixed sledic powders ever
beating in their hearts sounds of the

time with a stride that is startling. The

Commercial Geography.

COMMERCIAL GEOGRAPHY may be defi-
ned as that branch of geography which is concerned with the working of its
subjects. The fact that there is a dearth of
recognized text books on the subject
should not, in my opinion, present the least
obstacle in the way of one's having all the
material at hand one may desire. To assist

THE QUICKEST METHOD IN THE WORLD

Send us one June (silver) and we will send you the
QUICKEST addition method in the world, or the Secret of Rapid Addition. Every bookkeeper, teacher and student should have it.

Send to:

"We have found that in California the business men seeking an office assistant does not inquire how much bookkeeping the student has had, but words his inquiry something like this: "I want a bright, honest boy who is a good writer with the word good for business, quick, and accurate with figures, and knows something of bookkeeping." As long as the business world demands that kind of a boy, why does the student have to spend all the time on bookkeeping to the neglect of penmanship? We are going to quit it, and I hope many of the schools will follow the example."

A. S. WEaver,
Principal San Francisco Bus. Coll.

The above indicates that Mr. Weaver is endeavoring to supply the business-communion of the judges, prove worthy of recognition, and get a distinct advantage over those who do not. Then why not give more attention to the subject? The majority of business schools do not have the business students who do this little along this line. Good penmanship speaks to the judges on sight and can see that much of a person's qualifications before he can see or know much else. A good hand means industry and care, too essential business qualifications—Editors.

Some Timeous Questions.

Editors PENMAN-ARTIST AND BUSINESS EDUCATOR: We have been teaching the vertical system of writing, but we have come to the conclusion that we must make a change or at least adopt a new method of teaching. The objections urged against the vertical system are that it makes slow writers, and second, that our pupils when they grow old enough to adopt an individual hand do not continue the vertical, but a mixture that is neither one thing or the other. What is your advice as to the best style of writing, but we are convinced that to get speed we must adopt the arm movement. At what age would you advise the arm movement is taken up? Our pupils ranges in age from six to sixteen.

MISS E. W. WRESLER,
Tablet, Pa.

[First, begin to teach plainness rather than specified slant. Second, cease to teach pupils to draw the forms and begin to teach arm movement. Third, begin movement in connection with the commercial curriculum as pupils are then at the right age to begin rightly and because they will need to write for the following year. Fourth, adopt simple plain, rapid characters, either vertical or slant; neither the extremest round, large, heavy kind which cannot be written rapidly, nor the slant which is far too difficult to control; fifth, teach the legibility rather than accuracy should be the aim. Then require all work to be done freely, and to be written with pupils above the primary grades. Let the judges be more lenient in this regard; the larger the hand that they will use the arm instead of the fingers.—EDITORS.]

commercial Teachers' Federation

Penmanship Teachers' Contest.

At the meeting of Penmanship Teachers' Association held at Chicago last December the contest was arranged. It was decided: Be it resolved that the Penmanship Teachers' Association will have a contest of pupils' work in business-writing and figures, at its annual meeting shall send certificates as follows: one to each of the teachers whose pupils' work, in the estimation of the judges, proves worthy of recognition and three to be designated first, second and third, for the public school teachers, and three nurses in the same manner, to be given to the teachers in commercial or penmanship schools having the best work. The terms of awarding these certificates and the method of selecting the judges shall be placed in the hands of the Executive Committee.

At a meeting of the Committee held at the Ohio Business University, at Fremont, Ohio, the following rules for the contest: The award of the prizes of teachers in commercial and penmanship schools to be based upon work of class as a whole and must represent the work of both teachers of commercial and penmanship classes prepared after September 1, 1900, and to consist of at least one page of writing in business writing, writing the solid text, or commercial correspondence; page of figures; and the rules governing the exhibition of the teachers of public schools are now being made. The work to be submitted will be one of the most successful and enthusiastic ever given. It is the hope of the Executive Committee that a large number of teachers will exhibit at the Detroit meeting and that this meeting will be one of the most successful and enthusiastic ever given.

The judges to decide this contest will be chosen at the convention.

Chairman, BECK GERMAN, Fremont, O.

E. E. E. CHICAGO,
C. E. T. JOSEPH KINSELY, Zanesville, O.
E. E. C.
Executive Committee.

Expert KINSELY

CHRONOLOGY—FIRST EDITION.

Date September 17, 1900.
Time 11:30 A. M.
Event Birth
Gender Masculine
Weight 188 lbs.
Pounds 910,000
Politics Nongun
Profession Handwriting
Habits Steady
Resemblance Father Name William Joseph KINSELY, Jr.

[Congratulations! Brother, we hope you will survive as serenely as you did successfully in the Mailbox here. Come again.

EDITORS.]

Narrowness Not Necessary

ZANESVILLE, OHIO, Sept. 26, 1900.
FRIENDS Z. & B: You will please send enclosed one dollar to pay the honorarium, and then I'll be ready, commencing the expiration of last year, I can't tell you how much pleasure it gives me to note the rapid strides that you are making with your publication. I only hope that you will not allow the additional work to eat into the time you should allow to study for your being a great work in our professional world, and I am sure that I will not be cheated out of the time I have spent with your work, when I say we hope you will continue to publish. I know that we as artists, by keeping up the old fogy ideas, and in their steady plant more progressive ones; to show, by example, that it is not necessary to be narrow, cranky or remain stagnant and keep us from the speciaList out of arts. Take for example this past year of the courses you have taken has been foremost in the fight to prevent it from having every fair trial, but for all they have done it has worked a good reform in penmanship, and has taken them a little way, consistently with all kind of writing.

I sincerely hope that you will still be as successful in the future as you have been in the past, only that the financial will be the same way, and I know your success will be complete.

Very truly yours,

C. E. TOWNE.
A commercial department has been opened in the Peabody (Mass.) High School, and E. L. Shurtleff, principal of the School, Boston, has been chosen as instructor.

The students and faculty of the four C's, Des Moines, Iowa, recently held their annual meeting, at which time hundreds of persons were enrolled in the popular business school.

A. H. Heaney, the genial gentleman who presides over the District of Columbia Business School, Providence, R. I., reports an exceedingly successful year for his school.

Brother Heaney has so far recovered that he recently conducted a teachers' meeting in his excellent school. Commercial teachers everywhere would meet with appeal. He has received his knowledge of business methods in business education, from one of the most progressive and capable instructors of the country, and is doing excellent work toward recovery from his long illness.

E. M. Barber, our unceasingly active New York friend, has been elected to teach bookkeeping at the Staten Island Business School. A. R. Kip will also teach in the evening in New York city, and a like number of educational men that should labor thus, but the key to the puzzle is in the new business method.

Exeter Business School has sessions five nights each week. It is a good thing to "make hay while the sun shines." There is a beautiful country exhibit-

Massey's Business College, Jacksonville, Fla., has as its vice-president its principal, W. W. Fry, the well-known President of the St. Louis, St. Paul, and Pacific Railroad Company. He is a graduate of Massey College and a friend of the Institution.

W. H. Hatton, president of Tampa Business College, Tampa, Fla., is having a good year. His school is a favorite with the people.

Wednesday, October 28, the School of Commerce, of New York University, New York City, was opened by Dr. Henry M. MacCracken, the Chancellor. He said: "The establishment of this unique department of a great center of learning is in accordance with the present universal call for the higher commercial culture. It is the culmination of a great idea of President Harper's of bringing into existence of a university college of professional education, and the demand is so great that it could not be adequately met in this one year. It is the aim of the institution to be an adequate and thorough in all the professional teaching of the school, not only in accountancy, but in the courses leading to an administrative life or to the consular service.

Dean Haskins, in a very interesting lecture, "Municipalities, Transportation Companies, and Banking," expressed the hope that municipal officials will support commercial education, which is not only helpful to the municipalities, but to the individual.

G. F. Lord, principal of the Salem Mass. Commercial School, reports that their school opened on September 1st, with an enrollment of more than 100 pupils.

Mr. Bert German, proprietor of the Ohio Business University, Fremont, O., reports that their school opened with an attendance of 100 pupils, and is growing rapidly.

A. R. Kip, formerly the principal of the New York University Business School, has been appointed to the head of the department.

S. M. Funk, formerly of Wolf's Business College, Hagerstown, Ind., has contracted his position with the Peabody (Mass.) High School, Camberlind, Md., for the present year.

W. A. Arnold, of Union City, Ind., was elected a member of the board of education, training department for the J. A. High School.

Mr. Peter, formerly assistant in the Zanesville Art College, but now with the Ohio State University, is the head of the business and commercial department of that institution, and is of business and ornamental writing, which show that he is rapidly pushing his work and that his influence is growing.

P. B. Peterson reports that they have a large school and that his meeting with splendid success in teaching.

R. B. Burton, formerly of Elkhorn, Ohio, now has charge of the commercial department of the Warren, Ohio, High School.

C. W. Field, formerly of Akron, Ohio, has charge of the shorthand and penmanship departments of the Cleveland (Ohio) Business College. The P. A. R. E. I. wishes Mr. Field much success in his new field.

The Wheeling (W. Va.) News of Sep-

This year, the commercial course has been enlarged by the addition of history, science and the sciences as elective subjects. The course in bookkeeping has been improved by the incorporation of the most up-to-date office methods with a new system. A new system of shorthand, the "Gregg," has been introduced. The work in typewriting has been strengthened by the "touch" or finger method of teaching.

The commercial course of the P. K. K. M. High School, Pottsville, Pa., opened its usual Fall Term on October 3d. Owing to the great success of last year's classes, a large number of students have registered for the new term, and the course, but could not be admitted as the class has reached its limit.

C. R. H. L. of the Isaac Pitman Complete Instructor, and the teacher of the Commercial School, recently sold his property to the Isaac Pitman system.

Owing to the great success of last year's classes, the O. K. H. Commercial School has been inaugurated, which has been in existence for 20 years. Among the books used in this dictation course will be Pitman's "Twentieth Century Course in Business Education."
Changing from Slant to Vertical

Backhand Cause and Cure

Those who adopt the vertical have a difficult question to decide and that is whether it should be introduced into the lower grades only or whether it should be adopted in all the grades. There are many schools that commenced in the first and second grades and allowed it to work up through the higher grades while many others changed from the slant to the vertical in all the grades at the start. If the writing is good in the Grammar grades, then there is certainly much doubt as to the wisdom of making a change but if the writing is unsatisfactory then I would not hesitate to recommend a change in all the grades. The objection to changing in the higher grades is that the pupils have formed the slant habit and therefore ought not to be required to break it up, especially as the time may be too short for them to master the vertical before they leave school.

The arguments in favor of a change in all the grades, which might be made as the result of experience, are:

1. It is better to teach only one system and style of writing. A medley will not prove very satisfactory.
2. If the vertical is better than the slant all the pupils should be given an opportunity to learn it.

Novelty Stimulates Interest and Effort

The vertical being new and novel, and the latest "fad" or "fashion," the pupils will take it up with a great deal of enthusiasm and as the change will require earnest, faithful, persistent effort the improvement will be much greater than if the slant had been continued. The illegibility of slant writing is mainly due to its angularity. The pupils in the higher grades who change to the vertical and then go back to the slant again after entering the High School or Business College find that they have gained rather than lost by the change. Their writing is now round, open and very legible and much better than that of the pupils who always wrote slant.

Front Position of Paper is an Extreme

The way to change from the slant to the vertical is to change. As long as the pupils continue with the slant position in the writing lesson and while writing on their slates and tablets they will continue using slant. The front position with the paper parallel with the edges of the desk has been found to be an extreme position but while making the change I think it is well to insist upon this as the rule. The exceptions can be taken care of when they are discovered. No one can tell in advance who they will be. Rulers should be general. They should not be ironed.

Backhand is the Result of Inferior Teaching

One of the discouraging features of the change is the tendency to write backhand. There are some who do not object to backhand. It is difficult to understand why slant to the left is not just as good as slant to the right. There is, however, a great deal of prejudice against it, and the attempt on the part of some teachers to excuse it on the ground that it is unavoidable has injured the cause of vertical writing very much. I know of one large city that abolished it because of backhand. If a hunter aims at a squirrel and misses it and kills another ten feet to the left it is pretty hard to reconcile him to the second squirrel, although it answers every purpose just as well as the first. Backhand is not necessary. It can be avoided or overcome by good teaching. It would be ridiculous to chain that pupils who readily change from left hand to right hand the backward slant can change forward again. Backhand is simply a mistake when vertical is attempted, and it can be as readily corrected as any other error, either in vertical or slant, by discovering the cause. Some of the causes of backhand are as follows:

Causes of Backhand
1. Desk too high for pupil. To remedy, place paper to the right and turn it as in figure 1.
2. Holding the penholder in the direction of the base line.
3. Writing to the left of the median line of the body. This is perhaps the most common error. The writing should always be done to the right and pupils should learn to adjust their paper, books, and slates while writing.
4. Going up too straight on up strokes, especially on loops. The most conscientious pupils make this mistake. The teachers say: "Be sure to write vertically," and the pupils are so anxious that they go up too straight. The loops in vertical as in slant give a great deal of trouble.
5. Holding the right elbow too far from the body.
6. Pouting the penholder over right shoulder, due to the old rule which some teachers and pupils cannot forget.
7. Cramped position of hand, due to lack of drill in movement exercises. The only way to overcome the gripping habit and the habit of bearing on too heavily is by giving movement drills. The slate is responsible for these habits. Metal tipped holders will cause gripping also.
8. Teacher's backhand writing on the board.
9. Writing with the paper too far up on the desk and too far to the right.
10. Paper square in front when it proves an extreme position. In the Grammar grades the position will be similar to that used in slant in many cases.
11. Lack of preparation on the part of the teacher and poor teaching generally.

Pupils can come as near 90° as any other standard

The remedy can always be found. The pupils of course will not all make the same mistakes. Conditions must be carefully studied. The teacher who gives up and believes vertical writing hopeless makes himself ridiculous. Pupils can come as near writing 90° as they can 32° on any other standard.

A gentleman who opposes vertical said some time ago in an article that vertical writers who come to him are allowed to continue the effort in order that results might be observed. He said that those who persisted wrote backhand. In making this statement he simply confesses that he is not master of the situation. He reminds me of the boy who was told to wash a yoke of oxen while the driver went into a store, and the boy watched them until they were out of sight. J. F. Barnhart, Akron, Ohio.
The Fourth Semi-Annual Meeting of the Ohio Commercial and Special Teachers' Association

Was held in Sandusky City Business College, Sandusky, Ohio, Sept. 28, 29, 1901. The attendance was fair, the interest was cordial and enthusiastic, and the weather was fine.

On Friday many members visited the Public Schools where they were shown work that was inspiring, and in a manner that left no doubt as to the efficiency and hospitality of the Superintendent and his assistants, the principals and teachers. All spoke highly of the work in writing and drawing, the subject which was of most interest to the visiting members.

Friday afternoon session begins at six o'clock by Prof. T. W. Bookmyer, in whose rooms the meeting was held, entertained those present by chartering a sail boat and giving them an outing on the lake. This proved to be a most enjoyable affair indeed. Forty minutes were spent in fishing, and in time forty-seven perch were caught, Mr. Mursch, catching the most (41) and Mr. Zaner the least (1). The latter of course declared that fishing was only luck, and not very good at that.

The evening session was held in Temple Hall and was opened by singing, "The Development of Art," by Miss Allegra Fockens, Supervisor of Drawing in the Toledo schools, was the principal feature of the evening. It consisted of one hundred stereoptican views illustrating the development of art from early Egypt to the present. It was instructive as well as interesting, and appreciated by all.

Friday morning session opened with President Barnhart in the chair. Mrs. Downard, the Secretary, was in attendance also, but the Treasurer and Vice-President and Executive Committee were all absent.

Excellent music was furnished in the morning and afternoon by Mrs. James Andrews, of Sandusky.

The "Welcome Address" was delivered by Supt. H. B. Williams, of Sandusky, and the "Response" by Prof. A. D. Wilt, of Dayton. Both were hopeful, earnest, helpful, timely, offhand, addresses, and were cordially received.

The "President's Address," by Mr. J. F. Barnhart, Akron, was a most helpful one, showing the value of organization among teachers in this day of cooperation.

The fifth number on the program, "Business Penmanship - Present and Future," by Mr. J. P. Jones, Principal of the Commercial Department of the College of Ohio, was enthusiastically received. The same will be presented in an early issue of this journal.

"Position Writing" by Prof. Jerome B. How and Commercial, T. W. Bookmyer, was an able technical paper on shorthand. The same was discussed by Mr. W. S. Rogers, of Sandusky.

The Remington typewriter company entertained the convention both luncheon and afternoon with an exhibition of touch typewriting by Mr. Meudendorf, a young man fifteen years of age from Chicago. He proved to be an expert writer, writing from minute to minute, without notes, adding, subtracting, dividing, and multiplying, with rapidity and precision. The machine was a strange one and without letters on the keyboard. The operator worked on the machine, over it and straight ahead.

"The Boys Across the Border," by Mr. T. W. Bookmyer, was a most interesting address on the condition of the Association of Commercial Colleges in Canada. The speaker said they were ahead of us in organization and fraternal feeling and urged us to study their experiences.

"The Relation of Drawing to Other Studies," by Prof. Frank Albert, Cleveland, was a straightforward, progressive, earnest presentation of the subject. Mr. Albert is an advocate of Dr. Ross, of Boston, and an able one indeed. The paper carried forth the old principles of color, etc., by Miss Dickinson and Messrs. Mursch and Zaner.

"Methods of Teaching Simplified Penmanship," by Miss Emily W. Gettins, was filled with new suggestions in pen, ink, slate, etc., by Messrs. Mursch and Barnhart.

Delegates were appointed by the chair to represent O. C. A. S. T. Association, at the National Federation at Detroit as follows: Delegates: Drawing, Miss Dickinson; Shorthand, W. W. Patterson; Writing, F. F. Mursch. The one regret of the meeting was the sickness of Mr. E. E. Bush, Supr. of Writing and Drawing in Sandusky Schools, and Chairman of the Executive Committee, through whose influence and unselfish efforts the excellent program had been arranged. Mr. Howard offered the following resolutions, which were unanimously adopted:

"Whereas, this Association has learned with deepest regret of the illness of Mr. E. E. Bush, Supr. of Writing and Drawing, and of his death, this Association will adopt the following Resolutions, and the President will present the same to the Executive Committee, and Prof. C. M. Bartlett will be elected in his stead."

Colleagues were selected as the next place of meeting, which is to be held during Easter vacation week, 1902.

The following vote of thanks was enthusiastically adopted:

"Resolved, that The Ohio Commercial and Special Teachers' Association extend to the people of Sandusky, to the newspapers, to Professor Williams, Superintendent of Public Schools, to Mr. Bookmyer, of the Remington Typewriter Company, to Mr. Andrews, who so kindly entertained us with his singing, to Mr. Bookmyer, the writer of this address, for the exhibition of Touch Typewriting, and to others who have contributed to our pleasure, our sincere and hearty thanks."

MEMBERS IN ATTENDANCE:

C. C. Xoe, Cleveland, Ohio; Cluade A. Barrett, Oberlin, Ohio; D. J. Yocum, Oberlin, Ohio; P. W. Fletcher, Mansfield, Ohio; W. S. Rogers, Cleveland, Ohio; J. P. Jones, Marion, Ohio; J. W. Gettins, Sandusky, Ohio; J. F. Barnhart, Akron, Ohio; Cyrus W. Field, Jackson, Mich.; W. E. Van Wert, Wheeling, W. Va.; W. B. Elliott, Cincinnati, W. Va.; Lenna A. Dickinson, Elyria, Ohio; F. F. Mursch, Lakewood, Ohio; Mrs. K. D. Mitchell, Sandusky, Ohio; Carrie Truesdale, Sandusky, Ohio; R. D. Mitchell, Sandusky, Ohio; A. D. Wilt, Dayton, Ohio; C. W. Zaner, Columbus, Ohio; Mrs. R. B. Howard, Cincinnati, Ohio; E. W. Gettins, Youngstown, Ohio; T. W. Bookmyer, Sandusky, Ohio; Miss Ida M. Massetti, New York; J. W. Davis, Columbus, Ohio; Frank Parme, Cleveland, Ohio; J. M. Loomer, Fremont, Ohio; Charles W. Klopp.

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International Correspondence Schools, Box 1795, Scranton, Pa.
Publications Received.

Robinson Crusoe, by Daniel Defoe. Containing the story of Crusoe’s life on the desert island. In Engraved Shorthand. Correspondence Style, Illustrated. Pages, 350; price $1.; cloth, $2.

This work is extremely well adapted for use as a shorthand reader, and, in attractive class bindings, forms a handsome prize volume.

Pitman’s Shorthand Reading Lessons, No. 2, for use with Instructor Part I, and furnishing the learner with reading practice and word building. Price 25c.

Pitman’s Interlined Speed Practice Book, No. 3, Commercial, containing matter corrected for testing speed with alternate ruled lines for writing the shorthand. Price 25c.

The above works are published by Isaac Pitman & Sons, Square, X, Y, and represent an unexcelled in thought, effort, and money. We know of no other firm putting out as many carefully written, printed, illustrated, well printed shorthand publications. Any one interested in shorthand will do well to communicate with the above firm.

Fireside Accounting and Business Training,” by Elmer E. Gardner, published by Fireside Accounting Publishing Company, Battle Creek, Mich., seems to be a most complete and practical publication for the home student. All who cannot attend a business school and who desire knowledge of accounting and business, can well correspond with the publishers whose address is given above. The work is divided into two sections, Accounting and Bookkeeping, and Business Ethics, Commercial Law, and Letter Writing. It is well printed, substantially bound, and eagerly bought.

The Graphophone

The Springfield (Mass.) Union, September 23, 1900, contains a lengthy and interesting article concerning the introduction of Graphophones into the shorthand department of B. J. Griffin’s business school. The following clipping explains the situation and tells what Principal Griffin thinks of it:

“The machine is in a room in company with tables and chairs to accommodate a class of about a dozen. The shorthand exercises of the day, whether book lesson, business letters, or speech, is talked into the machine and then ground out to the pupils. All day long, tirelessly, the little machine toils and feeds the pupils’ minds. The class is divided into four sections and each pupil has a machine. The machine is so constructed that a pupil may listen to his own dictation and study it at his leisure. It is a splendid aid to the study of shorthand.

“The machine is a great blessing to the pupil. It is a standard of comparison and a test of his progress. It is a great aid to the teacher, who can follow the progress of each pupil at a glance. The machine is a real boon to the business school, and is a great improvement over the old-fashioned method of teaching shorthand.”

The above is a sample of the many letters received daily. The company is composed of teachers of penmanship—40 at this time. There is still some stock for sale at par, to teachers of penmanship only.

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J. W. STOAKES, Milan, Ohio.

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Newspaper Illustrating.

Assignment Work.

BY F. A. PORTER, CHICAGO, ILL.

Throughout the various branches of newspaper making, there is not one that arouses more interest, admiration and respect than the art department, especially is this so where the work is in the hands of good artists. Poor work is very seldom tolerated, and it can be truly said that these days that very little can be called decidedly bad. The constantly rising standard of merit may be seen on any big illustrated daily. There is no work that carries a greater degree of responsibility than that which comes under the heading of Assignment. That means a certain important space on the paper is reserved to be filled by a certain reliable, trustworthy picture by a man of the same qualifications equal to any and all emergencies. It is well for the aspiring young artist to bear in mind that every pen scratch, dot, line and effort in making a picture will be scrutinized by a curious and appreciative public, and they will not be working for one man only but thousands and thousands separated by as many miles, and therein lies one reward for the ambitious, energetic and faithful student.

Journals Received.

Chesnuta school's Business College Journal, Santa Cruz, Cal.
New York Commercial and Stereographic School Journal, 21 Park Row, New York City.
Wall's Business and Shortland College Journal, Hagerstown, Md.
The Educational News, Elkhart, Ind.
The Practical Educator, by the Springfield, Ill., Business College.
The Danville Business and Shortland College Journal, Danville, Ill.
Richmond Business College Magazine, Richmond, Ind.
Terry Hunter College quarterly, Terry Haute, Ind.
Joplin Business College Journal, Joplin, Mo.
The Weekly Spencerian, Louisville, Ky.
The Searchlight, by the Marietta, Ohio Commercial College.
Herald's College Journal, San Francisco, Cal.
Practical Educator, by Minor's Business College, Frankfort, Ind.
Commercial Expense, by the Muskingum Valley Business School, McConnellsburg, Pa.
The Forest City Business and Shortland College Journal, London, Ont.
Charles Commercial Instructor, by the Charles Commercial School, Brooklyn, N.Y.

Regular Periodicals.

Shorthand for Everybody, by George E. Dougherty, Washburn College, Topeka, Kan.
Teletypewriter and Phonographic World, 102 Fulton St, N.Y. City.
Vice's Shorthand Magazine, Buffalo, N.Y.
Art Education, 53 Fifth Ave, N.Y. City.
Pennin's Art Journal, 268 Broadway, N.Y.
Western Penman, Cedar Rapids, Iowa.

Appreciation from Canada.

CENTRAL BUSINESS COLLEGE,
STRATFORD, ONTARIO, SEPT. 29, 1899.
GENTLEMEN: Your circular came to hand this morning and made pleasant the losing you one dollar in payment of my subscription to the PENMAN, ARTIST AND BUSINESS EDUCATOR for one year from present date. Never intend sending money again as I consider your paper well worth a dollar to me.

Yours truly,
W. J. FITZGERALD

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50 CENTS.

Address, W. C. FEES, Dunkirk, Indiana.
Lessons in Practical Vertical Penmanship

BY E. E. UTTERMARK

MANUAL TRAINING, DRAWING AND WRITING.

ATLANTA, GA.; PUBLIC SCHOOL BUREAU.

The longer I teach and the more I study our work the more numerous do I find the opportunities for independent thought and action and the less am I inclined to adhere to an arbitrary method or long established custom. The teachers of the P. A. and R. E. will please pardon me, therefore if, in the course of these articles, I do not follow rigidly the custom of presenting exercises and copies and telling just how I think they should be made, and the speed at which they should be written.

I don't say we really have too many such stereotyped articles or lessons through the Penmanship and other Educational Journals, but it does seem to me that this is an unnecessary amount of repeating, practically a relash of the same instruction withow and then a new thought or idea some times valuable sometimes not, but in all other tiring. I believe that we may sometimes do more good by acknowledging and emphasizing the strong points found in the lessons of a few of our best teachers than by wasting time and paper in unnecessary repetitions. It is with the belief then, that I can do more for practical business penmanship at this particular time by approving or disapproving the work of others than by telling you how to write the letters, that and the other exercises when you have read practically the same instructions many times.

How many of you, whether teachers or students, have read carefully and pondered long over the lessons in PRACTICAL WRITING, by Mr. Zaner? It matters not what style of penmanship you may be learning or teaching, the instructions given and the ideas advanced by Mr. Zaner will be of great value to you. To get real value out of any plan, method or idea we need not necessarily adopt it bodily, but we should adapt it to our particular needs.

And how much have you read the editorials on page 2 of the October number of the P. A. and R. E.? If you have not do read them two or three times and be benefited thereby. Under the heading, "Is Vertical Penmanship," you will find the very essence of truth and good common sense. If you are a student, acquiring a better hand writing, take a hint from this and form more independent in your work. Think a few thoughts for yourself, and try to perfect that style of writing which seems easiest to you. If you are a teacher and still insist upon one way and one style only, try to grow more liberal. By this I do not mean that we should discard system, and teach any and everything. Nor do we should have a well regulated system and good copies to work from, but we should allow a reasonable amount of freedom and a liberal departure from the ideal.

But you say this is strange talk when I am bidding for "Practical Vertical Penmanship." Yes, I see I am working under that head and the few copies I shall give will be, for the most part, vertical. For the past three years I have been teaching the vertical style and have never taught the horizontal style. I think the vertical as the standard or the idea from which to work, but allow a reasonable departure from it as the individual cases demand.

If you do you good, too, to read the article by Mrs. Downend for it is one of those honest, open confessions which hundreds of penmanship teachers should make. It shows a mind capable of being taught by experience or otherwise. A mind ready to accept a new truth, from whatever source, and quite as ready to acknowledge errors of the past. This is the true spirit for both student and teacher. Penmanship, coarseness, is a great enemy to its possessor and a barrier to the cause of education.

There is one point is Mrs. Downend's paper which I cannot pass unobserved, and it is this: "The one thing so particular. I find it difficult to overcome in writing of a great number of pupils, is the tendency to tip the letters backward when trying to write vertical style and still teach it, i.e., we take the vertical as the standard or the idea from which to work, but allow a reasonable departure from it as the individual cases demand.

When I read the above quotation I wondered how many teachers are actually working themselves sick because all pupils do not write vertically or because they do not write the way that particular says. Many there are, no doubt, but the number is growing smaller daily and will continue to grow smaller, for two reasons: First, teachers are rapidly accepting more than one style, and second, they are discovering more readily the "Why's" and "Wherefore's," the cause of results. The prime cause of the handicap of which she speaks is the straight-forward position of the paper. Turn the paper obliquely on the desk, about the same as for slant penmanship, and the strokes will more often be vertical. The tendency to a slant presents itself to the moment pupils begin to write with some freedom and speed, unless the paper is turned with the lines at almost a right angle to the forearm.

Specimens Received

We received quite a number of specimens of penmanship, such as finely written letters, cards, and paragraphs unusually very large, requiring considerable haste in writing, and while we do not expect that we occasionally find it necessary to mention the receipt of specimens that are well worthy of such mention. When this happens, we trust that you will not think that our failure to notice it is an insult, but will regard it simply as being an oversight on our part. We are always ready to receive specimens and to make mention of them, if we have the chance to extend the invitation to all to send in specimens whenever you feel like favoring us.

J. C. Wohlenberg, Clinton, Ia., sent a lot of splendidly written cards.

C. E. Sorber, with the Wilkes-Barre (Pa.) Business College, submitted penmanship in the ornamental hand, as shown in a letter recently received.

John Bums, Fort Oram, N. J., submits specimens of business and ornamental penmanship which show that he can become one of the very finest. He has the material in him.

E. M. Vaile sent a very well executed letter in the ornamental style. He says: "I have found much instruction and instruction in the PENMAN-ARTIST AND BUSINESS EDUCATOR, and think it would be good to your readers to make it the best journal of the kind published.

J. D. Long of the Western Correspondence School of Penmanship, Mendocino, sent a number of very finely written cards. This institution is doing splendid work and should enjoy a large patronage.

Some splendid business writing and some very finely executed cards came from Cyns W. Shull, of the Jackson (Mich.) Business University.

A lot of cards in the ornamental style came from H. F. Podul, Washington, D. C., Mr. Podul is pushing his work upward very rapidly.

Some well written cards, and some very good letters, cards, and paragraphs. I am sure penmanship can be acquired by experience or otherwise, and that the one thing so particular. I find it difficult to overcome in writing of a great number of pupils, is the tendency to tip the letters backward when trying to write vertical style and still teach it, i.e., we take the vertical as the standard or the idea from which to work, but allow a reasonable departure from it as the individual cases demand.

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The Boston Pen Art Company.

We wish to call the attention of our subscribers to the Herald of Penmanship in which the Boston Pen Art Company, South Boston, Mass. Mr. J. W. Washington is managing. The company is prepared to fill orders for all kinds of pen work, lessons by mail, etc. Mr. Washington is a splendid specimen of what means that his patrons are well pleased with his work.

WE INTRODUCE schools and teachers, investors and penmen to exchange all kinds of school property. Business strictly confidential. The Teaching Teachers' Bureau and Schools property Exchange of America. American college EXCHANGE, Cumberland, Md. C. E. W. PREPENSION, N. C.,
Lessons in Sepia Painting

Number Two

BY W. E. GILMORE, CANTON, OHIO

[Instructions and comment to accompany the above illus- tration of the Wild Rose is the same as given in the October number for the Dogwood Illustrations. — Editors.]

A Short History of Writing.

BY W. R. LOCKHART

Such were the conditions under which the Writing Master began to exercise his profession, and created so much enthusiasm, that private schools for teaching writing were formed, and supported by the wealthier classes. The copies of the early part of the seventeenth century, were made heavy lines upright or vertical, lacking the vim and finish of the modern letter. They were generally embellished with a very elaborate capital letter, and penciled knots, with beautiful text lettering in some of the copies. This style of writing seems to have been fostered by the public for nearly one hundred years, when about 1700, there began to appear text books in which the letters were divided into principal strokes and paving the way for more improvement in the following twenty-five years. In 1706, John Gething, a writing master of London, published a cop book in the text and script referred to above, and in 1708, his copy was engraved for publication.

Missis Tamara and Brown,

Columbus, Ohio.

Dear Sirs: It was with much pleasure that I learned that on the future the Penman and Artist would be a more frequent visitor.

To the Lanceria Publications I owe what little skill I have acquired in penmanship, and they have made my progress with more than ordinary interest.

I am teaching the Standard School in Columbus Academy and last years results prove to increase satisfaction that it meets with approval in business penmanship.

Wishing you continued success. I am,

Very truly yours,

[Signature]

George Shelly, issued an elaborate work, that shows immense strides, made in the art from the time of Gething. This book, and the second part published eight years later also, is full of fine writing, but upon the slant, and was of the English round hand style through the capitals were made with a good swinging movement. "The Universal Penman" published about 1730 by George Rickham, contains the work of about every English penman of any note. But here is a sameness in all the work and lacking the individuality that a collection of work would show today. All the letters are heavy down strokes and speed evidently was not considered in teaching the art. All of the old books are very interesting to examine. Text seems to have held its ground well, but was finally dropped as the later books give more script copies and little of lettering, but flourishes abound, and it seems that to execute them must have been the movement exercises (b) taught. About 1800, however, began a new series of publications that taught writing by dividing the letters into parts. Dean, in 1801, published a finely engraved series of copies with letter-press, but he held to the styles taught in England at that time, and there seems to be no change in the methods of teaching until the Carstairs publication began to find their way to this country. French of Boston published text books after Carstairs' method, and moving on to be a part of the textbooks in text-books, and although before it had rarely been given space it became a chapter in modern books. Steel pens began to influence writing also, and directions for cutting pens were dropped from the publications. Spencer was paving his way to the beautiful system, that bears his name. Danton, in the eastern, was laying the foundation of a beautiful handwriting. The Spencerian style received perhaps the greater share of the public favor from its use in the chain of B & S schools, and its effect is evident in the development of the beautiful, simple, and rapid hand writing taught today. (To be continued.)

Regrets

Mr. C. V. Howe the genial, skilled engraver regrets that he has been compelled for want of employment to omit his letter for this number. The same will appear in our next number. — Editors.

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E. H. BACH, Editor.


Subscribers to The Book-keeper receive a certificate of membership in The Book-keeper Supply Club, which entitles them to special discounts on office supplies.
Catalogues, Circulars, etc.

Some novel and attractive advertising matter is being sent out by the Chillicothe (Ohio) Normal, Business and Shortland College. Allen Moore is President of the Institution.

A neat catalogue has been received from the Carlisle (Pa.) Commercial College. Principal L. F. Mount is to be congratulated on his success in building up a first-class institution.

We acknowledge receipt of a finely illustrated circular from H. W. Stone, engraving artist, Boston, Mass. Mr. Stone has his studio in French's Business College and is prepared to execute work of any description on short notice.

W. H. Callow, proprietor of the Elgin (Ill.) Business College, is using a very unique method of advertising. It consists of three or six tickets printed and folded in imitation of the street car tickets used in Elgin. The rubber band which holds them together gives them a still more genuine appearance, and Mr. Callow informs us that nearly every person picks them up. It is needless to say that on the inside is the advertisement of the Elgin Business College.

We acknowledge receipt of a neat catalogue from the Connecticut Business College, Middletown, Conn. This institution, which was originally owned by J. A. Hurlbut, was recently purchased by E. J. Wilcox, and Mr. Wilcox was formerly connected with the public school system.

The Terre Haute (Ind.) Commercial College has issued a new catalogue. The work is neat and attractive. Several pages are filled with well-executed penmanship.

Exceptionally fine advertising matter has been received from the Stewart Business College, Trenton, N. J. It is probably not too much to say that no finer hand has ever reached this office. The catalogue is indeed a very expensive and tastefully gotten up work, with two booklets and a college journal, which accompanied the catalogue, would be very hard to excel. One booklet contains twenty-six half-tone photographs of pupils with a specimen of writing from each one on entering Stewart College and also a specimen on leaving. The improvement shown we confess we have never seen excelled.

The Cameron (Mo.) Business College is sending out some good advertising matter in the shape of a catalogue and booklet. J. C. Whitescarver is president of the institution.

The Northampton (Mass.) Commercial College, has issued a very neat and attractive booklet. Mr. J. L. Hayward, one of the proprietors, was once a pupil of editors Zaner & Bloser, and of course all of our boys are good and succeed.

The School of Commerce, Harrisburg, Pa., has issued a beautiful new catalogue. J. C. Stumberger and the well known pennam, G. S. McClure, are principals of this institution, and are conducting a first-class school. We have had the opportunity of visiting their College on several occasions.

An exceptionally attractive catalogue has been received from the Cream City Business College, Milwaukee, Wis. This institution was opened in 1879 under the management of Mr. W. W. Way, who was formerly connected with the St. Mary's College of the same city. Five hundred students have already been enrolled, Messrs. Way & Brown, who are now the proprietors of the institution, also own the Sheboygan Wisc. Business College, of which Mr. M. W. Blank is principal.

The Mountain City Business College, Atlatoma, Pa., has issued a neat and very finely illustrated booklet.

We are in receipt of a beautiful catalogue from the Terre Haute (Ind.) Commercial College. Waco, Texas, Mr. Tohr also conducts the Institute of Accounts, 123 E. 32d St., N. Y. City.

The Southwestern Business University, Oklahoma City, O. T., has issued a fine booklet stating the advantages of their institution. Messrs. Clark K. Owen and J. M. Hayes are in charge of this educational enterprise.

The Danville (Ill.) Business College has issued a recently printed catalogue. They also publish a good monthly college journal.

Some fine advertising matter in the form of a catalogue and circular came from the Brazil (Ind.) Business University.


card writing.

Any name written on one dozen cards, daisy style 10 cents, three dozen for 25 cents. One dozen colored cards, white ink, 15 cents. Address

J. H. PIERCE, 70 Elm St., Cortland, N. Y.

Automatic Lettering

Number Three

BY G. W. HECS, OTTAWA, Ill.

We present this month the marking alphabet, a very practical, plain and rapid letter. Your greatest difficulty will be in making the first stroke as in capital "E." Notice how, after beginning, which is a short, though neat curve, we come on a straight line to base. Study these things. This alphabet was engraved some size as made, with No. 1 marking pen. It is also adapted to shading pen. For No. 2 pen, either shading or marking, make twice the size. For No. 3 enlarge about two and one half times.

Now work hard. Get your ink working free. Don't let pen turn in hand. It should not scratch. Try and get a clean, sharp end to all straight strokes. By using adhesive ink in marking pen, you can pour thick on same. Then pour off surplus. Keep your inks in a covered box when using flock or bronze.

We want you to master about four alphabets, so you can make them with various pens, and if you will do this we will guarantee that you will be in a position at the end of this course to do plain, practical and ornamental work so you can make a few dollars out of it. Now work hard and ask questions. After you master these alphabets, we will give you all the work you want.

TAKING TURKISH, VAPOR, OR MEDICATED BATHS.

All the benefits of a HOT SUITING you can have at HOME for THREE CENTS and

They are RESTFUL and REFRESHING, GIVES POWER TO THE BRAIN. Our

new and improved TURKISH BATH CABINETS are AUTOMATICALLY con-

structed, so that you can easily yourself while drinking water and sponge the face."

We invite you to purchase one of the following models:

PERCENT.--BATH CABINET, For BATHS OF PICTURESque, HEALTHY

CLEANLINESS, VIGOR, AND BEAUTY. Will fuse RESPIRATION;

Cleansing, firming, softening, and weight gain. PRACTICAL and ECONOMIC for WORKING MEN'S

TRouble, Blood and Skin Diseases. Thermal Baths purify the blood; lubricate and improve the nervous system; remove the toxins from the body; leaving it clean and invigorated. A Bath is the surest means of additional STRENGTH, and RIDES DISEASES. MIND and BODY.

Write for our Circular, and come and try our BATH CABINETS.

We want energetic MEN and WOMEN to represent us in EVERY WHEEL

Standard Bath Cabinet Co., Toledo, Ohio.
Resolved,

That this style of writing can be extended to a rubber neck, but may be drawn out too much for beauty.

Lessons in Engrossing

BY H. W. KIRKE, IN TREMONT STREET, BOSTON, MASS.

Number Three.

This writing is very much extended in order to make it contrast strongly with the first as well as the second lesson. The ability to handle this style of script well will give you good paying employment, if the public know you can do it. The boy who aims to be an engrosser should master it. Remember it's a long time from the blossom to the fruit, and yet the time will pass rapidly if you work earnestly.

National Commercial Teachers' Federation

Detroit, Michigan, December 26, 27, 28, 29, 1890

PRESIDENT'S OFFICE, PORT DEPOSIT, MD., Oct. 4, 1890.

To the Commercial Teachers and Friends of Business Education in the United States and Canada.

The Detroit Meeting will be the last great gathering of educators in the nineteenth century. The twentieth century is to witness the establishment of commercial education on a par with the classics and science. Are you to be in the front or will you remain in the nineteenth century? The Detroit meeting will help you to get your bearings, will give you inspiration and aspiration, and put you in line with the best in your profession. Will you attend? If so or if probable, drop a card to G. W. Brown, Secretary, Jacksonville, Ill., to that effect, as soon as possible. This is important, as it will bring you a program as soon as printed, and it will enable us to make definite demands regarding railroad rates.

The program has been carefully planned and the committees have been at work on it since May. It is safe to promise a great educational feast at the beautiful city of the lakes, during the last days of the last year in the nineteenth century. The motion made upon the committees for this year was "quality not quantity."

The officers pledge an absolute conformity to printed program; an opportunity to pass from department to department at close of each paper and discussion; a strict observance of scholarly decorum, and parliamentary rules; and expert committees to pass upon the merits of all exhibits of commercial work.

Let all friends of practical education rally round the standard at Detroit.

Sincerely,

W. C. STEVENSON,
President.

Hits the Spot Exactly.

OLEAN, N. Y., Oct. 1, 1890.

ZANE & BLOOM.

GENTLEMEN:—The October number of The American Artist and Business Educational Topics in hand and hits the spot exactly. It is just what I have been looking for, for some time. Its broad, liberal sentiment and logical reasoning along all lines of educational work is to elevate and improve the profession. You are doing a grand, good work for the betterment of humanity, and I wish you the success your effort deserves.

Yours most sincerely,

G. T. WISWELL.

ISAAC PITMAN'S SHORTHAND.

FIRST IN 1837. FOREMOST EVER SINCE.

AN EXPERT OPINION.

"I have been a practitioner of the Isaac Pitman system for many years and believe it is superior to any other. Although I am personally acquainted with many fast and accurate writers among the users of the various Pitmanic systems, I regard this fact as an indorsement for the Isaac Pitman system, because imitation is the sincerest form of flattery." I can, however, truthfully say that I am not acquainted with, nor do I know of by reputation (excepting two veteran Gurney writers—a single rapid and accurate writer who is not a Pitmanic follower) if he does not follow of course that such does not exist, but I do know they are not conspicuous in this vicinity. I am a firm believer in the orthodox manner of teaching and practising Phonography as laid down in the authorized textbook of the Isaac Pitman system, viz: 'The Complete Phonographic Instructor,' and am decidedly of the opinion that any serious departure therefrom will only produce harmful results."—FRANK D. CHREST, Official Stenographer, U. S. Circuit Court, New York.

NOW READY: Pitman's 20th Century Dictation Book and Legal Forms.

Containing genuine letters used in American business offices, covering fifty distinct lines, Legal Forms, and a judicious selection of practice matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks. This work, which is the most complete of its kind, is specially compiled for the teacher, the beginner, and the advanced student, and all progressive schools without reference to the system of shorthand taught. 256 pp. Price, cloth boards, 75c.; cloth, $1.00. To teachers and schools for examination, postpaid, 50c. and 85c. respectively. Specimen pages on request.

ISAAC PITMAN & SONS, Publishers,
33 UNION SQUARE, NEW YORK.

GILLOTT'S PENS,
THE MOST PERFECT OF PENS.

HAVING GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.

This is the Highest Prize ever Awarded to Pens.
Hearing that Mr. Brown had made a change in system of shorthand, and that he was using one of his own invention of this branch, we requested him to use our columns to let the public know what he has been using, as we believe the great majority of shorthand writers are scribes or account of himself, so to speak, in this particular. The following reply will no doubt be read with interest.

JACKSONVILLE, Ill., Sept. 9, 1900,
Messrs. Zaner & Blaser,
Columbus, Ohio.

GENTLEMEN:
I have been absent for several weeks and just find, upon my return here, your esteemed favor of the 7th inst. I regret more than I can tell my inability to prepare any thing for publication at present. I appreciate the efforts you are making, indeed, have been making for years, in the direction of important ideas concerning the subject of shorthand and business education in general. I have learned with much interest that you are branching out with your publication and have received from your firm, my friend, Mr. Gaylord. It would afford me great satisfaction if I were in position to contribute something for publication. The spirit is willing, but I have begun to find myself too limited in time.

I have not added two more schools to my circuit and now have nine to keep track of. Here are the latest additions.

Mr. Jasper and Mr. Zander have written that our schools have been so favorably impressed with the Gregg System of Shorthand that we are teaching it in all our schools this year. During part of August, Mr. Gregg conducted a Teacher's Institute at our Columbus School, in addition to our teacher's shorthand quite a number of others were in attendance. This little gathering was far greater than anything I had expected, and in all probability will mark a marked and unexpected attention to the instruction. I may hereby warn a short contract, no interest, no pressing of the matter, meeting, some of which may be of a little more interest for the next school year.

I shall leave for Peru in a few hours and am expected in Frankfort within the next week. At this season when the year's work is getting started, I find much more important. However, if I get back in time to publish the weekly New York Times and the opening of our Fall Term, it has opened with a marked increase in the number of students, and we are all, therefore, very busy.

I appreciate most highly the efforts you and Messrs. Zaner and Blaser are making a well known magazine of business education and shall continue to use the publication to the favorable attention of our principles and teachers, and shall be only too glad, if I can, in any way, promote its success.

Very truly yours,
G. W. Brown.

DEAR SIR: A style or kind of lettering frequently needed to acquire it, first learn to make the following: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1 2 3 4 5 6 7 8 9 0, then learn to space letters and signs so as to be easily and quickly read. Next learn to do it quickly by continuously trying to do it in a little time each time, but always well.

Use dense and letter-like ink and smooth-pointed pens.

The letters may be made to fit any conditions by using LARGE or small, or wide.

Yours, P. F. Zaner.

From Vertical to Slant. Penmanship in Public Schools

VERTICAL SYSTEM TO BE ABOLISHED HERE
A FAD, MR. JASPER SAYS

The Board of School Superintendents has arrived at the conclusion that a grave mis- take was made in introducing into the schools the vertical system of writing. Now, the evils that will come upon the school will be taught to forget what they learned about penmanship, and considerable trouble be looked for at future meetings of the Board of Education, which has power to adopt an entirely new system of penmanship.

Every school principal in the city has received notice of the act taken by the Board of Superintendents. The notice sent out was as follows:

The Board of School Superintendents, after a full consideration of the subject of penmanship, adopted the following:

If there be, for many reasons it is desirable to unify the instruction in penmanship in the schools of these boroughs; and

If there be, the writing that offers most in the respects of legibility, rapidity and ease of instruction should be the one to be taught; therefore be

Resolved. That the adoption of such a system in all the boroughs of the city at once, and the schools of these boroughs would greatly improve the writing of the pupils, and at the same time would lessen the difficulties of instruction.

JOHN JASPER,
Borough Superintendent and Chairman

In explaining the change yesterday Superintendents Jasper said that the Board of Superintendents merely passed a resolution suggesting the change. Principals were not trained under the old system of vertical system, Mr. Jasper said, and the majority of them would not go back to the old slant system of writing. Writing books or copy books containing the old system would be provided by the Board of Superintendents.

After investigation, said Mr. Jasper, "we found that business people were opposed to employing persons who had been taught to write by the vertical system, which was not good enough for use in libraries, but not good enough for office work." A word that got into our schools like many other faults that have crept in, and strongly opposed to all of these faults.

Mr. W. H. Lathrop favored us with the above. It means much or little, as you choose. The introduction of vertical did not prove a success nor does its abandonment necessarily prove it a failure. A swallow does not bring summer, nor does a whole flock prove the absence of a snow. Some years ago we said that if vertical was abandoned in places where we would be surprised. For it could win under such unfavorable teaching it certainly has its merits. But it has surpassed the most extravagant expectations, and deserves the remonstrance of a thing that wins, but the estimate that public opinion places upon it.

Editors.

Diplomas and Awards Filled in

Address, Zaner & Blaser, Columbus, Ohio.

DEAR SIR: A style or kind of lettering frequently needed to acquire it, first learn to make the following: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1 2 3 4 5 6 7 8 9 0, then learn to space letters and signs so as to be easily and quickly read. Next learn to do it quickly by continuously trying to do it in a little time each time, but always well.

Use dense and letter-like ink and smooth-pointed pens.

The letters may be made to fit any conditions by using LARGE or small, or wide.

Yours, P. F. Zaner.

The Gregg Publishing Company,
52 Washington Street,
CHICAGO.

GREGG'S SHORTHAND

Its success is unprecedented in the history of business education.

As stated in the PENMAN-ARTIST AND BUSINESS EDUCATOR for October, it is "capturing a good many of the shining shorthand lights of the profession."

With such men as G. W. Brown, Chas. N. Miller, Geo. P. Lord, W. C. Stevenson, C. N. Bartlett, D. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The larger design shows a letter-head with a half-tone portrait inserted. The printing plate was made in two pieces, part is a zinc etching lithogravure, the other part, the portrait, is a half-tone made from a photograph. The half-tone was neatly inserted in the zinc etching after each had been etched separately. This heading requires good printing.

The other design is a novel envelope design, it embraces also a portrait, a pen-portrait, drawn in the mechanical style. The other part, the portrait, is a half-tone made from a photograph. The half-tone zinc etching after each had been etched separately. This heading requires good printing.

The other design is a novel envelope design, it embraces also a portrait, a pen-portrait, drawn in the mechanical style. Printing plate was etched in one piece, and the drawing was made in three distinct parts. The portrait was drawn by itself, three times as large as shown here, the lettering double size, and the tint with the leaves, etc., was drawn and reproduced actual size of drawing. To be able to make one etching embodying the three drawings mentioned, it became necessary to photograph each drawing by itself exactly the size required and then, dexterous hands manipulated the three negatives and combined them into one from which the printing plates was made. The envelopes were printed in light blue, some in a bright copper color, and still others in light green.

The small half-tones show two designs made to be photographed and printed from negatives on celluloid in manufacturing the so-called Photo-Brooches, Buttons and Scarf Pins. The larger design is one of sixteen recently made, and is shown because it embraces five likenesses. It occurred to us that this idea might be utilized by some wide-awake business college proprietor to advertise his institution, by presenting his graduates with either a brooch or a scarf pin, as a token of remembrance, on which the name of instructors and the name of his college were the prominent features. On inquiry we find that this would not be expensive advertising.
THE PENMAN-ARTIST AND BUSINESS EDUCATOR

November 6, 1900

THE COMMERICAL AND FINANCIAL CHRONICLE.

This is a weekly publication and is worth a place on every teacher's desk. It is published at the corner of Pine and Pearl, New York City. The contents for the week ending September 16, were as follows:

2. The Illinois Central and its Progress.
3. Railroad Gross Earnings for August.
4. A Commercial Epitome containing the following:
   a. Cuttings.
   b. Breadstuffs.
   c. Dry Goods.

The article on cotton is worth the price of the paper.

NINETEENTH CENTURY.

"The Burden of Coal," is an interesting article in the current issue of this up-to-date magazine. The writer, Benjamin Taylor, deplores the fact that, because of war and so-called imperialism, the taxpay-er's burdens are constantly increasing; and in the midst of all this increased expense, he is not assisted with an imperative de-

mand from the coal scuttle. Higher prices
mean less comforts, and less comforts a lower grade of civilization.

THE IRON AGE.

The issue of September 16, of this interesting publication contains the following ar-
ticles:

1. Mammoth Lathes for Turning Granite Cobblers, Unnecessary.

ELECTION.

This magazine contains one article of es-
special value to the student of Commercial Geography. The trend of modern indus-

trialism is toward that part of the earth in which the efforts of man meet with the least resistance.

THE NORTH AMERICAN REVIEW.

Alfred von Hagen has contributed an article for the September number of this magazine entitled, "The Commercial Aspect of the Yellow Peril" p. 200 ff. Quoting from Reisch in his "World Politics at the end of the Nineteenth Century," he says: "The Chinese are an active, energetic race. For ages they have developed under the reformation of the survival of the hardiest, trained from youth to subsist on the most unmea-}
ged diet, to get along with but little sleep, and to work patient twelve or fourteen hours each day; these men scoff at difficulties, and exertions, which would, within a year, wear an European to death.

Certainly the student of the world's pro-
gress cannot afford to miss a chance to stu-
y the Chinese.

ECONOMY.

This comparatively new magazine gives great promise in the line of Commercial

Geography. Under the title, "Great American Industries," the September issue gives an exceedingly interesting article under the title, "Oyster Farming." This is from the pen of Kene Bache and is found on pp. 18-20. Read it, if you are interested in an American industry that is worth millions to us every year.

MULLER.

This always interesting magazine contains an interesting article by Ray Stannard Baker, entitled, "The Building of a German Ocean Greyhound." The most inspiring thought in the article is that we can do as good work in this country as is done in Germany.

AISLIE.

This deservedly popular magazine contains two very interesting articles for the current month.


Both of these articles are very interesting and should be read by al who are inter-

ested in the development of our Great West.

This closes the review for the month, and I trust my readers will find the field profit-

able and entertaining.

FINES SUPPLIES FOR PENMEN AND ARTISTS

All goods go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by purchaser.

Zaner FINE WRITER PEN—The best and finest writing pen made—best for en-

grossing, card writing and all fine scrib-

work. Gross $1.50, 25c., 1 Doz……. 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or or-

namental. One of the best pens for be-

ginners in penmanship. Gross 75c., 4c.

Gross 35c., 1 Doz……. 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled.

Gross 75c., 25c., 1 Doz……. 2c.

Gillotti's Principle Pen No. 1 Pen—A fine writing pen. Gross $1.00, 4c., 25c., 1 Doz……. 12c.

Gillottis' Elastic Double Point No. 804 Fife and medium fine writing pen. Gross 35c., 5c.

Gross 25c., 1 Doz……. 10c.


Gillotti's No. 303 E. F. Pen—Used largely for
drawing purposes. Gross $1.00, 4c., 25c.,

1 Doz……. 12c.

Gillotti's Lithographic Pen No. 299—One of the finest pointed drawing pens made. 6 pen-

25c., 3 pens……. 18c.

Gillotti's Quill Pen No. 650—Very fine points. 6 pens 25c., 3 pens……. 18c.

Soennecken Lettering Pens. For making German Text Old English, and all broad pen let-

ters. Set of 12-numbers 1, 2, 3, 4, 5, and 6 single pointed and 10, 20, 30 and 30 double pointed.

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

Zanerian Oblique Penholder—Hand made, rosewood, 12 inches long and most beauti-

ful and perfect holder made. 1 holder……. 9c.

Excelsior Fine Writer Pen—Best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder……. 10c.

1 Dozen……. 50c.

6 Gross……. 4½.

15c.

Gross……. 2.35.

1 Gross……. 4.25.

Writing Paper—Best for fine writing, flourishing, etc. 1 holder……. 10c.

Black Cards—White bristol with finest sur-

face for fine penmanship.

100……. 28c.

500 by express……. 40c.

1000 by express……. $1.40

Black Cards—Best made for white ink 100……. 30c.

500 by express……. 75c.

1000 by express……. $1.40

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo engraving. 1 Bottle……. 80c.

Arnold's Japan Ink—Nearly 1 pint bottle……. 90c.

White Ink—Very fine. 1 bottle……. 25c.

Writing Paper—Finest 12 lb. paper made. 1000 sheets per lb. 1 ream by express……. $2.15

Writing Paper—Same quality as above men-

tioned but large size. 1 ream by express……. $1.85

Practice Paper—Best for the money to be had. 1 ream by express……. $1.40

Send stamp for samples of paper.

Envelopes—100 fine blue……. 40c.

100 fine white……. 40c.

1000 either kind by express……. $1.50

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

Address ZANER & BLOSER, Columbus, O.

FOR HALF TONES AND ZINC ETCHINGS

that will be AS NEAR PERFECT as it is possible to make them, send your orders

"Franklinward"

The Franklin Engraving Co.

131 N. Dearborn St.

Ladies: Your zinc etching and general

treatment have been all we could de-
sire. Somuch so that we have patronized you for a number of years and have thought of discontinuing.

COLUMBUS, 0. 7-2-1900

ZaneI Blosen.

We are also prepared to furnish you with

Original and Effective Designs and Illustrations

Franklin ENGRAVING AND ELECTROTYPING Company

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CHICAGO
SPECIAL OFFERS.

In order to still further enlarge the rapidly increasing circulation of The Penman-Artist and Business Educator, we now wish to make some extremely liberal offers.

These offers are not intended to be unlimited as to time, and may be withdrawn at any time, so we would advise persons who desire to take advantage of them to do so without much delay.

THE BEST HOME STUDY WORKS YET PRODUCED.

The works described below must not be confounded with the cheap books on the market, many of which are a jumble and rehash of specimens of all sorts thrown together with regard to their proper presentation as to be of value to anyone desiring to learn a branch of penmanship.

Our books have been prepared at a large expense, especially for the home learner, and unquestionably form the most valuable, up-to-date, and complete series of home study publications ever offered in these lines of work.

Each work starts the student at the beginning and takes him over a thoroughly graded and complete course of study and practice.

The copies and examples are of the highest grade and most inspiring kind known to our profession, and the instructions accompanying them are so plain and to the point that no one will fail to learn, at least the specimen that is given.

The best results are obtained by subscribing for The Penman-Artist and Business Educator, and using it in connection with these works.

Each number of the journal contains lessons in the same branch treated by the books, and these monthly lessons will fire your ambition and are highly pleaded with the work. The expense is but a trifle when compared with the saving charged for correspondence instruction.

Whatever branch you wish to master, subscribe for the journal and secure one or all of the works mentioned herewith in connection with that branch. Then go to work. (If you desire a number of the works at one time, write for special prices.)

Business Penmanship............. Manual of Simplified Script,
Vertical Penmanship.............. Zaner's Complete of Business Penmanship.
Ornamental Penmanship........... Lesson in Ornamental Penmanship.

(Please believe that you may secure the book for home study.)

(Please believe that you may secure the book for home study.)

P-A and Business Educator one year........... $1.00
Lessons in Ornamental Penmanship............. 75
 Both for $1.10
 $1.25

IS a work in slip form, 3 x 5 inches, embodying the $1.60
same subject as the $1.50, but added to by us, with extra plates

P-A and Business Educator one year........... $1.00
Pen Studies......................... .50
 Both for $1.00
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A portfolio of twenty-four pen drawings, consisting of sketches, objects, birds, fruits, portraits, scenery, etc. They are especially designed for home learners and students of pen drawing.

P-A and Business Educator one year........... $1.00
Zaner's Gems of Flourishing.............. .50
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 $1.50

IS a work devoted exclusively to the fascinating art of flourishing. The work starts at the beginning, showing the student how to make the simplest strokes and to gradually evolve the finished design.

P-A and Business Educator one year........... $1.00
A copy of "Portraiture".............. .75
 Both for $1.15
 $1.50

IS one of the most beautiful and instructive books ever published on the subject, containing 132 pages, containing hundreds of examples, with 2,000 words of instruction, on the living page, and is just the book for home students.

Penman-Artist and B. E. one year.............. $1.00
Zaner's Complete of Business Penmanship.... .60
 Both for $1.60
 $1.60

IS a work especially adapted to home-students, schools and colleges. It tells you just what to do and how to do it in order to become a fine business writer. All the copies are photogravured from actual writing. The work is complete and carefully graded, beginning with the simplest exercises and forms, it takes the student through a complete course, including the finished page.

Penman-Artist and B. E. one year.............. $1.00
Light and Shade................... .50
 Both for $1.05
 $1.50

IS the title of a manual on drawing by Mr. Zaner. It contains 6 pages, 5 x 7 inches, of illustrations and plain, simple, instructive text. It is just what home-students, and others who are not at home in drawing, need to make them feel at the art. All illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings.

We will accept stamps, coupons or tokens, but prefer money orders for amounts above one dollar. Do not send examinations, foreign stamps, or personal checks. All premiums sent postpaid. We will send the journal to one address and premium to another if desired.

Address: ZANER & BLOSSER, Publishers, COLUMBUS, OHIO.

ESTERBROOK'S STEEL PENS

THE MOST POPULAR IN USE

Each Pen Carefully Examined and Absolutely Guaranteed.
Always Ask for Esterbrook's Pens. All Stationers Have Them.

THE ESTERBROOK STEEL PEN MANUFACTURING CO.,
26 John Street, New York, AND
Works, Camden, N. J.

Touch Typewriting

A new edition of the "Complete Guide to Typewriting", containing full instructions and practice lessons in touch type writing after the very best and latest methods, is being issued. If you have not seen the

"Complete Guide to Typewriting"

soul for it. It may be used for either the touch or sight method. It is the newest, the most practical, the best thing on the subject. Price, $1.00. To teachers for examination, Address: MEHAN & McCAULEY, Des Moines, Iowa.
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Have a certain characteristic originality in method, subject matter and arrangement, which has won for them a conspicuous distinction for superior merit in the estimation of commercial educators.

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THE INDUCTIVE SET OF COMMERCIAL AND INDUSTRIAL BOOKKEEPING

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WE ALSO PUBLISH THE FAMOUS

Budget System of Bookkeeping
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Billings Synthetic Shorthand
Swift and Reliable Shorthand
Writing Lessons That Teach—

and a complete line of Blanks and Stationery.

Catalogue and Price Lists sent to Teachers and School Officers only. Correspondence solicited.

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Dallas, Dallas Book Co. - - - - 402 Main St.

Los Angeles, Los Angeles Business College.

Salt Lake City, Keeler & Hinekley, - 410 Templeton.

Omaha, Meghath Stationery Co. 1358 Farnam St.

San Francisco, Whittaker & Ray Co. - 728 Market St.
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COLUMBUS, O.
Sureness One of the essentials of good writing is sureness. To be able to produce good, legible characters on the spur of the moment and under ordinary conditions as to height of desk, quality and kind of pen, etc., is the test of business. Plainness, swiftness, and sureness are the three important factors in good penmanship. Failure in any one of these and the result will be failure. You must begin to-day to make the pen count every time you place it upon paper. That means that there shall be no meaningless practice; no careless writing; no scribbling as an excuse for movement drills, if you want to make sure of the product - a legible, rapid, serviceable, business-hand. Aimless practice, slipshod writing, indefinite concepts, all need to be avoided. Need I say more? Practice freely, practice enthusiastically, practice intelligently, and the result is as certain as it is desirable. Do not expect to get a good hand writing in a day. It takes time, but it is worth many times its cost. It is the best investment a young person can make. It is capital that can be put into earning at any time.

No. 22 Let the arm roll and revolve freely in the sleeve in making the compact, narrow oval exercise. Little or no finger movement is necessary if you make the loops short and a rounding turn at the base. The down stroke or back of the 1 need not be perfectly straight, and the crossing may be quite low, and then I shall never look like t. Always your penmanship will at least be legible, word ill without pausing. Write it well times. Indeed, if you are preparing as an to write it perfectly legible forty times in a minute. Try it. The word mill with its wide spacing cannot be written more than about one half as fast. In practicing ill, work for plainness and speed; in mill, work for accuracy and freedom.

No. 23 The I is a difficult letter to make well, as it contains two compound curves. The exercise given is a good one to encourage ease and grace of movement. Master it. Try to make it well rather than rapidly. Never, however, practice slowly. If you are not sure of your precept, draw the letter slowly. Retrace the large ones with a dry pen. Be sure you know the proportions, shape, and characteristics of each letter before you practice upon it. Learning to see is an important part of learning to do, and quite as difficult. Save time and practice by critically examining each copy before practicing upon it.

The L begins like the I and finishes like the A. Do not loop the second part. Keep the first part round at the base or it will resemble H or B. See how easily you can write the sentence, and how well. Finish each word and sentence as carefully as you begin them. This is a habit worth forming. It means success.

bubble bubble bubble bubble bubble
bumblebee bumblebee bumblebee
No. 24 The $h$ is a union of $l$ and $r$. Use a free rolling movement in making the exercises in the first line. The last exercise therein finishing the $h$. Do not loop the finish or it may resemble $b$. The loop need not be as full as in Use but little finger movement. It is not necessary with an easy, non-spasmodic movement, and the result times in a minute. Keep your spelling-cap on the

The word *humblebee* well ten

same time.

No. 25 The $y$ is an easy letter if you have mastered the $U$. Make the loop long enough so as to distinguish it from $U$ and no longer.

Long loops are unnecessary. They require time and effort to make well, and usually considerable finger movement. Short loops can be successfully written without the aid of the fingers, while long loops require more finger action than any of the other letters. Nothing contributes to a uniform, even, regular handwriting as arm movement. Therefore, strive to master it. To do so, see that your position is not cramped and your paper is at the right angle. It ought to be so placed that you can write a reasonably long word with ease without shifting the elbow. In making the letters on the last line, it is allowable to pause slightly between the forms at the little loop. However, it is not necessary with all persons.

No. 26 The characteristics of an $h$ are an extension, usually in the form of a loop, and the second part of $n$. Keep the first part sharp at the base and the second part round on the letter. It sometimes resembles $k$ or $b$, as shown here, first and second part will insure plainness, but the pauses times in a minute and write it well. Not that many to become a rapid, legible penman. Write the word

hush hush hush hush hush

hurrah hurrah hurrah

No. 27 Begin the $j$ with an upward left curve and finish it the same as $y$. It is a letter that is rarely ever taken for any other. Practice the retrace form at the end of the first line as it encourages smoothness and sameness. Joining words as in the sentence is splendid practice as it encourages arm rather than finger movement. It is not very practical as a final product, however, as it requires more spacing between words than where they are disconnected. Try to make the $j$ and $y$ the same size and slant. The arm must act much like a hinge at the elbow in making these forms. Keep a good position of the body. Do not lean against the table or the chair back

No. 28 Toil is the greatest talent after all. It is the one that insures lasting success. It earns success by the sweat of its brow, and then appreciates it. So do not think only a few can learn to write a good hand. All can who are willing to work under the right instruction. Study the general appearance of this plate. Note the spacing in and between words. Then contrast the turns and angles, the $n$'s and $p$'s, $s$ and $a$'s, etc. Find your first faults, then eradicate them one at a time. Discard your faults and good writing will follow. Better not drink tea or coffee, much less beer or whisky. Tobacco can do you no good—it does some harm, sometimes a great deal. Skilled persons notice the effect much sooner than others. It pays to be on the safe side.
Good penmanship, coupled with commonsense, a common school education, fair intelligence, honesty, and industry, will do more to secure and hold a good commercial position than any other one thing.

The above represents a compact hand and may be written advantageously by many. You may prefer and write it better than the more running hands and if so there is no reason why you should not be allowed to use it. It represents economy rather than extravagance in penmanship matters. It is a good hand for accounting. The little finger slips less freely in writing this hand than in the more widely spaced hands. Adopt, adapt, and develop that which you like best and can do most easily. There is no one way for all. Find your style, then make a success of it. Or better still, make a success of any hand, and style will creep in in spite of you.

Criticisms  C. V. B.—Practice more systematically. Stick to the copy. Too many angles in your letters. Watch the details. Your movement is too wild though of the right basic kind—harness it.

K. P. H.—Close your o's—curve first stroke more by starting it to the left rather than downward. Omit shade on r. Capitals too large for the small letters. Work is good otherwise.

O. H. J.—You write well—splendidly under the circumstances. You ride the pen on the down strokes. You ought to practice more on each lesson. The quantity you do is not enough to increase the quality very much.

HARRY—Your practice reveals unusual improvement. You can become better than a good penman. Close your o's. Make no angles in the top of m. Make loop in e and I fuller.

E. J. K.—Sharpen your p's and m's at the bottom, and your n's at the top: you make them too much the same. Learn to distinguish angle from turn and loop from retrace.

P. F.—Don't shade your capital A's. Your touch is a trifle heavy and your pen worn. Better not close capital A at top. Strive for greater accuracy rather than greater freedom, for the purpose for which you desire penmanship.
Simple, Sensible, Serviceable Characters

The true function of writing is to express and to record that.

A A A A B B B B B B B B
C C C C D D D D D D D D
E E E E E E E E E E E E
F F F F F F F F F F F
G G G G G G G G G G G G
H H H H H H H H H H H H
I I I I I I I I I I I I
J J J J J K K K K X X X X
L L L L L M M M M N N
N N N O O O O O O P P P P
R R R R R R R R R R R R
S S S S S S S S S S S
T T T T T T T T T T T
U U U U U U U U U U U
V V V V V V V V W W W
X X X X X Y Y Y Y Y Y
Y Y Y Y Y Y Y Y Y Y Y Y
Z Z Z Z Z Z Z Z Z Z Z Z

To make these forms successfully, discard semi-angular, spasmodic, rigid, inflexible movements and employ, instead, easy, rolling, graceful, gliding, flexible ones. Keep the capitals low and wide, the loops full and short, and the short letters rounding. Turns should be round and full and angles sharp and retracing. Aim at plainness first, then speed, then beauty of neatness and simplicity. Let the hand rest, glide, and roll or revolve upon the little-finger rest. Employ arm movement—finger action is less necessary in this than in any other style of penmanship. It is the coming hand because it is intensely legible, unusually easy, and quite rapid. A goodly number of styles are given—select the ones you like best and adopt them for your rough-and-ready writing. If they do not improve under conditions that are destructive to the usual, semi-angular, tall-loop style, we will acknowledge the corn and say so publicly.

Appreciative Letter from Mr. Crandle

The best evidence of my appreciation of your most excellent paper is expressed by the one dollar which I enclose for my subscription. Please notify me when my time expires, so that I may renew.

C. N. CRANDLE
Athenaeum Bus. College
Oct. 23, 1911
Chicago, Ill.

Lessons in Artistic Penmanship

Number Three

By J. E. Leamy, Troy, N. Y.

If there is any one thing that will carry you to the top in this work quicker than anything else it is what I would term "honest" practice. I use the word "honest" simply to distinguish conscientious practice from careless, indifferent practice. No doubt, many of you have by this time noticed how much more you gain and how much better you do when you are compelled to "get out" your best when you sit down to swing away with that don't care feeling. Perhaps during the latter practice you occasionally get a form that opens your eyes, yet as a whole you do not begin to improve as much. Therefore, each time you make a letter or a word do it with an object in view. In other words, every time your pen passes over the paper put behind it your best efforts. This kind of practice, re-enforced by a free and easy movement, cannot
help but carry you through rapidly. Remember, too, that in order to practice "fom estly," it requires two things: namely, an accurate knowledge of form, and a free and easy movement. These are the two main requirements. If you have them you are fortunate, but if you have them to get, do not despair. There may be more satisfaction in having them than in having them to get, yet you will find more pleasure in the getting than in the possessing.

Now do not sacrifice the small letters for the capitals. Keep in mind that the former are of chief importance, and that your success as a penman will be far more certain and permanent if you write the small letters uniformly well than if you dash off large breazy capitals at the expense of the small forms.

LOOPS.

Thus far I have said nothing concerning the angle of the paper and the position of the arm. If there is a place in the work where the angle of the paper is liable to effect your results, it is in making loops both below and above the line. The loop letters are usually considered difficult, but I do not think you will find them so if you observe the position of the arm and paper in making them. Many of our enthusiasm on the "purely formal" movement advise some finger movement on loops but I do not think it necessary. If you keep your arm at right angles with the connective slant and make the loops with the arm, using considerable hinge action I think your results in the end will be far better than if you hold the paper and arm on about the same slant and endeavor to use finger action in their construction. Now do not understand to say that loops cannot be made successfully and well by the latter method. They can, but I think it takes much more training and time to master them by the latter method than by the former. You must discover for yourselves just what movement of the arm, hand and fingers produces the best results, and then use that movement. You may have some trouble in getting the crossing up as far as the baseline but it should be there or nearly so. Do not stop the pen at the bottom, but keep it moving. Endeavor to make all your loops about the same size, and be very careful about their slant.

HOW TO MAKE T, D, AND P.

Begin the loop the same as you would an i, but instead of reversing the motion at the top and returning to the base line as in the i, the pen should be raised from the paper, thus forming a short, curved stroke. At about three spaces above the base line let the pen strike the paper firmly enough to force the points apart, and then start toward the base line, raising it gradually and swiftly from the paper somewhere between the head and base lines. Then add the finishing turn and stroke. But it is not yet complete. It must be "retouched." This is done by leveling the top and sharpening the corners.

The d is made so similarly to the t that additional instruction is not necessary.

Let the little finger slip freely in making the first two strokes of the p. After making the up stroke come below the base line with a "rush," and stop abruptly, the pressure of the pen on the paper will be sufficient to check the motion. Square the corners as in the t and d, and finish like an n.

Now in writing words do not be afraid to lift the pen quite frequently. Be "cute" about picking the stroke, and endeavor to leave no trace of such work. This raising of the pen so frequently may seem to many detrimental, nevertheless it is done for the finest of them. In truth, it is this very reason why many do not write better.

They are told to use "pale turkey" and not to lift the pen, yet they are told to do many things that the instructor could not do if he tried. It is simply another case where theory and practice disagree, and where precept is better than example.

Send your latest efforts.

Critics

John S. P., Maine: Put in more hard work on simple movement exercises. Work shows that you have not yet mastered them. Be more careful about the turns, both upper and lower, in small letter work. Send your latest efforts on lesson one.

Miller, St. Louis: If you continue to improve the coming months as you have in the past, your work will soon be beyond criticism. You are a little weak on small letters. Lines not quite smooth enough. Tops of small m and a rather inclined to be too pointed.

E. J. B., Ohio: Glad to receive your second work on lesson one. It shows a great improvement over your first efforts. Uprights on all small letters too slanting. Do not shade every letter. Just an occasional one. You do well.

E. G. F., Vermont: Glad to know that you are again "swinging." I like to receive work from my old pupils. It brings back recollections. Would advise more short right through small letters. Keep all down strokes near the same slant. Small y is poor. Send me your best efforts on lesson two.
possibly dishonesty is not more common today than formerly, but recent glaring instances of it emphasize its presence, and, incidentally, a fundamental duty of commercial teachers.

A few weeks ago a young bank clerk in Kennebunkport, N. Y., disappeared, and an investigation showed that $50,000 of the bank's money had gone into sporting life in New York. Only a few days later, the great dailies ran striking headlines over an almost incredible tale of stealing. The note teller of the First National Bank of New York had "stepped out to see a man," when he saw the bank examiners at his desk, and the examination of his books showed that about $50,000 of the bank's money had been contributed by this trusted employee to racing and gambling in Saratoga, and to a scale of living, at his home in Mt. Vernon, far beyond his salary.

While the officials of the First National Bank of New York were catching their breath, E. S. Dreyer, a private banker of Chicago, was taking a flying trip to Italy, to serve a ten years' term for depositing another bank, as his personal funds, to apply on a personal loan of $50,000, money that belonged to the Park Board, of which he was president. The bank failed, the money gone, and Mr. Dreyer pays for his inability to discriminate between his own and other people's money, by boarding at the state's expense for several years.

Fresh in the minds of all these men was the story—six months old—of the conviction and penitentiary sentence of President Cole of the Globe National Bank, Bos- ton, and of a Vermont cashier who had "stolen" his books, to cover his obligations for a friend who was hard up. Illustrations, unfortunately, are too numerous to make their further citation here profitable to our discussion.

A Lesson for Teachers

The lesson to be drawn is not, in our judgment, that we teach more bookkeeping, but that we do more to build good character. It is said to be supposed, nor is it a fact, that the majority of these cases result from defective systems of accounting. They are the product of insufficient moral training, excessive temptation, and carelessness on the part of superiors.

Our young men go to the theater, the poolroom, and to late supper too much, and to dance halls, too much, and in too many cases, for too long a time. Young men and women are influenced and similar uplifting influences too little, to develop a healthy moral vertebra.

With many of them, good clothes and a gay time are the sole aim and end of life. It is not strange that other things being equal, business men prefer to get young men from the country rather than from the city.

School Influence

Barring the influence of mother and home, there is no influence more lasting or effective than that of a noble teacher. It is an interesting fact that biographies of notable men always contain a prominent reference to the influence of some teacher in their youth. Example of the subject, Dr. F. E. Bunnell, of Brown University, said, the other day, that the teacher is himself a concrete representation of all the virtues he can teach. The pupil, in short, is what the teacher says he should be clean in his personal habits, upright in character, a man of exalted ideals.

It is ignoble, hypocritical, degrading, for a school principal to lead in the religious or other influence of the pupils in his daily history, his tone, his looks, his actions. It is not in the minds of his students an impression of earnest sincerity, shame upon the school, a blight, which will do harm in a loud voice, and with a long face, preaches to his students about the value of punctuality in meeting obligations, when his teachers cannot pay their rent because he is paying out all of his September income for soliciting advertising matter, and trusting to luck to get enough to move through to the date to which the amount of a school of young and forcibly and successful teacher than is present. Do not set a bad example.

Bad Examples

The school principal who, in his printed matter, deliberately misrepresented the facts in regard to the attendance, equipment, faculty, range of study, and of standards of work in his school, is giving his students the first lesson in an art of which the professional bookkeeper is a master past. When he sends out smooth tawny fakirs to tell plausible tales of "common" success which possibly one student in fifty achieves, he is teaching that young person that, in the language of the "Honorable," Richard Croucher, "he is looking out for his own pocket all the time;" and we might add that such a character as little as the Tammany boss how he gets his business, which his faith in human nature is shattered, or many tears of disappointment are shed, or he goes out to practice his lessons on the community. When he gets the parent of the prospective student to sign a contract, not caring much then whether the student comes to school or not, and when he forces payment on contracts for which equal value has not been given, the student's natural inclination toward good practices has been greatly strengthened.

Noble

No one, who, at the Federal Character Banquet in Chicago last winter, heard the matchless tribute paid by W. X. Ferris to his former teacher, the late president of the Oswego (X. Y) Normal School, can ever forget it. What an influence that was! Think of the men and women whose ideals have been fitted and whose lives have been quickened by even this one product of that Normal School. But to do good work does not require one to be president either of the Oswego Normal School or of the Ferris Industrial Institute. One wonders where that prince among the leaders of young men, L. M. Thornburgh, got his bent toward the true foundation work of teaching. Hundreds of young men—the writer has talked with some of them—have become practically indispensable morally through the influence of this one teacher, whose ideals are high, whose motives are pure, and whose heart is altogether in his work. But the personal application need not be necessity, though there are many good examples that could be cited.

There is, we regret to say, another class of teachers.

A High Standard

Fellow teachers, let us realize our responsibility to God, to our students, to the higher cause for which we work. Let us not forget that it is an awful thing to help, even so remotely, in forging the chains of unrighteous habits with which to fetter the limbs of the young, who should go forth to conquer wrong and evil. May we not undermine the foundations of character, laid in tears and prayers at home.

Teach more bookkeeping, if you will. Expose the methods of defrauders, if you can. Show your pupils how to protect their own interests from unscrupulous employers; but have a care that you do not turn loose on the business community someone whose nature potential evil—unrestrained by any thing you have done for him—has been raised to the third power by the intellectual education you have given him. Remember that "an ounce of prevention is worth a pound of cure." Cleanse the fountain at the head. Raise high the ethical standard of your school and of your life.

An Exercise in English

A little ingenuity on the part of a teacher of English will provide a great deal of work for pupils. Here's a suggestive exercise made up by choosing irregular verbs whose past participles are often abused. The pupils write out the sentences, supplying, in the blank, the past participle of the italicized word, which is to be omitted in reading the sentence. Follow this with exercises on parts of speech and on verbs, in the past tense, and on verbs that need to be discriminated.

Consult a good dictionary, if you have any doubt about the correct form for the
past participle of any of the following italized verbs:
1. He tres - sick. He has been sick.
2. They have bare - the Honorable John Sherman to his grave, in Mansfield, Ohio.
3. Overseers had beat - the slaves cruelly.
4. Count Von Waldersee has begun - operations in China.
5. Theodore Roosevelt had had - his followers keenly excited. When Putnam's dam was destroyed because the Conemaugh dam was burned.
6. The young man has wisely choose - uprightness with poverty, rather than
7. The man in the little city of Nazareth.
8. They have hung - John Brown's body on a sour apple tree.
10. Franklin had know - poverty.
11. The teacher had put - the book on his desk.
12. The work of President Monroe has been many years.
13. Garfield's monument was lay - in the hearts of the people.
14. You have mistake - the directions.
15. Father Time, in recent months, has been
16. The river has been full of many a shining sheaf of ripe, golden grain.
17. Bucephalus was ride - by Alexander the Great.
18. The old bell-ringer of Independence - "Hall had struck the clock - out such momentous tidings.
19. The sun is rise - the importance of the occasion.
20. The rain has been dry.
21. We had never see - Mt. Blanc.
22. His purpose has not been shake -
23. Our manufacturers have seek - foreign markets.
25. Many eminent men have sit - in Congress.
26. We were show - to Whittier's "Garden Room."
27. The rain had soaked his wooden clothes, and they were much shrunk -
29. The Maine had sink - in Havana harbor.
30. Thousands were slay - on the field of Gettysburg.
31. With the coming of day, the jackals of society will have slink - out of sight.
32. Whatsoever a man hath sow - that shall he also reap.
33. And many a word at random speak may sodde or wound a heart that's broken."
34. General Leonard Wood found that he had sprained an ankle a few weeks.
35. A large sum of money was take - from the Bank of England by an American.
36. No one has sirim - the Whirlpool Rapids of Niagara.
37. Marconi has arrive - successfully to win fame as the inventor of wireless telegraphy.
38. President McKinley has swear - to defend the Constitution.
39. The children were placed in the swing, and were swing - for half an hour.
40. A great deal of property and have been take - by the soldiers in the attack on Tien Tsin.
41. "Not till Time has tear - out half the book of life do we see how few remain.
42. Every good citizen will see that his influence is throw - on the side of good government.
43. King Winkle was wake - after twenty years.
44. "The Recessional" was write - by Kipling.
45. More carpets are weave - in Phil adelphia than in any other American city.

Commercial Geography.
A Monthly Review of the Best Things For the Student and Teacher.

WILLIAM J. AMES, PRINCIPAL SCHOOL, PHILADELPHIA.

The periodicals for the month of October are full of good things for the advancement of our work in commercial geography. There seems to be a tendency on the part of publishers to keep their subject in one form or another before the people. This tends to make me think that if commercial geography really occupied the second-rate position some of our good friends would have us believe that we would not be filling their pages each month with matter of this sort. Believe me, when I say that so long as commerce and its development are the basic causes for world-action, just so long will the study of commercial geography be of prime importance and interest to young Americans. Don't feel discouraged if your pupils are, at first, more of less apathetic. Put the good things of the world into the closet and try using some of the daily papers and magazines. Write to the Chief of the Bureau of Foreign Commerce at Washington and ask him to send you some material. If you do not get the finest text-books you have ever seen, you may call me whatever you like. After you get all the material together, it is a good plan to lay out the work in such a manner as will best interest your class. I cannot guide you in this matter, because I don't know your environment and pupils.

The following list of magazines is not arranged in alphabetical order, but it is to be hoped that the earnest teacher will not find this of great moment:

FRANK LESLIE'S
1. "China. A Survival of the Unfittest." This is an article of intense interest to the Commercial Geography student. It should be read in class and fully discussed.
2. "Race for the Chinese Market." This is really a wonderful article and one cannot look at it without reading it to your pupils or placing it where they can read it and then give them a test to see that they read it.

MUNSEY
1. "The Greatest Fighting Machine of the Age." This is an inspiring article because it emphasizes that if our country would lead in the commerce of the world, we must be able to back our claim.

2. "The Crises in China." This is an interesting article because it shows the facts to others, should be able to tell us all about the Celestials. Read it by all means.

3. "The Annihilation of Space." An inspiring article by the editor of the "Manchester Guardian," who publishes in Baltimore, Washington, Pittsburg, Boston and Buffalo. The following year, when China's commerce is the center of the world, will be within five hours of the metropolis. It is a wonderful article and a wonderful piece of writing. This is a wonderful article by a wonderful writer. Mr. Manchester is one of the best examples this country has produced of what a young man may accomplish; and his articles are always full of that imperious force which has given him the position of a great publisher of up-to-date magazines.

4. "Italy and Her Makers." This is a timely article, in view of the fact that half a dozen of the world's nobility most recent.

OVERLAND MONTHLY
1. "A-Seen in a Logging Camp." This is an interesting article, well illustrated. When we think that the trade in lumber reaches all parts of the world, it is easy for us to understand the importance of this article.

THE NEW ENGLAND
1. "Early Traffic on the Connecticut." This is an interesting history of what should be the most prosperous locality in New England. It is to be hoped that the government will assist the good people of the Connecticut Valley to develop the country of this important stream and thus make it possible for the towns along its banks to ship their manufactures direct to the markets of the world.

THE FORGE
1. "Is Timber Fashionable?" A timely article by the highest authority. It is certainly a question of serious moment when we consider the importance of the great forests of this country. We must increase our native supply to meet the demand from abroad. No expense is too great, and whether the destruction of our forests would pay for the food products to increase in value.

THE LESSON OF THE MAIZE KITCHEN AT PARIS. This is a well-written article and of much importance to those interested in one of the leading products of our country.

THE IMPERIAL COLONIZATION AND PREFERENTIAL TRADES.
1. A timely article on the problem of trade expansion. It should be read by all interested in the foreign trade of the United States.

THE COAL SUPREMACY OF THE UNITED STATES.
We are not losing any time in "carrying coals to Newcastle," and it is hoped that the government will provide things in store for our coal fields. Read this article.

HARPER'S
1. "The Waterways of America." An article of great value in the study of commercial development of the United States. The paper is well illustrated and should find a prominent place in every commercial geography scrapbook.

THE CHAT TESTED
1. "The Knaves of Nautilus." The old order changing, yielding place to the new, and God fulfills Himself in many ways. Last one good custom should corrupt the world.

TO MY MIND, this is the finest article that has appeared in any magazine I have read this year. It deals with all the actions of the nations since the beginning of the century, and the writer, not to buy a copy of the magazine and have the class read the commercial geography make a thorough study of it. This article is chosen for a portion of the "Reading and Discussion course" for the current year, and has a large list of prepared questions.

THE NATION
1. "Our Expanding Trade in Oceania." This is a fine article for our anti-imper-
The Renman-Oilist and Business Educator

The彭男-Oilist and Business Educator

The彭男-Oilist and Business Educator

It is, however, a matter of great surprise that in so many of the important cities of our country the course in arithmetic still continues to be in the hands of teachers who have never had the benefit of a thorough preparation in the subject. The reasons for this are many and varied, but the most common are the lack of interest on the part of the children, the difficulty of the subject, and the lack of proper methods of instruction.

The彭男-Oilist and Business Educator

However, the discussion of the various kinds of problems which modern pedagogical leaders have denounced as being unnecessary to young students, I have made a careful study of the arithmetic requirements of thirty-five business cities in the country, including most of those having a population of over one hundred thousand. The assigned work was carefully examined and I discovered that in many cases the requirements are more than is necessary for proper business preparation, and yet the pupil who desires to continue in the high school or college, is not inculcated with the proper mathematical spirit by this false demand.

Most careful teachers will probably admit that below the high school the following subjects are unnecessary: Partial Payments, Commercial Propartnership, True Discount and Higher Mensuration. The following table will show the relative percentage of cities in which the above subjects are not simply omitted but actually required:

<table>
<thead>
<tr>
<th>Subject</th>
<th>Percentage of Cities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compound Partnership</td>
<td>33%</td>
</tr>
<tr>
<td>Compound Proportion</td>
<td>45%</td>
</tr>
<tr>
<td>Higher Mensuration</td>
<td>56%</td>
</tr>
<tr>
<td>True Discount</td>
<td>63%</td>
</tr>
<tr>
<td>Equation of Payments</td>
<td>70%</td>
</tr>
</tbody>
</table>

The percentage of which may be called non-essential subjects varies from 33% to 70% of the requirements. This would be beneficial to the school districts if it should lead to minimum requirements more nearly in accord with the demands of the times.

When it is remembered that there are over one million children engaged in business in this country, and that nearly half our total population over the age of ten years, is busy in some mercantile pursuit, it will be admitted that careful attention should be paid to the requirements which business occupations demand, and that proper minimum standards should be decided upon after careful deliberation. Statistics prove that out of every hundred children who study arithmetic in the high school, two college, and ninety-four leave at various ages to go into some form of business. Urgent efforts should therefore be made to equip these pupils for the amount and the kind of arithmetic needed.

MINIMUM REQUIREMENTS

There will probably be considerable discussion as to what may be proper minimum requirements, but careful consideration of the previously mentioned courses of study lends me to the following conclusions:

1. Arithmetic should be a part of the regular routine in the high school, two college, and ninety-four-year-old school.
2. The standard of drill and review must be constantly emphasized, not only for the pupil who is to enter business, but also for the pupil who is taught arithmetic as a basis for further mathematical knowledge.
3. The mass of the pupils, however, need only have such instruction as they need for their arithmetic, not for mathematical development, but as a means of earning their livelihood.
4. Simple cases under denominate numbers of the practical tables, and easy applications of percentage and proportion, will doubtless include the most advanced work which any fair minimum course will require.
5. Textbooks are to be used with caution, they can be made helpful or harmful, according to their use or abuse.
6. To the fourth year, the main efforts should be to secure rapidity and accuracy of result, and the work should be confined to the fundamental rules and a brief course in miscellaneous applications.

SIMPLIFICATION

A relief from the present excessive requirements in arithmetic leading to an effort to prepare for proper business equipment, is found in the establishment of commercial high schools, to the development of the school system, and an innovation which most of the larger cities of our country have hastened to adopt. The trend towards the movement is also shown in the methods which their children were very successful in preparing young men for a mercantile career, that they have an established place in the educational system of our nation.

With some schools the pupils are of an advanced age, and their acquiring power sufficiently developed to enable them to grasp such subjects as the Metric System, Compound Partnership, Equation of Payments, Compound Proportion, True Discount, and Higher Mensuration. The following table will show the relative percentage of cities in which the above subjects are not simply omitted but actually required:

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In the course of the past few years, I have frequently received letters of inquiry from the parents of my pupils, stating that the methods which their children were not different from those employed by themselves that they could render them no efficient help. I therefore determined to discover to what extent business practices are being applied to the high school, and also to what degree our curriculum might be reduced by limiting the instruction to those subjects which the business men found most necessary.

Therefore, I have received letters of inquiry covering the above points to the heads of the representative business houses in New York. The plan received the hearty approval of a number of our merchant princes, bank presidents, and Commissioners of the Board of Education, including John Wannamaker, R. H. Macy & Co., President Miles M. O'Brien of the Board of Education, Hon. Samuel B. Little, President, Joseph D. Kittell, Pres. of the Nineteenth Ward Bank, and Supt. John Jasper. Their cordial endorsement and the use of their names stamped my investigation as being not simply theoretical but practical and useful.

REPORTS FROM SIXTY LINEs OF BUSINESS

So that I might be assisted in making proper generalizations from the replies, and also that I might succeed in reaching a larger number of various lines of industry, I made the following classification of occupations:

1. Wholesale Merchants.
2. Retail Merchants.
4. Traders.
5. Skilled Artisans.
6. Professions.
Importers believe agents. Miscellaneous. Limited have presented from the sixties: arithmetic presents difficulties that it seems hopeless to expect adequate use of the same in school. The most we can hope to do is to properly prepare the pupils for further study this subject, to put the importance of a thorough knowledge of fractions, and also leading them to attain the power to "think in percentage."

Retail Merchants in all branches of trade seem to agree that the attitude of all the arithmetic a boy needs is the practical ability to handle quickly and correctly the four fundamental rules.

Manufacturers and the business world are of the opinion that the ability to calculate interest accurately and quickly, and to handle trade discounts to advantage, constitute the necessary equipment, outside of the fundamental rules. All agree that the time spent in what is called the "Problems in Interest" finding the Rate, Principal, Time, etc., is wasted. Almost all the business use of interest is in what is called the "First Case," namely, to find the interest or amount.

Mechanics seem to have very few methods except those which are now usually taught in our grammar school. The great majority is calculated approximately, as the mechanic has figured so often in his special line on certain classes of work, that he reaches the results most naturally, and would, otherwise, therefore to greatly enlarge the plan and scope of approximation in our school work, and in many of our problems, we should insist that prior to the complete solution, the solution should be carried to the approximate result. It is only in the larger contracts that mechanics do real figuring. In small jobs, they rely on their experience to strike the price about right, or else they have calculated, make it up as the one next on the page.

The answers received from the plasterers, painters, paper hangers, etc., were somewhat difficult of generalization, and in a paper of this limit, their full significance cannot be given. There was harmony on our school methods, but in many cases, technical solutions were sent to me, which would be of considerable value in business, but would not be desirable as part of our regular school instruction.

In Accuracy

Probably the greatest drawback to successful work in arithmetic at the present time in our elementary schools, is the inaccuracy of the children's work. The pupils have not learned how to interpret the problem is correct. They forget that accuracy of result is really the basic principle of this science of quantity, and if there be an error in calculation, the value of all is vitiated.

Nothing is more discouraging to a class, than after having carefully and indelibly led up to a new process, and by drawing satisfactorily upon the pupils' former knowledge, to have gradually brought him to a comprehension of the new, then when he proceeds to make a test to determine results, to discover that a large proportion of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have glaring errors of the class have gle
to the most complex relations, before declina-
tions are taken up. In others, denominate
numbers are taught for a full term, and the
poor children have ad nauseam all the prac-
tical requirements. Possibly the next term, percentage
may be the center of attention. It is far
better to carry on several topics at once,
and therefore after the preliminary stages
of fundamental arithmetic and decimal
fractions should be taught coordinate-
ly. Very soon percentage should also be taught
as a parallel subject, for the scholars should
be led to see that all three processes are
related, and will with pleasant variety result, but what is more important,
if the scholar is compelled to leave school
at an early age, he may have acquired the
fundamental nature of a large part of arith-
metic. If the above method is followed,
each process should be approached in such
way that the child need only grasp the
main outlines, the more important details
being reserved for superior grades.

Perhaps another mistake very commonly
made is for the teacher to assist the pupils
to too great an extent. They are not to be
columns taught by what has been called the "teaching process" or "honouring" the
child should rest and give the children a
chance to assimilate the instruction.
Frequent reviews therefore become neces-
sary. For some reason, however, a teacher
always endeavored to diminish the require-
ments in arithmetic, even though the
science, geography, history and language
lessons suffer in the effort. Perhaps super-
intendents and principals themselves are
at fault in this. Even making an inspection
of the class in arithmetic alone, and allow-
ing that to be taken as a standard for the
other subjects. The teachers are therefore
often in the habit of not giving their boys
the arithmetic examination and the
higher result, the logical training of the
mind, suffer in proportion.

Let us hope that the dawn of the coming
century may witness a new Renaissance in
arithmetic, and that with better methods,
more intelligent teaching, and courses of
study more fully adapted to the children's
future, there may be a wonderful improve-
ment in the result. Thus, at last, that time
may be saved for other branches, and yet this very
important department of school work may
justly do all that is demanded of it, first in
the practical duties of life, and secondly as the
natural forerunner of higher mathe-
matics.

Starting a High School Class in Bookkeeping.

WILLIAM H. EDDY, COMMERCIAL DEPT.,
ENGLISH HIGH SCHOOL, PROVIDENCE, R. I.

When I attempt in cold blood to set down
the manner in which I start a class in book-
keeping, I have confided, though vividly,
many of the experiences of students, giving
out textbooks, arranging programs, making up
divisions, and so forth indirectly, in the
midst of which I devote a few spare
moments to teaching something about book-
keeping. After a few days, order takes the
place of chaos, but by that time the class is started.

WORK OUTLINED.

Nevertheless the road which it is to travel
has been marked out from the beginning, and
the teacher does his best to keep his sheep
from straying outside of it. At the round-
up he takes account of stock, drives in the
stragglers, and starts afresh.

METHODS OF TEACHING.

Differing conditions demand different
methods. At a given "year" a day throughout the year has to suffice for book-
keeping and penmanship. These "hours"
may vary from forty to fifty-five minutes in length,
and it follows that most of the work must be done outside of school. Without direct super-
vision from the teacher. This period of
class work must be devoted largely to expla-
nations and quizzing. For, if pupils are not
encouraged to think, the reason for the
processes they follow, they become entirely
mechanical in their work, doing it without
thinking at all of the principles that under-
lie it. These conditions make individual
work necessary. The more pupils it is hard,
if not impossible, for the teacher to make
thirty different explanations, and, if
for him, it is hard for the student.
Even if it is possible to have two periods in
succession day, the amount of work is inferior
to class work. It is simply impossible to
dwell on the explanations long enough to
have them sink into the brain of the average
high school student.

WHO IS FOR PRACTICE?

Shall we go on theory or practice? We must remember that our students do not
know ledger paper from a check-book, nor
a journal from an invoice. Everything is
new, and one new thing at a time is enough. Hence I believe that the practical set,
with its accompanying business papers, should not be the first thing used. The multiplicity
of details confuses the pupil, because he has in mind no general principles by which the
tasks he meets are classified. He sees the
sights on his way, but does not know
where or why he is going. The basis
of all bookkeeping is debit and credit, and
these are most clearly brought out in
the account. The account then is naturally the
first thing to be studied. In some respects the
cash account is a good one to begin with,
but, on the whole, I prefer to begin with the
personal accounts.

FIRST STEP.

I would begin then by explaining that
business transactions consist of exchanges of
things that have value, between two dif-
ferent persons, and that bookkeeping is a
record of these transactions. Suppose the
student is to make the problem complete.
Now, if he lets the other person have some-
thing, that person should be charged
with it, or in bookkeeping language, debited.
But if the student receives something from
the other person, the record should show
that the student owes him for it: that is,
the person should be credited. This point
needs full explanation and illustration, much
more than the idea of debit does. Children
are often going to a store and getting things
charged. But they are not used to the
idea of credit. They think the store-keeper
when paid "crosses it out."

COPYING MODELS.

This is about as far as I can get in one
lesson. Next comes the distribution of
ledger sheets, with ledger columns dif-
ferent. Then let the students copy
some of the models in the text-book, Copy,
to give accuracy and prevent mistakes at the
outset. Then have them write out accounts
from the transactions. Insist on the utmost
accuracy and neatness, and have all work
below par rewritten. First impressions
and standards count for a great deal.

After the idea of credit is once grasped,
the next step, the next, and then merchandise,
the practice of bookkeeping.

When that is done, begin journalizing,
and run through a brief and simple set, add-
ing the principles of debits and credits.
When this set is satisfactorily
completed—and the greatest stress should be laid
upon the mechanical part of the work—take
the second set, with bigger business papers, and
the scholars are fairly started.

It will be seen that I put theory before
practice. Learning by doing is the only
worthwhile way, but the doing must be pre-
ceded by some directions as to what to do. Give a boy a saw and a block of wood, and
the chances are that he will ruin the saw, if
he doesn't take a finger off also. A little
instruction and example will help him consider-
ably.

BOOKKEEPING A SCIENCE.

From the beginning to the end, the scien-
tific side should be kept steadily in mind. Bookkeeping is an art, to be sure, but it is
so perfect an art, it is so perfect a science. It is not inductive, primarily, but
deductive, and as far as possible should be
taught deductively. Indeed, for school
purposes, it is no mean rival to geometry as a
means of teaching deductive
powers. But, aside from that, I am persuaded that the student who thoroughly under-
stands the theory of accounts has a
great advantage over the one who is trained only in the practical details. The latter has but
a few precedents that may or may not apply.
The former has the clue to the whole lay-
bright.

Program of the
National Commercial Teachers' Federation.

Fifth Annual Meeting Fifteenth Annual
Meeting Penmanship Teachers' Association
in the Fitchburg College of Business, Detroit, Mich., Dec. 25, 26, 27, 28 and 29, 1900.

General Officers for 1900

Wm. C. Stevenson, President, Port De-
posit, Md. J. E. King, Vice President, Des Moines, Iowa, E. R. Daniels, Vice Presi-
dent, Des Moines, Iowa. G. W. Brown, Sec-
retary, Jackson ville, Ill. EXECUTIVE COMMITTEE

Carl C. Marshall, Chairman, Cedar Knolls, New Jersey. A. W. Good, Vice President, J. W. For-
ster, M. J. A. sturdy, Secretary, Evanstons, Ill. EXECUTIVE COMMITTEE

Jerry B. Galley, Chairman, Fremont, O.
J. E. Fish, Chicago, C. E. Town, Zanes-
ville, O.

Officers of the Federated Associations
BUSINESS TEACHERS' ASSOCIATION

J. C. Walker, President, Danville, Ill.
D. W. Springer, Vice President, Ann Arbor,
Mich. J. A. Hinners, Secretary, Lansingville, N Y. EXECUTIVE COMMITTEE


FEMINITY TEACHERS' ASSOCIATION

Chas. C. Grinnell, President, Chicago, Ill.
Olst, Vice President, Parsons, Kansas.
D. S. Hille, Secretary, Evanstons, Ill. EXECUTIVE COMMITTEE

Hart Geroghen, Chairman, Fremont, O.
J. E. Fish, Chicago, C. E. Town, Zanes-
ville, O.
Announcements

RAILROAD RATES—The Executive Committee of the National Commercial Teachers' Federation wishes to call the attention of school officials and Commercial teachers generally, that during this week, and for some time to come, there are reductions in the rate of one fare round trip, plus $2.00 membership as is the usual rule. It is rare that such a reduction for Commercial teachers is to be obtained in the inter-state lines, and it is recommended that the opportunity be taken to secure the rate of $1.00 per plate, which is now being offered.

The rates are as follows:

1. Detroit, Mich., to New York, N. Y., $1.00 per plate.
2. New York, N. Y., to Chicago, III., $1.00 per plate.
3. Chicago, III., to Boston, Mass., $1.00 per plate.
4. Boston, Mass., to Detroit, Mich., $1.00 per plate.

The rates are effective on tickets purchased during the week of December 25th, and are to be in effect until January 1st.

To the Old Guard

The "Old Guard" consists of the veterans of many years of service. The object of this section is to give the Old Guard a chance to make a record for themselves. They have been in the profession for many years, and their contributions to the advancement of Commercial Education have been substantial.

1. J. B. Johnson, President, Rochester, N. Y.
3. W. C. Stevenson, President, Chicago, Ill.
5. J. B. Johnson, President, Rochester, N. Y.
7. W. C. Stevenson, President, Chicago, Ill.
9. J. B. Johnson, President, Rochester, N. Y.
11. W. C. Stevenson, President, Chicago, Ill.

The "Old Guard" has always been a valuable asset to Commercial Education, and their contributions to the profession have been significant.

To the New Breed

The "New Breed" of Commercial teachers are the younger generation of teachers who are just entering the profession. They have been taking advantage of the opportunities offered by the profession, and are making a significant contribution to the advancement of Commercial Education.

2. W. C. Stevenson, President, Chicago, Ill.
3. J. B. Johnson, President, Rochester, N. Y.
5. W. C. Stevenson, President, Chicago, Ill.
7. J. B. Johnson, President, Rochester, N. Y.
11. J. B. Johnson, President, Rochester, N. Y.

The "New Breed" are the future of Commercial Education, and their contributions to the profession will be significant.

National Commercial Teachers' Federation

Detroit, Mich., Dec. 26, 27, 28, 29, 1900

The following have accepted assignments to the National Commercial Teachers' Federation:

1. J. B. Johnson, President, Rochester, N. Y., the President of the National Commercial Teachers' Federation.
2. A. H. Brown, President, Grand Rapids, Mich., the President of the National Commercial Teachers' Federation.
3. W. C. Stevenson, President, Chicago, Ill., the President of the National Commercial Teachers' Federation.
4. A. H. Brown, President, Grand Rapids, Mich., the President of the National Commercial Teachers' Federation.
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10. A. H. Brown, President, Grand Rapids, Mich., the President of the National Commercial Teachers' Federation.
11. W. C. Stevenson, President, Chicago, Ill., the President of the National Commercial Teachers' Federation.
Mr. Barber’s Article,

Entitled “The Laborer is Worthy of His Hire,” which appeared in the November number of this journal, called forth more letters congratulating the author and publishers for its presentation than anything of like nature for a long time. These would indicate that Mr. Barber is worth hearing from and that it is such as he who are placing commercial education upon such a high and secure plane.

The Penman-Artist and Business Educator

Vol. VI. No. IV. Whole No. 20
Columbus, Ohio, December, 1900
SUBSCRIPTION RATES.
1 subscription, $1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscriptions, 75 cents each. 10 or more subscriptions, 60 cents each.

ADVERTISING RATES—Made known upon application. Write for them.

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

You Can Enter a Favor

Upon the profession and upon the editors of THE PENMAN-ARTIST AND BUSINESS EDUCATOR, by letting us know what you would prefer to have presented from month to month. Do you wish fewer or more con-science editorials? Do you desire more or less space given to business education? Are you in favor of more or fewer copies in business writing? Do you favor more articles and fewer letters, or more letters and fewer articles? Are you in favor of more fine illustrations, or do you prefer the practical to the artistic? Would you favor a course of lessons in bookkeeping by one of the leading business educators? Do you think we should modify our plan of giving about one-fourth of our space to each of the following: Business, Art, Penmanship and Miscellaneous matters? Drop us a line right now expressing your opinions freely. A postal card will do. Let all speak at once this time. Do not be afraid to criticize. Please favor us immediately. Our aim is to present the most helpful and inspiring work our lines of effort afford, and this we can best do only when we know the wants and needs of our reader.

Detroit!

The Commercial Teachers’ Federation which meets in Detroit, Mich., Dec. 26-29, both promises to be the most successful meeting indeed. While the full programs of all the departments are not yet completed as we go to press at this date (Nov. 10), yet enough has been done to indicate the least that is in store for all who attend. And as near as we can determine the meeting is going to be a big one. The city of Detroit in itself is worth seeing, to say nothing of the opportunity to rub up against the “big guns” of the profession, both socially and intellectually. No wide-awake, progressive teacher and friend of practical education can afford to pass it by. But if this be true of the truly progressive, how about the sleepy, self-satisfied, stick-in-the-mud, stay-at-home fellow? The truth of the matter is, all who possibly can need to attend. Detroit is our Mecca this week. Make early preparations for your journey.

Che Coming

The rug should vertical prove but a passing fad or fancy (a thing not probable) there are two things which will become dominant for the writer of the near future which would not have become such at least so soon, had vertical never been proposed. The first of these things is less slant, and the second is more notability. We consider one as something definite and round. To these qualities will be added simple, bold, plain, easy, rapid forms. The writing of the future must be, as compared with the writing of the past and some of the present, plain, rapid, easy, and individual. This, we believe, is a secure foundation on which to base instruction in schools, both public and private.

A Little Nonsense Row and Chon is Relished by the Best Pennmen.

his Physician

A gentleman once felt to question the medical man’s prescriptions. The doctor answered that he defied any of his patients to find fault with him, “I believe you enjoyed the gentleman, for they are all dead.”

ALONE.

A young widow put up a costly monument to her late husband, and in her inscription she said: “My grief is so great that I cannot bear it.” Seven months later, however, she returned to the monument. “What precious words the inscription!” she said; “yet it is difficult by adding one word to it ‘alone.’”

MICE PIES.

Going shopping, my mother one day, Tommy said: “Ma, haven’t I been a good boy since I began going to Sunday school?” “Yes,” said she, “and I suppose you pleased the mother foofly,” “And you trust me now, don’t you?” “Yes,” said Tommy, “but when you spoke up the little innocent, what makes you keep the mince pies locked up in the pantry the same?”

SMOKING.

An Irish lady, in a party which was discussing the virtues and evils of smoking, inquired of all the ladies what the habits of people indulged in it. “I don’t agree with that,” said a gentleman, “for my father, who smokes every blessed day of his life, and he is now 50 years old. I never knew he cried the lady, impudently: ‘If he hadn’t smoked, he would probably be 90 by this time!’

Why Vertical is Here

Many seem to think vertical is here because publishers have books to sell. The same argument (for it is not reason) holds against publicizing slanting forms. Publishers do not create demand but they try to be the first to supply demand with the best that is demanded. When the public recognizes a new idea, he prefers the idea. So it is only the best, lowest levels to supply their best in these lines. Each publisher tries to outdo all the others by getting out something better than the rest. “The best” is their policy. They do not all, nor always, get it, but it is their financial interest to have the best. They are not moralists, but business concerns. They try to get good tools and methods to get out moral, practical, and timely publications because they know such publications sell better than others.
John W. Mannel is now teaching in the commercial department of the Clarion (Pa.) State Normal School.

G. S. Henderson, late of Holmes Business College, Portland, Oregon, instructed us to add the following news item to XESS EDUCATOR, to 253 W. 35th St., N. Y. City. Mr. Henderson is an accomplished potter.

R. C. Bay, a recent Zanerian pupil has accepted a position as teacher of penmanship and bookkeeping at Mannel's Business College, Akron, Ohio.

L. Madaras, who has charmed more persons with his fine penmanship than any other boy of his age or style, has his palm days, is now taching the art in five institutions, and has every reason to keep him very busy, and makes him much the same as that of the supervisor in the public school.

H. W. Patton, formerly of Genesee, N. Y., is now teaching in the commercial High School, Philadelphia, Pa.

M. A. Conner, recently of the Meadville, (Pa.) Colioge, is now principal of the commercial school at that city, in connection with Mace College, Alna, Mich. Regarding the PENMAN ARTIST AND BUSINESS EDUCATOR, Mr. Conner does not hesitate to give his opinion. In a recent letter he states: "Certainly it is one of the few, if not the only one, I read wholly. Its growth is remarkable."

Two years ago, when F. J. Klock opened the commercial department of the Atlantic City, (N. J.) High School, he had thirteen students. Now he has forty-three in his department. This speaks well for Mr. Klock. He has also been able to get the statistics of French work.

S. C. Bedinger, a student of C. W. Kunsman, and late of Kansas City, Mo., has accepted a position with the Western Business College, Spokane, Wash.

H. W. English, late of Chanhognak, Pa., now has charge of the commercial department of the Mt. Carmel (Pa.) High School.

J. E. Freed, formerly of Danville, Ind., is now graduated of the Logansport (Ind.) Commercial High School.

K. W. Carter is now teaching in Nelson's Business College, Memphis, Tenn.

J. R. Hutchinsen, a fine business penman, is teaching in the Iowa Business College, Des Moines, Iowa.

Anna M. Hall, of McConnellville, O., is now supervisor of writing and drawing in the public schools of that county. Her office is quite a manufacturing center in the pottery line, having some twenty or fourteen potters which make all kinds of ware of the common utensils to very handsome finished goods.

W. H. Bedford is now teaching in the central Business College, Toronto, Ont. He reports a good attendance.

C. W. Wolfe, formerly of Wolfe's Business College, Mt. Vernon, Ind., is now connected with the Saratoga (N. Y.) Business College.

S. B. Fahnstock reports that their school, McPherson College, McPherson, Kansas, opened with about forty-five per cent, greater enrollment than last year.

"We are having a much larger attendance than in other years," writes W. H. Callow, of the Elgin (Ill.) Business College.

McEvan's Business College, Knoxville, Tenn., is booming. We quote the following from a recent letter from Principal McAllen: "I have just removed my school to a new quarters... The school is situated on the main street of the town, where I have a spacious building, that is 36 x 70 ft. with a basement, built of stone, and in the front 15 x 70 ft. and an additional room that I can use for school purposes 30 x 30 ft. The room contains an electric light fixture, and so far as I have seen, the finest school of its kind in the state. It has increased more than 100 per cent, in patronage during the past nine months.

F. F. Healey, who last year had charge of the bookkeeping and accounting in Fenchurch Business College, Boston, has been getting out some new and attractive work in that line of work.

The University of the State of New York has just issued a work that will be invaluable to every teacher and bookkeeper. It is the Certified Public Accountant, Ithaca, N. Y., is now in charge of the Williamport, (Pa.) Business College, of which he is assistant principal, and a capable teacher and reliable business man. We predict great success for his school.

H. W. Stone, the versatile artist who is in charge of the art department in Fenchurch Business College, Boston, has been getting out some new and attractive work in engraving.

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The stem of the I should be made with more curve than the ordinary stem. The second shaded stroke is made as heavy as the stem; it should cross the stem about a space and a fifth above the base line; avoid making it too narrow. Finish I at the top where the hair-line stroke runs over to the right of the letter, with a delicate shade to give it strength. Two forms modified are given for practice.

Commence J same as L, giving it plenty of curve. The shade of the stem should be made two spaces above base line, and extend a space and a fifth below the base line; the loop of the capital J is the same as in the small j, except it is a trifle wider. The second shaded stroke is made last as in the I. The J is wider at the bottom than at the top. Add the delicate shade at the top same as L, and also a light shade on the bottom of the loop to the left same as in the small j. Two modified forms are given for practice.

L is considered one of the most difficult letters in the alphabet. I usually make it without lifting the pen. Shade on the introductory stroke should commence high up and should be short and not as heavy as the main or second shade of the letter. Make introductory stroke with a free swing to produce a smooth line. Avoid making the loop of the L too narrow, and don't make the stem or second shaded strong with too much curve as is the common tendency; the loop at the bottom is made very narrow and is finished with a delicate shade which is placed on top of the loop, and is a space and a fifth long. The loop at the top is shaded same as small I.

S is made the same as the L except it is finished with a dot at the bottom of the stem same as P, B, K, T, and F. Shade loop at top same as L.

First part of G is same as L and S. Shade on the stem is short, and commences about two spaces above the base line, and terminates about two-fifths of a space above base line. Loop is same as in L and S. The pen is lifted at the termination of the second shaded stroke, and again at the termination of hair-line between second and third shaded strokes; hair-line between second and third shaded strokes should be slightly compounded to the right, and traced with the third shaded stroke.

Third shaded stroke is finished same as S, with the dot.

**Criticisms.**

J. M. D., I would suggest that you spend more time on exercise No. 1. Lesson No. 1 which will aid you greatly both in form and movement. You have not carried out my criticisms on some of your letters, especially the t, which you cross too heavy. Compare your shading and you will notice that it is far from being uniform. Only careful study and practice will enable you to overcome this fault. Let me hear from you again.

J. D. V. Your ink is faulty, which spoils the effect of your work. Script is too heavy for width of spaced lines. Try to shade more lightly and you will find it will improve the looks of your Script fifty per cent. Slant in capital I is too straight, make it with more curve.

Enase pencil lines which will further improve your Script.

**Publications Received.**


"The Teach Writer," by J. E. Fuller, published by The Philippiographic Institute Company, Cincinnati, Ohio, is one of the latest and, as we consider it, one of the best publications upon the up-to-date subject learning typewriting by touch.

"Like Expressions" by A. B. Black, published by Scroll Publishing Company, Chicago, Illinois, is "a compilation from Homer to the Present Time" of similar sayings in prose and poetry. Mr. Black is an evidence of a penmeet knowing something besides penmanship, as he is a penman as well as an author. The work certainly possesses merit. Cloth, 112 pages, gift side stamp, price, 50c.

"Gregg's Shorthand Reading Book No. 1," The Gregg Publishing Company, Chicago, Ill, price twenty-five cents, contains forty pages of typewriter text and shorthand engraved notes. The text is introduced to be usually interesting and practical.

"Modern and Up-to-date Shorthand" by M. A. McMillen, L. L. B., Knoxville, Tenn., is a very concise and novel publication, yet pocket in size, and substantially bound. The text as well as the engraved shorthand notes are in phonetic spelling, and a good plan as well. The book is neat, not sold. Address the author.

**Vertical and Slant.**

**In loving juxtaposition.**

These copy slips are arranged for classes of both vertical and slant writers. They were published for the exclusive use of classes now in session at the Washington Business High School. More than 500 copies were sold the first day of issue. Nothing of this kind was ever before attempted. The copies and exercises form a unique, handsome, and convenient form for student and teacher. Send 35c (postal note) and a copy will be mailed you, postpaid.

PAUL A. STEELE, Author and Teacher, Business High School, Washington, D. C.
S. M. Blue, a view of whose whiskered but youthful face appears above, preferred to wait until his penmanship became truly professional before allowing any of it to appear in penmanship journals. Now, since he has made his debut, we predict that his masterful and inspiring work will be in constant demand, and we are glad to announce that, from this on, something from his pen will appear in almost every number of the Penman-Artist and Business Educator.

While his best efforts in the line of business and ornamental script are probably not excelled by any other pennman of our time, the accompanying signatures represent his first attempt in using India ink. Thick India ink, which must be used in preparing fork for photo-engraving, so as to get the best effects, is so different from the other ink penman use, and so much more difficult to handle, that it always proves to be a stumbling block to the young penman; and of course no one can do himself justice with it at first. Then again, when preparing work for engraving, young penman usually get "scared" or "rattled", as they term it. While Mr. Blue is not exactly one of the "scary" kind, still we are free to say that the work presented herewith does not show his highest skill.

Mr. Blue's early life was that of the average farmer boy. On leaving the farm he entered the Ohio School of Business, Dayton, O., paying for his tuition by doing junior work. He then came to Columbus and entered the Zanerian Art College. He made himself useful from the beginning, doing anything there was to be done. He now assists in the office and is also assistant teacher, and is making himself so valuable that we should dislike very much to see him go. He will remain here, however, at least a few years.

Mr. Blue is small in stature, being only five feet, five inches in height, and weighing only 102 pounds; but he can throw a very heavy shade with astonishing ease.

He is now arranging to take a course in English in Thompson's Preparatory School of this city in connection with his other work. Like many others have done, he intends to use his penmanship as a means in securing a great education. His great aim in life, however, lies along penmanship lines.

He is young yet and unmarried, although we understand that more than one young lady has an eye on him.

He enjoys fair health, is a young man of good habits, a hard worker, and possesses much ambition as was ever stored up in an equal amount of brain and brawn. He must be another Madarasz. Nothing short of the championship badge for at least ten years will satisfy him.

His skill, is purely the result of Zanerian Methods of Teaching, and he is but another example of the fact that they produce the very highest results in both business and ornamental penmanship.
Program of the
Kansas State Penmanship Association
Holton, Kans., Dec. 8, 1900

MORNING SESSION, 9 A. M.
1. Music
2. Address of Welcome—E. X. Johnson, President, Campbell University, Ashtabula, O.
4. Penmanship at Haskell Institute—C. E. Burch, Haskell Institute, Lawrence.
5. Is Psychology Beneficial to Learning Penmanship?—L. H. Hansman, Great Western College, Discussion:—E. L. Greenleaf, Abilene; E. E. Kopel, Lawrence.
6. Art of CEU Journalism—W. W. Taborn, Kansas City, No., Discussion—W. H. Quine-

AFTERNOON SESSION, 2 P. M.
1. Music
2. The Value of Professional Cooperation—G. A. Hoffman, Campbell University, Discussion—General.
3. Movement Drills Adapted to the Needs of the County Teacher—S. B. Falmouth, Discussion—General.
4. Practical Illustration—W. W. Gray, Campbell University, Discussion—E. B. Hunsman.
5. Music
6. How I Start a Class in Writing—C. H. Hallstock, Campbell University, Discussion—General.
10. Motion to Introduce the Pen in Public School Work—W. W. Conner, Whiting, Kansas, Discussion—General.

Obituary

Professor Everett E. Salser

On the evening of October 8th, at Emporia, Kansas, Professor Salser passed away from a heart trouble. For the last several years he has been teaching penmanship in the department of penmanship and bookkeeping at the Kansas State Normal College. Last spring, on the resignation of Professor Stevenson, Mr. Salser succeeded him in the position. During the summer, he took the course in the Chicago University and began his duties in Emporia, in September, in excellent health.

Few young men thirty years of age possess the natural ability possessed by Mr. Salser. His work as a teacher in penmanship is superior, and he was loved by a large company of young people who received instruction from him.

As secretary of the Penman’s Publishing Company, as teacher, as friend, as confidante, and as a true gentleman, his place will not soon be filled as he filled it.

Many hearts are longing for the loss of a teacher whose name will never be forgotten. He is gone, yet we know that the remembrance of his children is triumphant and undisturbed.

W. C. STEVENSON.

Journals Received

Hoffman’s Business Educator, Milwaukee.
J. R. King’s Business and Shorthand College Journal, Battle Creek, Mich.
The Commercial College Reflector, South Bend, Ind.
Northwestern Business and Shorthand College Journal, Battle Creek, Mich.
Western Pennsylvania College, Pittsburgh, Pa.
The Weekly Spectator, Louisville, Ky.

Regular Periodicals.

Southwestern School Journal, Nashville, Tenn.
The Practical Educator, Minneapolis, Minn.
The Western Penman, Cedar Rapids, Iowa.
The School Journal, Syracuse, N. Y.
Penniman’s Art Journal, 20 Broadway, New York, N. Y.
McKee’s Shorthand Magazine, Buffalo, N. Y.
Typewriter and Photographic World, 80 Fulton St., N. Y. City.
Art Education, 1,50 Fifth Ave., N. Y., City.
The Advertising Journal, Columbus, O.
The Practical Age, Shirley, Ill.
Science and Industry, Scranton, Pa.
Space Time Study, Washington, D. C.

Increase Your Salary

Send 15 cents for 3 months’ trial subscription to

“THE BOOK-KEEPER,”

From the Far West

Enclosed find $1.00 for the PRACTICAL ARTIST AND BUSINESS EDUCATOR one year. You are publishing a class journal of which the profession may justly feel proud.

J. P. Wilson, Seattle, Wash.


MARION NORMAL COLLEGE.

MARION, IND., Sept. 25, 1900.

Mr. W. C. STEVENSON,
President Penman’s Pub. Co.,
Emporia, Kansas.

DEAR SIR:—

I am in receipt of your advanced pamphlet of penmanship work to-day, and have carefully examined it, and think it the most complete, practical and suggestive work I have ever seen in that line. I have, however, every publication and special work on penmanship, and I sincerely believe yours to be the most practical of all. I have two very large classes in penmanship, and shall have occasion to use your valuable publication. Thanking you for the complimentary copy, I am,

Yours very truly,

O. W. FORD.

My Don’t Get M. X. College.

I am in receipt of your advanced pamphlet of penmanship work to-day, and have carefully examined it, and think it the most complete, practical and suggestive work I have ever seen in that line. I have, however, every publication and special work on penmanship, and I sincerely believe yours to be the most practical of all. I have two very large classes in penmanship, and shall have occasion to use your valuable publication. Thanking you for the complimentary copy, I am,

Yours very truly,

O. W. FORD.

My Don’t Get M. X. College.

The above is a sample of the many letters received daily. The company is composed of teachers of penmanship—40 at this time. There is still some stock for sale at par, to teachers of penmanship only.

PRICE LIST.

Advanced Tablet. 16 pages. $1.75.

One year of Superior Letter Paper $1.25.

Address:
W. C. STEVENSON, Pres. F. F. Co.
Fort Deposito, Md., or Emporia, Kansas.

YOU are wanted for the
NEW FIELD

Positions, large salaries.

PROF. J. C. STEINER,
LEXINGTON, KY.

Perspective as a science is almost an inexhaustible subject, inasmuch as its uses, rules, and principles with their various definitions, which now fill hundreds of volumes, would make it an unnecessary waste of space to attempt a discourse on the subject here. To acquire all this knowledge is not essential to the success of a newspaper artist, nor even to the best of book and magazine illustrators, but in its practical form as applied to good drawing, it is absolutely necessary that elementary perspective should be studied. Elementary perspective is that part which treats of the two little subjects known as the Horizon line and the Vanishing points. Any good book on perspective (available in all public libraries), will enable one to master its teaching in a few hours. The next important thing is observation. There are students who, being self-conscious in his or her power of observing, are blind to the things they look at. No doubt they look, but they do not see, for when they see they draw; it is one and the same thing—look, see how, and reason why.

This is a pen sketch of Mr. F. A. Porter (made by himself from a mirror reflection), whose lessons in newspaper sketching are now appearing in this journal. Mr. Porter was born in Canada, came to Chicago at the age of three, and will vote this fall for the first time. After completing the grammar course in the public schools he began work in a wholesale dry goods house. While thus employed he spent his odd minutes and evenings sketching street and freight yard scenes, public buildings, river docks, etc. Nature has been his principal school, and inclination his teacher.

Mr. Porter divides his time between newspaper illustrations and illustrating books of fiction. As his work in the lessons herewith indicate, he has splendid ability, both natural and acquired, for one of his age. In deed, we see no reason why he should not be one of America’s leading artists a few years hence. Mr. Porter has an enviable start and we wish him all he and his talents deserve.

**Commercial Man Wanted**

WANTED—An all-round commercial man of experience, who is capable of managing a Business College. Must be able to furnish good references. Good salary to the right party.


**FREE! FREE! FREE!**

This special offer will last only a short time. Send me 15 cents and I will send you one dozen unexcelled cards written fresh from my pen. Your money refunded if equalled. A flourishing specimen furnished free with order. Lessons by mail cheap.

F. E. BALD, Penman.

P. O. Station 46.

**FREE NIGHT SCHOOLS**

Information with reference to running successful evening classes in bookkeeping, either as a college or as an individual, which may result in winning you numerous friends and making you many dollars, will be received by addressing

PROF. E. E. GARDNER,

Battle Creek College, Battle Creek, Mich

You should state definitely your situation and intentions. Also enclose stamp.
Automatic Lettering

Number Four

BY G. W. HESS, OTTAWA, I.L.

To make sea foam, we use No. 2 shading pen and pink ink, making small letters one inch and "caps" one and three-quarter inches high. This is right-size for all letters made with No. 2 shading or marking pen. Please remember it, too.

You have been instructed how to make scrolls, etc. Now you might try making same with No. 2 marking pen, white ink on black board as explained in October issue; you might also use same pen with adhesive ink and apply block to same, while ink is still wet.

The card, early winter styles, we first letter the words with the marking pen, paying no attention whatever to shades. Winter is made with No. 2 marking, early and fall with No. 1 marking, using black ink on center line, red for other two.

When your black is thoroughly dry, with a No. 2 or 3 plain pen reshape lower half of winter using pink ink and then when through with lower half reshape upper in same manner, using a bright yellow.

Our lesson on Amercan Alphabets did not show up as well as we expected, but we would like to impress on you the fact that with the marking pen in all sizes and shadings 1, 2 and 3 you can do the best and most practical work. The business world demands a letter that can be read at a glance, and many shaded letters made with other pens than those named, are not plain. In future lessons, barring a few alphabets, we will endeavor to show you in a few ornamental pieces and show cards, that practical and also lettering of a high order can be done with this pen.

For the benefit of many teachers who will take issue with us, we will say that at Detroit convention we will have a small exhibit.

In October issue note by editors should have been 8 cents in stamps.

Now try your hand on sea foam and then go out and sell it to your barber for a quarter.

E lessen in Practical Vertical Penmanship

By E. E. Utterback, Director Manual Training, Drawing and Writing, Atlanta (Ga.) Public Schools.

The first word in this plate of copies is a good movement exercise as well as a review of principles previously presented. Begin by writing the word six times in one minute. Do not raise the pen nor move the arm rest until the word has been finished; then dot the i's and cross the I's. Work on the capital S at a moderate speed until the motion becomes easy. Start with a very short line or dot and do not be afraid of making the letter too crooked. Bring the curve in the lower part as far to the right as the beginning of the upper part. Write the word "Saturday" from ten to fifteen times per minute.

The capital L is nearly the same as S, the principal difference being in the curvature and direction of the downward stroke. Study and practice the letter carefully, attempting to make the loop at the base nearly horizontal. The word "Lagging," notice the difference between the two connecting g's and discover the reason for the difference.

PLATE III.

Individuality Individuality 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 L L L 20

Lessons in Sepia Shading

Number Four

BY W. F. GILMORE, CANTON, OHIO

After carefully outlining the quince and then shading it with a medium hard pencil, at first a thin tint of paint is quickly spread over the whole drawing as in figure 1; the pencil lines will probably show through. Next place quick a streak of thick sepia on the shaded edges as indicated in figure 2; then rapidly as possible take all the paint out of the brush by touching it to the blotter, then dampen it, and spread this black streak of sepia gradually over toward the light side of the drawing, watching to touch the brush to the blotter often to keep it from dragging the full black color clear across the drawing. Do this blending very carefully, full by little strokes along the edge of the thick paint, as was done to get figure 3.

Of course this streak of black color must be started to blending before it begins to dry else it will leave edges showing through the most carefully after work.

After blending, let it dry before touching it, and then if not satisfactory, try another wash or "coat." While waiting for the right hand side of figure 3 to dry we work at the blending on the leaves or on the stems. Follow this plan of washing in one tint over another, getting the lightest coats on first, and the very darkest spots last, but remembering all the time that one "coat" must be dry before attempting to put on the next.

Art Paragraphs.

Art not less eloquently than literature teaches children to reverence the single cloud, the hillside.

Art may make a suit of clothes, but nature must produce a man. Hume.

Art may err, but nature cannot miss. T. Overbury.

Art rests on a kind of religious sense; on a deep, steadfast earnestness; and on this account it unites so readily with religion. Goethe.

The world without art would be a great wilderness.

Art is noble, but the sanctity of the human soul is nobler still. A. W. Winter.

He that seeks popularity in Art closes the door on his own genius; as he must needs paint for other minds, and not for his own. Washington Allston.

Genius does what it must and talent does what it can. Owen Meredith.

In morals, as in art, saying is nothing, doing is all. Renan.

Sculpture is the art of discarding superfluous. A. Canova.

Nature is God's. Art is man's instrument. Sir T. Overbury.

Genius unexhausted is no more genius than a bushel of acorns in a forest of oaks. Henry Ward Beecher.

ARTIST
MT. MORRIS COLLEGE, ILL.

CARD WRITING A SPECIALITY

Cards written in any name, either plain, medium or colored, at 25 cents per dozen. Colored cards, written in white ink, all the rage. 25 cts. per dozen. Fifteen years experience. Handsome testimonials. A trial order will convince you that we are leaders in the profession. Envelopes of our Art Work, Supplies and Lessons by correspondence FREE.

Touch Typewriting

A new edition of the "Complete Guide to Typewriting," containing full instructions and practice lessons in touch typing, after the very best and latest methods, is being issued. If you have not seen the "Complete Guide to Typewriting," send for it. It may be used for either the touch or sight method. It is the newest, the most practical, the best thing on the market. Price, 30 cts. To teachers for examination, 5c. Address:

MEHAN & McCauley,
Des Moines, Iowa.
Specimens Received

P. K. Fulmer, Rockaway, Pa., renewed his subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR and enclosed some specimens of writing, flourishing and lettering which show much more than ordinary talent.

Mr. Harry Gurnett, pupil of Prof. W. S. Astley, of the Bowling Green, Ky., Business College, sent a pen drawing of a building showing unusual talent for one of his age, which is but thirteen years.

F. S. Heath, Concord, N. H., throws a quill of more than ordinary dash and grace. The specimen before us is quite beautiful.

Miss Cora A. Young, Forest City, Iowa, writes an unusually practical hand as evidenced by the specimen before us. She is introducing simplified writing with good results in the schools.

Marvelously fine, describes the character of Round Hand Script recently received from Mr. George Edward Ruggles, of Worcester, Mass.

Cards and letter received from J. F. Caskey, Marion, Ohio, reveal that he is possessed with more than ordinary skill. His writing is very beautiful indeed.

R. C. King, principal of the commercial department of Cedar Valley Seminary, Osage, Iowa, writes an ornamental hand that possesses some points of excellence that are hard to classify. The height of touch, delicacy, and seeming ease of execution. We were also delighted with a full page letter, the effect of which is very pleasing.

W. W. Fry, Deland, Fla., surprised us with a specimen of ornamental penmanship, it being much finer than we were aware he could execute. The specimen indicates that Mr. Fry could easily become a master in the ornate, if he were to make that a specialty.

E. A. Mason, Burnt Corn, Ala., sends some cards written in the artistic style.

W. S. Chamberlain, penman in Eaton & Burnett's Business College, Baltimore, Md., and an old friend of the editors, sent a list of twelve subscriptions to the PENMAN ARTIST AND BUSINESS EDUCATOR and with it a very well written letter in the ornamental style. Mr. Chamberlain does a regular business, broaching and pen work in business in connection with his teaching.

A page of very good ornamental writing has been received from C. R. Tate, of the Birmingham (Ala.) Business College. Mr. Tate has made splendid improvement in his hand during the past year.

O. E. Bull, penman in Brent, Straton & Smith's Business College, Warren, Ohio, sent a letter in the ornamental style that shows marked improvement.

S. McVeigh, of the Bliss Business College, North Adams, Mass., is turning out pupils whose writing almost ranks with that of many best penmen. In one specimen from W. G. Carter and E. F. Whitmore, both students of Mr. McVeigh, shows that they have been receiving a high order of instruction, and also that both have the material in them to become as fine as our land possesses. Mr. McVeigh also enclosed some good business writing movement exercises, etc., from students, Warren B. Hume, Thos. Heslin, Mary Flagg, and Paul H. Miner.

Some of the easiest vertical writing we have ever seen recently came from the pen of Mr. C. E. Thomas, supervisor of writing in the Zanesville (Ohio) Public Schools.

Herbert W. English, principal of the commercial department of the Mt. Carmel, Pa., high school, sends specimens of writing done by pupils which indicate that they are on the right road to successful handwriting.

Recent Adoptions of Isaac Pitman's Shorthand

The Isaac Pitman phonography and "Complete Phonographic Instructor" has recently been adopted in the following schools and colleges in Kansas City (Mo.): Kansas City Normal Training High School; State Agricultural College; Fort Collins, Colo.; West Side High School for women; New York City; Hartley Y. W. C. A.; New York City; Home Correspondence School, Springfield, Mass.; Baptist Female University, Raleigh, N. C.; Mount Pleasant Business College, St. Louis, Mo.; Western College (Cal.) High School; Milford (Me.) High School; Westfield (Ind.) High School; Redding (Cal.) High School; Hesser and Storer (Chicago, Ill.); Normal College; Bashara City, Va.; Dansville (Va.) Commercial College; National Park Seminary, Forest Hills, Md., and High Schools of St. Cloud, Minn., and the School of Commerce, St. Louis, Mo.

A High Note

BURLINGTON, IA., Oct. 5, 1900,

MR. E. E. GAYLORD Bevery, Mass.

DEAR FRIEND GAYLORD: There came into my possession a day or two ago a copy of the PENMAN ARTIST AND BUSINESS EDUCATOR, the contents of which struck me as being too good to miss. I was doubly interested when I noted that the Business Department is under your editorial supervision. I am delighted to know that you are striking a high note in the interest of business education. Keep right on along that line and five years hence business education will be on a much higher plane in this country than it is today. That article on the "Commercial High School Course," by Mr. Doggett is worth more than the price of a year's subscription to the journal. I will see to it immediately that my name is placed on the subscription list of the publisher. Very cordially yours,

J. A. WHITE.

Commercial Dept., Burlington High School.

PENMANSHIP FROM THE MCKINNEY (TEX.) PRACTICAL BUSINESS COLLEGE.
Lessons in Engrossing — By H. W. Kibbe, 181 Tremont Street, Boston, Mass. — Number Four.

Some months ago we prepared a few lessons in engrossing for this publication and its editors have expressed the wish that we continue them indefinitely, offering its current funds in remuneration. This is enterprise beyond what we have ever known of a penman's paper, and we accept the offer. We shall bring to the execution of this task a modest amount of skill, many years of experience, and an earnest desire to be helpful to those who shall peruse these lessons.

In this lesson we give the capitals and small letters of the hand illustrated in the three preceding lessons. Considerable practice is required before uniformity in slope can be secured without slope lines, which may be used at first. The fitter movement is largely used in the execution of this hand, but any person who aims to be an engrosser without acquiring a mastery of all the movements used in writing and flourishing will work at a great disadvantage.

The large oval in Dis the most difficult to execute and will come in for larger share of attention. In making a large stem as it occurs in B, F, etc., it is quite difficult to complete the curve when raised on base line and outline for which purpose the pen may be done. By a large stem we mean one an inch and a half or two inches long, and the difficulty is mainly in bringing the pen from the heavy shade required to a hair line.

It is not desirable to lift the pen at turns for putting shades, but a clean hair line is required, and if it cannot be secured without lifting it must be done. In run last line of copy we have illustrated not intentionally this difficulty in writing a heavily-shaded hand, and in r on the same line we have cleaned out a similar thick line preparatory to patching, at which the engrosser must be an expert, for the man who does not know how to avoid making a hair line of times. In forming the upper loops we usually lift the pen at head-line, form an angle and cover it with the shade on the downward stroke. The little dot at top of r should be put on with a second stroke after making the shoulder. For an illustration of these points see copy.

METHOD OF LEARNING BUSINESS WRITING.
No刷oshes, Plain, Rapid. 48 or Young
quickly learn to write.
SPECIAL TALE OFFER
In order to advertise and introduce the "E-ZY Method" we will send to any well recommended persons at each Post-office in Lessons for $1.00. Regular price including the "E-ZY Method" Compendium $1.50. The recipients of these Lessons will be asked to recommend the Method to their friends and to send a specimen of writing. To convince you, we say keep the 58c. until you have tried the Lessons. Send 25c for the "E-ZY Method" Compendium and Instructions so you can begin your lessons at once. No Free Lessons or Samples given away. The above offer is limited to not more than three persons in each community.

ADDRESS:
Bookkeeper's & Stenographer's Ass'n,
COLUMBUS, OHIO.

$250.00 will buy a well Equipped Business School in a city of five thousand people.

No competition within forty miles. Good business can clear three thousand dollars a year.

Owner has other business, Address, "A SNAP."
Care Penman-Artist and Business Educator.

EDUCATION.

Found at Last! The Fountain Pen for Bookkeepers and Students.

Uses any ordinary business steel pen which can be replaced same as in a common pen holder. Gold pen may be used if desired. Holder made of best hard rubber. No sharp shoulders to hurt fingers. Neatest holder out. Sent post paid in neat box with glass filler and full directions for use. Only $1. Two for $1.50. Three for $2. Descriptive circular for stamp. Address:

J. F. HUTZLER, Butler, Pa.

THE FOUNTAIN PEN
FOR YOUR
CATALOGUE.

TOM H. POUND
STATION U., CHICAGO, ILLINOIS.

ISAAC PITMAN'S SHORTHAND.
FIRST IN 1837. FOREMOST EVER SINCE.

I have been a practitioner of the Isaac Pitman system for many years and believe it superior to any other. Pitman is the only system acquiring universal recognition and acceptance among the users of the various Pitmanic systems. I regard this fact as an indorsement for the Isaac Pitman system, because "imitation is the sincerest form of flattery." I am, however, truthfully say that I am not acquainted with, not to know by reputation (excepting two veterans, T. R. Pitman, and H. T. Pitman a single rapid and accurate writer who is not a Pitmanic follower. It does not follow of course that such do not exist, but I do know they are not conspicuous in this vicinity. I am a firm believer in the orthodox manner of teaching and practicing Phonography as laid down in the authorized textbook of the Isaac Pitman system: The Complete Phonographic Instructor, and am decidedly of the opinion that any serious departure therefrom will only produce harmful results." — FRANK D. URIS, Official Stenographer, U. S. Circuit Court, New York.

SECOND EDITION IN PRESS.

Pitman's 20th Century Dictation Book and Legal Forms.

Containing genuine letters used in American business offices, covering fifty distinct lines. Legal Forms, and a judicious selection of practice matter for general dictation. Also chapters on Spelling, Punctuation, Capitalization, and Short Practical Talks. This work, which is the most complete of its kind, is specially compiled for the teacher, the beginner, and the advanced student, and all progressive schools without reference to the system of shorthand taught. 256 pp. Price, still boards, 75c; cloth, $1.00. To teachers and schools for examination, postpaid, 15c. and 50c respectively. Specimen pages on request.

ISAAC PITMAN & SONS, Publishers,
33 UNION SQUARE, NEW YORK.
Business Writing – Present and Future.

READ BEFORE OHIO COMMERCIAL AND
SPECIAL TEACHERS’ ASSOCIATION
AT SAKKOSKY, O.

Why should we say “business writing” at all? Why distinguish between business writing and any other kind? Is not all writing, more or less, business writing? Where shall the line be drawn? A young man in the office writes to his “dearest,” and she responds in kind. Is not this “business?” Surely the thing is, and too often the young man finds it to be a very serious business.

Few people engage in the work of writing, unless there is some business connected with it. Of course, it may be more or less important, and more or less of a commercial nature, or it may be purely of a social or friendly character, and yet it is business writing, or as near it as the writers are capable of approaching. The form and style of the letters do not matter materially from the strictly commercial consideration. I mean by this, that few people cultivate more than one style of writing, and that, to them, is business writing.

PENNEYS RESPONSIBLE FOR CONFUSION.

There is a class, however, that does cultivate variety, and that is the class known as the penmen. He writes to his wife one day and another day, and yet, he keeps the same name to himself; the responsibility for much of the confusion which exists in the field of penmanship today, and which exerts a strong influence for poor writing.

PREACH ONE THING AND PRACTICE ANOTHER.

The average penman, and with him most of the penmanship publications, preaches the doctrine of business writing, and then proceeds to give illustrated lessons in any thing but business writing. The primary aim of the work is lost sight of, or is buried in an avalanche of promiscuous sculled movement drills.

LEGIBILITY, NOT MOVEMENT, THE CHIEF CONSIDERATION.

The first requisite of any writing, business or otherwise, is legibility. Yet, we are so secure this no sacrifice is too great. All other considerations, such as speed, neatness, movement, etc., are secondary, for if legibility be absent, the writing is useless, no matter what the speed or movement employed. Upon what does legibility depend? Is a question that some of our penmanistic lights are trying to solve at the present time. Does it depend upon hair lines, graceful curves, clear, legible form, and a few other embellishments in the way of an initial or final flourish? Does it depend upon the inclination to the right of a line drawn toward the right? Does it depend upon the speed or movement with which it is executed? I do not believe it depends upon any one, or all of these. The elements of legibility are, first, distinctness of lines; second, the correct positions of lines; and, third, joinings. The first is secured by the use of a course pen and a firm touch. The second and third govern form, and are acquired by study and practice. But some one says, “This is not movement, necessary, but it is not the chief consideration. It is a means to an end only, and the end is legibility.” Formally, when men cut grain with a sickle and threshed it with an instrument called a “flail,” it was regarded quite an accomplishment to be able to handle the latter so as to get the best result. A man could develop plenty of movement, but unless the movement was properly controlled and directed, it sometimes proved disastrous, not only to himself but to his co-worker. The same may be regarded very important that no more movement be developed than could be controlled and directed, and I believe the same rule will apply to the matter of writing. I do not think the means should be exalted above the end sought.

WHY NOT VERTICAL?

In discussing the subject of the “Future Handwriting” before the Federation of Commercial Teachers in Chicago at the meeting held in 1890, Prof. W. N. Ferris said: “The future hand writing will be unshaded, simple in form, of medium size and slant.” Let us examine this statement a little. Is it true that the future handwriting must slant? It may.

PALMER, VERTICAL, AND MUSCULAR.

It was not my purpose to discuss in this paper, the merits or demerits of vertical writing, but since the handwriting of the future is under consideration and Prof. Ferris says it shall not be vertical, I think the discussion cannot be so far away. The question is vertical, or not, if it answers the requirements of the business world better than slant? In the same article quoted from above, Prof. Ferris said that any intelligent man, who could write in the vertical style, could write in the slant style, in a week’s time, by practicing two hours a day, learn vertical. He declared that this was a sober, carefully made statement. If the above statement is true, it is a very strong argument in favor of vertical, for we will all admit that the slant cannot be learned in so short a time. Further testimony for the vertical is furnished by the editor of the Western Penman; though I should not it is gratuitous on his part. Quoting from Prof. Palmer: “Muscular movement, thoroughly developed, admits of the easy execution of rapid, plain writing on any slant, forward, back, right, left, or between the lines.” This is a very unexpected observation by the chief anti-vertical advocate, and is all that the vertical people have been contending for. That is, that the vertical can be written rapidly, and with a free movement. These points conceded by the opposition, no further ground for contention is left, and the way seems open for the harmonious advance in the world of giving the rising generation the best handwriting, and one that will meet the requirements of an existing business world.

PEOPLE WILL DiffER.

There has been, and is now, too much unfriendly criticism of our boy’s penmanship and a hostile style of writing. People always have differed and always will, but there should be harmony as to the essentials, even if we cannot agree as to the details. All writing is either rapid, legible, or not; and the question is, which are the fundamentals, upon which all agree. The order in which they are acquired, and the degree of each acquired, are not so important, and will vary with the individual.

Do business men oppose vertical?

The statement that the business world will have none of the vertical, needs some explanation. It has been said that a “half dozen men” do not think it equal to a bracketed face, and when some of our most influential friends say that the business men are opposed to the vertical, and that the teachers are condemning it, they probably mean that some business men and some teachers do not like it. But the effect of the statement is misleading and not in accordance with the facts. School boards, as a rule are composed almost entirely of business men. The school syllabus as a vocational subject is found, but he too should know the demands of business properly well. But bankers, merchants, bookkeepers, business managers, in fact, the very highest class of business men, admit that the vertical is not only of great utility, but is the only one which will be required in the public schools that vertical has its strongest hold. Does this indicate that business men oppose vertical handwriting? We in the public schools have not as yet sent many vertical writers into the business world. They do not fit the student for business pursuits, or at least not many of them do. Commercial courses are being organized in some of our high schools, but it can hardly be said that they are represented in the world of business by many graduates at the present time. For these reasons, and others that I might give, I do not believe that the work has been condemned by business men, nor do I think it will be after the test of experience. I believe it will meet all the requirements of business if properly learned and practiced, and that people are the causes of not only vertical advocates, but of Brothers Ferris and Palmer as well, that it can be written easily, rapidly and with a free movement. Add to this its great legibility, and we have an ideal system of business writing.

With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, C. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much. But do not take the word of anybody, investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,
57 Washington Street,
CHICAGO.
Mr. E. C. Eirich, the original of the accompanying countenance, is a native of Van Wert, Ohio, and last twenty-two years old. He received his first instruction in art in the Zaneian, and has since studied in Academy of Fine Arts of Philadelphia. The work herewith presented from his pen reveals that he is destined to be one of our really fine artists. Like all true and talented artists, Mr. Eirich is as modest as a maiden, as concerns his own ability. He is ambitious to become a landscape painter, and his shrines for inspiration are nature, Turner and Inness. Truly, he has selected great and enduring sources from which to procure his ideals, and to which to turn for truth and beauty.

Mr. Eirich spends most of his time in Philadelphia doing work along commercial and illustrating lines. During the summer he comes in contact with nature by taking trips on his wheel. The past summer he started at Philadelphia and stopped in his old home of Van Wert, traveling northward through Eastern Pennsylvania, New York, westward through New York, and southward in Ohio. Next season he expects to go from Philadelphia to New York, to Boston through the Berkshire Hills, to Montreal, and a side trip to the White Mountains.

With his sterling worth, unflagging zeal, unconscious talent, strict morality, and good sense, we predict for Mr. Eirich a creditable position among American artists.
has been promised a number of excellent papers for Saturday's program.

**Proposed Program for the Private Commercial School Managers' Association**

**At Detroit**

1. "How far may the Course of Study of the Private Commercial School be profitably extended in time and scope?" Mr. W. G. Brown, Jackson, Ohio.

2. "The Case for the Private Commercial School toward the Public Commercial School," Mr. G. A. Granum, Minneapolis, Minn.

3. "State Supervisors of Private Commercial Schools," Mr. W. C. Wright, Brooklyn, N. Y.


5. "The Admission of Periodicals of Private Commercial Schools to the Mail at Pupil Rates," Mr. N. G. Goldley, Wilming, Mass.

Mr. Kariet Spencer has been asked to open the discussion of Mr. Brown's paper, Mr. Mehlin of Mr. Granum's paper, and Mr. Eison Spencer of Mr. Wilt's paper. The discussion of these three papers is to be "free for all."

The consent to serve of all the gentlemen whose names are given has not yet been secured, therefore, the announcement of them at this time might be premature, but I have considerable faith that the gentlemen will take part.


**Proposed Program.**

**The National Shorthand Teacher's Association.**

**WEDNESDAY, DECEMBER 28.**

**AFTERNOON SESSION.**

3:00 Reception and Enrollment of Members.

**THURSDAY, DECEMBER 29.**

**MORNING SESSION.**

9:00—President's address, W. L. Muskie, Springfield, Mo. Report of Secretary L. A. Arnold, Chicago, III. Appointment of Committees, Unfinished Business, New Business.


11:30—What shall we do with our Full Pupils?—Miss I. Francis H. Norrick, La Crosse, Wisconsin; Miss Cora Parsons, Kalamazoo, Mich.

**AFTERNOON SESSION.**

1:30—"Shorthand in the Public Schools," A. J. Taylor, Indianapolis, Ind. Discussion—J. B. Howard, Cincinnati, O.


2:45—Question Box—Collection—J. Clifford Kennedy, Dec Moines, La.

3:30—General Session of Federation. Lecture on "The History of Shorthand," Illustrated with Stereopticon, Norman P. Heffley, Brooklyn, N. Y. (Time to be arranged later.)

**FRIDAY, DECEMBER 30.**

**MORNING SESSION.**


**AFTERNOON SESSION.**

1:30—"Shorthand Speed.""(a) "When Shall Speed Practice Begin?"—Mrs. L. McKee Van Duvee, Buffalo, N. Y.

(b) "Kind and Amount of Dictation," W. W. Patterson, Canton, O.

(c) "Tools and Materials,"—Mrs. J. D. Brunner, Marion, Ind.


2:30—Indexing, 2:30 Model Dictation Class.

3:30—General Session of Federation.

**SATURDAY, DECEMBER 31.**

**MORNING SESSION.**

9:00—Address—"The Stenographer from the Employer's Point of View"—H. M. Sturtevant, Detroit, Mich.


10:15—The Business Training That Should be Given Students in Connection with Shorthand and Typewriting"—W. L. Majors, public school, Dayton, Ohio. Discussion—W. S. Rogers, Sandusky, O.

11:00—Question Box—Collection—J. Clifford Kennedy, Des Moines, La.

11:30—Penmanship Exhibit.

12:00—Adjournment.

**Program for the Penmanship Teacher's Department of the Federation.**

The program for the Penmanship Teacher's Department of the Detroit meeting has not been fully completed owing to unavoidable delays caused by failure to hear in time from some who were expected to take part on the program. However, many have already responded and some excellent papers and illustrated talks, followed by discussions, will be given.

The committee urges every penmanship teacher to bring pupils specimen book in the contest, the rules governing which, are given elsewhere in the PENMAN-ART and BUSINESS EDUCATOR.

H. B. GERMAN,
Chairman Executive Committee.

There is a greater demand today than there has ever been before for persons who are thoroughly qualified to teach writing, drawing, and the commercial branches.

The increasing number of private commercial schools and commercial teachers of writing and drawing. These positions can be had by the competent.

Commercial schools have a large number of teachers of penmanship and the commercial branches than ever before, because they have more pupils.

Then in the lines of illustrating, engraving, designing, etc., there is much more work to be done at this meeting than ever before. Why not consider the matter of taking a three, nine, or twelve month's course in the Zanerian Art College? The programs were well planned, and we hope more of the line work mentioned will be published.

Regarding the practical value of such a course, many hundreds of former pupils are ready to testify. The Zanerian Art College is very liberally patronized, and is one of the most successful institutions in the country in securing profitable positions for its pupils.

Rates of tuition are no higher than they have always been. Good board and room can be had at a very reasonable figure.

Large finely illustrated catalogue of the school, worth one dollar, free to interested persons.

**Zanerian Art College,**

COLUMBUS, OHIO.
FINESTE SUPPLIES FOR PENS, MEN AND ARTISTS

All go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by purchaser.

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COLUMBUS, O.
Lessons in Practical Writing by C. P. Zaner.

Neatness Writing, if neat, must be uncommonly illegible or slow and cramped, before it becomes unsalable. On the other hand, writing done skillfully but unsystematic and untidy, is not at all in demand. Business does not demand beauty, but few business men will tolerate slovenly kept books. You will therefore be adding dollars to your wage earning and influence winning ability by cultivating an orderly, neat, slightly handwritten. Be careful how you dip ink, slipping neither too much nor too little. Have an orderly desk and a place for your pen—a place where it will not be likely to fall out or roll over your papers or books. These are little things but they prevent blots and blurs. They cost but a little time, thought and effort to acquire, but they stick to one a long while, usually forever. Accidents are rare with skilled, proficient, reliable people. Blots, blurs, etc., are the result of careless- ness and lack of skill—chumness. Keep a blotter under the hand, but do not write coarse enough to require blotting. Nervous people keep mopping the ink from writing as fat people perspiration from the face. The only difference is that the former is sense- less, the latter sensible.

No. 29 The k is composed of a loop or extended first part, and a second part that is much like a small capital K. It is not likely to look like any other small letter but sometimes large. Avoid this common error, and endeavor to maintain it easy difficult as is commonly supposed. Make each part the first part. Keep the first down stroke straight and the knack without raising the pen. Wide spacing requires.

Zeaiously pursue a definite line of careful- ly planned action and success is certain.

No. 30 The capital Z begins the same as N or M and ends like the small z. It may be made with or without a loop at the base line, It is best to keep the loop small, however. Keep the loop below the line small, neither long nor very rounding. The retrace exercise at the end of the first line is beneficial as it encourages steadiness and sureness of action. Watch spacing in and between words in writing the sentence. Practice the words and letters you write the poorest. Review former lessons frequently, always endeavoring to do better than previously. Watch turns and angles closely, never making one for the other. Keep the fingers from acting much. They hold the pen, that is nearly enough for them to do. They can assist to do the rest, but they should not be expected or allowed to do even half. Cooperation is better for all concerned than idleness or overwork.
No. 31 The loop below the line is the same as the one above, except that it is reversed. The crossing should occur near or on the base line. The loop need not be large or long, just long enough so that it will not be mistaken for I, which letter it resembles above the line. Keep the dot over and near the letter, neither too high nor to the right. Do not raise the pen in writing the word, though you are given the words. Write the word jubilee should be written well fifteen times in a minute. Not that many times each minute but at that rate of speed while practicing. When I say well, I do not mean merely legibly.

No. 32 The Q is not unlike the figure 2. It begins like Z and finishes like F. Keep the loop small and the finishing stroke just beneath the base line. Do not stop or pause in making this letter, but use a rapid, continuous motion, easy in appearance. Absorb the thought of the sentences and learn to practice as therein suggested. There is no royal road to good writing—just the plain, old, universal highway of application. Observe the copy and its details, plan a mode of practice, then go to work and realize your wishes. Impulse become realities when they are worked out. You are the one to determine whether your ambitions shall remain such, or become facts. If your desire is to write well, you can convert that desire into good writing by proper effort.

No. 33 Begin y like r and finish it like j. The g is a union of the a and y. Be sure you observe all of the details of angle and turn, quickly written illegibly through failure to observe two turns and the g should always be closed. Tight close the oval in the letter, leads to the first and seen they look much the same though were intended nor large, just large enough to distinguish the letters from the short or minimum letters. Long loops encourage finger action and take time and effort to make; more of all than short, small loops. Reduce extended letters to the minimum if you would attain the maximum speed.

No. 34 The I is a loop and stem combined. It is an easy letter to make. So easy that it may be made either way around. Many people make it the same as an l, except that it has a dot at the beginning and no final stroke upward to the right. The second style is one used by many people.

The I begins the same as H, and is finished much the same as the H without the loop or cross. Keep the two parts close together. Use little or no finger action. Watch your position. See that it is healthful at all times. Do not grip the holder. Hold it firmly, neither tightly nor loosely.

No. 35 Legibility is due to unlikeness of letters (w's unlike n's, etc). Unlikeness of letters is due to a distinction between turn, angle, loop, retrac, and oval. Sureness rather than accuracy, essential.
Writing being an art by which thought is expressed and recorded in material form, should be legible, easy, and rapid, in order that thought may be materialized with clearness, with clarity, and in ample quantities.

Smallness These days of scientific accounting, when much is condensed into little space, it becomes necessary on the part of the accountant to write a small, plain, compact hand. You will therefore do well to see how neatly, how plainly, and how quickly you can write the above well. Use a finer pen than usual, or a new one at least, and see how small you can write legibly. The accompanying hand is but about a thirty-second of an inch in height. You ought to be able to write that small at least. Small writing can be executed in less time than large writing, and with less energy if you possess the necessary skill.

F. H. Y. You are on the right road—travel on. Exercise greater care and more watchfulness for details. Last part of u too angular at top and too narrow. Small n and u too rounding at bottom. Continue to practice freely but endeavor to focus your thought upon control of movement as it is somewhat wild and not too fast and uncontrolled.

H. I. Your figures are first-class. They are about as perfect as they can be to be made quickly. Exercise care in arrangement.

D. W. J. Your work is very skillful. Be more systematic in your practice. You ought to fill at least one page of each copy before proceeding to the next. Retrace small t further. Letters a little angular. Come again.

K. F. H. Close small n. Make small e more rounding. Small n too large for other letters. Your movement and work are very good. Some of it is the best received this month. Come regularly.

C. V. B. Work good in general—right motive power but not yet under perfect control. Small t too angular at base. Speed work is splendid—small n too narrow in your rapid work.

J. E. I. Small n and m too angular at top. Loops too slender and tall. Capitals too light—not firm. Too much shading and too fine lines for business. Small h looks like h. Don't loop t. Practice faithfully from copies.

D. C. D. Down strokes still too heavy. Last part of n and m larger than first part. Work is good and firm and plain. Shade down strokes less and it will become easier.

The above is the first plate of a series of auxiliary copies by Mr. S. M. Blue, assistant penman in the Zanerian Art College. Mr. Blue will present a graded course of copies which will cover considerable ground, and we advise all to practice from them as well as from the copies in our regular lessons.

In this lesson the small letters are presented for practice in two ways: in medium and wide spacing. The mastery of both styles will produce much better results than if but one style is practiced. The wide spacing encourages a free, strong action to the right, and if it is thoroughly mastered it will aid wonderfully in giving a firm and forceful effect to the medium spacing something that is much desired. Practice this lesson faithfully so that you will be ready for the next, which will consist of words made up of these same small letters. Do not miss these plates.
Lessons in Professional Business Writing

BY H. B. LEHMAN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

In this lesson we have the entire alphabet of capital letters. Capitals should be connected with the small letters when it is convenient to do so, but in some cases it is just as well without the combination, but see that you always begin your small writing close enough to the capitals so as to make no break in the spacing between letters which should be uniform.

By Professional Business Writing we mean nothing more nor less than good, plain writing, so if it should be your highest aim to form the letters accurately and never write so fast that you have no time to complete each letter, in fact, no one can become a good writer without paying the utmost attention to the correctness of each letter. In course of time it will be necessary for you to apply speed in order that you may become a rapid writer, but you need not lose the form of the letter: far from it, but apply speed and retain a good substantial form in making each letter. By beginning slowly and familiarizing yourself with the true forms it will be an easy matter to retain such forms in rapid writing if you only keep the standard constantly in mind. It is by far better to devote a little more time to your writing when you write letters or anything else and turn out a respectable piece of work, rather than to hurry over it and be ashamed of your own writing when you are through with it. In nearly all cases where the writer is too much in a hurry he will have to rewrite the whole matter, and, by so doing, spend much more time than would be required to do the work right, going over it the first time. Time and time again the writer has received letters from so-called penmen who made a fair start in writing the letter, but at the close of the same letter it was almost impossible to decipher the writing and then had to guess at the signature. Unless a letter is very important, business men do not stop to decipher poor writing. Time is too valuable. I wish to say to you as a student of writing that success can not come in any other way than by earnest and faithful study and practice.

In regard to the use of capitals, I would say that if you have mastered a style now and then which you prefer to the style used in this lesson, there is no reason why you should not use it, so long as it is a substantial and approved letter. Something the business world can use. I admit, in common with other good teachers of penmanship, that some capitals may be made in at least two styles and the one as good as the other, but permit me to discourage you in the use of odd and mystified styles which are difficult to read. Some penmen are in the business of manufacturing new styles of letters which, as models, are entirely unfit to present to students. Learn to make a sound letter. One which will stand the test and meet with approval everywhere. You will never be a good writer until you get your writing into systematic form, leaving out all curious notions as to perplexing styles. Space enough between the small letters to show each letter distinctly.

H. B. LEHMAN.

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33 Union Square, N. Y. City.
Lessons in Artistic Penmanship

Number Five

BY J. E. LEAMY, TROY, N. Y.

This is the time of the year for improvement and advancement along penmanship lines. Take advantage of the long evenings and spend as many of them as possible in hard, earnest, honest practice. Later on in the year when the days become longer and the evenings hot, you will not feel as much like work of this kind, and, in truth, you cannot do as good work. So dig in NOW. Remember, your advancement depends entirely upon yourself. As you work, so you climb.

Loops Above the Line

I think you will have but little trouble with the loops above the line if you apply the same movement and principles suggested in Lesson Three for loops below the line. Keep the paper in such a position that the arm will be at right angles to the connective slant. With the paper and arm in this position, you should cause the pen to move to the right and upward. This will necessitate a slight backward and then forward action of the arm in the sleeve in connection with the hinge motion. Without stopping the pen at the top, allow it to turn abruptly and descend toward the line, to be raised from the paper at or near the crossing. Then place the pen carefully on the unfinished stroke and complete the letter. You cannot make loops successfully if your arm is at right angles to the base line without a good deal of finger action. Whereas, with the paper turned as before advised, you cannot use the fingers much, but the muscles of the arm instead. Of course you must discover for yourselves just what position of the paper and arm seems to produce the best results. This you will find by trying the different positions and by placing the paper at different angles.

By close observation you will notice that the down strokes in loops are not quite straight, or should not be so at least. It is generally supposed that they are straight and are usually so taught, but none of our best penmen or engravers make them so. You can raise the pen to advantage twice in making the f, near the crossing coming down and at the base line going up.

Bear in mind that a light, easy, yet firm and delicate movement is necessary at all times. Do not allow your muscles to become so tightened by nervous anxiety that they cannot act, or do not go to the other extreme and allow them to "hump around," keeping them tuned to such a pitch that they will do their very best.

Now don't be afraid to practice quite vigorously at times on the work given. It will help you along if you will double the size of the copies at times, and at others reduce the size a half and double the spacing. The latter style, especially, will put force and strength into your work. After practicing the different styles you should complete your work by practicing the size and spacing given in the copies. Keep your ink and pens in good condition, and avoid using poor paper. Good material costs but little more than poor.

Criticisms.


D. W. J. Spring Garden—I congratulate you on your results under the circumstances. Use better paper. Work shows that your movement is wild and uncontrolled. Shades too long on all capitals. Get more contrast between light line and shaded strokes. Small letters good. Send work regularly. No time just now for specimen work. Sorry.

Wilton, Conn.—See no reason why you can't become a good penman. You certainly have a good start. Try to put more strength and force into your shaded capitals. Get fine lines stronger if possible. Shade on L too long. Drop it lower. Thin ink down. Come again.

E. W. J., Missouri—Glad to hear from you. Your work shows that you have taken quite a stride since last we met. Study last part of B and K more closely. You can improve lower part of capital D. Fine lines seem a trifle weak at times. Do not sacrifice strength for delicacy. In other words, endeavor to "cut" your lines. Add a little gum to your ink.

Jennie C. New York—You have made an excellent start on capitals. Movement seems a trifle weak at times. Put strength and force into your strokes. Endeavor to make all shades shorter. Keep on.

"Z," Manchester—You can become a professional penman if you persevere. You lack freedom, touch and sureness. Arnold's Japan ink, diluted, is the ink I advise.

J. B. W., Hill—Practice indicates that you are working in the right direction. Simply persevere. I fail to locate any serious difficulty. Practice should reach me by the first of each month.

Clinton, Ky.—Capital sparring. Don't hasten small letters the same as in business writing. Pick pen often. Practice seems thoughtless and rapid.

W. B. G. Newark—Use oblique holder. Confidence will come by practice. You did quite well.
Elementary Book-keeping 

Scholars have said, in disparagement of business schools, that they teach, among other things, some merely elementary bookkeeping, emphasizing "elementary," we who teach commercial branches have been disposed to resent this assertion. It indicates a lack of familiarity with the work of worthy business schools, many of which might readily be named. Nevertheless, there is a sense in which this statement made by college men is true. Nothing could more forcibly demonstrate the truth of it than would the attempt to answer the list of sample questions, on another page, given to candidates for the Certified Public Accountants' Certificate, in New York. We believe that they would stagger many commercial teachers.

To be sure, the average business college does not pretend to fit its students for professional work in accounting, such as is done by who make business of expert accounting. Nevertheless, in the best schools, there are always advanced students who would enjoy such a course as our list of questions would require. For them the ambitious teacher who reads these questions will be eager to delve into the books that provide the information necessary to answer these questions.

Certified Public Accountant Syllabus

In 1906, New York passed a law creating the title Certified Public Accountant, and three expert examiners were appointed by the Regents of the University of the State of New York. This board of examiners holds examinations in January and June of each year.

Hitherto, no guide, other than the printed examination papers, has been available, but this year the University is sending out, to those who are interested in these examinations, College Bulletin Number 15, Certified Public Accountant Syllabus. It contains a brief statement of the history of accounting, the importance of modern accounting, and the relation of the public accountant to business men and to the public.

An excellent summary of the topics for the examinations is given. The suggestiveness of these is worth much to any alert teacher.

A valuable list of books on accounting and commercial law is given. Some of them are familiar to our readers. Several are not, and these are chiefly English works. Our British friends are said to be much in advance of us in the science of accounting, and many of our readers will be glad to have an opportunity to obtain unbiased advice as to what books to buy.

The most interesting feature of the Syllabus, however, is the sets of examination papers—eight for each—on the Theory of Accounts, Practical Accounting, Auditing, and Commercial Law. Our sample questions were selected from these papers. Send fifteen cents to Secretary James R. Parsons, University of the State of New York, Albany, New York, and you will get a valuable revelation of the possibilities of accounting, probably not yet touched upon in your teaching.

Henry Miles

The article, "From the Business Man's Point of View," begun in this number, is an address given by Mr. Henry Miles in Montreal a short time ago. He very graciously permitted us to use it. The subject is so much to the point and aroused so much favorable comment in the Dominion press, that we are sure our readers will find it significant of the trend of thought among business men, as regards the school side of business training.

Mr. Miles is the First Vice President of the Montreal Board of Trade, the managing partner in a large wholesale drug business, and the editor of the Montreal Pharmaceutical Journal. He has had a college training; his views will possibly have added weight with some of our readers, who might not expect a college man to look so favorably on commercial education.

The Federation Meeting

The Queen City of the Lakes will entertain, we expect, the largest gathering of commercial teachers ever assembled. The president is a man of great force and of broad training; the other administrative officers are energetic and able teachers. The policy implied by the list of subjects and speakers is a liberal one, as it must be if all classes of commercial teachers are to be affiliated with this national organization.

Business college teachers have done their work so thoroughly, and business conditions have spoken so imperatively, that commercial education has reached into the field of secondary education on one side, and into the realm of higher education on the other. To provide instruction and entertainment that will prove a magnet for teachers of commercial subjects in the public schools, in the private schools, and in the colleges, will require great tact and unusual ability.

Our Common Good

It is for the best interests of all phases of commercial training that the Federation should increase in numbers and influence. The private school proprietor who antagonizes the commercial work of the high schools is making a serious tactical blunder. The professor at the head of a department of business in a college is not so broad as he assumes to be, if he sneers at the business college; it should be called "business school," however, in the interest of sincerity, and as a rebuke to flabby superstitious. The high school commercial department will, to a greater or less extent, be a feeder of both the private business school and the college. Those who drop out before the high school course is finished, the meet of the graduates from schools having one or two year courses, and the less effective graduates from even long courses will resort to the private business schools that maintain a standard high enough to attract their attention. The minority, the best and most promising product of the high school courses, will enter college for advanced work. There is an element of common interest that should hold all commercial teachers loyal to the Federation.

We trust that those who have influence in fashioning the policy of this organization will not lose sight of this fact. The Federation is a voluntary organization. It would be a great misfortune for the cause, and for those engaged in it, if there were to be one organization of business college teachers and proprietors, another of public school teachers, and another of college men. If, in matters of detail, methods of teaching, organization of objects, etc., the classes of teachers differ, as they certainly will differ, let section meetings for each class be provided, where the special problems of each division may be discussed. But preserve, as a whole, an organization that will make it possible for us to meet, exchange views with, and learn the particular methods of teachers of commercial subjects. It is for the common good of our worthy cause.

Rawkness

We trust that this meeting may not witness any such ill-judged oratory (as to which we listened in the discussion of the president's address last year. Such attacks may be entertaining, but, in the view of some of the well informed men who will be at the Detroit meeting, they do not add to the dignity or influence of the organization. With such men as Prof. J. B. Johnson, Dr. C. A. Herwick, and Mr. F. W. Bookmyer on the general program there are, in the administrative policy this year, a breadth and liberality of plan entirely in harmony with the foregoing suggestions. We hope that no inconsiderate comments on commercial training in high school or college, may be made by business college men, justifying the charge of narrowness sometimes made against them.
Commercial Education

HENRY MILES, FIRST VICE-PRESIDENT MONTREAL BOARD OF TRADE

AN ADDRESS RECENTLY DELIVERED IN MONTREAL

The subject that I will speak upon this evening is one of wide importance, and I beg your consideration in introducing a matter on which there exists a diversity of opinion and as to which, also, I feel some difference, not having the advantage of authority for reference. We all know of the lines upon which education is conducted in this country; but few, however, realize the defects that exist. We are apt to be conscious of the existence of a meritorious perfection in some branches of education, overlooking the shortcomings that exist and that can be shown in respect to some of the greatest needs towards fostering the material progress of our country. My words will carry you, I feel sure, to a conviction that the educational system of Canada does not cover all the requirements of our youth, nor does it meet all the demands of modern life.

The institutions of learning ignore commercial education. They afford the least possible assistance to the young men and women of this country for entering upon commercial life. The benefactors—the donors of magnificent gifts to the cause of education—almost without exception have been men who have amassed wealth in business pursuits, and let me ask, why have one and all overlooked the interest of education in commercial branches?

EDUCATIONAL INSTITUTIONS—NEGLECT COMMERCIAL TRAINING

I would arrange the educational institutions of Canada for neglecting an all-important branch of education. I admit the exertion of every effort and energy towards education for the professions—law, medicine, science, and others, as well as theology. Why is it that there is no practical training school for commerce. The merchants, bankers, and manufacturers of today, are, with few exceptions, men of more or less limited education—self-taught for the most part. Expert and able as those in the higher walks of commerce may be—it is not difficult to ascertain that their education has been obtained in the office; in the counting room; in the store. Let me ask why so many years of young life should be expended in tedious observation and practice of menial duty, perhaps to the neglect of the improvement of mind? As the world is fitted to the wider range of education that every business man lives to regret, in after life? Men can, and do make money without education.

Natural ability or fitness leads many to success, but the fact that goal is reached, can be counted in thousands those who, upon one occasion or other, live to feel the absence of that of which they were deprived in early life through a prejudice to commercial provision in our educational system. Early preparation for commercial life which would train, cultivate and refine the mind.

UNIVERSITY GRADUATES WILL NOT BEGIN AT THE BOTTOM

The higher institutions of learning do not, it must be admitted, fit young men for business life. The very nature of the years of study unit them rather for this life. A graduate is too far advanced in years—in the tastes of living acquired in the surroundings of social life and culture to begin at the beginning, and it is not practical to commence at a middle stage under present conditions. The advice of any business man of experience is to parents, "If your boy is to follow a business life, let him commence young—15 or 16 years of age." Now, what does this mean? What is the commencement?

MENIAL SERVICE DOES NOT DEVELOP MENTAL SUPERIORITY

Sweep the office or water closet, polish the brass and windows, dust the goods, clean the shelves, run messages and observe from morning to night. How many of the seniors do, and copy. Learn the particular business gradually. This is practical and all very well as for one side of the question goes, but by the time the lad becomes proficient in the details of his business, he has passed the golden period of his life for study—for the education of mind—the cultivation of thought. An adept in some branch of trade, perhaps, but lamentably ignorant of much that goes to make up the ideal man of business. Natural intelligence is stunted, the mind untrained for position and for general usefulness in the community. The initial stages of the medical profession in years gone by included the cleaning of the doctor's baggy, grooming the horse and driving the practitioner from patient to patient, gathering by the way a knowledge of the profession. The lawyer's apprentice in the same way spent his early years in caring for the office, copying documents, and all manner of observing attendance upon the legal luminaries. Is these professions today, what do we see. Is there not a contrast? Has not everything been provided?

BUSINESS AND PROFESSIONAL TRAINING CONTRASTED

A liberal education accompanies the most careful provision for the practical study. Ordinarily, professors are largely supplied by men high in the active practice of both. The best talent is applied to the education of these over-crowded professions. Theology is not learned by attendance at church, but by the community. An exuberance of sweeping out pens or shoveling snow from the pathways leading to the sacred edifices. How many instances could be cited of the advancement in learning in various branches? How many examples could be given wherein education has improved—following ever the march of science and the demands of life? And what good reason can be advanced for the absolute neglect and ignoring of the requirements of commerce? The commerce of today differs widely from that of 25 or 30 years ago. Commerce, the difficulties of succeeding are ever increasing.

Capital and favoring opportunity was the requirement in the past. Today, brains are more important than capital. The numbers engaged in the trades which every educational opportunity and provision is made are insignificant compared with the followers of commercial pursuits, even if we do not take into account the many thousands in prison, or business enterprises. We can freely assay to the necessity of the physician, the lawyer, the clergyman. The greater the educational facilities for all the professions, the better for the country. Why is it not provision made as well for educating the young men and the young women of this country for commercial life?

WELFARE OF NATIONAL LIFE AT STAKE

As to the best means for covering this want, it is first necessary to convince educational institutions of the existence of the want. It is necessary to first seek to convince the authorities of our universities of the fact that there is an immense field open to their labours and that the material welfare of our national life is at stake upon the awakening to the ability of these institutions to send out to practice many hundreds of doctors and lawyers, and many hundreds as well in the other professions. How much greater would be this satisfaction if with this accorded by the thousands and thousands of merchants, bankers, and manufacturers that they had fitted to take their places in the life of commerce upon a basis equally efficient to that for which they strive to benefit mankind in the direction of their present efforts.

BUSINESS MEN WOULD GIVE FINANCIAL AID

If the leaders in educational matters can be convinced of the existence of this greater field for their labour, the inauguration of the effort in the direction indicated would seem imbued with possibilities. This can be placed before those who are ever ready to devote a portion of the results of business success at the command of the needs of their fellow-men, and it would seem indeed as if there is no lack of such men. Is it not now the time to favor the establishment of commercial courses in connection with the universities of Canada. The man who is at all fitted for business, without education, or with a limited education, would, with the possession of a good sound education and a special training upon subjects that will come up at every turn throughout his business life, be a stronger factor—an infinitely more important unit in the practical business life of his surroundings. The stronger, the more able, are individuals, the greater the a great strength of the commercial community will further the progress of the commerce of our country.

A SUGGESTIVE COURSE OF STUDY

My thoughts on the subject carry me in the direction of an outline of the course that might be pursued, and I will indicate, roughly, a plan that competent authority in a position to proceed practically might amplify. I will prefere the suggestions given in detail by saying that partial courses might be open to those unable for one reason or other to take all. Many young men in business occupation might, with the permission of their employers, devote a few or more hours in the day to the study of special subjects.
Further, certain parts of the courses of study might be made optional, even to those who had the required time at their disposal, as the particular branch of business to be followed might not call for the study of certain subjects. I will presume that the advantage of a fair school education is secured to the age, say, of 15 years. After that age the higher school, therefore, or university should furnish a three years' course, giving special attention to the following subjects:

1. English language, composition, literature.
2. French language.
3. History of the British Empire.
4. History of Europe.
5. History of the United States.
8. Commercial law.
12. Monetary history.
15. Insurance — fire, life, marine.
16. Commercial and commercial relations.
17. Transportation — rail and water, bailing of goods.
18. The manufactures of Canada.
19. The natural products of Canada.
20. The internal trade of Canada.
21. The export trade of Canada.
22. The Customs Act and tariff of Canada, import trade.
23. Stenography.
24. Partnership, company, incorporation.
25. Insolvency, liquidation.

Many of these subjects could only be dealt with satisfactorily by men engaged in active business. Therefore, in connection with a commercial study it would be necessary to arrange for lectures or addresses by prominent men, just in the same way as do the faculties of medicine and law. Neither faculty could control the men they did, were it then not to teach exclusively from theory. The idea I place before you in this paper would furnish great advantages within the reach of kids actually beginning their business careers at a common-school education at the age of 10 or 16 years, and the following of the complete course would enable young men of 18 years of age to enter business employment upon a most desirable basis. Any text-book on geography, or in a course such as suggested would, with little additional practical experience, fit a young man for the higher positions in commercial life. He would be able to take his place as his ability or opportunity might call, with comfort and satisfaction.

(Concluded in February number)

**Commercial Geography Methods**

**WILLIAM J. AMOS, BEER-SCHOOL, PHILA-DELPHIA**

We have a great deal at this time concerning Commercial Geography and what it should be; and there are many who are very little about the 'how' of presenting it. Any subject or any text-book is useless in a schoolroom unless in the hands of a master. By 'master', I mean not merely a walking encyclopedia of geometrical or other information, but a teacher who can tell what he knows, or what is better, can lead his class to investigate what he knows. The teacher who can direct a class how, when, and where to study, is abler teacher than one who prescribes all the work,kind of and sequence, and pours his knowledge into the brains of his pupils.

No subject is so interesting as an enthusiastic teacher cannot arouse interest in a subject which is interesting enough to be presented by a drone.

Just how to become a good teacher of Commercial Geography is a problem which is worrying not a few of our friends at the present time. Not that we are continually receiving this matter. To be a good teacher of this subject, one must, first of all, be perfectly in love with the subject. This begins-enthusiasm. This puts both teacher and pupil into the spirit of being. Having the enthusiasm, the rest is easy. Enthusiasm begats interest, and this means the acquisition of knowledge.

Enthusiasm and knowledge are the key notes usually used in teaching. "lout," says one teacher, "how am I to secure all this knowledge? What am I to read?" Personally, I read all I can. This includes a close study of newspapers, magazines, and pamphlets as well as the "Geographical Review" found in the PENMAN ARTIST in recent months. It is not necessary to read everything in a magazine; you must learn how to select the important. After reading an article carefully, I either clip it for my scrap book, or else take a filing card and register the article, the book, and volume, and place this card in my file under the proper heading. For example, if I am interested in Manila, or Philadelphia, I place my card in a large envelope under the name of "Manila" or "Philadelphia." This permits ready reference and saves having to carry much bulky material. There are some exceptions to this, however. Students become greatly interested in clippings. They soon learn to choose and make their own files.

After reading an interesting article, I usually introduce it to the class, and have the pupils prepare a synopsis. This means that they must think the matter up carefully. These papers are collected and carefully examined. If they are not well written, they should be encouraged to read as much as possible outside of the regular class work. Keep in view constantly that a ready mind gives a ready tongue, and a ready tongue, a ready pupil.

A teacher of this subject will always have perfect control of his class, and perfect class management is always conducive to class attention.

A blundering, ignorant teacher is always found in a room with a motley of disorganized, disgusted, discouraged pupils. To get hold of your pupils and to start them to thinking is the plain duty of every teacher; and until the teacher does get hold of a class, he certainly does not control it.

One of the best methods of interesting a class is to begin a discussion by taking up the things known at hand, and then gradually widening the horizon until the whole subject is covered. For example: if you are in Philadelphia, and located on one of the principal streets, start your work there. Discuss the different kinds of trade conducted on your street; then the city in general; then the State, and then the nation. But begin very small.

In my own case, if you will pardon me, I find that pupils always visit foreign lands with more interest when they are engaged with a cargo of home goods. They are anxious to take charge of the cargo and carry it to distant ports and exchange it for articles found there. I find that they are also anxious to travel by the shortest routes and at all times to take advantage of the best opportunities of trade restrictions, and whatever else may assist them in driving a good bargain.

To develop work of this kind, I ask a pupil to solve a problem like the following: Stephen, a young man, has a bath of his own in Philadelphia, in which he instructs you to load cargo at foot of Chestnut street, proceed to Hongkong, dispose of goods, take on two kinds of merchandise purchaseable there, proceed to Manila, trade to the islands, return to New York; and load cargo for Alexandria, Marseilles, Philadelphia.

Describe your cargo and tell where you secured the goods. Tell what commercial languages you noticed, and name the money of value in each of the countries you visited.

Questions of this kind develop power to think. Not this alone, but the power to arrange ideas in their proper form.

I find that in a class, as everywhere else, variety is the spice of life. It always interests a class to discuss specimens. A piece of cane, a sugar-beet, a bag of cotton, a bit of skateboard, a few grains of coffee, an ear of corn, a bottle of wheat.

There is absolutely nothing in your school room which cannot be turned to advantage. The other day I noticed a boy in one of my classes who was inclined to be restless. I asked him to relieve himself and the class by telling us the story of his new coat, including buttons, thread, and silk. He was wide awake in a moment. He traced the wood for the button hole to the yoke, the wool to the thread, the buttons from the rubber tree to the factory, the thread from field to tailor, and when he sat down, his eyes were flashing with enthusiasm, his checks were aglow with pride, and whole soul was aroused.

Let me emphasize the discussing of every day things. Have the pupils read and then write out their ideas. They love to work if they have a leader; only give them a medicine form.

If your class does not respond, study yourself before blaming the student.

Experience teaches me that our boys and girls must know what is on their shoulders, as well as what is on their clothes, and rightfully be laid at the door of the teacher. How can we ever learn to lead our way into life that manhood and womanhood with which our boys and girls are so richly endowed.

**Sugar Refining**

A. R. KIEP, COMMERCIAL HIGH SCHOOL, BROOKLYN, N. Y.

About 800,000,000 pounds of cane sugar was produced in this country last year, of which only about six or seven per cent. was not refined. The consumption of sugar amounted last year to nearly sixty-five pounds per capital.

To make up the necessary supply, over and above home production, we imported about 2,750,000,000 pounds, nearly all of which was brought into the country in its raw state. The American sugar is refined by the manufacturer of sugar constitutes one of our great industries. In such a line of manufacture many secret processes may be in use, hence the difficulty of seeing and investing in such a line. A sugar refiner has no secrets to divulge, but has prepared from all available sources such general information as will give an idea of the refining process.

**RECENT CHANGES**

It is only so long ago as the early part of this century that good ladies were wont to sweeten their cup of cheer.
ing tea with West Indies molasses, and, within the memory of "ye editor," and others comparatively as youthful, grocers sold mostly a low-grade brown sugar. But changes occur, and we now accept only the snow white crystals of granulated sugar, or equally white cubes.

**PROCESSES.**

The crudest device for refining sugar is to put raw sugar into hogsheads sufficiently open for molasses to drip through. In the course of many days this results in "bleaching" the sugar slightly, but it is still the coarsest sugar refined.

Refiners put the sugar through two general processes. In the first, sand and impurities are removed by passing the sugar, while in liquid form, through charcoal; the second separates the sugar by crystallization from the remaining impurities.

Raw sugar comes to our wharves in bags or hogsheads. It is emptied over a grating and falls through this into a melting pan. The bags are washed with soft water and the hogsheads steamed to remove all sugar. Melting pans are provided with mixing gear which moves steadily as the sugar melts, there are also coils of steam pipes which heat the solution. Frequently "the raw sugar must be crushed before melting.

**THE "RISE AND FALL" OF SUGAR.**

After heating and melting, the liquid is pumped to an upper floor to another melting pan where an expert tests the temperature and density. From this pan the liquid is strained to remove the last particles of course foreign matter and passes to the floor below into the filters. As it first issues from the filter it is quite clear, but liquid which flows through after the filter becomes partly clogged is darker; because of this the liquid is separated. After cleansing a quantity of liquid twice its weight, the charcoal must be "washed," which is done with soft water.

**THE VACUUM PAN AND THE CENTRIFUGAL FILTER.**

The vacuum pans receive the liquid next, and here the sugar is crystallized. Great care is exercised to prevent over boiling, or not boiling quickly enough in order that fine crystals will be formed.

The sugar product is now called marse-cuit. This is passed into a heater with stirring gear, and from thence into a centrifugal machine which revolves from 900 to 1200 times per minute. The centrifugal machine is jetted to retain the molasses and direct it into receptacles provided below. High grade sugars are placed in large machines which revolve slowly, the speed being increased and the size of the machine diminished as the grade descends.

**MAKING LOAF SUGAR.**

When loaf sugar is made, the marse-cuit having a fine, even grain is heated to 155 degrees and run into conical sheet-iron molds. After the retort layer hardens it is broken and mixed with the melted interior. After a time, the loaves are removed to store rooms and placed with the apex down in small holes in the floor, under which are conduits for the drippings. In this place the loaves are trimmed and care taken that the color becomes uniform. The loaves are next placed in a drying oven heated to about 160 degrees.

Moulded cube sugar is made by filling iron molds with marse-cuit, and allowing them to stand until "set." The molds are then placed in a centrifugal machine which expels the moisture and molasses. The next step is "liquoring," flowing liquid over the molds; then the blocks of sugar are removed, and, when cut at right angles, give four cubes.

Pressed cubes are made of an inferior grade of sugar which is subjected to heavy pressure, sometimes being pressed into cubes and again into sticks which are so cut as to make cubes.

**GRANULATED SUGAR.**

Fine, even-grained marse-cuit is chosen for granulated sugar. It is placed in a heating and centrifugal cylinder and it comes from it with some moisture still to be disposed of. It is then dried, and passes out over a sieve, which is graded from very fine, where the sugar first comes upon it, to very coarse, toward the last. The receptacles are provided which receive the different grades. It is now ready to be put in barrels.

Every day vessels are unloading or loading at the Havemeyer & Elder wharves — unloading brown bags containing raw sugar of the same color, or loading with bright clean barrels of the refined product.

**ECONOMY.**

In this refinery the savings of sugar from floors, bags and casks is reduced to a science. The floors are swept and sweepings, together with sugar from broken bags and liquid from washings of the filters, are put through the processes of refining. Nothing seems to be lost.

By the above and similar methods the great "sugar trust" prepares its product.
Some Examination Questions on the Theory of Accounts

FROM THE CERTIFIED PUBLIC ACCOUNTANT SYLLABUS

1. Describe the following and show wherein they differ: (a) trial balance, (b) balance sheet, (c) statement of affairs, (d) real account, (e) nominal account.

2. State the purposes for which series of perpendicular columns are employed in books of original entry, and how those purposes may be distinguished relative to the following conditions: (a) several ledgers comprised in one system of accounts, (b) several departments comprised in one business, (c) several accounts comprised in individual entries.

3. Describe the nature of the following accounts: (a) sinking fund, (b) reserve fund, (c) redemption fund, (d) depreciation fund, (e) contingent fund, (f) investment fund, (g) mortgage bonds.

4. Under what circumstances is a patent regarded as an asset? After a patent has been valued, should such value be considered as permanent? Give reasons for your answer.

5. In the opening of a ledger, what principle should be followed as to the order of arrangement of the accounts? Show the advantages of different plans. Give a form of cost sheet, showing its advantages and how it is made up. Give a form of cost sheet for some manufacturing business with which you are familiar.

6. Mention five classes of ledgers, and describe the peculiar features of each class.

7. In case of discrepancy in a trial balance, how may the accountant ascertain with certainty the nature of the error? Give an illustration.

8. Describe the following securities, and show the essential features of each: (a) common stock, (b) preferred stock, (c) income bonds, (d) debenture bonds, (e) mortgage bonds.

9. State, in the form of journal entries, the following transactions: (a) a note of a customer returned with protest charges, from the bank where it had been left for collection, (b) the settlement of an old and unpaid account in lieu of the balance due, (c) the adjustment of interest accrued but not yet payable on a mortgage, (d) an accommodation paper issued by the firm, when controlling accounts are received as security, (e) the receipt of notes when the stock is sold.

10. What names are given to accounts that represent the excess of assets over liabilities? Differentiate these names in their application to various kinds of businesses.

11. Describe a voucher record for the expenditures of a corporation.

12. As the bookkeeper of a firm that had no articles of partnership, what would be your duty on learning of the death of a partner?

13. How should executors' and administrators' accounts be stated for the purpose of filing in court? What does the summary of the estate usually include? What are the assets, interest, and rents to be treated as principal? Define an intermediate account. What is a final account? With what does the executor charge the estate? For what does he take credit?

14. Recommend, with all necessary explanations, a set of books peculiarly adapted to the business of the firm. What criteria should be considered? What are the additional accounts that should be kept in the books? Give a set of books in the main store.

16. How should the account of a sinking fund be conducted in the case of a manufacturing corporation that bonds its works for $100,000, payable in twenty years, and wishes to accumulate during that period the sum necessary to retire the bonds at maturity?

17. What is a controlling account? Give an illustration of the use of such an account.

"Enthusiastic Try of Florida"

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Gentlemen: After reading Mr. Jones' excellent paper on "Business Writing—Present and Future," I cannot resist writing along the same line. If you knew how enthusiastic I am on the subject of business writing, I feel that you could gladly excuse me for this passionate moment.

In a measure, I endorse all that Mr. Jones has said. One matter, however, I wish to dwell on, not in the spirit of criticising, but merely to relieve myself, somewhat, of a little accumulated energy.

Mr. Jones raises the question: "Why distinguish between business writing and any other kind?" This question I propose to answer from my own point of view. There should be no other kind, but we know that there is much writing which cannot be classed as business writing. When this is a fact, it is of prime importance that we. who advocate and practice practical writing should have a definite term, and this term, I think expresses just what we mean and what we (should) produce. We designate writing that is executed easily and rapidly without destroying legibility as "Business Writing." Writing which is executed so rapidly that legibility is destroyed, or slowly that style is lost, making legibility alone the object, losing all practical utility, certainly, cannot be called "Business Writing."

Again using the words of Mr. Jones: "The man who with him men of the penmanship, publications, preaches the doctrine of business writing, and proceeds to illustrate by lessons in anything but business writing." Men of this sort remind me of a certain man who would not even hold a mirror, and goeth away, and straightway forgetteth what manner of man he is." I wish that the words of Mr. Jones might bring all professional teachers of practical writing face to face to the actual problem. Teaching one thing and placing as an idol for the thing taught, something entirely different, is deception. Teachers, I know, are not conscious of such practice, therefore, let us have more discussion on real business writing to awaken the profession.

I don't believe in sitting down, and carefully and skillfully executing a specimen of writing and then label it as "up-to-date business writing."

Your plan of putting into print the specimens of penman written rapidly will do much toward establishing a different style of writing as copies for business writing.

Yours truly,
W. W. Fry.

A man once stole a large cake of ice, and got six months for taking things so cool.

The Quickest Method in the World

Send us only one dime (silver) and we will send you the Quickest Method in the World, the Secret of Obtaining Information. Every bookkeeper, teacher and student should have it. BOSTON PEN ART CO., DEPT. P. SOUTH BOSTON, MASS.

Bookkeeping and Shorthand Trusts

There are trusts outside of the large monetary combinations of which so much has been said the past year or two, both pro and con. The trust we have in mind is another kind, and one which concerns every young man and woman who would be successful in securing positions on the best positions in their respective fields. If you cannot be trusted you will scarcely reach the position you are seeking.

You must mean that you shall be honest in handling your firm's money, but it means that you must keep all confidential affairs to yourself. Perhaps few realize the great importance attached to the trust of bookkeepers or stenographers. It does not only mean that you must be a good bookkeeper or stenographer, but also that you must be trustworthy. No man is going to dictate his business affairs to one whom he cannot trust, for such a one he will not have at any price, no matter how cheap. With many firms it is not so much a matter of salary as it is the trust a trustworthy man or woman.

To betray your employer's confidence means dismissal from service or placing you in a minor position, which neither embraces confidential affairs or good pay. So important is the matter of keeping business affairs from others that many lose their places by betraying the least confidence. A young, but through bookkeeper recently lost his good position by telling how much money the firm made. To tell others will do you no good. It will injure both you and your employer.

There are perhaps no other positions which connect so closely the employer and employee. When an important position you get paid as much for your good sense in keeping business affairs to yourself, as you do for the actual work. Be trustworthy, and work ahead.

H. B. Lehman.

Get Certificates to Detroit!

Professor G. W. Brown, Jacksonville, Ill., Secretary of the National Commercial Teachers' Federation, informs us that the Central, Western, and Trunk Line Passenger Associations have granted a one and one-third fare for round trip to the Detroit meeting on the "Certificate" plan. The method of procedure is this: Purchase a first class ticket to Detroit (one way only) and have the ticket agent give you a "Certificate" of such purchase enabling you to one-third fare returning. Providing one hundred certificates are presented for return passage at Detroit, tickets may be had three days before the meeting and two days after the opening of the meeting. Ticket agents can no doubt give further information. Meeting December 26, 27, 28, 29, 1900. An five hundred members are expected in attendance it is thought that there will be no doubt that there will be more than the necessary number of certificates to insure the one and one-third rate of fare.

Get Certificates to Detroit!
Having been honored by the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR with an invitation to contribute a set of capitals, small letters and figures such as I believe to be best for the first decade of the twentieth century and my reasons for my opinion, I submit the accompanying script forms.

In teaching writing, like the reading of books, there is such a variety of forms to choose from, and such a comparatively brief time in which to become familiar with them, that we are obliged to use discretion in our selection. To the person who has a fixation for beautiful writing and who has an unlimited amount of time and energy to devote to the subject, there are several variations of the different characters that could be advocated with good reasons for their use. But there are thousands of people who have little or no liking for the subject of writing, except from a useful point of view, and but little time to devote to learning it. I think that it is to the needs of this latter class that our style should conform.

While there never was a time when written was not valued as a means of communication and of recording facts, there was a time when the matter of beauty and grace seemed to be considered of chief importance. In comparatively recent years when all men are giving more attention to the more practical side of life, the graceful beginning and ending curves and sparkling shades that were formerly insisted upon for all kinds of writing, have been forced to give way to the more practical in writing. This means that the best style to teach is that one which is easy to read, easiest to learn, and at the same time admits of speedy execution.

In selecting a style of capitals, we should adopt those that represent the corresponding printed character best, can be easily joined to the letter following, and, at the same time, require few lifting of the pen while writing. Another thing to be kept in mind is that certain styles of capitals, while simple in form and admit of rapid execution and are excellent representatives of their respective letters when executed by a skillful penman, are positively illegible when slightly disarranged by the poor writer. Consequently, the style advocated should be so distinct in character, that, even if not made with a high degree of excellence it will still be recognized readily.

The style of capitals given, while not ideal in every respect, possess, in my opinion, many good points. They are about as faithful representatives of the corresponding printed forms as we can have to admit of easy and rapid execution. Some are not ideals: the "Q," for instance, is not satisfactory—often mistaken for a figure 2, but I think it is the best that has been designed yet. I cannot see why the "V" should be rounded at the bottom instead of pointed, unless it is to harmonize with the small "x" which would resemble the small "x" it made angular at the bottom. I favor the style of "Z" given, because it is a better representative of the printed form than the rounded-top "Z." But I emphatically object to the "Z" without a loop before joining to the next letter, because only the skillful writer can make it so that the reader will know what it is.

Many will object to the style of "F" and "T" given on account of their severe plainness and simplicity, but I find them the most convenient of all when I am in a hurry. And they are certainly the easiest of all to make correctly.

There is less variation to be noticed in the small letters. The length of loops is a matter of more or less discussion. While the long loops, which add so much grace and beauty to the writing of the skillful master, should not be advocated in business writing, it seems to me that it is possible to err in going to the other extreme—short loops. The length of loop taken is taken as a standard only, and we need not expect all students to conform to that exact standard in length of loop any more than that they all write on the same slant. Students practicing after two or two and a half space loops see that they look quite short and are very liable to go to the extreme and fail to make enough distinction between loop letters and small space letters, "F's" and "l's," for instance. It seems to me that the well known three space loop is the correct standard.

The abbreviated form of "I" is the easiest to learn; it is neat and plain and occupies less space than the unabbreviated style. I believe in a combined action of the muscles of the arm and hand with the arm resting on the large muscular cushion in front of the elbow. Of course, the action of the muscles of the arm predominates, and no one is a good, strong writer unless he can use these large muscles as the main propelling power in writing. In making figures, however, I am convinced that the action of the hand and fingers should predominate. Try it at a high rate of speed and see what you think.

Nobody can quarrel with me about the slant of writing. Our students are at liberty to write whatever slant seems easiest providing they apply a free movement and produce legible forms. I notice that our vertical writers usually change to the slanting style as soon as they begin to apply the forearm movement.

C. C. LISTER, Baltimore, Md.

This is in reply to your request for penmen to show how fast they can write and what their writing looks like when written at this high rate of speed. Plain writing and a free movement are what we want.

SPEED WRITING BY

MR. LISTER.

(see movement and what we want)
The Penman-Artist and Business Educator

Vertical reformers have made mistakes. Their first mistake was to exaggerate the defects of slant writing as concerns its character, hygiene, etc. Their second and most serious mistake was to adopt extremely round, print-like, abnormally large, slow forms. True, not all vertical forms are such, but the ones first proposed and much praised were not what we have implied. Some have been the semi-angular forms straightened up, and we might add, stiffened up. Some vertical forms are simple and plain without being either slanted or curled. But as means we can learn, vertical advocates are profiting by these mistakes and doing what they can to remedy the demonstrated defects.

Vertical writing has blanched, but it was only by the rock mountains were crossed. It is only by experience that some lessons can be learned. The one who never blunders is never a reformer. The one who is not willing to learn from his experience is the one who is destined to write, and more and more round writing. The degree of slant will be left to the individual, and that is what penmanship was unwillingly to concede before the advent of vertical. "Give the devil his due!" and all that he deserves.

A good handwriting is a life companion — so is a poor one. But how much more valuable is the former? It is pleasurable to do anything well, while it is a task to do it poorly. Care, industry, observation are the qualities necessary to purchase the coin of application a good handwriting. It requires patience with the uninitiated idea that talent and genius are necessary in order to write well, you need to be to mind on such notions before the twentieth century arrives, for it may then be too late. Your record may be the thing that, or you may be too busy to correct it. No more talent is necessary to acquire a good, plain, rapid hand than is necessary to learn to use good English, not as much, or to learn to walk cramped, by a change in position. Of course, if you desire to become an expert penman, you will need the same amount of talent and genius as are necessary to become successful doctors, lawyers, business men, ministers, etc. What you must seek in order to write well is determination, industry, perseverance, care, and intelligence. You need nothing more and you ought not to be satisfied with anything less.

Vertical. The action of a majority of the Board of Education of New York City in recommending slanting writing in preference to vertical, does not seem to be due to any green-banishment of the vertical in other cities. But a few places have discarded vertical, and they have adapted semi-vertical or common promise slant. As a correspondent recently said: "If vertical is displaced, it will be by semi-vertical and not by the old 22° slant, that is as dead as Free Silver."

The convention of New York State School Boards voted that it was wise to continue the use of vertical writing in the schools of the commonwealth. The practice, however, is yet to occur—if it does occur. From what we can learn, vertical advocates, authors and publishers declare that this has been the best year thus far for vertical; and, on the other hand, advocates of the slant (in particular) predict that the end of the vertical "fad" is near at hand. We will wait and see who the real prophets are.

A Request

The publishers intend that all journals shall reach subscribers in first-class condition. If they are not doing so in any instance we should be very thankful to any one for such information. We are not certain whether they may be rolled or wrapped with double fold. We trust that some of our friends will enlighten us. Postal cards answer such purposes admirably. The Penman-Artist and Business Educator being the highest type of a journal yet published in the interests of business education and kindred branches, we cannot afford to have it damaged in delivery.

Lessons in Vertical

Mr. Utterback has been compelled to discontinue his lessons in vertical penmanship because too much work in his new field of labor. He remarks that it is necessary to discontinue the work with us, and therefore we are. But we are thankful for the ones he gave, as they contained more than the usual amount of practical.

We have secured the services of Mr. J. S. Merrill, supervisor of penmanship and drawing in the Urbana, Ohio, public schools, to give some work along this line, and we can promise our readers something practical.

New Automatic Pen

Mr. C. A. Faust, "The Automatic Man," has recently placed upon the market a new automatic pen which you should see and use. A sample for a dime. See his advertisement elsewhere.

Progress and Success

Lebanon Business College, Lebanon, Pa., Nov. 21, 1903.

We are reading with much interest all matters pertaining to the different business colleges throughout this country of ours, accounts of which appear in your paper from time to time, and we infer that business colleges in general are meeting with success. Our college started eighteen years ago with one student and now is the possesssion of high and noble altitudes. Thus students enrolled from all parts of Pennsylvania and from many other states.

Professor Shuler, our business instructor, has secured through the recommendation of your Employment Bureau Miss Edith Shuler, a well-known Graham and Pitman writer. He is the principal of the Commercial Department. He is a noted penman, a good disciplinarian and former student of this college. He is the son of W. M. Bollin, who is a specialist in Mathematics and other English branches of a first-class order. Miss Edith Shuler, a well-known Graham and Pitman writer, is principal of the Short-hand Department and has two assistants. The principal gives personal attention to the general management of the different departments, keeps in touch with the welfare of the students, besides his large office duties.

The students and teachers are very well pleased at the work done by the PENMAN-ARTIST AND BUSINESS EDUCATOR. We wish that the complements of the season and a great success in the new century, we remain.

Fraternally yours,

J. G. Geremick, Proprietor.
The faculty and students of Brown's Business College, Gatesburg, Ill., recently celebrated the tenth anniversary of the establishment of that excellent institution by giving a reception and musicale.

The Fremont (Ohio Daily) News of Nov. 17, 1900, contains this editorial comment on the growth, worth and workings of the Ohio Business University of that city. Mr. Hart German, president, is highly spoken of, which indicates that he is at home in the argot of business. The college is progressive, common-sense, honorable fellow.

Mr. J. D. Alexander, proprietor of the Van Wert, Ohio, Business and Normal College, gave us a pleasant call and reported a good school, and a well-run, progressive, sociable fellow.

Mr. E. S. Gause, of Texas, recently with Eastman College, Rochester, N. Y., has been elected principal of the commercial and business department of the Kansas State College, Emporia, Kans. Emporia is Mr. Gause's old home and the Regents have made the most excellent selection in electing him to the position. We have known Mr. Gause personally for upwards of a dozen years and consider him one of the most substantial, upright, proficient and worthy men of our acquaintance; one whom we esteem second to no other.

Mr. E. C. Eirich, the accomplished young student-artist, has gone South to paint landscapes during the winter. Mr. Eirich has high ability in that line of art and we believe he will realize.

F. R. Courtenay, the accomplished penman of Milwaukee, Henry F. Talman, of Chicago, W. C. Penzely, of Columbus, and Charles M. Varce, of Cleveland, recently gave expert testimony in a contested will case at Ashland, Ohio.

Fielding Schuffield, the veteran skilled and esteemed penman, has been critically ill for several months past, but we are glad to learn that he is improving.

Miss Annie Cavanaugh, of Milwaukee, Wis., has been elected to supervise writing in the Wayneburg, (Pa.) schools, and to teach drawing and painting in Waynesburg College. Miss Cavanaugh possesses a rare combination of business and skill in writing, drawing, and painting.

Mr. E. H. Brock, formerly of Chicago, is doing some local work on the Daily News of New Orleans. Mr. Brock is making rapid improvement and is doing up-to-date illustrating.

Mr. Charles V. Howe, the famous engraving script artist, and Mr. A. R. Garman have opened the new office in Philadelphia. The present address is 332 Vincennes avenue, Chicago.

Our good friend, G. E. Weaver, of Mt. Morris, Ill., is delighting audiences with his "Chalk Talks."

Pierce School, Philadelphia, has nearly 100 students in attendance.

A. S. Fries, principal of the commercial department of High School, has in his department 200 of the 800 pupils that attend that school.

C. B. Ellis, principal of the commercial department of the Springfield, Ill., High School, is president of the Hampden County Teachers' Association, which recently held a convention in Holyoke. Mr. Ellis is a royal fellow, an excellent teacher, a man easily able to give to his department the dignity and influence of which it is worthy.

Concourse is the suggestive title of a bright little paper that comes from the four Cs, Des Moines, Iowa. Its trade mark, four Cs, is represented in a unique engraving, representing the first premium tickets awarded to the school by the Iowa State Agricultural Society. A lesson on local commercial geography prepared by our friend, W. F. Guise, is one of the best things in that line that we have seen. It would be very simple for teachers of commercial geography elsewhere.

Familiar face greet us as we open the last quarterly number of the Student's Companion, issued as an advertisement of the Cedar Rapids Business College, Cedar Rapids, Iowa. Probably the readers of this little periodical have often as the writer has seen, the address of James A. Garfield, delivered before the students of the Institute of Business, Chicago, Ill., written by our朋友 Mr. E. A. Giese, is one of the best things in that line that we have seen. It would be very simple for teachers of commercial geography elsewhere.

The following note in the Review is also interesting:

The Stenographers' Association of the River Plate, sent to us by courtesy of E. R. Blake, of Buenos Aires, has issued an advertisement of the "Eckhert's" type writing machine.

L. M. Thorburn has more than 50 students in his department of the public night schools of Paterson, N. J.

R. O. Hatch is now employed in the post office, engravings department of the Massachusetts Mutual Life Insurance Co., Springfield, Mass. R. A. McDevitt, formerly penman in San Francisco, Ohio, is also connected with the engraving company.

Mr. F. C. Weber, formerly of La Porte, Ind., now has charge of the commercial department of the High School at Santa Barbara, California. He renewed his subscription to the P. A. E. V. Mr. Weber says, "Yor is the best form of propaganda of them all." We appreciate the compliment and extend our best wishes to Mr. Weber in his new line of work.

S. M. Funk, late of the Central Business College, Cumberland, Md., is now located with the Fireproof Mutual Life Inseurance Company, of Philadelphia, Pa., as policy engrosser. Mr. J. M. Craig has succeeded Mr. Funk in the Central Commercial College.

Mr. W. K. Jacobs, of the Elkhart Institute, Elkhart, Ind., sends some subscriptions to the Business Educator, and then writes us as follows:

"I wish to say that we have registered thirty-four new students yesterday, which was the most for one day in the history of the school. I am much pleased with your journal and wish every success, because it is filling a heretofore unoccupied position, and is a real help in supplying a real want."

W. O. Luneg, a recent graduate of the Mountain State Business College, Parkersburg, W. Va., has accepted a position as penman and commercial teacher in the Boise (Idaho) Business and Shortcourse College. Mr. Nelson is a skilled penman and we wish him much success in his new field.

Students Win the Penman-Artist and Business Educator

Nester, Ziner & Blower.

We recently offered two prizes in our penmanship classes—one for the best improvement and the other to the one doing the nearest work during the term. The one receiving the award for the greatest improvement was Mr. S. H. Wills, a student of the College, and Miss Ethel Lash, of this city, did the nearest work; the prizes were one year's subscription each to the Penman Artist and Business Educator, which I wish to begin with the next issue; and the money required amount for the two subscriptions.

"I prize your 'Journal' very highly, and could not get along without it. We are doing excellent work this year.

Yours truly,
T. E. Kerns,
Lewiston, Kan.

A Little Senseless Now and Then is Revisited by the Best Penman.

Three Ends to a Rope.

A lad applied to the captain of a vessel for a berth; the captain, wishing to get him signed on, handed him a piece of rope, and said, "If you can tie this you can tie a ship's cable, and I'll give you a job." The lad did so. The cap'n then said, "If you can make three ends to this rope, I'll give you a job." The lad did so. Then said the cap'n, "If you can do it, I'll make you an officer." The lad did so. The cap’n then exclaimed, "You have done so much now, that I will make you a captain." The lad did so. Then said the cap’n, "You have done so much now, that I will make you a commodore." The lad did so. Then said the cap’n, "If you can make a rope from this, I will make you a commodore." The lad did so. Then said the cap’n, "If you can make a rope from this, I will make you a commodore."

A man once lost his hearing, and went to a hearing aid; but he had not been gone very long until he finally gave up hearing for five years.

Struck Another Match.

A clergyman lost his wife, and on her deathbed they him, "If the light of my eyes has gone out, I will have struck another match!"
Penmanship, Diagnosis and Prescription

Number Five

We have in this specimen the result of careful, systematic, uniform, non spasmodic training. The writer is what might be called a stable or steady fellow—level headed and composed, if you please. And is not the writing of that kind also? See how uniform in slant and how rigidly straight the down strokes are. It was written with a sure, firm, deliberate movement, neither fast nor slow. It is about as unmistakable as script can be to be at all free. The sureness and firmness evidenced in the stroke, it seems to us, is a most commendable feature. A weak-willed, rubber-backed individual could not write such a hand. But if a fluctuating boy were to try to imitate or master such a hand it would have a tendency to make him stronger in purpose and firmer in disposition. The fact of it is, we believe that too much stress is being put upon a "light, elastic, muscular movement," and not enough upon firmness, strength, and sureness. Too many start to make a letter, not knowing where they are going to end. Whereas, there ought not to be any more uncertainty than in taking a step in walking. There is but little of the "happen-sa," or "guess," or "accident," in the style herewith. It is absolutely sure, safe, and trustworthy. And who would trade such a hand for one that was light, elastic, uncertain, and flighty? There is a rigidity in the down strokes that is the result of inherited notions about uniformity and straightness that we do not like. It would be more speedy and legible without but that is due to the times rather than to the individual, for he is one who is likely to profit from this criticism if he should see it.

And herein lies the secret of teaching: to modify and improve by criticism a person's handwriting without disturbing the individuality of the writing away that which he may already have. For all writing, like all individuals, has some good qualities in it. Our theory is to retain the good instead of eradicating it by radical, insane training.

"You Is Just Right"  
KNOXVILLE, TENN., Nov. 30, 1900.  
MESSRS. ZANEK & BLOSER,  
Columbus, Ohio.  
GENTLEMEN: In answer to your editorial, "You Can Confer a Favor," in December issue, I would say that the paper as it now stands reminds me of what I once heard a Cuban schoolmate say to his girl, "You is just right, you is perfect. I love you." Very sincerely,  
Jno. A. MCALLEN.
Instructions for Hexagonal Alphabet, by E. S. Morris, Fairmont, W. Va.

Alphabets of mechanical construction are often used in commercial advertisements such as of tile and slate work. The hexagonal letter presented embodies both strength and legibility, two necessary adjuncts of any alphabet intended for utility.

All the letters were first penciled before any inking was done. This penciling should be done free hand, care being taken to get the blocks as near hexagonal as is possible by the unaided eye. After a form has been begun, it will be found a comparatively easy matter to build it to completion, as there are but few ways in which the blocks can be combined except to render the letter.

By a study of the forms you will discover that the letter I is contained in B, D, E, F, A, K, L, M, N, P, K and F, that the same letter without one of the lower blocks is contained in J and U, and without one lower and one upper block in C, G, O and Q.

The openings in the letters are, with the exceptions of A and Y, two blocks wide. The shading in the first line was obtained by extending the lateral sides of all the hexagons, on the right of the letters, until they formed the diamonds composing the shade. The tinting of the second line was done free hand after the letters had been outlined in ink. The third line was inked solid and the divisional lines of white ink inserted afterwards.

The effect in the last line was obtained, as can be easily seen, by making enough concentric hexagons to fill the blocks.

These forms of finish are a few only of many which may be designed, the number depending entirely upon the inventive nature of the student.

Students’ Specimens

A package of specimens from the pupils of the third and fourth grades in the Urbana, Ohio Public Schools—J. S. Merrill, Supervisor, illustrate that writing is being taught in a creditable and progressive manner. A large number display arm movement of a nature that is of service in all written work and not alone in oval exercises. This is true movement and true teaching.

Mr. E. T. Zerkle, St. Paris, Ohio, favored us with specimens of his pupils’ work in writing which show that vertical can be acquired and written freely and well. He also demonstrated by pictures that water color painting direct from nature is within the ability of the average pupil if presented properly. The coloring is very faithful and reveals much feeling and careful observation.

Specimens of students’ writing from Elliott’s Business College, Burlington, la., J. E. Plummer, teacher of penmanship, are among the very best received by us.

O. K. Welker, teacher of penmanship in the Shenandoah, Iowa, Normal schools specimens of students’ work that are among the very best received at this office from normal and business schools. The work is intensely practical because it is plain, rapid, easy and simple.
Instructions for Practice.

The Engraver’s Script Capital is much narrower than the Spencerian capital. The second shaded stroke should commence almost three spaces above the base-line and extend a half space below the base line. The inside of the D’s only two spaces in height. The first stroke or hook to the right and at the top of the D should be made a hair line and then shaded after the letter is finished; it can be made last and shaded without lifting the pen by connecting with the second shaded stroke at the top. The first and third shades should not be as heavy as the second shade. The modified D is the same as the standard D except the first and second shaded strokes are slightly compacted. The modified Q is the same as the standard Q except the shaded stroke at the bottom which extends below the base line about three fourths of a space. The small loop resting on the base line should be delicately shaded on the left side same as in the K. The oval of the standard G is made as oval as in the P, B and K; the second shaded strokes should commence two and a half spaces above the base line and terminate a half space above base line. The small loop resting on the base line is the same as in the L. The modified D is made as oval as in the standard D. The standard B is considered one of the most difficult letters in the Engraver’s Script alphabet and will require much more study and practice to master than it is required for the C. The B should be made without lifting the pen. The upper oval and the loop are the same as in the L, and should be made a half space above base line; a half space and a space in height; it should be shaded after the letter is finished and avoided shading it too heavily. The modified B is the same as standard B except the main shaded stroke is shallower, and avoiding shading it too heavily. The modified B is shallower than the standard B. The modified D is the same as standard D except it contains a double oval.

Commercial Man Wanted

Wanted—An all round commercial man of experience, who is capable of managing a business college. Must be able to furnish good references. Good salary to the right party.

Address, F. H. Bliss.
Saginaw, Mich.

The First Prayer in Congress

is a 14 x 17 specimen of Engraving by C. P. Zaneck and represents his best Roundhand, Lettering and Drawing. Independence Hall is drawn artistically in the leading. Price, postpaid, in tube, 50 CENTS.

Address, W. C. FEES, Dunkirk, Indiana.

Specimens Received

H. B. Lehman favored us with a specimen in the form of a letter, the delicacy, accuracy, and grace of which is rare and still more rarely excelled. Mr. Lehman is a skillful penman— one of America’s most skilled.

Some uncommonly graceful figures and well-executed script came from J. E. Miller, St. Joseph (Mich.) Business University.

J. L. Calvert, Newark, N. J., sends a specimen of a good, legible penmanship which shows considerable skill and improvement.

J. M. Keeler, Danville, Va., sent some very creditable and well-executed shaded penmanship—something of the ordinary.

H. D. Goshert, St. Louis, Mo., favored us with a specimen of engraving script which discloses that he is quite an artist in that line.

W. T. Lindsey, Enville, Tenn., forwarded a creditable specimen by pen in writing in the form of capitals, sentences, etc.

J. E. Phummer, penman in Elliott’s Business College, sent a number of very well-executed signatures in the ornamental style. Mr. Phummer is pushing his work to the top very rapidly.

Some well written cards came from D. B. Winter, College of Des Moines, Iowa. Mr. Winter has produced his characteristic mark high, and, if we mistake not, some day few will exceed it.

Some very effective ornamental writing came from S. N. Falder, the expert penman of St. Louis, Mo.

W. X. Currier, penman in Rockford (III.) Business College, enclosed a number of very well written cards in the usual good script; a specimen of usually good business writing, Mr. Currier is a penman of much more than ordinary ability.

EDUCATION

Through popular and practical methods of instruction, we shall gain a thorough understanding of the best and most approved methods of teaching.

FOR SALE

One-half interest in a well established script college for only $10,000. About 300 students in attendance. All equipment and supplies included.

INVESTMENT

Care Penman and Artist and Business Educator.

Increase Your Salary

Send 15 cents for 3 months’ trial subscription

THE BOOK-KEEPER

A handsome monthly magazine for book-keepers, cashiers and business men. It will contain book-keeping, shorthand, penmanship, law, short cut, comptometer accounting, banking, business practices, accounting, etc. $1.00 a year.

The Book-KEEPER Publishing Co., Ltd.
185 Campau Bldg., Detroit, Mich.

Subscribers to the Book-KEEPER receive a certificate of membership in the Book-KEEPER GOOD COMPANY, which entitles them to special discounts on office supplies.

ORNAMENTAL DESIGN

Women can learn at home, in spare time, at very small expense, to make suitable designs for embroidery, wall paper, china, glass, silver, and other textiles, book covers, manufacturing, etc. Students can while learning our course, cover, frame, and sell them, as resident art schools, is

Taught by Mail

International Correspondence Schools, Box 1874, Scranton, Pa.
To make these ornate, vertical letters successfully, use a straight holder and a fine, flexible pen such as the Zanerian Fine Writer. Let the holder point toward the elbow and keep the paper nearly parallel with the table. Employ whole-arm movement for the capitals in order to secure freedom and grace in the horizontal compound flourish. They are easy to execute if you are in the habit of using arm movement.

The small letters cannot be made in as free and off-hand manner as the capitals. They are simple and uniform in construction—too uniform for easy reading.

For variety and uniqueness these forms are as quite desirable as the old "slanters." They reveal the fact that grace and beauty are not limited to any one degree of the circle. Try your hand at them during your spare moments as did the writer. Who is the author?
Mr. E. L. Brown, the subject of this sketch, is a native of Camden, Me., and now makes his home in Maine, where the event of his birth occurred about thirty years ago; of course there was a term mixed with the incident. He early manifested an interest in good writing, and some of his first earnest efforts invested in a copy of Gaskell's Compendium, and this work, with all its faults, proved a wonderful inspiration to him. He also became a subscriber to the old Pennam's Gazette, and with the Gazette in other painting, as his teachers, he resolved to become a penman. He worked early and late and dabbled in everything, from writing to pen drawing.

When he visited his old home he often showed drawings which belonged to a boy for his friends, and while they now look crude to him, they are held as priceless gems which he cannot purchase. He entered the Rockland Commercial College in the fall of 1871, and pursued a special course in penmanship under Professor Howard, making splendid improvement in all branches of the art. The following spring he met the late A. K. Dunton, author of the Dunton system of writing, who invited him to his famous "cottage" under the hill where he showed him many fine pieces of penmanship; all branches. In fact, the house was apparently filled with specimens from all over the country, and late, of course, was a rare treat for Mr. Brown. He observed his mode of penmanship matters, and he offered to instruct him in text lettering if he might assist him at engraving diplomas, etc., and he accepted the proposition. Mr. Dunton was a master and impartial critic, and, while his criticisms at times seemed unjust, they usually proved correct. When the practice of penmanship became monotonous, the Professor would take some large object in his hand and tell Mr. Brown to watch him closely, which he did, but, presto, it was gone, and after finding in the same mysteries were all the objects in his reach smaller than a table or a chair he would feel for his pocketbook. He proposed Professor Dunton for many years engraving diplomas in Boston.

Mr. Brown has taught in the Rockland, Me., Commercial College for the past twelve years, and aside from his regular duties in the school room, he has built up a large engraving and designing business. He has made a specialty for the past few years of advertising designs for circulars and newspapers, as well as illustrations for school and college catalogs.

He is studying art continually, drawing from casts and life and he obtains much enjoyment and profit from his work in this line. He does water color painting as a pastime only, but he uses the brush to a large extent in his engraving and designing work.

The past summer was spent by Professor Howard and himself in Europe where he made a close study of art. He is a true student, believing "one is never too old to learn."

He was married about five years ago to Mattie A., daughter of Mr. and Mrs. C. H. Pendleton, of Rockland, Me.

He has found time to make several large exhibition pieces of pen art, among which might be mentioned two drawings, 22 x 28 inches in size, entitled, "Flight over the Standard," and "The Monarch of the Glen." He also has several other large pieces embracing all phases of pen art.

Mr. Brown is one of the best all-round penmen the century has produced, and we are glad to announce that his work for our readers will begin with our next number.
Lessons in Sepia Painting

Number Five

BY W. F. GILMORE, CANYON, OHIO

The autumn landscape proved to be one of our most popular drawing lessons, and is well worth your best effort. Get a good strong outline. Then with the first wash of thin tint of sepia, paint over all except the sky. Let this dry; then the corn shocks are painted a slightly darker tint and the hedge a still darker; then after this dries, the orchards or woods are painted still darker than the fence, with this same "coat" probably over the house and pine trees, but as soon as this wash is dry, we paint the house a dark coat, and then when that dries, the roof and chimney a very dark wash. The pine trees are then painted almost the purest black of the sedia. Then with strong color, using only the tip of the brush, we go over every pencil line with a strong sepia line, and give such accent touches as corn stubble, the windows, shading lines on the shocks, etc. Notice that one side of the corn shocks has a heavier line than the other and that all these lines are broken. This is not meant for a picture, but a decorative landscape, being a modification of a sketch from nature. Remember, the heavy outline of the shocks were put last, not first.

One Number Worth the Price

THE PENMAN-ARTIST AND BUSINESS EDUCATOR for November has just been received. It is certainly fine. Any business college man or commercial teacher can get more than his money's worth in instruction and inspiration out of any one number that has yet been published. Elgin, Ill. W. H. CALLOW, Elgin, III.

[Wide spacing is good to help the pupil get rid of excessive finger movement and to acquire arm movement. It is also a necessity in angular writing to enhance legibility, but these are about all it is good for. We consider it a bad rather than a necessity. As an end or product it is unbusinesslike and slow. We believe the tendency of writing for accounting and business usage is, and should be, toward rotundity rather than angularity, and toward compactness rather than wide spacing. Endnote.]

Juno 4183.

Columbus C.

Monteith――I am very interested in practical writing and wish to ask your named opinion as to the light line, wide spaced angular style something like this:

Pitchfork style of writing usually called business writing.

What is all this wide spaced angular writing for, when really the penman's business style is something like this?

Yours truly, J. M. Keeler.

Art Paragraphs.

COMPILED BY E. O. WISE, CHICAGO.

The art of a thing is, first, its aim, and next, its manner of accomplishment.

Tuckerman.

A work of art is said to be perfect in proportion as it does not remind the spectator of the process by which it was created.

Home.

It is not strength, but art, obtains the prize, and to be swift is less than to be wise.

Tis more by art, than force of innumerable strokes.

Home.

The conscious attention of thought, by speech or action, to any end, is art.

Emerson.

Drawing must be to the pupil a born faculty, the fruit of his own observation, and of his own thoughts, as well as of the training of his hand, and the dexterity and grace of his manipulation.

Drawing helps a man often to express in a few lines well put together what a whole sheet of paper in writing would not be able to represent or make intelligible. Look.

There is a sort of reading, as well as an art of thinking, and an art of writing.

Isaac Disraeli.

Artists may produce excellent designs, but they will avail little, unless the taste of the public is sufficiently cultivated to appreciate them, George C. Mason.

To teach the young student of nature to observe and execute, is an object worth much care and explanation.

ARTIST

MT. MORRIS COLLEGE.

CARD WRITING A SPECIALTY

Cards written in any name, either plain, medium or shaded, plain, at 10 cents, per dozen. Colored cards written in white ink, all the rage, 20 cents, per dozen. Fifteen years' experience. Business of Testimonials. A trial order will convince you that we are leaders in the profession. Our prices of our Art Work, Supplies, and designs by our correspondents, FREE.

TEACH ENGLISH.

THE NEW GRAMMAR DRILL BOOK.

The greatest aid yet offered in the teaching of English. Can be used in connection with any grammar published; may be used with profit alone. Students always delighted with it. Handsomely bound in cloth. Price, 25 cents. To teachers for examination, 15 cents. Send for copy of it.

MEHAN & McGAULEY. Des Moines, Iowa.
"What the Teacher of Penmanship To-day Needs"

BY L. MADARANZ

The editors of this paper are under the impression that I can give opinions—more or less valuable—as to what the teacher of penmanship to-day needs. Considering the fact that advice is seldom heeded, it follows that what I may say will do very little good. However, to stop the frequent askings for my views on the subject, I comply, with an apology for occupying valuable space, and a distinct understanding that I am "not in" for newspaper notoriety, or controversy.

This is a broad subject—for whatever are the needs of a teacher of penmanship are also the needs of teachers of all other themes. No one can do justice ever to himself as a teacher, or to his pupils, who does not bring to the work, knowledge, sincerity, enduring patience, coupled with tact, good manners, cleanliness, and health. Go as far as your knowledge extends, stop there, even if you are forced to tell your pupil, "I can carry you no farther." Be honest in your work, put forth your strongest efforts—rise to concert pitch—become en rapport. Persevere, persevere with all your will behind; if your pupil lacks understanding of one method of explanation, be expedient, try another; there are more ways than one to prove that twice two make four. Cultivate an even disposition; don't allow your temper to rise: you will find it difficult at times to do so, but take plenty of time in answering—you'll be paid for the investment. If your pupil is a confirmed candidate for a reform school, in justice to your other charges, get rid of him in short order. Absorb this: Kind, cheery, and encouraging words find in the young mind fertile soil, and soon become bulwarks unbreakable. Be clean, out of respect to yourself and your fellows; don't carry around with you any real estate except on the soles of your shoes. Cleanliness is, I consider, the first mark of a gentleman—besides, it is a strong insurance for health, the cost is water, and, soap if you can get it. The smell of a clean person is pleasing to the eye, more so to the olfactory nerves; neglect cleanliness and you'll be shunned. Unfortunately, through environment, improper living, or hereditary laws, all of us are not endowed with health—yet the science of becoming healthy is such an open book that it seems almost a crime to continue unhealthy—you, the physician. If of the right sort, can help you in the rebuilding. Teaching as a means to make money is a failure; always has been, and, possibly, always will be. Still, the consciousness of the work, when well done, is such a big reward that once undertaken, it is well nigh impossible to give it up.

This is a sermon from one whom we consider capable of saying something valuable, and if we mistake not, nothing better ever appeared upon the subject in the profession. Mr. Madarasz is not only a master penman, but a writer of superior merit. The sermon is one every penman should commit to memory and endeavor to put into practice. We congratulate ourselves and the profession in securing the paper and hereby congratulate the author upon its merits. Editors.

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Publications Received

"English Spelling," by George D. Broomell, The Ben Franklin Company, Chicago, III., price ten cents, is a book that should be read and studied by all who are interested in correct spelling. The book is little but it contains many good, big, timely ideas and truths which we all need to know.

"S. N. Fielder's Compendium of Pen Art," by S. O., No., is a very extensively printed, produced illustrated publication, comprising business and ornamental penmanship, flourishing, engraving, drawing, etc. The author is a skilled penman and has shown considerable enterprise in publishing such an elaborate book. Price $1.00.

"Mason's Complete Course in Phonography," by J. W. Mason, No. Fourth Ave., New York City, is a 16-page, substantially bound, well printed text book upon the phonograph system of shorthand writing. Price $1.00. This original is typewriting with shorthand notes interspersed, photos-engraved, etc. Part one is devoted to lessons; part two, to business letters and advanced dictation exercises, and part three, to legal forms, etc. The book impresses us favorably.

"A Complete Compendium of Plain, Practical Penmanship" by L. W. Kelpner, Dixon, III., contains 4 slips; 9 inches of compactly and skillfully written copies in business and ornamental letters. No better, if as good, work of the kind has come to our notice. The copies are splendidly graded, accurately written with a free movement, and splendidly printed. You need to see it.


To practice this lesson take a piece of bristol board about sixteen inches wide and rule top, head and base lines for each line of script in the heading. The margin is fourteen inches wide; the largest line occupies one inch from top to base, the space for capitals and about one-half inch for the small letters. The shade over top of I and on the right of loops in h, f, and c should be made with a second stroke. The first line can be written without sketching to determine position but the next three would require a calculation of some kind if they are to take a central position. This last remark refers to original work.

Catalogs Received

"Illustrating" is the title of a very taking booklet published by the Correspondence Institute of America, Scranton, Pa.

The Ohio Valley College of Commerce, Ravenna, W. Va., is issuing a very attractive, convincing written catalog. The principal, Mr. Warren Wood, is a conscientious, wide-awake, well-qualified, courtesant gentleman whom we have known for a decade. Success to all concerned.

"Holiday Announcements," "Strictly Personal," etc., are the titles of some very attractive and "telling" circulars recently received from J. W. Warr, Moline, Ill. Warr has built up a big, prosperous business in the line of attractive, practical education literature and is doing much to elevate the standard of commercial education.

"How We Teach It," is the title of a very attractive booklet by the Elliott School of Business and Shorthand, Wheeling, W. Va., relating to Gregg Shorthand. The School is showing more than ordinary push and enterprise and has a splendid faculty.

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STATION U. CHICAGO, ILLINOIS.
President Barnhart's Address

BEFORE THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION AT SANDUSKY IN SEPTEMBER

This Association is to be congratulated upon the splendid showing it has made thus far and for its very bright prospects for the future. Our organization has already attracted wide attention. The Western Pennam in its last issue pronounced it one of the most important of the local organizations and expressed the hope that many teachers from the neighboring states would be present and that when they saw how their friends were enjoyed they would go home and do likewise. If there are any such here we bid them a most hearty welcome. I received a letter from the Old Bay State stating that they were writing to us. The fact that there is interest to see whether such state organizations can be successfully maintained or not. There are at present very few states having Commercial or Special Teachers' Associations. New Mexico and a great number of societies, clubs, unions, leagues, associations, organizations and federations representing almost every profession, trade, and calling, besides those in the interest of science, religion, temperance, politics, and numerous other causes. It seems, however, that teachers, who of all classes should be in the lead, are not keeping pace with some of the others. The possibilities in the direction of organization and federation has not been reached. Every state should have a Federation like ours, and these State Federations should be representatives of the National Federation. I am not sure that we have the National Federation exclusively a representative body, but think of a national meeting with representatives from forty-five state organizations besides those from the International, the National Federation, and the National Education Association. The interest in both the State and the National Federation would be increased and the influence of the National Federation would be largely extended. The enthusiasm aroused among the state organizations would certainly result not only in a larger membership in the State Federation but the national as well. The present national chairman is in sympathy with such a scheme and I would therefore recommend that we stall the ball rolling by sending delegates to the meeting at Detroit. I would suggest that we send one delegate to the Federation for each section of the Federation, which will be to represent us and to report back to us at our next meeting. It seems to me that the meeting of the state associations should be before the meetings of the National Educational Association. The time and place will be that at hand when we will quit spoiling first class mechanics, farmers, mechanics, and the like, by making them into third and fourth rate teachers, and ministers. Each one should and will, before he leaves school, discover that line of work for which he is specially fitted and the dignity of labor will be so generally recognized that no honest vocation will be considered too humble to afford the largest opportunity for an honorable and useful career. These questions are immediately before us. It is therefore desirable that we be ready to meet them, and our Associations in the future as in the past will be important factors in the proper solution of such problems.
HINTS ON ILLUSTRATIONS, ETC.

BY K. E. HUNNELL, CHICAGO

NUMBER EIGHT

Before making any design it is well to consider: "What is it for, its purpose?" Other questions which should be answered before beginning to draw a line are: "Where will the design be displayed, and how far away will the observer be while looking at it?" If the design be for stationary, let us assume it is for an envelope; its primary purpose would be to convey information to the postmaster. The postmaster while handling the mail would have it in his hands, his eye only ten or twenty inches from the envelope. Hence such a design needs not to be large nor the reading matter bold.

A sign to be displayed in a store, calculated to catch the eye of customers would have to be larger, the lettering bolder. The distance between eye and sign would be longer and consequently the angel of vision smaller. Should a certain sign be intended to be used in the open field to be read by the passengers of a swiftly moving express train, the distance between the train and the sign must indeed be large to enable the passenger to read it with ease and also to give him sufficient time to read it in. This sign must be set at a great distance from the observer; all detail should be bold and strong and striking and the conception of the whole, the design, should be very simple.

Simplicity is a great factor in good design. The line work prevalent of thought in the beholder and testifies to the want of clearness of thought in the designer. Simplicity is essential to elegance, refinement and good taste. In designing, meaningless flourishes and scrolls are apt to cheapen fancy in dress or to a bombastic speech when a courteous yes or no would be in place. Simplicity lends force and strength to a design.

One idea clearly set forth is impressive and easily remembered, a conglomeration of ideas is less impressive but easily forgotten. This is where the beginner fails (aside from crude technic). He generally tries to embody in one design many and conflicting ideas. He does not realize the necessity of unity; but, instead he feels inclined to "beautify" his work by adding an abundance of scrolls and other superficial razzle-dazzle.

The above illustration is a reduced reproduction of a display sign, a "banger." The original is ten inches high, large enough to be easily read by the good housewife making purchases in the grocery store. Do you think this sign helps to sell the goods?

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The New Century, W. Lafayette, O.
The Dennison College Star, Dennisville, Iowa.
The Business Educator, Adrian, Mich.
The Educational News, Ellwood, Ind.
The Western College Magazine, St. Louis, Me.
The Intellectual Educator, Chillicothe, Missouri.
The Weekly Spencerian, Louisville, Ky.
The Budget, Baltimore, Md.
Commerce, C. C. C. C., Des Moines, la.
The Educational News, Ellwood, Ind.
The American Illustrator, Scranton, Pa.
The Butt Business Educator, Butte, Montana.
The Educational Star, Green Camp, O.
The University Educator, Muncie, Ind.
The Bulletin of Eclectic Shorthand, Chicago, Ill.
The New Educator, Canton, O.

**Regular Periodicals**

McKee's Shorthand Magazine, Buffalo, New York.
Shorthand for Everybody, Topeka, Kan.
The Advertising World, Columbus, O.
The Typewriter and Phonographic World, N. Y.
Western Penman, Cedar Rapids, Iowa.
The Practical Age, Moline, III.

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Lessons in Practical Writing by C. P. Zaner.

Firmness

Persons who lack firmness are not as useful to society as those who possess it, either by nature or by development. Firmness is a quality that can be developed the same as any other power or faculty. Writing that lacks firmness is not as desirable as that which is stable and sure. By firmness I do not mean stiffness. I mean by firmness that kind of writing which is sure, uniform in line, and unhesitating. Arm movement makes writing firm, if the movement is well controlled. Clear thinking also means clear writing. Lines should be strong and firm, yet not stiff or heavy. A firm hand is the result of thoroughness in learning and familiarity with the subject. It is also the result of resolutely doing that which presents itself from day to day, and doing it well. It seems to me this last suggestion is enough to cause any ambitious youth to resolve to do nothing that is worth doing carelessly or poorly.

No. 36

Be sure you see clearly the shape of the letters (their proportion and construction) before attempting to make them. The H and K begin the same but end differently. The first part of each is the same and the second part begins also the same and at the same place. These are styles employed by a large majority of practical business people because they are legible, easy, and rapid. See how easily you can write and how rounding you can make the turns in the small letters. Keep your a's rounding and your e's full. Notice that the last stroke in K is a vertical compound curve, and that the H runs with vertical and horizontal curves. Joining the H and K makes a good movement exercise. See how well you can make them.

No. 37

Begin and finish the q the same as the a, being careful to make the a part well. Make the letter without raising the pen except to dot the i's. Begin the z the same as u and finish the location of the crossing of the loop. Avoid common raising the pen and keep the loops short below the line. Keep a good position, use plenty of arm movement, and large loops interfere with writing on the following line. Be careful and critical and your writing will become good. Never allow yourself to do slovenly careless work.

Swiftness and sureness are desirable.
No. 38 Begin the same as I and end it the same as small S. Think of I when you begin the letter and of S when you end it, and you will have but little difficulty in making the letter well. Curve the down stroke considerably and use an easy movement, employing little or no finger action.

Study the I closely and employ a graceful movement in its execution. Keep the line at the base small and drop below the base line with the finish and there will be but little trouble in distinguishing it from S. These letters require skillful movements to make them graceful, but in their simple form as here written, they are reasonably easy.

No. 39 The I without the lower loop is quite easy. Make it with considerable force and with little or no finger movement. Keep the loop full and short. The dotted line suggests the loop form and if you prefer it for your individual use. Study the common letters and learn to be able to write the word fullfill well and quickly, but good. You ought to be able to write it legibly twenty times in a minute. The loop below (if you make one) should be the same size as the one above.

No. 40 Use an easy, swinging, rocking movement, much the same as in S but more of it. Begin and finish the letter the same as S, and keep the crossing below. Write the word gaining without raising the pen and about twelve times in a minute. Watch spacing between words, endeavoring to keep same uniform. Gracefulness is the result of artistic impulses and skillful movements. In penmanship it makes writing a delight to behold as well as to execute. A little surplus skill is always in demand. The one who can do work better than good - better than is required, is the one who is never out of employment.

Business writing is a necessity and an accomplishment. The two in one are a bargain and can be purchased by careful practice.

No. 41 This hand is larger than is necessary for regular routine work, but it is well to be able to write it, as it is used at times in various lines of work. Then, too, it serves somewhat as a movement exercise and causes one to notice defects in form that usually go unobserved in small writing. See how accurately you can form each letter and at the same time write freely. Use enough arm movement to make your writing graceful and easy. More than that is unmanageable and unnecessary.

Writing, good writing, is like a bank account, a desirable thing to have. You can possess it.
Wide Spacing has been a bad, and is still in some places, in the penmanship world. It is a good thing in its place, but its place is not in business. As a means of breaking up finger action it is a good thing but beyond that it is not worth much as a business product. Wide spacing between letters encourages forearm movement but discourages much speed. It represents skillful rather than practical penmanship and it is indulged in by penmen rather than by unprofessional people. It is a graceful, neat, and easy mode of writing, but extravagant in space. You will do well to practice it as it encourages arm movement and uniform spacing.

Criticisms

C V. D. B.—Your work is on the improve. A little more firmness would be an improvement. Make capitals smaller.

W. H. J., Ill.—You have not practiced enough upon principles and letters. You need to study more closely and practice more thoughtfully and carefully. Study turn and angle, straight line and oval and learn to produce them first thoughtfully, then thoughtlessly. Your work lacks uniformity and firmness.

D. C. D., Boston.—Yes, you can become a good penman. You are still too heavy on the down strokes. Let up. First up stroke in m too straight.

H. W., Alton.—Do not loop your r's. Use more care in r. Close small a at top. Use more arm movement. Make e more rounding.

J. W. H., Texas.—Send more work. Do not stop the motion at the end of words with the pen on the paper. Use more arm movement and freedom.

W. H. L., West Point.—Glad you are going to improve your penmanship. Watch each letter closely as you make it and send work in regularly.

C. W. C., Eastman, Miss.—Watch turns and angles closely. Curve down stroke in o. Shorten loops. Study r closely and exercise more care in making it. Do not raise pen at the base of it—pause at the shoulder.

Seidensticker.—Your portrait of a Frenchman is good. Your penmanship is also good. You can become a penman and artist. Stick to your books for a few years yet.

E. L. G., Conn.—Your small letter exercise work is not systematic enough as a whole your efforts are in the right direction. Send on work regularly.

R. P. H., Wash.—Loops taller than necessary. Do not drop finish of t so far below the base line—it resembles y. Exercise work not systematic enough. You are doing well.

m nine manner name mine

n examine mix nice mine

k examiners mix nice mine

v vicious move vine move

a raisin mine nice mine

j summer sure noon these

w winnow low wine ware

i receive even even

r cocaine come came come

a Warwick road roam poor

u massed sun soon some

o onion union noon moon

w manner arm acre acme

Second plate of a series of auxiliary copies by S. M. Blue. This lesson consists of words composed of letters that belong to the short letter group only. In practicing the wide spacing and to secure firm lines to the right with as little curve in them as is necessary for legibility. The next lesson will consist of short letter exercises.
The Best Style of Practical Writing and the Best Movement With Which to Produce It

By L. H. Hauflin, Concordia, Kans.

Writing

The specimen appearing herewith will illustrate what I consider the best style of penmanship for business purposes. They were made with practically a pure muscular movement. I have adopted these particular forms, for the most part, unconsciously, they seeming to fit themselves, according to some natural law, into my favor without my choice. Some of them I vary, at times, but the general style has been the same with me for a number of years. They seem as natural as my step or my voice.

A style to embody the highest qualities of a practical style must conform to the following:

Law of Simplicity

The number and kinds of strokes must be reduced to the minimum consistent with legibility and ease of execution.

It is possible to make letters too simple to be easy to execute. To illustrate: The shortest way around a square, for instance, is a line parallel with its four sides, necessitating four corners. Should I, however, be expected to pass around that square the greatest possible number of times in a given time, I would not follow the shortest course but would ignore the square corners and straight lines, and, running, would describe a circle or ellipse. Centrifugal force is very potent in rapid writing and must be taken in account in selecting a style calculated to serve the greatest use. The momentum gathered in one stroke or in any number of strokes must be utilized in the greatest possible degree in following strokes to make a style highly practical. This cannot be the case in a style composed largely of straight lines and abrupt beginnings and endings. In short, the best style of writing for business purposes, is the one in which the greatest advantage to good movement and the greatest simplicity are simultaneously secured.

Movement

I consider it an absolute necessity to master the muscular movement in order to be a good business writer, just as it is necessary to learn proper fingering in music. But after it is mastered it will and should be modified to best suit the user. It must be mastered as the foundation and to tone it off to suit individuality is a simple matter after it is thoroughly in hand.

The modification that can be made is quite limited, being simply an introduction of the finger movement or of the whole arm movement. The introduction of the finger movement always tends to decrease the slant, which is undesirable because it is difficult to maintain with the proper degree of regularity, while the whole arm movement with, perhaps, never be found necessary in business writing.

The introduction of finger movement should always be restricted to up-and-down strokes or motions and should never be allowed on progressive movements, or movements which carry the hand to the right. The finger, or fingers, which rest on the table should glide for every motion toward the right, no difference how slight, and if the fingers can give any desirable assistance on the up-and-down strokes, there seems to be no good reason for wishing to restrain them, outside of the fact that it will be found difficult to use just the same proportion of finger movement at all times, which is necessary to keep the slant uniform.

Lessons in Artistic Penmanship

Number Five

By J. E. Leamy, Troy, N. Y.

If, in your practice from these lessons, your work seems irregular, weak, nervous or still the best remedy to apply is to go back to principles and exercises. Remember that conscientious, preserving, vigorous drill is the key to success. A few feeble attempts will profit you but little. In fact, such indifferent practice is simply an aggravation, and just about enough to discourage you. Unless you are willing to work hard, long, and faithfully you need not expect to become proficient in this line. As I have said before, it takes a great amount of careful study and practice. In truth, you must grow into it. And while you are training, growing and working along these lines, it will help matters along if you will do away with habits that are liable to effect your results. A work that is worth following at all is worth following well. I refer to the smoking habit and the drinking habit. You may think that the excessive use of coffee and tea will not affect your work but it will. It is best to do away with these entirely. You will profit by it in the end and your work will speak for itself.

Now, as regards form, there is no one rule to follow, nor standard to imitate. That is, forms need not conform to some one pattern to be graceful and pretty. The main essential is that the letters, as a whole, balance well, that the ovals are full and well curved, the lines delicate, and the shades smooth and neat. For that reason it is not necessary that you imitate the copies precisely. The main point is that you make the style you prefer beautiful. This you can accomplish by employing such elements of beauty as curvature, shade, and height of stroke as are most universally admired. And if, in connection with these, you can leave the imprint of your own personality thereon, so much the better for the profession and for yourself.

One of the main faults with beginners is to hurry too much from one to another. They are too apt to go at it as they would to learn a rapid business hand. Do not go in to see how many pages you can turn out in an hour or how many caps you can make in a minute. Such practice will never result in a beautiful hand. Think between each form. Stop, collect all your energy, know just what you want and then make a trial. Take another rest before repeating your efforts and so on. This is the kind of practice that counts along these lines.
Having completed the small letters, we are once more at the capitals. But do not neglect the smaller forms. You should spend as much time on them in the future as in the past. Yes, more. Without mastering them fairly well, you cannot expect to become master of ornamental hand. They are used one hundred times where the capitals are used once.

It would be well for you to spend considerable time on line one, striving at each effort to make oval full and solid. Bring the shade low in all, and endeavor to keep each form on the correct slant. Raise the pen on the M and N, but do not place it on the shade of the first part in starting the second, but near it instead. You can use considerable hinge action to advantage in making the second part of both letters. This may necessitate a slight change in the position of your paper, but do not be afraid to do it.

The tendency will be to make the U and V too wide and the shades too long. The pen may be raised at the base, but I did not raise it in the copy, nor do I usually.

Strive in lines four and seven for uniformity in slant, spacing, and height. They are the three chief requisites of page writing. It is not necessary that you write any particular slant, but it is necessary that you keep the slant uniform. The same may be said as regards height and spacing.

The pen may be raised at the line in making the Z. Keep the small loop in the center about on the connective slant. Send on your practice.

**Criticism.**

O. H. J., New Columbia—Would rather receive the last strokes of your evening's practice than the first. It is impossible to make tops of t and d square with a single stroke. Better re-touch them. Loops below the line are good. Bunch shades on capitals a little more. Ink too thick. No time now for lessons by mail. Sorry, come again.

Curtis, W. C. Eastman, Miss.—Yes, you can become a good penman, but not by practicing on such stationery as you now use. It will pay you in the end to use better material. Capitals lack strength and force. Take your coat off. After using pen in middle of a word, be more careful how you "pick" the stroke. Write smaller and more slanting. You do well.

Baner, Marion, O.—Be proud of the fact that you are only a "farmer's lad." They are the lads who get there. Are you not using a straight holder? Procure an oblique holder, some good paper, and send me a page of the best movement exercises you can make. You have not acquired the first essential—a free movement of the arm. Do it.

J. N. W., Brockton, Mass.—Small letters are far ahead of capitals, this, however, is a good fault. Shades on caps too long right through. Keep them on same slant as small letters. No great fault in your work. Simply persevere. First oval on capital C too small for size of letter. You can get there. Send practice regularly.

A. C. U., Londonville—Pardon me for even attempting to criticize your work. It is up to the copy. What more can I say? Small z seems a little weak and lagging. Watch turns at base line in small letters. Would like your best efforts on Lesson 2.

Edward F., Jamestown, Pa.—I see no reason why you cannot learn to write elegantly, but you have not mastered the underlying principles of good penmanship—the exercises. The length of time that you have practised amounts to but little. It is "how" rather than how "long" that counts. You have not studied small letters carefully enough.

J. E., S., Md.—The most of your work is too small, indicating a rather limited action. Uniform your smalls by practicing them vigorously and persistently.

Smith, Parkersburg—Not necessary to send me your entire month's practice. Get down to business, and some evening when you feel in "trim" prepare me two or three sheets of your very best. That is what counts. Quality not quantity in this work, you know. You do very well.

Mr. G. A., Mass.—Your practice is numbered. Considering disadvantages, Ink is too thick or touch not light enough. Impossible to say which on account of softness of paper. You can make a good one if you persevere. Thanks for compliments.

E. G. F., Vt.—Yes, you do write a style large, never the less you are doing well. Be more careful about upper and lower turns in small letters. Make quite a contrast between turn and angle. First stroke in small p too straight. Keep on.

Jennie C., New York—Work appears too delicate. The tremor in loops indicates that you are using the fingers to excess, and that you haven't confidence to strike out with arm movement. Shadows are too sharp at top. You pause too long there. In fact, you stop. Keep moving.

E. J., Ohio—You are improving. You get an excellent quality of line. Endeavor to make all shades on capitals shorter and fuller. You can make your mark.
The National Federation of Commercial Teachers

Fifth Annual Meeting

The weather man was in a benevolent mood; the recent election had made everybody feel prosperous; the various Traffic Associations, struck with a temporary attack of enlargement of the heart, granted reduced rates; an artistic chef had prepared a sumptuous intellectual menu, and so it was that nearly three hundred of the foremost commercial teachers of the land set forth Wednesday, December 26th, on a pilgrimage to Detroit, Queen City of the Lakes.

Detroit is an ideal convention city. Gutchess College has a central situation, with first-class accommodations, and Mr. Gutchess is a most hospitable host, every one went away from Detroit delighted with his visit.

Federation Meetings

Although many of the teachers did not arrive until Thursday morning, about two hundred ladies and gentlemen assembled in the beautiful Turkish Room of the Hotel Cadillac, Wednesday evening, to listen to addresses of welcome from the mayor, the city superintendent of schools, and the editor of the Detroit Journal. Mr. Gutchess had promised, in Chicago, at the last previous meeting, to show the teachers "a real live mayor," if they would come to Detroit, and he kept his word.

The hearty welcome extended to commercial teachers by representatives of the city, the press, and schools, met an equally cordial and fitting response from J. A. Lyons, of the Metropolitan Business College, of Chicago; L. L. Williams, of the Rochester Business Institute, Rochester, N. Y.; and A. X. Palmer of the Cedar Rapids Business College, of Cedar Rapids, Iowa.

President W. C. Stevenson delivered his annual address, touching on the needs of the profession, the rapid development of commercial departments in our high schools and colleges, and sounding a high note for the future. His excellent address will be published in full. It should be read by every commercial teacher.

Mr. Charles M. Miller, who was to have brought a greeting from the Eastern Commercial Teachers' Association, did not reach Detroit in time for the opening session. The Eastern party made the trip in a special car and did not arrive until Thursday morning.

Thursday afternoon at three o'clock a large audience gathered in the commodious ball on the fifth floor of the Banquet Build.

ing, in which Gutchess College is located, to listen to addresses on higher commercial training.

The first address was in the form of a carefully prepared paper on "Higher Commercial Education in America," byProf. J. E. Johnson, of the University of Wisconsin. Professor Johnson's excellent paper is published in full in this number, and so we refrain from further comment, except to say that only the bards and sages of the profession, who dread the light, will fail to read with interest every word of Professor Johnson's paper.

This paper was discussed by Mr. G. W. Brown, who, in his characteristic manner, gave higher commercial training a vigorous drubbing, winding up with this strange assertion: "Higher Commercial Training leaves down genius." The ordinary convention would become a very tame affair, if it were not for the gingers put into it by the enthusiastic outbreaks of our genial brother of the many Illinois business colleges. The discussion was continued by J. E. Banks, of Philadelphia. Mr. Banks seemed to take a very gloomy view of things in general, and of the lost and undone condition of religion and the public schools in particular. Higher commercial training had few charms for him.

Robert Spencer, the beloved dean of the Old Guard, made an excellent off-hand speech, supporting the work of the University of Wisconsin. For breadth of mind and capacity of spirit, no one in business college work surpasses Mr. Spencer, and few are his peers.

D. W. Springer, of Ann Arbor, Mich., gave a brief, interesting, favorable to the work of higher commercial training.

"The Educational Message of the Century," was the subject of an address by Dr. Cheeseman A. Herrick, Director of the Philadelphia Central High School. Dr. Herrick spoke without notes, in an earnest, vigorous style, and with language so well chosen, a grasp of his subject so firm, and sincerity and lofty purpose so manifested, that the large audience applauded him generously. The champions of a narrow educational policy had roused the fighting blood of a true knight of the cause of education.

Mr. Herrick thinks that we cannot import ready-made courses from German schools, that spontaneity is the keynote of our educational needs, that our educational system must be based on a good foundation, and that, while we must know how to do, the doing is the practical test demanded by the public summing it all up. He thinks that correct education teaches men to do things, to be good citizens, to have good character, and that it is futile to dissemble these. The great mission of the schools is to produce men.

The discussion on this paper was by J. A. Hiner, of the Discerning Business College, Louisville, Ky.

Owing to the lateness of the hour, Mr. Wm. E. Doggett, of the Brooklyn Commercial High School, declined to take the part in the discussion that had been assigned to him.

Thursday evening the members of the various Associations met at 7:30 o'clock to elect officers. The Association elections passed off smoothly without contest. The names will be found in the reports of the several Associations. At 8:30 o'clock the "Executive Management," a sort of elective college, composed of the presidents, vice-presidents, secretaries, and executive committees of the various Associations—twenty-four in all—assumed to elect the officers of the Federation.

It has become almost an unwritten law that the vice-president shall be elected president for the ensuing year, but the vice-president, Mr. J. E. King, refused to accept the position on account of his health, and he suggested to some of his friends that it would be a gracious, courteous act to confer the honor upon Mr. Robert C. Spencer, the Grand Old Man of our cause. As no other name had been prominently mentioned, the large audience was surprised to hear the nomination of Mr. Spencer, followed by Mr. Charles M. Miller, of New York, who nominated Mr. George P. Lord, of Salem, Mass., a gentleman who was personally a stranger to more than three-fourths of the
members present, and who had previously attended only one meeting of the Federation. The result was the election of Mr. Lord by a majority of six. Surprise and disappointment were manifested by those who thought they saw in the election evidences of political wire-pulling and the organization of a machine to push partisan interests.

Mr. D. W. Springer was elected vice-president, a position he has long held, and his name is familiar to many in the Federation. He has been a member for many years, and his influence has been felt in many respects. His election was a popular choice, and he was warmly welcomed by the members.

Mr. J. A. Lyons was elected treasurer, and Mr. G. W. Brown continues as secretary. President Marshall, and Mr. E. H. Fitch, Chairman of the Executive Committee, were re-elected. The election of the Executive Committee was a popular one, and the members re-elected were Mr. Charles R. Weirs, Trenton, N. J., and Mr. C. G. Marshall, Cedar Rapids, Iowa.

The choice of a meeting place for the next year developed an interesting contest, invitations coming from Milwaukee, Detroit, Chicago, Indianapolis, St. Louis, and Washington. St. Louis was successful, and the next meeting will be held with Mr. E. H. Fitch, President of the Southwestern Business College.

Following the business meeting, Mr. Norman P. Heffley, of Brooklyn, delivered a very interesting and stimulating lecture on "The History of Business Education." Friday afternoon, Mr. J. A. Wiles, president of the San Francisco Business College, read a paper entitled "Impressions," in which he gave his impressions of the business and commercial education of American and European business schools. He found but few schools doing the kind of work done in our schools. Business methods abroad do not demand such specialization as in clinical training as do our business methods. Our business methods are far in advance of European methods.

There, to enter a business house, a boy needs only a good training in the common branches of business. The same results are obtained throughout the country. Some business schools were found - in fact, frequently in England, but they sustained a grammar-school course in connection with their other work, and were not giving the grade of work given in our schools. Mr. Wiles was convinced that no schools of business abroad did not consider departments of commerce in high schools or universities give so much practical training as the business schools.

Mr. Wiles' paper was discussed by Mr. W. H. Shaw, of Toronto, who has become a great favorite with the members of the Federation.

"The curriculum of the ideal Commercial School," a paper by Mr. J. O. Crissey, was an exhaustive, thoughtful presentation of a subject that is receiving a great deal of consideration at this time. A summary of this paper could not do justice to this excellent paper, and as it will doubtless be published, our readers will have an opportunity to judge of its merits at first hand.

"The influence of the recent development of business, the publication of Mr. D. W. Springer, of Ann Arbor, Mich., and Mr. Henry E. Fitch, of Rock Island, III., was brief and formal, owing to the lateness of the hour.

Mr. G. A. Sprague, President of the Sprague Correspondence School of Law, read what was said to be the best paper given before the convention. To fully appreciate it, one must have read it. The reader has to marvel at the fluent style of the eloquent speaker thrilled his auditors and revealed possibilities in the teaching of law never before dreamed of. Many persons have heretofore spoken on various phases of this subject before our conventions, but they were all as the veriest amateurs when compared with this master mind. We are glad to say that our readers will have an opportunity to read this fine address in the next number of the PENNAM ARTIST AND BUSINESS EDUCATOR.

Mr. E. W. Springer, of Milwaukee, who was to have discussed Mr. Sprague's paper, was not present, and it is apparent that no one else felt competent to do so, there was no discussion. However, a unanimous and enthusiastic vote of thanks was given to Mr. Sprague.

At this point, President Steventon read a proposed amendment to the constitution, which would permit the election of Federation officers by popular ballot, instead of by an electoral college as heretofore. The amendment was signed by a score or more of the leaders in the convention, and it was carried without a dissenting voice. Indeed the vigorous support it received was an indication that the time was ripe for such a change. The amendment was signed by a score or more of the leaders in the convention, and it was carried without a dissenting voice. Indeed the vigorous support it received was an indication that the time was ripe for such a change.

The Friday evening meeting of the Convention was held in the Hotel Olympic, and after a brief address by Mr. A. F. Fitch, President of the Southwestern Business College, the program was introduced. Mr. A. F. Fitch, President of the Southwestern Business College, introduced the program, and after a brief address by Mr. A. F. Fitch, President of the Southwestern Business College, the program was introduced.
The Old Guard

May joy be their portion!
May they live long and prosper! In the breaking light of a new century, how good it is to be among the surviving veterans of many a conflict with poverty, prejudice, and ignorance. What a sense of satisfaction must fill those, who, through the last thirty-five years, have borne aloft the unsoiled banner of a noble cause. Time has stolen from these old warriors some of their erectness, some of their vigor, some of their powers of endurance; He has playfully scattered the snows of many winters in their hair, and upon their faces he has left the evidence of his touch; but has He not compensated for it all by bringing to them ripe wisdom, magnanimity, tolerance, gentleness, fraternity, experience?

How glad were we all to see again the Grand Old Man of the profession, Robert C. Spencer. It is impossible to be in his presence for even a day without feeling a sense of growth in character and breadth of view.

E. R. Felton, is another of the fine group of men who began their good work back in the fifties. Among the Old Guard there is probably no one who surpasses Mr. Felton in felicitous address, in gracious manner, or in courtly bearing. He is a rare old gentleman, with a nature attuned to all that is most refined in life.

Then there is L. L. Williams, the incarnation of good fellowship, politeness, and alert, aggressive business spirit. As one of The Old Guard hinted, at the banquet, he has won his way from childless indigence to well-dressed wealth. No one in this veteran group is held in higher esteem than is Mr. Williams. May his tribe increase!

Baltimore might survive the loss of its bivalves, its terrapin, its canvas back ducks, but what it would do without W. H. Sadler is a conundrum. His jolly presence, his good humored stories, his comradeship have encouraged many a struggling commercial teacher, and have often been the life of gatherings of commercial teachers. His "Reminiscences," at the Detroit banquet, were enjoyed by everybody.

And who could forget J. W. Warr, with his inexhaustible fund of wit and humor: A. H. Humm, with his rare skill at the blackboard: A. D. Wilt, with a successful career extending back into times whereunto the memory of man runneth not back; T. J. Hisinger, the good-hearted champion of Spencerian penmanship; John R. Carnell, the business college man in business; Henry C. Wright who can tell of many changes in the business college life of New York and Brooklyn; W. F. Jewell, contemporary of Ira Mayhew; and O. W. Brown, whose parted whiskers and football hair may no longer deceive the very elect—for, let it be whispered, George W. Brown is one of the staunchest junior members of The Old Guard.

Let us hope that even a larger delegation of The Old Guard than the one at Detroit may meet in St. Louis next year to exchange greetings and recount experiences of the past.
Business Teachers' Association

REPORTED BY J. A. HINER, LOUISVILLE, KY.

The Business Teachers' Association was better attended than at any previous meeting, and great enthusiasm prevailed throughout the entire session.

At 9:00 o'clock on Thursday, December 29th, the reception and registration of members was held, which consumed more than the usual time on account of the large number in attendance.

The Executive Committee then read their report after which the Association listened, with much interest, to the President's address by J. C. Walker, Danville, Ill. His address was discussed by Messrs. K. C. Spencer, W. H. Whigam, U. S. Frye and others.

"The Relation of the High School Commercial Course to the Other Courses," by Henry E. Brown, Rock Island, Ill., was next heard, and was discussed by a number of members.

"The Round Table Discussion" did not receive much favor, which seemed not to be regretted by any member present.

At 1:00 P. M. "What Constitutes a Complete Business Course," by T. W. Bookmyer, Sandusky, Ohio, was read before the Association, and was discussed by J. C. Olson, Parsons, Kan. Mr. Bookmyer's paper was considered a very able production.

The next most interesting feature of the day's program was a very able paper by Miss Carrie Parsons, Kalamazoo, Mich., on "The Mission of Women in Commercial Education." This was generally discussed on account of its being a very timely topic.

T. P. Twiggis, Detroit, Mich., read the next paper, "Should Commercial Colleges Require an Entrance Examination? If so, to what Extent?" His paper was also discussed by one or two members.

Friday, December 29th, at 9:00 A. M., J. A. Hiner, Louisville, Ky., read a very practical article on "Business Correspondence," which was discussed by Messrs. Overend, Fish, Walker, Carrier and St. John.

"How I Teach Addition, Fractions, and Interest, by Blackboard Illustrations," by U. S. Frye, Chicago, Ill., next engaged the attention of the Association. Mr. Frye was cætichised quite freely, but was equal to the occasion, and showed himself master of the situation.

J. W. Ware, Moline, Ill., next interested the members present with his paper, "How can we best Stimulate the Zeal of our Students for Thorough Work?" This being one of the most interesting papers on the program, was ably discussed by Messrs. Walker, Feltamon, Frye, and others.

"The Neglected Trio: Spelling, Punctuation and Grammar," by Geo. P. Lord, Salem, Mass., was next read.

Saturday, December 30th, at 9:00 A. M., W. G. Moore, Springfield, Ill., read his paper on the "Length of Study Pursued in Business Colleges," which was discussed by Prof. Overend, of Pittsburgh, Pa., and other prominent members, whose names could not be learned at the time.

The next item on the program was "Why Teach Parliamentary Law," by D. W. Springer, Ann Arbor, Mich. Mr. Springer's paper was discussed by Messrs. Walker, Frye and King.

"How to Secure the Best Results in Arithmetic," by W. N. Ferris, Big Rapids, Mich., came next in order, and was in all probability the most entertaining and highly instructive talk given in this section. It would be useless to try to give the names of those who participated in this discussion, but it is safe to say that every member present had a question to propound to the speaker. His simplicity of manner, thorough understanding of the subject, and...
comical illustrations of some of the ridiculous methods used in public schools were thoroughly enuend, and at the end of the discussion everyone seemed to be in unison with the speaker. It was voted that his paper be published.

The next in order was "Business Practice," by G. E. King, Cedar Rapids, Ia. This paper was well received by the Association.

Prof. E. T. Overend, Pittsburg, Pa., then read his paper, "School Discipline." At 11:30 A.M. "Essentials and Teaching of Business Routine," by Chas. M. Smith, Port Deposit, Md., closed the exercises in this section.

The election of officers for the ensuing year was held and resulted in the election of J. A. Hiner, Louisville, Ky., President; R. S. Frye, Chicago, Ill., Vice-President; and W. S. Osborne, Detroit, Mich., Secretary. The President appointed as his Executive Committee for the next term: T. W. Book- 

The National Shorthand Teachers' Association.

The sessions of the Shorthand Teachers' Association began Thursday morning, December 25th, President W. L. Stack, of Springfield, Mo., in the chair. The president's address was aggressive, condemnatory of the plan of guaranteeing positions, and suggestive of reforms.

Secretary L. A. Arnold, of the West Side High School, Chicago, read a comprehensive report, carefully prepared, showing the growth of the Association during the last three years. He agreed with President Musick in offering some suggestions for improvement.

As a desire for a verbatim report of the proceedings was expressed, Mr. E. N. Miner of New York agreed to publish such report within thirty days.

Mr. A. D. Wilte, of Dayton, Ohio, read a thoughtful paper on "The Stenographer as a Factor in the Business World," quoting from Lyman J. Gage, to substantiate his assertions. This paper was discussed by Mr. H. L. Andrews, of Pittsburg.

A lively discussion followed the reading of a paper on "Methods of Classifying and Managing a Large Shorthand Department," by Mr. D. D. Mueller, Cincinnati, Ohio. Banks, of Philadelphia, Barnes of St. Louis, and Timms, of Chicago, took part in it.

"What Shall We Do With Our Dull Pupils," by Miss Frances H. North, of La Crosse, Wis., closed the morning session. In the afternoon, the session began with a discussion of Miss North's paper, by Miss Carrie Parsons, of Kalamazoo, and Mr. J. Howard Baldwin, of Detroit.

Mr. A. J. Taylor, of Indianapolis, Ind., then read an instructive paper on "Shorthand in the Public Schools," which in the discussion that followed, received the attention of Mr. Baldwin, Mr. Barnes and Mr. Banks.

One of the live questions of the day, among school principles, was next presented ably by Mr. Selby A. Moran, shorthand instructor in the Ann Arbor, (Mich.) High School. Mr. Moran, in his paper, "The Teacher's Qualifications and Responsibilities," held that teachers, like parents, are trained, and that should have thorough knowledge of the principles of the shorthand system they teach. He went into detail in discussing his subject, and was listened to with close attention.

In the evening session, the following officers were elected: President, J. Clifford Kennedy, of Des Moines, Iowa; Vice President, B. J. Griffin, Springfield, Mass.; Secretary, L. A. Arnold, Chicago, III.; and Asst. Secretary, R. A. Grant, Rockford, Ill. President Kennedy appointed the following Ex-

Friday morning, after President Musick called the meeting to order, Mrs. A. J. Barnes, of St. Louis, took charge of the proceedings.

"Typewriting from Dictation," was the subject of a very practical paper read by Mrs. A. J. Barnes, of St. Louis, took charge of the proceedings.

In a paper on "General Methods of Conducting a Typewriting Department," Miss Sarah McAllister, of Detroit, Mich., maintained that each student should begin practicing the first day in class, and should have at least two hours of subsequent daily practice until the course is finished. A general discussion followed, in which Mr. W. N. Ellis, Evansville, Ind., took part; also, Mr. J. E. Gill, Quincy, Ill., Mr. H. L. Andrews, Pittsburgh, Mr. W. D. McAllister, Lincoln, Ill., and Mr. A. C. Van Sant, Omaha, Neb.

Mr. A. C. Van Sant, then conducted a Beginner's Class in Touch Typewriting, using the touch boards presented by the teacher, maintaining that Touch Typewriting is equally well adapted to single and to double key boards. He says that his pupils can readily change from one machine to another.

Mr. F. W. Mosher, Omaha, Neb., in his paper, "Touch Typewriting—Failure vs. Success," took the position that the failures were sometimes the result of the teacher, and not to inability of pupils or deficiencies of systems.

Mr. W. O. Davis, Erie, Pa., had a paper on "The Best Method of Changing a School from Pencil Writing to Typewriting." Mr. Sigel, Springfield, Mass., said that, to succeed, a teacher must be a touch writer, and a firm believer in touch writing. An interesting discussion followed this paper, opened by Mr. Frank B. Rutherford, and concluded by Mr. Mosher, Mr. Van Sant, Mr. Himann, and others.

An exhibition of speed work in Touch Typewriting was given, but in many ways indefinite and unsatisfactory. Mrs. Barnes had a recent student present who wrote well, both blindfolded and otherwise. Mr. Van Sant had former pupils with him and they did some very creditable work. Miss Reichardt took dictation twice at the Smith Premier machine, at the rate of 88 and 90 words a minute, respectively, with but two slight errors in each instance. Miss Burvall, also at the Smith Premier machine, copied the same dictation at 90 words in a minute, respectively, making two slight errors in each instance.

Two expert writers, former students of Mr. B. J. Grifflins, were present, Miss Carrington, of Springfield, Mass., and Miss Schreiner, of Boston, but the result of their work were not made public. Mr. Grifflin during a test in which each contestant should take part at the same time, writing the same matter. Mr. Van Sant declined to have anything to do with any test, except with his own pupils and in his own way.

Mr. Charles H. McGurrrin was to have given an exhibition of his marvelous speed, but, as he writes on a machine especially adjusted for the high rate of speed he maintains, he had not come, he was unable to gratify the desire of the expectation teachers.

Friday afternoon Mr. W. W. Paterson, of Canton, Ohio, read a valuable paper on "Kind Act. He believes there was a great deal of discussion. A paper by Mr. W. L. Mason, of New York, on "The Business Training of Teachers in Connection With Shorthand and Typewriting," contained many excellent suggestions. Mr. Mason believes that there is not nearly enough attention paid to this subject, which more attention should be given, in training our students. The discussion brought W. S. Rogers, of Sandusky, Ohio; Miss N. V. A. Albert Parker, Buffalo, N. Y.; Carrie Parsons, of Kalamazoo, Mich.; P. S. F. Peters, of Kansas City, Mo.; Benj W. Peake, Pittsburgh, Miss S. F. Packard, New York, N. Y.; Jane E. Passmore, of Milwaukee, Wis.; F. Ritter, of St. Louis; Mr. W. Phillips, of Athens, Ala.; Howard F. Randall, Philadelphia, Pa.; Walter C. Ramsey, of Sandusky, Ohio; W. R. Rogers, of Sandusky, Ohio; Mrs. C. H. Root, of Birmingham, Ala.; Miss K. Reichardt, of Omaha, Neb.; Frank A. Urtmerford, of New York, N. Y.; G. A. P. Simon, of West Superior, Wis.; W. A. F. Scott, of Cleveland, Ohio; Mrs. W. C. Stephenes, of Lincoln, Neb.; Rebecca Strout, of Cleveland, Ohio; and C. T. Stith, of Chillicothe, Ohio.

Saturday morning, members gathered late, owing to the late hour at which the banquet festivities closed.

The opening paper by Mr. W. E. Van Wert, Wheeling, Va., excited a great deal of discussion.

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Mr. Giessenman explained the method of awarding state certificates in penmanship in Iowa. Houston and Lyons also discussed the paper.

As per suggestion in Mr. Barnhart's paper, a committee was appointed by the chair to prepare a statement defining the position of the members on the subject of writing, the same to be brought to the attention of the educational public and examined through publication in penmanship and educational journals. Following is the statement as adopted:

National Penmanship Teachers' Association

DETOIT MICH., December 29, 1900.

We, the Penmanship Teachers' Association of the National Commercial Teachers' Federation in convention assembled, in order to suggest the proper solution of the Public School Writing Problem, adopt the following preamble and resolutions:

WHEREAS: No system of writing, whether vertical or slant, will in itself insure good writing whether taught by copy-book, copy-clip, tablet, blackboard or by any other method.

WHEREAS: The best results can only be secured by earnest, faithful intelligent teaching on the part of well qualified teachers.

WHEREAS: It is a well known fact that a very large per cent. of teachers have not prepared themselves to teach this important branch, simply because their Boards of Examiners have not subjected them to a rigid an examination in it as in other branches, but have simply graded them from their manuscripts and have never refused to grant certificates, however illegible the writing.

AND WHEREAS: It is a great injustice to pupils and to taxpayers to grant a certificate to any candidate who does not sufficiently understand the theory and practice of writing to direct the pupils in the development of the writing muscles of the arm, wrist and fingers, and who is not able to place on the blackboard models worthy of imitation by pupils, whose manuscripts do not indicate that the character of the teachers general work would indirectly supplement the good results secured during the regular writing period.

Resolved: That Boards of Examiners should give us rigid examinations in writing in other branches, and should call to their aid the assistance of specialists.

Resolved: That to secure a better equipment of teachers, experienced instructors of writing should be employed in every City, State and Independent Normal School, and in Institutes and Summer Schools.

Resolved: That in order to secure uniformity and enthusiasm in the graded schools, supervisors should be employed in all the cities and in townships with town and village schools.
Resolved: That educational journals should emphasize the importance of writing and give more attention to method of instruction.

Resolved: That less and larger writing be encouraged in the primary grades. The twin evils of good penmanship, excessive finger movement and gripping, are the result of requiring children to write when too young, and in the absence of a call to the pupil. Writing except under the supervision of the teacher, should be required in the first and second years, but if required, the forms should be large enough to allow the children to use the arm instead of fingers in execution. Such eminent educators as Dr. Hall of Worcester, Mass., declare that writing in the primary grades does more injury to the child and the chair than is necessary.

It is not whether children can be taught to write, or draw but whether they should be allowed, much less required, to do so. Children can write in factories but our laws wisely forbid it.

And be it further resolved: That a copy of these resolutions be submitted to the educational press for publications, and that school authorities give this matter their careful consideration.

J. F. BARNHART, W. F. GLEESON, Committee
F. F. Muskie, Jr.

"The Relation of Figures to Business Writing," by C. X. Candler, proved to be a very practical and interesting paper. Mr. Candler advocates less speed than formerly and greater care. Discussion followed by Whigham, Keefer, Lyons and Olson.

AFTERNOON

The event of the meeting was the talk by Prof. W. X. Ferris, of Big Rapids, Mich. The speaker held his audience spellbound and was listened to with much interest and enthusiasm. Like many others, Mr. Ferris has found it necessary to break away from early instruction and training. He advocated instruction to suit those who are preparing for business pursuits, for teaching, and for the trades. He recommends a large writing for young pupils, and but little of it. Like Dr. Hall, of Massachusetts, and many others, he recommends that writing be dispensed with during the first and second years in school. Mr. Ferris recommends wide spacing as a means to an end, emphasizing the straight down stroke in letters. He also advocates the placing of poor writers between good ones.

Mr. Palmer discussed the paper at length. Believed in teaching some movement to children even though they cannot apply it in daily writing. He believes in destroying a pupil's writing before beginning the construction of a new hand—believer in the "destructive method." He also advocated that only two degree-slant while nearly all favored a compromise. The tendency was toward round rather than angular writing, and the use of the "protractor." Ferris' emphasis on the "work" does not indicate that the executive committee for the coming meeting would do well to secure an expert in the "constructive method." He also advocated the use of the "E-baldwin" of Detroit. Less speed and more form-study seemed to be the sentiment of many who formerly advocated a sternest action from the beginning. No one advocated the old fifty-two degree-slant while nearly all favored a compromise. The tendency was toward round rather than angular writing, and in the direction of simplicity and ease. Ferris' emphasis on the "work" indicates that the executive committee for the coming meeting would do well to secure an expert in the "constructive method." The times demand broad, well-organized, representative men. The spirit of "give and take" in a brotherly manner was never more prevalent than in the Detroit meeting. A genuine bond of sympathy seemed to bind the band of pen-pals together as never before. No unpleasant controversies occurred, though discussion was at times lively and to the point. Let us look forward to the St. Louis gathering less than a year hence with as much pleasure as we now look back to the Detroit meeting. Pleasanter recollections of Detroit—fond anticipations for St. Louis.

Messes. J. E. Bailey, of Marion, Iowa; J. F. Wilson, of Seattle, Wash.; and others submitted work which did not comply in all of the requirements and was not therefore considered for the prizes, but some had excellent work and came within one of capturing a certificate.

HIGH SCHOOL

First prize, W. T. Shrawder, Dunkirk, N. Y.; second prize, Clara K. Eumens, Lockport, N. Y.

GRAMMAR GRADE

First prize, Harry Houston, New Haven, Conn.; second prize, F. F. Musnash, Lakewood and Rocky River, Ohio.

PRIMARY GRADE

First prize, Harry Houston, New Haven, Conn.; second prize, F. F. Musnash, Lakewood and Rocky River, Ohio.

SPECIAL CERTIFICATES FOR 7TH AND 8TH GRADES

None submitted for other grades.

First prize, St. Mary's Academy, Monroe, Mich.; second prize, W. F. Hostetter, Lapaz, Ind.

The meeting, as a whole, was a success. As compared with former meetings, it was not as large as some. The vertical question was received with more favor than ever before, while job work was not much advocated by but one school, Baldwin, Detroit. Less speed and more form-study seemed to be the sentiment of many who formerly advocated a strenuous action from the beginning. No one advocated the old fifty-two degree-slant while nearly all favored a compromise. The tendency was toward round rather than angular writing, and in the direction of simplicity and ease. Ferris' emphasis on the "work" does not indicate that the executive committee for the coming meeting would do well to secure an expert in the "constructive method." He also advocated the placing of poor writers between good ones.

Saturday Morning

President Faust being unable to be in attendance the last day, appointed Mr. Musnash President pro tempore.

The committee on awarding of certificates reported as follows:

BUSINESS COLLEGE

First Prize, E. O. Folsom, Green Bay, Wis.; second prize, A. W. Holmes, Salem, Mass.; third prize, Bert C. Campbell, Fremont, O.; F. T. Weaver, E. Liverpool, O., submitted splendid work too late for contest.

Blackboard Decoration

Mr. A. H. Himann, of Worcester, Mass., whom there is no finer, in beautiful chalk embellishments, decorated the various boards in a wonderfully artistic manner. Mr. Himann is a pupil of the famed John P. Williams, who has cultivated as no other penman his modern business letter. Mr. Himann caught much of the beauty of his master and retains it in a manner that surpasses all. May he meet with us often.

ACKNOWLEDGMENT

is hereby made to Mr. C. E. Towne, of Zanesville, O., who kindly furnished us with the above notes of the meeting.

Members in Attendance at the National Penmanship Teachers' Association


The Private Commercial School Managers' Association

REPORTED BY GEORGE F. LORD, SALEM, MASS.

The first meeting of the Private Commercial School Managers' Association was called to order at one o'clock on Thursday, December 25, by President L. L. Williams, of Rochester.

The only matter to come before this session was preliminary business connected with organization. The membership committee reported favorably upon about 55 names which were acted upon. Those who were not present when being elected, paid a dollar, and signing the constitution, became members. The others will be communicated with by the secretary.

The meetings scheduled on the regular program began at five o'clock on the afternoon of December 27th, with a very interesting ten-minute paper by O. W. Brown, of Jacksonville, Ill., entitled "How Far May the Commercial Teacher of 1870 of Study be Profitably Extended in Time and Scope?"

Discussion of this paper was opened by Mr. Robert C. Spencer, of Milwaukee. It seemed to the committee that the proper length of time for a commercial course lay somewhere between six and twelve months. Several other members of "old guard" took part in this discussion, and considerable profit was derived therefrom.

After attending to a few matters of routine business the Association went into executive session to discuss important matters, behind closed doors, until seven o'clock.

In the evening the members again assembled at eight o'clock for the purpose of electing officers. The following were chosen:

The Penman-Artist and Business Educator
In this connection, Mr. E. K. Gallager, of Hamilton, Ont., gave an interesting and helpful description of the plan which has been adopted by the schools of Canada. After a clear and concise description of this work, Mr. Gallager devoted some time to answering general questions put to him by those present. A vote of thanks was extended Mr. Gallager for his services to the Association.

Owing to the absence of Mr. T. M. Powers, of Chicago, the subject of "The Admission of Commercial School Periodicals to the Mails at Pound Rates," was taken up for discussion without his paper being read. A specialist was called upon to speak on this matter, and given authority to act for the Association. The general meeting was followed by a brief executive session, in which the name of John B. Galbraith was brought to a close, and the convention adjourned, having accomplished in its executive session work which will undoubtedly bear fruit during the coming year.

President's Address
Delivered before the Western Penman's Association at Detroit, Mich.

By Charles A. Fauust

It is with no small degree of timidity that I attempt to enlighten you in the penmanistic field, to say nothing of entertaining you, which will at least be expected. Therefore, what I shall say will be brief and to the point. I have heard that some remark may be uttered which will prove beneficial in all our future work.

My honorable colleagues, many of the brightest lights of the profession who have honored the presidency of this association in years past, have given us numerous ideas of value in their annual addresses as to how we might improve in our methods, etc., and in truth and fact much good has been made of these clear and logical thinkers. However, that there is always room for improvement admits of no argument here, and I trust that before the close of this, the fourteenth session of our association, many things of interest will be brought up, and much of value be learned, to all of which I commend an attentive ear.

Very Slow to Make Changes

Not all of us will concur in the same opinions, and it is well that this is true, and yet it is a matter of serious regret to me that upon any observation during my past experience, I have noticed that there are those who are very slow to make changes, or accept new ideas, and apply them in their every day teaching, even after having attended to the gathering of this kind and having been subjected to every kind of test by way of convincing them, even unto actual comparison of results, that their methods are wrong, and that better results could be attained by adopting the new, or in some instances, the old methods with which they were herefore unacquainted.

I first became a member of the Western Penman's Association at Davenport, Iowa, and in a brief space of time, I have been handsomely recompensed. The letters I wrote were of unmeasurable value to me, as the next week after the convention I was to make my debut as a teacher of writing in a business college. I drank freely of every member on the program, and was eager for more, and when desires of securing more light on certain subjects, and not having the nerve to put the question myself, I would pull the coat tail of the nearest member and have him propose it for me.

Individuality in Exercises

I like many others, no doubt, attempted to introduce a style of writing, all the movement drills and exercises we saw or heard discussed at the meeting. Soon we found that many of these exercises were not such as would obtain the results we were seeking. It seemed that a certain style of writing must have its individual style of exercises to accompany it. What would answer for you would not answer for me, and vice versa. Many of these writing have not analyzed this important fact. It is too often thought that the only thing necessary in movement exercises, no matter what they may be. For instance, I have seen a teacher of writing drill her pupils for thirty minutes upon the reverse oval, relaxed and extended. Horizontal strokes sweeping clear across the paper. This latter exercise, I consider the most dangerous of all which could be used, and one to be avoided at all times. After giving these exercises, the teacher gave for the page work, the word "little." If any of my hearers can see how these exercises could be considered applicable to the building up of this word, I should like to hear from them.

Form Before Speed or Movement

I know I am making a broad assertion by saying that a large percentage of teachers of penmanship are inclined and disposed to leave practical the natural relationships existing between the parts of letters used in their first lessons and exercise work. This error does not permit of laying a substantial foundation for the building up of a strong business hand. Many advocates of muscular movement from the start, may criticise me on my next issue, nevertheless, I am going to make the statement that accurate and legible writing could be taught without first considered, regardless of speed or movement. Many teachers of muscular movement writing will start a pupil, or a class, on some formative letter, of a nature of speed, the letter of the student endeavors to execute it at the rapid pace suggested, but whose muscles, while preserving the movement under pressure, are not merely accomplished in the execution of the letter at hand, to retain the form to any creditable degree, but believing that the movement instead of the form is first to be considered, he disregards the tendency to let the speed and accuracy go to the slanting and rapid movement. The aim is to have the pupil reproached with a form without motion, and the result is an invariably miserable scrap. I thoroughly believe that all strokes and drills on letters, or parts of letters should be made slowly and accurately at first. The reasoning from this is, as much as so in short-hand writing, telegraphy, or in any art wherein the hand must perform what the mind suggests. You know it is a fact, that you never found a good vertical writer who ever wrote letters fast. In reading, short-hand, a short time by practicing the drills for the latter style. The form having been fixed, the slant and rapid movement are easily acquired, with the advantage that the mental sense is controlled by the speed. The hands having been trained in the execution of accurate forms, it will naturally cling to them, as it does to the incorrect when first established. Why not apply the same principle in the same writing, as to the vertical in the initiatory
steps, if the result as has been shown, will warrant. It is certainly easier as the position of the former is not as natural as the latter.

The student who has been allowed to disregard form in his early practice, will never improve his work in the long run. In his very day business writing. While the more methodical student who has been instructed to retain the form, even at the expense of speed, will gradually increase his speed in his every day work, he will not have gained any advantage. This primary training in letter formation, by being clear and legible, instead of scrappy and uncertain.

LONG LOOPS IMPRACTICAL FOR BOOK-KEEPING

I wish also here to be permitted to say that the style of writing given the student by a majority of the instructors in our business colleges, and public schools, can be made of no practical use in up-to-date book forms. For instance, the rulings in various books will not permit of the large or extended style the student has been taught, and uses. He must immediately change his style of writing upon accepting a position which he imagines. The rulings on these books are his guide, and he must keep within the bounds and spaces outlined. In your own schools, how many of your pupils put a clear, explanatory sentence in their ledgers? They abbreviate at most beyond legibility simply because the style of writing they use will not permit of a proper explanation. I believe also that the teacher should be familiar with all kinds of books used under various conditions in business houses, and teach a style that will meet these requirements.

TAUGHT THAT WHICH COULD NOT BE USED

I am free to confess, that I, for twelve years taught a style of writing that I have recently discovered, was not one I could use in the work I have been called upon to do. I am speaking now of general work. Special work called for a style different from which I taught. The ruling argument is generally convincing. Therefore, let me say that having been familiar with various styles, and being able to successfully apply them, caused my promotion over the one who was not. In every instance, it was not only to be certain of being able to add them himself, if necessary, but that they may be perfectly intelligible to another party, for it is a fact, that a greater or less degree of care and precision must necessarily be verified by others, and, therefore, should be neatly and accurately made and placed.

PRACTICAL EXPERIENCE NECESSARY

And now, by way of a closing remark, I wish to say that in my opinion, it is a mistake, and certainly a great injustice to theA very good man of experience for outside work. Well established School in large city, steady employment. Address, with references, for position. STRAIGHT BUSINESS, Columbus, O. Care Penman-Artist and Business Educator.

Commercial Man Wanted

WANTED — An all-round commercial man of experience, who is capable of managing a Business College. Must be able to furnish good references. Good salary to the right party.

**Convention Notes**

The silk hat was much in vogue.

A youth tried to escape from the photographer, but President Stevenson captured him and brought him back.

The Eastern Commercial teachers were so "stacked" that they came in a special car, and had to be left with a special picture taken.

Look at this picture, and observe the long face with which Pearson grins. He is too young at his best. As he was "sandwiched," it was hardly complimentary to the expert about his left.

The porter on the special car was a gem. Doggett found his "galluses.in the smoking room, Gaylord's shoes were concealed under seats on opposite sides of the car, and Healey lost the P. A. J. hat. An exploring party was organized, and just as the train started the Detroit pier, the missing articles were found.

Zaner, Spencer, Felton, and Leomin, were seen to go into a Vegetarian Cafe in Detroit, but Zaner and Leomin soon emerged with out their hunting for roast beef. They declared that "roast mutton tea" was a little too thin, especially with a dessert of mush and pine-shavings.

President Stevenson was determined to run the convention on schedule time, and he "lambasted" the obtrusive recalcitrants in true pedagogical style, because they did not get around on time. Nevertless, he handled the matter well.

It was fun to see how Zaner caught old birds on the wing. Of course he had taken some of them sitting, but did not accept them as a "not-manlike" habit, for quarry wanted to look nice. But look at the sketch of Brother Bravely. Is it a counterpart of Carl Schurz, the German Reformer, Herr Most, the Anarch high priest; the late Ward McAllister, leader of New York's Four Hundred, a Socialist-member of the German Reichstag. The part in Brown's whiskers and hats strictly up-to-date, and so are his schools.

No one can come near bearing sacriligious as can J. W. Warr, without exciting
course comment. His story on the Baltimore publisher was a good one, not withstanding this objectionable feature. There was only one Warr; the others are mere mistakes.

Healey didn’t come. Healey paroled P. A. J. in 1912, and, as W. J. would not be in anything but a "stovepipe," he said in his will to his lieutenants, 'Healey’s chase is charmingly set off by the hat. If you see the white cane, but it wouldn’t do to let Max Norden have them either. He is the editor of the Photographic News in this city. He would surely use the information in his next book, as an awful tale of the deteriorating influence of photographic associations.

M. Van Antwerp stayed at home—new ar-
H. C. Biss, Editor and Business Manager

Any one who has been fortunate enough to be in contact with the Ohio Commercial and Special Teachers' Association will be held in Columbus, Ohio, March 29-30, 1901. Keep your mind on the day and it will be easier to remember that the day has gone by than to realize that the day is going by. The outcome of a successful meeting is better than ever before. Lay your plans early to be here and to bring some one along.

Look

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thanked as they should be. Let no one think, however, that such letters are thrown into the electric typewriter on the other hand. They are highly appreciated, and every word carefully considered. A grateful and thankful response had we more time at our command. Such words spur us on to greater efforts in our work. Probably nothing goes further toward turning work into fun than the knowledge that every effort is fully appreciated. We thank everybody.

Catalogues and Circulards

"Salaried Positions for Learners," is the title of the last manual pamphlet issued by The International Correspondence Schools, Scranton, Pa. "Are Your Hands Tied To Unemployment?" is the suggestive and strikingly suggestive title of another booklet issued by the same enterprise.

The Federation Meeting

The meeting of commercial teachers in Detroit was the largest ever held. The attendance at each session was excellent, and we except the Fellowship Teachers' Association. Interest in the papers and discussions was sustained. Of course the last sessions on Saturday were not so full as they should have been, in justice to the speakers, but many of the teachers were a long way from home and they did not desire to remain over Sunday.

Number of Sessions

The time devoted to the work of the convention this year was rather short, being only two and one-half days. It is hard to tell how it could have been arranged in any other way, and it will be far more difficult to arrange a program sufficiently long for next year, unless those who travel a long distance are made to abandon a Christmas dinner in their own fireside.

The Next Meeting Place

St. Louis is a long way from New York and New England. Eastern teachers have been loyal to the Federation, at the sacrifice of time, money, and comfort. It is a hardship to travel even so far as Chicago, but to go to St. Louis makes it yet more difficult. In our judgment, to make it fair for all concerned, the meetings should be held in the lake cities or in the large cities just south of them. Indianapolis is an ideal city for the meeting, and we hope it may be taken there next time.

The Election

A great deal of dissatisfaction was caused by the result of the Federation election, but those who were unhanded were not in a very happy mood, and some movement in favor of a popular leader have themselves to think, if they are not pleased with the result. It would have been a good plan for each association to insist on its delegation as its choice of candidates. This would have given the rank and file a chance to express them, selves. However, the machinery of electing Federation officers is, of course, a whole operation. The new amendment to the Constitution directs that the nomination of the Federation officers shall be made from the floor by the members and that each member shall have a vote in the election. There will be more interest, more fun, and less dissatisfaction in the election next year, than in any held heretofore.

Our New President

Mr. George E. Lord, the new president of the Federation, is a type of the best men in business school work. He is the head of an excellent business school that is conducted in a clean, upright, educational manner, free from the vicious practices that characterize many so-called business schools. Mr. Lord defends the guaranteed position, the solicitor, the brazen-faced lying, and the employment of young children as teachers. His policy is broad, progressive, and effective. He is wide-awake, aggressive and strictly up-to-date in his methods. He has the esprit de corps of public schools throughout north-eastern Massachusetts; they unreservedly recommend his excellent school to their pupils. The Salem Commercial School has originated some helpful plans in teaching of practical training, and, as its principle has been ten years in the work, he has no professional experience.

The Eastern Commercial Teachers' Association is a large organization; in fact, it is not so far behind the National Federation in size. Mr. Lord has held in it, successfully, practically every office within its gift, and therefore he has had convention experience ample enough for the work he will be called upon to do this year in connection with the Federation.

Mr. Lord is a bundle of energy, a sort of human dynamo. He has the happy ability of getting things done, and he will bring about a successful convention this year, if he obtains from the presidency the cordial support that the president of the Federation ought always to receive.

A Broad View of Commercial Policy

Mr. Lord is a business school man with a partisan spirit. He believes thoroughly in the mission of the private business school, and he is not consumed with an admiration of the possibilities of commercial education in colleges and universities. While his policy may not be so liberal as Mr. Stevenson's was, it will be fair and just, and, it must be admitted, such a course will probably suit the majority of the members better than the proceedings of the last three years, during which time outside men have been more and more brought in to discuss various phases of higher commercial training.

We venture the opinion that this number has the finest illustrations ever given in connection with the report of a meeting of commercial teachers. The report of the New England Teachers' Association was kindly provided by Mr. W. O. Davis, Eric, Pa. We are indebted to President-elect George E. Lord for the report of the Private School Managers' Association meetings, and to Secretary J. A. Hiner, for the report of the Business Teachers' Association.

The paper in this number, by Prof. J. B. Johnson, and the one in our next by Dr. T. W. Bookmyer, in a measure reflect the opinion of leaders on opposite sides of a great question. Read them carefully, and broaden your understanding of what is going on in commercial education. The papers in the next number will include the best given at the convention, besides some of our regular features. We have in course of development a series of articles that will be of great interest to every commercial teacher.
Commercial Education

HENRY W. MILES.

(Continued from January.)

I will make special reference to some of the subjects that have been indicated as desirable.

THE STUDY OF ENGLISH

Let me say also that during the three years' course it should be made possible to acquire further general knowledge than is possessed at the present time, in the age of 15 or 16 years. It is not necessary for me here to point out the advantages of the study of English literature—a correct knowledge of the language stands as a first essential. The reading of it, and familiarity with its authors will but train the mind and broaden the ideas of all. The value of composition will be found in practice; in every day business life; in correspondence, and in the making of statements of fact, and in reports. In the discussion of any business subject, is it not an advantage to be able to plainly and concisely state the facts, and to write not— as a would wish to convince? How can this object be attained without tuition in composition?

THE FRENCH LANGUAGE

The French language is very necessary in a portion of this country—inevitable when travel abroad is one ambition of those who seek trade relations on the Continent of Europe, it is an essential. It is the language of diplomacy the world over, and therefore it can be said that with a knowledge of it one can travel and make oneself understood in all foreign countries. Everywhere there are those who can speak French. To speak it and to write it should be the accomplishment aimed at. English is the language while not as necessary as the French, should be pressed to the attention of all who have the time to give to its study. It is valuable to the business man who will ever engage in trade relations with Germany and Austria-Hungary.

THE HISTORY OF OUR COUNTRY

The history of the Great British Empire should be a leading subject. All our youth should have the opportunity of knowing—to appreciate—the vast domain of our beloved Country, and we will of course educate the masses to a great extent. Our people knew nothing of South Africa until called upon to respond to the defence of the Empire's honour. With the shedding of Canadian blood upon the plains and knapsacks of South Africa do we learn of the geography and history of that continent and of the almost limitless extent of Great Britain's possession in that part of the world. Should it not be differ from the course, we will have in our minds a knowledge of the extent of that Empire of which we form a part, and would not the reading and study of this subject train the mind and enlarge thought? Would it not tend to inspire ambition—to learn of the civilizing influence of the British people—the survivals for Christianity and in the noble cause of humanitarianism, as well as to an appreciation to which success has attended this unvarying purpose of our great nation? To learn of the blessings brought to the human race under this influence? The history of Europe should be an important item to the education of the great country to the south—the United States. This great nation occupies an important place among nations. It has but lately entered the wider sphere that has been so long occupied almost alone by the Motherland. In Cuba, Porto Rico, and the Philippine Islands the United States has an Empire with a capital that commands the world. It is a champion for humanity and civilization—a great nation, especially in commerce, trading with all parts of the world, a home of inventive genius, and an object less of nations, in commercial activity and progress.

OUR RELATIONS WITH THE UNITED STATES

Our trade relations with the United States are vastly important. Last year, for example, Canada purchased goods and shipped goods to the United States and Canada to the value of $1,000,000. More than one-third of the trade between the two countries is with Great Canada. The aggregate of Canada's trade is a little more than three hundred million dollars (1887), and in 1888 the trade between Canada and the United States amounted to one hundred and twenty-five million dollars. Should we not cultivate a knowledge of the history of the Republic—of the people with whom we have such a vast commerce?

JOURNALISM

Journalism should have consideration within a commercial course. Optional, perhaps; and why, may I ask, should not special advantages be accorded to those aspiring to become the educators of the masses? The press can exert a mighty influence in the progress of our country. Why should not a special effort be made and not be as a would wish to convince? How can this object be attained without tuition in composition?

BUSINESS LAW

Business law could be placed before a commercial student in a manner to be very useful throughout a business career. General lectures on the subject would be advisable, be of high value to the young man on the threshold of a business career.

PUBLIC SPEAKING

Public speaking is one of the weak points with business men generally. The brightest in college halls, the most capable as a manufacturer, as a banker, in many of the walks of business life, in fact, is often the most stupid when called upon to address a meeting. He will tell you that he is not accustomed to public speaking, that he "has nothing to say," and that "with these few remarks" he will resume his seat; or else he will try ineffectually to convey his thoughts and ideas to his audience, with but little effect, and the next day will remember, perhaps, he desired to say or should have said the day before. Training in speaking is well worth a place in a commercial course. It is the most apparent want. It would render men engaged in mercantile pursuits far more useful to the community in which they live, and as well it would multiply the effective advocates for the progress and protection of commerce.

CIVIL AND MUNICIPAL GOVERNMENT

The principles of government and the government of municipalities should be understood by the student who is engaged in commercial life. We have in this city a "Good Government Association," for instance. For some years it has sought to educate the taxpayers of this city in regard to the municipal government. The practical result is a Council honest and competent, with good purpose, and backed up by public appreciation of what is right and wrong. This is due certainly to education on the subject of municipal government. The question is only as to the extent of the teaching upon the subjects of "The Principles of Government," and "Municipal Government," that would be possible in a university commercial course.

SHORTHAND

In regard to "Shorthand." I will say that I believe it should be made a feature in a commercial course. It would be of infinite advantage to all business men. I do not mean to say that there should be competent stenographers, but, apart from the requirement of those who will actually serve in that capacity, I hold that the ability to record quickly, conversation, speech, ideas, and do likewise should be taught. The demand for stenographers is great, and the supply of those competent is indeed surprisingly limited. The reason is doubtless that sufficient attention is not given to its study. In the business office it is indeed tedious to teach a stenographer, yet that is what the present system of study at the business college offers.

COLLEGE GRADUATE UNFITTED FOR BUSINESS LIFE

I have stated that the college graduate is untrained, in a large measure, for business life. There are many exceptions to many rules, but, in a general sense, it is the ease that the following of a college course to graduation is a disadvantage to a young man who is to template commercial life. Fortunately, perhaps, all are not equal in natural ability—all have not the same ambition in life, nor the possibility within their reach of attaining a desire, and it is difficult to place before us in words what I know actually to be the fact in this connection. A college graduate under the present system of education is not practicable as an apprentice to a manufacturing business, filled into position in any business pursuit, and he certainly is not competent to manage or direct a business enterprise. I fear that the only example that I may have is a poor one, yet if it conveys the idea tavoring my contention for commercial education, it will serve a better purpose.

AN AMUSING STORY

A prominent wholesale grocer was induced to take as an apprentice a graduate of one of our universities. He was, so our acquaintance, the grandchild of prominent and wealthy people, and was quite a pretenentious young man. An apprentice in this business is an erand boy—sweeps, carries parcels, and has a variety of other calls on his time and
energy that are not included in the curriculum of study that brought him his B. A. degree. His first days of apprenticeship were devoted to looking round, getting his bearings in the great workshop. I think it was on the morning of his third day that his employer, a wealthy merchant of some sixty years of age, handed the young man a written order for four dozen brooms, telling him to hurry up, as he was completing an order of the same kind. But to do this, and get them quickly," was the command. The broom maker's place of business was some three or four hundred yards away. The young man started brightly upon his errand, and at the corner of the street realized the size of his load, he hesitated. The broom maker told him his express team would take them over to his employer in an hour or two, and he was supposed glad to have the kind of the offer. He returned to his employer, who was surprised and annoyed to observe his return empty-handed. On learning the particulars, the merchant sent him out and told the young man to follow and watch. He did not say more. On reaching the broom emporium, the employer put two dozen of the brooms—tied in one dozen packages—on each shoulder of the boy, and told him to follow and watch. His commercial education as to "brooms in a hurry" was complete when his employer said, in unloading the brooms from his shoulders: "But is day or week or year for brooms."

**A PEASANT BOY AS BUTLER**

Perhaps you have read the story of the rough peasant boy—a stable boy—who was suddenly called upon to officiate as butler for a gentleman's dinner. A number of guests were present, and the regular butler had unexpectedly absent himself. Champagne was to be one of the drinks, and the master directed the boy to get a wash-tub into the adjacent room, and partly fill it with ice. This was satisfactorily done. He was told where the wine was to be found, and, at a given signal, he was to put it on the ice. A later signal was to be given, which would indicate to him that the wine was efficiently cooled. The signals were received and acted upon, but the tub was brought into the dining room. It contained all the champagne, but, while he had put it on ice, he had considered it necessary to do away with the bottles. His education in the stable had not fitted him for the important functions of butler.

**EDUCATE FOR LIFE'S WORK**

The object should be in every direction to educate for the calling to be followed in life. The butler requires a training, but not in a stable. He puts his pupil in a universal position. He would get it in a servant's position—by watching and copying, if you like. But the merchant—the business man—should not be obliged to pass his early years in a menial position. He gives the boy his knowledge, but life is indeed too short to permit of any years of waste in time. Give our young men and women the advantage of a course of study in the college and university. It will then be possible to begin several grades higher up in the business circle. Those who will never rise in life can well fulfill the duties of earlier serving, which was the saying of the time spent in acquiring knowledge—in being educated for commerce as a profession —will serve, too, to strengthen the forces of commerce in our country.

**CANADA A GREAT COUNTRY**

We Canadians possess a great country. Great development is always proceeding, and our natural resources will in time bring Canada into rank with the great trading nations of the world. We have a history to be proud of; a record of progress of late years that evokes a natural national pride. By leaps and bounds has our Dominion come to the front—come to the attention of older countries. With a population increased small, in comparison with the area of our land, we have accomplished much. It is not alone our resources. It is not alone our government. It is not chance that has made this Dominion of Canada what it is today. The men and women of our country; the spirit, energy, and ability of Canadians, are the factors in our country's progress. The future is largely in the hands of the upholsters of our commerce, and for the strengthening of this class, I would make a plea to the universities to be benefactors of universities, for attention to the great national want that exists, and for the endowment that will be required. I have an unbounded confidence in the future of Canada, in the possibilities that lie before us, and I know of nothing that can contribute as much toward the building up of our Dominion—toward the reaching of a commercial position of importance among trading nations as the furnishing of a commercial education to our youth.

—**PROF. J. B. JOHNSON.**

**SKETCH FROM LIFE.**

**Higher Commercial Education in America**

**What Shall It be and How Shall It be Given?**

J. K. JOHNSON, DEAN OF THE COLLEGE OF ENGINEERING, UNIVERSITY OF WISCONSIN

Whatever the new century may have in store for other nations, it is evidently ushering in a new era for America. During the past century and a quarter we have passed through a sickly infancy, a turbulent childhood, a fiery and passionate youth, and have now come to maturity. We must now go forward among the nations of the earth and take upon ourselves our proper share of the world's work. And this work is such as to try men's souls, and to determine the fitness of nations to survive. A lack of progress has moved westward until West and East have come too closely in the final death struggle for self-preservation. China is now ready to follow us, and we are already down to the end of the line, and we are struggling for the India and China contending for the India and China.

**THE OCCIDENT AGAINST THE ORIENT**

The ancient orient has always despised the presumptions of the orient nations of the western world, and now she says, with the incoming century, that she will restore her former peaceful isolation. If those impudent and unjust intruders will persist in coming where they are not wanted, then she will extirpate them as much as she can.

The world's conquerors out of the west are but the more determined to obliterate this last stronghold of barbarous bigotry on the occasion of this savage war. The Christian world has been taught that "the earth is the Lord's and the fulness thereof; the world and they that dwell therein," and, as the Lord's children, we have no right to claim any portion of their rightful heritage. When this heritage has been gained, however, there is likely to be a violent quarrel over the several rights and privileges in its occupation. In the right, these world-conquerors, being involved in a life and death struggle which will try the strength of the stronger nations and which will break the strength of the weaker ones.

**THE INEVITABILITY OF PROGRESS**

In Africa, also, the attempt of a mediatorial Christian power to control the barren and landlocked land of nineteenth century progress is proving as futile as it was foolish. Progress is in the air, and as the air, it engulfs the globe. Nature does not more abhor a vacuum than she does permanence of form. What ceases to change and grow, ceases to live. Even the rocks of the eternal hills are changed to clay and are dissolved in the surrounding seas. To attempt to check the wheel of progress, therefore, is but to invite destruction. One must "accept the universe" as it is and make the best of it. And our social world is changing with such marvelous speed that it is almost bewildering to the most progressive races. It is with the greatest difficulty that these can keep the pace, while the less progressive ones are being left hopelessly behind. To realize the tremendous race we are now running, one has but to contemplate for a moment the fact, now everywhere admitted, that the scientific and material progress of the world during the present century has far surpassed that of any other period in the twenty centuries. A decade now marks greater changes than a century formerly did, and a single life of three score and ten sees a world development equal to any thousand years of the past. A little slowing up of one people, therefore, is now equivalent to losing the race.

**THE DECAY OF ENGLAND**

Viewed in this light, the present condition of England is truly alarming. Content with past achievement, and assuming that the world's markets and its debt-right of inheritance, she has fallen into a lethargic state, of which she herself is quite unconscious. The Baring failure in 1890; her rapidly growing excess of imports over exports: her measures which have been undertaken to appease her creditors; her failure to establish the masses an adequate system of primary schools and to obtain a secondary system of public education, whatever; and, worse than all, her paltry and blind self-satisfaction as one who calmly contemplates the amazing progress of Ger-
mony and America; all these are unfailling signs of decay and of a lost greatness. We will do our best to prepare for. When London ceases to be the hub and balance wheel of the commercial world, this responsibility will fall either upon Berlin or New York.

TWO YOUNG GIANTS

Germany and America are the two young giants of the new century, but we have many natural duties to perform. We are the custodians of the new national resources, in geographical position, in character of inhabitants, and in present attainment in many directions, we are far ahead of them. Never before, however, was a form of government well-fitted to following a wise and consistent foreign policy; a colonial system for us has yet to be created, if, in fact, it be possible under our constitution; and the paternal duties of protection and collection of manufacturing and commerce is constantly endangered, or at least threatened, by complete changes in the policy of the national government. As an offset to these hindrances, our system develops, to the utmost, private initiative and self-reliance on the part of all citizens, and this is the kind of power that moves the world. Too much paternal assistance, whether of parent or of state, would stifle the genius of the citizen.

In facing the new century, therefore, we see great world problems looming large before us, but we are realizing our strength as well as our duty as "one of many," and as likely some day to be leader of all. In no spirit of self-glorification, therefore, but rather as a preparation for the great part we are doomed to play in the world's business in the very near future, and to enable us to do our duty in the way to do the greatest good to the greatest number, let us examine into the educational preparatory conditions we should make for discharging these high responsibilities.

In the field of world-politics and world-business, it is but common prudence to examine the educational facilities offered by the most progressive world-power today in this direction. Although Germany has not entered upon her career as a world-power, and is the youngest of them all in her united organization, she has set herself to the solution of these problems as no people has ever done before, and her superior effort and success has already proved her superior wisdom in these matters.

CO-OPERATION AMONG GERMAN SCHOOLS

In Germany the higher scientific, technical, industrial, and commercial education go hand in hand. The greatest discoveries of her scientists are brought into service by her highly trained engineers, and the plans of these are executed by workmen who in turn have been trained in her monotechnic and trade schools, and finally the products of the factories and workshops in the corners of the world through the helpful agency of men who, in her higher colleges, have been made acquainted with the character, the resources, and the needs of the people of all lands. Never before has a nation seen so clearly, and followed so consistently, the royal road to material prosperity.

Belgium, Austria, and France have long had these high schools, and have already produced that have not had the other requisites to the making of great commercial nations.

In the two most recently established colleges of commerce in Germany, in that connection with the commercial and in Hamburg, and in those now projected for Frankfurt and other German cities, in addition to what is taught in our own "commercial colleges," there are taught by highly trained specialists a writing and speaking knowledge of at least two foreign languages—this knowledge has not already been required—elementary mathematics, including commercial arithmetic, algebra, geometry, and trigonometry; physics, and chemistry, with laboratory experiments; commercial geography of all lands, postal and telegraph regulations of the leading commercial nations; banking, exchange, coinage, and national schemes of finance; industrial history and political economy; commercial, statistical, and business laws, etc. It is true that their systems of bookkeeping and of banking are far inferior to ours, so that what is taught in our leading "commercial colleges is probably superior, so far as it goes to the grade of business education given abroad; but it must be confessed that it does not go very far towards equipping a man for engaging either in foreign commerce or manufacturing in a large way in domestic business. However, it hardly seems wise any longer to distinguish between home and foreign affairs in the commercial world. Nearly all large factories and manufacture to-day have foreign connections, and this foreign business is capable of almost indefinite expansion. In this paper therefore, I shall not distinguish between the kinds of education needed for the preparation for these two kinds of business. We now come to the primary question I am to consider:

1. What Should be the Education Today for a Business Man, to best fit him for a successful business career? If this education is intended to serve as a specific preparation for business, it thereby becomes a technical rather than a cultural education. In this case, we must consider as fundamental: The acquisition of knowledge of a subject which is subsequently to be used as a tool, or as a means to some ulterior end, implies a very different attitude towards this subject on the part of the student, and a very different kind of presentation, on the part of the teacher, from those prevailing in the class rooms of the literary or cultural colleges. To use knowledge of this kind, one must be able to both speak and write it with considerable fluency and correctness. While residence in a country where the language is spoken is not necessary, the use of any foreign language, a knowledge of which would be acquired in college which will enable one to quickly feel at home in it when he goes where it is spoken. Even the studies of history, philosophy, and science would be pursued very differently in the college of commerce and in the literary college. For this reason, it is essential at the start to regard the college of commerce as a technical rather than cultural institution.

For the commercial student, it is necessary to acquire knowledge of business languages. While it is not essential that he be conversant in any foreign language, he should be able to read a foreign language which is extensively used in the countries where commerce is transacted. In this case, English, French, Russian, and Spanish are the most important. The knowledge of a language is, however, of great importance in business, and should be acquired during the preparation for commerce.

For the preparation of a businessman, it is necessary to acquire knowledge of the laws of commerce. These laws are generally known as the laws of commerce, and are based on the principles of equity. The study of these laws is necessary for the protection of the rights of the businessman, and for the prevention of fraud and deception in commerce.

Some foreign examples:

The problem before the college of commerce in America is a new and therefore a difficult one. It would, therefore, be the part of wisdom to follow the lead of Germany in her present practice of establishing commercial universities. Some two years ago, commercial courses were established in the university of Leipsic, of equal standing with the other university courses. Last year a great commercial university was established in Hamburg, of equal rank and privilege with the other great German universities, but the course is to be confined to commerce. Now another has been projected for Fraerkfort and Magdeburg, the latter with nine full professors, besides the necessary subordinate instrumental force, and the former is to be confined to commercial education. The full professorships are to be as follows:

1. Four professors of modern languages;
2. Two professors of political economy, commercial law, and commercial geography;
3. Three professors of commercial law, including commercial exchange, international law, and commercial geography;
4. Two professors of commercial geography and history;
5. Two professors of insurance, banking, etc.;
6. Two professors of technical physics and chemistry, and descriptive natural history;
7. One professor of state and personal rights;
8. One professor of commercial relations;
9. Two professors of mathematics.

10. The course is to be two years in length.

When we remember that these students coming to these schools have completed the course either in the commercial or the scientific, or "real" schools, which would place them equal to those who have finished the sophomore year in our American colleges, we can realize the high character of the new German colleges. The students are advised to spend at least one year in business before entering, and while in the schools, visits are made to factories and mercantile houses, with the instructors. The oldest of these colleges of commerce in Europe are the one at Antwerp and at Vienna. A history of the latter and a description of its work is given in the November numbers of the Penman Artis and Business Educator.

AMERICAN CONDITIONS

In America, because of the prevalence everywhere of good, free high schools, we can obtain an abundant supply of suitably prepared young men. Our college courses also are always four years in length, so that this length of time spent, after graduating from a good high school, is regarded as no hardship. We have here the conditions for inaugurating courses of study in preparation for a business life, which are fully the equal of the best of such schools abroad. Shall we now avail ourselves of this opportunity? Several American universities have already started at this work, and are giving the courses of study to the City of New York, Pennsylvania, California, Chicago, and Wisconsin. As the writer visited many of these schools abroad in 1899, and served as chairman of the committee of the faculty of the university in Wisconsin, in preparing the course of study there, he will give the work as there outlined for the current year, as embodying its ideas of what the work of such a school should be. He will give this in the language of Dr. William A. Scott, professor of Economic History and Theory in the university, who was made director of the new school.

WISCONSIN UNIVERSITY ASK FOR BUSINESS COLLEGE DEPARTMENT

This may be prefaced, however, by saying that we require the student to take a general
course in bookkeeping and accounts at some one of the business colleges of the country, of accredited standing, either before he enters, or during one or more of his summer vacations. This work will not be given in the university. In this way we hope to establish intimate, if not organic, relations with many such schools.

FIVE LINES OF STUDY ON THE NATURE AND WORKING OF OUR INDUSTRIAL ORGANISM

"In working out its programme the faculty of the university of Wisconsin asked itself the question whether there was a young man who, in the immediate future is to carry to a successful issue the great commercial enterprises of the United States? Its answer to this question is in substance affirmative.

He should be familiar with the nature and workings of the industrial organism of which he is to be a part, and through the manipulation of which he must accomplish his ends. In order to give him this familiarity, the following five lines of study are offered:

1. Courses in commercial geography which deal with the sources and distribution of the raw materials of manufactures and commerce, the localization of the most important branches of manufacturing industry, and of the cheap routes of commerce, and the circumstances which determine, and from time to time, modify their localization.

2. Courses in transportation in which the student studies the transportation systems of the most important countries of the world, including their railroads, canals, and ocean steamer lines, the various methods of transportation of goods for transportation purposes, employed in different countries; methods of rate-making; the various systems of government ownership and control; consolidation and pooling; traffic organization; and, in particular, the characteristic features of the transportation system of the United States.

3. Courses in money and banking, which are designed to acquaint the student with the nature and functions of money and banks, the monetary systems of the great commercial nations; the laws and methods of foreign exchange, the various kinds of securities used in international and domestic commerce; stock markets; bi-metalism and monetaryism, and the history of the currency systems of the chief commercial nations.

4. A course in business organization and management, which might perhaps better be described as a course in private administration, to distinguish it from the courses in public administration, which are given in the departments of political science of our universities. This course includes a study of the various forms of business organization, such as corporations, partnerships, private business enterprises, and public administration; the organization of commerce in its various branches, including the various classes of middlemen and the markets for various sorts of products, and the methods of organization and management of typical concerns in the various lines of industry.

5. Courses in economics and economic history. It is impossible to understand existing institutions without the study of the circumstances that gave them existence, and which from time to time modify their character and forms. Hence the necessity of courses of this sort. The study of economic history familiarizes the student with the actual growth and development of industry, while the study of economics reveals to him the principles involved and the real nature of the forces with which he has to deal. In these courses emphasis is laid upon the history of commerce and upon the theories and the practices that have affected the commercial policy of nations.

The purpose of these courses is to give the prospective merchant a knowledge of the various processes through which the chief articles of commerce have to pass before they reach their finished state. This sort of knowledge is presumed to furnish in the form of courses in what it calls the materials of commerce, which courses will be carried on in connection with a commercial museum. The university plans to establish a museum about 5,000 economic plans, together with the various commodities manufactured from them, an excellent collection made by our School of Pharmacy. It expects to enlarge this collection in the immediate future, and hopes to be able soon to equip it with samples of the most important articles that enter into the commerce of the United States. In these courses in the materials of commerce will consist of a study of the history of the various commodities, from the raw material to the completed article, and will include a study of the various stages in their production, the transportation, and the prices of the goods, the costs of their manufacture, etc.

LAW COURSES

"III. A knowledge of certain branches of law is now a desideratum for the business man. Accordingly among the technical courses of the school, are included a course in the commercial law of the United States, courses in tariff legislation, laws pertaining to labor, capital, corporations, etc., and courses in the commercial law of various foreign countries with which the United States engages in commerce. All these are special courses designed to meet the needs of business men, and will not be so detailed and technical as the courses on the same subjects given in the law school for prospective lawyers.

MODERN LANGUAGES

"IV. The man who expects to represent an American business house in a foreign country should be familiar with the language in which his customers speak. In many parts of the world the business transactions are now in great disadvantage. Their agents lack a knowledge of the language, and are obliged to deal with their customers through interpreters. But the speaking of an announcement translated from English. This disadvantage has been felt to such an extent that foreign agents are employed in large numbers to transact business for American houses. At the University of Wisconsin that young men who expect to engage in the commerce of the United States in the immediate future should be equipped with at least one foreign language, and at least the reading and the acquisition of a reading, writing, and speaking knowledge of French, German or Spanish, a requirement in our School of Commerce. In addition, we offer instruction in the Chinese, the Russian, and the Spanish. We have so arranged our courses that it is possible for a student to acquire a second language if he so desires. In the instruction given in all these languages, our inspection is devoted to commercial correspondence and business and legal forms.

PHYSICS AND CHEMISTRY

"V. The sciences of Physics and Chemistry are used in industry in such a variety of forms that at least an elementary knowledge of both is essential for the good business man. Our course, therefore, includes a year of work in each one of these sciences. The course in physics is followed by a course in the generation and transmission of电, in order to make the student familiar with such a practical knowledge of the application of steam, electricity, and water-power to the conduct of business as will enable him to avoid the mistakes that arise from the nature of these processes.

The course in chemistry is necessary to the study of certain of the processes included in the manufacture of goods, and the establishment of the chemical and mechanical industries. The course in the latter subject is required for the student who expects to do business on a large scale needs to be educated in the best sense of the term, as well as equipped with the technical knowledge which the prosecution of his business requires.

We now approach the second and most difficult problem of my paper, namely:

II. How Shall Such Instruction be Given?

I have outlined above what I consider a fairly good course of study for a young man
who expects to engage in business in a large way. It goes without saying that the business in 5\r
\r
reason why they should not now establish departments of applied commercial science in colleges of commerce.

SCHOOLS OF COMMERCE IN UNIVERSITIES.

If these universities will set the pattern by establishing these higher schools of commerce as equal and co-ordinate departments. It will fix in the minds of our people for all time the significance and meaning of a "college of commerce" education, and of the degree Bachelor of Commerce, (B. C.) or better, Conferring a degree of C., S., which does not look and sound quite so antiquated. On the whole this would seem to be the best and safest method of starting the work in this country. It will at least avoid what is not so practical, or technical, at first, as it should be. The technical features of this work will be, of necessity, a matter of growth and development and will require time. Our critics must be patient with us for a few years. We have now neither books nor teachers in the field of school instruction in the ways and means of the business of commerce, but on the other hand, they must be grown; and what is great and permanent is always of slow growth.

WHAT IS IN NAME.

I think I have made it clear that this college of commerce is something quite different from the several large traveling scholarships, each of a value of $1,000,000. I did not conclude, from my study of many of these schools, that the instruction in the majority of them is of no value, or out of order, or that the courses of study were very broad or fundamental. They seemed to be engaged in teaching practical details rather than fundamental principles. However, I did not study the traveling scholarships, nor Besly in connection with the University was just instituted, and the new one at Hamburg had not yet been established. With the possible exception of a few of these schools, and one or two of the others thus far established, we can safely improve upon the colleges of commerce of Europe.

THE IDEAL AMERICAN COLLEGE OF COMMERCE.

Probably the ideal higher college of commerce in this country would be a richly endowed school, located in the business center to maintain such a school in connection with a commercial museum similar to that in Philadelphia (which, by the way, has not its equal for commercial uses in any of the great cities of the country). It would have long and wide chairs filled, however, by great masters, the faculty would have to be large, and the running expenses would be very great. The regular work, leading to graduation in a specified time, as four years, should be day school work, while a night school should be maintained for persons engaged during the day. The cost of maintaining such a school with an adequate faculty, would be at least $100,000 a year. It would be possible to maintain at the present low rates of interest, a productive endowment of at least $3,000,000, besides a permanent investment in land, buildings, museums, equipment, etc. As no provision has as yet been made for such a school, and as none of our large cities are likely to donate such large sums to this purpose, and as a union of state, municipality, and private interests, can be organized to carry on this, seems we must, for the present at least, rely upon the great universities for this new kind of technical education. And these seen now inclined to enter the field of the college of commerce, and enter the field of applied science, in their colleges of engineering, and there would seem to be no good

products he could here fortify himself against imposition by unscrupulous dealers.

WHAT THE TIMES DEMAND

But I think I have said enough to show:

1. That the times demand on the part of young American business men a higher and broader kind of education than has been obtained hitherto in this country.

2. That this kind of education should be of a high college or university grade, and that it should include certain subjects, a technical knowledge of which is essential to a successful business career, and

3. That schools for teaching these subjects can at this time be most wisely started under the auspices of our great universities.

Character Endureth Forever

December 27, 1899.

E. E. GAULDR, Beverley, Mass.

FRIEND GALDOR: The December number of the P. A. B. E. did not reach me until yesterday. It is an excellent number all through, but the thing that pleased me most was your editorial on the importance of character in our teaching. I hold that the school that fails to give its students a real idea of what character means has miserably failed to do its duty. It matters little if the student has not the knowledge or the means of obtaining, if the graduate is not in danger of moral bankruptcy, for which the teachers will one day be responsible. I feel that if you were to write by you the students get over a great deal of ground. In the first place, they have to avoid the risk of character firm and deep. Knowledge will vanish away, but character must endure forever. We need more editors like the one mentioned above, and more teachers who will realize the necessity of giving this life, and will who live and act accordingly. Give us more and still more.

Yours truly,

I. C. W. AMBROSES.

Principal Cont. Bilt. Mt. Pleasont, Ill.,

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"INVESTMENT.

Care Penman-Artist and Business Educator.
Lessons in Vertical Writing

BY J. S. MERRILL, SUSP. PENMANSHIP AND DRAWING, INDIANA, O. I., PUBLIC SCHOOLS.

In making my bow to the readers of the PENMAN ARTIST AND BUSINESS EDUCATOR, I have no apologies to offer and no hobbies to ride, but merely to add my mite to the cause of Practical Writing as it pertains to Public School work under present conditions. In this lesson we shall find the capital and small letters and figures, such as we have used before and have found them wanting. These are given for study and as a basis for future lessons. They are not intended to be followed implicitly throughout all letter life but are to be used as a basis for an individual style.

I should not think much of a pupil who, even after receiving instruction continued to follow and practice exactly as he was taught. I should not think much of a pupil who ever does. No teacher or teacher ever does. We must adopt (adapt) writing to suit our individual tastes and the general make up of our physical differences just as much as we would solve problems, demonstrate propositions or choose a trade to our liking.

As to position, that has been illustrated so often that I need only say in this connection that I recommend the position with the paper directly in front of the body and the ruled lines parallel to the edge of the desk. Bend at the hips just enough to permit both arms to rest on the desk, holding the pen in the usual manner, letting the holder point somewhere between the elbow and shoulder. A good, free movement may thus be secured.

The person who establishes a good writing on this plan will be enabled to write reasonably well under almost any condition, and to this end we must labor, as even the poorest school room conditions are far better than the majority of the conditions under which writing must be done.

J. S. MERRILL

OUR GREATEST OFFER.

Send us only One Dollar and we will send you the following for Free.

1. A full year's subscription to the PENMAN ARTIST AND BUSINESS EDUCATOR.
3. A specimen of the Art of Writing Business Correspondence.
4. A specimen of the Art of Writing Business Checks.
5. A specimen of the Art of Writing Business Judgments.
6. A specimen of the Art of Writing Business Indorsements.
7. A specimen of the Art of Writing Business Assignments.
8. A specimen of the Art of Writing Business Agreements.
10. A specimen of the Art of Writing Business Bills.

WANTED! A first-class (male) teacher of the Dement Pitman System of Shorthand and the "Touch System" of Typewriting. Must be an enthusiastic, energetic, progressive gentleman, who can furnish A No. 1 reference. Prefer one who would eventually like to become a principal owner of one of the best equipped business colleges in the United States. This is a select institution and this opportunity is a great chance for the right party.

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GREETING:

S. C. Malone, Author of the heading of this advertisement, as well as the Author of some of the most original and elegant engravings to be found in America, takes pleasure in announcing to the friends and patrons of Penmanship and Art, that he is about to publish for a period of ONE YEAR ONLY, each month, a Penman's Magazine to be known as

MALONE'S INTERNATIONAL MAGAZINE OF PENMANSHIP AND ART.

This Magazine will represent in Zinc-etching and Half-tone reproductions all of Mr. Malone's Masterpieces in Album and framed resolution work, which represent twenty-three years of close and most careful work, and many thousands of dollars cost of production.

The first number with its elegant title page, and a half-tone reproduction from Mr. Malone's Admiral Dewey Testimonial, which has at this time a place in the National Museum in Washington, D. C., and which cost One Thousand Dollars, will be to any subscriber to the Magazine, worth the entire year's subscription, to say nothing of the several other pages of Album Work, Alphabets, Ornament, flourishing, designing of borders, panels, Handsome initial letters, etc. There will be absolutely no space given to advertising. Each of the twenty-four pages will be devoted to the very highest class of pen and ink work with neat and appropriate letter press instructions. The subscription price of the Magazine will be $12.00 for the year, and no subscriptions will be received after March 20, 1901. The first issue is to be ready for mailing on April 20, 1901. To all who send ten dollars before Feb. 20, 1901, a receipt will be mailed in full for the twelve numbers of the magazine. Send money by P. O. Money Order or by Registered Mail.

Address all communications to

S. C. MALONE, ARTIST-PENMAN.

NO. 5 NORTH CHARLES STREET.
Baltimore, Md.
Lessons in Engrossing—by H. W. Kibbe, 181 Tremont Street, Boston, Mass.—Number Six.

This style of marking will be found useful for directing packages, engrossing lists of names and filling in diplomas when something a little stronger than script and not as expensive as German or old English text is desired. Hold the paper so that the lines are parallel with the edge of the table. Three guide lines are needed: top, head and base. Make the capitals three-eighths and the minimum letters three-sixteenths of an inch high for ordinary practice. Japan or any ink will answer while learning the forms; but for engrossing use India ink.

There has been quite some discussion why vertical writing was discarded in the New York Public Schools. The reason is not hard to find if the faults of the existing systems are closely looked into.

**Why Vertical Failed**

This paper is from one who has been in the profession for nearly two decades—from one who is amply able to speak from experience and observation—Editors.

**Publications Received**


This course seems to have the correct foundation for an extensive actual business practice. The main features are the thorough check system; the handling of all commercial papers in a real estate and insurance office, and through the entire course the subject of correspondence is introduced, so that this valuable branch receives theory and practice combined. Another thing which notice is an effort to get a "corner" on corn and wheat. The terms for a sample copy are fifty cents, with privilege to return after examination. Complimentary if adopted.

"Young's Complete Directory of Business Schools," by the School and Office Specialty Co., Massillon, Ohio, is a very valuable publication for all who desire the names and addresses of such institutions. We have found it to be very complete, and as advertised.

"Typo-Union or Practical Typewriting" by Bates Torrey, F. S. Webster & Co., 342 Congress St., Boston, Mass., is a very extensive work of 675 pages. It is profusely illustrated by diagrams and pictures, showing position, key-boards, folding, etc. A large portion of the book is printed in 1-line type, and it seems to the subject of type-writing by this new and improved method is well set forth for the learner.

Business Correspondence taught by mail. Circular free to home students who want to improve their letter writing.

J. D. Long, Boulder, Colorado.
Be it known that

Jeanette Howser

having satisfactorily completed the seventh term of study in the school, is hereby awarded this diploma.

Deersfield Township High School,

In Witness Whereof

Board of Education

Fifty Dollars in Gold and this Diploma free to the "Class of '94" sending us the best class picture. Send for instructions to class and photographer. This is the diploma of the new century. The price is very low. One hundred or more persons can be successfully shown in the group. Full size of this diploma is 18x24.

Published only by SHEPARD & CO., Columbus, O.
Lettering and Designing

Number One

BY E. L. BROWN, ROCKLAND, ME.

Commercial designing pays, and the young penman who directs some of his energies in this direction will never have cause to regret it. A designer must, of course, be able to produce a good work in order to command high prices and keep busy. In this vocation, as in all others, the room is large at the top.

We shall include in these lessons a great variety of designs for various purposes, including diploma, catalogue work, advertising matter, etc. Initials, head and foot pieces, and other embellishments will be given attention.

OUTFIT

Some coarse and fine pens, paper or cardboard with a smooth surface, and some good black ink (India ink always preferred), a drawing board and square. With the exception of the last articles, this outfit can be procured at almost any stationery store. The drawing board and square can be obtained of dealers in draughtsmen's supplies. A joiner can make these articles at small cost. They are not absolutely necessary, but they are very useful and are used by all designers.

TORCH AND WREATH

Symbol of glory and enlightenment. First draw vertical line, then place point of pencil compass on this line and draw parallel lines to govern width of wreath. Draw the torch, using the vertical line as the centre. See that the sides of the wreath are in keeping with each other. The ribbon floats gracefully downward from the knot. Study the light and shade. Suggest the same in pencil before inking. In inking use a Gillott's 170, or a similar pen.

Design number two presents a strong black and white effect. Study with care. Draw circles with compass enclosing the lettering; then roughly suggest position of lettering only, and when this is properly arranged, finish up in detail preparatory to inking. Fill in the broad surfaces with a stub pen, or a No. 2 Soennecken lettering pen. The ornate border looks easy but must be given careful study in order to make it nicely. Outline with care, then add a few shade lines and some solid black here and there to give character.

If you want to take a practical course in Business Correspondence, send for free circular describing my course.

J. D. Love, Boulder, Colorado.
Newspaper Illustrating

Portraits

BY E. A. PORTER, CHICAGO, ILL.

Pen and ink portrait drawing, from photos, is comparatively the easiest of all work done in newspaper illustrating, and, for that reason, it is a most desirable subject of study for those who wish to get results in a short time, and also for the ambitious students who find it difficult to curb their patience while traveling the rough and narrow path of creative art (original illustration). It is easy because it requires the skill of the copyist rather than the so-called talent and genius of the really great artist.

As this subject can not be covered in one short lesson a few helpful suggestions will suffice for the present.

In making the outline of the portrait, free hand work is the best for training the eye, but if found too difficult, use a pantograph, and do not touch the pen or ink until drawing is very carefully finished with pencil. Then select a good newspaper cut as near like the photo you are working on as possible and complete your picture accordingly. Give careful attention to the forced shadows under eyes, nose, lips and chin, and finish your work up strong and black.

Study good pictures, I would specially recommend Stein's work in the New York Herald. Note the lines showing texture of hair and how they differ from the lines that represent wood and cloth. This is technique and is well worth the time spent on it.

GREGG'S

SHORTHAND

Its success is unprecedented in the history of business education.

As stated in the Penman, Artist, and Business Educator for October, it is "capturing a good many of the shining shorthand lights of the profession."

With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, L. E. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,
57 Washington Street,
CHICAGO.
Cessons in Practical Cetterina: its beauty is the essence of grace. Its nicefulness suggested the name, Swanee. Study the proportion first, then the shape. Keep all strokes and forms the same width and the curves well curved and balanced. There are infinite ways of ornamenting these forms, but their gracefulness is nearly enough to satisfy the eye for beauty. It is easy to overdo a good thing. The reversed N makes a good H, and the reversed F makes a good V. The reversed O makes a 6.

Lessons in Practical Lettering

This alphabet is the essence of grace. Its gracefulness suggested the name, Swanee. Study the proportion first, then the shape. Keep all strokes and forms the same width and the curves well curved and balanced. There are infinite ways of ornamenting these forms, but their gracefulness is nearly enough to satisfy the eye for beauty. It is easy to overdo a good thing. The reversed N makes a good H, and the reversed F makes a good V. The reversed O makes a 6.

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Practical Spelling, Plain English, Graded Lessons in Letter Writing, New Practical Arithmetic, Commercial Law, Practical Shorthand, Typewriting Instructor, Practical Bookkeeping, Twentieth Century Business Practice, Practical Exercises in English, and Everybody's Dictionary, are the titles of some of our practical publications for practical schools. Write for Illustrated Catalogue.

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Portraiture—the best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples.

The New Zanerian Alphabets—a guide to engraving, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth

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Lessons in Practical Writing by C. P. Zaner.

Habit. Writing is habit: good, bad, or indifferent. At first it was thoughtful, voluntary, and novel. As a habit, it is thoughtless and unchangeable. Habits once formed are difficult to break. As a rule, it requires more effort and thought to break or discard a habit than to form a new one. This is due to two causes. The first is that a habit is both a brain and muscle rut. Ruts are difficult to get out of but easy to get into. The second reason why habits are more easily formed than reformed is that as a rule habits are formed during our plastic years, and the reconstruction is frequently attempted during our mature years. Now is the time that you can most advantageously learn to write well. Delay is dangerous. A little care now, a little forethought and proper practice, and a good handwriting will be your companion for life. To write well requires but little, if any, more energy than to write poorly. Indeed the best writers use less energy than the poor ones.

No. 42. Employ an easy, swinging, rolling motion to make this letter. Keep it large and full at the top. Join them into an exercise using an apparently easy though graceful motion. Write the word penmanship with equal spacing and finish the small p as carefully and freely as you begin the large one. Shift the elbow two or three times in crossing the page, usually between words. Write the sentence carefully and study it critically and thoughtfully. It delegates to oblivion the idea that writing is within the reach only of the gifted few.

No. 43. Practice the retracing exercises with freedom, care, and arm movement. Retrace the first part of R and R quickly, and finish the letters with an easy, rolling, graceful motion. Write each word in the sentence without raising the pen, and raise it but once in the word Runninghand. Keep the center loop in these capitals small and drop to or below the line with the finish of R so that it will not resemble P. Never practice with a sluggish motion or use the fingers to excess.

No. 44. These are optional capitals. Try them. If there are any you prefer to, and can make better than, the ones previously given, be free to adopt them. There is no one way for all, but there is some one way that is best for each. This takes time to discover, and no one can discover all of these things but the individual himself. A teacher can select and suggest, but the pupil must know whether the letter fits or not. Be careful to select those letters which you not only like, but can make well. Endeavor to make a set of capitals alphabetically arranged. Do not be content until you can make the entire alphabet well. Capitals need to be reduced to a certainty the same as the small letters.
The test of good writing is in actual service, not in practice. The supreme test is in page writing rather than in the practice of letters or words. The receipt herewith given is a good test of practical skill. Study the arrangement, punctuation, etc., and then proceed to write it once without stopping. Then see where the most glaring mistake is and determine what is necessary to correct it. Practice upon the defective part until you have overcome it, then write the whole receipt. Again select the most conspicuous or serious fault and correct it, and again proceed to write the entire receipt. Keep this up until the whole receipt presents an improved appearance.

Uniform size in writing indicates uniform movement and control. If your penmanship is irregular, you need to cultivate an easier mode of writing or greater control of the movements you employ. Capitals should be small and plain rather than large and scrawny. Good, plain writing is not unlike good, plain speaking, and poor penmanship is not unlike stammering or stammering speech. Do not, therefore, stammer with the pen, as it is next to stammering with the tongue—both usually the result of habit and poor teaching.

Letter Writing is the test of good penmanship. To be able to write plainly and think clearly at the same time, one needs to be schooled in skill as well as in English. While the typewriter has relieved the pen of much that became drudgery, it has not relieved it altogether, nor will it for some time to come. Good writing is as much in demand as ever, and no young person can therefore afford to start out in the world with a poor hand.

Study carefully the arrangement of the letter, the beginning, body, and ending. Learn to have order to your letters, whether it is strictly formal or not matters less than that it has order of some kind and that it is neat and free from blots. Neatness is a charm no one should fail to acquire as it makes poor penmanship look good, while the lack of it makes good penmanship look poor. Let us see who will send the best copy of the letter herewith, also the best original letter.
Hoping it will please in every particular, and that we may receive your favors in the future, we remain,

Yours truly,

[Signature]

Criticisms

D.C.D.—Your work is improving. The heaviness of the down strokes are due to the stub pen and not to pressure. Your penmanship is very practical as it now stands, but if you wish it to become more professional and accurate you will do well to adopt a pen not of the stub pattern. For purely business purposes the stub is O.K. The down strokes in your b's and f's may be more curving and the turn of the base more rounding.

Marie—Your penmanship is very good. You have more than usual talent. You can become an expert penman. Curve the down stroke in small o.

Wilson, Pa.—You write a good accountant’s hand. Spacing between a and s too wide. Loop small e. Close small o. Excuse me, I do not belong to the "Professor" class.

Van B.—Your movement is a little wild. Don’t throw final stroke of word so high—it looks scared. Make last part of m and n same height as first. Loops a trifle flat. You’re improving and writing well.

L.G.C.—You write well. Loops of Z not on base line. Your work is professional in many ways. Come again.

K. P. H.—Make o more rounding. Final turn in b too angular or broken. Loop in f too narrow. Fish-hook part of I carried too far to left. All in all you are doing splendidly.

C. V., Mich.—Keep your writing resting on the base line. Some small-letter turns are too rounding while others are too angular. Spacing between letters should be more uniform. You are doing nicely.

F. H. Y.—You do not exercise enough care in your practice. Loops below line too long and big. Your r exercise looks like p because of poor spacing. Your a's look like a’s or o’s. Exercise more control over your movement. Your a’s look like a’s. Your small a is too small. You are improving, but slowly.

Lessons in Professional Business Writing

BY H. B. LEIDEN, CLEVELAND, OHIO, WITH SPENCERIAN BUSINESS COLLEGE

In the accompanying lesson we wish to show you what is meant by wide and moderate spacing.

Judging from the many wide space business letters and lessons given in penmanship papers, I am of the opinion that many amateurs as well as some professional writers, have come to wrong conclusions, and are perhaps leading others into the same erroneous pathway. When a specimen is reproduced in the penmanship paper it is supposed to be the writer's best; if not it should be, and it is this which has led me to believe that extremely wide spacing has been adopted for practical every day work.

Wide spacing has its value and proper connection with penmanship, and all must admit that it is an excellent practice to develop the progressive or sliding motion of the hand. Owing to the fact that writing is done on a straight line to the right, it is absolutely necessary that the movement in that direction should be free. I know of no exercise which can fill the bill so completely as that of space writing, but too much spacing should not be carried into practical work. I fail to see the merit of wide spacing beyond distinctly separating the letters. I believe in spacing more than many writers do, but not to the extreme; just where the line should be drawn is a matter which good judgment must decide.

The flood of wide space copies given in the various penmanship papers during the past few years has been a means of getting many cramped writers out of the rut, and will do much good in time to come, but it should not be carried to extreme just because the movement is free.

The first copy is a specimen of writing which would not do for average every day work. The second copy is what I call moderate spacing, and is, in my judgment, about right for average work. It is most excellent practice to space considerably for fifteen or twenty minutes, and then moderate your writing to a space of about two to one, in other words, space between letters should be one-half to two of height.

By spacing it does not mean that the word should be longer; far from it, but much narrower letters and more space between, viz: 

\[
\begin{align*}
\text{minimum union} & \quad \text{minimum union} \\
\text{minimum union} & \quad \text{minimum union}
\end{align*}
\]

You will notice that as much or more
space is covered in the first line as in the second, but the latter is much more legible. Most of the best commercial schools pay considerable attention to space writing. Packard introduced it into his school a number of years ago and it is still being taught in that school with magnificent results. Professor Huntsinger, one of America's most accomplished teachers, is an ardent admirer and teacher of the same style of writing with no less flattering results, and, in fact, it is a strong point of the penmanship department of many first-class schools.

In my own experience I have helped scores of miserably cramped writers to a legible, beautiful and rapid style of writing, by giving them space exercises as well as various other movement drills.

All good teachers of writing must admit that no one can learn to write a good, substantial, practical hand without a free movement of the forearm. A good writer seldom comes from the public schools, largely because of neglect in developing a free and easy action of the forearm. The form of the letters may be acceptable, but the execution is laborious and nervous.

Sufficient movement exercises must be used in connection with regular writing lessons to insure quick and easy action of the forearm. Finger movement is by no means excluded in the execution of the best kind of writing, but used alone, develops into a slow and cramped style, of which we see enough in schools where penmanship gets no attention, or but sparingly.

The best writers in America come from Business Colleges where good penmanship is made one of the requirements of the curriculum.

Go into business houses and banks everywhere and you will find that the best writers there availed themselves one time or other, of a thorough course in business and penmanship in some good commercial college, or were inspired and taught through others.

It is not to be expected that good writing can be done standing in the ware-room, machine-shop or on a running train. There are circumstances which will unavoidably compel one to write while standing.

Clerks, bookkeepers and others who have much writing to do are not in want of a chair or sufficient desk room to do credit to their skill and business requirements. There is but one last line on the page, and I have profound sympathy for the fellow who can't contrive some means by which he can finish the bottom of the page creditably.

Much more forearm movement is used in business writing than even some teachers of penmanship know of, and one does not need half of his desk or ledger to demonstrate the fact that he learned "Muscular Movement" at some business college. Forearm movement, as applied to business writing is very short in action, seldom more than one-half inch in height forward and backward action, and is free to move right or left across the page.

Now and then we hear of a penman who, after ten or twelve years' experience in teaching writing, discovers that he has being using the wrong movement or style of writing. It may be so, but the teacher who cannot adjust his instructions day by day to meet the requirements of the profession and business world can hardly be called a reliable teacher of penmanship. The careful student or teacher makes no radical changes, but he always keeps in touch with the best methods and applies them daily.

The same movement and style of writing that made Flickinger, Patrick, the Spencers and many others stars of the profession, is just as applicable and fitting to the penmanship student today as then. Who can dare to state that the teaching of these accomplished peers of the profession were wrong? Thousands upon thousands of fine business writers have been turned out of their class rooms.

If business colleges are not supplying the right kind of writers for the business world, neither are they furnishing the right kind of bookkeepers or stenographers.

It would be mere folly to imagine the existence of such affairs, for no commercial school could live a single year under such fruitless circumstances. Business college graduates are in great demand because of their thorough qualifications in bookkeeping, penmanship, shorthand, etc., and the fact that the most energetic and prosperous business men employ them is sufficient evidence that the schools are furnishing the right kind of material.

H. B. LEHMAN.
Lessons in Artistic Penmanship

Number Six

BY J. E. LEAMY, TROY, N. Y.

At this stage of your practice close attention to detail is absolutely necessary for rapid advancement and improvement. We many times deceive ourselves by thinking that we know precisely and exactly the form of some letter; but a test at penciling that form proves that our idea was only a faint, gloomy, dreamy one. We may have had some idea as to generality but none whatsoever as to detail. We must not only know the general form of the letter, but we must know the shape of each part of the proportion of one part as compared with another, the position of each oval, etc. Now the best way to acquire this knowledge is by pencilling the letters out slowly and carefully with a medium hard pencil, placing the shades, ovals and flourishes just where you think they should be, and then by comparing your results with forms that are recognized as standard work along this line. Such work will improve your knowledge of form and reveal many wrong ideas that heretofore were unnoticed.

It is not only necessary that you get down to detail as regards form, but it is desirable at this stage of your practice that you study your execution carefully. Although we, individually, make all capitals with the same movement of the arm and bring into action the same muscles in the formation of the small letters, yet there are "side movements" that can be used to advantage in making some of the more difficult forms. These "side movements" include such work as the shifting of the paper and arm, raising the pen at certain points, etc. These little side movements differ as individuals differ, and each one of you might make a total failure in applying one with which I am successful.

Therefore, study form and execution with a critical eye. Raise the pen often in the small letters, and do not hurry across the page. Take your time between forms and strive for strength and delicacy, being careful not to sacrifice the form for the letter.

What was said in lesson five must necessarily apply on this month’s work. Keep all shades short and clean cut and make initial and final ovals full and well rounded. Watch your ink and pens. It pays to keep them in good condition.

Criticisms


Miller, St. Louis—Loops too sharp at top. Do not stop there. Keep the pen moving and think about getting back to the base line. You seem to shade the down stroke occasionally. Don’t do it. Loops below are good. Use considerable hinge action on both. Pen either worn out or too coarse.

Avery—For a business hand your writing is good save that it is a little slow, but as artistic it is not worth much. Strokes and touch too heavy and you do not raise the pen often enough. If you desire to acquire an artistic style you must study delicacy, curvature, light and shade. Try it again.

Killen, Miller’s Park—Your work is too rapid. Not thoughtful enough. Practice is such as would be required for business, not artistic writing. Put in considerable time in strengthening and slowing up your movements, and link of each stroke as you make it. This will prevent too much haste.

C. C. C.—You do not raise the pen often enough in small letters to secure accuracy. Bear in mind it is thought as well as execution. It requires close observation and pains-taking effort in every detail. The finish of the v, d, and p is not quite the care and attention. Watch them. Capitals as a whole are good. Your work right through is a trifle large but shows considerable ability.

Clinton, Ky.—Keep capitals on same slant as small letters, work on loops above the line quite good. Shunt them more by using considerable hinge action. Lines will be thinner than when you use the fingers too much. You are improving. Flourish very good.

D. W. J., Spring Garden—Strokes! I should say so. Doing splendidly. Yes, ink and paper are satisfactory now. Square top of t and d more carefully. Loops above the line are excellent. Your "hook" second part of k too high. Watch it. Quality of stroke good. Study detail carefully and watch spelling. Come again.

Divon, Albany, Ind.—Turn at base line in c too rounding. Work on capitals shows that your movement is wild and uncontrolled. Study form of each letter carefully. Shade on capital A too long and, in fact, it is too long most of your capitals. Top loop in capitals C and H too large. Loops below the line not slanting enough. Retouch shade on small t, d, and p more carefully. See no reason why you cannot succeed. Thin your ink.

C. W. C.—You should use better stationery in this work. The best of material is none too good. Work still lacks strength and sureness; you have not mastered the first essentials—principles and exercises. Find some good movement exercises and practice on them. You have created a strong, free movement of the arm. That is the only road to success in this line. Do it.

Powers—And did’st thou expect to climb the ladder of success without once stumbling on the round of discouragement? Never, never. That same discouragement reveals desire and determination. Your capitals are excellent in quality of line, light and shade and movement. Your Cs, G’s and E’s and D’s with special reference are good. Top loop in L too large and in D too small. As a whole your work is now quite professional.

LEAMY.
The next meeting of the 

E. C. C. H. 

Association will be held in the 

Bryant and Stratton Business 

College, Providence, R. I., April 5th and 6th. 

The energetic Executive Committee has 

arranged an unusually attractive program, 

which appears in another column. Every 

commercial teacher within three hundred 

miles of Providence ought to be present at 

the meeting. It is good to meet and become 

acquainted with fellow workers; it is broad- 

ening to consider the views of others who 

are attempting to solve problems similar to 

ours; it is inspiring to come into touch with 

men of such high moral force as is Mr. W. X. 

Ferris, of Big Rapids, Mich. The subject 

Mr. Ferris has chosen is one worthy of his splendid ability. 

It will be worth the cost of a trip to Provi- 

dence just to attend the banquet. Mr. L. L. 

Williams, as toast-master, with witty Mr. 

Warr, of Moline, Ill.; eloquent Mr. Ferris, of 

Big Rapids, Mich.; gracious Mr. Shaw, of 

Toronto, Canada; cordial Mr. C. C. Beale, of 

Boston, and Mr. W. S. Murray, the accom- 

plished gentleman who has charge of the 

English department at Packard's, these 

compose a staff that will make Friday 

evening, April 5th, a memorable occasion for 

all who attend the banquet. 

Our next number will be of unusual interest to every com- 

mercial teacher. The leading 

article in this department will be an illustrated description of the 

excellent School of Commerce of the 

Philadelphia Central High School. Those 

who care to know what is being done in one 

representative High School, in the teaching of commercial subjects should not fail to 

get this number. 

"Bookkeeping for Business Schools," will be discussed by W. F. Gieseman, of Des 

Moines, Iowa. He has some good ideas about registration, classification, arrange- 

ment of accounts, etc., and has kept the 

business-man, etc., apprised. 

In the next number some space will be 

devoted to the consideration of the question, "Does Higher Education Help or Hurt a Man in Business Life?" We are 
glad to say that we have obtained the views of some very eminent business men on this subject. Their opinions make inter- 
esting reading particularly for those who 

heard the discussion of Prof. J. B. Johnson's 
paper read at the Federation meeting in 

Detroit. 

Other interesting features will make the 

April number one of our best. Do not miss it. 

At the joint session of the 

American Economic and Amer- 

ican Historical Associations in 

Ann Arbor, Mich., during hol- 

iday week, three important addresses on 
"Commercial Education" were delivered. 

Two of these will appear in early numbers of this paper. The third was delivered by 

Prof. Lindley M. Keasby, of Bryn Mawr 

College. He very courteously consented to 

prepare a special article for us, for which 

we gladly yield space here. 

The Study of Economic Geography. 

Commercial education is designed to fit 

young men for a business career, but this 

is no reason why it should not be strictly 

scientific. Law schools train young men 

to be lawyers, engineering courses teach 

them how to build bridges, but, in both 
cases, the theory precedes the practice. So 

it should be with commercial education. 

Economics: a Basic Science. 

What then, is the basic science of business? Obviously econ- 

omics. The practical courses now given in our commercial schools are all very well in their way, but 

to be of real benefit to those who wish to be prepared for 

the fundamental course in economic theory. 

Before passing over to the details of busi- 

ness procedure, the student should first be made familiar with the laws of demand 

and supply, competition, monopoly, etc., as worked out 

by economists. Economics should, in short, be set first in the list of scientific studies 

required in the curriculum of commercial education. 

Descriptive Study Needed. 

Between the science of econ- 

omics and the practical courses in 

accounting, banking, book- 

keeping, and the like, there 

should also be inserted a series of descrip- 

tive studies included under the general 

title of economic geography. By this I 

mean a descriptive study of the natural 

resources of the earth and their historical 

application, through the processes of pro- 

duction, distribution, and exchange to the 

satisfaction of human wants. Other scien- 

ces are supplemented by descriptions of 

this sort. Astronomy, for example, is suc- 

ceeded by mathematical geography, which deals with the earth as a whole, exhibits its 

nature, and determines its relation to other 

members of the solar system. Geology is 

followed by physical geography, which de- 

scribes the superficial properties of the 

earth, its rigid lithosphere, its mobile hydros- 

phere, and itscircumambient atmosphere. 

Biology is likewise supplemented by bio- 

geography, which recognizes a vital purpose 

in nature and regards the world as adapted 

to the support of life. But the science of 
economics, which deals with the production, 

consumption, and distribution of wealth, is, strange to say, followed by no such de- 

scription. 

For the sake of this descriptive study, students are obliged to pass directly from abstract 
or conceptual economic theory to the consid- 

eration of concrete cases of business practice, and on this account often find it im- 

possible to fit the theory to the facts or the facts to the theory. 

The remedy lies in an historical considera- 
tion of economic evolution. The earth should be regarded from the economic point of view, that is, as subjected to the production of wealth, the extension of commerce and colonization, or in a word, to the develop- 

ment of humanity. An historical account should then be given of the uses men have made of these natural resources in elabor- 

ating the structure of civilization. Econo- 

mics as the antecedent science would pre- 

sent the principle of human development and solvency as a guide to such a descriptive 

study. Mathematical, physical, and geo- 

graphy would supply the necessary en- 

vironmental data, and history would furnish the facts of economic evolution. So there you have a course in economic geography which would set 

before the student a consistent account of 

growth of material civilization. 

Enlarging the Student's Horizon. 

When this is done, students in commerce will be able to grasp the meaning of modern business enterprises and understand the relation of present economic activities with past his- 

tory. It is all important that young men preparing to take 

an active part in business life should realize that they are entering upon an enterprise 

which is as old as mankind, and that they 

will hold their share to the work of their predecessors in building up the structure of civilization. They 

should, of course, be technically trained for 

the task of practical courses of instruction 

but besides this they should also under- 

stand the principle of material development and appreciate the magnitude and excel- 

lence of the efforts already exerted by man 

in making the earth a fit abode for human- 

ity. Otherwise their horizon will be con- 

tracted and they will regard the business 

world from too narrow a point of view. 

Cogs or Wheels? 

Owing to specialty and modern division of labor, workers are too apt to consider themselves mere cogs in the great money-making ma- 

This tends to make them sordid and selfish. Instead, they are taught to look upon business life as the elaboration of an historical development making for the useless decorative; they will enter the lists with more enthusiasm and under- 

standing, and labor with their fellows for the extension of civilization. 

It is for these reasons, then, scientific and pedagogical, that I should set economic geography first in the list of required sciences, and insert economic geography as the funda- 

mental descriptive study in the curriculum of commercial education. 

Bryn Mawr, Pa., Jan. 1, 1901.
The Commercial School
Its Relation to the Public School and Schools of Higher Education

T. W. BOOKMYER, SANDUSKY BUSINESS COLLEGE, SANDUSKY, OHIO.

[Farad paper before the Federation, at Detroit, December 29, 1900.]

FELLOWS MEMBERS AND FRIENDS: In presenting this subject for your consideration I have but two regrets to offer. The first is, that the class of commercial men to whom we address a portion of this paper are not in attendance at this meeting; or, for that matter at any other meeting designed for the advancement of the cause of commercial education. The other regret is, that, in addition to their not being here, there is no likelihood of their ever knowing what is done or said here in this convention. It will likely never come to the attention of those who sit so much in need of regeneration, unless our publishers of the official organs of the various departments head them on their subscription list. If by chance there be any here whose policy it is, they will help him to defend his position in the discussion of this paper.

COMMERCIALISM, KEYNOTES OF THE AGE

The time for discussing the relations of the private commercial school to other institutions of learning is most opportune, made so by the advance and the trend of thought during the past century.

We are living in a distinctively commercial age. Commercialism dominates, to a great extent, our schools, the church, society, and the state. Whether this influence is always for the advantage of the cause of education and as factors in molding public thought, we owe it as a duty to the profession, and the phase of education for which we stand, to discuss most thoroughly the relation of that cause to the present departure from other existing forms, and the tendency resulting therefrom. If the trend is in the direction of a more earnest recognition of the work now being done at our various institutions from the different points of view, it is clearly the right. It is clearly the right for the public schools, and the public, to hold up and commend the work that is being done by the schools and colleges in this branch of education.

COMMERCIAL EDUCATION OUTFITIN PLACE IN THE PUBLIC SCHOOLS

I hold not because of any personal interest, that commercial education should not be made a public charge, nor provided at the public expense. I hold not that it is not possible to arrive at a conclusion that can be arrived at, after careful thought. The line must be drawn somewhere, and its true location is between the general and the technical. This is made a subject of charge, and you consistently stop? There are dozens of other subjects that become more general and are of more frequent occurrence in the life of mankind than is commercial education. As well, or better, include dentistry in the public school course, as more of us are doomed sooner or later to an affliction of the toothache or to spend a goodly portion of our lives in the prevention of the teeth, and the advancement of a career. The very nature of the work precludes its being made a part of the high school course with any degree of success. It is a subject that must be pushed to a co-ordinate position. I hold not that this is consistent with good work. Interest is lost in delays and the best results are only obtained by continuity of thought. To sandwich it in with the regular high school subjects would be to break up the continuity of thought by associating it with subjects absolutely foreign to it, both in pursuit and application. Many of our high schools of the country have attempted to do this, but have failed to number a large number of them, and it has not yet passed the experimental stage in any of them.

CLOSER RELATIONS BETWEEN PRIVATE AND PUBLIC SCHOOLS

Whatever may be the future of this subject, I plead for a closer relation between the commercial and the public school, for the present. In the past there have been a few, indeed, that you could recognize nothing in common. Each in its own peculiar way has acted upon lines absolutely independent of the other, yet both tending to the same end, to betoken the term of its clientele. Yet this is not to be wondered at when we take into consideration the fact that but a few years ago our colleges of higher education and public high schools were as widely separated. There was little sympathy and less in common between them. Each was jealous of the other, and in the performance of their work, and the spirit of the ages, in the investigation of this problem, this changed so that today we find them working in almost perfect accord. The result of this mutual understanding has added to the dignity and sphere of usefulness of the public school, while the commercial school is developing new and stronger courses with a larger attendance, while the colleges are having an attendance that is phenomenal. Never in the history of the world have there been so many colleges and universities, and today, with the prospects of the future far out-numbering the present. To such an extent has this ambition in the young grown, that it is becoming a question of pretense, general discussion as to whether there is no danger of over-educating. We need have little fear on this score so long as our colleges are true to their trust, and keep continuous their work for the benefit of the community, and education, and ever recognize that the best part of man is his soul-power.

COMMERCIAL TRAINING IN COLLEGES AND UNIVERSITIES

I believe that you will agree with me when I say that the major part of the commercial teaching will be left to other schools than the public schools, and let us go farther, than the public schools, and learn if possible the facilities offered by our schools of higher education for providing this commercial training. Is there anything that would warrant the sober belief for a minute that their organization is such as to provide the instruction? The prospects here are more discouraging, if possible, than in the public schools. The plan of their organization is not practical, either in its entirety or in a fragment, absolutely, of original and practical thought, mechanical in everything. Hundreds of young people annually leave our colleges, whose portion would be crumpled, in their public schools, and introduced into practical thought. Many of our colleges of higher education make an effort to provide for the demands of commercial education by taking on a more practical basis, and giving it just about as much attention as such an attachment generally receives.

PRACTICAL COMMERCIAL EDUCATION WILL BE GIVEN IN BUSINESS SCHOOLS

I am convinced that commercial education, at least that part of it necessary to meet the demands of the business world, will be left to private commercial schools to give. I am convinced that the business school has a mission as high and as holy as any educational institution has ever been charged with. That this sacred trust may be discharged in the fulness of all its obligations, the business schools ask and must have the good will and co-operation of both the public schools and schools of higher education. In the past there has been little cooperation and a very indifferent results. Just why this cooperation has in many instances been withheld, and a discriminating policy pursued, will be a part of this paper.

WHY CO-OOperation HAS BEEN WITHHElD

The first was a most natural one, and no blame can be attached to either system. It was simply a precautionary measure, adopted until the merits of the system could
proved. The commercial school was the last in the field, hence it was necessary that it prove itself worthy a place in the educational ranks before even partial recognition be extended to it. It is unnecessary for me to take any special pains to state how noble has the dignity of commercial education been sustained by the well-organized commercial schools of the country. You all know the high place of honor to which it has been raised, both in business, and the tendency on the part of the educational world to give it encouragement.

CRITICISM

I would that I could complete this paper with no severe criticisms and with nothing but the highest commendations of the efforts that are being put forth by the representatives of commercial education, but there comes creeping over me a sense of shame for some of the things that are done under the guise of business education, by unprincipled characters whose only stock in trade is their faculty for successful deceit. This is in reality, in the greater part, for the educational world's withholding from our work co-operation and sympathy. The particular source from which encouragement should come, is thus made to pour forth denunciations. No system of education can withstand a determined policy against the commercial school, thus bringing odium upon the cause, from which the good schools suffer more or less, for the misdeeds of a few. The fault is not all on the commercial school, as many of the public schools feel that the commercial school has entered a field sacred only to them, and look upon the new comer as an intruder. There is no valid reason for such conclusions, nor is there any necessity that a commercial school, organized and conducted on proper lines, should interfere with the work of the public school in the least. Perfect accord should exist between the two systems of schools; nor will we expect success, where one or the other unfortunately falls into the hands of charlatans or fanatical enthusiasts. I regret exceedingly the lack of sympathy on the part of the educational officers in the matter of organizing and conducting schools.

Were I to start up a corner grocery or even to open a bar, a state officer would soon be upon the ground to test my weights and measures. But I can go our highways without let or hindrance, I am at liberty to open any kind of school, dish out to the gullible public what I please, and in such quantities as I please, so long as I label it "Education, opporunity abused."

While the intentions of the States were noble, with the view of advancing the cause of education, the opportunity has been taken advantage of, and no greater confidence games have been perpetrated upon a trusting public than by those self-styled professors of this or of that, who make a life work of the craft of commercial education, without let or hindrance, I am at liberty to open any kind of school, dish out to the gullible public what I please, and in such quantities as I please, so long as I label it "Education, opportunity abused.

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UNWORTHY METHODS OF SOLVING STUDENTS

A third cause for this wide breach between the commercial schools and the public schools is the matter of soliciting patronage. This is a sore point, and I regret to say is not limited to the unprincipled only. Many of our schools of character and good repute have their paid solicitors throughout the land seeking whom they may devour. I am firmly convinced that it is an unwise and shortsighted policy on the part of a commercial school to employ solicitors. You lower the dignity of your own school and injure the cause in general. A pupil who can be obtained only through solicitors is resorted to by lightening rod agents is not a desirable pupil, and is one who will add nothing to your reputation, though he may replenish the pocket book. Right here is just the trouble, the conscience and the pocket book of too many of our school proprietors are too closely associated.

I never knew a professional solicitor, on commission or on salary, that could be trusted in the field of commercial education honestly, or in a manner that you would justify. Sooner or later he will place the proprietor of the school in an embarrassing position.

It is unprofessional, undignified, and should be beneath the dignity of educational institutions to have in their employ paid solicitors. The enrollment of the school may be increased but its reputation, its dignity, — never.

JUSTIFIABLE SOLICITING

No objection whatever can be offered to calls made by the proprietors or some member of the faculty, upon those who make inquiry in reference to the school or who are interested or should be interested in commerce. I lay before you this proposition, and I believe that the most of you will agree with me in saying that there are but two classes of students that should be solicited for enrollment in the commercial school; viz., those who have graduated from the high school, and those who have left the public school before the completion of the course. To solicit others is to do a rank injustice, not only to the pupils who have been trained and disciplined, but to the pupil as well. No blame can be attached to the public school teachers and officers for putting forth every effort to protect the interests of their schools against the selfish greed of professional solicitors and proprietors. I believe, however, that there would be a material less of this annoyance, did the commercial school receive at the proper time, the recognition to which it is entitled.

Every high school principal is ambitious to have as many of his good men as possible go into higher education, hence he urges the claim and advantages of a college course, in preference to any other consideration, frequently discouraging all thoughts of a commercial education. A comment upon his position might be gathering upon every graduate, a college course, regardless of natural bent and capacity.

Commercial life offers by far the greater opportunities for success, so far at least, as worldly possessions are concerned, and the few college bred men represented among successful business men, bespeak more eloquently than the necessity of a college training as a preparation.

MEETING POINT FOR COMMERCIAL AND PUBLIC SCHOOLS

The close of the high school course should be the common meeting point for the commercial and public school. The closest relation should exist at this point. It is a time when the most can be done for our pupils, and when we can work up to this point, in no other than the educational path would be strengthened by the application of the practical. Their minds hunger and thirst for knowledge of the business world. At no other time in their life are they better prepared for such instruction, and at no other time would it profit them so much. I know of no course that is better suited for developing the reasoning powers, for inculcating high moral and intellectual and training them in up-to-date commercial course.

College students with a commercial course, as preparatory, will outstrip their less fortunate class-mates. This is not a theory, but a fact demonstrated frequently in my own observations. Even if the graduates of the high schools fail to enter college or drop out before completing the course, they have the assurance that the year they spend in a commercial course will not be without the necessary preparation for a successful life's work. The success of one life should be sufficient cause for putting aside all differences that have existed, and induce a closer study of each class of schools and establish a relation that will not only be mutually beneficial to the two systems of schools, but equally so to the pupils thereof.

UNWORTHY ADVERTISING

A further cause for commercial schools being ignored by the public schools and schools of higher education, is the bombastic and misleading advertisements and literature frequently put into circulation. Much of this literature is nothing short of an open confession of charlatanism, and proclaims upon its face in almost every line that the author of the literature and proprietor of the school is lacking in his knowledge of the first principles of education. Claims without foundation, unreasonable and ridiculous statements, and absurdities are made. Moderate statements, statements within the bounds of reason and common sense will secure the confidence of our public school friends, and an enrollment that will be a credit to the institution we represent.

In conclusion, let me plead for a better understanding of work of each system of education, and a higher respect for the work of each, in order that a greater respect
may be had for that phase of education for which we stand. By thoroughly understanding the fields of our own labors and respectfully recognizing the fields of others, we shall secure the cooperation of the public school and other schools of higher education, and thus raise the dignity of our own schools, and in this way rid out the unsanitary schools that have done so much harm to the cause of commercial education. By so doing, we shall raise the standard of our schools, the standard of commercial education will be raised, and last, but not least, we shall be instrumental in leading many a young man and young woman in the direction of the arts of life. This done, we shall have the satisfaction of knowing that our journey through life will be free from self-reproaches and regrets, and we shall have the assurance of good deeds and lady well done.

The Place of Commercial Law in a Business Education

READ AT THE FEDERATION MEETING BY W. C. SPAEGLE, PRESIDENT OF THE SPRAGUE CORRESPONDENCE SCHOOL OF LAW OF DETROIT.

Every specialist is prone to estimate inordinately the importance of his own department of work; and, if every specialist were given to this habit, there would be found some difficulty in getting the pupil to his grave in time for the Resurrection.

Every teacher worthy the name is something of an enthusiast, and so is unable with an unbiassed judgment of the importance of his own work. The specialist is not to blame for his seemingly selfish attitude. He alone appreciates the importance of his work, because he alone knows enough about it to adequately estimate its value. The real trouble lies in the fact that life is too short; there isn't time enough; there is too much to learn; too much to know; too much to do. Our boasted systems of education undergarments, when the results are viewed alongside the vast fields of knowledge and attainment through which the student is never led. Longfellow touches the keynote when he says, 'Art long and good time is fleeting.'

THE SPECIALIST IS AN ENTHUSIAST

I honor the enthusiast in any field of effort, whether in the world, with the impetuosity of a zealot, toward the goal of perfect knowledge of one thing, and I sorrow for him when I see him branded as a crank or fool, scoffed at by his fellows, and crowded out of obscurity by the hosts of superficial men who have been satisfied to only taste here and there, like the gaudy butterfly. How the true student longs to learn even the whole length that he has gone, and preserve for him these deep, rich treasures that lie below the surface! But the exigencies of time and circumstance, the demand for quick and easy knowledge, the heartless competitions of business, the keen jumper for money, spins around him the myriad wheels of life, and he is swept forward by the current, ever forcing him to the outmost horizon.

No honest teacher can be satisfied with himself or his work till he has taught all that he knows. If he stops short of this, he must feel that he has withheld from something that does not belong to him from those to whom he has been commissioned to deliver it. That teacher is a thief, who, with the opportunity of giving of his own fullness, deliberately withholds part. No teacher who does not realize that his mission is to give and not to withhold from others. The teacher is a trustee, answerable for the uses he makes of the trust estate, no part of which belongs to him alone. There is no honest, conscientious teacher who does not seek to improve his pupils with a feeling of distress, arising from the fact that out of the deep wells of his own knowledge he is permitted to give no more than a cupful.

To make this somewhat lengthy introduction to the real subject, for these thoughts press for utterance; and no true teacher who has been limited to the bare pittance of an hour or two a week on what he estimates to be the subject in the curriculum of a business college, will fail to echo my sentiments.

COMMERCIAL LAW AS THE SUBSTRUCTURE OF BUSINESS

The place of Commercial Law in a business education! At the beginning, in the noble/Hu, one of the noblest parts of the business system is the fiber of it; entwined and interwoven with its every thread. Why? Because everything done in business life produces or springs from legal relations. Every business act has its legal side. Generally speaking, every letter written in the counting-house looks forward to, becomes a part of, or relates back to, a contract. Every scratch of the bookkeeper's pen records not a mere interchange of money or contract subject, but also a step in a contract. Nay, nearly every act of social and political life is based upon law or presupposes it. To prepare for business life means the study of that which gives validity and force to these transactions is like studying botany and leaving out of account, in the growth and development of plant life, the sun in the heavens. Law is the vitalizing power in business, or, to change the figure, it is the substructure on which business is built, and without which it cannot stand for a day.

THE INDIFFERENCE OF BUSINESS SCHOOLS

I plead, first, for a recognized and honored place for Commercial Law in our business colleges, and second, with the methods of teaching this subject, practiced in the business colleges of the country, the amount of time and importance attached to it in these institutions, but I think it is not for me to speak of the subject. It is not often looked upon as a sort of necessary evil? Is it not the feeling generally extant among the pupils that it is a sort of superfluity, and that it is too much taken from so-called practical subjects? Is not this feeling in the pupil encouraged by the manner of its treatment by the school authorities? Do we exercise the same degree of care in procuring capable teachers of bookkeeping, stenography, etc.? Do we often employ some of the teachers of law who teaches not from a love of it, nor special fitness, but for the mere earning of a livelihood? Are not the considerations in the employment of such a teacher much more his own earnings, as estimated by the amount he is willing to accept for his services? And are not our boys and girls bright enough to estimate the teacher and his subject, as we estimate him and it? Or, do we lecture the lecture to the students of some fairly good teacher in other branches, who wants to earn an extra dollar or two, and can teach a subject about which he knows nothing, and perhaps regard, with the aid of the text-book? If so, every boy in the room knows that the teacher doesn't know the law, and, in the very worst of things, he must lack the spirit of the true teacher, the enthusiasm, the holy zeal, that must inspire him who is to inspire a class.

NOT THE LAW BUT THE TEACHER IS DRY

We say that the Law is a dry subject, that boys and girls becomes restless under it, and that it is impossible to hold them and interest them along this line. Any dryer than bookkeeping? Any dryer than mental arithmetic? Any dryer than stenography? And, for the reason that it is dry, will you squeeze out what little moisture there is in it before giving it to your pupils, by impressing them with your own lack of appreciation of it and your own indifference as to who teaches it or how it is taught? I am here to say that the dryly taught, may be made as fascinating to a class of average boys and girls as a story from the Arabian Nights. The trouble is not with the subject. Give it to one who knows and loves the Law, who knows and loves the subject, and the boys and girls, who looks upon his work as a mission, and I will trust the class. My old teacher of that dryest of college subjects, Mental Philosophy, E. Benjamin Andrews, once President of Brown University and later superintendent of the schools of Chicago, often stood before his class teaching abstract truths, with the tears rolling down his cheeks, and the class holding his breath with awe and delight as the magnificent revelations poured from seemingly dry and empty vessels.

LOVE OF LAW IS CONTAGIOUS

May I be pardoned for saying that I will under no circumstances, teach a boy or a girl in any commercial school in the country—it matters not how rough and untutored they may be—and will make them fall in love with the Law at first sight? I have endeavored on many occasions in branches of the Law, before classes of two hundred miscellaneous, fun-loving boys and girls, and have held them profoundly silent for a full hour. Time and again I have chocked with emotion myself at the utterance of great legal truths, and by my own manifest earnestness brought an unwilling class captive to my subject.

I do not wish to speak to myself any special words of praise as a teacher. I only wish to impress upon you what I so thoroughly feel—that Commercial Law deserves to be taught by one who loves it and who feels that his mission is to make others to see it as he sees it himself.

TEACHING IS A MISSION

I was impressed with the remark of an old business educator, who has been at the work for over a third of a century, made to me. The remark was made in a strict joke that he made to me home late one evening. I said: "I presume you will have a vacation during the Christmas holidays?" "No," he said, "we shall have nothing for Christmas, after a short holiday, we go to work the day after." I said, "You must feel, after all these years, that your work is drudgery—night and day, day in and day out." The response came quickly and earnestly: "No, not drudgery; it is a mission."
When your teachers of Commercial Law are upheld and inspired by this kind of feeling, you will have Commercial Law taught as it should be, the best legal teacher of your schools, and respected by the pupils.

GET GOOD TEACHERS

The Law is a jealous mistress; she will not yield up her charms indifferently to one and all. Honor it then, I say, by giving it a co-ordinate position with other subjects. Young men may be led by having the very best—best lawyer?—no, the very best teacher of law you can find in your city. He is to be had. Experiment until you get him, just as you would experiment in matters of bookkeeping. You will not keep an incompetent, an unpopular, an indifferent teacher of bookkeeping. Why should you proceed otherwise in the matter of Law? I know of no man better in the making of a lawyer than he is a good teacher of Law. The poorest lawyer I ever sat under in a law school was one of the greatest lawyers of his time: namely, ex-Governor J. W. Stevenson, of Kentucky. He was the best teacher of Law that I ever sat under was one of the poorest practitioners before the bar of a great city. Try to get a man who knows the Law, loves the Law, appreciates young people, and possesses the proper spirit, and in your students that sort of teacher, and you will win your students, the subject a popular one. Your school, from a financial point of view, and your pupils, from an educational point of view, will prosper.

I go to the extent of saying that Commercial Law is one subject in the business college that should be taught to every individual pupil in it, whether he be under instruction alone, bookkeeping alone, or what not.

THE PROGRAM OF AN IDEAL SCHOOL

Let me tell you what I would do if I were the proprietor of a business college. Of course, as I do not conduct a business college, I can plan an ideal one, and run it very satisfactorily.

First off is the opening bell in the morning, in my ideal school, every student in the institution will occupy a seat in the general assembly room, and every teacher will occupy a place on the platform. Your commercial instructor in Commercial Law will stand before the whole school, and, as earnestly and impressively as he is able, will teach his subject, instilling the desire in the minds of the boys and girls who are to become men and women, in their legal rights and duties—the obligations of man to man, citizen to citizen, citizen to country, country to citizen. He will impress every student in the school with the idea that under all their business education, as underneath all their business life, there must rest a respect—namely, a reverence—for the Law. I would by this means imbue those with a love for the Law, for it is impossible, in the short course of the business college, to teach thoroughly the many and varied branches of Commercial Law; but it is possible to give every pupil a little of the Law, and, as the Law is that, to instill in him a general idea of great legal principles, which, as he grows older, he may apply to the varied conditions with which he meets.

Promptly at 3:30 the school will dissolve itself into its varied departments. The hum of recitations, the click of the typewriter, the movement of classes will go on through a hurried day, and the boys and girls will be learning the mechanics—the machinery of business; but never through it all will the result of that morning half hour be lost. The words of that half hour may have passed away, and even the most earnest of your teachers may have fallen into a mental lethargy, but in the business characters of your students, you will see a growth—something more substantial than the mere ability to figure, to write a legible hand, or to construct a readable letter.

WHAT IS A BUSINESS EDUCATION?

Do we realize that we are making business men? What is a business education, anyway? Is it teaching boys only to cipher, to buy and sell, the use of agent, the making of returns, the use of set figures, the placing of goods, the making of figures, to strike balances, to make signs for words? No! Thrice no! A business school should make business men, with as much accent on "get" and a business. How much grander the conception of a business education, could we send out our graduates not only skilled in figures and signs and short cuts, but endowed with a clear sense of business morality, business duties and obligations, and a full conception of their rights and responsibilities as men and citizens.

SHAPE OFF THE BARNACLES

I beg of you to go back to your schools and get rid of the barnacle or "mooseback" in Commercial Law there a tire-some bore for your boys, and tempted you to throw the whole subject out of the window; and try and try again till you have found the man who can get up with you the opportunity and the duty of the hour. If I can prevail upon one of you to do this, I shall have accomplished something for the boys and the girls, who, for so brief an hour in their lives, are being taught to be the business men and women of the new century. I will be doing something, too, for you, for you can thus make a reputation for your school in your community, and a place for it in the hearts of its pupils, that will count in financial as well as other returns in future years.

I am one who believes that the teaching of Commercial Law, like the elementary way at least, is in the common schools; but I insist that, of all places in the world where it ought to be taught, and taught aright, the commercial college is the cheapest. I insist that the act required to handle properly the instruments which he knows the legal qualities of the instrument No man is fitted to make a bank deposit till he knows the legal effect of his act. No man is a capable bookkeeper until he knows something more than the mere science of accounts, knows something of the legal significance of the figures and words which he has been taught to put down in the books.

More than ninety per cent of business men fail at least once during a lifetime. Why? Often, indeed, from inability to do the things you teach so well in your schools, and more often from a false conception of the duties of a business man. A man may write ever so fair a hand, be ever so accurate in figures, be able to write shorthand, and transcribe his notes with absolute perfection, and understand the meaning of the brokerage or banking business, he be able to keep a beautiful set of books, never miss striking a true balance, and yet be a business failure. Is it not to express the hope that the business college of the future will rise to a higher conception of what constitutes a business education?

METHODS OF TEACHING

My subject does not require that I consider the best method of teaching law in commercial schools, nor the relative value of the various helps provided. I am glad that it does not put this burden upon me, and that the teacher, while the time is allowed, can give him no suggestions as to how he shall fill his time. My method, if I had fifteen minutes or a half hour a day, would be totally unlike what it would be if I had the same instructor who had an opportunity to be to the text-book himself, the text-book would still be desirable, although not so necessary, if I were given a half hour a day. I would favor the use, in my classes, of the text-book, and particularly so if I could have but an hour a week; for, with such limited time at my disposal, I must cover a large field, and there are few students who are able to carry away much from a lecture into which a great deal is crowded, unless they are assisted by notes furnished them in the shape of syllabi.

But this subject of ways and means is too large a one for me to enter upon, although I have ideas along this line, and which I must confess, I have not myself put into practice, largely because of the limitations of which I complain.

TEXT BOOKS

As to text-books perhaps I had better keep quiet. Until a very recent time, there has been absolutely no commercial law text-book of any worth to be found in the schools. With one or two exceptions, there are no books adequate to the purpose now in the field. The fact is, brethren, men who teach this subject and who have read books and books about books, are unable to furnish the needs of boys and girls in commercial colleges. Generally speaking, books on this subject have been made to sell. Authors have not got down to business earnestly and completely but have written books that has seemed to me to come the nearest to the requirements; but as I have not yet received a retainer for the advertisement of it, I cannot consider it a good book. However, it is a good book but that it can be improved, and I am not certain but that I shall have to write a book myself.

A MOVING COMPARISON

But I must not detain you longer. I know of no one who has studied in any detail the subject of business education. I know the awful pressure of the times; I realize that many of you good men burn with aspirations that you cannot realize even hope to realize under present conditions, and that you are impressed day after day with the inadequate opportunity that you have for properly educating the boys and girls. They come before you in an endless stream. They are under you, but a brief glance at the duties of a teacher often blurs the words "business education." You feel sometimes as you sit in your office that you are scarcely the superintendent of a college, but rather the superintendent of a great office, with its hurrying thongs, some rushing breaths to take a train, hardly stopping to buy a ticket: others restlessly scuttling the clock for the slow moments to that an hour and a half, and then, quietly dozing, till you fairly push him out and aboard the train. I know that you feel as I do, that the tendency to hurried education is ruinous: that all this is not education, in the highest and best sense. Would that this federation of the best men in the profession could take some action that would put a stop to the degenerating tendency of the times and sweep away the
The Best Business Writing for the Present Decade

Had I the prophecic genius of the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR, who nearly a decade since invented the "simplified writing," I might foresee what would be the most desirable script for the next ten years.

Since no indiction of mankind is perfect, all systems of writing contain defects,—the merit of the simplified is that it embraces fewer than the others—but I am not without confidence that a better scheme than any extant may be produced. From the lengthy term of well tried and satisfactory service it has given me, and from the fact nothing of greater merit has been offered in lieu, I feel justified in continuing its admiring and faithful patron.

The alphabet here given, barring imperfect execution, conveys an idea of its simple, easy forms. Modifications to suit the individual taste or requirement are permissible, retaining in main that short well-rounded character of all letters, that is its distinguishing feature. For general writing, capitals, and small letters with upper extensions are sufficiently long when made half the ordinary—three-eights inch space. Taller than this, only makes them apt to tangle with the line above. Many now recognize the value of shortening letters, but some still think, like David Hare's turkey apprentice at Christmas dinner, "Little too much is jest right," and shoot the extremities dangerously near the upper line.

In taping the letter V. I wish to state I believe them a decided advantage rather than an impediment to the speed of any but the reckless scribbler. The untainted writer takes up his pen frequently in places that are of no advantage. It is no uncommon thing to see the pen lifted at top of a, g and a in such words as "again." Surely that is a loss of time, not to mention the ragged appearance caused by the assured gaps at such places. In the abbreviated loops, we teach the pupil to keep the pen on the paper at those places where nothing is gained by removing it, and to raise it where it may be done to advantage. Lifting the pen at the bottom of the letter, e, for instance, to the next letter, and there is a relief in the momentary cessation of grind that is soon perceptible.

Each year finds us approaching nearer the type-forms, and in this connection it is not amiss to notice Q and Z. The former obviates a confusion with Z which has never been very serious. In Z a very sensible innovation has been made, for we have here a quick, easy, and unmistakable form in exchange for an ungraceful one, which required a whirr of motion so difficult that a good letter was a rare creation of a pupil.

The capitals are of little consequence as compared with the small letters. The frequent use of the latter contrasted with the making of the former, leads to the belief that many teachers make a serious mistake in devoting so great a part of the practice period to the capitals. It was suggested not long since that script caps be abrogated and that the ordinary small letters with a line over be bestowed their place. While such a stroke may not be practicable, yet none will deny the boon it would be to the teacher and pupil of business writing.

I believe the future has in store some radical changes in penmanship, and that, if this decade does not see it, the next one surely will, wherein some system of shorthand will be taught in schools, doing away with much of the use of the writing of today.

K.G. LAIRD.

"quick and the dead" method of graduating from a business college.

Whence shall arise the prophet, or the prophet, that shall lead this great body of business educators out of the maelstrom of ruinous competition and unseemly cutting of fees and curriculums, and on to the firm rock of thorough business university training?

INPLANT APPRECIATION OF HUMAN RIGHTS AND OBLIGATIONS.

But whether you keep the boys a week, a month, or a year, I beg of you to give them, as a part of your course, as thorough a training as your abilities and your circumstances will permit, in the basic principles of business which are found imbedded in the Law. Don't be satisfied with giving mere manual dexterity or mechanical expertness, Implant in the minds of the boys and girls as they go out into business life, a broader and holier appreciation of human rights and obligations. In this way you will do a service for the boys and the girls — the business men and women of the future — your country, that will entitle you to heaven as well as earthly rewards. The Twentieth Century business university will do this, and you, representing the forces that are stepping across the line of the Century, will make for or against its speedy doing it.

Perhaps now I should close with the words I used in opening: Every specialist is prone to estimate inordinately his own department of work: and, if every specialist was given his way, the undertaker would find some difficulty in getting the pupil to the graveyard in time for the Resurrection. I thank you for the honor you have conferred upon me in giving me a place on your program, and express the hope that your meeting may result in good to you individually, and to the noble cause of business education generally throughout our land.

NEW YORK, January 29, 1901.

MESSRS. ZANER & BLOSER.

PENMAN-ARTIST AND BUSINESS EDUCATOR.

GENTLEMEN: We have read your very interesting report of the Federation of Commercial Teachers contained in the February number of the PENMAN-ARTIST AND BUSINESS EDUCATOR, and shall be glad if you will send us two additional copies of this issue. It was the intention of the writer to be present at this convention, but unfortunately he was serving on Jury duty during the month of December, and the consequent accumulation of business made it impossible for him to attend. Better luck next time! We are with best wishes.

ISAAC PITMAN & SONS,
C. A. Pitman.
Rip Van Winklesism

Penmanship teachers in association at Detroit resolve that examining boards should make penmanship mandatory: that normal schools and institutes should employ experts to teach penmanship, and (c) that the educational press should advocate penmanship. We all need the Writing for the sake of writing. The numerous different styles of penmanship taught are useful pur-

pose if they teach us that any writing which is simple and legible and easy, is good enough for practical purposes, and so free us from the busines and parade of the professional penmanship as 

Tortoise, Ohio, March 31, 1891

SUBSCRIPTION RATES.  
1 subscription $1.00, 2 to 3 subscriptions, 85 cents each, 4 to 10 subscriptions, 75 cents each, 10 or more subscriptions, 60 cents each.

ADVERTISING RATES—Made known upon application. Write for them.

We now and then correspondents ask for information concerning the movement of bricklaying, bicycling, gymnastics, etc., upon learning to write. We now desire to say that it depends largely upon the individual and the excess or the extent to which these things are practiced. Ordinary work is the best kind of exercise, but too much work is as injurious as too little. Then there is the old adage which says that you can do but one thing at a time to do it well. The question resolves itself into whether you wish to be expert in penmanship or in other things. If the former, then it is well to sub-

ordinate everything to penmanship, and then you can go on doing your daily work and learn to write a good hand in the evenings, but you cannot become a master.

Muscular Movement

An enthusiastic advocate of muscular movement postscripts his communication to us thus: "Muscular movement adva-
ced by an ex-student, Mr. T. E. O'Leary, Professor Palmer, Professor Jim Corbett, Professor B. Fitzsimmons, and myself."

Please excuse us. We do not know whether brother Palmer can stand up against these heavy weights; but for us we acknowledge our inability to do so. Therefore surrender the title to them. [EDITORS]
Gentlemen:

Your seasons of premium offers received and noted. Your favors to me in the past have been very much appreciated, and that you can never be sufficiently thanked.

The PENMAN ARTIST AND BUSINESS EDUCATION has been a source of real joy; and when interest lagged, I had to do something to keep it going. It had to do with the art, until I wanted to keep it up for the sake of the commercial service. We have to work for our living, and the hirsute appendages are changing with the season. In each one of them, I want the joy that comes with the subject you have so beautifully written about.

Miss Ellie Potter and E. F. Quintal, two of G. W. Brown's accomplished forces of teachers, have decided to take the tide of business in their stride, and to let their feet go down the path of success. They have taught the Penman Art and Business Education at the West Bay Business College, Green Bay, Wis.

The J. W. Stetson University of De Land, Fla., has placed commercial work on even footing with subjects of general intellectual culture, by allowing book-keeping and shorthand to be one of the electives in their general courses. W. W. Fra is to be congratulated that he convinced the people that he was a teacher who was worth teaching. That commercial banks have an educational, as well as a utilitarian value.  

The catalogue of the Kock Island (Ill.) High School presents a strong four years' plan for the business student. This includes the use of the English language, and the study of English, and English, and English. The catalogue of the Evanston (Ind.) High School should have the four years' work of the four years' plan. This plan is so well defined, just as worthy as the Classical or Scientific courses.

A catalogue of the Manual Training High School of Kansas City, Mo., comes to our desk this week. It is the work of F. B. S. Peters, who has charge of shorthand and book-keeping. These courses are very attractive in appearance, but it appears that the commercial work is merely a cover to the various technical instruction given.

Mr. W. M. Ellis, principal of the Commercial Department of the Evanston (Ind.) High School, has three assistant teachers, not to mention the impressive instructor, H. Peirce, special instructor in penmanship. Evanston has a three-year Commercial Course, but the work is so distributed that, in our judgment, it is impossible to fit the average graduate to compete successfully with the graduates of the penmanship schools. For instance, penmanship is always the first thing to learn, with shorthand and typewriting being allowed the second. In this school, presumably 90 per cent. of its students major in commercial pursuits, and as such, the interruptions incident to the approach of commencement, etc. Give us four years wonder in the high school, two years of book-keeping and office work, two years of book-keeping, and three years of shorthand worked into it. Let pupils go out not only with a good general foundation but also with an adequate special training that will make the majority of them possible breadwinners at once.

An excellent full-length picture of our friend, Mr. W. H. Shaw, adorns the front page of the handsome new 100th Prospectus of the Central Business College of Toronto.

Mr. Shaw's School, like its proprietor, is honest and thorough, an inspiration and a symbol of success to the bright young student who fills the needs of our times, and the forests and fields with unsung gladness of prosperity and little jewels of fortune.

Miss E. S. Herrick, of Indiana, has charge of the penmanship department of Groversville, N. Y., Business School. She writes a splendid artistic hand and reports a good attendance.

John R. Gregg, of Chicago, Ill., has published a full-length catalogue of the Western Business College of Wheeling, W. Va. Success to the new enterprise.

Burt German, principal Ohio Business University, Fremont, Ohio, reports a daily enrollment of 150. A good showing for a new school.

B. R. Baker, of Bedford, Ind., is now teaching at the New York High School. Private Commercial College of Cleveland.

"The Brazil (Ind.) Times" speaks flatteringly of the work and worth of the Brazil Business University, Munson Bros., proprietors.

The Jackson, Mich., Business University is now incorporated, and is in a prosperous condition.

A. S. Weaver, principal of the San Francisco Business College, is a prosperous school. From the character of the catalogue, the Evening School "circumstances recently received favor from the business community." This institution is unusually well patronized. We often wonder in the Big news school two years of book-keeping, and three years of shorthand worked into it. Let pupils go out not only with a good general foundation but also with an adequate special training that will make the majority of them possible breadwinners at once.

Miss Alice Cary Coster, of Nebraska, is in Washington, D. C., working for Uncle Sam at a good salary. Miss C. is a fine penman.


Mr. Caldwell is a hustler as well as a true gentleman.

Mr. H. W. Woodland, of Canada, student of 80 of the Zoanarian, is now in charge of the development of the Press, Post, of this city.

There is now before the House Committee on Printing a resolution to print extra copies of the monographs on our coal trade, iron trade, and the steel trade. The Commercial China in 1899, etc., that have been in the possession of the Bureau of Statistics of the Treasury Department. This resolution has passed the 5th of the House Committee. Teachers who appreciate the work of the monographs should write to the Hon. Joel P. Kellogg, Chairman House Committee on Printing, U. S. House of Rep., Washington, D. C., expressing their view of the value of these publications.
How to Raise the Standard of Writing Throughout the Country

PAPER READ BEFORE THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION AT DETROIT, MICH. DEC. 900

There has perhaps, never been a time when the condition of many schools was so good an opportunity to suggest to the Educational Public the time remedy for poor writing as the present. Had the National Penmanship Teachers' Association to issue a statement to the school authorities of the country, it would not need to make such effort to have the teaching of writing more consideration than any such action would have received at any time in recent years.

On most points we agree, but there are certain points that are as paramount upon some teachers, while others regard them as only secondary matters. Some of these I shall consider in the following:

A few years ago the cause of good writing was not a matter of much attention, and writing was truly a neglected art. Then came the flood tide of vertical writing which swept over the entire country.

WESTWARD, NO.

There were many who thought that the flood tide would resemble the old woman with the broom, to sweep back the tide with the muscular movements of a strong woman, proved of no avail, for the wave which started in Europe and crossed the Atlantic to our Eastern coast came on and reached the plains of Canada, the Hudson Rivers, the Cedar Rapids, and then rushed on to the Golden Gate, and finally followed the flag to the Philippine Islands.

GENERAL AWAKENING

The noise and uproar created by this inundation, caused a general awakening among those who wrapped about in their robes of conservatism, prejudice, and bigotry, were attacked by our narrow conceptions of self-conceit and self-satisfaction, as well as among those who, reared in garbs of progress, were shaken by the alarms of discontent, and were unexpectedly wakened for the dawning of a new day.

WRITING BETTER THAN EVER

The result of all this has been most satisfactory to the great body of educators throughout the country. They have found that after all, the country has never been so much a good long time ago, as at the present time. The introduction of vertical has indeed proved a more popular one, and it may be the final outcome of the battle. Great as it has been the improvement, however, the highest degree of attainment has not yet been reached, owing to causes which I shall consider later.

NOAH'S ARK

Notwithstanding the present improved conditions, there is a little band of Scribes and Pharisees who refuse to be either converted, reconciled, or comforted. They have assembled in a lofty buurt house called the Text-book Library, which is serving as a sort of Noah's Ark on Mount Ararat or the vertical island. The modern Noah has been constantly sending out doves to see if the flood has abated, but they have returned with encouraging news; since, that the tide at Somerville, Mass., had not abated the second time, that at New York there was a perceptible increase, and that of the other sea. The modern Noah, being younger and less patient than the ancient Noah, immediately issued from the cellar to the summit of the vertical island, and with the text-book in his hand, he compelled the men who had been left behind at Mount Ararat to go down and possess the land. It turned out that these stallions were dry, and that the flood had stopped temporarily at a point called intermediar, or high shant, and that it is very likely to rise again.

A FALSE ALARM

The movement at New York is said to have been caused by an artificial breeze raised by the Book Trust by means of a large bellows called the Daily Press. Others claim that it was due to a gigantic political cresspool located near Tammany Hall; but however this may be, the latest reports and statements indicate that the tide at New York met a stronger current from the texts, called the State Board of Superintendents, which endorsed the vertical by an overwhelming majority.

MISLEADING STATEMENTS

Then again the flood has recently been declared universal in several whole states, which would indicate that the tide is still on the rise, according to false and misleading statements to the contrary, are constantly being circulated by those who are trying to

as well recognize this fact first as last and act accordingly.

AS OLD AS STORY ITSELF

The abolition of copy-books has been advocated for years. Some, by the persistence of the author, have raised a fighting movement, but their despair on each and every occasion, in seasons and out of season, have almost outlived the hopes of the advocates of the new and the old, and teachers will be compelled to teach in a creditable manner. This *needs operandi* is not a new idea, it is as old as story itself.

RATS

It is the policy once adopted by the immortal farmer who burned his barn to get rid of the rats. Twice the rats have been in the barn, but while he was building a shed to take the place of the barn, he had a rat escape from the cellar, in the cellar, and in the garret. When the second rat settled itself in the barn, it was discovered that the rat was not the same rat. It had been changed into a chicken by a wizard. But the result was the same. The rat, or chicken, was destroyed, and in the meantime the farmer was supreme.

TEACHERS AND BOOKS

No, the barnburner policy will not do, for it will not follow that a teacher will be better off deprived of a book. The arguments used against copy-books are also used against text-books on arithmetic and book-keeping, by many very with whom the Public school teachers who teach without books. The advantage that is gained from the use of books in teaching these subjects is no greater than those seen in the case of copy-books. The teacher who is no more than the book is secure in no better practical results in book-keeping, arithmetic, grammar, reading, and writing, than is secured in writing by the teacher who confines herself entirely to the copy-book. Text-books are not to blame for failure; the fault must be a teacher behind the book.

No single superintendent, to the knowledge of the recent agitation, blamed copy-books with the large and procuring classes, if good results in writing. So it is safe to conclude that they are also here to stay, and our plan must meet this condition.

SPECIAL TEACHERS NECESSARY

Employ special teachers in a splendid suggestion, provided it is not conditioned upon the abundance of veredit writing, as the copy-book. It is rather unfortunate that many superintendents and teachers, instead of converted to the idea that with copy-books no special teachers are necessary, and teachers who advocate the abolition of copy-books have done their share in the matter. The advocates of the text-book have reached this doctrine have become mark." typists, and the new type of teachers who succeed them is already succeeded by the copy-book. The book companies have also been active and lowering the standard in doctrine, where their interests have been antagonized.

MUSCULAR, A FAD

Muscular movement has had its time. No less an authority than Mr. G. W. Brown, general of writing, said that vertical writing caused protest against the negative of a thing.

THEY WIGGLE JUST THE SAME

Rapid muscular movement from the start is beautiful in theory, but it becomes rather muddy when we try to determine just where
to start, and to locate ourselves after things begin to stir. We all believe in muscular
movement, more or less, or perhaps more properly, making the combined move-
ment, for it amounts to the same thing in the end. If good practical results are
secured. An effort has been made to judge the only difference between the two is, the
combined movement toward the pupil. The pupils," you wiggle your fingers," and
they wiggle their fingers to the Sinum-pug teachers say, "Don't wiggle your fingers," and
the pupils wiggle then.

QUALIFIED TEACHERS GET RESULTS
Poor writing is not due to lack of oppor-
tunities to teach handwriting. All copy-books
provide ample exercises with instructions, and
recommended plenty of practice paper to
be used at the beginning of every lesson.

Teaching children to write when too
young and at an age when requiring too
much small writing in the primary grades and
the use of improper tools, have, of course,
had their evil influence, but aside from
these, there is due to poor teaching and to
to the neglect and to any other causes. A
qualified teacher can get good average re-
sults with any system, vertical or slant,
copy-books or no copy-books.

EVOLUTION, NOT REVOLUTION
Our plan must be the first in the sense that,
recognize conditions as they are. We must
find where we are at and start there. The
plan must be evolutionary and not revolu-
tionary. The plan must, of necessity, somewhat resemble that of a certain Vir-
ginius county, which resolved as follows:

1. That we build a new courthouse.
2. The new courthouse must be built with
the materials from the old one.
3. We must continue to occupy the old
courthouse until the new one is completed.

Now as impracticable as this plan seems in
the case of the courthouse, it almost
exactly describes the conditions which con-
front us.

The skilled educational builder can, how-
ever, without completely tearing down and
digging up the foundations, remodel and
improve the old until it meets all the
requirements of the modern edifice, while
those who would revolutionize, often exhaus-
t their resources on the broad foun-
dations, and the superstructure is not even
gotten, much less completed.

EXAMINERS AT FAULT
The whole question of raising the stand-
ard of writing is a question of better quali-
fied teachers. This is a matter which will
necessarily have to begin with the Boards of
Examiners and school authorities. Re-
quire teachers to pass rigid examinations and
they will prepare themselves. This will
create a demand for instructors in
institutes and summer schools. Normal
classes in writing will increase in size, and
schools without instructors will be forced to
engage them to meet the demand. There
will then come a call for specialists teachers
and supervisors, and supervision in all the
cities and in townships with town and vil-
lage schools, would be a possibility.

FACE ABOUT
Now, if you say this cannot be accom-
plished, I would ask how much you hope to
accomplish by writing vertical writing and

CONCORD, N. H. January 9th, 1901.
FRIENDS ZANER & BLAESER:

I am pleased with your announcement
that Mr. Cameron will conduct a course in or-
manetical writing through the columns of the
PENMAN-ARTIST AND BUSINESS EDU-
CATOR. He is certainly one of the finest all
round penmen of the country. His work in
the line of accurate script has wonderfully
improved of late, and I am sure that
some very accurate and original work from him in this
course.

I also want to express to you my apprecia-
tion of the work that the veteran Kibbe is
giving us through your paper. His engross-
ing script is exceeding graceful and artistic
as well as accurate.

Yours truly,

FRED S. HEATH.

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W. O. PRATT, Manager

L. MADARASZ
128: THIRD AVENUE, NEW YORK.
Lessons in Vertical Writing—No. Two

BY J. S. MERRILL, Supt., PENMANSHIP AND DRAWING, URBANA (OHIO) PUBLIC SCHOOLS

My experience leads me to believe that three-fourths of the good faults in writing are contracted in the first two grades of school work and are reinforced by conditions in the upper grades which we must face, while they are conditions for which we, as teachers, are not wholly responsible, and yet are such as are calculated to counteract much of our efforts. In order to overcome these difficulties and start the pupils on the right road, we lay a great deal of stress on the study of form, position, penholding, etc., firmly believing that with increased familiarity will come increased facility until the limit of the child's ability to write well shall have been reached.

This limit varies just as much in different pupils as the rate of speed does in the different classes of horses.

A great deal is said about speed for business purposes as though we expected all our pupils to follow mercantile pursuits, when in reality only a small per cent. of them do so. My purpose is to make the foundation secure and then let those, who from choice or necessity follow a business, build upon that foundation by pursuing an advanced course as he would do in any other line.

For the purpose of study and comparison we have arranged the letters into groups.

Illegible writing is mostly due to insufficient curvature of the up strokes. No danger of getting too much curvature or too great a size in the primary grades as an increase in speed will decrease both, while a superabundance of speed will carry them to the other extreme and destroy legibility.

In the accompanying plate samples of lessons are given for each of the first eight grades of school.
Lessons in Engraver's Script

Number Nine

BY CHARLTON V. HOWE, 357 VINCENNES AVE.—STATION M., CHICAGO, ILL.

Instructions for Practice

Make introductory stroke to first shade of the H in the following lines; and, after giving it grace, give it grace: it should commence near the lower right corner of the capital letter H and upward, and take three spaces above base line; the first shaded stroke is one-half space in height; the connecting stroke between first and second shaded strokes should be compounded and retraced for a distance of half space with the second shade which commences two spaces and a half above base line and terminates half space above base line. The second shade is finished with a dot same as T, F, t, etc. The curve between the dot and shaded stroke should be round and full. Connecting stroke of loop and third shaded stroke should commence two-thirds of space above base line and to the right of the dot; cross second shaded stroke about a space and a half above base line, continuing stroke without lifting the pen to preserve a smooth line forming the loop and third shaded stroke; the third shaded stroke commences two spaces and a half above base line and tapers off at base line same as small l; the first, second and third shaded strokes should be of the same thickness and slant. Finish loop with delicate shade at top same as L, C and G. Avoid making loop too wide or too narrow and don’t leave too much space between second and third shaded strokes; the distance between these shaded strokes is less than the third and fourth; therefore, a capital H must be the same as the standard H except the oval is added, which is about the same proportion as the introductory oval in the K. Connecting stroke between second and third shaded strokes is the same as the standard K, a fifth; it should commence about a fifth of a space below base line and should be delicately shaded after the letter is finished.

The first part of the modified K is exactly the same as the regular K, the second part of the modified K is the same as the first part of the modified H, the third shaded stroke is the same as in the standard K except it is one shaded stroke placed to the right of the dot and shaded stroke is added to it; this stroke is usually shaded after the letter is completed and not shaded too heavy. The first part of the standard V is the same as the first part of the standard H, except instead of being finished with a dot it tapers off into a hair line as it nears the base line; the pen should be lifted when this stroke is completed, connect terminating stroke with hair line stroke of second shade at base line. Slightly compound this stroke and bend with dot. The space between second shade and hair line at the top is a space and a half. Avoid making second shade too long and with too much curve, so that when the hair line stroke is connected at the bottom the letter will not look blunt. The first part of the modified V is the same as the first part of the modified H, except the dot is omitted. The terminating stroke is finished with a grace and curve shaded same as the modified K.

The first part of the modified W is exactly same as first part of standard V; the connecting hair line stroke between second and third shades is compounded same as terminating stroke of the V; lift pen at the end of this stroke, connect with third shaded stroke which is exactly same as the second shaded stroke; the terminating hair line stroke is the same as the standard H.

Mr. George H. Woodworth, of Trumbull's Academy, a former student of mine, has written the following two exercises in beautiful script and is entitled to the two dollars offered, J. D. Valentine, Jr., of Tompkins, New York, has written the following two exercises in beautiful script and is entitled to the two dollars offered.

A suggestion to those who did not commence with the first lessons. Rule lines eight and an inch apart, or less, with a lead pencil and also another line, 1/8 of an inch below each side. This will enable you to locate oval spaces and small letters, an advantage with much greater accuracy.

Criticisms

E. J. La R. Your work shows that you need much careful study and practice before your script improves. You are taught to deviate a great deal of your time to other subjects. I think you could use it to a good advantage for headings, which would add greatly to the appearance of your book. The main subject is that you are lack of uniformity in shading, spacing, lack of proportion and form. I would suggest you use a headline for small letters. Thank you for your very kind words.

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For an introductory sample of my NEW IMPROVED AUTOMATIC SHADING PEN, only one to a customer at sample price. Regular price is $1.00. Write for your sample. C. A. FAUST, The "Auto. Man," 66 Rush Street, Chicago, Ill.
[This letter was not intended for publication but we thought it too good to keep in the dark. We knew that if we were to ask Mr. Spencer's permission to print it his modesty would prevent. We know our readers will be glad to know that Mr. Spencer intends favoring us with an article in the near future—a rare treat indeed. —Ed.]

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Subscribers to THE BOOK-KEEPER receive a certificate of membership in the Book-keeper Supply Club which entitles them to special discounts on office supplies.
Lessons in Sepia Shading—Number Six—by W. F. Gilmore, Canton, Ohio

The sepia sketch of the white mill landscape will prove our most difficult lesson, for in it you must combine the directions given in lessons four and five. It was first drawn from nature and shaded with a pencil just as we wanted it to be when finished. A thin tint of sepia, the tint of the distant hill at the left, was washed quickly over the entire drawing except the front of the mill, the flowers, and the sky, where the paper was left untouched. But through this tint the lines and pencil shading could still be seen. The next coat was washed on the farther trees or woods and on the buildings. Then the shading of the trees, such as the clumps on the left of the mill race and the willows in the meadow on the right, was blended just as we did with the quinces in a previous lesson: look up this lesson. The light streaks in the water were simply left untouched after the first coat.

The fence was painted on after the hillside had been shaded. In the meadow foreground the black lines of the ditch were painted last, since they seemed darkest; likewise the distant fence and tree trunks. Probably the darkest parts in the picture, such as the under side of the tree trunks, and the race, were done by painting over the fourth or fifth coat. While one part of this painting was drying, we can be painting on some other. Be careful about using only the tip of brush; keep enough of any one tint on the brush that you will not wear it out by pressing it down till the handle strikes the paper. Of course, the sketch from nature must first be good in the pencil shading before a good wash drawing can be made. Afterwards the skilled artist will only need a light outline in pencil.

Shorthand Association
Gregg Teachers Organized at Detroit

One of the concluding events of the National Commercial Teachers' Convention was the formation of the "Gregg Shorthand Association of America" with forty charter members. It is intended to include all teachers of this system in Canada and the United States. The following officers were elected at the Hotel Cadillac: President, Charles M. Miller, New York; vice president, W. W. Patterson, Canton, O.; secretary, W. E. Van Wett, Wheeling, W. Va.; treasurer, Thomas P. Scully, Boston. An executive committee of three will be appointed. A convention will be held next summer in Chicago.

Journals Received

"The Western Pennman," Cedar Rapids, Iowa.
"Chesnutwood's Business College Journal," Santa Cruz, Calif.
"The Prescho Educator," Cumberland, Md.
"Charles Commercial Instructor," Brooklyn, N. Y.
"The Advertising World," Columbus, O.
"The Bulletin of Eclectic Shorthand," Buffalo, N. Y.
"Shorthand for Everybody," Topeka, Kansas.
"Spare Time Study," Washington, D. C.
"Home School and Business," Pasadena, Calif.

Plaza Employments Bureau

"The Zaner & Bloser
Plaza Employments Bureau

Dear Sirs: I have tried all of the commercial teachers' bureaus, and can honestly and cheerfully say that none of them are so prompt and active as yours. I can heartily recommend your bureau to any teacher seeking a situation.

Fraternally,

J. D. Fair.
Et tu Tsetse!

To me it is a very sad spectacle indeed to see those who have been foremost in any good cause for a number of years suddenly lose the courage to sign their names to their contributions.

I have been much impressed by the great similarity in the aim of the leading articles which have appeared during the past few years in opposition to copy-books and to vertical writing. A skeleton outline of these papers would appear about as follows:

1. A Great Failure in Public Schools.
2. Example—Some large city with unfavorable conditions.
3. Cause.
4. Alleged.
5. Copy-books or 2 Vertical Writing.
   Note: Depends on which horn is being taught.
6. Real: "Main root of evil."
7. No supervision.
8. Teachers not qualified.
10. A Great Success in Business Colleges.

The article by "Tsetse" in the last number of the PENMAN-ARTIST AND BUSINESS EDUCATOR polemicizes against the use of this spiral plan.

I have been told that the vertical in use in New York was not the true vertical founded on the circle but on the oval the same as in slant. Had vertical writing in New York been taught by qualified teachers under the direction of a competent supervisor, no doubt it would not have been discarded and alas! Tsetse would not have had a test for his paper! Verily, it is ill wind that blows nobody good.

Fraternally,

J. F. BARNHART.

Faust is the Mark Twain of the Twentieth Century

I was rather startled when I read that portion of Charley Faust's address delivered before the Pennman's Convention at Detroit, Christmas week, wherein he stated that he had been teaching for many years a style of writing that was thoroughly impractical. Is it possible he made that confession seriously? If so, where does brother Palmer and his system come in? If I remember rightly, Faust is one of the esteemed "Western Pennman's" pet pupils, and I can recall some strong words of commendation bestowed by friend Palmer regarding the work accomplished in the school room by "the Auto-Man." Was Palmer joking? Did his pipe, filled with choice Cavendish, go out? Or did some cruel Chicago thug (Peerless or Crusade) hit Faust in a vulnerable spot and wake him? Twelve years is a long time to labor in pennmanship peacefulness, especially, when three wide-awake pennman's papers make monthly harangues.

I know Faust by his pictures, his unexcelled automatic pen work, and his advertisements of the "Myograph," and judging by the picture and Myograph, I arrive at the conclusion that Faust is the twentieth century Mark Twain of the pennman's profession.

TEACH YOURSELF DRAWING.

Our new illustrated work on Perspective Drawing will teach you, special introductory price, testimonials and further particulars on receipt of request.

LAMSON & CARPENTER,
521 So. For. Sav.
CLEVELAND, 0.
Lessons in Engrossing—by H. W. Ribbe, 181 Tremont Street, Boston, Mass.—Number Seven.

This letter is similar to lesson six but requires more time to execute as more attention must be given to squaring up the ends of strokes which should be as straight as possible without retouching. It is useful for cheap diploma work, marking packages and show cards. Hold the paper so that lines run parallel with the edge of the table and be sure to put on even pressure on each nib of the pen. Study forms until you do not need to look at copy. This is the rule for studying any style of lettering, if it is to be of any practical value.

Business Capitals—L. Madarasz.

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

E. E. Bald, Washington, D. C., greets us with a variety of card designs comprising drawing, lettering, ornamental combinations, copperplate script, etc., which disclose ability.

Obituary

We are pained to learn that on February 4, Eugene, seven months old son of Mr. and Mrs. W. F. Gilmore, Canton, O., passed the harder line of death. He paid early the debt we are still owing. Our condolence to the sorrowing parents.

We Do Not Believe

In guaranteeing things but we are not afraid to guarantee satisfaction on one dozen cards for only 22 cents.

Kuhl & Co.

Columbus, Ohio.

The experience of a pretty typewriter girl

In chicago, 30 pages typewritten. Something good, sent in plain wrapper post-paid for 25 cents in silver or stamps.

Walker & Walker, Dep't P. A., 86-90 La Salle St., Chicago, Ill.

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The most popular in use

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Walker & Walker, Dep't P. A., 86-90 La Salle St., Chicago, Ill.
Annual Meeting of the E. C. T. A.,
April 5-6, Providence, R. I.

The energetic Executive Committee of the Eastern Commercial Teachers' Association has arranged early an attractive program. The banquet committee has been doing splendid work for several months, and the prospects are, that the next banquet will be memorable among the notable festive gatherings of the E. C. T. A.

The annual dues of the Association are now payable, and every member has received the 1930 directory containing the names of all the members. The directory also contains the names of all the commercial teachers in the United States, Canada, and the British Empire.

Friday, April 5, 1930.

9:30 A.M. Social Hour.
10:30 A.M. Address of Welcome, Mayor L. D. Grady.
11:15 A.M. President's Address, R. J. Shoemaker, President.
11:00 A.M. "The Evolution of the Business Man." Dr. W. H. P. Faunce, President.
12:00 P.M. "Handwriting on the Wall." Slant." E. M. Huntzinger, Hartford, Conn. Discussion.
4:00 P.M. Announcements.
5:00 P.M. Reception.
5:30 P.M. Open.

Saturday, April 6, 1930.

10:30 A.M. W. W. Warn (To be announced.
3:00 P.M. Reception.
3:30 P.M. Open.

Saturday Afternoon.

9:00 A.M. An Illustrative Session of the Commercial Teachers' Association.
10:00 A.M. Bookkeeping—Merchandise Account, J. A. New York: The Voucher System, F. J. Hillman, Spring Green, K. I. Five minute discussions.
2:00 P.M. Business—Election of officers, Selection of place for next meeting.

Friday Afternoon.

9:30 A.M. How to Classify the Weekly Assignments to a Short-hand Class. William Billings, Franklin, N. J.

The Ohio Commercial and Special Teachers' Association.

Meets in Columbus, 29, March 29 and 30. The Convention of the Association will be held in the Bliss Business School, south side of the Ohio State University. The Convention will be held in the teachers assembly room of the Rich Street School, corner Rich and Water, and the second and third floor of the Ohio State University. The Convention will include the teachers of the schools, and the teachers of the Ohio State University. The Convention will include the teachers of the schools, and the teachers of the Ohio State University.

10:00 A.M. Special meeting of the Commercial and Special Teachers' Association of the Ohio State University.
11:00 A.M. "Handwriting" with the help of Mr. Sandusky, Columbus.

Friday, March 30.

9:00 A.M. Executive Business Session.
10:00 A.M. "The Normal School Commercial Department," W. J. Kinsley, New York City. Discussion led by Mr. Bookmyer, Columbus.
11:00 A.M. "Shorthand," (Not arranged for.)
1:00 P.M. "Typewriter," W. W. Patterson, Short-hand Section; F. T. W. Slocum, Trustee.
9:30 P.M. Special meeting of commercial college men of the Ohio Commercial and Special Teachers' Association to read a paper along that line. The discussion following will be led by Prof. Bookmyer, Sandusky.


Held its regular monthly meeting February 22nd in the library of the Packard School.

Frank E. Beatty, President.

The meeting was called to order by Prof. Bookmyer, Sandusky.

Saturday, March 1, 1930.

9:00 A.M. "The Normal School Commercial Department," W. J. Kinsley, New York City. Discussion led by Mr. Bookmyer, Columbus.
11:00 A.M. "Shorthand," (Not arranged for.)
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Lettering and Designing. No. Two

BY E. L. BROWN, ROCKLAND, ME.

A decorative heading for programmes. A good design must be appropriate as well as artistic, and it will be well for the beginner to bear this fact in mind. The mask, torches, etc., suggest drama, making this heading at once appropriate for a theatre programme.

The original of this heading was made ten inches long and two inches wide. Lay off a space not smaller than the above, then proceed to sketch the face, torches, etc. The face must be midway between the two ends. Pencil out all the respective parts with care before adding any ink. See that the lettering balances properly, as well as the reverse drawing of torch and palm branch. Shade the face with a Gillott's No. 170 pen and use a coarser pen on the rest of the design. A broad pen should be used for making all large solid black surfaces.

"Linear Perspective," adapted for colleges, schools and teachers and for self-instruction, including examples in parallel, angular and oblique perspective, by Edward T. Cooper, Architect, Civil Engineer and Instructor in Drawing, Lampson & Carpenter, publishers, Cleveland, Ohio, is the most practical and comprehensive publication of the kind that has come under our notice. It presents the subject in a new, interesting and novel yet technical and practical manner, a thing few others or none others have been able to do. This has been accomplished in part by the use of photographs reproduced by the half-tone and zinc-etching processes of engraving. The plates and pages are unusual in size (about 15 x 20 inches), while the binding, paper, etc., is very substantial and appropriate. To any one who desires to learn the foundation of correct drawing, this work is well-nigh invaluable. We recommend it most heartily.

"Pitman's Twentieth Century Business Dictation Book," a manual of dictation for the use of schools, teachers, students, etc., by Isaac Pitman & Sons, 31 Union Square, N. Y., is a very complete work—a sort of encyclopedia of letter writing. It is one of the best books of the kind (if not the best) upon the market.

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Commercial schools need more teachers of penmanship and of the commercial branches than ever before, because they have more pupils.

Then in the lines of illustrating, engraving, designing, etc., there is much more work to be done at good prices than ever before.

Why not consider the matter of taking a three, six, nine or twelve months' course in the Zanerian Art College to prepare yourself in one or more of the lines of work mentioned?

Regarding the practical value of such a course, many hundreds of former pupils are ready to testify.

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Rates of tuition are no higher than they have always been. Good board and room can be had at a very reasonable figure.

Large, finely illustrated catalogue of the school, worth one dollar, free to interested persons.

Read below what one of the foremost illustrators, designers and artists in America says of the Zanerian.

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Chicago, Ill., January 2nd, 1891.

I can truthfully say that the four months I passed as a student in the Zanerian Art College were spent very profitably to myself. The knowledge and skill I gained there enabled me to get a foothold in the Commercial Art line. I am proud to number the proprietors, Messrs. Zaner & Blower, among my best friends.

Go to the Zanerian! Yours truly,

R. E. HUMMEL
Designer and Illustrator, 149 Race St., Cincinnati.
GILLOTT’S PENS,
THE MOST PERFECT OF PENS.
HAVE ACQUIRED THE
GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens.

FINEST SUPPLIES FOR PENMEN AND ARTISTS
All goods go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by the purchaser.
Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for救护车
work. Gross $1.00, 1/4 Gross 25c, 1 Doz. 12c.
Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for
beginners in penmanship. Gross 75c, 1/4 Gross 25c, 1 Doz. 10c.
Gillott’s Magnific Quill E. F. No. 601 Pen—A
medium fine writing pen. Gross 75c, 1/4 Gross 25c, 1 Doz. 10c.
Gillott’s Magnific Quill E. F. No. 601 Pen—A
double elastic E. F. Pen—A
medium fine writing pen. Gross 75c, 1/4 Gross 25c, 1 Doz. 10c.
Gillott’s Magnific Quill E. F. No. 601 Pen—A
Gillott’s No. 309 E. F. Pen—Used largely for
drawing purposes. Gross $1.00, 1/4 Gross 25c, 1 Doz. 12c.
Gillott’s Lithographic Pen No. 280—One of the
finest pointed drawing pens made. 6 pens 25c, 1 Doz. 12c.
Gillott’s Crown Quill Pen No. 650—Very fine
drawing pens. 6 pens 25c, 3 pens 10c.
Soennecken Letterer’s Pens—For making
German Text, Old English, and all broad pen letters. vet of 12 single pointed 1, 1 1/2, 2, 2 1/2, 3, 3 1/2, 4, and 5 single pointed and 20, 29 and 30 double pointed.
Double Holder for Soennecken Pens—Hold
double pointed pens at one time. 10c.
Zanerian Oblique Penholder Hand made.
Rosewood, 12 inches long and most bea-
tiful and perfect holder made. 1 holder 30c.
Excellor Oblique Holder—The best and finest
oblique holder made. Many hundreds of gross
have been sold.
1 Holder.......................... 10c.
1 dozen.......................... 50c.
1 Gross (25)..................... 1.25.
1 Gross (50)..................... 1.75.
1 Gross (100)................... 2.50.
Straight Penholder—Cork tipped and best
for business writing, flourishing, etc. 1
holder.......................... 10c.
Blank Cards—White Bristol with finest sur-
face for fine penmanship.
100................................ 25c.
500 by express................ 2.00.
1000 by express................. 3.00.
Zanerian India Ink—A fine drawing ink and
best for preparing script and drawings for
photographs. Made in 1 pint bottles. 30c.
Arnold’s Japan Ink—Nearly 1/2 pint bottle. 40c.
White Ink—Very fine. 1 bottle. 25c.
Writing Paper—Finest 12 lb. paper made.
900 sheets per ream. 7½ by 11½, and 6½ by
ream by express............. $2.15.
Writing Paper—Same quality as above men-
tioned but 10 lb. per ream. 1 ream by ex-
press......................... $1.85.
Practice Paper—Best for the money to be
had. 1 ream by express........ $1.40.
Send stamp for samples of paper.
Envelopes
100 fine white................ 40c.
1000 each kind by express 1.50.
When ordering specify the kind of paper you
want and we will give you the price for sizes, as we can furnish almost anything
and many varieties.
Cash must accompany all orders. Prices are too
low to keep accounts. Remit by money order, or stamps for small amounts.

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more money in your pockets. Prove what is in you. Write for
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NATIONAL CORRESPONDENCE INSTITUTE in any of the following
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tions will prepare you to obtain a government position under the Civil Service rules. An
understanding of shorthand will be of value in any occupation. Your
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ISAAC PITMAN'S SHORTHAND.
FIRST IN 1837. FOREMOST EVER SINCE.
"I have been a practitioner of the Isaac Pitman system for many years and believe it is superior
to any other. Although I am personally acquainted with many fast and accurate writers among
the users of the various Pitmanic systems, I regard this fact as an endorsement for the Isaac Pitman
system, because 'imitation is the sincerest form of flattery.' I can, however, truthfully say that I
am not acquainted with, nor do I know of by reputation (excepting two veteran Gurney writers)
a single rapid and accurate writer who is not a Pitmanic follower. It does not follow of course that
such men do not exist, but I do know they are not conspicuous in this vicinity. I am a firm believer in
the orthodox manner of teaching and practicing Phonography as laid down in the authorized text-
book of the Isaac Pitman system, viz: "The Complete Phonographic Instructor," and am decidedly of
the opinion that any serious defects therein will produce harmful results."—Frank D. Cress, Official
Stenographer, U. S. Circuit Court, New York.

Pitman's 20th Century Dictation Book and Legal Forms.
Containing "growing" letters used in American business offices, covering fifty distinct lines, Legal
Forms, and a judicious selection of practice matter for general dictation. Also chapters on Spelling,
Punctuation, Capitalization, and Short Practical Talks. This work, which is the most complete of its
kind for the teacher, the beginner, and the advanced student and all progress-
sive schools without reference to the system of shorthand taught. 240 pp. Price, stiff boards, 75c; cloth, $1.00.
To teachers and schools for examination, postpaid, 45c. and 80c respectively. Specimen
paper furnished.
Twenty-four page catalogue of over 100 works in Isaac Pitman shorthand, and copy of "Pit-
man's Shorthand Weekly," free.

ISAAC PITMAN & SONS, Publishers, 33 UNION SQUARE, NEW YORK.
Publishers of Isaac Pitman's Complete Phonographic Instructor, $1.50.
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Latest Success.

It is the policy of this company never to publish a work on any subject that has not been found superior after a most thorough test. We have therefore delayed the publishing of a “touch typewriting” until we discovered what we wanted, which we found in

Banks’ “Easy Method” of

Touch Typewriting  

BY  

BENJ. STANLEY BANKS, 


The first revised edition has just been received from the press; it consists of 50 exercises bound in book form with Manilla covers or printed on cardboard.

A most valuable appliance to assist in the proper manipulation of the keys is BANKS’ BASIC TOUCH GUIDES, which are attached to the space bar of the typewriter. These guides are used by allowing the thumbs to rest in them, thereby giving the operator a fixed base from which to operate and maintaining the hands in a fixed relative position.

SAMPLE PAGES of the exercises will be sent to any teacher or school officer upon receipt of request.

WHOLESALE PRICES.

The 50 exercises bound in book form, Manilla cover, per copy . 40c.
The 50 exercises printed on cardboard, per set . . . . $1.00
Banks’ Basic Touch Guides per pair . . . . . . 50c.

Sample copies of either of the above will be sent prepaid upon receipt of the wholesale price, to teachers or school officers.

BALTIMORE, MD.  

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SEE ASSOCIATION ANNOUNCEMENTS ON PAGE 228.
H. E. WYGAL, Engrossing Artist.

COPY-BOOK SCRIPT a Specialty. Diplomas, Letter Heads and Resolutions Neatly Engrossed. Card Writing done to order. Write for estimates. Address all orders to

1232 Curtis Avenue, CLEVELAND, OHIO.

FINEST SUPPLIES FOR PENMEN AND ARTISTS

All goods go by mail postpaid except where expressly noticed. Blank, hand-finished, in which case carriage is paid by purchaser.

Zanerian Fine Writer Pen—The best and finest of its kind. Retains fine script writing, card writing and all fine script work. Gross $1.00, 10 Gross $25c., 1 Doz. 12c.

Zanerian Ideal Pen—Close model to above, now made in glass. Made for general pen work—business or ornamental. One of the best pens for beginners in penmanship. Gross $1.50, 1 Gross 25c., 1 Doz. 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For use in business writing it has never been excelled, if equalled. Gross 25c., 1 Gross 25c., 1 Doz. 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, 1/4 Gross 25c., 1 Doz. 12c.


Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, 1/4 Gross 25c., 1 E. F. 15c.

Gillott's Lithographic Pen No. 200—One of the finest pointed drawing pens made. 6 pens 25c., 3 pens 15c.

Gillott's Crown Quill Pen No. 650—Very fine pen. 4 pens 25c., 3 pens 15c.

Søennecken, Lettering Pens—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1-15, 2-7, 3-3, 4-6 and 5 single pointed and 10 and 12 double pointed. 1 Doz. 25c., Double Holder for Søennecken Pens—Holds 2 pens at one time. 30c.

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Number Eight.

A good hand is a profit as well as a pleasure. A.
Better your penmanship by proper practice. B.
Command you may and your hand will obey. C.
Do your very, very best and do it every time. D.
Employ mind as well as muscle in learning. E.
Finish each word as carefully as you begin it.
Good penmanship is the product of right practice.

How well as well as how much is the modern need.
Improvement is a process of growth, therefore slow. I.
Joining words is good movement practice. Join.
Know wherein your writing is poorest—then improve.
Learn to see details, then you will succeed. Learn.
Momentum is the foundation of easy execution. M.

Neatness is a charm you will do well to acquire.
One thing at a time is the secret of success. One. O.

Penmanship may be useful as well as beautiful.
Quickness is a modern need—a paying quality. Q.
Round writing is easy to read and easy to write.
Simplicity in all things is best, in writing as well.
True merit reveals itself in work; in good work.
Use a free and easy movement in your writing.

Vanity and presumption ruin thousands. V. V.
Write well, spell well, compose well, think well. W.
X is the twenty-fourth letter in the alphabet. X.
Young man, young woman, learn to write well.
Zealously pursue the study and practice of writing."
Knowledge and Skill are necessary for success in practical penmanship, as well as in all things else. Knowledge to dictate, skill to obey. Know something and do something is the demand of the times. Writing is a vehicle of carrying your knowledge to market. The vehicle, (writing,) without something to put into it (knowledge,) is of little or no account. Knowledge, without a means of conveying it to others, is like unto a candle under a bushel—of little value or satisfaction. Skill comes by careful doing and right practice. Knowledge comes by desire and effort. Skill is well-directed thought—thought transformed into habit. A good handwriting is therefore nothing more nor less than thought reduced to material form—thought reduced to action. Good writing is the result of good thinking, along the line of writing, at least.

The Combinations or signatures presented herewith demand a free, sure movement. One that is not spasmodic or fitful on the one hand, nor sluggish or awkward on the other. See how gracefully you can execute them. Be sure you know the style of joining before placing the pen on the paper, and then be careful as to the spacing between the letters. There is need of little or no finger action in such work. The nearer you come to pure arm action the better, for capitals in particular. Let the elbow serve as the chief center of motion and control.

Criticism J. A. J.—Loops below the line such as t are too sharp. Watch details. Small i is too small. Your work is quite good from a business standpoint.

D. C. D. Yes, your work is better. Loops taller than necessary. Last part of r too nearly vertical. Curve down stroke in b and l slightly. Avoid angle at top of loops by using less finger action and by not passing there.

J. G. W.—Form, arrangement, construction, punctuation, etc., are good. Pens and ink good. Paper rather cheap. Second part of p too sharp. Watch spacing between letters. Keep it uniform.

K. R. H. You have filled your pages very neatly and systematically—two commendable things. You seem to lack freedom in your movements, however, and we would therefore advise the practice of plenty of free arm exercises. Many of your forms are very good.

C. V. B. Give more attention to turns and angles, uniformity, etc. Your movements seem free enough, but they must be controlled still better. You can become a very fine penman. Less attention to movement drills, and more attention to securing control is our advice to you.

P. F.—Your movements are improving. Your writing is very legible and seems easily and freely executed. Practice wide spacing for a time, watching carefully your turns and angles. This encourages strength and force, two things your writing lacks to some extent.
Progressiveville, O, 5-14, 1901.

Mr. William J. Simpson,
Millcreek, Ill.

Dear Sir,

Your favor of the ninth inst. is received, in which you ask what, in my opinion, a modern young man most needs, and in answer I would say he needs a good character as a foundation. Without this, skill and knowledge are of but little value or lasting comfort. He next needs a good common English education, comprising at least a thorough High School course. After these as a foundation, he needs a special education in whatever line or direction he intends to earn a livelihood. If he intends to engage in business pursuits, he needs a thorough Commercial course. If he intends to farm, he needs an Agricultural course. A good handwriting, coupled with good spelling, concise English, and accurate, ready mathematics, is a very profitable acquisition. A good High School course implies this, and ought to insure it, but as yet it is the exception rather than the rule.

To these things a young man needs to add industry, willingness, tact, and ambition. Without these he is apt to lack patience and balance—two forces needed to achieve and merit enduring success. It seems needless to add that proper food, plenty of sleep, and healthful exercise are normal requirements. Intoxicating liquors and tobacco in all forms should be avoided.

Sincerely yours,

Thos. H. Common.

**The Letter**

herewith is not studied penmanship, but off-hand and thoughtless in execution. The thought was expended in the composition. The same was not first thought-out and then copied, but created, composed, and executed simultaneously. And that, it seems to me, is the true test of the practicability of any hand. Not how your penmanship looks while you are thinking about it, but how does it look when you are executing it and thinking of other things at the same time? Thoughtful practice leads to thoughtless excellence, if the practice is of the right sort. Think of your work while forming new habits, but acquire the ability to do good work with little direct thought. No writing, to my mind, is actual business writing if it be not done in an automatic or unconscious manner. The world demands legible, rapid, habitual (automatic) writers. Are you capable of supplying the demand?
SUPPLEMENTARY COPIES BY J. M. BLUE, WITH ZANERIAN.

BY E. P. KUHL, STUDENT OF SANDUSKY, O., BUSINESS COLLEGE AND THE ZANERIAN.

BY L. W. CURTIS, STUDENT IN IOWA BUSINESS COLLEGE, DES MOINES IOWA.
The Best Style of Penmanship for the Beginning of the Twentieth Century

BY J. I. MILLER, SEATTLE, WASHINGTON

Your request for alphabets, such as the business world will demand during the first decade of the twentieth century, is not an easy one with which to comply, because the ways of the world are growing so rapidly that the needs of today will not be sufficient to meet the demands a few years hence.

We are living in a fast age, and no branch of education has undergone more radical changes within the past decade than that of business writing. The business world demands today, writing more legible, more rapid, freer from superfluities, and more of it, than ever before. Rapid business writing has an intrinsic value which nothing else does or ever will take the place of.

The copies herewith were written rapidly, with the forearm muscular movement, with a straight holder, and medium pen. They are not ideal—when the writer has attained his ideals he hopes to lay down his burdens and take up the crown—but are practical forms, simple in construction, and are certainly legible. The two essentials above all others are speed, and legibility, and whatever, in penmanship, is a hindrance to either, should be discarded.

The simplified forms of script writing, such as are advocated by the editors of the PENMAN-ARTIST AND BUSINESS EDUCATOR, while intensely legible and beautiful in their simplicity, are not the forms most easily and rapidly constructed, it seems to me.

The absence of all unnecessary strokes in these abbreviated forms, requires that the pen come to a dead stop before it is lifted from the paper, and this is an obstruction in the path of rapidity.

It is hoped that no one will infer from what is here stated that I am opposed to the Zanerian simplified style of writing. On the contrary, no one is more ardent in his praise or admiration of it than I, and it to those who advocate and use it, it can be more rapidly written than any other, it is certainly the style to adopt.

There is no one style of writing, form of letters, degree of slant, or method of execution, that is best suited to all requirements in writing, as in everything else, there ought to be—there must be, in spite of us—individuality.

To the great majority of those who do a great deal of writing, we believe the forearm muscular movement is the movement, and yet there are many conditions under which this movement can not be used.

As regards slant, this is a question of no great importance. To say that every one should write with a certain degree of slant, is to crush individuality, and this is despotism—as some one has truly said.

In conclusion, we must divorce ourselves from the old orthodox creeds of the past namely, beauty, grace and accuracy, and supplant instead, ease of execution, speed and utility.

Brother Stevenson Speaks

PORT DEPOSIT, MD., Feb. 3, 1901.
ZANER & BLOSER, Columbus, O.
MY DEAR FRIENDS:

"Put my name on your permanent list, sending bill whenever you want the cash." I trust that my quoting from your courteous circular will not displease you.

The PENMAN-ARTIST AND BUSINESS EDUCATOR is, a credit to our cause, to its editors and to the profession of teaching, in general. We can afford to support a dozen such papers.

It is a source of considerable wonder to me that the PENMAN-ARTIST AND BUSINESS EDUCATOR can advocate finger movement, two-measurement letters, vertical writing, and hold men like Satam and then give lessons that are up to date and as radical teachers of forearm movement, standard positions and forms, as the irresistible Palmer in his most insane intervals.

Thanking you for your splendid report of the Federation, and especially for the life like picture of your handsome Mr. Omega, (the end of the alphabet) and the Alpha of artists and parted whisker malsols, I beg to remain, Yours at a natural slant,

W. C. STEVENSON.

[Thanks, brother, for compliments, support and criticism. Replying to your criticism we take pleasure in saying that we are not advocates of finger movement but of truth. If we were finger movement advocates, as you state, we could not be advocates of any other movement. Instead of such being the case, we are advocates of a number of movements, and not of but one. But by being advocates of truth we mean that if we use the fingers, even a little, we acknowledge it. The fact is, we use less finger movement than many who advocate simon pure muscular. We do not even try to saddle the little we do use onto Satan, but acknowledge it like men. We are for uprightness and simplicity as suggested, but neither narrowly nor selfishly so. Thanks, brother, for opportunity to define our position.—EDITORS.]

Best of its Kind

PRATT, GA., Jan. 3d, 1901.
The PENMAN-ARTIST AND BUSINESS EDUCATOR is certainly the best paper of its kind published.

Fraternally,
J. C. BLAXTON.

BY L. E. STACY, KINGSTON, N. Y.
A contracted Horizon

"Higher education levels down geniuses. If this is not so, why haven't the colleges and universities, in the last two hundred years, caught a genius? I want those who oppose me to explain Washington, Franklin, Hamilton, Lincoln, Rockefeller, and a dozen others." There is so much plausibility in the foregoing statement, made at the Detroit meeting of the Federation that we give it some consideration this month. It would be a grave misfortune if the present tendency among business school proprietors to disparage the work of higher institutions of learning should become intensified through the haste-acceptance of a dogmatic assertion like that quoted above. Such a belief can be the result of nothing less than a pitiable narrow outlook on life and exceptional ignorance of history.

The college men of Daniel Webster's day, or even of the Transition period of Charles Sumner's schooling, would hardly recognize the Harvard of 1875 or 1878, so great have been the changes in the direction of training for business affairs. The giants of success among the older class of present day business men got their start when colleges were narrow and unrelated to practical life; when the field of competition was not filled with sternness, well-trained opponents; when native sagacity and physical vigor were needed, more than intellectual skill in applying the laws and forces of Nature and the principles of economic science. The successful man of the future will be a college man, today almost as many men enter our colleges, technical schools, and institutions of higher learning, intending to prepare for a business life, as enter to train for a professional vocation. It is no longer necessary to study a dead language in order to obtain a Harvard or Yale diploma.

Some Highly Educated Girard, Peter Cooper, George Man Peabody, Abraham Lincoln, Commodore Vanderbilt, Jay Gould, William Cullen Bryant, John G. Whittier, C.P. Huntington, Leland Stanford, Henry Villard, P. D. Armour, Geo. M. Pullman, A. J. Drexel, Senator Fair, and scores of other eminent but uneducated men, so also are Andrew Carnegie, Mark Twain, H. H. Kohlsaat, Kussel Sage, Mark Hanna, President McKinley, J. P. Morgan, J. A. Garfield, Alexander Kevell, Clark Spack-}

el, Clem Stadthinker, Senator William A. Clark, of Montana, Lyman J. Gage, and many others that might be named.

By "highly educated," we mean their powers have been developed, so that they have been used to great advantage, if not to the best purpose. Education, in the true sense, is that which calls out and strengthens one's powers, and gives him facility in using them. The college is by no means the only medium of such training, but it provides such preparation in the best and most economical manner; besides, it is more likely to develop a man symmetrically than is the sternness school of experience. The famous men here mentioned, succeeded, not because they lacked a college training, but in spite of their lack of it.

Probably every one of these What Chey Chinos! Higher Education They reached their goal by the long route rather than by the short one, for the same reason that, previous to the middle American railway, Liverpool sailed around the Cape of Good Hope instead of across the Isthmus of Suez—they couldn't do anything else. When the time came to show their interest in the business school field, they did it most effectively—by sending their children to such schools, and by giving largely of their money to support such institutions.

Mr. Rockefeller has given more than $200,000,000 to Chicago University, besides large gifts to other schools. Leland Stanford, Jr., University is the grandest monument ever erected in memory of a departed child. Its endowment has a face value of $80,000,000 and a cash value of $45,000,000. These gifts of the unscrupled Senator Stanford and his wife make this institution the most richly endowed of all privately endowed schools in the country. Vanderbilt received $5,000,000 from the grandchild of D. P. D. Armour, founder of Vanderbilt University, Nashville, Tenn.; C. P. Huntington gave $50,000 to Hampton Institute, and, at his death, left $50,000 to Tuskegee Normal and Industrial Institution. P. D. Armour, founder in Chicago, Armour Institute of Technology, at a cost of $2,500,000; Charles T. Yerkes gave the Yerkes Astronomical Observatory at Chicago University, a gift that cost the street railway magnate $2,000,000. Girard College, Philadelphia, is known everywhere among well informed persons; Cooper Union has been a continual reminder to New York people of Peter Cooper's interest in affairs educational. E. I. du Pont de Nemours founded and endowed the University of Delaware, at a cost of $1,000,000; Sen. Hiram Belknap, of Ohio, gave $30,000 to the University of Cincinnati; the makers of Alpine Cider, at a cost of $100,000, gave the University of Nebraska.

If a man has made a fortune in the commission business, it is well to give some of his money to a college for the benefit of those who are trained in his business. At any rate, there is no need to disparage the institutions of higher learning, or to compare them with the schools of our day; the latter, like the former, have given us men who have made great contributions to the arts of life, a larger number and of a higher order. The college is by no means the only medium of such training, but it provides such preparation in the best and most economical manner; besides, it is more likely to develop a man symmetrically than is the sternness school of experience. The famous men here mentioned, succeeded, not because they lacked a college education, but in spite of their lack of it.

Comparisons and Contrasts

Greely had not a college training, but Charles A. Dana did have it, and, financially, at least, he was the most successful; Edison, without schooling, is a Wizard, but are Nicola Tesla and Sig- nor Marconi less remarkable because they had the benefit of excellent schools?

Washington was a great statesman, but was not Gladstone also?

Rockefeller is a splendid organizer and a successful financier, but what of J. P. Morgan?

Bryant and Whitaker delight us with their melody; are Longfellow and Holmes less musical?

J. J. Hill has been a very successful railway promoter, but have his achievements dimmed the lustre of Senator Depew's great work?

Jackson was a dashingly general and a hard-headed man of no mean ability; what of Lee?

Lincoln was beloved; was Garfield despised? Nobody seemed ashamed of the Count of Monte-Carlo, but he welcomed gladly the presence and assistance of the great Professor Drummond.

It is true that Washington was not a college trained man, but Jefferson, the Adamses, Madison, and Jackson, were college graduates. Jackson, Van Buren, and Taylor had only limited school training, but Harrison, Tyler, Polk, Fillmore, Pierce, and Buchanan were college graduates. Up to 1900, from millions trained only in the common schools and academies of our country, but four men were chosen president. The other eleven were chosen from a few thousand college graduates. Which class, as a class, has the better prospects for political preferment?

Did a university training dull the edge of the incisive Voltaire? Did it obscure the splendid paragraphs of cloudless memory of Macaulay? Did it detract from the achievements of Max Muller, the greatest philologist the world has ever known?

What was the trusted legal adviser of the Paris Peace Commission? Prof. John B. Moore, of Columbia University, New York.

Who was called before the Trust Conference to give what was considered to be the best obtainable expert advice as to methods
of regulating these great combinations? Prof. J. W. Jenks, of Cornell University.

A few Genii Captured

Education, has traced statistics back to twenty-five years, and he has also contributed to the population, three times as many as men are graduated from colleges today as graduated in 1862, and now, of all men who reach the age of twenty-one, only one in ninety-two is a college graduate. Until recently nearly all of these went into the professions, so that, until within ten years, it has been comparatively a rare thing to find a college man attempting to succeed in commercial pursuits. The splendid success achieved by those who have done so is incontrovertible evidence of the value of college training.

Even the same men who have gone on to have a great business that was founded and developed by some man who didn't have a college education," exclaimed a gentleman at the Detroit meeting, when a notice was read that the college graduates were rare. The statement is incorrect, but even if it were true it would not detract from the value of the college training, for it requires quite as much ability nowadays to administer and increase a fortune as it did formerly to found one.

While the gentleman was speaking, the Detroit papers were praising Mr. Charles L. Brush, a young brother, who, at the age of twenty-four, founded an iron mining company, and was later elected president of the American National Bank. The gentleman is now director of some of the largest iron mining companies, and treasurer of two other industrial companies.

In 1893, Mr. A. B. Xewell, a Yale graduate, twenty-four years old, was appointed superintendent of the Lake Shore and Michigan Southern Railway, having been but four years out of college. He holds his job.

A few years ago, John N. Vanderbilt, another young college man, read a paper before a convention of engineers, and evoked warm praise. A locomotive constructed under his supervision and with his assistance, has just been put to work on the New York Central Railway.

But the man who has been chosen as the highest authority on problems of municipal ownership is Prof. Edward W. Benns, recently of Chicago University. Who is admitted to have written the most lucid, trenchant, and constructive articles on institutions of this country? The Honorable Jas. Bryce, M. P., graduate of Glasgow University.

Who was the greatest master of our mother tongue? John Ruskin, O.xford graduate.

Whose bacteriological researches took from hydrophobia and diphtheria their horrible majesty in the kingdom of death? Louis Pasteur, a French university graduate.

Whose, among the great names in Germany, during the last half-century, will be accounted greatest? Bismarck's, graduate of the same German university that afterward trained the splendid powers of J. Pierpoint Morgan.

Who is the mightiest personal factor in the affairs of South Africa today? Cecil Rhodes, Oxf ord graduate.

Who are the great leaders in England today? Salisbury, Chamberlain, Rosebery, Roberts, college or university graduates, all of them. Have the colleges and universities never caught the geographic index?

There is, however, another side to this question. Dr. W. T. Harris, our Commissioner of Education, has traced statistics back to twenty-five years ago, and he has also contributed to the population, three times as many as men are graduated from colleges today as graduated in 1862, and now, of all men who reach the age of twenty-one, only one in ninety-two is a college graduate. Until recently nearly all of these went into the professions, so that, until within ten years, it has been comparatively a rare thing to find a college man attempting to succeed in commercial pursuits. The splendid success achieved by those who have done so is incontrovertible evidence of the value of college training.

Every name you have mentioned represents a man who took charge of a great business that was founded and developed by some man who didn't have a college education," exclaimed a gentleman at the Detroit meeting, when a notice was read that the college graduates were rare. The statement is incorrect, but even if it were true it would not detract from the value of the college training, for it requires quite as much ability nowadays to administer and increase a fortune as it did formerly to found one.
Commercial Geography in Europe

LOUIS C. HURT, PROFESSOR OF ENGLISH
AT THE COMMERCIAL ACADEMY
OF VIENNA.

Commercial Geography holds an important place among the subjects taught in Commercial Schools on the continent of Europe; and Dr. Edmund J. James, head of the Department of University Extension, in Chicago University, who was sent to Europe by the “American Bankers’ Association” in the year 1892, for the purpose of studying the organization and methods of teaching in Commercial Schools on this continent, stated in his report how particularly he was struck by the importance of this subject, and the admirable way in which it was taught. It endeavors to give the student an idea of the different States of the earth in their geographical, ethnographical, and geological circumstances and treats of the productions, exports, and imports of each country. Former pupils of German Commercial Schools are to be found all over the world, as the writer of this article is able to testify from personal experience, and the knowledge that they have acquired at school cannot fail to be of service to them. But some acquaintance with foreign countries must nowadays, when means of communication are so easy, be indispensable to every man of business, whether he stays at home or goes abroad, and to none more so than Americans, who seem likely to acquire from year to year a more important position in the commerce of the globe.

W. N. FERRIS, PRESIDENT OF FERRIS INSTITUT","BEG KAPIDS, MICH.

Our public schools provide for eight years of work in arithmetic. It is generally admitted that the results are very unsatisfactory. On completing this course the majority of students are slow, inaccurate and impractical. The public school course in arithmetic should be reformed. Children should not be required to take up four years of work in arithmetic before entering upon the fourth year of school work. Prior to this time, (1) the majority of children are not ready for it; (2) they have no use for it; (3) they are arithmetically injured by it. These are legacies of prevision which should challenge the careful consideration of every teacher of this subject.

THE MATTER

The subject matter of arithmetic has received very little attention. In the aggregate, there have been very few attempts made to present the children with solid reference to giving them something to do. The selecting of subject matter with reference to securing rapidity, skill, and power has been unconsciously ignored. The teacher who wishes to secure satisfactory results in arithmetic must give the subject matter his undivided attention. The arithmetic exercise, ordinarily used to dissipate mental energy, confuse the child, and unfit him for ever mastering the subject. In selecting matter, the enumerative plan should be observed; in other words, the work done the first week is the same as that done the second week. To illustrate, “1 + 3 + 1 + 2 = ?” is not one problem, but three problems, the final result of which is not to be remembered, because it cannot be turned to service in solving any other problem. If the child is ever to become a ready reckoner he must learn sometime and somewhere that 4 + 3 7, and that this, when once learned, he must always know instantly without calculation. In a word, the “what” in relation to each number must be little and fundamental. On the basis of what has already been said the successful teacher will, in teaching, “reduce his problems to their simplest form” select those in common use and require children to give results “at sight.” He will very rarely ask his class to reduce “squares” to their simplest form, because this problem is unknown to the simple work. The process will be worse than useless. While solving such a problem the children can, under the direction of the teacher, solve fifteen practical problems, and thereby gain in accuracy and skill. This paper does not advocate the use of less subject matter, but on the contrary, advocates the use of more subject matter, but of a kind that can be handled with ease. He believes that the mind is in touch with actual life relations. Pure arithmetic involves but few principles. These principles are simple. Their application to business involves by far the larger number of actual difficulties. The teacher cannot put too much stress upon the “what” in arithmetic. When teachers recognize this important fact, they will discover that the entire subject of practical arithmetic can be mastered by children, beginning the third year of school, in three years. The time, ordinarily required by the handwork in the other five years, can be profitably devoted to elementary science, literature and handcraft.

THE METHOD

It is now my purpose to discuss method in securing the best results. The teacher will find that the boy or girl who begins arithmetic in the fourth grade has already acquired, in the plural way, a working knowledge of the science of the relation of quantities as expressed in number. If by chance the children in this grade have not in their life relations acquired this art, he finds them in the hands of the best teachers. The child and the man always use when not parasitized by the use of a book. What is this method? The answer is simple. The teacher moves the hand of the child from the day to day, LINING TO APEX, FILLING ONE AT A TIME, raising the book. The relations of these commodities in trade are expressed in number. It is not always easy to bring flour, meat, sugar, eggs, etc., into the school room. It is easy to employ blocks and cut paste-board in such forms as admit of easy measurement. These objects are to be put out of sight just as soon as their use stands in the way of quick and accurate mental operations.

MENTAL ARITHMETIC

In the fourth grade the teacher should be provided with as many mental arithmetics as he has pupils. I commend to you Kirk & Sabin’s Course in Oral Arithmetic, two books, covering six years of work, the same to be mastered by ordinary pupils in two years. The books are not to be put into the hands of the children for study. The revival of interest in mental arithmetic is to be of little value to pupils if the current method is to be pursued. Bear in mind that the oral work is much easier for the child, and select from the book the matter that is adapted to each particular class. He is to use the book and not let the book use him. The class having been called, the teacher revives from the books a form or two for the pupil of the result. If the answer is correct, he does not waste time in requiring the pupil to repeat the problem, and then under the guise of so-called analysis, require the pupil to use the book himself. If he gives the correct answer, he has understood the problem and he has performed the mental work. What more does the teacher want? By pursuing this method, the teacher can make such rapidity, neatness, rapidity, correctly read and write, and skill and accuracy. “Oral analysis” is to be used solely for illustrative purposes, to aid some pupil who does not see the arithmetic. By this method forty or fifty problems will be solved by the children in minutes as against eight or ten by the “therefore, henceforth, and forever” method. Some teacher asks, “Why not put the pupils to the hands of the children and assign regular lessons?” Because he will fail utterly in securing “fine art” results. I assume that the “fine art” is an artist, that he recognizes the value of the pupil’s work and that he will understand the mental operations of his pupils. If he gives the children the books, he tramples upon his own work as an artist. They are the

(Continued on Page 217.)
The Department of Commerce of the Central High School of Philadelphia

HENRY W. PATTEN

In his report on the public schools of Philadelphia, in 1892-3, Superintendent Edward Brooks first made mention of a Commercial High School for boys. His suggestions and discussions of this subject were continued each year, until in his report of 1896, he recommended that a Commercial High School be established. The Board of Education acted upon this recommendation, and a committee was appointed to report on the subject. Definite action was taken May 24, 1898, when the Board recommended that such a school be established. The course of instruction was adopted in June, and Dr. Cheesman A. Herrick was chosen Director of the Department. Dr. Herrick is a graduate of the Wharton School of the University of Pennsylvania, and a teacher of experience and marked ability, whose career has been most fruitful of good results. He recognizes the value of the school to the community and is enthusiastic for its success.

THE OPENING

The new Department opened with an enrollment of 175 pupils, thus confirming the views of those who felt that it was needed and indeed demanded in this city. It is now in its third year, having been very successful, both as regards attendance and results accomplished.

LABORATORY METHODS

Scientific studies treating of the forces of nature, with a view to their applications in the Mechanic Arts and Industries, have been deemed very essential. Extensive and well equipped laboratories have been provided, where, in addition to Physics and Chemistry, the Raw Materials of Commerce in the Animal, Vegetable and Mineral products are analyzed and studied. Excellent opportunities are offered for visiting the different and varied industrial processes to be found in operation in Philadelphia, and thus admirably to supplement the regular school work. Visits have already been made: for example, to the Atlantic Refining Company, the Penncord Iron Works, The Baldwin Locomotive Works, and Cramp's Ship Yard, etc.

MUSEUMS

The Philadelphia Commercial Museum is available for observation work, where the products of the entire world may be studied, as is also the Pennsylvania Museum and the School of Industrial Art. A Museum is being collected for the Department, which, when completed, will contain specimens of raw materials and the manufactured products from these, from all over the world. The advantages of such a collection for the purposes of study cannot be over-estimated. Commercial Geography becomes at once a fascinating study, when this varied display is placed before the pupil and he is required to tell, not only in what country or countries the materials or goods are to be obtained, but also what means of transportation are to be employed, and through what ports the goods must pass before entering the United States.

LANGUAGES AND ACCOUNTING

The Commercial value of the modern languages has been taken into account and German is required in the second, third and fourth years, and Spanish or French in the third and fourth years. The Department of Accounts and Business Practice affords instruction in penmanship, book-keeping, business forms and commercial law. Stenography and typewriting are taught during the second and third years.

THE COURSE OF STUDY

The following is the course of study adopted by the Board of Education:

FIRST YEAR

Composition writing, with a study of Classical Literature in translation, and of American Literature, three hours each week.

Elements of Latin and Easy Readings.

Algebra, five hours.
The Penman-Artist and Business Educator

Greek and Roman History and European History to 500 A.D., three hours.

Raw Materials of Commerce, (Animal, Vegetable and Mineral Products,) four hours

Composition, (Lectures and Quizzes,) two hours.

Business Forms, with Penmanship Practice, two hours.

SECOND YEAR

History of English Literature, with Composition Writing, three hours.

German Grammar, Reading and Conversation, five hours.

Advanced Commercial Arithmetic, including Mensuration and the Metric System, two hours.

The elements of Geometry and Trigonometry, three hours.

LITERARY AND DR. MERRICK'S MEDITATION ROOM.

English and Modern European History, two hours.

Commercial Geography, Book-Keeping, three hours.

Stenography and Type-Writing four hours.

THIRD YEAR

Readings from English Literature with Essay Writing, and Elucution, three hours.

German Reading, Composition and Conversation, three hours.

Spanish or French (Election,) four hours.

American History, two hours.

Physics and Chemistry, four hours.

Political Economy, two hours.

Mechanical Drawing, two hours.

Observation, and Reports on Office Practice, Business Methods, etc., three hours.

Stenography and Type-Writing, four hours.

FOURTH YEAR

Readings from English Literature and Thesis Writing, three hours.

German—Advanced Reading, Conversation and Correspondence, three hours.

Spanish or French (continued,) three hours.

Modern Industrial and Commercial History of the United States and England, three hours.

Industrial Chemistry, two hours.

Transportation, Banking and Finance, four hours.

Statistics (in connection with Thesis Writing,) one hour.

Study of Government (chiefly cities,) three hours.

Ethics of Business and Commercial Law, two hours.

HOW THE COURSE WAS DEVELOPED

The work of preparing the course of study was interesting.

Suggestions were requested from a large number of business men, and when these had been co-ordinated, the provisional course that was made was submitted, along with a typical course prepared by Professor James of the University of Chicago, for further comment and criticism.

SUGGESTIONS was received from men representing wide ranges of interests, and when the final reports were received, the provisional course was revised and adopted by the Board. But this course was not accepted as final. The President of the Board has requested in his annual reports that those interested, communicate further suggestions.

At the end of a year the Director of the Department recommended a revision of the course, considerably modifying the original plan of studies. A further report urging additional slight changes will likely be made some time in the present year.

CO-OPERATION OF EMINENT BUSINESS MEN

In this connection it is interesting to note the cordial support which the project has received from the business men since its inception. Mr. Samuel B. Huey, President of the Board of Education, and a very successful corporation lawyer, Mr. Theodore C. Search, one of the foremost business men of this city, Dr. Wm. P. Wilson, Director of the Commercial Museum, and many others, have given most efficient aid to the project from the beginning.

THE OBJECT TO BE ATTAINED

The aim of the School of Commerce, as conceived in the Philadelphia experiment, is to prepare young men to participate in every phase of business activity. Its promoters believe that the successful business man of the future must be broad in his conceptions, and must have a knowledge of the various industries and processes of manufacture and of the operations of trade, not only for this country but for others.

The business man must be familiar with the trade conditions and needs of other nations as well as his own, and such familiarity this school aims to furnish. Schools of commerce are today found in Germany, wherein her young men are trained to carry her products to foreign markets, and during the last few years Germany has secured an entrance into the markets of every country, and already rivals England, which so long has pre-empted the trade of the nations. Dr. Brooks says, in his report for 1898-9, "America is rich in her manufactures."

INDIVIDUAL DESKS IN LABORATORY—ANIMAL AND MINERAL PRODUCTS.

LABORATORY FOR VEGETABLE PRODUCTS—DEMONSTRATION TABLES AND CASE.

STENOGRAPHY AND TYPEWRITING ROOM.
Through her skilled laborers and superior mechanics, she is the peer, if not the superior, of any nation of the globe. What she needs now is trained young men to carry her products to foreign countries. If there were a hundred such young men in this city today, bright and properly qualified, they could line up in the front ranks andenerative em-
ployment as representatives of American goods and American firms in the markets of Mexico and South America. We need, moreover, a trained class of men to act as consuls and representatives, men who are familiar with the trade conditions and needs, to look after and protect American interests in foreign markets. Indeed, there is no class of schools in our city, which promises a larger field of usefulness and a richer reward to its pupils, than the Commercial High School. It is interesting to note that it has already so impressed itself on the educational world, that in December last, Cornell University invited Dr. Herrick to de-
liver, at Ithaca, a course of lectures on the functions and possibilities of schools of com-
merce in this country.

Professor Feibleman of this monograph on commercial education, says: "I believe the time has arrived when the American Commercial School should cease to be purely a clerk factory and educational repair shop, and should assume the duties and position of a real business training school. In order to do this, it must raise its standards, broaden and deepen its course of study and lengthen its time requirement. This stand-
ard of secondary commercial training has been more nearly approximated in Phila-
delphia, at the Commercial High School, than in any other American city."

Judging from the results so far obtained, it is considered that the four years course as herein outlined, will so far meet the existing requirements, as that the gradu-
ates of this Department will in the future be recognized among the successful repre-
sentatives of business activity in this country.

FERRIS ON ARITHMETIC.

Continued from Page 214.

learners, he is the master, the director, the train-
er. In many schools where the chil-
dren have the books, problems and answer-
s are committed to memory in order to avoid receiving a deris, and the results are demoral-
ing. Such is the state of the arithmetic in this school. "In a few weeks more" the pupil will be placed in the hands of the pupils during the recitation. The teacher should designate problem by number, pause a few seconds and then call upon a pupil for the correct answer. If the pupil has been taught the kinds of the problem, the teacher should bear in mind that he is teaching mental arithmetic. By pursuing this plan, an immense amount of first-class training is gained in a very short time. The oral course, as outlined by Kirk & Sabin, is comprehensive, covering all the practical applications of arithmetic. By pursuing this method the pure oral course can be completed, provides it is begun in the fourth grade, in two years. If, for any reason, some of the children are withdrawn from school while pursuing this course, there can be no harm in adopting the be-

The foregoining is fundamental. Further illustrations are unnecessary. The value of modern arithmetical language and forms in practical problems, has been greatly exaggerated. A large number of the so-called cases of modern text-books are utterly foreign to business, and are unworthy of even a charitable consideration. As already stated, arithmetic is the science which solves the relation of quantities as expressed in numbers. These relations involve simple reasoning. The pupil who has mastered addition, subtrac-
tion, multiplication and division in relation to integers and fractions, has no use whatever for the terms, — rate, percentage, base, and interest as taught in the methods employed by most teachers. By employing the current method, pupils rightly imagine that they are meeting new obstacles daily, whereas, when he begins the specific applications of percentage, he is only master of the arithmetical feature. The new element in percentage is the application of arithmetic to business. The large part of the pupil’s work in this stage of learning business usages. Not infrequently, the teacher has had little experience in business. He is over-burdened with work, and feels that he is forced to employ rules and the limitations contained in the school arithmetics.

No man or woman can teach practical arithmetic without first acquiring a knowl-
dge of business. In "profit and loss" the child must be trained to appreciate "cost price;" in commission, to appreciate "work done, or service rendered," in order to guard against the fool notion that there are two classes of merchants. He must understand, "bank discount" to appreciate the fact that he must always have in mind "the value of bankable paper at maturity;" in "stocks and bonds" to appreciate the importance of seconding mind.

In business college work, the training does not differ from right training in our public schools except that the entire arith-
metic course must be completed in from three to six months. The "oral course" is the preliminary "oral course." Use Kirk & Sabin's first book for four, or possibly five weeks. Again I say, pupils enjoy doing what they can do readily and quickly. Then use the second book. The time allowed for it should be six weeks. The method is the precisely the same as already outlined. Then use acquired arithmetic power in having pupils master so-called arithmetical applications, but it must never forget the importance of accur-
acy. No credit should ever be given in "business arithmetic" for quick method of solution when linked with an inaccurate result.

Daily drills in rapid addition, sub-
traction, multiplication and division are indispensible. More than 50% of all ap-
plied arithmetic involves these fundamental processes.

In conclusion, more and better arithmetic can be taught in three years, in the public schools and business colleges, by the plan I have outlined, than is now taught in eight years. In the first-class business college, pupils of sixteen and twenty years of age, whether previously trained or not, can be taught practical arithmetic in six months. At the beginning of the 20th century let us cease to waste time teaching arithmetic. Let arithmetic teachers keep pace with the demands of life; let them use the time saved by employing sensible methods to awaken human souls to an ap-
preciation of the world's best literature; to an appreciation of the arts and humanities; to an appreciation of the laws and humanities of nature; to an appreciation of the meaning and mission of human life.

Some Good Words from S. McVeigh.

Enclosed find check for three subscrip-
tions for the PENMAN-ARTIST and BUSI-
NESS EDUCATION. I find that your journal has inspired me in my work, and I can no longer afford to be without it. The new department, I must say, is a real delight to me, and you are fortunate in securing Mr. Chadwick to preside at its head.

M. McVEIGH.


Oct. 1, 1902.
Our Vertical application. cents cation. before others class expression. which we have never refined manuscripts simply because they did not state our views.

As Publishers, we endeavor to do that which will command the widest and best attention and patronage. In order to secure subscriptions, we do not give that which people are willing to pay for. To secure advertisements of the right sort, we must circulate among people who have money and intelligence.

As readers, you have a right to expect to hear from others, and to be heard when you have anything to say. As subscribers, you pay for our services and opinions, pertaining to penmanship, art, and to practical education, and not our beliefs and prejudices concerning religion and politics.

Our Creed. We believe in simpler script characters because they mean more legibility and speed, and better writing at the hands of all. We further believe that there is more slant, no one movement, one style that is best for all, but that there is for each, and that the best teacher is the one who endeavors to help rather than suppress individuality. We are opposed to big bone-idea and little n methods.

An intellectual, commercial educator wrote us as follows: "There is a liberty and fairness in your publication which first attracts my attention and which just suits my way of thinking. It is a difficult thing to be both liberal and enthusiastic, and yet you possess both to a high degree." I pon this platform we solicit our patronage and dedicate our enquiries.

ZANER & BLOSER, Publishers.

Vertical Questions Answered

"In view of the fact that the vertical slant of penmanship is being demanded, I take this opportunity of asking your opinion regarding same.

1. Do you think it easier to learn than the slant hand?

2. According to the best authority, can it be written as rapidly as the slant?

3. Would you adopt it into the schools exclusively, or would you prefer slant?

Any information you may give regarding the standing of vertical, as compared with the slant, will be gladly received.

The above are typical of many similar questions asked us frequently and we here have it to ask: Is vertical writing to be worthy to those whom they may concern.

1. Vertical is more easily acquired than the usual slant hand because it is less complex.

2. Vertical can be written as rapidly as the slant hand—faster by some. That is, it depends more upon the likes and dislikes, prejudices, temperament, etc., of the individual than upon the merits of any particular degree between 90 and 15.

3. We would adopt vertical in the primary grades and let the experimenting ends there more, if made intelligently and fairly, determine the standard to be adopted for the upper grades. Wisdom, patience, skill, time, experience are necessary to solve the slant problem. In the primary grades one slant may be the standard for children and another for adults.

Editors.

The Few and the Many

The few of the Spencerians and their worthy followers try to teach people to write better than plainly to write prettily. We once thought all could learn to write beautifully if they would but earnestly try. Today, however, we see differently. Experiments have demonstrated that all can learn to write plainly, the few beautifully. The world needs legible penmanship on the part of every citizen and beautiful penmanship on the part of every specialist. Ornamental penmanship will live long after business penmanship has become the product of shorthand, typewriter and phonograph. The few can profitably learn to write beautifully while all can profitably learn to write plainly. The lessons of the past have taught that the many cannot become expert, but that the few can. All, therefore, need to learn to write legibly and fairly rapidly, while the few who have the genius of tool and talent need to become expert.

Banks

"Is it true that banks do not accept vertical writing and if so, why?" We guess they do when it comes in on checks or deposits with such names as Edson or Eaton attached. Some bankers doubtless refuse Boston Pen Art Company, made rigid an examination in writing as in other branches. This raises the very important question, What and how much should a candidate for a certificate know in order to teach up to date writing? To get the conscious or unconscious opinion of the Writing Masters and Educators concerning the matter, the PENMAN-ARTIST AND BUSINESS EDUCATOR has decided to publish a symposium. As an examiner, what ten questions would you ask in order to determine the applicant's qualifications to teach writing?

Madarasz

You have doubtless noticed the advertisement of Mr. L. Madarasz concerning his proposed summer class in penmanship. We consider him one of our teachers— one who is familiar with many widely differing methods, and many penmen. Mr. Madarasz is therefore qualified as are but few others to instruct in his specialty— penmanship.

We wish to call the attention of our readers to the advertisements in other columns of The Penman and Business Educator. We have every reason for believing that they are perfectly reliable and that they aim to satisfy all customers.
Mr. J. F. Caskey, recently of Marion, O., is now one of the teachers in the Elliot School of Business and shorthand, Wheeling, W. Va.

Mr. F. T. Weaver, E. Liverpool, Ohio, in a letter using the insignia for stenographer and supplies, states that he "opened the year with seven times as many students as last year," and though his school is only a single fellow—reason he came from a fine family.

Mr. R. G. Lath, the hustling, intelligent, skillful, all-round commercial teacher and penman, in the Boys School, Bluffton, Ind., has become one of the leading commercial studies in the city, and has elected to the position in the Boys' High School, Manhattan Borough. Success, brother.

Mr. W. L. Tipton, recently of Detroit, Mich., is now a teacher in the commercial department of the high school, Tyrone, Pa.

K. A. McDevitt, recently with the Massachusetts Mutual Life Insurance Company, is now with the Chas. Business College, Ypsilanti, Mich., teaching simplified penmanship.

Edward A. Bowes, of Lynn, Mass., is now principal of the shorthand department of the Winsted (Conn.) Business College.

Prof. A. J. Zaner, of the Penman-Artist, is now a hustling, progressive, congenial fellow.

Mr. M. A. Albin, penman in the Topeka (Kans.) Business College, reports a splendid school of penmanship, spelling, English history, and one class in composition rhetoric.

Mr. W. A. Pierson is now connected with King's Mountain Military Academy, Yorkville, S. C.; writes, "I have an excellent penman, and feel that a small institution in every respect." The PENMAN-ARTIST wishes Mr. Pierson the very best wishes for his new field of work.

Mr. R. E. Moore, formerly of Pine Bluff, Ark., is now supervisor of writing and drawing in the public schools of Montgomery, Ala. The PENMAN-ARTIST wishes Mr. Moore much success in his new field of work, and he writes the simplified style exceedingly well.

W. P. Wright of Wheeling, Pa., Business College, has united his forces with F. M. Allen of Wilkes Barre, Pa., Business College, and they will conduct both institutions under one management.

Mr. Wright, however, will remain at Hazelton as resident principal of the school there, and Mr. Allen will occupy a similar position in the school at Wilkes Barre. This will give both gentlemen a wider field for their energies, and we wish the combination no bounded success.

Mr. P. W. Fredrickson, president of the Mensfield, Ohio, Business College, reports a splendid attendance of students, and all is well.

Mr. R. H. Wright, who has been pursuing a course of instruction in the Zanerian Art College, was recently called away from his work to take charge of a class for commercial pupils in the Peabody High School, Peabody, Mass.

"The American Economist," of February 22, commented at length of the proceedings at the annual banquet of the American Protective Order of Odd Fellows at the Waldorf, Astoria, February 16. The excellent account, which was given so promptly to the press, is an extra fine work by our friend E. M. Barber, of The Appraiser's Office, New York.

F. F. Price, principal of the commercial department, Bay City, Mich., reports an attendance of 225 pupils, and is strictly up-to-date in consequence thereof.

Mr. C. W. Ransom, for four years principal of the Boys' High School, Winkleville, N. Y., and well known throughout the country as a principal in every respect. For many years Mr. Ransom has had years of experience in teaching penmanship by mail, and we feel sure that those desiring instruction will do well to correspond with him. See his advertisement in this issue.

We acknowledge the receipt of "The Art of the Pen." We are delighted to have in the hands of our friend, W. J. Kinsey, of whose successful work the essay by him is taken.

The excellent article on School and Business Arithmetic, published in a recent number of this paper, is by a penman who has published in pamphlet form by the author, Dr. Edward W. Day. The PENMAN-ARTIST has been sent a copy, with the compliments of Dr. Stitt.

W. K. Hayward is teaching in the Philadelphia Business University.

Warren M. Van Name, a graduate of Columbia University, recently accepted a position as professor of English in New York Commercial High School. He was formerly at Blairston Prepstrean Academy.

The Brooklyn Commercial High School has enrolled a larger class than ever before in its history. It has an excellent faculty, and the PENMAN-ARTIST wishes the students to do well in their studies. The Penman-Artist desires the school to be successful.

The veteran, L. M. Lannan, is announcing, in an attractive manner, a summer school for penmanship teachers. It is a rare privilege to sit under such instruction.

OBITUARY

J. B. LUCKEY

Prof. J. B. Luckey is dead. This news will be read with sorrow by the penmen of all over the land, he having a national reputation as a penman.

Professor Luckey was connected with the Bryant & Stratton Business College at Los Angeles, Cal.

The cause of his death was pneumonia, which occurred February 10, 1901, after a short illness of nine days.

Professor Luckey was a man of much ability and was truly a penman. During the fifteen years in which he was connected with the above mentioned institution, he never failed to display anger or impatience with a pupil.

J. N. MEHAN

Just as our February issue was about to be closed for passage of our journal we learned of the death of the veteran commercial educator, J. N. Mehau, of the Commercial College, Des Moines, Iowa.

Mr. Mehau was very successful in commercial educators generally, as he was well known and highly respected by nearly all such persons in his line of work.

It was known that his health was somewhat broken, but when we heard that he had again taken up his duties as publisher and school proprietor, it was thought that he would be able to continue.

We extend our sincere sympathy to his family.

CATALOGUES AND CIRCULARS

W. A. Thompson, Pontiac, Mich., is putting out a very fetching poster-circular for his Home Study course in sign-show card lettering. Mr. Thompson is doing conscientious, up-to-date work, and is deserving of the extensive patronage he is receiving.

"Success" is the title of a unique and high-grade business handbook issued by the Spencerian Commercial School, Cleveland, O. The pamphlet containing the same is a rich, brilliant red and was effectively addressed with white ink by that skillful penman, Mr. H. H. Lehman. The entire portable address of James A. Garfield delivered before the students of the Spencerian Business College, Washington, D. C., is presented, together with portraits of successful penmen and effective pupils of the school.

"A Catalogue of Publications of the University of Chicago Press," gives one an idea of the type of the institution by giving a list of the books, tracts, publications, etc., issued by and in association with the University.

"The Searchlight," is the title of a very vigorous circular published by the Marietta Ohio Commercial College, Benn J. Fergus, manager.

We acknowledge the receipt of some neat and attractive advertising matter from the Western Penman, Wis., Business College, Mr. W. Blankenship, a former pupil of the Zanerian Art College, is principal of this institution. F. H. Prexton, Business Educator wishes Mr. Blankenship much success in the conduct of this school. Messrs. Brown and Way, of Milwaukee, Wis., are the proprietors of the institution.

KUTLAND, VT., January 31, 1901.

ZANERI & SONS, GENTLEMEN: The convention number is issued for all interested in the commercially and artistically; it is an inspiration. Judging from the rapid progress made by the paper, you not only believe in evolution, but in an evolution so rapid that it is practically revolution. Sincerely yours,

E. D. SNOW.


"Art Penmanship," by C. C. Cann, published by the Western Penman Publishing Company, Cedar Rapids, la., is a 5-page booklet containing information on business and ornamental penmanship, flourishes, lettering, and pen drawing. The author has given to the public his highest skill and conceptions and no one interested in these studies needs a copy. Given as a premium with the Western Penman one year at our dollar.
The following plan is simple and sufficient for keeping accounts with pupils attending a private school where the time and particularly the expiration of term is varied. Its advantages will be apparent to those interested.

An Enrollment Book made large enough to contain one year's business and stamped with its year date, and the certificates and stubs numbered consecutively. This book should be so made that when the certificates are detached, it can be trimmed and preserved as a complete reference book for future use. The stub space should be large, and arranged to contain all data taken when enrolling the student, his ledger account, expiration of term, extension, re-enrollment, date of graduation, home address, business after leaving, changes in position, etc., All reference to and from this book to be made by use of certificate number, plus the year date.

The Roll-call Register should have names entered in consecutive order from the Certificate Book, and should be large enough to hold one year's record without rewriting names.

A check mark or E should be placed opposite each name in advance, at the date of expiration, or for the time for which each student entered. When a pupil's attendance is marked up to his E, he should be sent to the office immediately, and a new agreement made for a definite period, and marked in both books as before. Time lost may be extended in the same manner.

If the roll is called in other departments at the same time (the first thing for each half day's session), prepared sheets should be used, copied from, weekly, and preserved.

An Index Book of names should be kept for all time to come with nothing but names (alphabet order, vowel index), certificate, number and year. When a student enters for a second year, his new enrollment number and year should be placed above the former.

A Columnar Journal should be so kept that tuition belonging to different departments may be posted separately by footings. The pupil's name appearing as explanation of entry, but no account required other than the original stub of Enrollment Book.

Bills Receivable should have columns, if much business is done by note, and the notes placed in a receptacle in order of due dates.

Unpaid bills or balances, should not be entered through the Journal, but should be made out in bill form at once, indexed with enrollment number and filed in alphabetical order in a bill holder. The amounts on these bills need not be posted until paid. Bills with specific date should have same marked in Roll Call Register, and reported as for Expirations, otherwise the bills should be looked over monthly and duplicates made for presentation. No bill should be removed from the until paid, and posted to stub of Enrollment Book, and journalized.

The Evil of Today

That children are bringing to learn to write at the age of six years and under, and to perform writing daily and almost hourly in the school room, is a wrong which we need to do all in our power to abandon. The reasons are many and obvious. The child is too young to learn the art aright. Being too young, it acquires habits which are detrimental alike to the child's health and to the child's penmanship. The child does not need writing at that age, but it does need knowledge of stones and stars, of ants and ages, of clouds and crows, of moun- tain and valley, of dew and duty, of right and wrong, of which can be acquired more quickly and completely by other means than writing. The prime evils of gripping, excessive finger action, and poor position are the fruits of attempting to learn to write at an age never dreamed of by mature. Let us give the children a rest, and the art of writing a much needed vacation, in the kindergarten and primary grade.

Orders a Dozen Copies

February issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR unquesionably is in the front rank both in quantity and quality. I sincerely hope that you may meet the reward your efficient writing for these

Please send me with bill, one dozen copies of Convention number and oblige.

C. A. FAIR, St. Chicago, III.

Lessons in Artistic Penmanship

Number Seven

BY J. E. LEARNEY, TROY, N. Y.

How well do I call to mind the amount of pleasure and interest engendered by the first set of ornamental capitals that ever fell into my hands. If the forms here- with were to awaken as much enthusiasm and desire on the part of those following these lessons, as many ones have in me in the past, I believe I would envy your delight. Poor as they are, they are the product of much hard work and study. Yet I consider the moments spent in the acquire- ment of them among the happiest of my past life. True it is, there is more satisfaction in possession than in pursuit, yet when the former is born the latter is buried. Therefore enjoy the pleasures of your present labors and then the satisfaction that comes only by possession.

CONCEPTION, CONFIDENCE AND PRACTICE

I have heard it said that to be able to make a good set of capitals one must make half a dozen sets daily. That is, no doubt, a good way, but there are better ways. However, the first requisite is a knowledge of form. The second is that the most important essential, is skill, which comes only by honest effort repeated over and over again. Another very necessary essential is confidence, which is born of skill and experience. Not necessarily that kind of confidence that causes the head to enlarge, but rather that which is the result of honest service and efforts.

Practice on each capital until you can make it well any time of day without pre- liminary work, and you will be able to make a set of capitals with but little addi- tional practice. But as long as you are not reasonably sure of the result before the pen strikes the paper you need not expect to have much success in getting out sets of capitals. In other words, as long as you make as many poor letters as good ones don't waste time on the alphabet. Spend it on individual letters.

GENERAL APPEARANCE

After all, the appearance of the alphabet is not dependent so much upon the form of each letter as upon the relationship as
The Penman-Artist and Business Educator

Capitals

 críticams

Hill, Keene, N. H. Would advise you to follow some good course in business writing until you become master of a fairly good hand. You are endeavoring to execute forms that are beyond your present skill. Shading is too long on all capitals. Spend considerable time on some good movement exercises and it will benefit you. Paper is poor and ink too thin.

Chaffin, Eastman, Miss. Work still lacks strength right through. Too weak and sprawling. Do you work at all on movement exercises? You need it. Keep your arm free from tight clothing and endeavor to put some force into your capitals. Small letters require a great amount of careful study. Watch slant. You can procure good paper from the editors of this paper.

Edward F. James, St. Louis, Pa. Your C's are as good as the other letters. Your forms reveal an uncertain action. Occasionally you strike a good form but more frequently a bad one. Study form closely and practice the elements and principles carefully. Review lessons one and two carefully, and you will then see the necessity of reviewing all. Do not infer from this that your writing is poor—it is good.

Smith, Parkersburg. Raise your pen oftener in words. It should be raised, on an average, in making about every second or third letter. Loops are too narrow. Do not pause at top of bottom of j.

G. A. B. Mass. Capitals are not strong enough. You seem to use too much finger action or too slow an arm action. All in all, your writing is good, very good, considering the fact that you are not following it professionally.

davis, Lincoln, Neb. Your work is too large right through, and pen too coarse or touch too heavy. See "Edward F."

Hoffman, Toledo. Yes, there is money in the work to which you refer, but you should raise your standard a trifle higher. Lower part of T too long and shade on E, too high. As a whole, your work is now quite attractive. Some of your forms lack strength, which reveals a rather uncertain action. Alphabet good. Come again.

Ullman, London, O. Your habit of "retouching" shades on all capitals is a poor one. Do away with it. Shade on A too long. Uniform initial and final ovals. Final oval of Z too large. You do very well.

D. W. Jones, Spring Garden. You say you go too fast for accuracy. Then why not slow down? Capitals are "coming up." Move more carefully on small letters and pick the pen often. Lower turn in T, too sharp.

Z. Manchester, N. H. Your work is "climbing." Exercise more care on small letters. Get loops above the line fuller and strive for more strength right through. Initial oval of L too small.

Hamilton, Ky. I see no reason why you cannot acquire an ornamental hand. You will have to study form closely. Procure better paper and "sail in:"

J. C. C., Md. Some (yes, many) of your capitals are too wide for their height. Many of your shades are too high especially in the capital-stem. Work on plain-standard forms will do more towards straightening up your capitals than any one thing. You can become one of our finest penmen.

J. K. S., Md. Capitals are good but uncertain. You get an excellent quality of line. Shades a trifle light. Lower loops in J, Y and Z too large.

whole. All shades should be uniform in weight and the forms about equally distant. Keep all ovals well rounded and about horizontal.

Shading

The shades are most difficult because they require that elastic action which alone at times determines the work of the professional from that of the amateur. In fact, it is this elastic action that determines the quality of the shade. The pen must not only move in the direction of the stroke, but the hand must move up and down to produce the shade. The pen points must not only spread but the weight must be relaxed in time to allow the pen to move smoothly around the turns. If your shades are long and slim it reveals the fact that this up and down action is not quick enough for the other action.

But in spite of all that I have said this time to discourage you in your efforts, do your best to outdo the copy. I candidly admit that I belong to the jealous class, yet I will promise not to feel that way if you succeed.

I am glad to see the rapid strides that many of you are making in this work. This alone is a source of encouragement and satisfaction. I hope you will all continue to improve in the future as you have in the past, and I feel sure that one and all will succeed if you but persevere.
Verticalism

There still appears to be a difference of opinion among the distinguished men of the penmanship profession as to the practical value of vertical writing; yet it might be fairly said that most penmen have gone back to the slant, which clearly shows that the slant is the better style for the masses.

Conceding all this, however, the truth remains that the promoters of the vertical system have not labored entirely in vain during their apparently successful period of a few years, but have, in upholding it, given birth to that medium slant which promises to be the business writing of the future. The favorable record already made by the verticalites has been due to the splendid work of a comparatively few men, the result of whose labors redounded to the credit of the whole profession. Have they not by their untiring efforts aided the development of the most practical style in existence? Yes, and despite the admitted superiority of the slant system and the attempts of its advocates to crush the vertical, some of them still cling to it.

That the verticalites have aided in raising the standard of business writing, there is no doubt, when the results accomplished by them are compared with previous work.

The course of its development, however, has not been in a straight line of progression. Like all evolutionary processes, it has had its periods of retardation and acceleration.

Now that the country has been vastly benefited by the efforts of the vertical advocates, not by the utility and practicability of the style, but by the out-growth of their attempts to make it a universal system, is it not time to follow the out-growth, the product of their work, the star of the future, instead of clinging to the old-fogyisms which, if it is admitted, were more of a failure than a success in the recent past.

Teaching the vertical for the sake of writing vertical is supposed to have resulted in failure as evidenced by the recent moves of the public schools, but it is by no means certain that even those schools were not benefited by it.

However zealously and industriously may seem the promoters of the vertical forms of writing, the awakened ingenuity of the majority of them in seeking a way to escape from its claws, step over to the medium slant which, it is admitted, is far more business like and practical than the vertical.

The verticalites, then, have had their day. Their high attainments and selfless devotion to the profession affords high inspiration to every seeker of the chirographic art, and the public recognition of them has stimulated scholarly ambition among a wide circle of earnest students.

L. M. REASON,
Com'1 Dept. D. M. I., Danville, Va.

Appreciative

Enclosed find remittance for THE PENMAN-ARTIST AND BUSINESS EDUCATOR for one year.
You are publishing a paper of great value. That article by Madaras is worth all the paper will cost me in years. Lehman is giving some fine lessons. In short, it is the paper for me.
May you have all the success you deserve. I cannot think of greater prosperity.
Buckley, Ill.
Yours very truly.
E. A. CAST.

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Enclosed find $1.00 for renewal to PENMAN-ARTIST AND BUSINESS EDUCATOR. Your journal is now up-to-date in every respect, and in my opinion is in advance of anything else of the kind.
KAY DECKER,

BY E. L. BROWN, ROCKLAND, ME.
Commercial teachers who intend to visit the Pan-American Exposition at Buffalo will be pleased to learn that they can secure rooms from Mrs. A. H. Stephenson, wife of the well-known teacher in the Bryant & Stratton College of that city. Her house has fifteen rooms, so that she can accommodate quite a number. Her address is 40 Sanborn Ave., Kenmore, N. Y. Kenmore is a convenient suburb.

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The Best Business Writing for the Present Decade

The accompanying letters and figures show the style of writing taught in the Commercial Department of St. Johnsbury Academy. We make no claims for its beauty or form, or for perfect accuracy in the shape of the letters. These forms are used because past experience has shown that they meet the demands made upon them in the hurry and rush of the business world. They may be formed with great rapidity and yet retain their legibility. Students acquire these forms with comparative ease, and forming the habit of keeping the loops short and the capitals small, soon are able to put up a neat looking page.

The movement used is the forearm, or muscular movement as it is often called, but with a difference in the application of it to capitals and to small letters. In teaching capitals and movement exercises connected therewith, we ask pupils to slide the third and fourth fingers on the paper, just as in the pen slides, but in teaching small letters we try to retain exactly the same action of arm and shoulder muscles, but ask the pupil to now allow the third and fourth fingers to act as a second rest. Thus on a letter like small s the third and fourth fingers form a second rest upon which the hand rests and rolls in a manner similar to the arm rolling on the muscles of the forearm. This gives a second center of control much nearer the letter than the forearm center. Thus by using this second rest less time and skill is required for obtaining an easy, well controlled movement in writing than is needed when only the forearm rest is used.

On other letters the third and fourth fingers slide on up strokes and rest on down strokes. The use of this double rest is a great advantage to pupils when writing in office books, as their ability to control and regulate the movement is greatly increased thereby. In ordinary writing, the faster a pupil writes, the less of the double rest is used, owing to the ease retained to keep the movement under control, while when accuracy of form is especially desired, a greater use is made of this rest.

The use of this double rest in no sense implies that there is a moving of the thumb in the formation of the small letters, for that is just as unnecessary as it would be in the formation of capitals. It might be said that in one sense there is some "finger" movement, for the third and fourth fingers slide or rest as the case may be, but on the other hand it may also be said that this is a forearm motion, for that is the source of the compelling power, the two fingers serving simply as a controller of the motion already produced.

A. H. BARBOUR.

St. Johnsbury, Vt.

CONGRATULATIONS FROM MR. ROSEBERG

I congratulate you on the well rounded and valuable paper you are giving us. It is wonderfully neat and attractive in appearance and contains much valuable and interesting matter. You are to be congratulated upon having associated with you Mr. E. E. GILLOTT whose editorial page is wonderfully interesting and timely. The article by Mr. Barber is an excellent one and should be read by all pro- seo and aspiring teachers.

W. G. ROSEBERG,


I DON'T KNOW IT ALL

So one does—but what I know you'll get the benefit of if you come to New York this coming July and work under me. Those who have been under my instruction in writing are unanimous in saying I know more about writing than any one else. This particular "more" may be the means of making you a successful teacher. It has made others so, and if you know an opportunity you'll enclose a stamp for full particulars.

L. MADARASZ,

1281 THIRD AVE., NEW YORK.

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Mr. William J. Summer.
Not a Bit Cranky

I must have the PENMAN-ARTIST AND BUSINESS EDUCATOR. It is ably edited, beautifully illustrated, and well put up, and will not be a bit cranky. Inclosed find the currency.

With Williams & Rogers, Rochester, N. Y.

HALF PRICE—A full ten months course in Business and Artistic Writing, Flourishing, Drawing and Lettering only $7.50. Fresh from pen. Criticised and returned. A limited number at this price. Come quick. Dozen cards or set Caps, 10c. Satisfaction guaranteed. E. W. Anderson, Penman, Summerville, Tenn.

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A grand opportunity to secure a business education at home. C. W. RANSOM, the famous penman, and W. S. DRYDEN, the celebrated shorthand instructor, will conduct a COMMERCIAL and SHORTHAND MAIL COURSE, beginning April 30, 1901.

In order to introduce our work to the readers of the Penman-Artist and Business Educator, we make the following offer, good for thirty days: A trial lesson in shorthand, one set of Business Capitals, and one set of Ornate Capitals, all for 10c. If you wish a specimen of writing unsurpassed by any penman, write for full particulars. Address RANSOM & DRYDEN, Central College, KANSAS CITY, MO.

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WRITERS' AID ASSOCIATION, 155 Hassan Street, New York.
Mr. G. S. Henderson, the talented young artist who made the cover design for this issue of our journal, and also the design for our February number, spent his boyhood days quite uneventfully, as such days are spent by most boys, going to school, playing ball, "scraping," going fishing, swimming, etc.

In 1866 he graduated from the Portland, Oregon, High School. He then took up shorthand and secured a position as stenographer. He soon gave up this work, however, to engage as a penman with the Holmes Business College, of Portland. Before accepting this position, however, he had never thought of developing his talent for handling the pen, but as the need of a penman was urgent, he set to work with a strong determination to master his specialty. From a series of lessons ran in the Penman's Art Journal by Mr. L. M. Thornburgh, he practiced and drew inspiration. He later received much encouragement from Mr. Thornburgh, for which he has ever since been grateful. Not content with the mastery of penmanship alone, about the middle of 1868 he began to give his attention to designing, engraving, etc. He soon found that he had much talent in this line of work and at once began to save up money to attend school. In October, 1867, he entered the Art Students' League of New York, and started at the bottom of the line. It usually takes the average student about two years to complete the work in antique and modern engraving and lithography, but by hard work Mr. Henderson secured admission to two life classes in just six weeks' time. His funds became exhausted in 1868, but he returned to Portland and again took up writing in Holmes College. He also fitted up a studio on the top floor of the college building, advertising his works. He gave private lessons, did designing, made color sketches for lithography, wrote cards, engraved resolutions, etc. From these various sources he acquired enough money to warrant his returning to New York and the League.

A few weeks ago Mr. Henderson was greatly encouraged by finding that his work in nude stood third. Thirty-five drawings were entered in this contest, some having been made by persons who have spent five or six years in school.

Surely Mr. Henderson has exceptional ability, and it is hard to predict what the future holds in store for him.

Prosperity on the Pacific Coast

SAN FRANCISCO, CALIF., Feb. 1, 1901.

Enclosed find herewith P. O. order for one dollar, which please credit to our account, and charge against our one year's subscription to THE PENMAN-ARTIST AND BUSINESS EDUCATOR. It is a welcome offer at our desk. It is a breezy voice from the other side of the continent.

We closed a most prosperous year and the first month of the new year and century sets a very satisfactory pace. Our business for January is the best for years and January is always the best of the year out here. With best wishes, we are,

Very respectfully yours,

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By J. H. Aydelotte, Vice President.

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For an introductory sample of my

New Improved Automatic Shading Pen,

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Value of Good Penmanship

"No person but one who cannot write a legible hand is at all excusable for sending to another handwriting that is difficult to read. Whenever such writing is sent by man or woman who is able to do better, the sending of it is in the nature of an affront to the recipient, except in the instance where the scrawl is caused by lack of time. It is, first of all, an intimation that the writer has no consideration for either the loss of time to which he puts the receiver of the scrawling and scrambling letter, or to his or her discomfort. It is a general intimation that this writing, shabby as it is, 'is good enough for you.' In the next place the sending of such a letter puts difficulty in the way of the writer's own purpose, whatever it may be. If the letter goes to a busy person, almost continuously occupied with urgent affairs, it is almost certain to encounter delay. It is at once laid aside to wait a more convenient opportunity for plodding through its hard hieroglyphs, or it is put away in a pigeonhole or a drawer for the leisure hour that may be a week or month in coming. Once off the track, such a letter is not only delayed, but the object of the writer may be totally defeated. The purpose of a letter, or of any written communication, is to convey information to make something known or to explain something to the recipient of the written paper, and therefore the writer should endeavor to write in a way that will plainly effectuate that purpose, and especially not in a way that may hinder or possibly defeat it. When you next sit down to write, remember this."

—Philadelphia Ledger.

This is a good likeness of the genial, skillful, veteran penman, Mr. A. H. Hinman. Worcester, Mass. Mr. H. has been in professional harness almost a third of a century and has seen many fine penmen. He was a pupil of the world-famed Jos. D. Williams, the flourisher. The blackboard designs herewith disclose that he is without a peer in this line. But fine as he is, he says his master teacher was still finer. Mr. Hinman is a genuine artist in ornate penmanship. He is not only an artist on the blackboard, but he is one also on paper. Few have done more to stimulate enthusiasm on the part of individuals, and professionally, than has he. And he is still quite as much interested as ever, none are younger in spirit than he. We are much pleased to be able to present his work herewith.

Mr. F. W. Frederick, proprietor Mansfield O. Business College, recently sent students' specimens which indicate that he is teaching practical business penmanship.

B. B. Baker, principal and part owner of the Boston Private Commercial College, Cleveland, O., recently favored us with specimens of students' writing which disclosed excellent instruction. Miss Delta for excellence received first prize.

Miss Lizzie Hardee favors us with specimens of writing and drawing which display art ability.

A packet of unpicked specimens of students' writing came from D. A. Casev, of the Woonsocket, R. I., Business University, The work is fair.

J. D. Valentine, Bellefonte, Pa., recently favored us with some of the best text lettering and round hand received at this office. Mr. C. is bound to be one of the very finest.

E. A. Mason, Burnt Corn, Ala., favored us with cards which show that he is getting on to the swing incident to flourished penmanship.

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Welcome to our School.
Ho for Columbus!

CINCINNATI, O., February 28, 1891.

DEAR FRIENDS: A great treat is in store for the special teachers of the Ohio schools who should attend the next Convention of the Ohio Commercial and Special Teachers’ Association. It will be held at Columbus on March 29 and 30. The Executive Committee has received assurances from a number of interested men who will bring together teachers throughout the state that they will place the world’s best Exhibition. The scheme is destined to yield an unusual interest, and promises to bring about a new era in the Exhibition of work. Can we hope to have your assistance in making this exhibit a success? No, we could not: you can do others in your profession.

On Friday afternoon, March 29, we will visit the state institutions in a body. The Associations in high favor with the Almighty, and who have never visited them. Misses. Zaner & Blesser will be pleased to have you visit their institution and see their display of Pen Art. This in itself should be of great interest to any Public School Trade of Penmanship. It is all expected that this meeting will be held by the Association in this state.

220 P. M. Address of Welcome, Mr. J. Y. Russell, Sec’y, Commercial and Special Teachers’ Association. In the third fare providing we have present on that occasion.” The opportunity will be taken to inform the Executive Committee at once if you intend to make a report on the subject. Our meeting is to be made for the members of the Association to be held on the 30th, one of the guests of the Institute, fee of charge, Friday, April 1, Mr. Zaner Art College.”

Chairman Executive Committee.

Revised and Complete Program of the Ohio Commercial and Special Teachers’ Association

Friday, March 29

7:30 P. M. Welcome, Mr. J. Y. Russell, Sec’y, Commercial and Special Teachers’ Association. In the third fare providing we have present on that occasion.”


Punishment Section—F. F. Murschall, Superintendent, Commercial Department, Public Schools, Columbus. Superintendents, Teachers of Writing—E. C. Towne, Chairman. Teachers of Physical Culture—Anton Leibold, Chairman. Special Meeting of Commercial College. N. K. Lloyd, Chairman. The Organization of the Commercial Schools of Ohio by State Legislation, by J. T. Henderson Commercial Department, Dayton, Ohio. Discussion led by T. J. Henderson, Commercial Department, Oberlin College, Oberlin, Ohio.

Saturday, March 30

9:00 A. M. Devotional Exercises, Singing, Etc.

9:30 A. M. Election, Miss Lucius May Whitney, Teacher of Education and Physical Culture Public Schools, Dayton, Ohio. Discussion led by Miss Whitney.

9:00 A. M. Drawing—Miss Helen Frazier, Supt. Penniman’s School, South Charleston, Ohio. Discussion led by Miss Whitney.


Discussion led by T. J. Henderson, Supt. Commercial Department, Oberlin College, Oberlin, Ohio.

11:00 A. M. Penmanship—H. C. Rowland, Associate Professor of Mathematics and of Penmanship and printers, The Ohio State University, Columbus, Ohio. Discussion led by W. S. Smith, Columbus, Ohio.

11:30 A. M. How to Secure Speed in Short-hand, Benn J. Ferguson, Mgr. The Maritza Company, Cleveland, Marietta, Ohio. Discussion led by W. S. Smith, Columbus, Penmanship and Printing Arts College, Sandusky City Business College, Sandusky, Ohio.

INTERMISSION

1:30 P. M. Election of Officers. General Business.

1:30 P. M. Verticalism.—L. W. Stiefel, President of the Verticalists, Ohio. Discussion led by C. E. Towne, Superintendents’ Association, Columbus, Ohio.

2:00 P. M. Physical Culture. Practical Illustrations. Miss Lucius May Whitney, Teacher of Electroplating and Physical Culture, Public Schools, Dayton, Ohio.

2:30 P. M. How to Teach Bookkeeping. L. R. Hudson, Commercial Department of Commercial Business College, Columbus, Ohio. Discussion led by J. P. Krider, Sec’y, Actual Business College Co., Canton, Ohio.

3:00 P. M. High School Work for Typographers and Tyewriter Operators. F. W. Ferguson, President of the Business College, Springfield, Ohio. Discussion general.


5:00 P. M. Social Notice: Through the courtesy of Mr. J. Y. Russell, arrangements have been made for the members of the Association to be held on the 30th, one of the guests of the Institute, fee of charge, Friday, April 1, Mr. Zaner Art College.”

Chairman Executive Committee.

Ho for Providence!

April Meeting of the E. C. T. A.

The April meeting of the Eastern Commercial Teachers’ Association promises to be the best-attended and most enthusiastic meeting ever held in any part of the country. The schools are large and numerous, and the interest of the teachers from the Commercial Departments of public schools will be in force, and doubtless the interaction will lead toward the organization of a High School Commercial Teachers Association. The meeting will be held on the 30th, and will certainly exceed any previous handsomely held by the Eastern Commercial Teachers’ Association.

Let us members attend; let them bring with them the enthusiasm of the public school teachers be in attendance, and with the influence of such papers as our own, we will really, the Association, we bespeak the grandest meeting and the most important of the history of the Association. In the interest of the education of the young, and in the interest of the teachers, it is the responsibility of our Association to attend and not be benefited beyond the convention.”

Fraternally yours,

J. Y. ROUSE,
President.

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GREGG'S SHORTHAND

Its success is unprecedented in the history of business education. As stated in the Pencman-Artist and Business Educator for October, it is "capturing a good many of the shining shorthand lights of the profession."

With such men as G. W. Brown, Char. N. Miller, Geo. P. Lord, W. C. Stevenson, C. N. Bartlett, D. L. Nusselman, and a host of others, singing its praises, it is not necessary for us to say much. But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,
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THE TOUCH WRITER.

A TEXT-BOOK FOR SELF-AND-CLASS-INSTRUCTION IN THE ART OF OPERATING THE TYPEWRITER WITHOUT LOOKING AT THE KEYBOARD

By J. E. FULLER.


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Send for Special Price List. Our Prices are Reasonable.

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Will be given on application for complete equipments for any office. A complete scheme for the equipment of any office, no matter what conditions are to be met with, will be supplied upon application.

All our blanks and stationery are made up of HIGH GRADE STOCK AND FIRST CLASS WORKMANSHIP. The various sets exhibit the very latest rulings and systems of accounting. We can insure customers perfect satisfaction in keeping with our established reputation.

Correspondence Solicited.

SADLER-ROWE CO.,

BALTIMORE, MD.
THE PENMAN-ARTIST AND BUSINESS EDUCATOR

MAY 1901

VOL. VI
NO. IX
W.NO.34
PUBLISHERS
COLUMBUS, O.
OHIO.

ZANER & BLOSER

PRICE
$1.00
A YEAR.
MEDIALL WRITING BOOKS

FOR INTRODUCTION, 60 CENTS PER DOZEN.

IN THE MEDIALL WRITING SYSTEM THE SLANT IS SUFFICIENT FOR ATTAINING THE HIGHEST SPEED, WHILE IT DOES NOT DEPART FROM THE VERTICAL TO SUCH AN EXTENT AS TO INTERFERE WITH LEGIBILITY.

The Medial writing books have been prepared after the most careful study to meet the objections against the leading systems and the vertical. The authors of the system have had practical experience that enables them to write a practical system. The chief features of the series are summarized as follows:
1. A style of writing as plain and legible as any vertical, simple in form and capable of rapid execution
2. The slant is sufficient to make it possible to write with the greatest speed
3. Two copies on each page throughout the first six books of the series, giving great variety in practice and keeping the copy always near the pupil's eye
4. The slant of the copy so divided that those on the upper half of the page consist of important and interesting facts, while the middle copies are made up of problems which afford perhaps the most valuable means for moral training in the schools.
5. Figures and abbreviations are fully treated
6. An arrangement of the copies by which in the earlier books, capital letters are given in order of similarity of formation, and in the later books in alphabetical order
7. Book 1 has a unique arrangement for correlating with nature study and home geography.

Books 7 and 8 are occupied mainly with social and business forms.

G. S. HENDERSON.
215 W. 57th Street, - - NEW YORK.

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THE NEW GRAMMAR DRILL BOOK.
The greatest aid yet offered in the teaching of English. Can be used in connection with any grammar published; may be used with profit alone. Students always delighted with it. Handsomely bound in cloth. Price, 25 cents. To teachers for examination, 15 cents. Send for copy of it.

MEHAK & McCULLEY, Des Moines, Iowa.

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All goods go by mail postpaid except where express or freight is mentioned, in which case express is paid by purchaser.

Zanerian Fine Writer Pen—The best and finest writing pen made—best for engraving, card writing and all fine script work. Gross $1.00, 3 Gross $3.00, 1 Doz. ... 12c.

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Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c., 4 Gross 3.00, 1 Doz. 35c.

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Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

Address, ZANOE & BLOCKS, Columbus, O.
Lettering and Designing - No. 3 - by E. L. Brown, Rockland, Me.

The original of the accompanying drawing was made 12 x 12 inches, the circle coming midway between the two ends. First study the effect of the design as a whole, then give the component parts careful attention. Note the character of the fruit and vegetables, which must conform to Nature's ideas, and at the same time give a good decorative effect. Pencil out the details very carefully. The opposite sides of the circle need not be drawn in reverse, but the two ends must properly balance. Suggest the light and shade of the fruit and leaves, as well as the darker portions of the background. In adding the ink, notice the lines in the treatment of light and shade. Work carefully, as every line means something in the way of effect. Use a coarse pen with some flexibility. In the place of the books, etc., a marine view, landscape, or a picture of your best girl can be used with equally as good effect. In fact, the foot piece can be made appropriate for scores of purposes by changing the drawing in the circle.

ABCDEFGIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz Thomas Sexton

Lessons in Engrossing - Number Eight - by H. W. Kibbe, 181 Tremont Street, Boston, Mass.

To practice on this style of lettering, rule spaces one-half inch wide and allow a little more than one-fourth of an inch for the small letters. Use a Soennecken broad pen, number two, and hold the paper in the best position for making the principal downward strokes vertical. Where two strokes are joined, one being made in one direction and the other in another, a combination which occurs in every letter, decide by experiment which one to make first in order to best secure form and position. Use a common pen for finishing. Call it broad pen text.

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"Madonna & Child" by Michel  "Four Little Scamps are We"
"Return to the Farm"  "Comfortable Quarters"
"The Horse Fair"  "Curiosity"
"Boy Chat"  "Taking Care of Baby"
"Boy & Cat"  "Fathers of the Pack"
"Dutch Girl & Cat"  "Pharaoh's Horses"
"Dutch Girl Knitting"  "Din"
"The End of Day"  "Sheep at Rest"
"Holy Night"  "Sheep Fold"
"Friend Fox"  "Baby Smart"
"Morning Meeting"  "The Little Housekeeper"
"Chorister Boys"  Regular Retail Price, 50 cents each.
"The Storm"

FORBES & TAYLOR, 315 Dearborn St., Chicago, Ills.

We refer, by permission, to Publishers of the Penman-Artist and Business Educator.
The Pratt Teachers' Agency
70 Fifth Avenue, New York

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

W. M. O. PRATT, Manager

The Best Penholder.
Send us only 25 cents (silver or nickel) in writing and we will send you the best penholder in the world for fine penmanship. (See Explanatory Leaflet, sent gratis). It is designed by a teacher and made at a price to give teachers, and others, the best penholder to be had for $1.00. Sold by mail, $1.00.

Compendium of Simplified Vertical Penmanship—A book form and for the most thorough and complete instructor in vertical writing yet published.

Manual of Simplified Script—A work containing a thorough, graded course for the penmanship of the most advanced student. The work is divided into two parts, the first containing a thorough treatment of the alphabet, and the second part containing a complete set of practice exercises in the use of the pen.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, etc. Each illustration is attached to a page of text, and is accompanied by explanatory notes. The work is divided into two parts, the first containing a thorough treatment of the alphabet, and the second part containing a complete set of practice exercises in the use of the pen.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises with a high degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published.

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging itself through intrepide curves and branches. It is bound in the finest plate paper, 22x28 inches. The original of this design hangs on the wall of the Zaner Art College, and is valued at $100. It's great, it certainly is a bird, that's some of the expressions many have drawn by the aid of this book. Only 25 cents postpaid.
The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings.

Sample pages of Portraiture or Sketching from Nature mailed for 2c stamp. Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address: ZANER & BLOSER, Columbus, Ohio.
Abbreviations  For the above signs and abbreviations use a movement much the same as in figures and minimum letters. The little finger need not slip but should serve as the center of control. Let the hand roll, work, and act upon it, much as the arm does upon the elbow rest in large letters. The flourish over the a may be made with the finger slipping. Study the forms closely and be careful.

A. B. Commander.
C. D. Hammerman.
D. B. Ballard.
F. T. Drummond.
J. T. Irvingham.
J. H. Goodrich, Jr.
J. K. Lullington.
L. T. Johnson.
O. T. Minnich.
M. N. Oppenheimer.
P. T. Rummington.
R. T. Rummington.
S. T. Mangst.
U. T. Somebody.
V. T. Xenophon.
W. M. Vivian.
W. Y. Zimmerman.
J. Y. Wanamaker.

"Practice makes perfect" if it is the right kind.

perfect perfect perfect perfect perfect perfect per

"Practice makes perfect" if it is the right kind. PP

makes makes makes makes makes makes m.

"Practice makes perfect" if it is the right kind.

**How to Practice** After writing a line or a sentence, look it over and see which word is most poorly written. Study it to find wherein it is poor. Then write the word over and over carefully until you can say that it is equal to the best that you have written any other word. Then write the entire sentence over again, and again select your poorest work. Practice upon it until it is among the best and then try the entire sentence again. In this manner you can soon weed out poor letters, irregular spacing, etc., and by so doing improve your penmanship more than you suppose.

The plate preceding this illustrates how I improved the sentence by writing thoughtfully the poor words but a few times. The spacing in the word "perfect" was irregular. The k in the word "makes" in the second sentence was too wide - practice overcame it. Eternal vigilance is the price of excellence in penmanship.

---

P.D. Howard Co., Dayton.

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**The World's Writing** is now largely done in books. Typewriting has monopolized the bulk of the correspondence. More writing is done than ever before but it is principally along the line of accounting. To be of the greatest value in this direction, writing should be small, compact, and intensely plain. To be all of these, yet easy and rapid, the letters need to be simple in construction and rounding. Neatness, unmistakableness, and sureness are the essentials of this class of penmanship. Tall loops, complex capitals, rat-tail endings are all out of place here. Facts need to be recorded and condensed in the plainest and smallest form possible consistent with speed and ease.

---

**C. O. D. Account.**

---

**Figures** are used more and more in accounting, and letters less and less. The need to be able to make figures doubly quick and plain is therefore, greater than ever before. To meet this demand, one needs to omit unnecessary strokes and to shorten the long ones. Plainness and speed are the two chief essentials. Study the figures given herewith and then see how well and how readily you can make them. Learn to make figures in columns and to space them equally.
### Sept. 10, 1901.

<table>
<thead>
<tr>
<th>Description</th>
<th>Dr.</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Trumble</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 lbs. A Sugar</td>
<td>.06</td>
<td>1.20</td>
</tr>
<tr>
<td>5 &quot; Rio Coffee</td>
<td>.20</td>
<td>1</td>
</tr>
<tr>
<td>1/2 bu. Potatoes</td>
<td>.50</td>
<td>2.5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mann &amp; Wood</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inv. No. 4, 2 off 10 days</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Hartford, Ind., Oct. 1, 1901.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>800</td>
</tr>
<tr>
<td>E. F. Snow</td>
<td>800</td>
</tr>
<tr>
<td>Rdse.</td>
<td>431 16</td>
</tr>
<tr>
<td>P. W. King</td>
<td>431 16</td>
</tr>
<tr>
<td>Expense</td>
<td>13</td>
</tr>
<tr>
<td>Cash</td>
<td>13</td>
</tr>
</tbody>
</table>

### May 1, 1901.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Lee</td>
<td></td>
</tr>
<tr>
<td>Bols A Sugar</td>
<td></td>
</tr>
<tr>
<td>300 605 lbs.</td>
<td>011.12</td>
</tr>
<tr>
<td>318 633 lbs.</td>
<td>04.07</td>
</tr>
<tr>
<td>A Syrup</td>
<td>45 gals.</td>
</tr>
<tr>
<td>H. O. Molasses</td>
<td>48 gals.</td>
</tr>
<tr>
<td>Drainage</td>
<td>50</td>
</tr>
</tbody>
</table>

% 30 days. 2% in 10 days.
System and Order are keys to good penmanship. As a rule, the one who is orderly and systematic is not a scribbler. One of the first requisites of good writing is systematic writing. As an aid to good writing, use closely ruled paper and stick to the line. Learn to keep within prescribed spaces. The boxes in the old copy-books served their purpose in discouraging scrabbling and recklessness. With our modern need of speed we must be doubly careful of more scribbling will be the result. Stick to plainness, to neatness, and to system.

Criticisms

- D. C. D. - Your down strokes look unnecessarily straight, and, consequently, stiff and formal in movement, particularly in loops. Last down stroke in t rather short. You are improving.

- A. C. L. - Small s needs attention - curve the down stroke more. Small a looks too much like o - last down stroke should come to the base line on the main slant. See “How to Practice” in this lesson as concerns spacing.

- N. S. - Movement a trifle spasmodic in capitals. Small letters are excellent. Simplify some of your capitals.

- E. E. L. - Shoulder of t too pointed. Second part of n too sharp. Oval part of d too narrow. Last part of W too sharp. Small s looks too much like t - curve down stroke more. You write a strong hand - a good feature indeed.

- P. A. M. - You write a good hand. Some letters were written a trifle slowly. Curve up stroke in C and E more. Don’t pause at top of loops - thereby avoid the angle where there should be a turn.

- C. W. A. - You are doing well. Strive for a still greater degree of accuracy without modifying the speed. You have covered too much work in too little time. Work on one thing longer before taking up something else. You can become an expert. Work you enclosed may have been done with either whole-arm or forearm movement.

- K. F. H. - Fine practice - good, clean, free, practical writing. Make loops more rounding at top - don’t check motion there. Slant B a trifle more. - Some turns. Watch spacing between letters in words - some are too close, others too far apart.

- F. H. Y. - Watch last part of m, n, u, etc. Little finger should slip toward the right in making up strokes. It need not slip much up and down. You do not watch details of form closely enough. Exercise more care but write freely. You make third part of m to sharp and narrow. Study spacing and proportion. You have made a good deal of improvement. Watch the little things closely.

SUPPLEMENTARY COPIES BY S. M. BLUE. BROKEN ROW, NEB.

Fred J. Hillman, Springfield, Mass., favored us with a photo of resolutions which disclose considerable skill.

J. M. Keasler, Parkville, Va., recently favored us with some unusually neat and freely written cards in the copper plate hand. They are what we call success - a style worth having because it is fine art in character and money earning.

L. M. Henry, Shenandoah, Ia., sent us a very attractive Easter design in colors.

A letter from A. H. Ross, Mabny, X. Y., clearly demonstrates that he writes a hand that but few can excel.

C. J. Schwoke, Cleveland, Ohio, swings a pen with unusual force and grace.

C. N. Waltz, Fairview, W. Va., writes a very creditable professional hand.

S. L. Overton, Ahskie, X. C., sends work after practicing from our Compendium, which shows good movement and that he is moving in the right direction.

C. R. Tate, Birmingham, Ala., submits some cards and other specimens which indicate the artistic temperament and touch as well as excellent training.

William Rhoads, 25 Pearl St., Reading Pa., recently sent us some ornamented cards disclosing skill and taste.

J. L. Hayward, Southampton, Mass., although not now following penmanship professionally, but is conducting a commercial college instead, still shows a thoroughly professional quill as evidenced by specimens of ornamental and round penmanship before us.

T. Courtney, Providence, R. I., has favored us with photos of two resolutions executed in a creditable manner with pen and brush. Mr. T. is an all round penman and artist of more than usual ability.

A. B. Hansford, Science Hill, Ky., favored us with a wash drawing of a water-melting diryux of the genuine Southern type. It is quite realistic and well executed. Mr. H. has considerable talent and skill in art lines.

E. L. Glick, Concord, X. H., swings one of the most graceful pens in the profession. Mr. G. is a hustler, and were he to make a specialty of penmanship, no one could surpass him.

A package of mastery written cards came from H. O. Keesling, penman in the Indianapolis, Ind., Business University. Mr. Keesling certainly has much ability in this line of work.

We have received from J. A. Elston, Canton, Mo., some very well written cards, business capitals, rapid business writing, etc. Mr. Elston is now in the insurance business, and he has doubt finds rapid business writing a very valuable accomplishment. He recently sent his subscription to the PENMAN-ARTIST AXD BUSINESS EDUCATOR, and adds that “It is the best paper of the kind published.”

Mr. S. C. Bedinger, penman in the Northwestern Business College, Spokane, Washington, sent some dashy ornamental signatures that possess a good deal of merit. Mr. Bedinger gains the pen with unusual force and is certainly on the right road to become one of the masters in this work. He is a permanent subscriber to the PENMAN-ARTIST AXD BUSINESS EDUCATOR.

Mr. J. E. Thornton, of Carrollton, Ga., submits some dashy ornamental writing which shows considerable ability for handling the pen. Mr. T. could become one of the very finest penmen in the country by proper study and practice.

A letter in a very clever ornamental style came from F. E. McKinley, of the Athens, Texas Business College. The work is free, easy looking, and shows that he has considerable ability for handling the pen.

A lot of cards written in a very good ornamental hand have been received from W. A. Bode, Pittsburgh, Pa. Mr. Bode is making a specialty of this work.
Lessons in Artistic Penmanship

Number Eight

BY J. E. LEAMY, TROY, N. Y.

Here are a few simple combinations. This seems to be one of the aspirations of every young penman, to be able to join capitals and lowercase unison, to one who has made a special study of penmanship there is truly something charming in a page of combinations from a master hand. In it you see nerve and muscular energy, as well as beautifully curved lines and striking contrasts in light and shade.

BEAUTY IN CURVED LINES

One of the main essentials in learning this class of work is to recognize the beauty there is in curved lines. For there is beauty in mere lines, especially in these lines which by their delicacy, strength, smoothness and curve reveal a great amount of careful training. The curves must not only be full and strong, but they must also be arranged harmoniously. They should not crowd each other, neither should they appear distant or disinterested. Instead, all lines must appear to be a part of the whole and without which others would be incomplete. But, with all of this the combination would hardly be pleasing without a few shaded strokes to contrast the light lines. In fact, shades are the real life of combinations. They give tone, snap and vitality to the work. Endeavor to keep them about the same size.

GENERALITY

To secure these several results you should first see that your capitals are spaced well, about equally distant one from the other. You should then see that the joins do not detract seriously from any of the forms. In a word, join the capitals so that the combination will be pleasing as a whole, rather than unbalanced and out of line. Seek the simplest manner possible for producing the desired effect rather than the most complex and intricate way.

PROFESSIONAL WRITING FOR PROFESSIONAL PURPOSES

I would say to the young people who have been practicing from these lessons that there is a time to use this display style and a time not to do so. It is out of place in business just as business writing is out of place in a set of resolutions. It has no place in social correspondence because it is too difficult in execution for clearness of thought expression; it takes too much time for its own execution. But it is in place in professional work or whenever display is allowable and desirable. To execute beautiful work it takes a great amount of delicate skill, plus a good deal of confidence. These are the product of toil and training. Therefore, if you are unable to do as well as you wish, it may be you have not labored long and faithfully enough.

This style is always in demand, therefore persevere. It will teach you to be neat, pains-taking, critical and accurate. It will teach you to be observant, not only an admirer of the beauty in others' work, but also in your own. In a word, it will teach you to recognize that God given law, that the hand is ever under the direction of the will.

CONCLUSION

This concludes my efforts to arouse in you a desire to do better along these lines. If you have profited by them as I have, your efforts have not been poorly spent. We begin to die about as soon as we cease to learn, and for that reason I always try to learn as much as my pupils. I sincerely hope that you will all do me before long. A continuation of your good work in the future, reinforced by your ambitions and desires, cannot do otherwise than carry you to the front.

Good-bye.

J. E. LEAMY.

CRITICISMS

J. A. Lincoln, Neb.—Initial oval in A. N. F. I, etc. too large. F's too long and shade too high. Small letters too large also. Touch still too heavy. Better procure some ruled paper. Doing very well.

A. J. K. of Dakota—I am quite positive you are on the right track. Continue your good efforts and success is certain. Consisting the length of time you have worked you write exceptionally well. Keep on.

One of the finest trial-balances we have ever seen was done by H. A. Mason, a student of the Bliss Business College of this city.

F. E. Warner, Buzcom, O., submitted specimens of students which show more than average improvement. Teacher and pupils are to be congratulated.

Mr. J. E. Pinnover, Burlington, Iowa, recently sent us some specimens of students' work of an unusually practical nature, demonstrating that he is a very successful teacher. The best specimen in the entire lot was by Lena Nickler, though there were many nearly as good.

Miss Dorothy C. Godfrey, Supervisor of Writing in the public schools of Monroe, Mich., sent specimens from the grammar grades, which, for uniform accuracy of form we have never seen excelled, it equaled. All of the work is vertical almost to a degree, demonstrating that pupils can be taught to new closer to ninety degrees than to any other. The oval exercises were unusually skillful. We think it would be better to infuse into the writing more freedom and arm movement.

25 Cents Each for Copies of the Penman-Artist and Business Educator

A gentleman who is enthusiastic friend and supporter of the PENMAN-ARTIST AND BUSINESS EDUCATOR wishes to announce that he will give twenty-five cents each for a copy of the October and November numbers of 1900. Persons who have these numbers and wish to dispose of them at this price will please mail them to our office, and oblige.
business schools received attention. The most important and emphatic note of a professional character in the address was the vigorous exhortation to teach pupils to think.

President Shoemaker was followed by Dr. W. H. P. Faunce, President of Brown University, who spoke on "The Evolution of the Businessman." President Faunce, though recently a New York clergyman, is so shrewd a man of business that within his first year as President of the University he secured an endowment of $200,000 for Brown University, of which J. D. Rockefeller gave $250,000.

Dr. Faunce said that all schools are parts of one school; that their great purpose was expressed in Genesis, in the words, "Let us make man." In the work of education, isolation is death; division, is defeat. If the commercial teacher thinks he can neglect the work of the university, with its high ideals, he errs; and if the university man thinks he can ignore the practical work of the commercial teacher, he is wrong.

We are all partners in one great enterprise. Among the ancient, labor and trade and all things incident thereto, were regarded as beneath the dignity of educated men. The educated gentleman could merely speculate upon philosophic propositions, even in England until very recent times tradesmen were regarded as out of caste with those who were in social favor. But she is waking up to her danger; she sees Germany and the United States grasping her great foreign trade; business men are coming to the front in everything; business methods dominate in politics; business men today, not orators, carry out the work of legislation.

One of the finest examples of this is Tammany Hall. Despicable in its influence, but admirable in its methods. Business methods prevail largely in education today. Dr. Faunce hopes, however, that the high ideals of life to be met in university work may not be displaced. In churches, too, business methods are applied. The minister who today has charge of a large church, must be an able administrator. Fifty years ago young people were taught by the apprentice system; that system has largely disappeared; modern schools must do its work. The schools can give students the mastery of the essential tools of commercial life. If students can be taught to use well the English language, their teacher will confer upon them an invaluable power. He regards the ability to use our mother tongue well as one of the fundamental requisites for success. Commercial schools should teach also the mastery of some processes of modern enterprises. The place of self-made men is narrowing every day, and ten years hence there will be no room for them. We should teach alertness in seeing

The Eastern Commercial Teachers' Association

Amid gloomy weather a large crowd of commercial teachers gathered in the audito

Friday Morning

President's Address

After giving very generous credit to the various committees for the work they had done, he spoke with approval of the change from semiannual to annual meetings. He believes that new developments do not occur frequently enough to justify semiannual meetings, and that the expense and inconvenience are not so likely to diminish attendance when meetings are held annually.

The growing cordiality of the relationship between public and private commercial school work, Track Type writing, the development of English Department's business schools, and the recent financial success of
opportunities; we should wake up our young people; they have every day fifty opportunities for one that they see. The last and greatest essential to be taught young men is the ability to organize, to use the labor of others, to set in motion thousands of other hands and minds. The great organizer is a man of leisure. Andrew Carnegie in his busiest days never worked more than four or five hours a day, but those hours were tense with concentrated application. The power to organize is a power that may be devoted to base uses or to noble purposes. Character must be trained.

In closing, President Faunce paid a graceful compliment to President Shoeemaker for the high note he struck in exhorting commercial teachers to teach their pupils to think.

"The Handwriting on the Wall" was the subject of a scathing denunciation of vertical writing. From the text "New, New, Tekel, Upharsin," the speaker took the word Tekel (Thou art weighed in the balances and found wanting.) and Daniel himself could not have delivered from it a more excoriating disquisition, although he would probably not have been so lengthy.

Mr. Huntsinger had prepared a fifty-page type-written manuscript, embodying the condensed results of an almost incredible expense of labor, time, and money. He spent more than $100 in money and wrote to probably 1,000 persons during his investigations. This list included 50 Connecticut school teachers and 40 American publishing houses. Among the many assertions made against vertical writing, were the following:

It had its origin in China. It died about two hundred years ago, but was exhumed by Germany about twelve years ago. Vertical penmanship would do credit to the hand of a pirate. It is valueless in the office. It develops unnatural position and movement. It is "smil penmanship." It is wholly inflexible and lacks inspiration. It is cruelly wasteful of time and energy. Being based on a circle instead of an ellipse, it occupies more space than sloping writing. Merchants can not, do not, and will not rule and bind new books to accommodate the large, awkward characters of vertical writing.

Vertical writing is the "wild oats" of penmanship. Dollars and cents were back of its introduction into the public schools. With the publishers it was not an educational problem, but a question of business, and more monetary gain. Vertical writing is supported and taught, as a rule, by poor teachers of writing. When it was introduced, unusual attention was given to it, far more than sloping writing had received before. It is plain, so it print. Any writing, drawn as slowly and receiving as much attention as vertical writing receives, would also be plain. 52 slant, to which but few persons adhere absolutely in their teaching, has been called "iron-clad slant," how about vertical? Advanced pupils in schools drop the vertical as soon as possible because it is slow. Its use can be compelled in public schools, but not in business offices. Not even school teachers, who happen to be business men, will hire the pupils upon whom their official action has fastened this wretched habit.

The publishers of vertical systems do not use it on their account books, and not even the professionals who prepare the copies sign their name in a vertical hand, but draw out the characters and have a rubber stamp or penmanship." The publishers, of the fifteen publishers of vertical systems use it at all in his business office. Copious extracts from head bookkeepers in these offices proved this conclusively.

Mr. Huntsinger knows of no person of any great skill who is a vertical writer. He has heard of no business school that teaches it.

The Canadian who started the epidemic in this country was not a decent penman himself, and could not even prepare his own copies. Bankers, insurance men, merchants, etc., condemn it; children of a reasonable age in school write away from it, and we ought to cry out against the wrong perpetrated on innocent children, many of whom will be unable to obtain positions in offices, unless they learn all over again.

Of the 150 publishing houses to which Mr. Huntsinger wrote less than one per cent, allowed any vertical writing on their account books, and the voluminous quotations from many of them showed that they were emphatically opposed to it. We submit herewith some of the quotations:

"Everybody writes sloping except one girl, and it would be much more convenient if she, too, would use the same style."

"We do not employ vertical in any manner, shape, or form."

"We should never permit any vertical writing on our books."

"All the clerks in the counting room write the slant hand." (A firm that is pushing vertical writing for all they are worth.)

"Only one person in our office uses the vertical hand."

"We use the sloping style in all our work in our offices in Boston, New York, and Chicago. There are between 50 and 60 clerks in our office, but not a vertical writer."

"It is very rarely that we have a communication in vertical hand writing." (Boston house having extensive correspondence in French, Italian, and Spanish.)

"We never permit any vertical writing in our office."

These quotations might be continued indefinitely, but they would merely repeat in substance what has been given. Mr. Huntsinger, at great expense and personal sacrifice, has performed a real service to the cause of good writing, and we imagine that thousands of teachers will join with Palmer, Peirce and Parsons in thanking him. Write him a letter and tell him your experiences.

It was too late to listen to the address scheduled to be delivered by Mr. CHAS. M. MILLER, of New York; the session adjourned at 12:10.
Friday Afternoon

BUSINESS SECTION

The afternoon session began at two o'clock with President Shoemaker in the chair in the Business Section.

Mr. Geo. F. Lord's paper on "Is Professional Canvassing in keeping with the dignity of a First-class Commercial School?" set forth his well-known views on the subject with accustomed vigor and incisiveness. He said that there are two classes of solicitors, those whose interest ends with the enrollment of the student, and those whose interests are affected by the quality of students obtained; that is, manager, principal, and teachers. Unless more than dignity suffers from personal solicitation, soliciting will go on. However, it would not do to say that there should never be any personal soliciting. A school manager, to succeed, must have a thorough school organization, educated teachers, and intimate knowledge of the conditions surrounding him. In New England, where people are accustomed to pay for a good education, it is regarded as a sign of inferiority to canvass from house to house for students. canvassing must have the same effect on the better class in any community. Of course, if this better class is not sufficiently numerous to sustain a school, it may be advisable, where public-school methods are loose and the educational standard not very high, to use personal solicitation to avoid cessation of business. But, in his community, Mr. Lord finds that without personal canvassing he can conduct his school on a higher plan, with better tuition rates, a higher grade of pupils, a better class of positions, greater success for his graduates, and a more remunerative business for himself.

Advertising in the newspapers, writing personal letters, sending circulars, personal interviews between prospective pupils and the manager of the teachers in soliciting, but, in New England, more profitable, because more dignified and worthy than personal, house-to-house canvassing. When soliciting becomes fixed as a custom, it is hard to discontinue it. One important school manager declares that, if he should quit it for six months, he should be compelled to close his doors for lack of business. Under such conditions the school is forced into an unnatural attitude. It is made to appear under obligations to the student. He expects to receive, not to grant, favors. To secure proper results in the school room, it is indispensable that students feel that the tuition money is but a part of the compensation for the service received, that it does not discharge the debt of gratitude the student owes to the school. A manager should say nothing about competitors in talking to prospective students. Solicitation by the principal discards him for disciplinary power in the school room and proper independence in the office. For the sake of stability but few changes should be made in the faculty. Teachers should not canvass during vacations. They need rest for vigorous work during the new term. In most instances it certainly lowers, not only the dignity, but also, in time, the bank account of a school, to permit personal canvassing.

Mr. J. W. Warr, Moline, Ill., then took the floor. His address on "Business Education as a Factor in the Prosperity of the People," was well received. The teachers showed their appreciation of the fraternal interest that brought a man twelve hundred miles to speak to them. Mr. Warr said: "It is certain that the man who has succeeded, according to the world's interpretation of success, had to study and apply correct principles of business, whether in a school of theory or in the school of experience. Every man, to make himself of highest use, must place the products of his brain on the market. As a professional man, he buys books and the services of others for the necessary training of his mind, and he is endeavoring, after his investment has been made and his intellectual stock in trade laid in, to sell the services of his mind in the best market. Life is thus one vast commercial enterprise. In the olden time no great mental training was required to produce tailor's shops, but it demands financial giants now to manage the Standard Oil Company. no special intellect, no equipment was needed to hammer out plows on the anvil of a country blacksmith shop, but splendid intellectual resources and administrative capacity to manage a modern plow factory. A good appetite and strong muscles were formerly the principle requisites for successful farming; it is not these qualities that today make millions on the homestead farms of the great Northwest. Farmers cannot succeed today without knowing and applying to their affairs the correct principles of business. Even the universities, that sometimes sneer at business education, could not exist, were it not for the endowments obtained from successful business men.

Mr. Warr is a valuable defender of the use of the word "college" as applied to schools teaching the commercial branches. He referred to Lyman J. Gage as the product of Kohl C. Spencer's teaching, and said: "For a religion that is exemplified by correct living and just relations to one's fellow men, I place more reliance upon the teachings of a well-conducted business training school.
than upon any regular school of theology. If every person should put to himself or herself, at the close of each day, the question, "What have I received from the world to-day, and what have I given in exchange for it?" and should then refuse to allow conscience to be satisfied if the debits and credits were not equal, the world would be immeasurably improved."

He believes that business schools have exercised a profound influence on office methods, improving, systematizing, and economizing in time and effort. The name "clerk factory," as sometimes applied to business schools, is to Mr. Warr, no more than to the late Mr. Packard, a term of reproach. "A good clerk will become a good manager." "Business education is too strongly entrenched in the good opinion and confidence of the masses to be endangered by the contemptuous grant of the educational fossil, or the bigoted criticism of the ignoramus who knows everything except his own idiocy." Mr. Warr's paper was not discussed.

Mr. George A. Littlefield, formerly principal of the Rhode Island State Normal School, but now a practicing lawyer of Providence, delivered an address on the subject, "Commercial Law," which proved to be one of the strongest papers that has been given at the convention at any time. At its close, Mr. Littlefield received rounds of applause for the noble sentiments that he uttered concerning the study of law and its influence upon the character of the young men and women who are now attending school. He said that Commercial Law is a broad term, and always broadening; that the word "business" is badly overworked at present. If Commercial Law is as broad as the term "business," it is certainly very broad. Incidentally, Mr. Littlefield paid the Bryant & Stratton school, under the direction of Mr. Stowell, a glowing compliment. He said that he had recently examined a set of examination papers from this school, that were equal in many respects to those of a regular law school.

Mr. Littlefield condemned some of our textbooks as being too complicated in their treatment of the subject for the time at our disposal. He would not expect schools to attempt to make "every man his own lawyer." He believes that an elementary course in law is invaluable to young people from fifteen to twenty years of age. The great principles of law are simple and few; the great task that engages the attention of lawyers is the application of those principles. Mr. Littlefield likes to think of the law as an immense and beautiful growth. At this point the speaker introduced some points in the study of law that he would have the pupils consider. The first was the subject of contracts. He would teach this subject so thoroughly to the students that they would grasp all the primary principles concerning it. In the application of law, he would be satisfied to raise a doubt in a business man's mind concerning the law. This would cause him to look the matter up; people who make mistakes are those who think they know, when really they do not know. If a man can be induced to look the matter up, he is likely to free himself from error.

Mr. Littlefield proceeded to give an illustration of the various stages of contracts; such as who may make contracts, what people must do to enter into them, and things that will vitiate a contract after it has been made. He gave illustrations of partnerships, and of the different modes of operation of corporations as being a fourth person in a corporation composed, say, of three.

Mr. Littlefield closed his address with a magnificent peroration, in which he placed the study of law in a higher position. He eulogized the men who had interpreted the Constitution, the highest law of the land, and paid a glowing tribute to those who had laid the foundations of law in this country. They had built better than they knew, and the buildings those foundations do large and so deep that all of the ever-changing circumstances that come up may be adapted to these deathless principles.

At four o'clock, Mr. W. N. Ferris, of Big Kanals, Mich., delivered by far the most stirring address of the entire meeting, on the subject, "The Moral Side of Business Training." This address was a fitting climax to an afternoon of unusual profit to teachers. Mr. Ferris will long be remembered by those who heard his noble words, and we venture the opinion that scores of teachers will have carried to thousands of young people a more helpful influence, inspired by loftier motives than ever before. After all squabbles about subjects and methods are over and done, the great fact must come before us that character building is the ultimate, the most exalted, the eternal result of teaching. All of the rest is but temporal and fleeting, merely a means to an end. Mr. Ferris' splendid paper is published in full on another page.

The New State Capitol at Providence.

Friday Afternoon

SHORTHAND SECTION

The Shorthand Section met Friday afternoon at two o'clock. The first paper, "The Shorthand Curriculum; What Studies Should It Embrace?" was read by Mr. T. C. Strickland, of East Greenwich, R. I. It was one of the most practical papers read during the convention.
Mr. Strickland had written to twenty-five experienced stenographers and twenty-five business men in all lines, covering the field from Boston to New York. He found the consensus of opinion to be that the first study should be by the teacher in estimating the aptitude of the pupil for office work, that only 50% of intelligence in the ordinary subjects taught in high school be required as a condition of entrance for a shorthand course, general intelligence being a fundamental requirement. The English branches are, I believe, absolutely essential to the equipment of a first-class stenographer.

Another thinks that "The foundation of a successful and satisfactory amanuensis is a good English education." Another writes, "The cities are over crowded with stenographers who are only half educated, and the result is that they can never command the salary a stenographer should receive. One says, "This city is filled with schools that make the study of shorthand, typewriting, spelling, and correspondence a complete shorthand course. The result is shown by the large number of ungrammatical letters received in business. The first is usually from small lumber dealers, builders, supply men, etc., and very few from architects' offices. This goes to prove that the better educated stenographers fill the higher positions, and those who have studied simply shorthand and typewriting fill the poorer places, and usually get no farther."

Among the foundation studies recommended by these practical men were penmanship, arithmetic, geography, history, grammar, and rhetoric. The greatest emphasis was put on the study of grammar. One metropolitan stenographer says: "The men in this office deal directly with wealthy and well educated people, and a poorly worded and badly punctuated letter might cost the firm a good sized contract. Mr. — wants his letters to leave the office in first-class shape, and he knows such a letter when he sees it, though strange to say, he does not dictate his letters correctly half the time. It is my duty to make them grammatical. If I hadn't studied grammar before I took up shorthand, how long would I hold my position?"

The fifty writers were unanimous in saying that the ordinary standards of spelling and punctuation are much too low. Teach pupils to comprehend, if possible, the matter dictated. Let them become so familiar with outline construction that they make outlines automatically, leaving the mind free to follow the thought of the speaker. The questions of shorthand systems was not raised, and speed was specifically mentioned by but one. Neatness and accuracy were the fundamental requirements.

"Teach pupils to leave their business knowledge in the business office," said one writer, certainly a significant hint. Nothing was said about duplicating processes, card systems, or even the copying press. The demand was for well-trained thinkers, for heads as well as hands.

Discussion of Mr. Strickland's paper was opened by W. D. Fulton, of Auburn, N. Y. He emphasized the importance of making men and women and developing thinking human beings; also the importance of a general training to precede the shorthand course. He recommended the study of rhetoric as well as grammar, and a special study of words. He emphasized the quality of loyalty to an employer's business interests. He thought this could be taught by the teacher assuming himself to be the employer and the student the employee.

Mr. Thorp advocated the use of the typewriter in the public school as an aid in teaching spelling. Mr. Smith, of Port Deposit, Md., said that business men insist that stenographers have a knowledge of unphonography. He said that business men are anxious inquiring how to obtain work from stenographers who are always looking for three things: Twelve o'clock A. M., five o'clock P. M., and pay day.

Charles T. Platt and Charles M. Miller favor the use of desks in the study of shorthand but think that pupils ought to be able to write without them.

The discussion of Mr. Strickland's paper was followed by a paper on "The Value of Taking Dictation Directly upon the Typewriter." This paper, by Miss Stella Smith, of the Eagan School of Business, Hoboken, N. J., was substituted for a paper that should have been read by Mr. William Billings of Passaic, N. J. Mr. Billings was absent.

Miss Smith advocated the giving of dictation directly on the typewriter to teach a pupil to have confidence enough to take dictation thus in an office in cases of emergency. She thought correct spelling under such circumstances would become an unconscious act, and to that extent a liberation from drudgery.
Miss Smith's excellent paper was followed by an exhibition of Touch Typewriting by a class of six students of the Bryant & Stratton Business College. Their teacher, Mr. Kenyon, dictated to them, requesting that no one touch them, because it was not a time exhibit. He said that about thirty minutes a day is devoted to writing directly from dictation. The exhibition consisted of three tests: Direct dictation, copying from printed matter, and transcribing shorthand notes. One correct copy was produced. The young ladies did well under the trying conditions of a public exhibition, and the large audience appreciated their efforts highly.

At 3:30 P.M. the shorthand section adjourned to meet with the business section to listen to an address by Mr. W. N. Ferris, on "The Moral Side of Business Training."

**Reception and Banquet**

At six o'clock P.M. the parlor of "The Elise," a spacious, elegant entertainment hall, were filled with a happy company of teachers. From an alcove overlooking the beautiful dining room, the American Band sent forth strains of inspiring music. At seven o'clock President and Mrs. Shoemaker led the way to the banquet tables. One hundred and fifty-three persons were present, the largest number that ever met in a commercial teachers' banquet. After two hours of gastronomic exercise, the intellectual activity began. Mr. L. L. Williams, with the easy grace that characterizes all of his efforts, performed perfectly the delicate duties of a toastmaster. Mr. C. C. Beale, of Boston, responded to the toast, "Round Pegs in Square Holes." He did not attempt to be humorous but his sensible, high-minded remarks were received with manifest approval. Mr. Geo. S. Murray, of New York, reached the city just in time for the banquet, expressed some very suggestive ideas about ordinariness on the topic, "The Cart Before the Horse." Mr. Murray is a splendid young man, who has a very promising prospect in professional life. Mr. W. H. Shaw, of Toronto, who should have spoken next, was not present, owing to an unexpected business incident which made it impossible for him to leave Toronto in time for the banquet. Mr. T. B. Stockwell, member of the Rhode Island State Board of Education spoke next, and he was followed by Mr. G. H. Aymar, of Boston, who told some humorous stories and performed an entertaining pantomime act.

Everybody enjoyed Mr. Aymar, Mr. J. W. Barr, of Mobile, Ala., spoke on "The show correct total cost of Merchandise, and his serenette, the question: Why does a hen lay an egg? Mr. Barr's inimitable wit and sound sense added scores to his already long list of admirers."

At one o'clock the assemblage broke up, bound in their praise of the care and success with which everything had been arranged. The credit for this most successful banquet belongs to Mr. W. H. Scott, and Mr. A. S. Hubbard, of the Bryant & Stratton Business College, of Providence. In cooperation with Mr. T. B. Stockwell, they attended to the planning and to the details. No small part of the enjoyment of the occasion was due to the fact that the Association had the use of an entire building especially adapted to meet every requirement of such an event. This was made possible through the generosity of Mr. Stockwell, who personally bore the large expensive required.

**Saturday Forenoon**

**BUSINESS SECTION**

The plan of the Executive Committee to have practical discussions covering the principal subjects of the Business Department, brought out a good attendance Saturday morning. Mr. Jas. Rea read a brief paper on "The Merchandise Account." He said: "That to debit Merchandise with every thing, including goods returned, would not be a correct method. Credit the account with everything, including goods returned, would show what it has produced. Many accountants keep two accounts for Merchandise, a Purchases account debited with invoices of goods as they come in, and with such other items affecting the cost as freight, marine insurance, duties, warehouse charges, etc., and credited with goods returned, discounts, and other deductions. The balance thus showing the actual net cost. The Sales account is conducted on the same principle. In this way the general result of the gross gain is not altered, the volume of business and the exact per cent of profit on sales may be ascertained. These two accounts should be closed into a general Merchandise account, which is never debited. The net amount is entered, is closed as usual. Some accountants keep a Returns Goods journal, and deduct the total allowances shown by it, from the sales recorded in the Sales journal, before any posting is done, posting only the net Sales. Purchases are similarly recorded.

The other accountants follow a method which is designed to show at any time the actual stock on hand at cost prices. When sales are made, two sets of prices are extended, one representing the cost, and the other the selling price of the merchandise sold. Before the ledger is closed, the total of the cost column of the sales is carried to the debit side of Sales account, and also to the credit side of Purchase account. The Sales account, having been debited with the cost of the goods sold, and credited with the sales proceeds, will exhibit a balance representing gross profit. The Purchase account, having been debited with the cost of the merchandise purchased, and credited with the sales proceeds, will exhibit a balance representing the cost of the merchandise on hand, that is, the inventory. With fixed selling prices and discounts, a correct inventory may be obtained in this way, but with fluctuating prices and changeable discounts, it is with miscellaneous merchandise almost impossible to get correct results.

"The Voucher System," was the subject of a short, practical paper by Mr. F. J. Hillman, of Springfield, Mass. He said: "When we speak of 'The Voucher System,' we mean a system which provides a record of accounts payable, arranged with a sufficient number of columns for the distribution of purchases, to their proper accounts, and some form of voucher to accompany the payment which, when signed, shall not only be an acknowledgement of payment, but shall specify the particular purpose for which the money was paid, bear the C. K. of the purchasing agent, and be arranged numerically for ready reference. In the case of large concerns, it should bear the C. K. of the bookkeeper that the extensions are correct, also those of the auditor and either the secretary or president. According to this system, the Voucher Record is the only book that is used other than those ordinarily used. The system is intended to do away with the necessity of keeping accounts with creditors. It brings all of the outside liabilities, except bonds and mortgages, under one head.
We have several divisions of The Voucher System, brought about chiefly by the difference in the Vouchers. Prominent among these is the one that gives the total amount of invoices attached. Those who use this system save labor, but compensate for it in postage and storage.

Another Voucher used by the majority of our railroad companies is combined with a check in one document. To my mind this style has many advantages. When the voucher is returned, we have in one document a record of goods purchased, the distribution, the time of purchase, the time of payment, and a receipt.

There is another system in which a remittance statement takes the place of the voucher, and the distribution is made in a Cash Journal. The remittance statement is copied and no voucher returned except the endorsed check.

The Voucher system facilitates the auditing of accounts, reduces to a minimum the opportunities for errors, is the best safeguard against dishonesty yet discovered, and is sufficiently flexible to admit of use in almost any line of business. It is said that it consumes more time than other systems, but I am sure that its advantages outweigh any considerations of additional expense or labor. It has already been adopted by the United States Government, by nearly or quite all railroad and express corporations, and by thousands of private companies.

This paper was discussed by A. W. Holmes, of Salem, Mass., and by Mr. H. M. Rowe, of Baltimore. This completed the program under the general head, "Bookkeeping." Under the title, "Arithmetic," two excellent papers were read, accompanied by blackboard demonstrations. Mr. E. C. A. Becker, of Worcester, Mass., read the first paper, on "Equation of Accounts." Before preparing his paper, he had visited many large business houses to learn their methods of equating accounts. He found no uniformity, and but little of such equating as the school books give. A firm, by "Equation of Accounts," meant adding in interest on overdue amounts. True equation is used comparatively little. Mr. Becker, in a careful and detailed manner, explained and demonstrated the "product method," which he prefers.

The second paper was on, "Interest." It was prepared by Mr. H. H. Cole, of Fitchburg, Mass. Mr. Cole does not believe in spectacles, methods, and he dislikes the phrase, "Lightning Calculator." He wants his pupils to reason, and to learn to use one method thoroughly. Having explained how to multiply and divide by ten and its multiples, he explains what is meant by six per cent. per annum. He then prepares the following equations.

\[
\begin{align*}
\text{If} & \quad \text{Mr. Holmes earns } \text{6c in } 300 \text{ days} \\
\text{then} & \quad \text{he earns } \text{1c in } 100 \text{ days} \\
\text{7c} & \quad \text{is earned in } 350 \text{ days} \\
\text{This demonstrates the reason for pointing off two places in the principal to get the interest at six percent, for sixty days. He then prepares the following diagram to show how long it takes any sum at six percent, to double itself, to earn ten percent, one percent, or one-tenth of one percent.} \\
\end{align*}
\]

Mr. Cole would have each student construct a diagram, and practice on the best way of dividing up the days into convenient divisions of say, 500, or 600, or 40 days, when the rate is six percent. He does not believe in long, hard tests, for a good teacher knows what his pupils can do, without using them. He grades problems so that each one in the class may be kept busy. He believes in the use of one method only, because he believes that a student should learn one thing so thoroughly that it becomes automatic. He thinks that there is another sense in which we need to teach interest and we shall all agree with him.

Following the papers on, "Arithmetic," were two talks on, "Pencillmanship." The first was given by Mr. E. L. Glick, on "Letters," and the second by Mr. T. Courtney, on "Figures." He is skillful, practical, and speaks with ease. Mr. Courtney analyzed the figures, giving his method of teaching them. He uses cross-rulled paper to assist in obtaining accuracy and small forms.

Papers that were to have been read by Mr. J. P. Byrne and H. G. Healey were put over until afternoon.

**THE SHORTHAND SECTION**

"The Phonograph for Dictation Work" by Mr. B. J. Green, of Springfield, Mass., was the opening exercise. Mr. Griffin said that it is irksome to dictate over and over again the same material, no matter how valuable it may be, and we sometimes use material not the best, for the sake of a change. The phonograph never becomes tired, doesn't vary in speed, isn't detracted by visitors. After dictating into the phonograph at the desired speed, the class can be called, the current turned on, and the teacher may give his attention to the pupils' writing. Easy words may be arranged into sentences early in the course, and the phonograph may dictate these over and over again until the pupil has learned to write them at the desired rate.

Mr. Griffin doesn't think it well to use the phonograph for new matter. It is possible that it may be used in dictating to pupils at the typewriters, but here the tubes and not the horn must be used. Some pupils object to the use of tubes because others have used them. Extra ear pieces might be used to overcome this difficulty. The phonograph requires great care, both in making records and during operation, while it is so delicate that it is easily injured. Its use is still experimental.
Mr. Griffin was followed by Mr. A. S. Heaney, of the Rhode Island Commercial School. Mr. Heaney made a very practical address, characteristic of the man and his methods. He holds that in a business training-school, in view of the material we get, and the time [as it were], English teaching must be the work of a carpenter, not of an architect. Attention to apparently trivial things is indispensable.

Dictionary work and grammar work are necessary. The more advanced work, this sphere of the architect, lies in rhetoric, for which we do not have time.

Mr. W. J. Kinsley, of New York City, left his work as a hand writing expert, on the Rice murder case, and went to Providence to tell teachers "What an Anamnesis Should be Able to Do Upon Entering an Office." His paper consisted largely of Shakespearean quotations and Hibernian Classics, interspersed with a graphic account of his trials and tribulations with the would-be typewriter girl who thought that "Woosocket" was "Wouldn't Socket!" that "criticism" was the classical way of putting "criticism," and that "anonymously agreed" was sufficiently accurate for "unanimously agreed." Our good-hearted friend simply couldn't put up with inability to write a note, to use the postal scales, to attach enclosures to letters mentioning them, to write the form of salutation that was dictated, to paste newspaper clippings in a scrapbook, to address individuals in a corporation without troubling the corporation officials to read the letters, etc. Mr. Kinsley thinks that an anamnesis should know the rudiments of English grammar; spelling, including proper names; punctuation and capitalization; letter writing; at least rudimentary geography; mechanism of the machine sufficiently not to injure it; how to file letters and use the pinemograph; how to write a fair business hand; how to use the typewriter, any system—at fifty words a minute; how to write on the typewriter, same one machine—at ten words a minute; how to exercise tact and common sense. The ready wit, the frank and kindly manner, of that genial man have won him a host of friends, who always enjoy the privilege of hearing him speak.

"Should Bookkeeping be an Elective Study in the Shorthand Course?" was the subject of a vigorous, terse address by Mr. Chas. M. Miller, of New York. He held that it ought not to be taken while students are taking shorthand. A vote showed that the teachers present believed that it ought to be taken, but a large minority believed it ought not to be taken before shorthand study is begun.

Mr. Frank A. Tibbetts, of Hope High School, Providence, prepared a brief, pointed paper on "Touch Typewriting," and Mr. Thos. P. Scully, of Boston, read it. He said, in part: Begin with the Touch method at once. Do not allow your pupils to see the characters on the machine. I merely tell each pupil that the longer finger of the left hand is over the letter "P," and the little finger of the right hand is over the letter "P;" that he is to use the first finger of each hand upon the two inside keys, and not to move his hand from this position. The exercises do the rest. It is not necessary to have the keys of a piano lettered.

Why those of the typewriter? I use blank cushion covers on all keys and find that they are far more satisfactory than anything else. Copy holders of some kind should be used. The lifting of the carriage should not be allowed. The pupil should learn that lifting the carriage loses time and therefore reduces his market value. Erasers should not be allowed in the typewriter room. Exercising for practice should be so arranged as to take one row of keys for each lesson. The work of transcribing shorthand notes should begin just as soon as the pupil has a good knowledge of the key-board. Insist on correctness, but say nothing about speed. Correct all exercises and letters, and have them rewritten until they are perfectly written. Pupils should be taught to read through transcripts; correct, if necessary; rewrite, and hand them to the dictator in perfect form. Never tell a pupil how to spell a word, or the meaning of a word, but make him consult his dictionary. Discussions on each of these papers were lively and practical.

Saturday Afternoon

BUSINESS SECTION

A 1:30 o'clock the afternoon session was called to order and Mr. C. S. Clark, of Rochester, N.Y., read the most practical paper, from the business manager's point of view, that was presented at the convention. The subject was "The Card System and its Uses." We shall publish it in full in our June number.

J. P. Byrne, of the Brooklyn Commercial High School, read a very suggestive and thorough paper on the subject, "The Business School Library and General Reading."

He said that breadth of culture and wide discrimination come of varied intelligence, and varied intelligence does not lie between the covers of one formal textbook. In both public and private secondary schools, the business library has become more and more the center of mental life. The business world is demanding more general intelligence, and is willing to pay for it. A library for a business school should be able to meet the demands of general subjects, and provide books on money, banking, insurance, transportation, corporations, business law, etc.; publications on manufactory, agriculture, mining, etc.; geographical, statistical, government publications treating of commerce; some books on general English literature, and current publications of both a general and a trade character. The library makes possible a wider preparation for school work; it is often the key to an otherwise dull intellect; it presents a field for cultivating the general mental growth of pupils who are but a short time with us. Much broader views may be obtained when special or even general subjects are followed up by library work in special books or in the current literature of the subject in hand. Banking, Transporta-

tion, every vocational text and trade have their special journals, and general current literature abounds with material having a commercial significance. Mr. Byrne referred to the use of these advantages, of his pupils. Librarians will accept suggestions as to books that ought to be purchased for the library, and they will gladly do supplementary reading along the special line of their work.

The commercial teacher should cooperate with the city librarian. It will be to the utmost advantage of his pupils, librarians will accept suggestions as to books that ought to be purchased for the library, and they will gladly do supplementary reading along the special line of their work.
"There seems to be a spirit of unrest in our profession, a feeling of dissatisfaction with our results. This feeling is accompanied by a sense of our duty as developers of character, and the teacher who is successful in teaching more depends on his understanding of the nature of the student than upon his knowledge of the subject. The formation of character is of greater worth than the accumulation of knowledge. Without character there is a power for evil which will surely bring ruin. Human nature and temperament are like the constant in mathematics, the keynote in a tune, the clue to the making of maps through every thought and act and habit. Consciously or unconsciously, skillfully, or unskillfully, every day, every hour, and every minute we are influencing the character of the students under our control. For our own content we are instrumental in affecting their destiny. The High School teacher fits his pupils for college, the college professor prepares them for special schools, but the commercial teacher is caught when they leave him their school days are over. In trying to do the work of this high station, it should be remembered that an indirect suggestion is better than direct, that word, act, habit, story, may impress upon an observant student a truth or moral, when he would not heed it if told in words. The teacher should seek to embody in himself those characteristics which he considers necessary to the make-up of a man. "Whatever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report, if there be any virtue, and if there be any praise, think on these things. For this work, no general or special direction can be laid down, as each teacher must be a law unto himself and his pupils in these matters.

"Our goal is success, success means character; success means happiness; success means the best use of our talents; success means the realization of the capacity, of leisure for labor, of dissipation for discipline, of sham for sincerity; of pleasure for purpose. We must not shirk our duty, nor suppose that some one before us has done it all. The future will show that the seed or water the tender plant, which may already have taken root. We are changing the course, not of a great river, but of a little brook. We should first teach our own pupils, and when one is good enough for himself, he is generally master of any situation. He is able to curb his passions, to make the best of the worst, and to find in every incident a new spring in the bud on which he climbs from darkness into light and from defeat unto victory. Teach your pupil to be true to himself, true to his ideals, true to his principles, true to his convictions, true to his purpose. Teach him to respect his own ideas, and to have confidence in his own worth and ability. Teach him not to stifle an inward aspiration, if it can be followed to perfection; that work is a natural law; that everything works from the holy angels singing "Ho- samna in the Highest," down to the animal life that play in a drop of water; that out of work come life and strength and growth, and even genius and virtue. Teach him not to live for himself alone; that to be helpful, warm-hearted, kind, courteous, cheerful, will insure him not only success but happiness."

After the reading of Mr. Healey's paper the members prepared to meet with the shorthand teachers in joint business session.

THE SHORTHAND SECTION

The Shorthand Section met rather late, with Mr. Byron Horton in the chair. Mr. C. C. Dexter, of Lynn, Mass., who was to have read a paper, was absent, as was also Mr. Frank Kuthford, of New York, who pre- tended to read. Mr. Kuthford's paper was read by Mr. Holmes, of the Kenmont Typewriter Company.

Anferlott made to commit this Section to an "official organ," but the teachers very sensibly disapproved the suggestion at 5:38 o'clock, the Section adjourned to meet in joint session with the Business Section, for the transaction of business.

BUSINESS MEETING

Nearly half of the teachers had left the city when the business meeting was called to order by President Shoemaker. The time of holding the business meeting should be changed so that all members could take part in it.

The several reports were very satisfactory. The treasurer shows a substantial balance, thanks to the energy of the treasurer, Mr. B. D. Fulton, who is a very literal human dynamo of activity. The membership is now about 20, the Membership Committee having recommended 65 new names, which were voted unanimously.

President Shoemaker asked for the pleasure of the members as to methods of nominating and electing officers. It was voted not to nominate by committee, as heretofore, an eminently satisfactory change. Mr. C. C. Beale nominated Mr. Horace G. Healey; Mr. J. R. Byrom nominated Mr. E. E. Gaylord; Mr. E. M. Holdsinger nominated Mr. T. B. Stowell. The last nomination created a favorable applause, and Mr. Stowell would have been elected unanimously if Mr. Stowell — the nominations having been closed — had not declined election. Mr. Stowell's royal hospitality has endeared him to a host of new friends, and it was a matter of general regret that they could not be permitted to indicate in this way their high regard for him. There being but two nominees left, and they life-long friends, under the circumstances, had been quietly working for each other. The situation was an embarrassing one until Mr. Healey, with unexampled generosity arose and withdrew his name, in favor of his old friend, Mr. Gaylord. Mr. Gaylord was then elected unanimously, after a complimentary vote to Mr. Healey. Miss Cora Burbank, of Boston, Mr. F. B. Moore, of Trenton, and Mr. W. B. Sherman, of Providence, were elected Vice Presidents. The former efficient Secretary, Mr. A. S. Heeley, was re-elected, as was also the former Treasurer, Mr. M. D. Forsey.

Invitations for the next meeting were received from the Packard Commercial School, New York, and from Temple College, Philadelphia. Mr. E. H. Hull, the superintendent in the Department of Temple College, presented such an array of incentives to go to Philadelphia that that city was chosen almost unanimously.

The Providence meeting was a record-breaker in every way, and it will require energetic, faithful effort to make future meetings equal it. Although we believe that the ultimate magnitude and importance of our business is a matter beyond our control, and that the size of the present enrollment.

The Moral Side of Business Training

W. N. Ferris, Big Rapids, Mich.

(Read before the E. C. T. A., Providence, R. I.)

The subject, "The Moral Side of Business Training," is impelling in every respect, as it has more than one side. This is an unfortunate implication. For hundreds of years, perhaps thousands of years, the unity of life has been ignored. Hence, it has been impossible to explain the difference between the business man and the man from the life that deals with the getting of bread and butter, clothing and shelter. Even at the beginning of the twentieth century, we hear men and women remark that "Mr. James Smith has gone skidding.

This idea has been emphasized by the churches. Services are held once or twice a week. These services are supposed to deal exclusively with religious matters. In the house the same notion prevails. So long as an attempt is made to divorce man's religious life from his essential life, religion will retain some of the characteristics of this condition, and produce little fruitage. Every normal man is religious, that is to say the kingdom of heaven is within him. To objectify this kingdom, is to recognize the brotherhood of man and the fatherhood of God.

MORALS GROW OUT OF SOCIAL RELATIONS

The so-called teaching of morals in the schools, churches, homes, society, and in the state, emphasizes the notion that man has a moral life apart from his essential every day life. As a consequence, abstract moral precepts are taught, exercises are set apart for the purpose of inculcating morals. No doubt, a little something is accomplished by this method. The method, however, is not sound pedagogically nor is it any longer worthy of any special consideration. The same criticism holds true with reference to the moral side of business training. It is not the purpose of this paper to show how moral training can be engraved upon business training. Morals grow out of social relations. Whenever two or more human beings attempt to live a related life, morals are involved. Robinson Crusoe found it difficult to live either a moral or an immoral life. For his purposes, the commandments had very little significance, because they were given, not to an isolated man, but to a social man, a man living with other men. Robinson Crusoe resumed his social life when he found his man, Friday, and, at the same time, most of the ten commandments came into immediate force.
THE MORTAL ELEMENT IS INSEPERABLE FROM A BUSINESS LIFE

I shall occasionally use the term "moral side of business training," because the term occurs in the subject assigned me. I shall always mean by it, the moral element in a business training.

The object of business training is to prepare men and women for a business life, and a business life cannot be pursued on the Robinson Crusoe plan. It involves the life and welfare of men working together. It is not, therefore, left to a business college to decide whether the moral element shall or shall not enter into business training. This element is inseparable from a business life. Every course of business training involves the training of men and women organized into a social unit called the school. This social unit is either moral or immoral, some of the teachers of business colleges are probably for the remainder of this life is immoral. Just a word about unneutral acts. Whether a student goes down the right side or to the left, there is neither moral nor immoral, provided that he has not violated no or social regulation. His conduct is unneutral. Whether he employs vertical or slant writing, whether he paints his name with a pen, whether he parts his hair in the middle or on the side, are acts that can be classed as moral or immoral. They are moral acts. It is my purpose to examine as best I can, the moral factor in this course of business training.

Business training with an immoral side, or immoral factor, is self destructive. A course of business training with a moral side, or with a moral factor, is self-preserving, self perpetuating.

BUSINESS USAGES INVOLVE QUESTIONS OF RIGHT AND WRONG

It should be remembered that the business college had its origin in the demands of the business world. The business world asked for helpers who could make arithmetical computations with accuracy and dispatch, who could make a history of business with accuracy, and in such a way as to secure economy in interpreting said history. The business world is beginning to demand something more of the business college graduate. It is asking that the business college graduate be able to pass from the making of mere records to the transacting of business. In other words, it is asking that the graduate become a business man.

In order to pass from pure arithmetic, he does not encounter the element of morality. The fundamental processes of addition, subtraction, multiplication and division do not involve social relations. Unless he is obtained as a whole to the moral factor in applied arithmetic. In applied arithmetic, he is obliged to become familiar with business usages. These business usages involve questions of right and wrong. To what extent these usages can be profitably discussed in class work, it is not for me to say at this time. The wise teacher will, however, call attention to the moral factor. He will urge the student to study and realize every business usage. Profit and loss, commissmion, trade discount, insurance, taxes, duties and customs, stocks, interest, bank discount and partnership are phases of applied arithmetic not involved in business conjunction. For example, it would be difficult to teach successfully the subject of stocks and bonds without touching upon what is termed watering of stock and stock gambling. While the teacher may avoid doctrinizing on this subject he cannot avoid some of the ethical considerations involved in the conduct of a stock speculator. He will call his attention to the fact that in a human world the acquisition of wealth ought to have some quantitative relation to service rendered. The acquisition of wealth ought not to depend upon the influence of mercenary motives.

DEBIT AND CREDIT INVOLVE EXACT EQUITY

In teaching the different applications of bookkeeping, questions of credit and debit must arise. The bearing of the teacher can be made to permeate the life of the student. If, in the teaching of bookkeeping, the instructor takes special pains to commend illustration of a moral character, and cunning, he will utterly fail in awakening moral responsibility. Theoretically, the principles of debit and credit involve exact equity. The element of loss and gain will present itself daily. If the transact clearly illustrate the laws of compensation, only wholesome results will follow. Not a few commercial teachers are saturated with the spirit of modern commercialization, and modern commercialism is only a name for a form of slavery that is more destructive to the individual than ever was the slavery endured by the American negro. Every teacher of bookkeeping has come in to enable attorneys to take advantage of the masses. If every student could be made to appreciate the attitude of Abraham Lincoln toward the functions of law, the business college graduate would be inspired to use every effort in his power to promote commercial justice.

A NEW AGE COMING

If the business educator is fortunate enough to have the subject of Economics in his commercial course, he will have occasion to deal with those relations that are fundamental in business, the formation of national morality. John Ruskin and Edward Carpenter of England, George Herron and his followers in America have done much to give the world a revolutionary form of ecumenism. Women are taught to deny their fellowwomen free access to the world's natural resources there can be little progress in national morals. Just at present, the evolution of economics indicates clearly that there is a new age in which men shall not be owned, an age in which men shall be free, an age in which men shall realize the joy that comes from having off the products of their own labor. At present the larger part of the world's products is appropriated under the sanction of the laws favoring individualism. I am aware that this view is considered in many parts of the United States, to be rank heresy.

A BUSINESS LETTER IS AN INDEX OF CHARACTER

In Business Correspondence, the thorough going business educator has an excellent opportunity for teaching ethics. The spontaneous expression of a business man's thought in a letter is not infrequently the moral index to the writer's character. The business man who always conveys in his written communication the spirit of brotherhood, consecrates, in no small way, business life. As a rule, the exacting, dominating and tyrannical business man always reveals himself in his correspondence. As yet, there is no a text in Business Correspondence that fully and freely brings out the ethical side of Business Correspondence. Every week there are letters sent out by our great business houses that express magnanimity, kindness, and a human feeling. The teacher who believes in the moral side of business training should exercise the utmost care in selecting model letters. As yet, literature does not recognize the contributions of the business world to literature. I believe that the business moral enthusiast will yet be found who will triumphantly gather together the best forms, and the best expressions that have been sent forth by the business world. When the business college young men and young women of this country are saturated with these models they will find in their business communications with their own kind, and with those among whom they will stand as good, I am the last man to suggest moralizing in connection with this work. The deserving student will never fail to recognize the beauty of justice, and the transcendent loveliness of practical kindness.

The moral element involved in teaching rapid calculations, penmanship and spelling is of minor importance. The other features of a business education are of so much greater importance that I make special comment upon these.

MORNING EXERCISES

The moral side of business training can be emphasized in no more efficient and successful way by having what, for want of a
Report of Ohio Commercial and Special Teachers’ Association

held at Columbus, March 29, and 30

REPORTED BY J. D. FAIR

From the four quarters of Ohio came the Knights of the Pen and Pencil, together with those expert in accounts. According to the mandates of our superiors, we did hasten to that grand city, Columbus, the commercial metropolis of the state. The subject which we addressed was the necessity for a well-trained teacher, particularly in the higher grades of the public schools. Miss Lena Dickson, of Elyria, was one of the subjects discussed.

The meeting was held Wednesday afternoon and evening, in the Ohio State Normal School, and was attended by a large number of teachers. The meeting was opened by President J. F. Barnhart, after which Mrs. W. J. Bassell, Secretary of the State Board of Trade, delivered an address which was received with great applause. She spoke on the subject of "Art in Education," and the importance of bringing art into the schools.

The meeting adjourned to a smaller room, where a discussion was held on the topic of "Art in Education." The discussion was open to all members of the association, and a large number of teachers attended. The meeting adjourned at 10:00 o'clock in the evening.

SATURDAY, MARCH 30, 1901

Xine A. M. Meeting called to order and members registered as given below:

First on the program was Miss Lucia May Wiant. She spoke on "Art in Education," and the importance of bringing art into the schools.

The meeting adjourned to a smaller room, where a discussion was held on the topic of "Art in Education." The discussion was open to all members of the association, and a large number of teachers attended. The meeting adjourned at 10:00 o'clock in the evening.

L. L. HUDSON, Delaware, O.
"How I Teach Bookkeeping"
Columbus schools, who gave a practical illustration by using a class of bright little boys and girls from a Primary grade, conducted by their graceful teacher, Miss Jeannette Hall. This was certainly a fine illustration, showing how, by a little care, children can be trained to obey commands in real teaching. It does a regiment of soldiers obey the commands of their Colonel. Following this came a class of A Grammar students, conducted by Miss Ella C. Burkline, illustrating how to cultivate grace and beauty in writing. This proved to be one of the most enjoyable features of the entire meeting.

L. L. Hudson read his paper on "How I Teach Bookkeeping." He teaches Theory and Practical bookkeeping. He is also a strong advocate of Special Rule Books, as a labor saver to teacher, student and bookkeeper.

Discussion by J. J. Krider, who is a strong believer in practical business from the start, vice of modern students, as the average student we receive has absolutely no knowledge of the subject of accounts, and very little other knowledge of use to a practical business man.

A better article on "Higher Education for Stenographers and Typewriter Operators" was never delivered, than that by F. W. Williss. He said that short courses led to producing $100 among steno- grammers. Low prices indicate cheap teachers, and cheap teachers lead to more $100 stenographers. Raise the prices of tuition, lengthen the course and produce $100 to $200 stenographers. "Shorthand, when properly learned, will prove to be not only a most agreeable and remunerative profession, but in many cases a stepping stone to something much better, and as a means of mental training is without a rival." James A. Garfield.

The report of the nominating committee composed of C. F. Zane, J. J. Krider, and D. D. Mueller was adopted, and the following officers for the ensuing year were elected: President, A. D. Willitt, Dayton, Ohio; Vice President, E. A. Hall, Youngstown, Ohio; Secretary, Miss Lenna Dickson, Elyria, Ohio; Treasurer, J. S. Merrill, Urbana, Ohio. The Executive Committee: Jerome B. Howard, Cincinnati; F. F. Musrrush, Cleveland; T. W. Bookmyer, Sandusky; Delegates to the Federation at St. Louis, Federation Delegates, M. H. Davis, Toledo, Short-hand Section, D. D. Mueller, Cincinnati; Business Section, H. C. Rowland, Columbus; Penmanship Section, C. E. Towne, Zanesville.

The following resolutions were adopted:

- In behalf of the Ohio Commercial and Special Teachers' Association, be it resolved, that we express our appreciation of the hearty reception to the city of Columbus, tendered us through Mr. J. Y. Bassell, of the City Board of Trade. And also to the special teachers of said city for their kind treatment, especially for the delightful surprise provided for us by Mr. C. A. Bliss, of the Bliss Business College, Following so appropriately our "heart to heart" talks.
- We also heartily appreciate the fine exhibits furnished by Miss Fraser, of Columbus, and Mrs. Downen, of Mansfield, and of writing by Mr. Barnhart, of Akron, and Mr. Nocen, of Columbus. It is to be hoped that at our next meeting there will be a large number of exhibits, even though they may be small, as we believe the exhibits to be a very helpful feature of the work.

Signed: BENJ. FERGUSON, F. W. WILLISS, MISS DICKINSON, Committee.

The meeting was adjourned to meet next Spring at the home of our new President, A. D. Willitt, Dayton, Ohio.

Members Registered

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C. L. TOWNE
Zanesville, Ohio,
Delegate to the Penmanship Association at St. Louis, Mo.

Mrs. JENNIE C. DOWNEN
Mansfield, O., Secretary.
Penmanship Philosophy

Speed in writing is a good thing, but to shoot speed, speed, speed, and nothing but speed, at the neglect of numerous other essentials, is not productive of the best results. The same is true also of movement, form, etc. The best teacher of penmanship recognizes all of the essentials and does not unduly emphasize one at the expense of the others.

The professional penman has frequent use for the whole arm movement, notwithstanding the claims of the one idea, one movement for all work enthusiast. If you intend to become a real penman, don't let the prejudices of another prevent you from learning all you can in all the ways you can.

While there has been in existence for a good many years such a thing as simplified or abbreviated penmanship, it has not been of a practical kind, and the senior editor of the PENMAN-ARTIST AND BUSINESS EDUCATOR has therefore been the first to originate, to prepare for them, as far as he knows, the other, tangible, and sensible style of simplified writing.

The nonsense of using fine pointed pens for business purposes is daily becoming more apparent. Pupils should be taught to use such pens as they can use when they enter the business world.

He who labels his specimens "Written with pure muscular movement," when combined movement was used, shows more zeal for movement than regard for truth.

There are still a few persons who insist in calling combined movement finger movement. This is either dense ignorance or an attempt at rank deception.

Suppose that 30 were to become the standard of writing in the future, who should be given credit for the same, the verticalists or the five degreeists? Since seventy is midway between fifty and ninety, would the honors be about equal?

Will those who so strenuously insisted that it was wrong to require a pupil who had acquired a slant hand to change to the vertical now claim that it is equally wrong to require those who have acquired a vertical hand to change to the slant? It is a poor rule that won't work both ways.

Because you can write one style best and another no excuse that we fostle those styles upon the public as standards. A standard is broader than an individual—fits everybody in general and nobody in particular. It is far from particularity and yet common in character. No one can appropriate it, yet everybody can adapt it to his individual service.

If finger movement is worthless, paralyzing, slow, cramped and illegible, how is it that Shakespeare and Milton, Dickens and Thackeray, Ruskin and Hugo, and nearly all the other great writers used it? Rather strange, isn't it, that the other up their sleeves! Strange, too, that such immortal documents as the Declaration of Independence and Emancipation Proclamation, which were written by the much maligned, despised, and miserable finger movement!

Pure finger movement is certainly not desirable for practical writing. How about pure arm movement? Are they not both extremes? The one belongs to the hand, the other to the shoulders. The two combined comprise a golden mean. Is not that the thing desired?

One slant, one movement, one idea for all in penmanship, is about as sensible as one tone in speaking, one step in walking, one thought in thinking for all.

Mr. Madaras

Informs us that the desires of profiting by his summer school should correspond with him at once as his advertisement will not appear again. Now is the accepted time.

Printers' Ink

"Printers' Ink," the well known journal for advertisers, published at No. 18 Spruce St., New York, has much space in its issue of April 6th to business college advertising. Mr. G. S. Walworth, of the Walworth Institute of New York City, and Mr. Norman P. Heffley, of the Heffley School, Brooklyn, are the authors of the article, and it is interesting to see how they advertise their schools. Both institutions being very successful, the methods employed by their promoters can be profitably studied by others. Considerable other interesting and valuable information regarding school advertising appears in this same number. In fact, it may be appropriately called a special business college number. The publishers of "Printers' Ink" are said to have been extensively used in business colleges as a textbook on advertising. It certainly is a very bright and interesting "Little Schoolmaster" in this subject.

Let the Good Work Go On

Mr. W. H. Carrier, the accomplished teacher and all round good fellow, of the Mechanicsville, Pa., Commercial College, went in a club to the PENMAN-ARTIST AND BUSINESS EDUCATOR, and with it the following letter: "I have been vigorously preaching the gospel of Good Penmanship of late. Below you will find a page of nine column of advertisements and a post office order to admit them to full membership, and it is safe to say that there are more on the "anxious seat."

The Last of the Greatest Book on Penmanship

We have on hand a few of the remaining copies of the "New Spencerian Compendium of Penmanship," by far the greatest work on professional penmanship of modern times. The size is 12 x 12, inches, one inch in thickness, and sumptuously bound in cloth and leather with large gilt stamping. This covers the various styles of writing, lettering, flourishing, and pen drawing, and contains the richest gems in these lines that have probably ever been given to the world. It costs a fortune to produce it and no more will be published. The few copies that are left can be had only of us, as we have secured the last of the entire edition. This work has ever been the companion and inspiration of such masters as Mada- ras, and is a complete school of penmanship.

Now is your chance to secure one before it is too late. They are worth $25.00 each, but you can secure one now for much less than it is worth. For price, address, Zener & Grosen, Columbus, O.
Angular Precise Penmanship:

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H. V. Munnsford

Appreciation and Shekels from a Veteran

MESSRS. ZANER & BLOSER,
Columbus, O.

GENTLEMEN: For several months past I have been the recipient of an ideal chiropractic publication known as the PENMAN AND ARTIST for short. I am well pleased with it, and I have seen copies enough to justify me in saying that it is first class in every feature. Your treatment of the whole subject is broad and courteous. It appears to me to be thoroughly solid, having length, breadth and thickness, and withal about square.

Keep right on in the same direction! Now this is good advice, isn't it? But how are you to keep on without the shekels? It seems high time my dollar should clink in your till. I have thought so for some time, but you know how it is yourself when one has too many irons in the fire. Commence me back where I belong by good rights.

Very sincerely yours,

H. W. SHAYLOK

12 Pine St., Portland, Me.
Indefiniteness in Teaching Commercial Geography

W. J. AMOS, PHILADELPHIA, PA.

If there is any one word that characterizes a large part of the instruction in Commercial Geography, I believe that word is "belief." "But believe" was used all along. The subject was to be given no exposition, no class, no detailed instruction, no practice, no regular subject matter. It was a problem which was to be treated, and the teacher was to give "but believe" work on it.

As the courses of study are planned in the majority of the commercial schools, both public and private, the time for Commercial Geography is fearfully curtailed. The best public school commercial classes in this country only allows for three periods per week, covering a total period of two and a quarter hours. This means but eighty-one hours per year, and in this particular class the subject must be completed in one year.

Now, it must be obvious to any person at all familiar with the essentials of Commercial Geography, that scarcely the preliminaries of the subject can be touched in this time, without mention technical details.

The other day I visited another prominent public school and had the pleasure of hearing a talk by the worthy principal of the commercial department on "Cotton Seed." It was wonderfully entertaining. The pupils gave the closest attention, took no notes, merely listened. At the close of the period, the principal asked, "will you give me a talk on "Silk" next time." No home work assigned, no clippings called for, no discussion. Before the class was dismissed, I was asked to say something concerning "Cotton Seed." I composed a fable in the front seat to tell me the leading product of the cotton seed. He promptly replied, "Cod liver oil." Another said, "Butter." Another said something about "Axle grease." No one said a word about the cotton plant. I then opened a young lady to name a state producing cotton. "Kansas" was the reply. I asked for the leading American cotton market. Chicago was given the preference. I was also surprised to find that Manila was our leading foreign market, while Hoboken was the leading cotton manufacturing city in the United States.

Now, my friends, there is a pedagogical screw loose in that school. One year to complete Commercial Geography. Precious periods absorbed in lecturing impressions such as I have mentioned. Is it any wonder that our people sometimes find fault with million dollar institutions and ten-cent instruction?

How to Do It

It does seem that the teacher in that school would have been doing more definite and perhaps more valuable work had he given those pupils plenty of home work, which, when discussed in the class, would have brought out the fact that cotton is raised for fibre and seed; that it is the leading product of this country; that Great Britain is our leading foreign market; that we are responsible for the fact that New England is the leading cotton manufacturing section of our country; that this industry is gradually moving southward, then, when this field had been covered, he could have discussed the seed and other products.

Understanding, I am finding no fault with details in Commercial Geography. They should be taught—if you have the time. If you do not, let us teach a few, definite, needful facts. Stir your class by getting them into action. Let them do things. Don't swamp them intellectually with your pedagogical "mushiness."

The Moral Side of Business Training.

Continued from Page 248.

better term, I call morning exercises. For a quarter of a century, I have used thirty minutes every morning of every school day in which to awaken and stimulate the heart side of human nature. A large number of young men and young women enter the modern business college hypnotized by the "get there" spirit. Nearly all of them are hero worshipers, worshipers of the almighty dollar hero. They feel that there is a sound number of men who have come through the world. This spirit of ownership not only relates to material wealth, but even has a distinct reference to the ownership of man. Even at the beginning of the twentieth century, the dominating idea in the marriage relation continues to be ownership, and such ownership is always at variance with freedom. The morning exercises should not be enough for preaching sermons nor for the purpose of telling men and women that they are on the road to hell. I do not recommend reading in these exercises the biography of millionaires or such books as "Mathews," "Getting on in the World," Marden's "Pushing to the Front," or Conwell's "Acres of Diamonds," I prefer Drummond's "The Greatest Thing in the World," "The Investment of Influence," by F. H. Kellogg; "The Town of Wild Olive," Bishop Spalding's little books, "Education and the Higher Life," "Opportunity and Other Essays," "Means and Ends of Education," "Thoughts and Theories of Life and Education," and "Things of the Mind," David Starr Jordan's "Care and Culture of Men," some of the very best selections from the "Saturday Evening Post," now and then an article from the "Outlook," or from some of the great magazines will awaken latent emotions, will awaken a love for the best books, will give men and women a broader vision of life and enable them to get out into the world as builders rather than destroyers. A novel like "Eben Holden," will do more to sweeten and ennoble the life of business.
students than will stereotyped scripture readings and prayers. Men and women need to be awakened morally and spiritually in order that they may do their work intelligently. The half hour that is properly used in the morning is never thrown away. In these morning exercises men and women will get new views of life. They will get a new vision of the world. They will get a clearer vision as to the value of time; a clearer vision as to their mission in this world. The morning exercises should be a permanent feature of every school in the world, from the kindergarten to the university. No school that attempts to educate the whole man can afford to dispense with this feature. It is the one way of all ways for arousing moral and intellectual hunger. When men and women are morally and intellectually hungry, they will find the necessary food. When this hunger has been aroused the larger part of the teacher’s work is already done and will done.

THE SCHOOL MUST BE A BROTHERHOOD

The essential feature of the moral side of business education constitutes the last section of this paper. The school by whatever name it is called is a social organism, a social unity. The director of this school organism makes the whole. In all his relations to his pupils is morally invigorating, both teacher and pupils must grow in the direction of a high and beautiful manhood. The propietor or director is a group of workers, who, if they are in day-to-day dealings with his pupils cannot hope to build strong men and strong women. The school must be a brotherhood in which the pupils are the members of the brotherhood, in which the teacher is the brother by the pupils, a school in which students make their own laws, and enforce their own laws with the cooperation of the teacher. If in this social unity students drive shotguns, attempt to get ahead of one another through the influence of wrong incentives, for example, through prizes, then we have a right to expect that the school is engaged in furnishing new recruits to the army that is already attempting to conquer the world through ownership. The teacher who believes in beautiful schoolrooms, who believes in the most comfortable and attractive seating, in the best food, the best instruction possible, who believes in music, who believes in amusements, who believes in teaching in the golden rule is really the leader in giving significance to the moral side of business training.

PICTURES OF REAL ART

The day has gone by when the pictures upon the walls of the business college consist of flourishing eagles, horses, lions and dragons. The business college no longer makes an apology for its existence. It is, at this day, relatively an integral part of the great system of popular and universal education. The business college is no longer doing fragmentary work. The business college of today is engaged in practical business work. For example, the auditor, Yale and Columbia Universities, the building of men. On the walls of the rooms of the thoroughly equipped business college hang pictures of real art. There the Angelus, The Sower, The Breaking of Home Ties, A Madonna, here a portrait of Washington, Lincoln, Grant, Longfellow, Whitier, Bryant, Lowell, Holmes, Harriet Beecher Stowe, Fenimore Cooper, in the corner room, pictures of mountain and lake, forest and plain. These decorations contribute to the joy of work. Young people carry away from the beautiful business college rooms memory pictures that some day they will document, in their own stores and in their own homes.


Among the books, those already mentioned together with the complete works of Cooper, Irving, Hawthorne, Emerson, Longfellow, Whittier, Lowell, Holmes, Bryant, Brougham, Sedgwick, Lowell, Donald G. Mitchell, Mark Twain, Josh Billings, Artemus Ward, Prescott, Bancroft, Parkman, Motley, Schiller, Scott, Dickens, Thackeray, George Eliot, Thos. Kingsley, George McDougall. It is possible complete sets of American Stateman Series, English Men of Letters, American Reformers Series, Great Commanders Series, Famous Women Series, Beacon Biographies, and as many more great books as the proprietor can afford. This reading room should be open seven days and seven evenings in the week. Students should be permitted to borrow the books provided they read them in the reading rooms during their leisure hours on Saturday or Sunday. The masterful teacher should give suggestions relative to the right use of books. This feature of any school nourishes and inspires the soul.

THE LECTURE PLATFORM

The business college has another mighty agent at its command. This agent is the lecture platform. Bring to your school the great men and the great women of the land. Your students, then, are friends of yours and friends of the world. The one hour in the presence of a world builder will frequently reveal the existence of a student genius. It is your magnificent privilege to thus crown all of his work in the business world, to invigorate and inspire men and women who are hungering and thirsting after the power to do something, and be something.

COURTESY BELONGS TO A BEAUTIFUL HUMANITY

The business educator must not assume that student relations are incidental and of little value. Courtesy is one of the flowers that grow from the ashes of industry. The gentleman is next to the highest product of a Christian civilization. When the student becomes a gentleman there is little danger of his ever becoming a demagogue or a tyrant. This rules out the business education of the commercial world. The gentlemanizes the moral side of a business education will seek to bring his students together as often as circumstances will permit for social intercourse. Furthermore, he will in the morning exercises give specific instruction relative to social usages. Through these usages men and women work together, live together and get a glimpse of the meaning of the brotherhood or man. I said that the gentleman is next to the highest product of a Christian civilization. The highest product is man. In a school where there are factions, cliques, superiors and inferiors, where there are brilliant students and dull students, there can be no hope to maintain law and order.

LADIES AND MORALITY GO TOGETHER

The moral side of business training is the essential side, not the incidental side. If the student in acquiring a business education is not kept in balance, if he does not grow in the beauty of the life, if he is a better that a mill stone was hanged about his neck. Men and women do not derive the best things of life from the use of a multiplication table nor from the use of debit and credit, nor from the business peculilities. Their chief joy or their deepest sorrow comes from the healthy manifestations of their emotional nature. In the new democracy, the schoolroom is the nearest approach to the democracy. Men and women are to manifest all their powers through their daily work. If this lesson is learned in the schoolroom and men and women will grow into the world possessing the gift of the greatest leaders.

The lowest ideal that dominates society today teaches men to hate his daily routine. This is the lowest form of indolence that I can manage to describe. The majority of men and women do not understand the work of man and lives to work of some kind. If man is to grow morally and religiously at all, he must, therefore, grow morally and religiously while doing his daily work. If he does grow morally and religiously, then he may do his daily work and do it well. This is not only the man’s work, but the woman’s work. If the moral side of education not as a side feature, but as a vitalizing feature, as an inspiring feature, as a creating feature in all of our educational work. Thus may the flag of Americanism never lower on the sand, but on a rock.

Accurate, Systematic Penmanship

The Centhe of a Series of 24 Script Alphabets Illustrating as Many Practical, Unique, Ornaments, Fashions, Characteristic Hands

[SEE FOLLOWING PAGE.]

These forms are not only suited to careful, slightly ornamental writing and for rapid, clean, engaging, but also serve as a foundation for ornamental or professional writing. Indeed, this is no doubt its most serviceable function. It is a most excellent hand to cultivate as it systematizes and results in the order the more frisky, flourished-styled.

Use a fine, flexible pen and an oblique holder that is properly adjusted. In the small letters, the little finger should slip gently under the middle of the back of the pen and also the first and second fingers may act to advantage in such letters as, A, a, t, i, but the main motion should come from the arm, it should seemly center and originate at the elbow. No finger action other is used in the capitals except in such places as the second part of W, second and first part of A, W, and V. In the making the second parts of these letters it is well to keep the thumb high well to the right, then the fingers need be used but little.
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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
Vertical or Slant

Read Before the Ohio Commercial and Special Teachers' Association at Columbus, O., March 30, 1901

By L. P. W. Stieth

These associations of congenial spirits and kindred workers are the golden links which bind many souls in an unbroken chain, and the chords touched in our hearts will vibrate for an age. I sincerely hope that our desires may be attained in harmony, and may lines of duty and mutual benefit keep us within a circle of eternal love, friendship, and fidelity toward each other, and devotion to our noble calling.

VERTICAL OR SLANT?

"Vertical or Slant" is the subject of this paper. I now declare for approximate rightness for one-stroke in every ten, and the other nine to be parts of a circle. The public took me with its strong arms and master grip, and raised me gradually from an inclining system of writing composed of long, slightly curved, and straight lines, executed by sliding movement of the pen at slopes of fifty-two to thirty degrees slant, and acute angles, to a perpendicular position, and circular system of penmanship.

About ten years ago I began a thorough investigation of "Vertical Writing," proceeding at first to change the position of my paper and straighten up my dear old Spencerian penmanship. This I practiced faithfully, using finger, muscular, and combined movements, but with little success. The next step I took was along the line advocated by Mr. John Jackson and other foreign authors whose stiff Roman print letters are labeled and positively ugly in construction. Said authors and their systems are not good examples and convincing teachers, and too many American and Canadian authors and teachers are making fatal mistakes by continuing to imitate such slow finger movement, and marking letter systems. I soon discovered that my work was not satisfactory from any standpoint. Therefore I was not satisfied with the different systems of vertical writing published in this and foreign countries. Believing it important to the cause of education that the principles of this Art and Science be settled on such basis of artistic beauty and practical utility as shall lead all teachers to uniformity in their instruction.

BASED ON THE CIRCLE

I love the beautiful in nature and art, and could forget the exquisite beauty in the art of writing, the unlimited opportunity to choose from an infinite variety of ever-changing forms and shadings of vesture of the "Spencerian Queen," and practice too irresistibly fascinating for an old teacher, practitioner and admirer of that system. But the system I have formulated does not contain all of the artistic lines twisting hither and thither like tropical vines. The system of writing that I call your attention to is named "Cyclography," meaning circle writing. I am the author and publisher of this system. The copyright was assigned by the Librarian of Congress to me as the "author, proprietor and designer of an improved system of vertical penmanship, developed from a straight line and circle principle." Based on a circle, thereby the most satisfactory degree of rapidity, legibility, simplicity and beauty is obtained. The position while writing may be a healthful and natural one, with paper in most convenient radius of sight and direction for a free rolling motion, produced by a combined action of the pronator, supinator, extensor, biceps, triceps and deltoid muscles and humerus, radius and ulna bones. Nine strokes of the pen-put of every ten are parts of a circle, and the tenth stroke is a straight line which may be made from one to fifteen degrees leftward from a vertical line by all persons not having a convenient arm rest--such as store, railway, express, mail, bill, check and many other clerks, time keepers, reporters, inspectors, collectors, conductors, delivery men and others required to hold a book in their left hand while writing with the right hand. This straight line may lean from one to fifteen degrees rightward from a vertical line and thus harmonize all advocates of intermedial slant writing to an approximate concept and practical application of improved upright penmanship. The ideal "Cyclography" is written in the following manner:--Front position--nearly erect, bending slightly forward from the hips, chest free from the desk, paper to right of center of body, turned slightly to the left and nearly in line with the arm from elbow forward. Move the paper or board forward as the head forward on the page. Train your hand for correct penholding by grasping a hollow rubber ball of proper size, affording comfortable feeling in the hollow of the right hand. Fasten the penholder to said rubber ball by a tight loop, and loop each finger to the ball that does not assume the correct curvature. Adjust the penholder between the thumb, first and second fingers, about one inch from the point of the pen, the holder pointing along the arm toward the elbow. Another hoop fastened to the holder and encircling the first finger between first and second joints will prevent and break the probable faults of gripping the pen and cramping the fingers. Get the Cyclographic motion and write with the rolling motion, but do not generate more rotary movement than you can control. I have faith in the movement adopted in this style of writing, because the laws that govern the innumerable worlds in their cyclic or circular travels through the realms of space, teach us that rotary movement is nature's plan. I have not time at my disposal now to discuss the most useful movement that man and God demonstrates everywhere, day and night. I recommend that rolling movement be used in the formation of circular letters. Proceed to practice on circle and straight line principles, and at no stage of the work is the process necessarily violent. By using the rotary motion necessary for easy and accurate printed writing, we do not disturb our slant writing or the lateral sliding movement practiced by all successful slope writers. Circular writing is altogether different from slant writing in execution. No danger of mixing the mental conception and physical constructions of Cyclography and Semi-Angular Slant Penmanship.

CROSS SECTION RULING

I commend the use of cross-section rulings by all persons learning to draw the circular letters either on paper or black board. The writing surface divided into squares enables the student to draw straight lines, describe correct arcs of a circle of any radius geometrically exact, which is impos
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Made with a pen by E. W. Ransom (Steel)
Writing

It is not my intention in this article to discuss the merits or demerits of vertical writing, but will simply say that if I had my choice of teaching vertical or extreme slant, I think I should select the vertical. I mean to be broad in my views, and I have no patience with anyone who cannot see any good in the vertical, or in the slant, as the case may be.

The vertical possesses advantages and disadvantages: the same can be said of the slant. In the past year I taught both the vertical and the medium slant in the Public Schools, and I have come to the conclusion that vertical is better for little folks, and the medium slant for older pupils. So if I were allowed to select a style or styles of writing for Public Schools, I should start all pupils with copy-books with vertical copies, medium size, with broad turns, and keep them on that style up to and including the fourth year, and at the beginning of the fifth I would give them copy-books containing medium slant copies, and besides a few good movement exercises, and by changing the position of the paper and using a free movement it would be but a short time until the greater part of the students would be writing an easy, free style just a little forward of the vertical.

Perhaps it would be well at this point for me to give my reasons for changing from vertical to slant. Slant can be written more freely than vertical, because the motions in vertical are mainly up and down, instead of to the right, as in slant, and anyone who has practiced writing realizes that one's ability to write freely depends upon his ability to move the pen to the right and to give the hand or fingers to drag heavily on the desk or paper. I imagine I hear someone say that vertical is much more legible than slant, to which I will agree, provided, however, that the turns are broad, and it is executed slowly and carefully; but if slant style is written slowly, and turns are broad, the slant will be as easily read as the up-right, and it will be prettier and more graceful, on account of smooth lines which the vertical does not possess.

At the beginning of the sixth year, I should do away with copy-books, and give movement exercises, and follow up with word and sentence writing. If the above plan was carried out by a careful writing teacher, with the cooperation of the regular teachers, high school students need not be turned out ashamed of their writing.

P. W. Frederick.
Mansfield, Ohio, March 13, 1911.

The Sadler-Rowe Co.

The growth and progress of the Sadler-Rowe Co., Baltimore, Md., is truly remarkable. As commercial text book publishers they have accomplished more in a decade than is usually accomplished in a life time.

The latest book this house has brought out is Bank's "Easy Method" of Touch Typewriting, a most thorough and exhaustive work by Ben. S. Banks, of Banks' Business College, Philadelphia, Pa.

Our readers have probably noticed in the announcement of our April number, that they have recently added a complete department for the manufacture of blank books and stationery. While this was a very expensive addition to their business, it will enable all customers to secure just what they want in this line, however different it may be from regular stock goods. All of their books are of the very highest order, and their methods of pushing the sale of the same and meeting competition, are dignified and straightforward.

No one is doing more to promote the welfare of young men than they, and none is doing more than they to lift commercial education out of the mire of superficiality and quackery. Merit and push win. That is the secret of their success.
Outline of the Ohio Commercial College Board of Examiners Association.

Prepared and Presented at the Ohio Commercial and Special Teachers' Association, by A. D. Wilt, Dayton, Ohio.

This Board will consist of the Local Examiners appointed by the Local Boards of Trade and the Local Commercial Bureaus, with a committee of not less than five prominent business men. On convening at their first meeting, they will elect a President, a Vice-President, and Secretary by ballot; and a majority of the members of the Association shall be required to elect. These officers to be elected for a term of one year or until their successors shall have been regularly elected. They shall assemble not less than once a year at a place agreed upon by a majority of the whole body.

The Secretary shall also be the Examiner in Chief, to whom the Principals of the several colleges of the Principals Association shall transmit their lists of questions for examination. It shall be the duty of this Examiner in Chief, to select from the lists furnished him in this way ten questions on each topic, and to have them printed and entered on examination blanks, in a permanent record. He shall transmit to the Local Examiners in each city, all on the same day, these selected lists. After the local examinations have been held, the Local Examiners will transmit to him the result of the examinations, giving names, residence, age and grade of each candidate examined. To such candidates who shall have passed this examination, the Examiner in Chief shall send through the Local Examiners a diploma of the Association, signed by the President and Secretary of the Examining body, the local examiner, and the Principal of the local school.

The records of the Examiner in Chief shall be accessible only to the members of the Principals Association, and of the Examiners Association, and all information concerning the examinations shall be held from any but the members of the two Associations. The expenses of the Board of the General Association of Examiners, including printing, postage, salary, and other expenses from time to time paid out of the general fund of the Examiners Association, which shall be derived wholly from the Principals Association; and all payments on account of said expenses shall be made by order of the President of the Principals Association on the Examiner in Chief. The amount of salaries and other expenses shall be such as may be mutually agreed upon between Principals and Examiners.

Applications for membership may be addressed to the Secretary at any time, and on the first day of each month all such applications made the previous month shall be submitted to each of the members then belonging, of whom two-thirds must vote favorably to insure the candidates admission.

III. Officers

Officers of the Association shall consist of the President, Vice-President, and Secretary who also acts as Treasurer, and an Executive Committee of three; one shall be elected to serve one year; one two years; and one three years. Successors after the first election shall be elected for a term of three years, one retiring each year.

IV. Duties of Officers

The duties of the President, Vice-President, and Secretary Treasurer shall be as are assigned or proxy sent to the Secretary, and all amendments proposed shall be made known to members either in writing or personally, not less than two weeks before the meeting which will take action on it.

[There was no action taken and therefore nothing done concerning the above, but we give it for what it is worth.—Editors.]
The Albert Teacher's Agency

C. J. ALBERT, MANAGER.

FINE ARTS BUILDING, CHICAGO

The Commercial College Reflector, reflects in a creditable manner the faces and equipages of quite a large number of fine-looking students of the South Bend, Ind., Commercial College. The journal is well gotten up.

"General Circular" by the International Correspondence Schools, Scranton, Pa., is replete with information concerning their various, complete, and timely courses of instruction.

"Souvenir!" Catalogue of the Penmanship Department, of the Omaha Commercial College, Omaha, Neb., is one of the best received at this office. The script and flourishing are unusually fine.

Circulars disclosing high grade diplomas and designs were received from Howard and Brown, Rockland, Nc. These men are doing superior work, and it pleases us to say so.

Sanders Engraving Co., St. Louis, Mo., issues an artistic, illustrated, square booklet printed in orange, brown, black and white.

Parsons Business College, Parsons, Kans., J. C. Olson, President, greets us with a neat little catalogue with numerous illustrations of the various rooms.

The Eikhart Institute, Eikhart Ind., greets us with a forty-eight page catalogue replete with information concerning the school.

Strayer's Business College, Baltimore, Md., puts out a very neat and high grade booklet to advertise their school.

Compliment from Mr. Gregg

I read THE PENMAN ARTIST AND BUSINESS EDUCATOR with great interest and take this opportunity to compliment you on the live tone that pervades its columns.

JOHN K. GREGG
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Good Art in Illustration

What it is, How to Recognize, Enjoy, and Appreciate It

Antonio Fabres, the creator of this drawing, seems to take us away from the conventional and lead us into new pastures of beauty. Beauty? did some servant of line say? Yes, that is just what we said, and we said what we meant. The lines herein displayed have been servants of the artist's will. He has used them to express his thought, not their beauty. They are made to serve as the agents of expression, of sunshine and shadow, of manhood and toil. They do not exist for themselves, but for others. They are beautiful in the service they give, not in themselves. But the picture is beautiful for the sunshine that it reflects. How can you look at it without involuntarily squinting the eyes the same as when the sunshine of heaven shines in them. The artist's soul saw the sunshine and caught it for future generations to enjoy. But we think the picture beautiful because it depicts sturdy manhood and hardy toil. What better service could lines perform, or human heart feel, mind perceive, and hand execute? We think it is beautiful because it is a communication of a human soul to humanity. If it teaches nothing else, it teaches the dignity of labor. It dignifies toil by associating it with sunshine.

To appreciate this kind of art or to see it in the light of reality, squint at it or study it from a distance of five feet. Then the sunshine and the shadows become more intelligible.

VISITORS To the Pan-American Exposition at Buffalo will find first-class rooms in a private family, one mile north of grounds—a pleasant walk. Cars and bus direct to main entrance. Lodging one dollar per night to each person. Meals can be had very near, at reasonable prices. Reduced rates will be made during the month of May. House has fifteen rooms—a teacher's private residence. Write for further information.

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SALINA, KANSAS.

This style of lettering will be found useful where compactness is required. The copy was executed with a number two broad point, the size we recommend for the student's practice. Very little work is required to finish this style with the common pen, and we use it for certain purposes where nothing more than rapid, legible lettering is desired without any finishing touches other than the broad pen strokes.

Lessons in Engraver's Script

Number Nine

BY CHARLES V. HOWE, 357 VINCENNES AVE.—STATION M., CHICAGO, ILL.

Instructions for Practice

The first stroke of the N is made straight and is curved only after it reaches one space above base line; it is finished with a dot. Do not make the first stroke with too much slant which makes the letter too wide. The shaded stroke should commence with a hair line and end with a hair line, the shaded stroke being compound more than the second shaded stroke of the T; lift pen at the termination of shaded stroke and connect the terminating stroke at base line. The terminating stroke is finished with the dot in the standard T and W. The introductory and terminating strokes of the standard N should be parallel. The N can be modified by finishing with an oval at the bottom and the curved stroke at the top, same as modified H and W. The introductory stroke of the N is made as the N in every respect, join introductory stroke at top and gradually increase pressure on pen until nearly to base line, then relax pressure to taper it off like the small l; the connecting hair line is made the same as the introductory stroke, and the second shaded stroke is exactly same as the first; the terminating stroke is same as connect with the standard stroke, and shaded strokes should follow the introductory and connecting hair lines very closely, especially for a space and a half from the top, care being taken not to leave too much space between the hair lines and shaded strokes. The hair lines should be of the same slant and parallel to each other. The standard N is a space in width at the top. The first shaded stroke and connecting line (at base line) should be round and not too pointed. The modified N can be made with the first shade compounded very slightly, and the rest of the letter same as the standard N.

The introductory stroke of the standard A is made same as the introductory stroke of the N, except it has much greater slant. The shaded stroke commences with a hair line and gradually becomes broader until the base line is reached, where it is the broadest. The shaded stroke should be slightly compound to give it proper slant. The loop or oval of the A is made last. It should connect with the shaded stroke at base line and form a perfect oval, crossing the shaded stroke one-fifth of a space above the base line. The shade is added after loop is finished and care should be taken not to shade too heavy, the standard form, except it is finished with a shaded oval instead of the dot.

Criticalisms

J. R. X—Capital letters should be three spaces in height. Shaded strokes are too heavy in proportion to height. Capitals H, I, and U should rest on base line. Small loop of A should be made a space and a third above base line. Connecting strokes between small letters should be more round. By carefully filling up small letters at top and bottom and going over strokes that are too thin, will greatly add to the appearance of your work. Ruled pencil lines should be very light so they will erase easily.

C. F. G.—Introductory hair line stroke of H should be made with more curve; finishing dot of second shaded stroke is too heavy and not rounded enough; space between second and third shaded strokes is too narrow, make it wider; the small loop of capital K should not touch the second shaded stroke. H is too narrow. Your small letters are better than your capitals, which is a very good fault. See suggestions at the end of "Instructions for Practice." In March number regarding ruled lines, and apply same to your practice work. Let me hear from you again.

J. M. D. —I would suggest that you review the criticisms which I gave you in the March number regarding ink and pens. Pay more attention to confining your strokes within base lines and guide lines. Shading is too heavy in proportion to height of letters. Study form more closely and use good black ink.

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A Compromise Slant

CINCINNATI, O., March 21, 1901.

MESSRS. ZANER & BLOSER,
Columbus, O.

GENTLEMEN: In response to your favor of recent date will say that after a discussion of the subject of writing in our schools a resolution was adopted, practically unanimous, recommending to the Board of Education of Cincinnati, a change to a natural slant. I opened the discussion, with about a forty-five minutes talk, and then a large number of principals spoke on the subject, after which I introduced the resolution, which passed with but two dissenting votes.

We have had very good results with Barnes' Vertical, but I have felt that we could get more freedom, and still retain legibility, by using a slant, which is more natural, and is a 32 degree, and yet not force pupils to strive to make down lines vertical.

The man who has never had charge of the writing in a large system of public schools, has no conception of the difficulties to be overcome.

Yours very respectfully,

A. H. STEADMAN.

[The above speaks for itself. It clearly illustrates that 32 degrees is a thing of the past, and now vertical is also, as concerns Cincinnati. The honors are about even between the advocates of the old and the vertical. What next?] Editors.

Penmanship Renaissance

Baltimore, Md., March 16, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.

GENTLEMEN: Enclosed is ten cents for a March number. It certainly sets a high-water mark for distinguished contributors—Zaner, Spencer, Lehman, Madaras, Howe, Kibbe, etc. If this continues and Madaras' summer school is a go, there will be another Renaissance in penmanship, as in the time of F. K. Spencer or Gaskell residually.

Speaking of your efforts in behalf of his plan, I am very much pleased and grateful for the information you have supplied me. I have taught for twelve years and had recently for business, was long legs, extended perpendicularly and horizontally, and writing that was not yet second to none in teaching that kind of writing. I am at present getting results second to none in teaching that kind of writing. It seems to be the natural way.

 Yours very respectfully,

A. H. STEADMAN.

[Thanks for compliments. Regarding the origin of the water lily poetry, we cannot say who the author was. — Editors.]

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Resolutions

E. L. BROWN

LETTERING AND DESIGNING—NUMBER FOUR—BY E. L. BROWN, ROCKFORD, ILL.

The style and character of pen work changes as the years go by, and the work of the modern pen artist is quite different and of greater variety than that produced by the ink slinger from twenty-five to thirty years ago, when the ability to dash off a wild-eyed bird or a ferocious looking lion was considered by some the extreme height of a penman's skill. Yet, however, flourishing has lost some of its charm and usefulness, and when considered in this way, no one has time and money to waste on any accomplishment lacking in bread winning features. And after all what decoration can be added to German Text and old English lettering with such rapid and pleasing results? We believe this one use makes it a very useful accomplishment for the engrosser. Its study also cultivates a taste for grace and harmony. Flourishing may be carefully drawn out in pencil and inked over, but when produced in this manner it always lacks the naturalness and hand work stands in comparison with the Isaac and work more "snap," sharper and clearer cut lines, but it can be executed in one-tenth of the time necessary for the drawn out process.

INSTRUCTIONS—Make compound curves with pencil compass about one inch apart for height of letters, then add two more lines between these to regulate depth of the shoulders of the letters. Now, pencil out the word "Resolutions"—observing uniform spacing, width of strokes, etc., and see that the center is uniform to the curve. Proceed about the same with the word "Engrossed," then add the flourishing which should be executed with a bold off-hand motion. See that your ink flows freely, otherwise it will be impossible to do good work. Study direction, shading, and arrangement of each stroke, and avoid adding short broken lines which only tend to weaken the general effect. Stump the letters in with a No. 1. Soennecken lettering pen, then rule up the edges, and add other finishing touches with a common pen. Avoid slope in the letters.

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[At a later date Mr. Murphy wrote: “I make no objection to the publication of my old letter, as though not written for publication, it merely expressed sentiments as well known to those who have consulted me on the subject—sentiments formed after observation and examination, and which I have since seen no reason to change.”]


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**The Department of Business Education**

Speaks for itself in each issue. Arrangements are being made with the leading educators and teachers to contribute into the growing and practical papers the coming year. This department gives something more than papers read before our associations. It has a policy—the betterment of business education.

We know that all will be pleased to learn that Mr. Gaylord will remain at the head of this department, which, according to many capable judges, contains the most able and helpful literature ever contributed to the cause of business education. Surely no business educator can afford to miss a single number of The Penman-Artist and Business Educator.

**The Department of Penmanship**

Will contain nearly double the amount of high grade, practical writing from the world's most skilful penmen and teachers that we are prepared this year. Our aim is, not the biggest, but the best. Beginning with our next number, two of the most skilful penmen in the world will each begin a series of lessons in business writing. These lessons will run throughout the year. Never before in the history of penmanship journalism have two such masters given lessons in the same journal at the same time. And you can have the benefit of their skill and professional experience for the price of but one subscription. These persons are none other than Mr. E. C. Mills, Rochester, N. Y., and Mr. H. B. Leitman, Cleveland, O. Don't be afraid to show your appreciation of such unusual merit and enterprise by chalking us freely and often.

But we have others who are to appear, also, whose work will not suffer by comparison with these masters. Messrs. A. K. Burnett, of Ashland, Ill., and H. O. Keesling, of Trenton, N. J., are each preparing a series of lessons in practical writing. You will doubtless be surprised with their skill. Mr. S. M. Blue, who has been surprising his friends, will continue to do so right along. Mr. Zaner intends to present what he believes to be the best style of writing thus far evolved. At the present time when people are growing between vertical and slant, these lessons will be as helpful as they aim to be opportune.

**The Department of Ornamental Penmanship**

Starts off with the work from the brain and hand of that skilled artist, Mr. L. C. Caman. Mr. Blue is now preparing a series of lessons which are to follow, the text of which will be entirely different than the others. Mr. Zaner will contribute some of his best now and then, and Mr. C. V. Howe will continue the most remarkable series of lessons in Roundhand or Engraver's Script ever given in a penman's paper of modern times at least.

**The Department of Art**

Will be better than ever. Miss Lenna Dickinson, Supervising Artist, Drawing, in our present issue, will edit a page each issue. Messrs. E. L. Brown, of Rockland, Me., and H. W. Kilibe, of Boston, will continue their unique and practical work, while Mr. G. S. Henderson, of New York, and others will favor us with portraits, designs, etc., etc. Mr. E. E. Evans, of Streator, II., is beginning a series of lessons in practical automatic pen work which will doubtless be worth a great deal to many. The articles on “What is Fine Art” will continue indefinitely. The inimitable Dennis of Brooklyn, is planning special work for our readers—don't miss it. Mr. N. B. Moore, of Morgan, Ky., the immaculate flourisher will favor us with his skill.

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The paper will prove a source of profit and interest in the way of information concerning teachers, schools, advertisers, publications, conventions, etc.

**How to the Point**

Can you afford to miss it? Does it deserve your support? If you consider it a credit to the cause it represents, a benefit to you, a source of inspiration, let us have your support today.

**Clubs**

If you are in a position to secure subscriptions, whether many or few, write us for our very liberal terms. Write at once.

ZANER & BLOSER, Publishers, Columbus, Ohio.
The Prizes

Those desiring to compete for the prizes offered last year for the most improvement from practicing from these lessons, either as individuals or as a school, will please forward the final specimens not later than June 15th. The prizes will then be awarded and the announcement made in our September number. Who wins?

Poorness, slipshodness, slovenliness and shiftlessness in other things are generally recognized as inexusable; why not so in writing? No American citizen has a moral right to write illegibly. A legible handwriting is within the capacity of all who are neither lazy nor indifferent.

The Marking Hand

To be able to letter plainly and rapidly is an accomplishment no one need despise. It alone is sometimes the means of one person being promoted over another. To do the work successfully, hold the paper parallel with the desk and let the pen holder point toward the elbow, the hand resting upon the side. Use a flexible pen and at first a deliberate movement. The fingers may do most of the work or the arm, whichever you prefer. Aim at uniform slant, uniform width of stroke, and uniform spacing.

The Old, Ever-New, Valuable, Available Alphabet.

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ

The Business Forms herewith presented were lettered and written in a business like manner. First plan them by ruling the paper carefully, then letter them and then do the writing. Some employers demand that at least one of their employees be able to do such work as there is more or less lettering, planning, ruling, etc., to be done in nearly all offices and lines of work. Prepare for almost anything that may present itself by doing this work plainly and neatly. Now don't say you can't. You can if you but earnestly and patiently try. Do not think it possible to design, letter, and write a note in a minute, or in five minutes. That would be unreasonable. First learn to do it well, then, if necessary, learn to do it expeditiously.

Orangeville, Pa., Sept. 9, 1900.

Mr. Henry D. Nearener

To R. O. Wanamaker, Dr.

<table>
<thead>
<tr>
<th>Sept.</th>
<th>Work Description</th>
<th>Rate/Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>For 10 days labor laying brick</td>
<td>3.0</td>
</tr>
<tr>
<td>5</td>
<td>&quot; sand and mortar</td>
<td>6.30</td>
</tr>
<tr>
<td>6</td>
<td>&quot; 2 days labor on fence, $1.50</td>
<td>3.0</td>
</tr>
<tr>
<td>6</td>
<td>&quot; rounds and railing</td>
<td>12.15</td>
</tr>
<tr>
<td>8</td>
<td>&quot; repairing stable</td>
<td>7.10</td>
</tr>
</tbody>
</table>

Total: $58.55
Commercial National Bank
Pittsburgh, Pa. June 17, 1901. No. 1384
Pay to the order of Unangst & Summer $178.40
Seventeen Hundred Eighty-four Dollars.
To The First National Bank
New York.
W. H. Mannington, Cashier.

Criticisms
W. H. L.—You are improving. Some of your practice is excellent. Under favorable conditions you could become a fine penman. Down stroke in small s is too straight. The twitching of which you speak is not serious—it may be due to too much rapid writing, or to coffee or tobacco.

J. A. J.—Your work is improving nicely. Lower loops a trifle angular at bottom. Your ornamental is good. Try to make it more accurate. Don't hurry.

D. C. D.—Do not join S to following letter as it looks like L. Your small r fluctuates in form—try to establish some one way of making it. Angles at tops of loops show that the motion is not free enough at that point. Your work is getting easy and uniform.

C. V. D. R.—The small i is usually too narrow. Loops generally not full and graceful enough. Watch spacing between words. Your review practice is O.K.

Bal. Paid $1401.3
Deposit $743.00
Less Check 2144.13
17. 2125.13
Forward
Pay to the order of Samuel Warner $19.22
Favor Sam. Warner
No. 76
March 24, 1901.
First National Bank
Madison, Wis.
No. 16.
Dennis Homer.

SUPPLEMENTARY EXERCISES BY S. M. BLUE, BROKEN BOW, NEB.
Good business writing should be easily and freely executed and easily read. This hand is not hard to write and is nearly as plain as print.

Hoping that each pupil will give it a fair trial, I am,

Yours truly,

C. D. Jackson.

Mr. C. S. Jackson, whose portrait and penmanship are presented herewith, is a young man of more than ordinary ability. He has a good foundation educationally, and as to skill, that is equalled only by his modesty. He has taken instruction and taught in the Jamestown, N. Y., Business College, and is now employed in the Zanerian. Mr. Jackson is now nearing the front in skillful, graceful, beautiful penmanship, and more will be known of him later.

Hymeneal

Harry E. Wilson,

Mary Effie Wingert,

Married

Monday, April twenty-ninth,

Nineteen hundred and one,

Shenandoah, Iowa.

Gents at the Why and How of Writing

Inclosed find $1.00 for which please renew my subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR. I could not afford to miss a single number of your excellent journal. It gets at the why and how of writing in such a manner as to cause one to think and desire to act at the same time.

O. E. Hovis,

Warren, O.
It is our duty, in order to be truly successful as penmen and teachers of the art, to be "up-to-date," and accordingly we must observe, inquire, study and experiment, and after years of varied experience, and careful study, inquiry and observation I believe the accompanying alphabets and figures will not fall far short of meeting the demands of the present decade.

The pen is crowded into use where the typewriter cannot be used, and we have not always a large table with plenty of elbow room, but generally a standing desk, and frequently simply a tab held in the hand or placed on a box or anything accessible. Simplicity of form is therefore of first importance. Leave off all superfluous strokes, and we have a style of writing easily read and as easily written. Certainly, what is lost in beauty is more than gained in legibility. We are preparing most of our students for business, and especially bookkeeping, where the greater part of the writing is on books, and I find that the simpler the forms the more legible the writing and the neater their work.

I believe in—and in this respect, at least, I practice as I preach—the combined movement, and I give such movement exercises as lead to the letters I wish to present in each lesson, paying especial attention to form, from the very first, and keeping them at form, paying little attention to speed until they can make all letters reasonably well with the forearm rest or with only the hand rest. I also believe in drilling a good deal on wide spacing to cultivate a free sliding motion of the hand. Then more attention is given to speed. Form, however, is never neglected. By resting the hand only, more finger action is required.

In our school position and movement are not lost sight of the instant the student gets through his daily class drills—of all the teachers in our commercial department are required to be good business writers, and the student is constantly criticized and "every stroke must represent his very best efforts." As an incentive we require the student to pass a certain grade in penmanship before he is admitted into the Office Practice Department, and if that grade is not attained by the time he is ready for this department he is kept on penmanship alone until the required grade is reached. I have been able to find nothing to date, that, in my judgment, is better adapted to the varied uses to which penmanship is called at the present time than the plain, simple forms herewith presented.

H. A. FRANZ, Nat. Bus. College, Minneapolis, Minn.
Business Caps

ABCDEFGHIJKLMNOPQRSTUVWXYZ
LMNOPQRSTUVWXYZ
UVWXYZ

Specimen of my business script

J. C. Renager

BY J. C. RENAGER, QUINCY, ILL.

BY MISS MARY CHAMPION, DES MOINES, IA., STUDENT OF THE C. C. C. C.

Sample of Design

FORT WAYNE, Ind.
April 28, 1901.

Mr. C. P. Zander,
Columbus, Ohio.

Dear Sir: Please find enclosed samples of my hand-engraved cards for which I would like to ask if they are all right to work on or not. There have been a great many people in and about Fort Wayne who have advised me to. Please let me know what you think about it.

Yours Truly,

Albert W. Spalding
70 Rivermet Avenue.

[For downright daintiness and artistic elegance, this strikes us as being in the top notch.—Editors.]
Columbus, Ohio, 9-5-95.

E.E. Summer.
Mannington, Wis.

Dear Sir,

I have taken pleasure in handing you this as a specimen of my ornamental penmanship. If it will please you, and that I may hear from you again, I am,

Yours truly,

Mr. Stue.

Specimen of my plain business penmanship, as I use and teach it.

J.E. Caskey
Ornamental Penmanship — By C. C. Canan — Article No. 1

Having just read in a recent periodical that "the less you say, the more the people will remember," I have been led to cut out much that was written for six sketches on the subject of ornamental penmanship, and now it appears that I can truthfully call the sketches "Short Sixes." It is hoped that they may at least be of interest to those who are already interested in penmanship.

Instructions for a course of lessons in ornamental penmanship are not to be written alike and it is my opinion that they do not use the same movements. Instruction for all will not always apply in individual cases, and especially is this true in regard to ornamental writing. Instead of much instruction in these lessons that might, after all, only confuse the student, criticisms will be given and also a few inside facts regarding the history and practice of art penmanship in this country.

Much credit for originating forms and popularizing shaded writing is given to "Father Spencer," who, in the early '50s, sent forth from the little log school house in Ashtabula County, Ohio, many young men who advocated the cause of good writing. The life and works of Platt R. Spencer are worthy the careful study of every penman. He is thought of by many writers as having lived the ideal life of true greatness. The following tribute is by James A. Garfield: "His mind was too large, his sympathy too quick and active to be limited to any one pursuit. To the thousands of young men and women who enjoyed the benefit of his brilliant instruction, to the still larger circle of his friends and acquaintances, and to all who love a gifted, noble and true-hearted man, the memory of his life will remain a perpetual benediction."

The New "Spencerian Compendium," published in 1859 by Tyson, Blakeman, Taylor & Company, with plates engraved by A. McLees, is the first great work of art penmanship of which I have any knowledge, and it is today a book of reference and delight to hundreds of penmen throughout the United States. Other publications along these lines have appeared from time to time but the accurate forms and delicate engraving of the "Spencerian Compendium" have never been excelled.

Brief Instructions for this Month's Copies

For the copies given herewith use a free movement. Sit facing the table with both arms resting thereon. Bend forward from the hips so that you can get close to the work and yet sit in a healthful position. Use good materials. The Zanerian Fine Writer or Gillion's Principality No. 1 are the only pens that give satisfactory results in this work. A good quality of white paper and ink that will flow freely and give a clear line should be used. An oblique penholder is indispensable for good work.

Do not let the wrist drag on paper, but the third and fourth fingers and the muscle of the forearm should rest on the paper or desk. Use six or eight sheets of paper at a time, as this gives the proper surface to write upon. Let the muscle of the forearm rest in one place on the desk, the wrist going in and out the sleeve as the movement is applied. Change the position of the arm after making words and exercises, if necessary. The movement should not be very slow nor very fast. One should write rapidly enough for firmness and slowly enough to avoid recklessness. A good shaded part of letter is seldom, if ever, made with a hesitating movement. Slow movement will not give a dashy appearance to the letter. Do not use finger movement in making the copies given in this lesson. Study to know the parts of a letter as a watch-maker knows the parts of a watch; be able to place the parts of a letter together in their proper proportion.

Specimens for criticisms should be sent to C. C. Canan, 30th N. 16th St., Philadelphia.

Write on but one side of the paper and arrange your work neatly. Stamps for return postage should be enclosed.
Mr. A. Albin, Penman in the Topeka, Kans., Business college recently submitted specimens showing improvement in writing; Pearl Stone made most improvement and James Carrol made second-best improvement. Those making nearly as much improvement were Nettie Stevens, F. D. Wilson, Leah Kay, Kenneth Anderson, D. R. Banta, W. E. Whittman, and T. S. Skeen, nearly all made marked, some unusual, improvement. Mr. Albin is a success as a teacher. He gets results.

H. English, Mt. Carmel, Pa., sent us specimens of one of his student's writing which show splendid ability. The pupil's name is Miss Laura E. Palmer.

Chas. R. Owen, penman in Dranghon's Practical Business College, Little Rock, Ark., sent specimens from students who had received but one month's instruction. The work is excellent considering the length of time given to it. Mr. Owen is in favor of simpler penmanship.

Mr. Jno. Martinon, of San Francisco, recently favored us with a specimen of penmanship from Master P. Escalon, of Santa Ana, Republic of El Salvador, and nephew of Mr. E. Nejia, San Francisco, Calif., Consul General in the United States for the Republic of El Salvador. Master Escalon is but fifteen years of age yet he writes a remarkable hand. It is wonderfully dainty yet bold—a good imitation of the style in vogue during the days of Gaskell and Spencer.
Prudent teachers are already planning for their summer vacation. There is no calling in which an annual period of rest is more imperatively demanded than in teaching, and the commercial teacher is one of the hardest worked members of the profession. The working hours in the average commercial school are longer than in other schools, and generally the mental strain endured is more intense. Eastern teachers are favored more than their Western brethren, in that most Eastern commercial schools have a summer vacation corresponding in length to the vacation allowed by the public schools, and, furthermore, the vacation habit has, in the East, become so fixed that even the servile girls must have their two weeks at the sea shore or among the mountains. Our Western brethren do not so regularly grant themselves a leave of absence, and their work necessarily lacks some of the enthusiasm and tonic properties that an annual change of scene and occupation may bring to it. However, the commercial teacher's vacation habit is not deserving of the highest praise, if he make of it merely an opportunity to "load." He should be able to obtain information having to do with his work. We know of commercial teachers who not only do not make a special effort to utilize the advantages presented by special trips, but who do not even become acquainted with the business enterprises in their own communities. It is hard to see how a teacher can make Commercial Geography other than a dry subject if he knows nothing at first hand about the commercial life and problems that are going on all about him. It would be a revelation to some of the commercial teachers to go into sugar refineries if they could get away from oldries, silver, copper, and iron smelters, rolling mills, cotton, woolen, silk, shoe, and rubber factories, and to arrange visits for their pupils to such places.

The Pan-American Exposition this year offers pleasure and instruction combined in a most delightful way, and commercial teachers should spend some time there, either just before or just after a trip to Detroit.

President Wm. E. Doggett, of the N. E. R. H. Business Educators' Section of the National Educational Association, is putting forth some well-directed and energetic efforts to prepare one of the most practical programs ever presented before that organization. This is a meeting that should enjoy the support and attendance of commercial teachers in the public schools particularly, inasmuch as it is now offered chiefly by public school teachers, is closely affiliated with the larger body, made up almost wholly of public school and college teachers, and is not supported by private commercial school teachers as are the Federation and the E.C.T.A. The proprietors of commercial schools and teachers in these schools, were responsible for the formation of the Federation and the E.C.T.A., and the problems of organization, management, and instruction in the two classes of commercial schools—public and private—are subject to conditions so materially different that a gathering of the two classes of teachers could not be expected to listen with equal interest to discussions of such topics as "School Advertising" and "Differentiation between College and Commercial English in the High School." It is therefore not natural and right that the interests of private schools should be made prominent in the meetings of the Eastern Association and in those of the Federation. The E.C.T.A. is the place for the High School commercial teacher to discuss his special problems, at least until there shall have been organized a High School section of the Federation.

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At the Detroit meeting of the High School Federation a number of High School commercial teachers met and appointed a committee consisting of the writer; Mr. K. B. Seymour, Springfield, III.; Mr. K. A. Grant, Rockford, Ill., and Mr. P. B. S. Peters, Kansas City, Mo. The business of this committee is to confer with commercial teachers in the public schools to gather general information about the work being accomplished, and to stimulate attendance at the St. Louis meeting next spring when an effort will be made to organize a High School section. In furtherance of this plan it is desired that all commercial teachers in High Schools send to one of the members of this committee the names and addresses of those who are interested in this work. The names and addresses of those who are interested in this work.

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Books for Commercial Teachers issued by the State Department at Washington, and others are obtaining the equally valuable Monthly Summary of Commerce and Finance sent out by the Treasury Department, Bureau of Statistics; but many teachers do not know that, at slight cost, excellent government maps may be obtained, and that the Agricultural Department sends out reports and special monographs of great value to every live teacher. Write to Superintendent of Documents, Union Building, Washington, D. C., and ask him to put your name on his list to receive announcements of government publications.

Current literature is full of material for entering commercial teachers. The Review of Reviews is always good, and, among the very best are The Saturday Evening Post and The World's Work. The May number of the latter is a perfect mine of information for those who are interested in the business side of life.

The newer books have also much that is splendid. We have seen a study book recently that is more to be commended than "South America," by Frank G. Carpenter, the famous traveller and newspaper correspondent. Many of us have read with delight Mr. Carpenter's sympathetic letters in the metropolitan press, while he was making this "5000 mile journey in quest of information," but it remained to peruse the collected manuscript, with its fine illustrations, in order to realize the service that Mr. Carpenter has performed.

His descriptions of the cacao orchards of Ecuador; the rubber forests, the Peruvian bark, and the marvelous silver and gold mines of Bolivia; the nitrate fields of Chile; the sheep farms and wheat fields of Argentina; the coffee plantations, diamond mines, gold fields, and rubber camps of Brazil; and many pages of other information so varied, valuable, and fascinating that one cannot quit it before he has finished it, any more than he could quit one of Cooper's Indian tales before completing it. We have it in our own library, our school library, and the public library. It is published by the Saukfield Publishing Company, Akron, Ohio. We hope that Mr. Carpenter, who has recently been writing from China, will publish as interesting and helpful a book about Asia when he returns.

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With this number we close the first year's work of the Business Educator. We promised a great deal, more than could be put into the limited space at our disposal in twelve numbers. Therefore some of the good things are still to come. We have regretted that Mr. W. J. Amos was unable to continue his plan of a monthly review of articles in current literature touching on Commercial Geography, but we shall be able to resume this work in September, with a plan that promises to be exceedingly serviceable. We are better prepared than before to present articles on Methods of Teaching. Some of the foremost commercial teachers of the country are at this time preparing articles of this character. Our friends, the business college managers, have meant to exchange views during the year, through our columns,
Business Arithmetic

BY WALLACE B. WHIGAM, CHICAGO, I.1.

A noted writer has said: "A man should know first, where he is; second, where he is going; and third, how to get there."

In the province of mathematical equations there are a number of principles dominating; having two quantities, to find the relation one sustains to the other; and having the relation of two numbers and one of them, to find the other.

While the caption of this article is Business Arithmetic, I shall divert from the subject enough to preface this article by an introduction that may be termed the "Theory and Practice of Business Arithmetic." In conducting a recitation it is needless to say that the teacher should have a thorough and comprehensive knowledge of the subject at hand; that the method of instruction should be based largely on relationship; proceeding from the known to the unknown, I shall take as a text in this article that "The basis of any lesson is the student's related knowledge of the subject at hand."

Scientific Questioning

When a new principle is being introduced to a student, the questioning is doubtless three-fold: First, questioning the rule; the instructor to determine the actual condition of the student; as it were, he conducts a reconnaissance in order thoroughly to inform himself of the conditions. The second type of questioning should be largely for the purpose of determining the student's wants, stimulating and directing the student to awaken new ideas and develop new capacities for satisfying new desires and the full enjoyment of the student's powers. The third set of questions is of a review nature, and may be termed "Test questions" reviewing the work covered by the second set. It is a recapitulation of the work. It shows the student whether the student has done himself, and indirectly it tests the teacher's work.

Numerical Relations Admit But Two Changes

Arithmetic, in its relation to numbers, admits of but two possible changes. Irregular increase (or, addition simplified—multiplication); regular increase by addition, or, addition simplified—multiplication; regular decrease by subtraction, or, subtraction simplified—division. It, therefore, logically follows that the departments of arithmetic or subjects thereof are closely related. A proper relation of number to number, value to value, etc., is not properly appreciated by the average student, or the ridiculous results which are frequently obtained would not be found.

While not attempting to maintain that the fact of relationship is not recognized by the average teacher, it is asserted that this fact is frequently not fully and properly explained.

Students Lack Sense of Proportion

Students do not have fully or clearly in mind an image of the quantities dealt with; a square foot and a linear foot are misapplied because they are words, words, words. Quantities are not before the mind of the student and he Sauces confused over the words. A noted psychologist has said that he believes that if twentieths of the time spent in mathematics were spent seeing to it that he formed proper images and a stock of instruction would be incalculably facilitated. Wherever possible the student should be called upon to picture out the conditions of the problem; to see at the sight; not to think or reason; he should be able to do this even if he cannot solve the problem. Much reading can and should be taught in arithmetic. Endeavor to form the habit of "sizing up" the problem and then answer it in a general way, it fits the conditions, and is not ridiculous. Impractical and unnatural conditions in problems should not be given place in arithmetic. They serve to take the twenty-five years away from realities, and tend to form the habit of thinking that problems are all on paper. Students should be encouraged to make problems to be solved, and they should be criticized as to their practical fitness, the condition of the problem conditions. In what life the student will meet is not five-nineteenth of four and three-seventeenths of six but a set of varying conditions, which will require a great deal of what he is doing or wishes to do, and he should be trained to act thoughtfully and not mechanically to be caught with a question such as, if a two-seated rig cost 50, what will a one-seated rig cost?

We teach that if one pint of molasses cost twelve cents, a gallon will cost ninety-six cents, but most of the time the student will get it for ninety cents, etc.

I do not attempt to instruct mathematical work; the text book; I know that we need that enough, but to show that in life we do not use this, and that we must learn the varying conditions accordingly.

This is but a hint to other articles that are to follow in succeeding numbers, Mr. Whigam is one of the most practical teachers in the profession. (EDITOR.)

The Card System and Its Uses

(Read by Charles S. Clark, Rochester, N. Y., Before the E. C. T. A. at Providence, April 8, 1901.)

Every business man is interested in the card index because it signifies economy in time, and accuracy in system. Every progressive business educator is interested in increasing his knowledge of its principles is an essential part of a modern business education.

It would be unkind in me to presume to tell the Eastern Commercial Teachers' Association how the card index is; this would be a disparagement of the intelligence of those present. I shall therefore make an effort to tell how such a system may be used. In doing so I shall speak from experience.

The card system may be used any place where a book can be used; it is cheaper than a book and better than a book, cheaper because it saves time in referring to memoranda—better because it perpetuates itself, admits of any kind of change in classifications, lends itself readily to an alphabetical classification under as many subdivisions as may be necessary. It absorbs new material and admits of the elimination of dead matter, thus adapting itself to any business, whether that business be increasing or diminishing in volume. Books are bound—the card system is boundless.

It is elastic.

Take an ordinary alphabetical or vowel index, and write two thousand names into it: if your business expands until you need four thousand names you will find your original book inadequate. Soon your records will be clogged with a lot of material that has outlived its usefulness. You will be obliged to re-write all your data into another index. If you use a card system you can remove the names that have become useless through age and substitute the new ones. It will not require the scratch of a pen to make the change and all the original information, and data will follow the card into its new classifications.

Suppose you start an index in which you think you will use five thousand names at the maximum and make your classifications accordingly. Suppose the business increases rapidly and requires twenty-five thousand names; with this card system this would be no inconvenience at all. For five thousand names you would need five hundred guide cards to put an average of ten record cards behind each guide. When the business expands so that you have in ten thousand names, you can put a larger sub-division of the alphabet and still have only ten names between each sub-division. To handle the business with books would require re-writing the names and you would never have them in such position that they would be easy of reference.

The card system is elastic. If you have five thousand names in a book and you wish to reach them quickly with circular matter, only one or two persons can work at addressing the envelopes and recording the data. If they are in a card system you can put twenty-five persons to work and accomplish the task as quickly as the exigencies of the case demand.

Card System in the School Business

"I have used a card system in the school business to stimulate an attendance. Of
course, Commercial School notes are not sensed by the matter of enrolling pupils. Very few of them care about reaching out to induce an attendance. They have more pupils than they can accommodate, and they are too modest to advertise. Those who are willing to come are welcome; those who are unwilling to attend, however, will find a good system a most valuable aid.

Probably the best method is to make a separate card for each name that you send circulars to. Make a record of the addresses marked x and send all of the names that you can procure the same and something about the scholarship and probable aspirations of the prospective pupil. Make a record of the names marked x that you write to the class. These cards give you an advantage in indicating this classification by the color of the cards. I am now fully convinced that this is neither necessary nor expedient.

**WORKING UP A NIGHT CLASS**

With your lists arranged in this manner, if you wish to work up a night class, you can address special advertising to clerks, overtime clerks, and others employed over thirty persons who have indicated an interest in your school. If you permit your faculty to canvass, you can arrange the city in streets. I would advocate a temporary plan of canvassing. This enables you to accommodate twice as much as otherwise would be possible. He should be instructed to note on the cards anything that you would be expected to remember in a subsequent meeting with the prospective pupil. For instance,—the course in which that person is interested; the progress he has made in his work in the public schools; what session he would probably wish to attend. With the proper card it is an easy matter when the prospective becomes a pupil to reverse the card and make a record of his efforts while in school. When he returns the card you can arrange a card in his home in inducing him to attend; of his progress in school; of the date of his graduation and such other information as all schools should keep accurately, but many of them fail to keep at all.

**SUPERIORITY OVER BOOK SYSTEM**

I am using a card system in a mail order business which receives from one to three thousand new names daily. I employ a great number of people in office work. When I assumed its management it was encumbered with a book system; forty girls were making a futile attempt to do the work now done by twenty-three under the card system. We found it impossible to work

ame our names to more than two propositions—could not get girls enough around the books to do the work. Under the card system, with an increase of business of more than fifty per cent., twenty-three girls do perfectly, promptly, and accurately, and that in all with books. Under the card system the names are followed to five distinct propositions, and through an intricate correspondence in which what has gone before determines what shall follow. A complete record of the correspondence and business transactions of each correspondent is shown on the cards. Our active files contain more than thirty thousand pieces of mail matter are addressed from them every week. The cards that cease to be active are transferred and our files thus perpetuate themselves and contain only the matter in active use.

It is a mechanical memory

No other system equals the card system for listing names or detached memoranda of pupil, pupil, pupil. The pupil pupil, pupil pupil, pupil is the infallible memory; it is a classified memory, a systematic memory; it enables those seeking business to tickle the vanity of the possible customer by a remembrance of details that knows nothing. It is a memory that those we meet not forget us, and we are all willing to believe that it is our personality rather than the perfection of some system that causes them to bear us in mind.

To remember a prospective pupil, his visit or this correspondence is a source of gratification to him that you cannot well appreciate. It begins the acquisition of an important personal confidence, is, after all, the foundation of a teacher's success. Less conspicuous ability, coupled with a personality that inspires confidence will succeed in any walk of life. A card is a record and a talent where the element of confidence is lacking. The use to which a card system may be put may not be told in a brief thirty minutes. It is as broad as business itself, and as far as business in its own recommendation.

**THE SAVING GRACE OF COMMON SENSE**

My experience with commercial school graduates in actual business convinces me of the practical nature, the practical nature, the practical nature, the practical nature, and not enough business of a practical nature. I do not wish to go on record as asserting that they know too much about bookkeeping, though I was prepared to argue that some of them know too much about bookkeeping of the kind that they know about. The average graduate would be better prepared for business if he had had his fingers ends, and knew less about the reason why a trial balance that does not balance should balance, but wouldn't. It is easy to over-educate him along theoretical lines, though not necessarily along the practical lines. A little of the saving grace of common sense would benefit him wonderfully. We employed a bookkeeper who did not know enough to write consecutive numbers six times a week. He made a mistake in numbering our courses, to correct which we cost us the writing of one thousand letters and a loss of at least $500.00. Probably no one will present even thought, it necessary to try to teach a pupil aspiring to a business education how to write consecutive numbers. This young lady numbered up to 51,100; then she took on 52,000 and followed that trial until the end of it on a variety, with an appetite that knew no satisfaction, she looked on 53,000. By this hop, skip and jump method of numbering she confused matters in one day so that it took a month to rectify the error. She lost her position. This may not be pertinent to a discussion of the card system, but it moves near the real question why some business men sometimes object to commercial school graduates that it is worthy of mention. The fault in this case was not with the school—it lay entirely with the person; it was a question of common sense, or a conspicuous lack of it.

**A PRACTICAL SCHOOLROOM SUBJECT**

Every school should teach its pupils something about a card system, for every office man can use one to advantage, and thousands of them do. Teach them that the alphabet may have more than twenty-five subdivisions, and that the divide division of division than the consonants and vowels; show them that indexing has been reduced to a science, like life insurance. Teach them to make memoranda of what they are doing, and that there is no way to stop employees' forgetting things that I was forced to resort to giving all instructions in the form of written bulletins. If I desire to tell the clerk in the next room the time, the day, and the week and the month, I dictate it; there is no appeal from a written bulletin; it bears but one interpretation and it is an insurance policy against misunderstanding.

If the clerk is to make himself a habit and ask himself to do a certain thing I have written down and file it on his desk until the work has been accomplished. You can confer no greater benefit upon your graduate than the fitting of him with that habit. The human memory is uncertain, and human interest often lags when it should be most alert. The only memory that I am willing to rely upon is that which has been written down and with the aid of a system enables you to classify such a memory. It is a monitor that you cannot escape. I have seen it fail but once. I had one man whose memory was so poor that he forgot his number and for twenty years after that he had forgotten it. I gave him a single drawer with a guide card for each day of the month and had him write on thirty-one different cards, one for each day of the month, the things that he was likely to forget, I told him to file a card under each date and examine that file the first thing each morning. He soon forgot the calendar file. I then told him that he must come to the office nights and do nothing but try to recall what he had forgotten that day, told him to put his card in the file for the night work. He remembered well enough to come back but forgot to hand in his file, which proves that his was an extreme case,—a case that no device would be expected to remedy.

The average employee will do a thing that he forgets to do tomorrow. He lacks continuity of memory; pertinacity of purpose; longevity of interest. He is like an old-fashioned clock; he must be wound up once a day to keep him going.

**TEST TASKS FOR PUPILS**

Let me suggest something that will give your pupils one of the best tests for practical business that you can possibly make. Take any small order for a pupil and make it a slight task to be performed each day at a certain hour. Ask one, for instance, to write his name on a slip of paper and file it on your desk at exactly ten o'clock; ask another to sit down and write a paragraph on a sheet of paper and file that sheet in a cer-
Methods of Classifying and Managing a Large Shorthand Department

The methods here presented are now in use under actual conditions, and, to say the least, are accomplishing satisfactory results. They are not such as I might consider ideal; practice has taught me the impracticability of conditions. It has appeared to me that much time is quite frequently consumed in telling what might, could, would, or should be done under certain circumstances, which could be more profitably employed by relating what is actually being done under real conditions. If I cannot use the time allotted to me by your Executive Committee in a way which will be profitable to you by taking a class and having them actually made use of to secure the results which we have achieved, it is quite certain that I could not hope to do so by giving you a recitation of what I should do under certain imaginary circumstances and ideal conditions.

The average working conditions

It may be well first to refer to some of the conditions which surround us, and to get the "lay of the land," as it were. Students enter at any time. Some enter for the shorthand course only, others for the full course, which with us includes both the shorthand and keyboarding. The maps actually made use of to secure the results which we have achieved, it is quite certain that I could not hope to do so by giving you a recitation of what I should do under certain imaginary circumstances and ideal conditions.

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DEVELOPING SPEED

In addition to a review lesson per day, the student is given the correct outlines for a certain amount of matter which he prepares by writing it a specified number of times in a specified way. This matter is dictated to the class over and over again by the teacher the following day. Each dictation is carefully corrected before the preceding one, so little that it is hardly apparent. Very gradually the student is thus led to the very highest speed on this matter. The inevitable tendency of all kinds of dictation is to quicken the student's outline considerably. This we provide against by having him do a certain amount of very careful copying of shorthand each day. This matter is carefully examined by the teacher and all mistakes or shortcomings of every description are pointed out. In this way the teacher frequently arrests improper tendencies in the student's work, which it allowed to continue would retard his progress, and jeopardize his success.

The rapid dictation on prepared, as well as new matter, brings out the student's speed, while the careful writing of correct shorthand cultivates and preserves a correct style of writing. Each dictation period lasts for one hour. I do not believe in short dictations. There is nothing that will so train a student for actual work as dictation for at least a reasonable length of time. We shall expect the student to become very tired by the time the dictation is completed. If this is not the case, we feel that we have in a measure failed of our purpose. In the words of David Wolfe Brown: "There seems to be an additional benefit to the young stenographer from writing up truly past the point of muscular fatigue. Shorthand writing long after the student is sitting up to the limit when the writer has become thoroughly weary, appears to hinder the machine in its manner as well as else." Again, in the words of Mr. Ireland: "Write from dictation on the board only if your friends whom you have ascertained as your readers, fly at the sight of you."

DICTATING NEW MATTER

After the review of the manual has been completed, this hour is devoted to dictation of new matter. The number of hours' dictation per day from this time to the end of the course. A portion of the new matter which the student takes from dictation is transcribed and handed to the teacher for review and for correction. The student is carefully proof-read and returned to the student for correction by re-writing, and when rewritten they are again handed to the teacher. This routine is kept up until the matter is rendered in every respect. The new matter thus transcribed is also written once in shorthand by the student. After each line of shorthand he is required to leave ten blank lines. Nine of these lines are used for the review of shorthand notes already referred to. All the shorthand written by the student in preparing his lesson is placed in his note book which he hands to the teacher daily for his inspection. The student is required to have one hour and fifteen minutes per day; business shorthand, forty-five minutes per day. I refer now to recitation periods. The entire time to be devoted to these branches is, of course, much greater and requires a greater amount of preparation out of school hours. These branches are not optional, but must be pursued by every student of this department. If the student considers himself proficient in any other subjects, he is required to have one and one-half hours per day for taking an examination such as all our students must pass before they are graduated. Supplementary to the work in the English branches, all the matter transcribed by the student is carefully examined and all errors in punctuation, spelling, capitalization, and spelling, which may be pointed out. Not only are they pointed out, but the student is required to correct his errors by re-writing and submitting copy again for examination.

We do not desire to impress on the ground of another paper, but will simply say in passing that we consider it highly advantageous for each shorthand student to be a good manual and longhand writer, since we find that such students are the best shorthand writers, others things being equal.

DISCIPLINE, THE BASIS OF GOOD RESULTS

In conclusion, I desire to call attention to discipline, a very important factor in the proper management of a shorthand department as well as in the management of a commercial school. Order and discipline form the basis of all good results in the schoolroom. If there is disorder and poor discipline, the best by touch the best methods, the best facilities, and the best teachers in other respects, will be of no avail. No teacher can reach the best results unless he is a good disciplinarian. The best disciplinarians are born, it is true, but it is also true that one who is naturally deficient in firmness, executive ability, tact, and influence, can cultivate these qualities, which are so necessary to maintain good order, if he is educated to be one, and trained in the art of discipline.

We are accomplishing results with the touch method, both in speed and accuracy, such as we were unable even to approximate by the old method. A large share of our success in teaching our students to operate is due to the use of a device known as the Touch Typewriter Copy-holder, which was invented at the suggestion of Mr. Bartlett. This copyholder makes it inconvenient for the student to see the keyboard while it places his copy in the most convenient position. Each machine is supplied with one of these holders. Not until the student has fully completed the course in touch typewriter is he permitted to transcribe from his notes. In other words the student must be able to write miscellaneous matter without a desire to look at the keyboard, before he is permitted to transcribe.

COLLABORATIVE SUBJECTS

We give special attention to business correspondence, two hours per week; grammar three hours per week; punctuation, two hours per week; grammar, four hours per week; business shorthand, forty-five minutes per day. I refer now to recitation periods. The entire time to be devoted to these branches is, of course, much greater and requires a greater amount of preparation out of school hours. These branches are not optional, but must be pursued by every student of this department. If the student considers himself proficient in any other subjects, he is required to have one and one-half hours per day.
Higher Education For Stenographers and Typewriter Operators

PAPER READ BY F. W. WILLIAMS, PRINCIPAL WILLIAMS BUSINESS UNIVERSITY, SPRINGFIELD, O., BEFORE THE OHIO COMMERCIAL AND SPECIAL TEACHERS' ASSOCIATION, COLUMBUS, O., MARCH 20, 1903.

Mr. CHAIRMAN, LADIES AND GENTLEMEN:

While my paper is intended to relate more particularly to shorthand and typewriting, I am fully convinced that all I shall have to say applies with equal force to all the other subjects pertaining to practical education.

In the first place, there are by no means too many good schools, and the very best are none too good.

There has been a tendency among authors of special text-books and teachers of special branches to take advantage of the general ignorance of the public, and to carry to an extreme, the supposed American idea of, "How soon and how cheap."

PHONOGRAPH NOT A STENOGRAPHER:

I am aware of the fact that a fairly good pupil can master the rudiments of any of the standard systems of shorthand in from eight to twelve weeks, but he is not a stenographer, and unless practice like book-keeping, house-salt and pepper, is made to cover a multitude of evils, practice will not make him one. The ability to write 250 words in a minute is not necessarily constitute a stenographer, nor does the fact that it is accurately done, at that speed, of itself, help it much. A Phonograph will do that, and not only not make a mistake, but will repeat itself, and after the system is learned, until the crack of doom, yet a Phonograph is not a stenographer, and the material reason it is not, is because it has no brains.

CHEAPNESS MEANS POORNESS:

The Commercial Schools are largely responsible for public opinion in regard to the subjects they teach. The public has been led to believe that the school offering the greatest amount of instruction in the shortest of its course, the cheapness of its tuition and its guarantee of positions to its pupils, is the school. Now the shorter its Course, the less its tuition and the better its guarantee, is the school. A first-class teacher can command good pay. If a teacher cannot command good pay for his services, what can his pupils expect for theirs? And as for positions, I am of the opinion that with the short Course of Study and his cheap tuition, has already earned his money by sheer physical effort, and in no other way, without going into the question of tuition fees for all his flock. Shorting is not different from other professions. A first-class Medical College would consider it unprofessional to cut its course in halves and its rate in quarters, and a course that was taught by an untrained man was at hand, that people would get sick and hire its graduates.

MAKE OR BREAK:

The Commercial College is the school of last resort; it stands between the other institutions of learning and the Business Life. It is the school last attended. Whatever needs yet to be learned, must be learned there. This school does much either to make or break the pupil. It is not only essential that his teachers be persons of education and ability, but that they be persons of the highest integrity. If he is deceived by the very people who were to teach him the duties of the Commercial Office, he goes into the world with the impression that the criminal or sharp practice is the proper way, so long as he is not found out. He will have to be made of very good material if he is not easily ruined.

The Commercial School has been sneered at by the Public School, but Garfield said: "Business Colleges originated in this country as a protest against the insufficiency of our system of education—as a protest against the indifference of our American schools and colleges to fit young men and women for the business of life. These Business Colleges furnish their graduates a better education for practical purposes than either Professor, Harrow or Yale."

"Shorthand, when properly learned, will prove to be not only a most agreeable and remunerative profession, but in many cases, the stepping-stone to something better, and as a means of mental training, it is without a rival."

MUST REMODEL PUPILS:

Now the fact about it is, if all Public Schools were as good as they ought to be, the Commercial Schools would not need to be supplied. But we have only a really competent stenographer or book-keeper, even though our pupils are graduates of the Public Schools, we must teach them not only arithmetic, grammar and their spelling, the most ordinary words, tell what they mean, how they are to be used, and not only that, they actually have to be taught how to write longhand. All this and more is put upon the special teacher. He must somehow create in his pupil a desire for something higher and better all the time, a desire to study and read good books and to be an intelligent force rather than a senseless mechanism, and the special teacher is expected by some people to accomplish all this—to remodel the pupil, as it were, in three to six months for twenty-five or thirty dollars, and then get a position for him that will yield to a really self-sufficient for a king's ransom.

COTTON UMBRELLA LUXURY:

The time should be increased, the Course of Study should be broadened and the tuition should be raised so as to allow the school proprietor a sufficient income to keep him on good terms with his washwoman, and enable him to pay his assistant teachers the proper salary that they may enjoy the luxury of a cotton umbrella on rainy days and have time and money to attend the Association once a year.

The Commercial College needs more dignity. Its Course of Study, from an educational standpoint, should be worth the tuition charged. Its advertising should be in keeping with other professional institutions. Its influence is felt. Its reputation adds much to its tone and dignity by advertising on fences and barns like a circus or a grocery.

A CRIPPLE, A FREAK, OR A GIANT:

Our schools are largely responsible for the cheap stenographer. He has been inveigled into the business by misleading advertising and been told over and over again of the success and salary of such stenographers as Dennis Murphy, and is given the impression that it only requires three or four months time and thirty or forty dollars outlay to do the same thing; but life loses half its poetry when he finds that such work as he can do is usually rated in the market at three dollars per week. At this rate, the man with the pen (nigher than the sword) is below par when compared with the "Man with the Hoe." At this rate, it is likely that the truckers and cab drivers will be asking us for our stenographers on trial" at three or four dollars per week, to "break them in" for us. The dignity of the work is threatened unless all reputable schools devote themselves to correcting public opinion by raising and maintaining the standard. These pupils who have been fooled, but who have a small amount of money, take these beggarly positions, finding out they can't hold better ones, go back home disgusted with the business, say it is over-done, and if they can't get work at common labor, they get up classes and teach for practice. This state of affairs is perfectly abominable. The business is in its infancy, and it rests with reputable teachers whether the infant is to be a cripple, a freak, or an intelligent and useful giant.

LIFE WORK:

The average pupil, before he can be taught to do really artistic work in his specialty, even though he be a High School graduate, needs a special movement and English training. To many of them, very ordinary words are a perfect nightmare. If he happens to hear someone say, "like man," for instance, he has not the slightest idea how to spell it, and as for its meaning, he does not even know whether it is a man or a woman. The bark is better than the fish that is referred to. To such a person simply a knowledge of stenography is useless. Whatever may be learned quickly, easily and cheaply, is worth very little. It is life work, and as such the subject must be read and studied if he ever hopes to be an artist at the business.

A COMMON BROTHERHOOD:

I cannot imagine any material competition between really good schools, since the highest aim of all should be to furnish the very best technical education possible, combined with good training in all collateral subjects, and the observance of correct office manners and business integrity. The Business and Shorthand Colleges having the last and best chance to influence and elevate the educational and commercial standard of the community, an immense responsibility rests upon them. They should be banded together, shoulder to shoulder, in a common brotherhood, and if there are such things as peer or worthless schools to contend with, they can be so out-classed by superior merit that they will cease to exist. In my judgment, these special schools are a world power for good on the one hand, and even I am sufficiently convinced to believe that he must learn his specialty for the sake—not so much for what he can make out of it, but what it will surely make out of him. The chief worthless, useless schools, if there are any, bear the same relation to our profession that the street-organ grinder bears to the musical profession. Why not out-class them, as the street-organ grinder is out-classed? They would need a placard like this, "Give me what you have, if it is only a penny, Oh, pity the blind!"

FLOCK NOT FLEE:

A stenographer is not simply one who can "scrawl strange words with a barbarous sound."

Continued on Page 298.
schools. Able speakers from the penmanship, educational and business worlds should be secured to vent their views on the subject of modern writing. The Executive Committee, Messrs. C. N. Crandle, Chicago, Rt. J. F. Barnhart, Des Moines; and W. F. Gieseman, Des Moines, Iowa, are hustlers and will doubtless secure the Association to the best that is going in the way of enthusiastic, brainy, practical, thought provoking speakers. We can, on hand. Make the penmanship section the star attraction. Your presence will help to do it. You cannot afford to miss the to be notable gathering.

Forward

It has been but a few years since it was thought that there was some one style of writing best for all, and that there was some one way of executing it that was best for all. Some still believe it. They, as a rule, who teach in the school of twenty years ago. But the great majority now recognize the fact that there are a number of styles of writing upon the market any one of which produces readable, rapid writers, if taught correctly. Too, are beginning to recognize that there is no one way of holding the pen, no one position of the paper, no one movement that is suited to all. Individuals differ, and as a consequence, under the instruction, their product and method of producing will differ quite as much as they. Indeed, people of intelligence and discrimination now know that no one can produce the twenty-six characters with one movement, but with a number of movements. Then why advocate that which is impossible and impractical? Theorists do such things not the practical, head-on, up-to-date fellow. "One way for all," "One style for all," are things now being shelled with the past. The modern, progressive, practical teacher adapts penmanship to the individuality of each student. He has quit the "hand me down," "ready made," "straight jacket" methods of turning out writers and is recognizing individuality and flexibility in pupil and penmanship. He is teaching a "forward" and he advocates today that which he advocated a dozen years ago is as many years behind the times. He who does not progress goes back. Our motto is, therefore, "Forward." Be up and doing. Adapt and develop is the watchword. Profit by the experience of others, experiment, study, and practice. These are the tools of progress. "I know it all" is the tool of the fool. Forward!

Vertical for Bookkeeping

"Can vertical writing be written small enough for bookkeeping?" is the question asked by us a correspondent. Our answer is yes. Vertical writing is one of the most compact styles and can be written quite as small as any other. Vertical occupies a trifle (only a trille) less space from left to right than normal slant writing.

At a recent meeting of the officials in charge of the Pittsburg, Pa., public schools a change was recommended from vertical to slant writing. This was due, in some measure to the bankers who declared that vertical was not equal to the demands of the business world. One thing seems to us rather queer. It is this: Of all people who tangle their names most, the banker and his cashier easily take the lead. It wouldn't be a bad plan if they would take a dose of their own medicine. But all this change from slant to vertical and from vertical to slant only proves that the old and the new are alike defective. Everything points toward simpler writing. Slant is a minor essential. Plainness and speed are not dependent upon any degree, but up and down and a light line, retrace and loop. These are stronger in Simplified writing, as advocated by the PENMAN ARTIST AND BUSINESS EDUCATION, than in any other. And it is winning. Give it a trial.

E. C. T. A. Committees

Mr. Gaylord announces the following committees for the Eastern Commercial Teachers' Association:

Take Notice

The PENMAN ARTIST AND BUSINESS EDUCATOR will not be published during July and August. They are vacation months. We need a rest and so do you. Look for me about September 1st. We hope to greet you then with renewed vigor, and to sustain it clear through the year. To make the time seem less long between this number and our next, we have purposely delayed this number about a week.

Penman on to St. Louis

It is none too early to begin to think and to plan concerning the coming meeting of the National Penmanship Teachers Association, next holidays at St. Louis. The meeting it seems to us, ought to be a distinct success. If we all "put our shoulders to the wheel" we can make it the largest ever held. And why should it not be so? Was penmanship ever so widely discussed? Were methods ever so diversified and, seemingly at least, antagonistic? Now is the time to get together and "strike while the iron is hot." Supervisors from the public schools are expected to be there in full force. Let the business college penman meet them and battle for better penmanship. Now that many believe that less writing should be taught in the primary grades and more writing be taught enthusiastically in the grammar grades is the time to determine by discussion and experiment what is best. Provision should, and will no doubt, be made for extensive displays, not of wind, but of pupil's work from public and private schools.

Is Writing an Unhealthy Business?

"Penmanship is nice as an art but very unhealthy as a business." Thus wrote a correspondent. We want to say that penmanship is as healthful as the average profession. Far more healthful than many lines of effort. Twenty years ago the writer was working on the farm and at any rate he would not live without six months. He thought so himself. He left the farm and began to improve and is today enjoying good health and has no intention of dying for another century at least. Penmanship discourages strong drinks and tobacco, and encourages correct living, both of which prolong life. Penmanship encourages correct position of the body and thereby aids in keeping the machinery straight.

Pittsburg for Slant

"The New York Association

Mr. Charles E. Cuty, Certified Public Accountant, and Mr. Edgar M. Barber, Supervising Assistant, United States Appraiser's Office, were the speakers at the New York Commercial Teachers' Association, May 13th, 1901, the topics being respectively, "What a Boy Should Know on Entering Business," and "Customs, Administration and Methods of Accounting.

Mr. Barber drew a comparison between the receipts and expenditures of the Government, during Albert Gallatin's time, and the year just past, as shown by Treasury Reports, reciting that the expenses of the Civil establishment, as one item, had increased a hundred times in one hundred years, from $89,000,000 to $89,000,000.
He traced an invoice, in detail, from the time of its presentation to the Council for certification, through the various steps of official procedure until its final liquidation at the Custom House, and, in the case of an advance, either in value or classification, the procedure before the Board of U. S. General Appraisers, the Circuit Court, the Circuit Court of Appeals, and, finally, the Supreme Court. This entire gamut of official procedure was fully illustrated in the history of the celebrated St. Gall embroidery case, which passed through all of the stages indicated above, and resulted in increasing the valuations of a single line of goods from six million to ten million dollars per year, which, at sixty per cent, duty increased the revenues over two millions of dollars per year.

Certain technical processes peculiar to the appraisal of various classes of goods, as textiles, sugar, etc., were illustrated. Specimens of the record books in the Customs were exhibited and their uses explained.

At the port of New York sixty-five per cent. of the customs duties are collected, $35,000,000,000 total, the U. S. of $250,000,000,000 during the last fiscal year, at a cost of collection of only two per cent. or one-fourth of the entire income of the Government.

F. L. Haebeler, Fairbault, Minn., and C. W. Stephens, Lincoln, Neb., have pooled their interests and abilities in the purchase of the Globe Business College, St. Paul, Minn. This means that the Northwest is to have another A. I. Business institution. Our best wishes.

Mr. J. M. Hinkle is now supervisor of writing in the public schools of Vincennes, Ind.

R. L. Rudy, recently of San Francisco, Calif., was called to his old home in Middle- town, Md., to attend the funeral of his father. Mr. Rudy expects to remain there to administer his father's estate and to then return to his profession. He has unusual talent in penmanship.

Messrs. Williams and Rogers, of Rochester, N. Y., have placed the publishing of their text books in the hands of the American Book Company. Messrs. Williams and Rogers will, from this on, give their entire attention to the superintendence of the text books and let the A. B. C. go to the balance.

The Salem, Mass., Commercial College gave, on April 8th, a reception, banquet, dance, etc., which was attended by about two hundred and fifty students. Principal Lord knows how to conduct school as well as a banquet.

Mr. J. C. York, Alliance, O., will teach penmanship in the Mt. Union Summer School.

L. L. Weaver, superintendent of writing and drawing, Alliance, O., will teach writing, drawing and bookkeeping in Wooster, O., Summer School.

G. A. Henry, of Des Moines, Ia., is now with the Central Business College of Kansas City, Mo.

G. W. Brown, of Illinois, the business college expansionist, has recently absorbed the Rockford Business College of Rockford, Ill. This makes it the tenth institution in his chain of schools.

The Broken Bow, Nebraska Normal and Business College will open its doors to the public September 2, 1901, with C. W. Kosch, President, and S. M. Blue, Secretary. Success to all concerned.

"The Gregg Writer" comes to our desk regularly. It has been much improved in every way in recent months, and is now one of the brightest, best, and most practical exponents of a shorthand system, that we have seen.

Mr. J. W. Warr has recently run for the mayorcy of Moline, Ill. He ran well, but the other fellow got under the wire first. He says it was Warr against whiskey, and whiskey won out. He put out a spicy sheet in the interest of the Citizens' party during the campaign.

The Spencer Memorial Library, of Geneva, Ohio, has now $827 in the memorial fund. Henry E. Spencer's subscription of $50 having been recently paid by his sons, Henry C. and Leonard G. This movement to give tangible form to the memorial in which penmen hold the name of Platt E. Spencer, ought to command the cooperation of every man in the profession which Mr. Spencer founded.

Speaking at a meeting held in the Mun- sion House, Lord Roscbery emphasized the necessity for commercial education if Great Britain was to successfully meet systematized competition. He said that much more than half the foreign policy of all the intelligent nations of the world was a commercial policy, and that the incident at Trenton proved this.

Higher Commercial Education received a column editorial in "The Boston Herald," April 29th. The editor maintained that the classification and subdivision of High School work into Latin, English and Manual Training would soon result in Commercial High Schools in our large cities, and that commercial training of college grades would follow. The Commercial High School will be as common as technical or trade schools are now.


L. J. Watrous, who was some years ago keeper of the Saturday Post, is now located at Atlantic City, N. J., as bookkeeper in the Royal Palace Hotel. Mr. Watrous is a good writer and artist, a good fellow, and in a fine place.

The South Bend, Ind., Commercial College recently gave a reception which was attended by about seven hundred people.

Mr. E. S. Frye, president of The Practical Bookkeeping Co., Chicago, Ill., writes that their new system of bookkeeping is being very well received. He states that they are enlarging the work and that a good deal of the new matter is taken directly from the best Chicago business houses, and that it is therefore strictly up-dated in every sense of the word. An advertisement of the work appears elsewhere in our columns.

"The Gregg Shorthand Association of America" will be held in Milwaukee, July 13-16, 1901. For particulars concerning the excellent program, address J. E. Gill, Quincy, Illinois.

The Department of Business Education of the National Education Association, De- troit, Mich., July 26-29, 1901 has a good pro- gram. Write to W. E. Daggett, Brooklyn, N. Y., 1260 Bedford Avenue, President, for it.

These announcements came too late to give them the space they deserve.

W. L. Thomas is now teaching in the college in Abilene, Kansas. Mr. Thomas is a man of ability and a strong teacher.
Higher Education.

Continued from Page 285.

pen." A man who is thoroughly master of his profession is, and should be, both a scholar and a gentleman, and the only inducement a high-grade Business College can afford to hold out, is the proof it gives of its educational merit. "The flock, and not the fleece, should be the object of the shepherd's care."

Let us say to ourselves, and say it honestly, "We have a good school; we will make it better." We have no truant officers, are not supported by state, county, or private endowment, and if the "laborer is worthy of his hire," we must stand on our merits. Let us practice what we preach. Let us as a body, stand out against questionable methods, misrepresentations, cheap tuition and fraud—against whoever seeks to take advantage of the credulity of the public by offering a bankrupt sale of commercial education, at a cut-bargain price.

If we are able and willing to assume the responsibility and raise and maintain our commercial educational standard on a higher and better plane, we ought to be well paid for it, and being well paid enables us to do all the better work. It is better to have forty pupils at one-hundred dollars apiece, than one-hundred pupils at forty dollars apiece. It is better for the pupil, better for the school, better for the business man, better for the community, and better for our own consciences. Let us stand together for whatever makes for higher and better things. We will not only have more and better pupils in the end, but a respectable income and the better recognition we deserve.

In most Shortland Schools, the hours are too short. The school should open 7:30 and close at 4:30, with two hours' evening work at home.

PREPARATION MEANS SUCCESS

Our Course in Shorthand and Typewriting should include in addition to the regular text-book and dictation work, intelligent instruction in Touch Typewriting, care and handling of machines, daily rapid movement exercises, as in longhand, spelling and defining, rapid calculation, correspondence, English with a big "E," and penmanship. They should have regular talks and exercises on forms of commercial and legal papers, foiling, enclosing, endorsing, etc. They should be taught to use the letterpress, the duplicating machines, and how to manifold. Many pupils must be taught, before they can even properly direct envelopes. They must be taught to capitalize, punctuate and paragraph. As indicated before, they must be taught office manners and habits, and every course in shorthand should include a general course in evening reading, good books, approved and selected by the teacher. They should have at least a general idea of accounts; they should be instructed and encouraged in every possible way to improve their general education in all directions; taught that preparation means success. Now all this should be done in addition to simply learning how to write shorthand and thumb a typewriter. Won't it take some time to do all this work thoroughly? Won't the pupil be amply repaid for all this extra preparation, and shouldn't a teacher who does it thoroughly, receive at least $100 apiece for his pupils in the shorthand department alone?

Stub-Pen Penmanship

The Twelfth of a Series of 24 Script Alphabets, Illustrating as Many Practical, Unique, Ornate, Freakish, Characteristic Hands

[See Following Page]

To produce this style of writing, hold the pen between the fingers and use combined movement, but more of arm than of finger action. Indeed, it may be written with little finger action as the usual hand. Hold the pen in some one position so as to insure uniform slant. Use a sharp-edged stub-pen, about number four Sommenick. Study the forms closely to determine the location of shades and shapes of letters, and then practice intelligently. Such as penmen have discouraged the use of and denounced the stub-pen, it is used more universally than ever before and possesses merits not generally conceded. It requires a less dainty touch, and it can be written quite successfully without the elbow rest. Then, too, many who make a failure with the semi-angulare, light-line style, make a success of this. It will do you no harm and it may do you much good to give it an honest, fair, open trial.
Stub-pen Penmanship.

Plain, simple, practical, rapid, uniform, unpretentious writing.

AABBBCCDE
EFFFFGGHN
IIJJJKLLM
NNNOOPPPQ
RRSSSTTUUV
VWXYZZ
Lessons In Automatic Lettering—No. 1—By E. E. Evans, Streator Ill.

These lessons are designed to aid penmen to cover a larger field as well as students to learn a practical line of business that brings good money to the bright and energetic. They should be followed closely.

First, get a No. 1 Marking pen, 1 bottle of black Shading pen ink and twenty-five sheets of cross-ruled practice paper. I will send same prepared for sixty cents.

Position—Sit facing desk or table, with line of writing parallel with edge of same. Your base line should always be about eight or ten inches from edge of table.

Position of Pen—Take hold of pen same as in writing, then let arm and hand fall to the right until they rest on side. Always keep pen on same slant, about forty-five degrees: but in the letters K, M, U and V the pen is turned on one of the strokes.

Practice—Take up the first character and do not practice any other until you have mastered it. Practice and master all characters before attempting the letters. Keep glass with one-half inch water in to clean pens.

Notice—This is the most important alphabet in Auto work so don't shirk it in the least. Copy is reduced. Letters with No. 1 pen should be about seven-eighths of an inch high and nearly as wide. Keep a memorandum book and jot down the height of letters as made with the different size pens. It will help you.

Now if there is anything you want to know or don’t understand, just write me, enclosing stamp for reply.

I would be pleased to hear at once from all who intend following the course.
Sloping Penmanship

BY E. N. HUNTSINGER, HARTFORD, CONN.

The following is nearly a third of the above named paper read before the Eastern Commercial Teachers' Association, Space for the second page missing from paper, which was a very vigorous one from start to finish.

Which style of penmanship shall we use, sloping or vertical? For business schools the answer is sloping penmanship. For the boy who has to earn his living by doing office work, there is but one kind of writing demanded, and that is good writing, which means sloping penmanship.

What style of writing shall it be? Ask your constituents, ask the community which hires your graduates, whether they want poor penmanship, or its equivalent, perpendicular penmanship.

Office requirements have produced our present practical, sloping style, and office requirements have lopped off the excrences of ornament, as well as set aside the exact copy-book styles. The business colleges have schooled the public to good business penmanship, a style which com- bines in the largest degree the elements of clerical slanting with vertical elements, a style which meets the demands of the high pressure office needs.

PUBLIC SCHOOLS ASHAMED

The public schools could not, or did not, meet this demand, hence, the business colleges must teach them how, as applied to public school writing. The public schools were evidently ashamed of their fruitless efforts to make fair penmen, and in sheer desperation, and yielding to the increasing importance of business, they have been most energetic, and finally succeeded to the entreaties of publishers and introduced perpendicular pen- manship, with the result that public schools now have a style of chirography in vogue two hundred years ago.

The public school men are attacking business college penmanship, but they do not attempt to say they have been, as applied to public school writing. The public schools have demanded the ornamental penmanship, the birds and the eagles, the swans and the dragons, the things in vogue twenty-five years ago, and now but seldom seen. They are beautiful to the artist's eye but getting scarcer every year. A sample of such work is in Mr. Stowell's office, a large spread-eagled, flourished some twenty years ago by the speaker. I hope Mr. Stowell will shortly let this noble bird of freedom break its bands in this building, dash its kec yoke, and its characteristic scream and cut a few oval exercises in the air above the goody city of Providence and soar to my home at 312 cone street, Hartford.

SLOAN TWICE AS RAPID AS VERTICAL

In the past, the time of drills of penmanship in the public schools was so short that even superior teachers of penmanship were not able to make business men out of their pupils—thirty to sixty minutes per week for writing drills, while other studies of an ornamental character got a full quota of time daily. Penmanship and arithmetic were the most important subjects, and the fact that over 10,000 young people attend business colleges annually emphasizes strongly the great value of business college training. And in this training for the stern realities of life there are no stronger studies than mathematics and penmanship. They are the foundation for the superstructure of business training, because they are the two branches of education most used by men in business. As to the claim that perpendicular penmanship is more economical in space on the line than sloping penmanship, it may be put down as a fact that such statements are made by persons who either don't know anything about it, or won't admit the truth when it is shown to them.

Which style of penmanship shall we use, sloping or vertical? For business schools the answer is sloping penmanship. For the boy who has to earn his living by doing office work, there is but one kind of writing demanded, and that is good writing, which means sloping penmanship.

SLOPER OF MELODY OF LINES

 Shall it be vertical writing? It is pre- proper to ask that question. As well ask, shall we return to our respective homes in the old fashioned stage coach or by steam cars?

The success of any system of penmanship is measured by the uses to which it adapts itself. In sloping penmanship, as it is taught by the best teachers, pupils are working through a shower of melody of lines.

In writing, as in everything else, example is more stimulating to a pupil than precept. In general work, the messages are sent out only in one direction, and there can be no divers- ity of transmission. Every well written letter beats the penmanship track a little smoother. In sloping penmanship every hour's correct practice gives the penman- ship muscles the right of way. But it is impossible to change from a poor hand- writing as easily as we slip out of an old coat into a new one.

NO NEUTRAL GROUND

In sloping penmanship impression in the one becomes expression in the other. Here we train in a definite, serious and purposeful way, and with a knowledge of its possibilities. In sloping handwriting the hand becomes the de-fendant and ready servant of the will. The eye training, the hand training and the mind training go together, and the only rule of training for prac- tical work is that which develops all the best qualities in the student.

There is no neutral ground in penman- ship. Vertical it cannot be, because it is not practical. The standard or natural handwriting of the day is the sloping style in its best forms, as it is taught in the most progressive business schools today. Sloping penmanship is only another style, and stands only second to arithmetic in a young man's business education.

SLOANT SIGNS STRONGTH

As a teacher of twenty-six years' experi- ence, and having placed thousands of pupils in business schools, I have seen the fact that over 10,000 young people attend business colleges annually emphasizes the great value of business college training. And in this training for the stern realities of life there are no stronger studies than mathematics and penmanship. They are the foundation for the superstructure of business training, because they are the two branches of education most used by men in business. As to the claim that perpendicular penmanship is more economical in space on the line than sloping penmanship, it may be put down as a fact that such statements are made by persons who either don't know anything about it, or won't admit the truth when it is shown to them.

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SLANT SPEAKS FREEDOM

The slope of penmanship was not brought about by fashion, but by high pressure business needs. Sloping penmanship has stood the severest test of time. No other style of penmanship serves its possessor so well, and no other style of penmanship has ever given so much inspiration to its learners. No cramped rules, no limitation, absolute liberty in style, in size and in character, it partsake of and bespeaks the freedom of the land.

ANY SLANT WILL DO

Excellence is the fruit we seek in penmanship, and the business community values the magnificent results of penmanship as taught by business colleges, those which are the standard schools in the land, and are above reproach. Gentlemen, slant writing must stay at the top; the business world demands it and does not argue the point. The matter of any particular degree of slant is taste. It is not necessary to adhere to a slope of 35, 34, 60, or even 70 degrees, so long as the general building up of the letter is based upon the natural adaptation of the style to the writing muscles. And that natural motion must conform in whatever style is written to the requirements of rapidity of execution, combined with legibility of product.

MUST MEET REQUIREMENTS

In our longhand the pen slips right along without any effort. But the business penmanship of the future is likely to slope a trifle less than some of the writing books now in vogue. It will probably be about seventy degrees above the horizontal for the down strokes, depending largely upon individual taste.

One cause of unsatisfactory work in sloping writing is the past has been the persistent effort of copy-book makers, as well as some teachers, to popularize a style of penmanship with tall capitals and tall, extended letters, and very fine strokes, which style has the tendency to produce hesitancy in writing and uncertainty in stroke.

The business college man's first duty is to the young people who come to be educated. His second duty is to the business man. We must consider his requirements and meet them.

Sloping penmanship is the standard handwriting of the civilized world.

FIRST THE TADPOLE—THEN SLANT

Why do all civilized nations write the sloping hand? Asking the question is answering it. The behind-the-age nations, who are still living in the past, write something of the hieroglyphics, and according to penmanship history, their next style of writing would be vertical, and then modern, sloping hand.

Handwriting, like other branches, passes through stages of progress. At first the tadpole, and when he grows his legs he drops his tail and slips. So in writing, vertical first then sloping.

We are not living in a Duntonian, Payson and Hammond, or Spencerian age of writing, but the age of business writing; not the theoretical age, but the practical age, which has adapted sloping penmanship to muscular movement. As the demand of the times brought the steamer across the trackless ocean, so the demand of the times killed the old style of heavy, slow penmanship, and produced what we now have in our light-line sloping hand.

SLANT, WITH HALF THE CARE, AS LEGIBLE AS VERTICAL

I champion the cause of sloping penmanship, and wield my pen in defense of innocent boys and girls. I am a crusader against the vertical for the welfare of the thousands of boys and girls who are unable to judge the merits of any style. Did the parents realize the real situation, and the weakness of vertical writing, the return to sloping handwriting would be speedily consummated. There is too much blind following of impulsive superintendents, and not always well informed school committees. With half the degree of care exercised in writing sloping penmanship as is exercised in perpendicular it is every whit as legible. Allow the pupil the same number of minutes to write sloping, give him the same attention when he writes, give him the same encouragement when he writes the sloping hand as he receives in writing the vertical hand, and the pupil will not only write sloping as plain, but very much clearer and very much more easily, and write as he will not only want to do, but must when he engages in office duties.

SLANT HAS NO SKELETON IN ITS CLOSET

In the practical side of education, and that means the public schools as well as the business colleges, we are not allowed to do as the artist does, paint in a sky where there was none, put in a tree here and take one out there, and so on. In business we must stick to facts, and the furniture of the thought is but another word for penmanship. In sloping writing we direct the effort to its exact use, and there is small opportunity to improve on our very best light-line writing. Sloping penmanship is like a family living in a tent, it has no skeleton in its closet.

An author or a teacher may try his hand now and then at a different style or slope; a different character of form, indeed; some of the most skilled penmen have done it, are doing it, and will continue to do it for diversion. Such liberties are indulged in by devotees of all kinds of art and skill, and this includes the utilitarian art of penmanship. Obeying the laws of steam, man has an engine; obeying the laws of fire, man has warmth; obeying the law of speech, man has eloquence; obeying the law of the construction of the arm, man has good sloping penmanship; and disobeying the same law, man has poor perpendicular burdock.
The Handwriting Expert and His Work

BY WM. J. KINSLEY, NEW YORK

The term "handwriting expert," according to the dictionary, means "skilled or experienced in handwriting." In legal circles and to the general public it has come to mean "one skilled or experienced in identifying the individual by means of his handwriting."

For more than 30 years practically since script writing became at all general the handwriting expert has been called upon to testify in both civil and criminal courts in regard to the genuineness or spuriousness of writings, and to the identity of the writer. But it is only within the past generation that he has achieved his successes and prominence. During the last four or five years, in which handwriting played a prominent part, have drawn public attention to this subject.

And as a result there has been all sorts of speculation as to what the handwriting expert could do, and how he did it.

The public know next to nothing about expert witnesses and the field of knowledge in which they operate. As a rule, nearly everybody is more or less jealous of any knowledge beyond an art or science of which they may be wholly or partly ignorant, being used by others in the witness chair. This jealousy becomes prejudice, and you will hear people expressing the most positive opinions about expert witnesses which a few questions will demonstrate are based on ignorance. But comparatively few people really know what the handwriting expert can do—or what he claims to do. Many persons think he can do more than he is able to do, while others, because they can't see through his methods, think he claims too much.

The professional handwriting expert works by juxtaposition comparison, that is, he places the genuine and disputed writings side by side and institutes a comparison of the peculiarly personal characteristics found in the two pieces. He endeavors to determine whether or not both were written by one and the same hand.

Through countless repetitions every adult handwriting becomes made up of an almost infinite number and variety of peculiarities, habits, marks, and traits, as it were, called by the expert "characteristics." It is the presence or absence of these characteristics in a piece of writing that determines its genuineness.

There are but five or six men who devote the major portion of their time to this work, and these few are able to handle all the cases of prominence in the United States and Canada. These are usually located in the large centers of population and are frequently called to distant parts of America, and even give opinions on cases arising in Europe, as in the recent Dreyfus case.

Expertism is a profession which demands prompt responses to telegraphic requests calling the expert to distant cities. He cannot follow any other business in conjunc-

tion with expertising, that would be injured by dropping it suddenly.

The courts permit any one who sees or does much writing to qualify as a handwriting expert, and as a consequence, in every trial of case involving handwriting, there are some amateurs and semi-professional experts.

To prepare for his work the handwriting expert should first of all secure a good general education, the better his education the greater his success. He will be associated with judges and lawyers who are among the best read of any of the professions. A successful lawyer must be a widely read man and it doesn't heighten his opinion of an expert, who, no matter how well informed he may be in his profes-

Second, he must make a good witness. I don't know what the two requirements— to know your business completely, and to be able to demonstrate it on the witness stand, is of greater importance, since both are so vitally essential. No one can succeed who is not a master of his profession and himself.

Several days of tantalizing, aggravating cross-examination is likely to worry and annoy anyone so much that he will want to throw up the work in disgust. A lawyer with a bad case will often do his best to "rattle" the expert witness and to abuse him to the full limit, and the expert must know how to carry such onslaughts without losing his temper.

In a recent case the lawyer asked the writer, "As a matter of fact you experts are just like lawyers, in that they can be hired to take either side of a case, are you not?"

The answer, "No, we are not like lawyers. We must believe what we say," brought a smile from the judge, a roar of laughter from the crowded court-room, and turned tables on the lawyer (who was well known locally) and put everybody in good humor.

In another case, a lawyer, knowing the writer was a poultry fancier, remarked, during cross-examination, "We'll make a Minorca chicken of you before we're through with you and your这么 specialized skill."

"Don't crow about it too soon," was the answer.

A second tilt between the same lawyer and the writer was: "Do you claim that you cannot be mistaken?"

Witness: "No, I do not claim to be infallible."

Lawyer: "Ah, then you're not a descendant of the Pope?"

Witness: "No, the Pope has no descendants."

While the witness will see many opportunities for repartee and telling of amusing stories, he must restrain himself, as a court room is a dignified place.

There are all grades of men among lawyers, as in other professions and occupations. Some lawyers are willing to do everything they can to prevent the expert (and other witnesses) from telling "the whole truth and nothing but the truth." They argue with Aaron Burr, that "Law is anything that can be forcibly stated and plausibly maintained."

Honesty is absolutely essential if the expert will win lasting success, to say nothing of the ethical and moral questions involved. Many persons believe that experts, like lawyers, can be hired on the wrong as well as the right side of cases. This is not so of course.

I know a young penman who endeavored to become a handwriting expert, and who informed a friend of the writer that his plan would be to always get on the side with the most money. So far, the career of this would-be expert has not been such as to attract world-wide notice.

Handwriting experts, as a rule, differ very seldom and not "frequently" as some lawyers like to put it. There may be cases where honest differences of opinion may arise.

Assistant District Attorney James W.
Osborne, of New York, the man who managed the prosecution of Molineux, Patrick and others, in the Rice will and murder case, the third trial of Dr. Kennedy, and many other criminal trials, and the man who is the best posted on the laws and decisions covering handwriting expert testimony, and who has tried more cases involving disputed handwriting than any other man in the world, has a high opinion of expert handwriting testimony. Recently he said: “Expert witnesses are more careful about what they swear to than any other class of witnesses. They are like women in one respect — extremely careful and jealous of their reputations, because they realize that when their reputations are lost, their future is gone, too.”

The field of work for an expert in handwriting is one offering many opportunities of doing good. The property, liberty and lives of persons are in his hands at times, and his profession requires that he bring to it, broad knowledge, through special training and a well balanced, conscientious desire to do what is right and just by his fellow man. Fortunes, liberty and life may be saved or lost by his testimony and it behoves him to do his work thoroughly and honestly. He should live with himself the balance of his life, and has a future beyond that, so nothing should tempt him to swerve from the path of justice and right in his work.

Good Art in Illustration — What It Is, How to Recognize, Enjoy and Appreciate It

This is not a good illustration because it represents skillfully (rapidly) made lines but because it typifies and expresses that quality in human nature which crops out in excited controversy, impetuous debate, and heated argument. How the central figure is clinching his point! How tense are the other's faculties as evidenced by his tense hand and ready-to-speak his-piece countenance. Notice how the little patches of black are placed here and there so as to bring out or accent the figures. See how the figures near the outer edge are merely suggested — the details having been omitted. This helps to centralize the vision on the two principal figures.

This drawing is by Mr. Carl Streib, pupil of the Pennsylvania Academy of Fine Arts, and now in the Drexel Institute. He excels in Mural Painting — Allegorical subjects. We have more of this kind of work for future use.

BOOKKEEPING MADE EASY BY CHARTS.
The above represents the countenance of Mr. E. E. Evans, the Automatic Pen Artist, of Streator, Ill. He first saw the light of day in Wales, in 1851. The same year he came to this country, first to Pennsylvania and then to Illinois. In '86 he entered the commercial department of Streator High School and received instruction in penmanship from A. C. Keeder. From Mr. Keeder he also got his start in autograph work. For a couple of years he kept books and perfected himself in autograph work. He finds it an excellent thing with which to earn money as his work is in constant and increasing demand. He understands the practical side of the art (the desirable side) from A to Z. He begins a series of lessons in this number, which, for a beginning, is second to none other. You will do well to follow Mr. Evans to the end of the series. Let him know how you are progressing, now and then, by sending him work for criticism.

**Obituary.**

We regret to learn of the death of Mr. F. H. Sweet of Strong, Me. Mr. Sweet contributed the October, 1890, title page to the F. A. & R. E. He was an artist of considerable ability. We hope he is now painting as never before.

"Reading and Writing Exercises in Gregg Shorthand" for student and amanuensis by W. E. Van Wern, Wheeling, W. Va., is a tablet containing facsimile reproductions of notes written in a very systematic and uniform manner. Short-hand exercises to coach the student easily from one lesson to another and therefore successfully from start to finish constitute the key of character of the publication.

"Instruction in Legal Work," by Henry W. Thorpe, published by Isaac Pitman & Sons, 33 Union Square, N. Y., price twenty-five cents, is a neat little booklet of important information to those who desire to become reporters.

"Handwriting Experts Defended," by William J. Kinsley, is a little white booklet containing a reply to an editorial in the "New York Times." Mr. Kinsley easily disproves the statements made and thereby places honest, competent, expert hand writing upon a more secure plane than ever before.

"Learners' Lettering Lessons," by W. F. Giesseman, Des Moines, Iowa, is a compact, simple, plain, to-the-point booklet for students in practical lettering. The preface is worth considering: "In every school there is someone hungry for instruction in lettering with talent enough to develop. In every community there is profitable employment for one who can do this kind of work well. Try it." The price is but twenty-five cents. Address as above. It is worth looking into.

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UNION TEACHERS' BUREAU.

202 Broadway, New York.

OUR SPECIALTY, THE COMMERCIAL FIELD.

Teachers

If you are seeking a position or promotion, write as for circulars.

Schools

If you need a first-class Commercial Teacher, we should like to make a recommendation.

Flickinger's Writing Lessons.

$1.00 a set, including, for a short time, a written letter by the author, of whom he has been said, "he has no superior.

It isn't true, but judge for yourself.

H. W. Flickinger,

WANTED - A well prepared, energetic, experienced, able teacher of Penmanship, Bookkeeping, and Rapid Calculations for a business college in a large Eastern city. Give full information in first letter as to age, education, experience, ability, salary desired the first year, and whether you would rather begin work now or toward Fall. Address "Established," care Penman-Artist and Business Educator, Columbus, O.

The First Prayer in Congress is a 14x17 specimen of Engrossing by C. P. Zaner and represents his best Roundhand, Lettering and Drawing. Independence Hall is drawn artistically in the heading. Price, postpaid, in tube, 50 CENTS.

Agents Wanted

Address, W. C. Fees, Dunkirk, Indiana.

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H. W. Flickinger,
Modern Publications for Penmen, Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books are sent prepaid by mail or by prepaid express.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction. $1.50

The New Zanerian Alphabets—A guide to engraving, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instructions. A substantial book bound in cloth. $1.50

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding. $1.50

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth. $1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners. 50c.

Compendium of Simplified Vertical Penmanship—in book form, and by far the most thorough and complete instructor in vertical writing yet published. 50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled. 50c.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning showing the pupil how to make the simplest strokes and to gradually evolve the finished design. 50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published. 50c.

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22 by 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. "It's great," "It's certainly a bird" are some of the expressions many have made on seeing it. Let the reader remember also that it's no Spanish bird, but the American Eagle—that old national bird of ours that must now be especially proud. In tube. 50c.

Light and shade—A manual on drawing by Mr. Zaner. It contains 168 pages, 8 by 7 inches, of illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make things feel at home. Any one can learn to draw by the aid of this book. Only 25 cents prepaid. The illustrations are the actual pencil drawings and are much finer than photo-engravings.

Sample pages of Portraiture or Sketching from Nature mailed for 5c stamp. Cash should accompany all orders. Remit by money order, check, or stamps for small amounts. Do not send personal checks. Address, ZANER & BLOSER, Columbus, Ohio.

We need many well trained teachers of Commercial Branches, Penmanship and Drawing for good positions in City High Schools, Normal Schools, Colleges, Etc. Good Salaries. Send for 16th Year Book.
German Text is a standard letter for diploma work and general engrossing. The copy for this lesson was made with a No. 1 Sennencken pen, using a three-fourths of an inch space for capitalls and one-half inch lower case. The paper may be held in any position in which it is placed without being dislocated. The copy in the lower line of the page is made with a No. 1 nib, and No. 1 nibs are well suited for practice. The paper may be held in any position in which it is placed without being dislocated. The copy in the lower line of the page is made with a No. 1 nib, and No. 1 nibs are well suited for practice.

S. F. Felder, 309 Broadway, St. Louis, Mo., is putting out an attractive circular containing stock cuts in script, flourishing, etc., for business college people.

Jones' Commercial College, St. Louis, Mo., prints a creditable catalogue of large size with gill embossed side stamp and some specimens of ornate penmanship by the skillful penman, E. L. Rubin.

W. A. Thompson, Pontiac, Ill., is putting out a very creditable catalog to hold his sign-card lessons. No one to our knowledge ever done a work with so much business-like horse-sense and capacity as Mr. Thompson, and as near as we can learn, he is doing well. One thing, his pupils do well.

A neat little circular from Mr. W. C. Faust, supervisor of the penmanship, announces that he is now ready to give Art Entertainment Talk Trails. Mr. Faust is an artist as well as a true gentleman.

A richly embossed folder circular came to our desk from McPherson, Kan., College, containing half-tone portraits of the faculty with important announcements concerning the school. The school, like the folder, is O. K.

The Correspondence Institute of America, Scranton, Pa., greets us with a flaring red-ribbon catalog announcing courses in Illustrating, Writing, Bookkeeping, Journalism and Stenography. It is creditably written and printed and indicates that Scranton has more than one correspondence school.

Chas. M. Miller, of the Miller School of Business, New York, has put out one of the most original and effective four-page advertisements we have seen. Those who are looking for ideas in effective advertising might do well to write to Mr. Miller, enclosing stamp for reply, and requesting a copy of "Higher Education in Typewriter Operating."

SPANISH, SHORTHAND and BOOK-KEEPING free by mail: NEW FIELD; large salaries. Send stamp. PROF. STERNER Lexington, Ky.

H. E. WYGAL, Engrossing Artist.

Copy-Book Script a Specialty. Diploma, Letter Heads and Resolutions Neatly Engrossed. Card Writing done to order. Write for estimates. Address all orders to

1232 Curtis Avenue, CLEVELAND, OHIO.


Isaac Pitman Shorthand.... OFFICIAL PLEA FOR UNIVERSAL ADOPTION.

DR. A. H. MACKAY, Supt. Education, Province of Nova Scotia, officially says:

"It is desirable, first, to select the best; and, secondly, of greater importance, a system which, even should its being the best be doubtful, gives promise of becoming universally used. The Isaac Pitman Phonography is undoubtedly, when all points are considered, the best system.... There are various systems, the best of them on the lateristic principle, which will serve well enough for the taking of notes and their conversion into typeset or longhand copies by the stenographer. There is positively no advantage in any of these systems over the Isaac Pitman System. The most of them fallopian short of it. It is the duty of the State to foster that unity of system which will increase the utility of shorthand a thousand fold. The Isaac Pitman System, too, has a more extensive literature than all the other systems combined. It is, however, clear that the duty of the Council is to encourage the study and use of only one system; and as the Isaac Pitman system seems to have the fairest promise and potential of becoming universal, it is the system to be encouraged in the Public Schools of Nova Scotia."

* * * Since the above was written the Isaac Pitman System has been exclusively adopted in the above schools.

ADOPTED BY THE LEADING BUSINESS AND HIGH SCHOOLS.

Isaac Pitman's Complete Shorthand Instructor, 152 pp., cloth, $1.50.

Isaac Pitman's 20th Century Dictation and Legal Forms (in ordinary type) 500 pp., $5.00.

Isaac Pitman's Practical Spanish Grammar (An up-to-date text book) 112 pp., cloth, $0.50.

Send for "Which System?" Twenty-four page catalogue of over 150 works in Isaac Pitman Shorthand, and copy of "Pitman's Shorthand Weekly." Free.

Isaac Pitman & Sons, Publishers, 33 Union Square, NEW YORK.

OFF-HAND FLOURISHING

In white ink on black card-board is the latest thing yet; it is easy, attractive, beautiful, and up-to-date. It will advertise your school, college or writing her clearer than anything. Send me a trial order and I will supply it, $2.50 each designs, $5.00 10, $10.00 50, $15.00 100, $25.00 250, $50.00 500. They are bold, neatly, artistically, and catch the eye of the passer-by. Write today. Prices tax free.

M. B. MOORE, Box 7, MORGAN, KY.

THE LEADING AUTO. PENMAN.

I give Lessons in Auto. Work and guarantee my work to be the best in the business. Any style alphabet 50c., two for 75c. A beautiful flat or Book Mark, any name on silk ribbon in White and Gold, 25c. Copy Books, (the best,) 50c., and $1.00. Lord's Prayer, (can't be beat,) $2.00 and $4.00. Beautiful Motto, 90¢. Auto Cards, (your name, my autograph included,) 25c. A pretty specimen, 50c. Sample Show Card, 15c. and 25c. A large specimen for framing, 25c. and $1.00. Have you some Auto. pens that won't work just right? Just send them to me, with stamps to return, and I will fix them for you, 5c. apiece.

Do you want some special pens at 25c. each? Now is the time to get interested in Auto. work, for you can work up to perfection during vacation.

E. E. EVANS,
806 E. Hickory St., STREATOR, ILL.

ESTERBROOK'S STEEL PENS
THE MOST POPULAR IN USE

Each pen carefully examined and absolutely guaranteed.
Always ask for Esterbrook's Pens. All Stationers have them.

THE ESTERBROOK STEEL PEN MANUFACTURING CO.,
26 John Street, New York,
AND
Works, Camden, N. J.

GREGG'S

SHORTHAND

Its success is unprecedented in the history of business education.

As stated in the Penman-Artist and Business Educator for October, it is "capturing a good many of the shining shorthand lights of the profession."

With such men as G. W. Brown, Chas. M. Miller, Geo. P. Lord, W. C. Stevenson, C. M. Bartlett, D. L. Musselman, and a host of others, singing its praises, it is not necessary for us to say much.

But do not take the word of anybody—investigate for yourself. Impartial investigation always means adoption.

The Gregg Publishing Company,
57 Washington Street,
CHICAGO.
Lettering and Designing—No. 6—By E. L. Brown, Rockland, Me.

Here is some lettering and drawing for diploma heading, containing, we believe, some good ideas for pen workers. Diploma work, as a rule, should be smooth and accurate for the best results.

INSTRUCTIONS

Rule head and base lines with compass to govern height of letters, then proceed to pencil out the letters, very roughly at first, merely indicating space each is to occupy, then finish the line up with care. See that the letters conform to the curve properly—this is of much importance. Study form and shading of the scroll work. Don’t add any ink until your pencil drawing is just right in every particular. These letters were outlined with the aid of a T-square and ruling pen, and the tinting was all executed with a Day Spacing T-square, which accounts for its uniformity and smoothness. Those who have only an ordinary ruler will find it necessary to test the accuracy of the eye in shading the letters.

The vignette is very appropriate for diploma purposes, containing symbols of education, industry, etc. With the exception of the two figures, the young pen artist ought to have no difficulty in drawing this design free hand. A pantograph may be used for enlarging the vignette to the proper proportions, and this instrument, costing from fifty cents upward, is a most useful thing to include in your outfit. The light and shade and drawing of this vignette will afford considerable study. You will find it to be excellent practice to draw from these figures free hand.

The Benn Pitman System of Phonography

Is the only system of shorthand which has stood the test of forty-five years of hard wear in the hands of writers of all grades—from the business clerk to the reporter of the National Congress; and it is the only one called by the United States Bureau of Education

The American System of Shorthand.

WHAT A PROMINENT INDIANA COURT REPORTER SAYS:

The only one on earth. I never had any instruction except what I got myself from private study of the "Manual" and "Companion."—Jacob F. Denney, Official Court Reporter, Jay Circuit Court, Indiana.


Principals of shorthand schools, business colleges, academies, and private teachers of shorthand are invited to correspond with us. Full information will be cheerfully furnished.

We take especial pains in assisting principals to engage competent teachers of phonography.

THE PHONOGRAPHIC INSTITUTE COMPANY,

BENN PITMAN, President.

CINCINNATI, O., U. S. A.
E. E. Evans, Streator, Ill., sent us some automatic work which is first class in every particular. Mr. E. is a master at this line of art and we hope to see more of his work and know more of him in the future than we have in the past.

Miles K. Stabler, Mr. Carmel, Pa., sent some specimens of flourishing as a result of practising from "Zaner's Gems of Flourishing" which but few professionals can beat. They were executed on blue paper with white ink. Mr. Stabler also writes a masterful business hand.

J. W. Peterson, Hazleton, Pa., is swinging a very graceful pen as evidenced by some cards recently received.

H. G. Reaser Pittsburg, Pa., sent some black cards written with white ink in a very artistic and bouncy manner.

H. A. Franz, Minneapolis, Minn., recently favored us with some of his ornamental penmanship in the form of combinations on cards which show good taste and a high degree of skill.

Some well written cards in artistic style is at hand from J. A. Borlace, Port Orant, N. J.

Some exceptionally effective examples of ruling hand, lettering, etc., are at hand from A. McMichael, Lexington, Ky. He is quite versatile along art penmanship lines, and a good fellow.

J. Truman Evans, accountant, etc., Wilkes Barre, Pa., is an unusually skillful penman for one who has never received instruction, or who is not following penmanship professionally. He writes beautifully as an amateur. As a professional, he would make a fine one.

W. X. Currier, Rockford, Ill., submits some of the best cards and business writing received during the month. Mr. Currier is not only a skilled penman but a hustling practical teacher as well.

We acknowledge the receipt of a splendidly written page in the ornamental style and a number of very well written cards and pen and ink specimens of the Elliott Commercial School, Wheeling, W. Va. Mr. Caskey has much talent for handling the pen. He was formerly principal of the Marion, Ohio, Business College.

Some well executed ornamental writing and some good business writing has been received from K. L. Dickensheets, of Boulder, Colorado. Mr. Dickensheets is now Manager of the Western Correspondence School of Penmanship of that place, having succeeded Mr. J. D. Long. The PENMAN-ARTIST AND BUSINESS EDUCATOR wishes Mr. Dickensheets much success in his work.

We acknowledge receipt of some marvelously skillful penmanship from F. B. Courtney, of Milwaukee, Wis. Mr. Courtney receives our specimens of penmanship, and2 writing in a large blue envelope addressed most artistically in white ink. Whenever a letter comes to our office from Mr. Courtney there is usually a socking of a scramble for his famous signature. We regret that the ink used will not allow reproduction, or our readers should enjoy the feast as well as ourselves.

If there are any persons who think that Madaras cannot write as he once did, they would change their opinion if they could see some of the ornamental writing that was recently received at the office of the PENMAN-ARTIST AND BUSINESS EDUCATOR. The specimen is in the form of a verse, and is in every way exquisite as of yore, showing all the dash, grace and strength he possessed fifteen years ago. We have long cherished the hope of running in the PENMAN-ARTIST AND BUSINESS EDUCATOR a course of lessons in ornamental writing from the hand and pen of this past master of the art.

Some artistically written cards are at hand from J. C. Henager, Quincy, Ill. Mr. H. is a very fine penman indeed.

A QUESTION PLEASE.

Are you a finished business writer? Have you a diploma from a reputable school? If not, write us about YOCUM'S FAMOUS MAIL COURSE IN PENMANSHIP. School organized in '98. A thorough and practical course in rapid business writing. A completely revised course just out. Cost $300 to design, execute, engrave and publish. Both initiatory and graduating courses. Represents the skill of more than twice America's leading penman. Fine diploma granted upon completion of course. Terms exceedingly low. Professional as well as amateurs are taking this course. Send this ad and ten cents for sample lesson, fine specimen and full particulars.

Address: YOCUM'S SCHOOL OF PENMANSHIP, Massillon, Ohio.

IMPORTANT ANNOUNCEMENT

To Present and Prospective Students of the
Zanerian Art College,
COLUMBUS, OHIO.

Three Solid Gold Medals

Are to be awarded the three most deserving pupils; one to be awarded each year successively, beginning June 1, 1905.

These Medals

Are a gift by one who has attended the ZANERIAN and they are given with a view of stimulating excellence among practical and artistic lines; also as a means of showing his appreciation of the school and of its promoters.

The Gentleman Giving the Medals

Is doing so without any desire for personal notoriety or gain, but in a purely unselfish manner, doing it for what he believes to be the good of our beloved cause. He preferred to have his name unknown, but we insisted that it be given to the public in the announcement of the prizes. It therefore gives us pleasure in presenting his name, that of CAPTAIN C. H. G. STEVENS, of Detroit, Mich., formerly of that city; a former pupil of the State Normal School located there; a penman of more skill and modesty than is common pen. He was formerly secretary of the State Normal School located there; a penman of more skill and modesty than is common pen. He was formerly principal of the Commercial and Penmanship Departments of his alma mater.

The Medals to be Awarded

To the persons making the most improvement and receiving the best grades. Hand and persistent work as a student will be considered quite as desirable as excellence in result. The two will be considered together. True worth in character will weigh as well as skill. Persons using tobacco will be ineligible for the contest. The first medal will be awarded June first, 1907; the second medal, June 1st, 1908; and the third medal, Sept. 1st, 1909. Persons having entered three months previous to June 1st, 1909, are eligible and also those who enter not later than June 1st, 1909. No one shall be allowed to compete who has attended less than three months continuously or six months at different intervals. Candidates may compete but once for the prize, as they are intended to be given to three different persons.

The Question for You to Determine

Now is: Are you going to endeavor to win the two prizes that of the best grades which will cost about twenty-five dollars, and the still more valuable one of improvement and excellence?

Yours truly, we hereby welcome all that love and practice half a day and persevere to the contest. The winner's work and portrait will be published with the announcement at the end of each year.

Cordially,
ZANER & BLOSER, Columbus, Ohio.
A Word to Students

It is indeed a rare privilege to have the opportunity of following the lessons in writing that have just been begun in this journal, and we trust that all students will use these lessons to the best possible advantage.

Do not slight the first lessons simply because they are composed mainly of exercises. Many students make the mistake of waiting for sentences, etc., and not working faithfully on more elementary work. Master the elements, principles, movement exercises, etc., thoroughly, and the work that is to follow will be well begun.

These lessons will undoubtedly have a great influence on the penmanship practice in a large number of schools during the present year, and will do great good. Such an opportunity to learn to write has probably never before been offered.

Facts Concerning Writing

Vertical writing has had its day as concerns a boom or fad. It came, it conquered for a time, and it will in a measure remain. It came as a protest to extreme slant and it succeeded in banishing well-nigh universally the 32 degree standard. It has not, however, been universally adopted instead, nor will it be. Cities are discarding it for a medium slant—but not for the old slant. The causes for this discarding are numerous; sometimes political, sometimes prejudice, sometimes educational. In some (many) instances the vertical was put in by a small majority and then put out in the same way. The in's of the out's signed but little to those who are not looking for something to criticize. The handwriting of the immediate future will be rounding and slightly slanting. Rotundity insures greater legibility and less slant, both of which favor ease of execution and speed.


This company has just entered our columns as advertisers, and we trust that all teachers and school proprietors who are not familiar with their publications will write for their catalog. Their series of books are recognized as the very highest order of commercial publications.

Mr. Frasher Speaks His Mind

WHEELING, W. Va., June 10, 1909.

GENTLEMEN:

Enclosed find one dollar ($100) for which send the PENMAN-ARTIST AND BUSINESS EDUCATOR for one year. Please place my name on your permanent list.

The PENMAN-ARTIST AND BUSINESS EDUCATOR is more up to date and contains more real information for the penmanship student than all other journals that come to our desks combined.

Very truly yours,

GEORGE B. FRASHER.
Wheeling Business College.

H. B. Lemhan

It was our intention to present herewith the likeness of Mr. Lehman also, but somehow our efforts failed to secure a photo of him.

It is well known that he is rather modest and retiring in disposition, but it is also well known that his penmanship is par excellence.

Mr. Lehman has taught in many of the largest institutions in the country, and is recognized as one of the leading penmen of the profession. He is now teaching in the Spencerian Business College, Cleveland, Ohio, which position he has held for several years.

Surely all readers of the P.A. & B.E. will rejoice to learn that Mr. Lehman's lessons will run throughout the year, and that they will be the very best and capable of giving.

Two such noted experts as Messrs. Lehman and Mills have never before given such extended and comprehensive lessons in commercial penmanship in the same journal at the same time, and we feel confident that this exceptional treat will be highly appreciated by teachers and students everywhere.

Teachers can find no better copies to place before their students than will be presented in these lessons from month to month, and we advise all to make the greatest possible use of them.

About Funny Illustrations

Some months ago a series of pictures were run in the PENMAN-ARTIST AND BUSINESS EDUCATOR illustrating the defects of certain penmanship doctrines, such as the exaggerated view of vertical, whole arm movement, muscular movement, etc. Some of these pictures must have struck the editor of the Western Penman with considerable force. He says: "When our Columbian friends have used up their supply of funny illustrations, ridiculing muscular movement, we hope they will come into the (meaning his) fold." We notice that Mr. Palmer has begun to publish similar pictures from the Athenaeum copy-books, etc. We are not advocates of copy-books, such as are usually used, but whether he has intentions of entering the copy-book fold we know not. Mr. Palmer evidently reasons this way about such things: When they do a thing, it is all wrong; when I do a similar thing, it is all right. But then in this, as in other matters, verify the P.A. & B.E. leads and the others follow.

Greg Expands

The Gregg School of Chicago has added a Commercial Department to the school of shorthand, and it is therefore now a full fledged business college. It has recently been incorporated; John K. Gregg, President; C. S. Frye, Vice-President; Linn H. Young, Secretary, and Treasurer; and Rupert P. SoKnelle and Charles W. Kitt, as members of the faculty. Messrs. Young, SoKelle, and Kitt are from the Metropolitan Business College of that city, and Mr. Frye from the Athenaeum. Success to the enlarged institution.
Lessons in Rapid Business Writing No. 1.

BY E. C. MILLS,
16 Grand Avenue, Rochester, N. Y.

Our Purpose

It will be the aim of the author of this series of lessons to present the subject of business writing in such a way that the home student may acquire an acceptable style of muscular movement business writing in the shortest possible time. To all such, definite instructions will be given in connection with the copies and we can guarantee substantial improvement to each one who will faithfully follow every detail of the instructions.

It will also be our aim to grade the copies in such a manner that the teacher of rapid business writing will find in them suitable material to present to his classes and in that way make the copies a valuable assistant. The teacher may ignore the instruction features if he wishes, as every teacher has his own individual methods of producing results in the writing class. Where a student is under personal instruction, the teacher should always be consulted first as to the advisability of following our directions in conjunction with his own. The reason why we emphasize this point is because your instructor has a definite plan for you to follow and we do not want our suggestions to interfere with your teacher's methods in the least.

Preparatory

Before doing any work, if you decide to follow our series of lessons, we would suggest that you send us a copy of your present style of writing in order that an accurate comparison may be made from time to time. I would be glad to hear from each one. By this I mean you. The specimen should read:

E. C. MILLS,
16 Grand Ave., Rochester, N. Y.
Dear Sir:- I expect to do some practicing from your lessons given in THE PENMAN-ARTIST AND BUSINESS EDUCATOR during the coming year. I will practice as much as I reasonably can without interfering with other duties. (Here mention whether you are a "Home Student," or are "Under Personal Instruction." )
Yours truly,

Materials

Too many try to do good writing with poor materials. It cannot be done. The finest penmen are always the most particular about the materials they use. If you have an earnest desire to improve your writing, do not waste your time and energy working with a poor, scratchy pen, flimsy paper and muddy ink. Pay a little attention to the matter of materials at first and you will be surprised to see how your work will improve.

Ink should be used which flows freely and is black, or nearly so, when first used. Secure a pen that will make a stroke similar to the strength of line in the copies. Gillott No. 809, Esterbrook's No. A. J. Zanerian Business Pen or Gillott's Magnum Quill are all good pens. Some of these pens are coarser than others and you may select the one you prefer. A good quality of foolscap paper should be used. Get paper with a reasonably smooth finish and weight not less than twelve pounds to the ream. Use a straight holder for business writing and one with the cork tip has always proven satisfactory to our students and to ourselves.

Pen-holding

While it is a fact that there are hardly two people who hold their pens in exactly the same manner, yet there are several rules which can be applied to pen-holding and still not interfere too much with the natural inclination of the student. The illustration presented herewith is an excellent model for study and the necessary modifications may be made to adapt it to your individual needs.

It is quite a safe rule to say that the holder cross the second joint of the first finger, and the illustration. The holder should cross the even a little higher. The hand should be turned fingers bent under the hand, resting on their it to touch the paper.

Position of

It is possible for one to learn to write well and arguments in favor of a good position are so sideration of all who would learn to write well, to do. It is sometimes very difficult to change a practice, but by careful, persistent watching a generic position.
For the Twentieth Century
ADAM'S COMMERCIAL GEOGRAPHY.
READY IN JUNE. It Will Surpass All Others. WAIT FOR IT.

CHARACTERISTIC FEATURES:

- Prepared expressly for educational purposes.
- Topics indicated in heavy type.
- 120 maps, 40 diagrams, 12 full-page half-tone illustrations.
- Full and statistical tables compiled from the latest data.
- Text not choked with statistics, but given in full at end of chapters.
- Dry details not massed, but facts given in proper sequence.
- Prominence given to inventions and processes that facilitate production.
- Gives basal principles of the geography of commerce, connecting effect with cause.

SEND FOR SAMPLE PAGES AND FULL PARTICULARS.

D. APPLETON & COMPANY, Publishers
NEW YORK BOSTON CHICAGO LONDON

VULCAN STYLO FOUNTAIN PEN.

"THE ABOVE PEN IS NO GOOD" if you shade in your writing but, it is unexcelled for business and general writing purposes. It writes a fine line as with a sharp pencil and does not stick into the paper. It writes 10,000 words from each filling, and ink will not freeze or evaporate and cannot leak or blot. The Pen is made of best Para Rubber and has strong point of iridium which will outlast five of the $5.00 Fountain pens. It is the strongest, cheapest, and most reliable pen on the market. For manuscript, ruling, photogrophy or business writing it is unequalled.

VULCAN PEN CO. Box P. RACINE, WIS.

A REAL HELP FOR TEACHERS AND OFFICIALS.
It is our constant aim to be. We have increased in usefulness during our 19 years of successful existence. If you are seeking a Teacher or a Position, NOW is the time to communicate with us. Manual and blank for a stamp. Commercial Teachers a specialty.

CENTRAL TEACHERS' BUREAU, (Edw. C. Dixon) 1420 Chestnut Street, PHILADELPHIA, PA.

FOR HALF TONES AND ZINC ETCHINGS that will be AS NEAR PERFECT as it is possible to make them, send your orders "Franklinward"

We give special care and attention to the reproduction of penmanship copy and general work for Business Colleges

Original and Effective Designs and Illustrations

Franklin ENGRAVING AND ELECTROTYPING Company
341-351 Dearborn Street CHICAGO
The Extraordinary Merit of the Various Commercial Publications issued by the SADLER-ROWE CO. has made it a distinct and recognized leader in its special field, while its business policy has won the esteem, friendship and support of the teaching fraternity.

It Treats All Customers Alike, supplies only first-class books in quality and subject matter on terms that are satisfactory and equitable and has unexcelled facilities for distributing supplies to customers through twelve (12) depositories located in the leading cities in the United States.

Now is the Time to get ready for next year's business. The best teachers want the best books. Look over the list below and see if there is not something to interest you:

**Commercial and Industrial Book-keeping**, a series of sets supplying a complete course of study. It has the unprecedented record of 1200 introductions within six months from its first publication. Send for booklets.

**Business Book-keeping and Practice--the First Budget System**, used in more business colleges and commercial schools than any other similar publication on the market. Making new friends continually because it is the most advanced and complete work of its kind.

**Sadler’s Commercial Arithmetics**. The standard reliable books that are kept right up-to-date; numerous changes in last editions. Find a commercial teacher and you will find with him one of Sadler’s Commercial Arithmetics.

**Richardson’s Commercial Law**. The record breaker that has gone through four large editions in one year; because it is the most practical and most teachable book on the market.

**Lister’s Budget of Writing Lessons That Teach**. The most inexpensive, practical and useful set of penmanship copies ever printed.

**English-Correspondence**. The little book that has supplied just the thing that so many teachers want—it coaches students on their weak points.

**Synthetic Shorthand, Graham-Pitmanic**. The book that makes it easy for the beginning student. It is hard to influence shorthand teachers to change books, but the Synthetic has made a lot of converts during the last year.

**Bank’s Touch Typewriting**. The only publication of its kind that secures a technically correct manipulation of the key-board.

**Maclaren’s Commercial and Industrial Geography** now in preparation. It reads like a story; intensely interesting and in every way a remarkable publication. Send for sample sheets and prospectus.

**American National Banking**. A revelation to those who want to know exactly what bank book-keeping is and who want to see and use business papers just as they are handled in banks.

We have calls for more Commercial Teachers than we can supply. The demand is for those who have a good academic education. Let us hear from all such teachers who want positions. No charge to either party.
The Benn Pitman System of Phonography

Is the only system of shorthand which has stood the test of forty-five years of hard wear in the hands of writers of all grades—from the business clerk to the reporter of the National Congress; and it is the only one called by the United States Bureau of Education.

The American System of Shorthand.

WHAT A FAMOUS CONGRESSIONAL REPORTER SAYS:

The "system" written by myself is substantially known as the "Benn Pitman," which, during years of professional practice, I have found admirably adapted to reporting use.—David Wolfe Brown, Official Reporter, U. S. House of Representatives.


Principals of shorthand schools, business colleges, academies, and private teachers of shorthand are invited to correspond with us. Full information will be cheerfully furnished.

We take special pains in assisting principals to engage competent teachers of phonography.

THE PHONOGRAPHIC INSTITUTE COMPANY,
CINCINNATI, O., U. S. A.

E. C. MILLS,
195 Third Ave., Rochester, N. Y.,
will send you a set of business capitals, arranged in systematic order for practice for 25c. They are fresh from the press and will encourage you to better writing.

When all the other systems fail,
And troubles come as thick as hail,
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Sit at the table nearly square in front, with both arms resting thereon. The left with the elbow on the table from two to four inches, the right with the elbow projecting over the edge about two inches. The right arm should rest lightly on the table and be free to move in any direction, while the body is supported on the left arm. The sides of the paper should be placed nearly parallel to the right forearm. The paper should be held with the left hand above the line of writing. Do not lean too far forward or bend over your work, but if your eyes are not defective keep them from twelve to fourteen inches from the writing. Sit close to the table, but do not lean against it. Keep the feet flat on the floor. Compare the above very carefully with the two illustrations and often during your practice read the above instructions.

Movement

The movement commonly known as "Muscular Movement" is the foundation for practical business writing. Exercises will be given from time to time to develop this easy way of writing and while the muscles may seem stubborn and unwieldy at first we must impress upon the student the necessity for the careful and systematic working of each exercise. No exercise will be given that does not have a direct bearing upon some letter or part of letter, thereby making every stroke in the students' practice count for the most. The different movements will be thoroughly explained as they are presented.

Instructions. Plate 1

Exercise 1 is one of the most essential movements used in writing. At first it should be made to fill two large spaces. We call the distance between two blue lines one large space. Now force the arm to make this movement just twice this size. Anyone who can make the oblique exercise with a free movement will not experience much difficulty in making the oval. This exercise is made by keeping the sleeve stationary on the table, and forcing the arm to move in and out of the sleeve, using no finger action whatever. Arm down. Next run the exercise across the page and try to make it black. This should not be done by pressing heavily on the pen, but by making a series of very light lines before moving toward the right. The compact exercises will furnish you the kind of material needed for practice for some time. Beginners should commence with the large exercises in order to break up the slow finger movement and to give the muscles reserve power. Then the motion should gradually be worked down to the smaller exercises for movement control. This small exercise practice is very valuable just as long as the motion comes from the arm and the fingers are kept quiet.

Make No. 2 to fill one large space. Exercise 3, one half space. Exercise 4 should be made with four rows of little compact pulling movements. Remember, it takes from three to five minutes to make a line of No. 1 properly, and about ten to fifteen minutes to make a line, i.e., four rows as shown in No. 1. Do not be discouraged if it takes a long time to fill a page of this work, but practice upon one thing until you become the master of it. Do not be afraid to spend considerable time in the practice of these fundamental exercises.
All the exercises in this plate are direct ovals. Notice the direction of the little arrows. Begin by making the oblique exercise as before and then swing to the left and form the oval. This will produce the pulling, or oblique motion as explained above and also the rolling movement of the arm. Use no finger motion in any of these exercises. Follow the same instructions as given in Plate 1 regarding the size of exercises, fine lines, etc.

Instruction. Plate 3

All the capitals in this plate are the direct outgrowth of the direct oval as explained for Plate 2. Exercise 9 is the retracing direct oval. Make seven down strokes in each and count 1-2-3-4-5-6-7. Finish with the small oval as found in the "O." No. 10 should be made with a free, pulling, rolling movement and aim to get a uniform motion. Count 1-2 for each letter. Avoid a jerky movement. Begin large and gradually work toward the small. Keep the movement alive while making the very small capitals. Nos. 11 and 13 should be treated same as No. 9, with the exception of first forming the capital and then making the oval to help establish the movement. The two down lines in No. 12 should be made nearly parallel and do not widen the letter too much. On the other hand, if the letters are too thin, practice making oval exercises very wide; then gradually apply the same movement to the letters themselves. Begin No. 11 with the dot and make the top part of "E" a little larger than one-third height of letter. Make the loop small and nearly horizontal to base line. Nos. 15, 16, 17 and 18 are reviews and all the letters are made the same height.

Instructions. Plate 4

First turn the page lengthwise for practice across lines as the perpendicular blue lines serve as excellent guides for correct small letter spacing. Count out fifteen lines, which is half the distance across a page of foolscap. No. 16 is the straight line made across and back without lifting the pen. Count one for each stroke and secure uniform speed. Adjust the paper that the arm may rest at the center of the space to be filled. Notice that the hand is resting on the two nails and also that it does not turn toward the right in moving across the page. No. 30 is same as 19, only shorter. No. 31 is made by using the under pull motion a little. This is important as it helps in building up the upward strokes. No. 32 is the figure "1" and should be made with a definite downward stroke. Know right where you should start and then finish at same place every time. Nos. 33 and 34 are a combination of Nos. 31 and 22. Count one for each down line in No. 34. No. 35 is the "naught." It should be made carefully, closed at top and rather oblong. No. 26, the naught combined, forms the small "o." This is an excellent drill for class time work. Count one for each letter and make them on the blue lines. No. 25 is a review of the figure "1" and the "o."

Send Practice Work

It will aid me in mapping out future lessons if you will kindly send a few practice sheets of your work when they are finished. By doing this I can get a good conception of your ability to digest the copies that are given. If the instructions are not clear, please say so and I will try to improve my diction. Please mention that your work is from THE PENMAN-ARTIST AND BUSINESS EDUCATOR.
MOVEMENT EXERCISES fill an important place in learning to write a good business hand. I believe that many who are ambitious to become good writers are retarded because they do not understand the real value of movement exercises, and make little or no use of them. It is not alone the special shape of the exercise that aids you in acquiring a good hand, but you get a free and easy movement which cannot be obtained in any other way. The more skillful you become in movement exercises the better your writing will be. No one can become a good writer without mastering movement exercises.

For good writing you must have a light touch and free movement. Some may write a fair hand with a finger movement, but those who have access to a free forearm movement write much better. Waste no time in planning as to how you can get out of these simple exercises, but take my word for it that it is the only short cut and the only method. It is not so difficult after all to acquire a good hand if you but devote a few hours each day to penmanship practice.

Do not think for a moment that your hand writing is good enough, nor excuse yourself by saying that you do not intend to become a professional writer. The writing of the average student is not what it should be and if you would be successful in securing the best and most lucrative positions you must write better than the average. Business men like to see good writing, they admire it and talk about it, and the bookkeeper, stenographer or clerk who can write a good business hand is always sure of getting first place and promotion.

There are other reasons why you should be a good writer. It is a rare accomplishment and affords abundant inspiration to others. We lift ourselves above the common plane of living through the most excellent examples set by others. Thousands upon thousands of great men are striving to be still more eminent not merely out of a selfish motive, but to open the way for others. Fame and honor crown the lives of our great educators, because of the good they do in the interest of their fellow-men. If you are a good writer, a good teacher, or have good qualifications in anything, others will follow you; and it is in this that we are fully compensated for our labors. You may write a fair hand; it isn't good enough; it should be extraordinary, and it is within the reach of any student.
3. The letters selected for this course are thoroughly practical, and while there are many styles, several of which may be used in business writing, the writer believes that none are better than the copies given. Select a firm and undisputable style, and stick to it. You should not limit your practice on any of the letters or exercises, but practice frequently on these copies during the month. Take one copy at a time, and practice on it long enough to show some improvement.

It is necessary to have access to a good forearm movement that is fairly well under control, for the best results in making small letters, for which reason we have arranged capitals and exercises first. Follow the outline and you will make no mistake. Neglect nothing. Keep a supply of good ink, pens, and paper, and practice as though the fate of the universe depended upon the results.

**Lehman's Position**

[The cut to the left illustrates Mr. Lehman's position of the hand. It came too late, however, to be properly incorporated in his lesson.]

The exercises below are from the pen of that young and skillful penman, S. M. Blue.

They are a splendid supplement to the work of Messrs. Mills and Lehman.—Editors.

**Use the Penman-Artist and Business Educator in Your Classes**

A. S. Combs, of Draughorn's College, Little Rock, Ark., writes that he has been using the **Penman-Artist and Business Educator** in his penmanship classes and is well pleased with results.

Hundreds of teachers will undoubtedly use our journal this year. Messrs. Mills & Lehman's lessons will furnish the very best material for class use that can be had in this country. Be wise, and use these lessons freely.
Mr. E. Ardon Plummer, of Jamestown, N. Y. Business College, sent some specimens of students' work which, for accuracy and business-like qualities, we have never seen excelled. The work done by the ladies excels that done by the gentlemen.

Miss Sue E. Andrews, Supervisor Penmanship and Drawing, Duquesne, Pa., sent specimens of freehand perspective drawing which demonstrate that the pupils are grasping the subject in a practical manner. Miss Andrews is a practical teacher.

W. H. Lyon, Ft. McPherson, Ga., writes a strong, practical hand. He followed the lessons in the P.-A. & B. E.

L. M. Thornburg, Principal Commercial Department, Patterson, N. J., High School, submitted specimens in the form of recommendations from students, which we have never seen excelled, if equaled, by any other. From the standpoint of actual business penmanship they demonstrate that Thornburg is getting that which has heretofore seemed impossible.

Some of the best "first grade" specimens of writing we have ever seen came to us from Miss Jeanette A. Krebs, Ashland, O. She is a success as a teacher of writing—there is no doubt about that.
Grammarian Dancing
Runyunk Kantuchek
Announcement of the Normal
Clemington
Spencerian style of writing
Compliments of
P. Escalon

By P. Escalon, Santa Anna, Republic of El Salvador, who is but 15 years of age.

ABCDEL
GHIJKL
MNOPQR
STUVWX
YZC

By Burnette
In looking over the past in regard to art in writing it would be interesting to know just how many of our penmen have been encouraged by the wonderful work of John D. Williams, Fielding Schofield and others who gave much attention to flourishing. This art seems to grow less in favor year by year, while the practical side of penmanship is more in evidence than ever before.

Notwithstanding the criticisms and abuse given Gaskell's Compendium, it was a valued book to many young writers of that day. The writing is crude and rough, yet it is a book deserving of mention if only on account of its many friends and enemies.

There are many who remember with pleasure the time spent in practicing the numerous styles of letters of that publication.

Then we have Williams and Packards Gems, Ames Compendium, The Real Pen Work Self Instructor, Palmer's publications and many other books and journals which have given their influence to art in penmanship. The penman who possesses a library of these publications is fortunate indeed, and any pupil who can secure any of these books at moderate cost is advised to do so. Most of the old penmanship publications are now out of print, and copies in good condition are increasing in value rapidly.

Much credit for the advancement of art in penmanship is due the business schools of the country who have used it for years as a means of aiding and advertising the cause of business education. Credit is also due the Zanerian Art College, established in 1888 by C. P. Zaner, E. W. Bloser and L. M. Kelchner. This school at one time (after being established) had the prosperous outlook of three teachers and one pupil. But merit has won, and we of the penmanship profession know where the Zanerian stands today.

Among the writers of ten and twenty years ago and of the present time, there is great diversity in the style of the leader's artistic writing. These styles can be divided into three classes, namely: the small, round, heavily shaded style as written by L. Madaras, F. B. Courtney and others; the larger, accurate, fine lined style of which the late A. D. Taylor was the unequalled advocate; the medium size, angular, accurate writing of E. W. Bloser, L. M. Kelchner and others. The first style has speed and dash, the second and third accuracy, and all have grace and beauty. They first shows to advantage in card writing, the others in page writing. These classes of writing cannot be compared to advantage, and the writing that appears best to one person is sure to be another's second choice. These styles have their many admirers, but it is not generally conceded that any one style is best.

Specimens for criticism should be sent to C. C. Caxan,
Duke Centre, Pa.
Stamps for return postage should be enclosed.
Editorial Gossip

The editor in the latter part of June, became so sick as to escape with the pale cast of thought," (!) and the rippling waves of his lameness, as well as to jester, that his friends urged him to do something. As that is just what he has always tried to avoid, and as his solicitous friends grew daily more anxious, he hailed with great joy the announcement of his long desired return from the Pacific Coast on account of the Epworth League, and, after a resting (300 mancallions) set off a huge bonfire, within forty feet of his house at midnight.) Fourth, he started for the "land of fruit and flowers," also of Redd, Atkinson, Capp, and Isaac.

As we strolled along the Liberal Arts Building in Buffalo, we met the Misses Reichardt and Biervahl of the Van Sant School of Omaha, operating by the Touch Method for the Smith Premier Typewriter Company, Dr. Biervahl, of the Omaha Commercial College, Mr. Mosher's department, representing to interested spectator what could be done on the Kenington; and the Misses Carrington and Schriner naively by showing with. Griffin could do in preparing "touch" operators who could switch over to the Underwood, and evoke from its beautiful key board, music sweet to the ear of a harried office man, longing to have his litterless soon as he be able. These two young lades got some unusual work. They are of advantage to the excellent companies that employ them, and they are good advertisements for their respective schools. We found Western schools are using the Touch Method, and almost every manager confident to us the sweet secret that his school was the original school to take up typewriting by touch. The world is wise; priority in this movement is of slight significance at best; it is pleasant to please, and so, teach one of our confiding friends we expressed successively our satisfaction on having seen the original Touch Method school. Results vary, but the consensus of opinion seems to be that the Sight Method is soon to be a thing of memory only. Many use blank keys, and most schools have some kind of copy holder, these being quite frequently made by a local carpenter. Some teachers have their machines on opposite sides of long tables, with a roof-shaped copy-holder arrangement extending the length of the table between the rows of machines. A few have single copy-holders for each machine. The systems used are as numerous as the authors of Touch Systems.

In Chicago, we found Mr. John K. Gregg smiling, gracious, and hopeful. He had just closed the first day's business under the new combination: Gregg, Frye, Young, Kitt, and O. Kelle, the last three having been with the Metropolitan Business College during the last year. Those who attended the conventions and read the class papers will notice that this group of teachers is of long standing. Nevertheless, the faculty is a large one, and these teachers, although men of experience, are young, vigorous and enterprising, and we predict that they will build a large and successful school.

The Chicago schools appear to find a summer session a profitable feature of school work. Throughout the East, it is commonly found that business schools have terms agreeing with those of the public schools, and in many of them the close of June finds the teachers having away to some resting place, where, by change of occupation and scene, they recuperate their powers for the intense strain of the succeeding year. Peirce School, Philadelphia; the Stewart and Rider Moore schools of Trenton, N. J.; the Packard School of New York; the B. & S. and Butler schools of Boston; and the H. A. S. school of Providence, R. I., are good examples of this class. It would be better for all the classes if this practice were extended to all business schools.

We found the Western Iowa Business College of Council Bluffs, under the management of Mr. Witt, a prosperous condition. Mr. Witt and his pupils are practicing simplified writing, and are enthusiastic supporters of the P. A. and B. E. Indeed we found a surprising spirit of patriotism for the paper everywhere throughout the West.

J. W. Lampman has to some extent, relaxed his grip on the penmanship work in the Omaha Commercial College, and is giving instruction in other branches in that school. He is easily able to do this, being one of the few professional penman who are college men. Penmen generally are finding that they have less flying eagles, and flying through the airless, though no birds are ever over the people. The people have come to see, and managers of business schools have been quick to recognize, that writing is but one of a group of closely related subjects, which, when mastered, form a foundation for business life. Therefore the penman who can do nothing but write, has come more and more to "lag" upon the stage." We know of several expert penmen who do not command more than $75.00 a month, but who could have had almost their own price ten or fifteen years ago, and who could today have many positions open to them at annual salaries ranging from $1000 to $2000, if they were as capable in other subjects as they are in teaching writing. They ought to emulate the example of Mr. Lampman.

Much the largest school in Denver is the Modern Business College, managed by W. T. Parks, a friend and disciple of the Zanerian system is a beautiful city, though beauty is marred somewhat by smoky smellers. The climate is delightful, and the views of the Cyclopean Rockies are enough to inspire young people to live lives lofty and great. For Mr. Parks' windows the snow-capped Rockies eighty miles away can be seen, as well as lesser elevations fifteen miles distant.

Denver is practically the center of a circle bounded by schools in which there is no business city of considerable size. There are no other large schools in Denver and the field is therefore a splendid one, which Mr. Parks is rapidly and successfully developing.

The Central Business College of Denver, has very pleasant rooms, and is well equipped, but, as at the other called, the attendance was very light.

The Woodworth Wallace schools of shorthand and business training had a good attendance, and is under the control of energetic gentlemen. Mr. W. A. McPherson of this school is an enthusiastic advocate of vertical writing, the only business college in the country that exhibit a favorable view of this strange doctrine.

The Salt Lake Business College, under the management of Mr. Joseph Nelson, is prospering. Mr. Neese, a member of the Latter Day Saints' Church (otherwise known as the Mormon Church,) and was formerly in charge of the commercial work of the Latter Day Saints' Business College. His influence with the powers that be in the Church, and his wide acquaintance among the business men of Utah, give him unusually good opportunities, and he is improving them. This school stands for high grade work and yet the soliciting bacillus has got in its work, several men being kept out among the mountains soliciting continually for the school. We can't help wishing that all commercial schools might abandon this unworthy method of getting business.

The Latter Day Saints' Business College, is in an excellent new building. The rooms are splendidly equipped, while the course is comprehensive and thorough. Few Eastern schools can exhibit a more satisfactory or elaborate equipment for Office Practice than can this school. The principal of the Commercial department, Mr. Bryant S. Hinckley, has traveled quite generally among the Eastern schools and, in planning his course, has made excellent use of what he found. We shall have an illustrated descriptive article on this school in an early number.

Salt Lake City is well worthy visiting. The Temple erected by the Church of the Latter Day Saints, is imposing edifice of rare architectural beauty, constructed of white granite, even to the pinnacle of the tallest tower. It cost as much as the Congress-
ional Library in Washington, and was forty years in building, having been finished in 1883. None but members of the Church ever see inside its doors. The Tabernacle is an immense turreted-back auditorium containing a wonderful piece of architecture and enjoying such marvelous acoustical properties that any one of the 15,000 auditors it can seat, may hear a pin drop on the speaker’s platform. There are two gates whose entrances, with no windows. It is situated within the same general enclosure as the Temple, and is used for all ordinary services.

Visitors to Salt Lake City are told all sorts of incredible yarns by those who delight to play upon the credulity of Easterners. They point out a house within an inclosure belonging to the Church, and gravely tell you that each of the many buildings which represents one of Brigham Young’s wives, that this building is where he used to keep them. Then they point out the crude pillars in the rude wall surrounding the enclosure, and solemnly remark that under each one lies one of Young’s wives.

A Canadian minister asked us, as we approached the city, whether we had noticed the signs of Mormon life. We replied in the negative, telling him we were passing several buildings each, and that he had no doubt each house was for a different wife. Another gentleman called to our attention the presence of more than one entrance to the various houses we were passing. He was perfectly sure that each entrance signified another “half” of some Mormon patriarch. Truly the power of suggestion is great, but, of course, sincefact, Mormons do not wear horns, nor is any of their habits so distinctive as to set them out from other people. We talked for two hours with a gentleman, supposing him to be a Gentleman of the Conversation brought out the fact that he is a son-in-law of the President of the Church, the most powerful official in the Church, save one. After an hour with another gentleman, we were convinced, in general, a question brought out the fact that he was the son of a polygamist. But there was nothing about either of these men that would mark them as different from ordinary men.

**

The ride from Salt Lake City to Sacramento was across dry desert wastes, the monotony broken only by an occasional humorous scene, such as a desert stationer receiving from one car to another, and glimpses of widely separated groups of squallid and board buildings called, by courtesy, towns. In one of these, to our infinite surprise, we were told that a business, (of course it was a “college” there) was maintained during several months of the year, that they had a splendid school system, fine libraries, and, in the eye of the newsboy, and — well, we listened for the rattle of the street cars and the cry of the newsboys, and, suddenly remembering that we were yet in the midst of the alkali deserts of northern Nevada and Oregon, the population by the last census, is less than 30,000, we asked for the population of the city and were cheerfully told that it was six hundred.

We stayed from the canvas lunch tent with a great desire to meet the genius who could successfully conduct a business school in that oasis of the desert.

**

We walked into Mr. E. C. Atkinson’s yard in Sacramento, in time to receive an invitation to step into the basement, and sample some of his peaches. The occasion is not to be described here, but, with boxes and tubs full of peaches standing about, it may be imagined that we thought of our absent Eastern friends, with profound pity. Mr. Atkinson is one of the pioneers in commercial training, and takes great pleasure to visit with him, recalling men whom we each knew. He is conducting a good school, has a charming home, and is in possession of enough of the physical requisites that he has left the music in the afternoon of the life. It was with regret that we said “Goodbye” to Mr. Atkinson. Perhaps we shall continue this record of “Impressions by the Way” in our next.

**

Methods in Business Arithmetic

BY WALLACE H. WHIGAN, CHICAGO, ILL.

Business Arithmetic is the application of arithmetical processes to the affairs of business.

In Primary Arithmetic the student is supposed to possess or to acquire a knowledge of the fundamental operations and their applications. In Business Arithmetic he must know, and must be able to make the proper applications, but the result must be correct. We must in Business Arithmetic lay great emphasis on accuracy. In fact, the foundation stone of no little importance in all calculations is accuracy. Probably if the arithmetical progress of the student had been properly guarded as he advanced, in proportion to development, with a proper allowance of time, the latter would need no special attention. However, we are talking of conditions as they exist and not of what they might have been.

"A MISTAKE IS AS GOOD AS A MILE."

It should be forcibly and continually impressed on students that anything short of the correct result is a failure. From the standpoint of the teacher, it is such a thing as 75 per cent. accuracy. The work in question is either correct or incorrect. There are no degrees of accuracy, 50 per cent. is not excellent. They are both failures, and must be corrected.

There is no arithmetical work that so tends to produce accuracy as thorough and frequent drills on the fundamental operations. The subjects of addition, subtraction, multiplication, and, occasionally are not common receive sufficient attention: here a conflict of the mind as to proper application of principle is not present. The mind is concentrated on the result. Frequent oral drills should be interspersed at all stages. The work must be varied; monotony is not conducive to the best results. The mind is concentrated on the result. Interest must be aroused and kept throughout. The work should have a purpose to the student.

Great care should be exercised in writing the figures, so that it will not be necessary to stop in any of the computations to decide on the identity of a figure. This is often mistakenly frequent for each other are 3 for 5, 7 for 1, 9 for 7, 6 for 0.

RAPID ADDING IS RAPID READING.

Spelling and reading are not confined to text-books on these subjects. They are indispensable factors of intelligent work in arithmetic. Thus the student may call the letters of each word, resorting to the A-B-C method of reading, or he may recognize the word, or even a sentence, by sight as a unit; likewise in arithmetic, in adding a column of figures, the student must recognize combinations, which are analogous to words, in reading. Thoroughness and practice in exercised in the simple combinations. They are generally known as the 15 simple combinations. Combinations may be arranged in pairs, the figures to be added in pairs vertically; the sums which are to be called off rapidly by the student:

1 4 3 8 2 5 4 3 8 9 6 3
7 6 9 4 6 3 7 2 6 2 1 2

He should not pause at each combination. The result should be pronounced as soon as the numbers are seen. Practice, until a column or line of combinations can be called as quickly as a column of figures. One can pronounce, say ten words swiftly, the syllable each, as quickly as he can pronounce any ten separate letters of the alphabet. This is a student to see whether he is increasing in speed.

In order to acquire the proper degree of speed, practice should be had by simply increasing each total by the next number: that is, adding up, 1, 2, 3, 4, 5, 6, 7, the student should not be asked to say 4, 7, 10, 13, 16, 19, 22, 25; are 11, and 6 are 17, but should name the results, 11, 17, 23, 29, and so on. Do not attempt complex combinations until simple additions are both rapidly and correctly pronounced. Then combinations may be picked up here and there in the column. It is not a good plan at the beginning, to attempt combinations of such figures as 7 and 5, or 6 and 5. For some time combinations are best—never exceeding 10 or 12—which can very readily be added to the previous total.

Many expedients should be resorted to for the purpose of creating enthusiasm and interest. Each ten can be made to devise all the necessary changes that his class should have. No set rule can be established. Classes, as well as persons, differ.

BEING OUT THE RELATION OF SUBJECTS

In developing the subject of Arithmetic, do not treat each of the different departments which are given in many of our arithmetics, as separate and unrelated subjects. The best teachers of arithmetic at the present time, admit, that these subjects, When fundamentals are being taught, some idea of common fractions is also brought into use. Then, as a knowledge of common fractions is acquired, some of the simpler decimals may be introduced.

Percentage is closely allied to decimals and should not be put off until the subject of decimals is entirely finished. A subject which a class seems very proficient at the time of finishing it, will need reviewing from time to time. There is nothing new to learn in percentage, after having mastered the principles laid down in common fractions and decimals, and the application of old principles to new fields. To solve percentage problems on the common fraction basis is an excellent drill. When taking up a subject, a problem should be prepared and solved to show all its possibilities. That is, exhaust the sequence before attempting a new case. If two numbers added together give a certain result, it is no difficult feat for the student, having the total given and one of the figures, to find the other. He will get a better knowledge of the subjects by associating addition and subtraction as he advances. Likewise in the study of fractions, he should not be kept on the first case, as is ordinarily done, until he is tired of that section; then be given the next in like manner. Review previous work that is related to the subject or division in hand.
THE SIMPLICITY OF PERCENTAGE

It is known that \( \frac{3}{4} \) or \( \frac{1}{4} \) of a thing or quantity equals the whole of it. It is to be known that \( 100\% \), a new term, also represents the whole of a thing or quantity. Therefore \( \frac{3}{4} \) or \( \frac{1}{4} \) of a thing or quantity each equal \( 100\% \) of it.

\[ \begin{align*}
1 \times 3 & = 3 \times \frac{1}{3} = \frac{3}{3} = 1 \\
1 \times 4 & = 4 \times \frac{1}{4} = \frac{4}{4} = 1
\end{align*} \]

One fourth of a thing or quantity is formed by getting one of the four equal parts into which it may be divided; likewise, \( 25\% \) of it is equal to \( \frac{1}{4} \) of it. Review and apply partial fractions.

ILLUSTRATION

1. \( \frac{200}{4} \) of \( 85 \) is \( 20 \). \( \frac{200}{4} \) is \( 20\% \) of \( 85 \).
2. \( \frac{20}{4} \) of \( 9000 \) is \( 225 \). \( \frac{20}{4} \) is \( 25\% \) of \( 9000 \).
3. \( \frac{1}{4} \) of \( 8000 \) is \( 2000 \). \( \frac{1}{4} \) is \( 25\% \) of \( 8000 \).

The DISCIPLINARY VALUE OF MEASUREMENTS

There is no better work in arithmetic for the development of all the students, than is furnished in measurements. The student must recognize lines, surfaces, and solids. Develop the relationship of line to line, as feet to yards, rods, miles, etc., surface to surface, solid to solid. As soon as he recognizes the value of lines, locate a certain length, and while measuring be comparing with the length of the school room, or the school yard. In considering surface measurements, the student should be asked to find the surfaces of many objects, with which he has a fair acquaintance, of different sized cubes, finding length and width of objects of paper to cover cubes, and so forth. This could be covered by leaves of arithmetic, etc. Make use of measurement problems in percentage and its applications.

EDUCATE THE SENSE OF PROPORTION

Construction problems that are devised, call for a close application of known principles of our subject and school yard will furnish many valuable problems in surface measurements. After plain surfaces can be handled readily, make allowances for all of the jogs and irregular points in the surfaces of these. In finding the surface of a room, let all openings be excluded. It will give a great opportunity for measuring. Problems that require some imagination and general knowledge on the part of the pupil, who are also of great value; as, say: A farmer came to town this morning with a load of wheat. What is the value of the wheat? This will call for considerable time and work, but worth it. He want to know how many horses were hitched to the wagon. He will have to take into consideration, the roads, in order to determine how much the food which will have to find the market price of the commodity for sale. Such problems will, of course, bring out many results by the class. It will afford, however, an excellent opportunity for them to compute notes to note their powers of observation, and see which one is the most reasonable, and which are incorrect. Such problems are interesting. You will find that your students will hand in many reliable results after doing such work.

THEORY AND PRACTICE IN BANK DISCOUNT

When the subject of bank discount is taken up, the first thing to do is to discuss the commercial law of the note, in its various phases. Nothing better can be had than to have a number of notes written upon, dated some time in the past, that will mature in some future time. Teachers who have carried their classes successfully through interest, discount, and partial payments, will be surprised at the inability of their students to make the application from the book to the actual note in question. Many of them will be unable to take even the first step. They have not been taught to make the application. They are used to the problem as it is stated in arithmetics. They have been taught to figure, but not to appreciate the practical value of the subject.

Report of Business Department National Educational Association

The fourth decade of the N. E. A. is just completed, and the beginning of the fifth comes with the undoubted assurance that Commercial Education has been stamped with the approval of our leading educators. A few years ago the Business Department of the N. E. A. was tolerated; today it is considered one of the strongest sections of the organization.

From the annual conference of Commercial teachers on Wednesday afternoon to the close of the convention the greatest enthusiasm was manifested not only by old commercial school men but by educators in every department who wished to learn the purpose of this new section.

"The Commercial Study Conference" on Wednesday afternoon was led by Thomas H. Knight, of the Girls' High School, Boston, Mass. Commercial teachers were present from all parts of the country and following out the suggestions of the leader expressed themselves freely on the subject under consideration.

W. E. DOGGETT

Mr. Davis suggested a large number of culture subjects as a fitting foundation for the purely business branches. His remarks called forth a sharp discussion as to just what branches should be included in a purely commercial course. Some of the more radical teachers maintaining that few culture subjects were required, others contending, with equal earnestness, that at least Algebra, Geometry, Economic History, and one or two modern languages should be taught. All united in the belief that the commercial department will command higher respect as its teachers stand for higher work and secure better results.

THURSDAY, JULY 11

The regular sessions of the Business Department began in the rooms of the Detroit Business University. The President, Mr. W. E. Doggett, Commercial High School, delivered his address. Mr. Doggett always has sound ideas upon the subject and upon the value of association meetings. He suggested, among other things, that the program of the department should be of a more connected nature, that it should be well to devote whole sessions to the discussion of some one question, vital to the interests of this department. That a committee should be appointed to investigate and report on the various phases of such a subject, and that this committee should be made up of prac...


The Business-Artist and Business Educator

Mr. T. W. Doonker

Experience in the conduct of affairs is absolutely essential to the completion of a commercial education. There is much needed also which cannot be obtained in a business concern. Business training, we will say, is then the preparation for actual business, and does not claim to be complete in itself.

Under the following heads we may include the most important subjects which must constitute the purely technical side of the curricula of commercial schools, namely: Book-keeping and Accounting, Correspondence, Commercial Law and Business Practice, Money and Banking, Corporation Finance and Securities, Transportation, Insurance, Private Administration, Commercial Geography, Technology and Economic History.

Business teachers are, or should be, masters of their subjects, and furthermore teach them with an eye single to the training of young men and women for the conduct of actual business enterprises. Their instruction, therefore, must be technical, practical and efficient. They must possess the ability to teach, for without it, it is not possible to obtain satisfactory results.

Training of at least four years is necessary in a commercial education:

1. A general all round education, such as gives a person command of all his powers, intellectual, physical and moral, and equips him with the tools of his profession.

2. Special training in the subject to be taught.

3. Business experience. The teacher must know what the problems of business life are, in order to give his pupils the requisite training.

4. Pedagogical training. The teacher must be an expert in securing the necessary equipment for teaching business subjects, and must be familiar with the work of various colleges and universities, especially the University of Wisconsin.

Mr. Schock distinguished between work done by business colleges and the real business education. The ideal business training would lead the young man to possession of an expert in intellect, and to a preparation for his business as a whole, and sound as that furnished his brother by the liberal arts course for entrance upon a professional career.

From this phase of the subject Mr. Schock treats the subject under five sub-topics. These were well presented; in fact, in reporting this paper, as much of these read, it was difficult to decide what to omit, as they were of such an extremely high order.

1. The condition of commercial education in the United States today as a gauge for the need of specially trained teachers.

2. To what extent has the need for this class of teachers been met, and through which channels?

3. What constitutes an adequate education and training for the commercial teacher?

4. What kinds of institutions are best equipped to furnish this training, and what suggestions can be made for an enlargement and betterment of the facilities?

5. What are the opportunities and rewards which commercial teaching holds out to those who contemplate entering upon this field of educational work?

FRIDAY AFTERNOON, JULY 12.

Myron T. Seubler, Principal State Normal School, New Palz, N. Y., read an excellent paper on "The Duty of the Public School System with respect to Business Men." No educational subject is more prominent before the public today than this one of business training. Everywhere school boards, boards of trade, schools, colleges and universities are discussing ways and means of providing thorough, liberal business education.

It has been assumed in America that success in business depends upon natural sagacity, and that foreign youth lead others in business pursuits because they are so thoroughly prepared for their life's work. It must be our aim to furnish equally good or better courses of study in this country.

An interesting part of this paper was the description of qualifications desired in office assistants as evidenced by the want ads, and
reply of business men to the following question: "In what respect do you find the young people who come to you for employment deficient?"

Almost any boy in almost any school is more than likely to be a slovenly penman, an unreliable speller, a poor reader, unable to compose a creditable letter, and you cannot be certain that he can add, subtract, multiply and divide with even fair accuracy to say nothing of rapidity. His attitude toward the world and his disposition towards work is not likely to be as helpful, cheery and willing as we would wish. Further than this, if he should go through the high school or even college, he would be but little, if any, better in respect to the simple essentials of a business education. Yet if the same boy after leaving the seventh or eighth grade, or completing grammar school, should enter a reputable business college, it is more than likely that he would come out in six months or a year a good penman, a fair speller, reliable in fundamental rules, and acquainted with business forms, besides having picked up some knowledge of book-keeping, shorthand and typewriting. Is there not something we public school people can learn from the business colleges? What is the secret of their success? It is devoting nearly all the time for six months to three or four essentials instead of diffusing attention by pursuing a large number of subjects at the same time.

Mr. Scudder, however, favors ethical instruction, nature studies and sociology, besides the ordinary necessary subjects. This he says is the old call for more subjects in the curriculum with no let-up on the thoroughness of the work.

There must be more snap and go in the teacher's work, less carrying out of some patented method.

The useless following of methods when direct approach to the subject is better, wastes much valuable time. "Sugar coating" the lessons and "jollying pupils along" has but a limited place in Mr. Scudder's idea of the model school. He considers that much waste of time results from the beginning of subjects at the wrong stage of cerebral development.

Below is given a suggestive three years commercial course without foreign languages, which is interesting from the fact that it represents the consensus of opinion of hundreds of business and professional men in New Haven.

FIRST YEAR

English (literature; composition; grammar; rhetoric) (4).
History (with special reference to the development of industries, trade and commerce) (3).
Algebra (5).
Physical Geography (3).
Book-keeping; commercial arithmetic (5).
Drawing (1).

Stenography may be taken as an additional subject in the first year by pupils whose work in every other study is entirely satisfactory.

MIDDLE YEAR

English (literature; composition; grammar; rhetoric) (4).
Geometry (4).
Modern History (3).
Business Practice (4).
Commercial Geography (1).
Chemistry and physics (half year of each) (5).

ELECTIVE

Typewriting and Stenography (5) may be taken only by those standing in all other studies is good.

SENIOR YEAR

English (literature; composition; grammar; rhetoric) (4).
Business Practice (2).
Physics or Chemistry (5).
U. S. History and civil government (4).
Commercial Law, 20 lessons.
Political Economy, 10 lessons.
Sociology, 20 lessons.

ELECTIVE

Typewriting and Stenography (8).

Since making up this course Mr. Scudder has decided that Shorthand and Typewriting should be compulsory, because tending to quicken thought, save time, improve spelling and promote the power to read well. He also desires the "true education—the education that exalts the soul above all material things," the humanizing and civilizing influences.

Mr. F. F. Musrush.

Mr. F. F. Musrush, Lakewood (Ohio) Schools also read a paper upon the subject of writing. Discussing the subject from somewhat the same standpoint as Mr. Barnhart, he believes that not so much depends upon the style of writing as upon the manner of presentation.

Any child possessing a fair degree of intelligence and perseverance may learn to write well. He favors teaching vertical writing during the primary school course. Practice drills should be taken up in the fifth year. Copy books are a needless expense in many schools, besides tending to discourage pupils because of the absolute accuracy of the forms.

Grade teachers are inclined to neglect writing, but can we blame them when we reflect upon the stupendous amount of work required of children for which the grade teacher is responsible. In this, as in other subjects, we must work in order to secure results.

A pleasing break in the program came when Mr. Theodor Frame Lake, Commercial High School, Brooklyn, N. Y., described and illustrated the use of the phonograph in teaching shorthand.

In keeping with the spirit of American progress educators may take advantage of any mechanical aid. Up to a short time ago, however, the sentiment has been that, with the exception of the time honored fermata, the teacher's profession has not been open to mechanical invasion. There are "machines" in the profession but we attribute them to Divine oversight rather than to human ingenuity.

The largest school of correspondence in this country has taken up the use of the phonograph in teaching languages.

The use of the phonograph in the Brooklyn Commercial High School was a necessary step, as several hundred boys must receive daily shorthand with forty-five minute periods.

Mr. Lake divided shorthand study into three periods: acquiring principles, vocabulary period and the dictation period. During the period of early dictation work all the teacher's attention would be devoted to individual instruction, but what shall do the purely mechanical work of dictating? The phonograph may be utilized.

The machine relieves you of an immense
amount of purely mechanical work, and you are at liberty to pass among your students and bestow such individual instruction or assistance as they may need. The speed may be easily regulated, and it is essential that your dictation is uniform. No hesitation after difficult words with its tendency to cultivate a halting style, but dictation as it will be the method of commercial pupil self-reliance and quickness of thought.

Mr. Lake then turned on the phonograph, illustrating a lesson in dictation. He gave an outline of instruction for a shorthand lesson, and the phonograph played letters, testimony and general literary matter.

Considerable interest was shown in the last number on the program because of its unique character, and Mr. Lake’s happy manner.

The business meeting resulted in the election of Mr. I. O. Crissy, Albany, N.Y., as President; Mr. Francis, Los Angeles, Calif., Vice-President; and Templeton P. Triggs, Detroit, Mich., Secretary. The election of Mr. Crissy is particularly appropriate as he is the state representative of Business Education in that state, which has taken the lead in this important training.

All in all the convention just past was the most successful ever held, due in part to the greatly increased interest in Business Education, and in large measure to the energy of Mr. W. E. Doggett, President of the section.

In concluding this report I wish to express my obligation to Mr. Theodor F. Lake who furnished me with most of the data.

A. E. KIP
Brooklyn, N.Y.

The Education and Training of Commercial Teachers

By William A. Scott, Phil.D., Professor of Economic History and Theory, and Director of the School of Commerce, University of Wisconsin, Madison, Wis.

Delivered Before the Section on Business Education, of the National Educational Association, at Detroit, Mich., July 12, 1912.

Before beginning the discussion of my topic it will be necessary to give precision and definition to the term “commercial teacher.”

Commercial usage would seem to warrant its application to teachers of almost every grade, and in schools of very different sorts. In the work of commercial education all business colleges of various kinds, and departments in our high schools, normal schools and colleges are engaged. The subjects taught vary from elementary English grammer to the intricate matters of international finance. Some definition of the term, or at least some limitation in its use seems, therefore, to be necessary.

Limitations of the Term “Commercial Teacher”

For the purposes of this discussion, I shall exclude from the category of commercial teachers all those who teach branches common to many departments of education; and second, teachers of such technical subjects as are not strictly preparatory to the business of commerce.

Commercial, like every other branch of technical education, must be based upon foundations laid by instruction in subjects designed to train the mind and to give the student control of his faculties. Teachers of mathematics, English, history, and the various sciences are, therefore, quite as essential in schools of commerce as elsewhere, but the training demanded for teachers of these subjects does not depend primarily upon the re-organization of the curriculum to be built upon the results of the teaching. Certain branches of technical instruction designed for the training of business men have become specialized in the manufacture and teaching of business in the past years, and made a part of our country. The teachers of technical subjects in these schools require special training, but their needs will not be considered in this paper, because the branches have already been given long in the category of commerce. The term commercial teacher as I shall use it applies only to those persons who give instruction in the technical subjects necessary for the training of men and women for the business of commerce, strictly so-called.

What is Commerce?

As a branch of business, commerce is ordinarily contrasted with agriculture and manufacturing. Agriculture being defined as the industry required for the extraction of the raw materials from the earth, manufactures as that which works up these raw materials into the commodities needed for human consumption, and commerce as the exchange in the exchange of these commodities, and their delivery to the consumer. In the work of commerce thus defined, a number of highly specialized branches of industry are engaged, that being the very word of one’s mind. In its various branches this great industry is concerned with the carrying on of goods and men from one part of the state to the other in the processes of manufacture and sales, and the jobber and wholesaler are also specialized commercial agents who intervene between the manufacturer and the retailer, and the retailer completes the chain by delivering the goods finally into the hands of the consumer.

The business of banking is another specialized department of commerce. It is divided into a large number of still more specialized sections, the one most delicate and complicated processes of exchange. Another important field of commerce is represented in the stock and produce exchange of our country, which are the markets of the world. Commerce is as far produced, on which are determined the prices which, in the last analysis, condition the success of every branch of industry. Consular officers are also commercial agents who represent the government to protect and direct the interests of our commerce in foreign countries.

The most important branch of commerce, however, is not represented in any of the highly specialized industries which I have mentioned. Every manufacturing establishment and every farm has its commercial side. Indeed, it may be said that in the commercial sense, the only main product is the most important branch of every one of these departments of industry, because to it all the others are in a degree subordinate. The aim of all classes of producers is to earn as large a profit as possible, and this profit is never produced, in the last analysis, by a process of buying and selling so conducted as to produce a balance on the right side. In addition to the mechanical or chemical processes involved in its peculiar work, every establishment engaged in manufacture, mining or agriculture must conduct departments for buying raw materials and supplies, for selling the finished product, and for accounting and auditing. All other departments are subordinate to these, and must be manipulated by them. The work of organizing a great industrial plant in such a way as to secure the greatest economy of energy, physical and human, and the administration of the various branches of the company in such a way as to make secure the best possible returns are also branches of commerce.

The Work of a Commercial Teacher

The work of the teacher whose special training we have under consideration, therefore, is to train young men and women for the work of such highly specialized industries as transportation in its numerous branches, the various lines of trade, agriculture, banking, and produce and stock exchange brokerage, the Consular Service, and the various commercial processes involved in every branch of business.

Teaching Tools

We must next consider the educational instruments which the commercial teacher must employ, the tools of his work. Two obstacles confront us at the outset in the discussion of this topic, namely: the unorganized condition of some of the branches of knowledge necessary in the work of commerce, and the fact that very common among business men, that there is no way of acquiring the training needed for these branches of business except through actual experience in the establishments themselves.

Regarding this latter point I wish to admit frankly that experience in the conduct of affairs is absolutely essential to the completion of commercial education. No experienced teacher would for a moment assert that all the necessary equipment for the successful conduct of business can be acquired in schools. On the other hand, however, no one who has carefully studied the problem can fail to recognize the conviction that very much is needed in preparation for this experience which concerns themselves do not and cannot furnish. Let it be understood, therefore, that commercial training in schools is not a substitute for actual business, and does not claim to be complete in itself.

The fact that many branches of knowledge, which would be extremely helpful to the commercial teacher, are not taught in school, commercialized does not imply that we are totally bereft of technical instrumentalities for commercial education, but rather that the task of the commercial teacher is more difficult than that of his comrades in other branches of the teaching profession, and that his equipment must be so much the better.

Technical Subjects for Commercial Training

Under the following heads we may include the most important subjects which must constitute the purely technical side of the curricula of commercial schools.

1. Book-Keeping and Accounting

This seems to have been the earliest subject to attract attention, and is everywhere included in the curricula of commercial schools. To one quite familiar with the work found in business offices, we are apt to overlook the importance of the determination of the methods and forms of accounting to be employed, which involves the
Minutes


The meeting was called to order by Mr. Geo. P. Lord, President of the federation. The following members were present:


The first matter considered was the election of the St. Louis meeting. After discussion, Mr. Marshall moved that the first session be held Thursday evening, Dec. 29th, and the last session Tuesday morning, Dec. 31st. Seconded by Mr. Frye. Motion was carried.

By vote it was decided to leave the time for the election of the officers of the different sections to be settled by the different executive committees, with the recommendation that the elections all take place before the election of the Federation officers.

Mr. Bookmyer moved that the election of the Federation officers be held Sunday afternoon. Seconded by Mr. Marshall. Carried.

Mr. Marshall moved that the section meetings be held in the forenoon, and the Federation meeting in the afternoon. Seconded by Mr. Frye. Carried.

The matter of the program was next discussed and it was decided to place no one on the program who does not unqualifiedly promise to be present.

Mr. Bookmyer moved that the exhibition rooms be locked during sessions of the sectional and Federation meetings. Mr. Hiner seconded. Motion carried.

Mr. Lord suggested that the control of the exhibition rooms be turned over to Mr. Fritch. The matter was so decided.

Mr. Marshall, chairman of the Federation Executive committee, called for suggestions and asked the opinion of those present as to securing some prominent business man to talk before the Federation and that we open that meeting to the public of St. Louis and hold it in some large hall or auditorium.

After discussion, Mr. Lord moved that Friday evening be set apart for a public meeting under the auspices of the Federation, and that Mr. Bookmyer be authorized to advertise the same through St. Louis, invite the public and get some prominent commercial man of national reputation to deliver the address. Seconded by Mr. Miller. Carried.

It was decided that the Thursday evening social meeting at the beginning of the convention be held in the parlors of some hotel, to be decided later.

It was decided that two papers will be enough for each meeting of the Federation. Mr. Marshall suggested the discussion of the topic: "What Commercial Training Should be Given to Commercial Students?"

Mr. Marshall moved that each member of the executive committee be required to send to the chairman of the program committee within the next two weeks three topics which would be desirable to be discussed. Mr. Lord amended by making it the Executive Committee. Seconded by Mr. Kennedy. Carried.

Mr. Lord moved that the executive committees of the different sections be instructed to get their programs in the hands of the President on or before the first day of October. Mr. Marshall seconded. Carried.

Mr. Marshall moved that the president be given the authority of superintending the printing and publication of programs. Mr. Fritch seconded. Carried.

Mr. Marshall moved that the matter of hotel entertainment and accommodations be left to Mr. Fritch to report to the president. Mr. Kennedy seconded. Carried.

Mr. Marshall moved that the members of St. Louis be made chairman of banquet committee, and that the remainder of the committee consist of the following St. Louis Business College members: Perkins and Herpel, E. H. Fritch, J. Bohm, L. S. Oliver, Dr. W. M. Carpenter, Mr. Hayward, Mr. Draughan. Motion seconded by Mr. Kennedy. Carried.

Mr. Lord moved that we leave the matter of securing accommodations either in Mr. Fritch's or Mr. Carpenter's school, for the Federation meetings to Messrs. Marshall and Fritch, they making the arrangements and reporting to the president by the first of October. Seconded by Mr. Bookmyer. Carried.

Decided that Friday afternoon be the time on which the Business Manager's Association will hold its banquet.

Mr. Lord moved that Messrs. Young, Lyons and Marshall be appointed a committee on transportation. Seconded by Mr. Bookmyer. Carried.

Get Ready for St. Louis

The following letter and minutes have recently been received from President Geo. P. Lord, of the National Commercial Teachers Federation. Of course everyone interested in business education should attend, as it promises to be the greatest gathering of commercial educators ever known.

SALEM, MASS., Aug. 1, 1901.

MESSRS. ZANER & BLOSER,

Columbus, Ohio.

DEAR SIRS: Enclosed, I hand you a copy of the minutes of the meeting of the executive management held at Chicago, July 29th.

You will notice that the convention will be called to order Thursday, Dec. 29th, with sessions on 30th, 31st, and first of Jan. Lay particular stress upon the fact that we shall have an opportunity to rest and see the city on Sunday. You will note that the sectional meetings will be held in the forenoon, and the Federation in the afternoon. You will also note that we are going to try a new move on Friday evening.

The program has been left in my hands, and it is imperative that every program reach me before the first of October. The sooner the better.

We trust to have your cooperation to carry out these plans, and I shall be glad to hear from you at any time.

Yours very truly,

Geo. P. Lord, President.

SUBSCRIPTION RATES.

1 subscription, $1.00. 2 to 3 subscriptions, 85 cents each. 4 to 10 subscriptions, 75 cents each, 10 or more subscriptions, 60 cents each.

ADVERTISING RATES. Made known upon application. Write for them.

Change of Address. If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers or postmasters.
J. C. Temple of Wichita, Kans., has had charge of the penmanship in the County Normal Institute during July, and will now handle that work in the Wichita Business College.

E. H. Miller of Marietta, O., is now teacher of Penmanship in the Anson Academy, N. Anson, Me.

Mr. R. C. King and Miss Flora Penrose of Osage, Iowa, on June 27, 1901, took upon themselves the marriage relation. May happiness and prosperity be theirs.

M. E. Fouch of Upper Sandusky, O., is now located at Batavia, Ill., teaching Penmanship and Commercial Drawing.

W. X. Currier of Rockford, Ill., has contracted with the Danville, Va., Military Institute for the conduct and promotion of the business and shorthand departments. Currier is a hustling, rising young man.

We were much pleased to learn of the sudden death of Mr. James C. Elston of Canton, Ohio. Three children, two boys and a girl, are left to mourn their father, and our sympathy goes out to them. Mr. Elston was one of the noblest young men it has been our pleasure to instruct and to know, and his wife was a most worthy companion.

On June 12, 1901, Mr. J. E. Cunningham and Miss Clara Morgan of Backhannon, W. Va., were married, and June is the greatest month of roses and of weddings. May their honey moon be long and sweet.

Geo. W. Sanford of Plainfield, N. J., goes to the Elitch, N. Y., Free Academy to organize the Commercial Department.

K. J. Bennett, Secretary of the Woodstock, Ont., Business College, recently possessed the Examination of the Institute of Chartered Accountants of Ontario.

A. S. Heagney, Providence, R. I., Principal of the K. L. Commercial School, reports such prosperity as to warrant him to arrange for twice as much space for his school as heretofore, and the same amount of additional furniture. This is good news.

"The Jacob Tone Institute Monthly," Port Deposit, Md., W. C. Stevenson, Managing Editor, is one of the very best things of the kind that reaches our editorial den.

J. D. Carter of Missoua, and recently of the Zeta Phi Institute, is teaching penmanship in the Edmiston Business College of Cleveland, Ohio.


K. C. Attucks, Millersville, Pa., again goes to the Mishawaka Business School to teach writing and the commercial branches.

H. G. Yocom, proprietor of the Massillon, O., Actual Business College, recently purchased the Riker Business College of Wooster, O. He will now conduct the two schools. Mr. J. E. Kobrin of Wichita, He is principal of the Theory Department of Bookkeeping.

J. A. Elston of Canton, Mo., has recently embarked into the illustrating and ad. writ- ing business. Success Bro. Elston.

Mr. A. E. Kibbe has accepted a position with the Notbook Commercial College, Olean, N. Y.

L. L. Weaver, supervisor of writing and drawing in the public schools of Collegeville and Salaman, O., has been reelected at an increase in salary. This means that Mr. Weaver and his school officials are doing a first class job, and the school boards wish to retain a good man.

Mr. A. R. Burnette has reengaged to teach in the Free (R. X.) Business and Normal School.

Mr. L. C. Horton, formerly of Bank's Business College, Quincy College, Pa., has purchased and is now conducting the Western Commercial Teachers' Association, Providence, R. I., last Spring. Sent free upon application to the author and publisher, J. W. Warr, Moline, Ill.

MUSIC AREAS

I want to say amen to your article on "Simple Writing." It's just what we need. One idea, one movement, and one way for all methods are the thing of the past. They are dead and buried and had but few mourners at attendance at their burial. Thank God, penmen are awakening to the fact that it takes more nowadays than the ability (2) to write half ashamed, half shaded caps, screaming birds and eagles, to become a thoroughly practical, up-to-date penman. Business men demand clerks, bookkeepers and stenographers who write a practical, legible, rapid, un-shaded hand. Parents demand that business colleges and penmen teach their boys and girls a style of writing that they may retain it into a practical, everyday use in the business world.

J. A. ELSTON, Canton, Mo.

Amen

Catalouges


"What They Say," with the compliments of the Bliss Business College, is a booklet printed containing full and frank testimonials from the work of the many students who, after being nourished by the half-torn catalogue of the Missouri State Fair, has been sent to the Western Commercial Teachers' Association, Providence, R. I., last Spring. Sent free upon application to the author and publisher, J. W. Warr, Moline, Ill.

"Books" is a blue backed catalog, finely illustrated with pen stippled headings, and tersely written, put out by the Western Commercial Teachers' Association, Providence, R. I., and is the kind with which you ought to keep in touch.

Purple and gold cover, enameled paper, half-tone pictures, and the qualities comprising the catalogue issued by the Bliss Business College, is the best received at our office.

Spencer's Business School, Kingston, N. Y., issues quite a large and costly catalog, indicating a prosperous condition. The green cover is especially pleasing. It is the best received.

"Business Education Tax?" is the title of John A. Miller's latest book, issued by the Missoura Shorthand College catalog, Knoxvile, Tenn. The book is right advertising literature—first class style, indicating a prosperous institution.

"Souvenir Edition of Salt Lake, Utah, Business College Journal," is in book form and illustrates a school of considerable magnitude and elegance of equipment. We have no good reports from the institution, and therefore doubly impressed with the work done.

The Union Business College, Quincy, III., greets us with a broad sheet of blue, yellow and brown and black, which appeals to us strongly as a student winner. It is finely lettered and printed and written and cut and all in all, a good thing issued by a good school.


W. A. Thompson, the home correspondence man of Pontiac, Mich., sends out some very attractive sheets and is most acceptable. The specialties of sign-card lettering, etc., is O. K.

The South Bend, Ind., Commercial College greets us with an unusually attractive and thoroughly printed and written, it is finely illustrated and splendidly written and printed. It is a first class school in a prosperous condition.
ability to grasp and understand the organization of a business in its minutest details, to work out an efficient system of administration, to invent methods of checking and balancing, and the means of detecting errors and frauds. This branch of the subject is difficult and requires a much more extensive knowledge of affairs and a much higher type of training than the mere clerical work which is ordinarily associated with the use of the term.

II. COMMERCIAL CORRESPONDENCE

This is another branch of commercial training which has not failed of recognition and which is included in the curricula of our schools. Instruction in this field is usually confined to typewriting, stenography and English, but we should remember that now-a-days in great branches of business and commercial correspondence must be carried on in all the languages employed in the commercial world, in German, French, Spanish, Italian, Russian, and the oriental languages. Preparation for these branches of commercial correspondence requires a very great amount of linguistic training, more indeed than is acquired by the ordinary high school graduate. In the conduct of foreign commerce one must master his foreign language, and that means very much more than the acquisition of a reading knowledge of it.

III. COMMERCIAL LAW AND BUSINESS ETHICS

I put these two subjects together, not because they should be taught necessarily by the same person nor because they cover precisely the same ground, but because of their close relationship with each other. A business man needs a knowledge of commercial law for the purpose of acquainting himself with the legal forms and facts with which he must comply in the transaction of his business. Very similar in character are the various business practices which vary in different countries, in different parts of the same country, and with different firms. These grow out of national and local peculiarities and idiosyncrasies, as well as real differences in need. A business firm with large connections must adapt itself to these varying practices, and they are of such a character as to render instruction in them extremely valuable.

IV. MONEY AND BANKING

The elements of this subject must be known to any man who expects to be successful in business. For bankers and men associated with the financial side of great business concerns, a profound study of this subject in all of its varied and intricate ramifications is essential.

V. CORPORATION FINANCE AND SECURITIES

The corporation is now a day's the dominant form of business organization, and the methods by which its institutions are complicated, and subject to frequent change.

Success or failure frequently depends up on the manipulation of the securities of such corporations, upon the form in which they are issued, and upon the placing of them in proper hands. The study of the organization of stock exchanges is an essential part of the subject, and no person who has attempted it will fail to appreciate its difficulty as well as its educational value.

VI. TRANSPORTATION

This subject, too, must be taught in an elementary way and in a profound way, ac-
cording to the needs of the students in question. Every business man needs to know something about the structure of the transportation system of the world, about the methods of determining rates, about the location of lines, etc. Persons who are especially engaged in this branch of commerce need, of course, to know the subject to some extent. A study of a tolerably complete department of transportation, the study of a great many specialized branches of political science as well as of a large number of technical topics which are usually taught in connection with our schools of engineering.

VII. INSURANCE

Insurance enters as an item of expense into practically every department of business, and is a subject upon which accurate knowledge is extremely desirable on the part of every commercial student. Preparation for this branch of insurance must be given in the schools.

VIII. PRIVATE ADMINISTRATION

This is a field of study which has been left almost entirely unworked. Public administration has been a subject for investigation for more than a century, and a large amount of our private industry has been produced in connection with it.

It has been systematized and reduced to text-book form, so that with comparative ease a student can pass through its various branches and taught the principles upon which it depends and the technique of the various branches of the public service in the different countries of the world. Private administration, on the other hand, is that, to say, the business of administering private institutions and private corporations as distinguished from the public, has been left to people engaged in that business, who, for the most part, have not been trained to do it, and the standard methods developed by centuries of business experience have not yet been collected, systematized and published in such a form as to render them available for educational purposes. This statement to the extent of saying that during the past year a good deal of work has been done along this line by a few specialists in this country, and at least one successful course of instruction has been inaugurated based upon the knowledge which has been accumulated through these special studies. That the formulation of the results of business experience of the world would be of great value to practical business men, as well as of the first importance to the commercial teacher, no one can for a moment doubt.

IX. COMMERCIAL GEOGRAPHY

Most of the subjects which we have previously enumerated are useful in the training of persons who are manager business plants. The subjects which I am about to enumerate are needed rather for the understanding of the location of the branches of business, with each other and to the world in which they are obliged to work. Under this head comes commercial geography, which treats of the location of the various branches which enter into the determination of the success or failure of the various enterprises, of the structure of the commercial organism. Every branch of business

is a wheel in the great industrial machine, and its success depends quite as much upon the way in which it fits into the other wheels of industry as upon the control of its own special plant. This subject has been recognized, and in one form or another is taught in a large number of our commercial schools. The possibilities of it, however, are enormous. Perhaps, it is the missing element in the training of it has been of the most elementary sort, few of the teachers having had the breadth of training necessary to give the subject its greatest educational value and the practical importance which belongs to it.

X. TECHNOLOGY OR THE STUDY OF COMMODITIES

This is a subject which, so far as I know, has hardly been touched in the schools of this country, and yet it is a subject the study of which is certainly one of the most important, as well as the most interesting, of the schools which are confined in the various quarters of the globe. They pass through a variety of transformations before they reach the stage of completed commodities. The study of the processes through which materials pass, is the one to which I refer. Commercial geography does not include this subject. It describes to us the sources from which commodities are derived and the location of the various institutions to which they obtain, but the technical history of the products themselves is not included in commercial geography or in any of the other sub-divisions of commerce that I have spoken. The nature of this study, of course, varies greatly with the particular commodities in question. Frequently a great amount of scientific knowledge of various sorts is necessary. The process of manufacture is a chemical one. Usually persons with ordinary chemical training are the only available for this work, as well as the training which is required must now be obtained by experimentation in connection with the firm itself. Most of this work, however, could be much better done in connection with some university laboratories than in the commercial schools. Other products require knowledge of other branches of science besides chemistry, notably of physics, biology, geology, etc. Then, is a department of study which needs developing and which will certainly occupy a very important place in the curricula of the commercial schools of the future.

XI. ECONOMIC HISTORY

I have reserved for the last the subject which, in a way, comprehends all of the others and in which the student is living in an age of change. If he hopes to succeed, he must be prepared for the solution of new problems which the constantly changing conditions of economic life will certainly force upon him for solution. He must be poorly prepared for this task unless he has had instruction in economic history.

This subject, as its name implies, has for its object the tracing of the development of industries and the effect of the changes which have taken place in their industries and of the interpretation of those changes by the skilled historians of the present day. No sub-

Continued on Page 22.
Some splendidly written cards came from L. A. Ziegler, Wolf's Store, Pa. Mr. Z. recently made $25.00 in five days writing cards, etc. Mr. Ziegler knows how to utilize skill—he puts it into dollars. Skill, backed by a little gumption and hustle, means money.

John K. Peterson, Hazleton, Pa., recently sent us a photo of some exceptionally fine blackboard writing. Mr. P. is working hard to see what the "top" looks like.

W. A. Bode, Pittsburg, Pa., enclosed some well-written cards in ornamental style.

Some splendidly written cards direct from nature are at hand from E. E. Bush, supervisor of writing and drawing in the Sandusky, Ohio, public schools. Mr. Bush is developing into an artist of no mean ability.

Lovers of the beautiful in penmanship should take advantage of the opportunity to secure some of the masterful work of C. C. Canan. See his advertisement elsewhere in these columns. A specimen recently received from him comes as near equaling in style and finish the best work A. D. Taylor used to do as any we have ever seen. Mr. Canan is certainly a great master, and his lessons in our journal will no doubt be appreciated by a very large number of ambitious students.

For an easy and very rapid-looking style of business writing, few penmen excel L. E. Stacy of Spencer's Business College, Kingston, N. Y. Judging from specimens received, we think that Mr. Stacy has the ability to become one of the finest penmen in the country.
ject has a higher educational value, either from the general or the technical point of view, and it certainly must fill a very large place in the work of the educational system. I have spoken thus in detail of the various branches of study which must be included in the curricula of commercial schools because, if we may say, we can obtain a definite notion of the qualifications needed for commercial teachers.

They are, or should be, teachers of the subjects which have been mentioned, and furthermore than that, they must be subjects with an eye single to the training of young men and women for the conduct of actual business enterprises. Their instruction, therefore, must be technical, practical and efficient, and it must be needful, they say, to have a special qualification for the commercial subject.

What qualifications ought such teachers to have?

THE REQUIRED QUALIFICATIONS FOR COMMERICAL TEACHERS

In the first place, they must be masters of their subjects and in possession of the ability to teach. Both are equally essential; indeed, both are absolutely indispensable. We have too many so-called teachers at the present time who possess neither qualification, and, unless I am greatly mistaken, the chief public and commercial schools at the present time is the acquisition of teachers who know their subjects, and who know how to teach them in such a way as to secure the ends desired. Now, it should be remembered that the very object of the commercial technical training, means more than its mastery for purely scientific purposes. We want to teach another person actually, to do a certain thing, and must know how to do it more thoroughly and to be master of it in a much more comprehensive sense, than does the man who is simply taught to handle information, to take it in, understand it, use it for information purposes, or to a person who simply seeks to know it as a branch of general culture without any desire to use it in the actual work of life. In other words, the teacher of it, through, as it were, a sort of knowledge, and one's ability to teach is the thing we want, and one's ability to know it more thoroughly and to be master of it in a more comprehensive sense.

For the mastery of the subjects which have already been indicated as essential in a commercial education, training of at least four years is necessary.

I. GENERAL TRAINING

A general, all-round education, such as gives a person command of all his powers, intellectual, physical and moral, and equips him with the tools of his profession. No person can be a successful teacher who has not acquired something of a broad and general foundation. The power of the human mind and the power of concentration, the holding in mind a large number of facts and principles at the same time, and the power of clear and logical thinking. These acquisitions come only with training of a high order, with education in the very best sense of the term. Equally important is the equipment of the teacher with the power of investigation, and the ability to sharpen the wits of his pupils. By the man's material must be the best possible, and the man who knows how to organize it and make its sufficient for educational purposes. No person whose ability to teach is limited to the power of reading a text book and interpreting its contents to the pupil, is fit to teach in that subject, let alone a teacher of technical branches, to students who are supposed to acquire the power of actually doing the work. This investigative and organizing ability is all the more necessary for the commercial teacher, because, as we have already seen, many of the fields which he must enter, as has been pointed out, are new and entirely unexplored, and, moreover, all ready for investigation. Knowledge lies about on every hand, and the commercial teacher must be the specialist who can collect and organize it, and reduce it to the form best suited for commercial purposes.

II. SPECIAL TRAINING

The commercial teacher must also obtain special training in the subject he is to teach. This must be thorough and complete. As has already been intimated, one must know the principles of the subject he is to teach, must indeed be absolute master of it, if he is to make it an efficient instrument in the technical training of students.

III. BUSINESS EXPERIENCE

is essential to the commercial teacher, but practically the specific subject which he must possess in the actual conduct of affairs. I have already said that the completion of a commercial education can only take place in a successful business establishment, and that the primary function of schools is to prepare students to take advantage of the experience of the commercial world, and to give them the ability to acquire that experience. A complete mastery of the particular field which is to constitute the work of their lives.

Business experience, however, is necessary not only for the teachers, since they must know exactly what the problems of business life are, in order that he may teach the subjects which constitute the curriculum of the commercial school in such a way as to make them of actual usefulness to the students. One may teach the principles of commercial geography or economic history, or commercial law, or bookkeeping or insurance, in such a way as to make them of actual usefulness to the business man; or they may be taught in such a way as to give young men the precise preparation needed for the solution of the actual problems of business life as they arise.

IV. PEDAGOGICAL TRAINING

Some knowledge of the science of education is as much needed by the commercial teacher as by any other member of the educational branch. I have no doubt that this training can best be obtained in the subject which I shall leave to the discussion of experts, some of whom are to give us the results of their wisdom and experience during the sessions for the next few years.

THE NEED OF COLLEGE TRAINED TEACHERS

In closing I wish to say a word in regard to the manner in which the qualifications for teaching which I have laid down may be acquired. I have already intimated that the occasional examples of self-made teachers are found, but they are so rare and unusual that their consideration will not assist us in laying down general rules for the guidance of the generality of persons. Any man who is familiar with educational work and with the real meaning of the qualifications which I have indicated as essential, will not hesitate to declare that the education of a commercial teacher must be secured outside of the colleges and universities of our country. The general all-round training, which gives a person command of all his powers, and equips him with the tools for independent investigation cannot be acquired by a person who stops with the secondary school. It is a rare thing indeed to find a student prepared for college who has acquired the power of concentration and of clear thinking, to say nothing of the special equipment for independent investigation of which I have spoken. Indeed, college training and professional training are different, for the purposes of college training are to give the student command of his own powers, and it is rarely found profitable to begin his training in the time of independency of investigation. It is hard reached. The experience of educators everywhere indicates that a long period of careful systematic, specially directed training is necessary to acquire the sort of power that I have been describing.

Until the present year much of the technical training necessary for a commercial teacher could not be obtained even in the colleges and universities of our country. Fortunately, during the last twelve months several of our universities have made special provision for this branch of instruction. The Universities of California, Pennsylvania, the City of New York, Michigan, and Wisconsin have established model schools of commerce or commercial courses designed to furnish precisely the sort of training which is here under consideration. The curriculum of some of these institutes resembles our own, while others, in fact, have done little more than make a beginning; but all expect in the very near future to complete their equipment. The University of Wisconsin has at the present time entirely rounded out its four years' course, with graduate attachments for those who desire it. Candidates for positions as commercial teachers are given a series of exams. Because of not being able to obtain the special technical training which they desire. It can now be furnished in the institutions mentioned, and one and all are cordially inviting young men to take advantage of the opportunities which now exist.

The acquisition of the business experience necessary for the commercial teacher could, in my opinion, be obtained during the present or any other year; but in view of the other requirements of the course. It would be entirely possible, in my opinion, and highly desirable, for young men who are preparing themselves for the work of teaching to avail themselves of the normal three months' vacation for the acquisition of business experience. Positions of various sorts can be obtained and a considerable variety of experience could be acquired during the four vacations, the whole period aggregating one year of business training. I am well aware that the standard which I have laid out is a high one, and that comparatively few of the commercial teachers are to be found who can measure up to it. It is eminently desirable, however, that a proper standard should be placed before us, and that we should comprehend the requirements of the situation in this respect. The Summer sessions of the Universities are now in full swing. The University of Wisconsin is this year holding a special session under the title of a school of commerce and will doubtless continue so in the future. It is entirely possible, therefore, for persons already engaged in commercial work to supplement their training and approach the ideal without dropping their present occupations of earning a livelihood. No teacher can afford to be behind the times, and if we find it possible still, each one of us must constantly increase and improve his equipment, and hold on to his opportunities. The conditions at the present time may be, we should not be too proud, but the contrary determine to constantly improve and enlarge our equipment, until we have such an approximation to the ideal as is possible.
The drawings herewith represented are well suited for decorating school catalogues, circulars, etc. It is very important for beginners to pencil out the details of a design before attempting to add the ink, as it requires the skill of an experienced artist to work up a drawing from rough suggestions.

Lamp and Books—Use a Gillott 170 pen and Higgin's drawing ink. A coarse pen may be used on the darker portions of the design. Study the light and shade with care. Use short parallel lines, making them heavier or cross-hatching wherever dark shadows occur. Don't use too many lines—just enough to produce the required effect; no more, no less. Outline the cupid and scroll work, and suggest all the shadows which should fall on the right side. Make the darkest shadows on the scroll under the cupid.

We believe we have said enough. If we knew any tricks whereby skill might be attained by a single bound, we would gladly disclose them, but we do not. There is only one safe way to acquire skill, and that is by hard work.

The Gregg Meeting

The Gregg Shorthand Association of America held its first meeting in Chicago, from July 15th to 20th. About one hundred members attended. The mornings were devoted to instruction by Mr. Gregg, and the afternoons to convention work, such as papers, discussions, etc. Mr. Gregg gave an examination to determine whom should be granted diplomas. The result of the examination has not as yet been announced.

On Thursday evening, July 18th, Mr. Gregg chartered a steamer and took the entire convention to Manhattan Beach, nine miles from the city, on the lake front. Messrs. Van Sant, Rutherford, and Mosher were there and had expert operators.

The next meeting is to be held at Put-In-Bay, sometime in July, 1902.

The officers elected were:—President, E. C. Rogers, Columbus, O.; Vice-President, J. B. Knudson, Burlington, Ia.; Secretary, J. Clifford Kennedy, Salem, Mass.; Treasurer, Margaret E. King, Burlington, Ila.
**Scrap-Book Specimen**

A Beautiful Specimen of Ornamental Penmanship will be sent for 25 cents.

**C. C. CANAN, Duke Centre, Pa.**

Poor Writers May Become Good Writers at a Small Cost and in a Short Time.

Your handwriting don't suit. Young man, you will admit that. Your poor handwriting is one of your greatest embarrassments. You know this is true. When you answer an advertisement you don't hear from it. Why? When you get a letter that should be answered promptly, you don't answer it. Why? When you are asked for a specimen of your penmanship you don't like to write it, do you? The reason is plain: your handwriting don't suit. Young men who write a good hand are not long out of employment. If you write poorly take a course of instruction by mail from the WILLSON'S PENMAN PEN, P. B. Courtney.

Address, F. B. COURTNEY, BOX 970, MILWAUKEE, WIS.

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

will send you a short letter in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.

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**PRACTICAL PENMANSHIP**

Successfully taught by mail by West Virginian's best penman. Forty-five years in teaching penmanship. Forty-five years of careful, critical study of the art, places us in position to help you as few others can. Enroll at once for a three-months course in either plain or ornamental penmanship. Tuition, $2.00; advance. Not the cheapest, but the best.

J. F. CASKEY, Penman, Elliott School of Business and Shorthand, WHEELING, W. VA.

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**The Universal Dictation Course**

Is a GRADED dictation course for the study of shorthand arranged under twenty-six different heads of business, and contains Legal Forms and Court Testimony in Civil and Criminal cases. Each case and selection of letters is arranged separately, and is preceded by a vocabulary of words and phrases with the proper shorthand outlines to be practiced preparatory to taking dictation.

Especially adapted for use by teachers, students in school, private study, and stenographers who want to review and increase their speed. Single copy $1.50, postage paid. Special price to schools. Be sure to state what system you want. We have the same thing in different systems.

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**Essentials of English, Punctuation and Practical Correspondence**

Single copy 60c. Special price to schools.

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**“The Leading Auto. Penman.”**

I gave Lessons in Auto. Work and guarantee my work to be the best in the business. Any style alphabet 25c., two for 25c. A beautiful Hat or Book Mark, any name on silk ribbon in White and Gold, 25c. Copy Books, (the best) $2.00 and $5.00. Lord's Prayer, (can't be beat) $2.00 and $4.00. Beautiful Motto, 50c. 100c. Auto Cards (your name) my autograph included, 25c. A pretty specimen, $1.00. Sample-Shoe Card, 15c. and 25c. A large specimen for training, 50c. and $1.00. Have you some Auto pen that won't work just right? Just send them to me, with stamps to return, and I will fix them for 5c, apiece.

Do you want some special pen at 25c. each? Now is the time to get interested in Auto. work, for you can work up to perfection during vacation.

E. E. EVANS,

806 E. Hickory St., STREATOR, ILL.
realize my dreams. For it means an education, and it will require great effort, but I am willing to work for it.

I intend writing you some lines from the Poems of the Penmen, which might please you.

We would see between the penmanship and the handwriting, the latter will now hardly an impossibility, but before the reading public of America showed far exceed any cash value I could possibly put upon the lessons of handwriting.

As much as I should like to find, I have not made an effort to write with accuracy, and the result is that my penmanship drifted into a backhand. No. 8 was executed in a thoughtless and rapid manner by one who teaches penmanship professionally in a large Normal. No. 8 is the unconscious hand of one of the leading penmen of the day. No. 7 is the product of a leading practical educator who was trained in the 52 degree style of writing. No. 9 is from the pen of one whose writing is known for its great accuracy. No. 9 is from the pen of one whose penmanship when thoughtfully done is known for its Spencerian beauty and accuracy. No. 9 is from the pen of one whose penmanship author, No. 12 is the business style and product of a very practical penman.

In looking these hands over we find that accuracy is out of the question. We also find that the tendency of the majority of them is to slant less rather than more than 52 degrees. We also find a tendency in the direction of rotundity rather than angularity. All these things would indicate that the standard, semi-angular hand of 52 degrees was not the true standard, for if it were certain professionals would adhere more closely to it. This page also illustrates the fact that legibility and accuracy are not synonymous terms, and it would further indicate that in the future we should lay more stress upon the reading qualities of writing than upon the beauty qualities so far as the many are concerned, or so far as concerns practical writing.

SPECIMENS OF ACTUAL, UNSTUDIED PENMANSHIP FROM THE PENS OF PENMEN—SOME FROM EXPERTS AND SOME FROM EX-EXPERTS.

The above specimens are clippings from letters from prominent people, the most of whom are professional penmen to-day, or have been in the past. No. 1 was written by one of our recent most skilled and successful teachers of writing. No. 2 was written by one not a professional penman, and is here given as one of the best specimens of extremely slanting penmanship of a practical nature that we have seen for many a day. No. 3 was written by a young man who started out as a professional penman, but who drifted into office work with the result that his penmanship drifted into a backhand. No. 4 was executed in a thoughtless and rapid manner by one of the most accurate penman the world has ever known. No. 5 is the thoughtless style of one who teaches penmanship professionally in a large Normal. No. 6 is the unconscious hand of one of the leading penmen of the day. No. 7 is the product of a leading practical educator who was trained in the 52 degree style of writing. No. 8 is from the pen of one whose writing is known for its great accuracy. No. 9 is from the pen of one whose penmanship when thoughtfully done is known for its Spencerian beauty and accuracy. No. 9 is from the pen of an ex-penman. No. 11 is the hurried hand of a penmanship author. No. 12 is the business style and product of a very practical penman.

In looking these hands over we find that accuracy is out of the question. We also find that the tendency of the majority of them is to slant less rather than more than 52 degrees. We also find a tendency in the direction of rotundity rather than angularity. All these things would indicate that the standard, semi-angular hand of 52 degrees was not the true standard, for if it were certain professionals would adhere more closely to it. This page also illustrates the fact that legibility and accuracy are not synonymous terms, and it would further indicate that in the future we should lay more stress upon the reading qualities of writing than upon the beauty qualities so far as the many are concerned, or so far as concerns practical writing.
Simplified penmanship means larger minimum letters; sharper angles; more rounding turns, fewer initial and final strokes; shorter, fewer, fuller loops; smaller, plainer, easier capitals; and simpler, energy-saving movements.

It means maximum legibility (easy to read) and minimum effort (easy to write). It is more easily acquired and retained than the usual long-loop, skillful-capital hand.

The above is a specimen of rapid, practical penmanship. It was written with but little thought upon the penmanship. It is not a copy of something that had been thought out and written previously, but is simply the first off hand product of the mind and hand. It is therefore not given as a specimen of accurate penmanship, or as being a fit model for imitation. It has too many imperfect forms to serve as a good model from which to form accurate percepts. At the same time it illustrates fairly well what can be done in the way of good legible, rapid writing.

Columbus, Ohio, 8, 1902

Mr. H.L. Kenzleman,
Long Run, N.J.

Dear Sir: In answer to your letter, I will say:
the demand for legible, rapid, practical writers seems to be on the increase. You will therefore do well to qualify yourself in good, plain English as well as in practical penmanship.

The world needs better men, broader intelligence, and higher skill. I believe you can, and I hope you will, meet the demand.

Very truly yours,

Frank C. Benjamin.

These are given as specimens of simplified vertical penmanship. They are given for study and imitation. They were not written rapidly. Their purpose is to create accurate percepts of letters. At the same time they illustrate a certain kind of grace and freedom of movement that is essential in practical writing. You may do well to endeavor to reproduce them as best you can, first in a slow manner, in order to see how perfectly you can perceive the forms, and then in a free, off-hand, graceful, easy manner, to see how well you can control your movement. Remember that writing, in order to be practical as a means of expressing thought, needs to be at once and the same time legible and rapid. The more rapid it is the more inaccurate it must necessarily be, and on the other hand, the more accurate it is, the slower it must necessarily be. Keeping these things in mind will aid you in determining whether or not your writing needs more freedom or more form.

Orangenville, Pa., Nov 9, 1900

Nine months after date I promise to pay

Solomon H. Williamson, or order, ________________

Eight Hundred Sixteen ________________% Dollars.

Value received.

Alexander Klayman
On Fancy.

Fancy! Thou brute offspring of the Mind
Thou roving, ranging Rambler, unconfined:
Pleasing, displeasing, aping, marring, making;
Oft Right for Wrong, and Wrong for Right mufitaking.
Refits your self, won't let poor Me alone;
Thou something, nothing, any thing in One.

Designed and drawn nearly two centuries ago. The poetry is quite apologetical for the freakish forms and flourishes.
Lessons in Automatic Lettering

Number Two

By E. E. EVANS, Streator, Ill.

This month you get the Marking Alphabet, a rapid yet plain and very practical letter. It might well be termed the Show-card alphabet, for its shape is designed for beginning teachers. Letters can be made vertical as well as slant and is also adapted to the shading pens. When you get this and the preceding handouts, you will be able to sell a few display signs.

You should try a few different styles of pens. With No. 1 pens, either shading or marking, the caps should be one inch high; slight border. With No. 2 and No. 3 pens: Caps one and one-half inch, small letters one inch. No. 3 pens: Caps two inches, small letters one and one-fourth inches. No. 20 pens: Caps one-half inch. letters five-sixteenths inch.

Now don't be afraid to work a little on it and you will be well repaid, for you can sell cards and price tickets at low figures. Auto work is much quicker than the Brush.

For a small amount of Flock, Diamond Dust, Metallics, Adhesive Ink, a few different styles of pens as well as a variety of inks, and make money from the start. With a little hunting you will find a good sale for your work.

Don't be afraid to ask questions on the work.

I will send an outfit as described above, including one package each of Flock, Diamond Dust and Metallics, one bottle Adhesive Ink, three sizes pens (fine, writing order) and three colors Ink, for $1.00.

If you fail to make the letters at the very beginning to get discouraged, but have a little patience and it will all come at once. Perseverance will surely win.

The Fountain Shading Pen

advertised elsewhere, seems to be a practical instrument in drawing letters of shading where rapidity is an essential.

Will make FIRST-CLASS BOOK-KEEPER of you in six weeks for $3 or RETURN MONEY; discount and experience immaterial: may find good POSITION for you, too. placed put at $2 weekly December 1 to another at $2 weekly January 2. Send this and write J. B. GOODWIN, Expert Accountant, Room 742, 1215 Broadway, New York.

An important announcement is made by Isaac Pitman & Sons, 37 Union Square, New York, to the effect that they propose to commemorate the beginning of the new Century by the issue of a greatly improved presentation of the Isaac Pitman system Copyright Del. in an entirely new edition of their "Complete Shorthand Instructor." In this edition, which will be known as the "Twentieth Century," to distinguish it from previous issues of that standard phonetic textbook, the rules of the system have been entirely re-cast, and are arranged in what, it is believed, will be the best order for teaching. A large number of new exercises have been introduced, so that the work not only contains complete and carefully graded instruction in the whole system, but a series of model exercises on every principle and on the various lists of abbreviations. In order to display the new matter to the best advantage, and to allow of the engraving of the shorthand in one uniform style throughout, a number of additional pages have been added to the work, making it two hundred and seventy-eight pages. The advanced style for the first time is so arranged as to give an orderly presentation of the abridged principles which have rendered the system popular among students, and the time saved in the present volume is more than compensated by the execution of the work being of a more rapid style than was heretofore the case. The first six months of the new edition is devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing how to write in a graceful and satisfactory manner. It is intended for the man of business, and for those who are desirous of acquiring the simplest strokes and to gradually evolve the finished design. The Zaner's of Flourishing, $1.50, is a similar work, but not intended as a first book.

H. E. WYGAL, Engrossing Artist.

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The horizontal, parallel lines in the illustration were made by a ruling machine. It is a quick method of securing a low-toned effect, and is frequently produced nowadays by drawing upon paper ruled to order.

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Instructions for Practice

The first part of the standard Z is same as modified H and K; the third shaded stroke is same as capital stem, except finishing dot is omitted; the fourth shaded stroke is shaded, extending to the small base line at top added after the letter is finished; the loop at the bottom is finished with delicate shade. The compound hair line should cross the stem a space and a half above base line. The space should be more of a sweeping curve. The shades on ovales are added after the letter is completed.

The third Z is like the Q, with the exception that such slight shade on the tail of a dot, except it is more graceful, the oval having more of a sweeping curve. The shades on ovales are added after the letter is completed.

The oval of the Y is same as oval of the B, K and P. The second shaded stroke is a space and a half long; the third shaded stroke is compounded same as third shaded stroke of the G, and is finished with a dot. The third Y is same as first except small loop at top is added, base line as small.

In the third Y, the second shade is two spaces in length, and rests on the base line. The third shade is made same as the J. The loop is also same as the J, and is finished with a delicate shade.

The oval of the U is same as oval of the Y. The second shade of U is same as second shade of the modified Y; the third shade is same as small L, and is two spaces and a half long; and is finished with a delicate shade, except third shade only extends above base line two spaces and a half, and instead of being square at top is finished with a small loop same as Y and Z. The third U is finished with oval which extends below base line and half a space, and is shaded same as oval of that.

The oval of the X is same as oval of U and Y. The second shade is a space and a half in length, and is finished with a dot and shaded iner; capital M is too wide at the top. Capital X is too narrow, and the loop is too small. Small space and half a space, and shade should be the same as oval of that.

C, F, G. Shade on loop of H commences too high up making it too long. Loop is too narrow, and shaded too heavy. First stroke is shaded too much, and shaded too straight. Make first hair line stroke straight and finish with a dot, and base line is reached when it is full and rounded.

J, N, D. The ink you are now using is a great improvement over that which you have used in the past; and, as a result, your script looks much better. I would suggest that you pay closer attention to details such as dot, second letters, ascenders, capitals with more curves, and strive to improve upon your small letters by confining them within the limits of the guide lines.

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**Lessons in Rapid Business Writing – Number Two**

**BY E. C. MILLS, 185 Grand Avenue, Rochester, N. Y.**

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**Plate 5.**

![Plate 5 image](image)

**Instructions Plate 5**

While making the continued exercises as shown in Numbers 28, 29, 30 and 31 the whole forearm should be used, and notice especially that the hand is resting and gliding on the nails of the third and fourth fingers. Do not turn the hand over on the side toward the right as the pen travels across the page.

The little exercises mentioned above should receive a good share of your attention. Although the small exercises may seem of minor importance to you, they are really of great importance, as the movement must be brought under control before satisfactory work can be done in small letters. Write page after page of the exercises before starting the word copies, and do not tire in well doing. Be content to work on the elements at first.

In practicing the word copies, first ascertain on practice paper just how many you can write to the line without crowding the work, then write just that number throughout the entire page. We must urge all to be systematic in their practice if permanent results are desired.
Instructions Plate 6

No. 30 is the reversed oval retracing exercise and make seven down lines in each. Begin by making exercise to fill all the space between two blue lines, then one half space, then one fourth space. Use the arm movement, and keep the fingers quiet. Use a continuous rolling motion in making 35. Go from the large to the small without lifting the pen, and try to keep down strokes parallel. Number 38 is one of the most important little exercises we have. The strokes are all compound curves. In making 39 make the compound curves and the straight line. This finishing line should be made with the upward-stroke.

Follow the same directions as given previously for the word copies, and practice each line in the order given.

Instructions Plate 7

Numbers 45 and 46 are direct oval. Notice the direction of the little arrows. Number 47 should receive your greatest attention of all the copies in this plate. Begin by making the small "e" then gradually merge into the "i" exercise. Observe uniform spacing and use a strong, forceful movement. Do your best to apply the muscular movement in all your word copies. Whenever you find the movement degenerating, go back and review the lively movement drills.
Instructions Plate 8

As will be readily seen, the small "a" as found in 56 contains many valuable lines, and is the foundation for several letters, the "g" and the "o." The oval part is slanted a trifle more than the small "o." Close at top. Number 58, the "g" the "a" part should rest on base line and allow the straight line to extend below. Do not make the loop too long in the "g," and finish same as copy. The open finish is not as neat as the one given when the work is written rapidly. The "d" is the same as the "a" only use a little more of the pulling motion and extend the up stroke two spaces and retrace. We prefer the form of "c" as shown in 97, to the old small letter "c" style, with loop at top. It should be practiced carefully at first until the form is established, then gradually increase in speed.
The Penman-Artist and Business Educator

Instructions Plate 9

In making the "A" the down stroke is curved considerably, but the up line is made nearly straight. Do not finish the capital with the stroke below the line; finish same as copy. This finishing line is more practical, as the small letters may be easily connected with the capital. Be careful not to form a hook at the beginning, and see that the letter is nearly closed at the top. Make the capitals occupy three-fourth the space between blue lines. Number 68 is the retraced form. This should not be taken until after the letter itself has been practiced upon. It is intended merely to establish the movement already partially formed. Number 69 will help you in joining the capital to a small exercise. Study carefully and write with a free movement. The "r" is the outgrowth of a portion of the "n" and should be practiced at this time. Make the cross short and straight, and avoid carelessness. The "r" is made with the right curve, a very short straight line, then a straight line on main slant, then finish with another right curve. Notice the formation of the final "r" in 73. The "s" is started and finished same as "r," but the down stroke is a compound curve.

I would be glad to receive specimen pages of practice work from all who are practicing from this series of lessons.

Lessons in Practical Business Writing—Number Two

By

Spencerian College, Cleveland, Ohio.

PLEASE READ THE INSTRUCTIONS BEFORE BEGINNING TO PRACTICE

In giving you this course of lessons in Capital letters, I shall under no conditions attempt to explain all at this time that you should know in regard to these letters, but I expect you to make a strong effort to discover as least some of your mistakes. All I can do at the present is to call your attention to some of the general mistakes. Kindly read all instructions connected with these lessons over at least once before you begin to practice, and then turn your attention to the first letter with a determination to better that letter before you leave it, and if you follow out this plan of practicing and studying each letter carefully, I am convinced that you will be a good writer.

If you are now in college or if you are a student at home, make up your mind to devote a certain length of time each day to practicing writing, and allow nothing to interfere with this arrangement, for if you wish to succeed in acquiring a good hand-writing, you must keep at it constantly. The student who will practice a while today and neglect it tomorrow and the next day, will lose so much interest in his work that it will be almost useless for him to undertake the work at all. Do not waste your paper, but have plenty of it and a good quality is the only kind to have. The best material is cheap. To attempt to practice writing on poor paper is too trying, to be successful.

O O O O O O O

A A A A A A A

I I I I I I I

X X X X X X

Instructions

In making the capital letters, you should never forget to use the forearm movement, and by retracing the large or lower part of the capital E quite frequently, you will find it much easier to make the letter regular. Notice that the upper part of the letter is only one-third the size of the lower, and the loop used in joining the two ovals should be made small and should always point downward. With a little care in curving your downward strokes, you can always bring about a neat small loop. Do not stop between ovals, but continue the stroke from the beginning to the end. You will find it profitable to retrace the A also a number of times before taking up the regular letter. The capital letter A should not be closed at the top. Begin three spaces above the base line and continue the left curve to the base line, you should be very careful then to make a short turn and extend the upper stroke only two spaces from the base line.

Write a whole page of the sixth principle before you take up the capital letters. The X is made with two strokes; the sixth principle and short left curve which should touch one and one half space from base line and half the length of the letter.
The two downward strokes of capital \( N \) should be made just one space apart. The width is controlled in making the turn at the top of the second part. This turn is frequently made sharp at the top which always makes a poor letter. In making the capital \( N \), see that you make all your downward strokes straight, and also see that you make a neat short turn at the top of each part. The capital \( H \) should be made one space in width, and is finished with a very neat small loop which should not extend more than half way across the letter.

Much depends upon the neatness of this small loop for a good letter. Never allow the finishing loop of the \( H \) to cross the entire letter.

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In making the capital \( K \) you should not place the loop lower than half the height of the letter. This loop is made very small and extends upward toward the left. You will also notice that the finishing stroke of the \( K \) begins with a left curve which is gradually changed to a right curve in order that you may produce the small loop at about one-half the height of the letter.

It is not necessary to lift the pen at all in making the \( W \), especially not when you use a medium coarse pen and write without shading. It is no more difficult to learn the form of the entire letter than it is to learn the form of a small part of it, therefore, you must study the letter as a whole and take the greatest care possible in making the beginning and finishing strokes. The left stroke of the \( W \) is frequently made the entire length of the letter, which can not help but produce poor work. This should be about one-half the height of the letter and should curve from the base line. The capital \( Q \) should also be made without lifting the pen as you will find it more convenient and much easier after some practice and study without lifting the pen. The \( Q \) is made in two styles; the first in this lesson is the standard \( Q \) under the full sixth principle; the second is made exactly the same as the figure two, and I remind you especially of this fact so that you will always see that the capital \( Q \) is made the right size and proportion, so that it can be easily distinguished from the figure.

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You will find these retracing exercises extremely important, and I wish to again remind you of the fact that it is impossible to become a good fore-arm movement writer without practicing carefully on these exercises, and especially the retracing exercises for practice, made in the shape of letters. The capital \( Z \) is a very pretty exercise and you can practice with profit several pages before taking up the slanting letter. After practicing carefully on the retracing exercises for a while, take up the regular letter and be sure that you place the small loop on the base line, and that the fourth principle, or loop below the base line is not made long enough to interfere in any way whatever, with the short letters of the line below.

What I said in regard to the \( Z \) is also applicable to the \( J \). I might however, mention the fact that the lower part of the \( J \) should be only one-half the width of the upper part and the lines cross on the base line. The upper part of the \( J \) should be one space in width. The capital \( I \) is made very simply and but little needs to be said about it. The capital \( I \) is made one-half a space in width and the standard height of three spaces. The lines should cross one space above the base line. The sixth principle the beginning stroke of the capital \( B \) must be changed to a very slight left curve just as you reach the base line. This must be done in order to make the short turn on the base line which needs careful study. The letter is one-half a space in width, and the finishing stroke should be two spaces in length.
The capital U is made very nearly the same as the V. It is made one space in width and is finished with a short downward stroke which may end on the base line or turn up not more than one space. The upper part of the Y is exactly the same as the capital U, but it will be necessary to call your attention again to the fact that the loop below the line must be made short enough to not interfere with the small letters on the following line. Make a whole page of the stem part of the T. Make the stem only two spaces in height, and see that you curve the stem a little at the top a trifle more just as you finish the stem. Do not cross the base line, but turn up slightly from the line. After making quite a number of stems, select the good ones and place the cap directly over it, leaving one space between the stem and the cap. Your greatest trouble will probably be in making the cap, which should always drop down enough on the right side of the stem to properly proportion the letter.

Having practiced on the stem of the T and F, you should now be quite familiar with the form; however, in the S the capital stem is made three spaces in height, the loop above the crossing should be one half a space in width and the crossing one half the height of the letter. The capital L is part of the S, which may be curved a little more in the beginning, and is finished exactly the same as the capital Q. The loop on the base line of the L should be about one half space in width and not exceeding one half space in length.

It would take whole pages to explain all of the details in making capital letters, and not having the space, we shall aim to point out only some general thoughts. You should try to discover some of your own mistakes, for the student who can discover his mistakes and correct them without the aid of a teacher or without having to be reminded of them, is always sure of making the best writer. Become self-reliant to an extent at least, and do not depend upon others too much to find all of your mistakes. After practicing writing in this way for a while, you will make twice the progress and become a better help to yourself than you can possibly gain in any other way. Many small points were left unexplained in these lessons which will naturally correct themselves if you will follow the instructions given. I have the greatest confidence in the success of all students, and do not believe that one could fail to become a fine writer if he but devotes himself diligently to the lessons with a mind made up that success is sure to those who try to learn. Carelessness is one of the sins of old, and failure is more often due to carelessness than in not knowing how. Then let me say to you again, detect your own mistakes as fast as possible, and I am sure that you will succeed in all your efforts.
Continuously practice and improve. Doing your best will win sometime.

Employ mind and muscle in writing. Freedom force and firmness.

Gaining gain, surely gaining.

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P. J. Furr, Fort Mill, S. C., sent some very well written cards.
F. S. Heath, Concord, N. H., swings a finer pen than ever. The work before us is very artistic.
J. G. Christ's work of Lockhaven, Pa., is becoming more and more accurate and professional. A package of specimens before us evidence quite a variety of styles and consequently a like range of skill.
L. L. Gatewood, Albuquerque, N. M., recently submitted the proof of a design recently made for a Loan Association of that city which displayed splendid artistic judgment and technical skill. Mr. G. is an artist by nature, and a worker as well. He is a genius but not one of those who think they must drink whiskey to keep up enthusiasm, or one who throws up his hands at the approach of danger.

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This is a style of vertical penmanship not very often seen in print, yet it is one commonly used by penmen. It is usually executed with a free, fore-arm movement. It is a good thing to encourage freedom, but it is not an accountant's hand, being too wide, and requiring a stable elbow rest. Why not try it to see how well you can execute it, and to determine its worth?
Progress. We have learned to speak long distances by the means of the telegraph and telephone. The phonograph is the latest marvel of transmitting and recording permanently human speech. We have learned to travel almost with the wind and to sleep, dine, and transact important business at the same time. All of these and hundreds of other no less marvelous things we have learned to do, not by increasing human activity, but by and through invention.

The art of writing, of recording human thought, has also made many strides. The first great improvement, and the most important thus far, was the invention of the printing press. For, after all, printing is but an improved method of writing. Then came shorthand, a swifter method of recording thought. And last came the typewriter. All of these have had much to do with modern civilization. The printing press has, perhaps, done more than any other one thing to educate and to bring about progress.

But all of these things have been, to a considerable extent, radical departures from previous modes of doing things. The question naturally arises, is there no way by which our present long hand may be improved so as to admit of greater speed and less effort? For the present, there seems to be none. The only thing practicable seems to improve, even though slightly at a time, our present script characters. This series of lessons is intended to present such a step forward. Not a step toward beauty, but in the direction of utility. To make writing plainer, swifter, and easier is the aim of the author.

The Essentials Of good writing are care, close observation, and perseverance. Do all work carefully. Critically examine the work to be done and the work after it is done. Endeavor to discover the correct method of practice, then persevere. One thing is necessary for success — repetition. You must make at a time sometimes hundreds and even thousands of times before you can make it well. Therefore you must not conclude that because this series of lessons is somewhat simpler and easier than others that you will be able to acquire a good hand without careful study and practice. Nothing worth having is easily won. Work as faithfully on this style as upon the orthodox standard and success instead of partial failure will be the result.

Correct position of body, hand, and paper is essential to good work, therefore be careful concerning the same. The illustrations given herewith are for the purpose of giving suggestions as to the position used in preparing the lessons herewith. The body should be straight but not necessarily vertical. The penholder may point over the elbow or over the shoulder. The paper should be turned at an angle of about twenty degrees from the edge of the desk — similar to compromise illustration (No. 2.)

To make the above, see that the arm rests and falls freely upon the muscle in front of the elbow. A loose sleeve is essential. Do not use the fingers except to hold the pen. Let the hand glide freely upon the little finger. Practice the compact oval exercise till page after page of it until you can equal, or nearly equal, the copy. Make it at the rate of about 30 down strokes to the minute.

Then make the C, using the same, easy, rolling, arm movement as in the oval exercise. Make about 50 or 60 per minute. Use no finger action. After writing a line of them stop and examine them carefully. Discover wherein they are good and wherein they are bad. Then endeavor to correct the errors. This is the only way. There is no other royal road.
The little, lateral, straight line exercise at the top of the above illustration is a good one to develop a free, left-to-right, small letter movement. Move to the right briskly—not sluggishly. Then take up the second line, and then the third. Keep the forms sharp at the top and rounding at the base.

Make the right curve upward and the straight line downward. Use pure arm movement in making the up strokes, and nearly the same in the down strokes. The down strokes need not be made quite as rapidly and the little finger need not slip as freely as in the up or to-the-right strokes. Do all work freely and fairly rapid. No finger movement is necessary. Swing to the right with a good deal of snap and force, causing the fore-arm to act like a hinge at the elbow.

The \( i \) should have a sharp top, a round base, and a dot right over the letter. The \( u \) has two angles and two turns. The \( w \) is the same as the \( u \) with a small loop or dot as a finish. The finish is what makes it a \( w \); therefore, be careful with it at all times. Pause slightly in finishing the \( w \) in order to make it well. Do not make the loop large or it will look like an \( m \). Study the spacing between letters. Compare it with the spacing in letters. Use a free, easy, gliding to the right, semi-rolling motion in all of these forms. Do not draw the forms slowly, unless it is the large ones to get correct ideas or form. Practice as you wish to write. Use good common sense—it is the best theory. See that the power comes from the elbow and shoulder.

This plate is for the purpose of developing the two chief essentials in practical writing—rapidity and legibility. You cannot make these forms successfully slowly. You must hustle. The last form, however, is an exception. It must be made with deliberation and grace. See how gracefully, rather than how rapidly you can make it. See how gradually you can pass from the compact to the open form in all of these exercises. Work faithfully and enthusiastically. You will never regret it. They are the foundation stones of success in plain, rapid writing. Use no finger movement—let the action come from up the sleeve.

See how easily you can roll the ovals off, one after and over the other. Then see how perfectly and how freely you can make the \( Q \). Pause before making the compound curve in and through the bottom. Then try your hand at the word \textit{Quinine}. Watch the fingers to see that they do not act at the joints. Then watch the turns and angles to see that they occur at the proper places. Remember that \( u \)'s should be sharp at the top and \( u \)'s rounding. Be sure to loop the \( e \) and be careful to not loop the \( i \).

Students following this course are requested to send work on the fifth of each month to Zane, Columbus, Ohio, for criticism.
Editorial

With the exception of a very few schools, the territory between the Missouri river and the Sierra Nevada and Cascade Mountains, is occupied by small and relatively unimportant business schools. This is necessarily a concomitant of a sparsely settled region. Nevada, for instance, has fewer people than Dubuque, Iowa, or Dayton, Ohio. Spokane has two good-sized schools; Butte, one; Denver three of fair size, but none of the size that so large a city should support. Salt Lake City has two good schools. There are, of course, in all this territory, a number of excellent small schools, some of which are open for business only from six months to ten months each year. On the Pacific Slope population is less scattered and business education is represented by larger schools, of which we might mention the Woodbury and Los Angeles business colleges of Los Angeles, the Stockton business college, the San Francisco and Heald's of San Francisco, the Polytechnic of Oakland, Atkinson's of Sacramento, Holmes' and Armstrong's of Portland, and Wilson's and the Northwestern in Seattle.

The brethren of the Pacific Coast are almost as industrious as their brethren of the Atlantic Coast as far as the longer courses are concerned. The latter are able to maintain the much higher rate of tuition they can collect, and the possibility of enjoying a summer vacation of two months. The idea of holding a student one year—ten months—for a commercial course, and one year for a short-hand course is gaining ground, and, in time, this much desired form of expansion will come about. It will mean a great deal to the other two dimensions of an education; that is, depth and breadth. But there is a considerable difference in rates. Mr. H. E. Hibbard, of the Boston B. and S. school, gets $80 for a term of ten weeks, and the Packard school, we understand, charges $90 for a year of ten months, and this for service not necessarily superior to that given by Mr. E. P. Heald in his San Francisco school at $50 for six months, although the latter rate is considerably higher than that obtained by other schools on the Coast. In fact, in San Francisco there is a school that charges but $30 for a scholarship that entitles the holder to a complete course. The founder of this school sold a half interest in it two years ago, and left the school to be managed by his partner, carrying with him to the East $80,000 as the net "clean up" of fourteen years' work. We saw the books, for the story had a piscatorial flavor.

Business college men in the West are, however, largely guilty of the aspersions that they are trying to teach what they do not know, for it generally crops out that they have a few thousand dollars "salted" into fruit ranch, an oil well, or a mine. This means that money is not thrown away on worthless, though flashy and costly, advertising, and that school equipment sometimes smacks of the time of the golden age of '30. The school proprietors of the Coast, as a rule, are stingy too, in the matter of salaries. If work can be obtained for $90 a month it is poor business to pay $90 a month for it. On the whole, there are many first-class business school men in the Mississippi Valley and in the Eastern States who would be highly gratified if their lines were cast in as pleasant places as those of the brethren on the Pacific Slope.

Commercial departments in high schools are a new thing in the Rocky Mountain and Pacific Slope country. Los Angeles and San Diego, however, are decidedly up-to-date, having separately organized Commercial High Schools, properly equipped and with good courses. There are some queer arrangements, however, in some of the schools; for instance, Redlands (Calif.) High School has a commercial department, but the conditions of entrance being considered by the community somewhat severe, private pupils are allowed to go to the high school and receive the regular instruction, paying tuition therefor. In short, Redlands has a business college in her high school. The best thing about it is, that the commercial instructor, besides being paid a fair salary, has been allowed to retain these private tuition fees as an honorarium for his extra service. George N. Evans, formerly of Worcester, Mass., who has charge of the work, seems to have struck a very good thing.

In Bakersfield, the center of the oil industry of the San Joaquin Valley, the School Board said, "We want a commercial department in our high school as nearly as possible like a first-class business college." They have a two-years' course of purely commercial subjects. Naturally and justifiably the graduates of the four years' classic and scientific courses, protested against the granting of a diploma to two-year pupils that, to the uninitiated outsider, would stand for apparently just as much solid attainment, and just as much investment of time as their own diplomas represented. A compromise is being considered.

In Fresno, pupils of the commercial course, which is shorter than the other courses, get no diploma. In order to obtain the much coveted "sheepskin," they must allow their commercial work to be treated as substitute work for other studies that would have been taken in one of these other courses had it been pursued from the beginning. They must then go on and finish the regular course, whereupon they get the diploma. Strangely enough the pupils are said by the high school principal, to remain for graduation. This may be due to the fact that the principal has queer notions about commercial work, and therefore has in the course very little that might properly be termed commercial work.

San Francisco, Oakland, Stockton, Sacramento, and a number of smaller cities are carrying on commercial work of varying degrees of efficiency. The work here is as important as in any other experiment in our country, and in most high schools, everywhere.

Tacoa is the only city of importance in the "New Northwest" to maintain a commercial department in the high school. This city is a good field for a commercial school of aggressive qualities. There is but one high school of any note in Tacoma, the Tacoma Business College, and its enrollment is less than one hundred fifty annually. This school is in good quarters and in charge of pleasant gentlemen, but the city is the home of a region, has and populations enough to support a school having an annual enrollment of five hundred.

Mr. J. A. Wesco, of Portland, Oregon, is a veteran whom we had long desired to meet. The Penman's Art Journal, in the old days when we were imbibing chirographic inspiration from E. K. Isaacs, had considerable of Mr. Wesco's work on its pages, but for several years we have seen none of it. We found the cause. It is not that his skill has left him, for we saw work that would bear favorable comparison with that of Malaraz, Courtney, or Dennis. Here is the secret: Brother Wesco has a hobby-horse, and he rides it for both pleasure and profit. It is violin-making. All his leisure hours (and they are not many, for besides his school work he does an immense amount of the finest kind of job-work) are spent in making violins, which he sells for fancy prices, not only in this country but also on the continent of Europe. Another example of the business propensities of our Western friends.

While at Heald's Business College, we were reminded that Fielding Schofield, the famous penman of the Gem City Business College, Quincy, Ill., spent several years as teacher of penmanship in the largest school on the Pacific Slope. Mr. Heald's private office is ornamented with the originals of several excellent pieces of Mr. Schofield's work that appeared in the penmanship papers of the early nineties.
The Renman-Artist and Business Educator

Mr. Schofield enjoyed a handsome income while in the West, and was rapidly acquiring financial independence, when a San Francisco bank broke, sweeping away most of the savings of years; the Cleveland panic of 1873, and San Francisco, knocking the value out of both. His first wife, in her health's becoming so much affected by the peculiar climate of the Western metropolis, that the only hope of saving her life lay in returning to the East. He had suffered ill health for years before going to California, and found the climate there just what it had been at the West. He then was in poor health. He spent a few years, and then went back to the University school, and then went to Boston, where he is now living. Blaise, Davis, Liney and other notable friends enjoyed in given exchanges of experiences with this godlike hearted knight of the quill, who has met with misfortune that would have soared a man of less sunny disposition. His fortune is worthy of congratulation.

The Ludicrous in Government Examinations

Ex-Governor William R. Merrill, Director of the United States Census, contributed to The Saturday Evening Post a very interesting article describing his experiences in trying to assemble a competent corps of clerical assistants. He prepared an examination which elicited some laughable answers. He says:

"At some of the examinations we had some very ludicrous answers. On one occasion the candidates were required to tell something about Abraham Lincoln, and the following were among the answers:

"Lincoln was a great general, and distinguished himself in the war of 1812."

"He was a personal friend of the colored race, and was one of the original signers of the Declaration of Independence."

Abraham Lincoln was born in Illinois, where he worked from early man to dey eva as a farmer's lad until he became President.

At one examination the examiner asked the applicants to tell something of Jefferson Davis, and here are two of the answers:

Mr. Davis was President of the United States and wrote the Declaration of Independence. Davis was a famous general of the war of 1812.

One young lady evidently not much of a political reformed. She who William Cullen Bryant was, answered:

William Cullen Bryant was the Democratic candidate for President, a silver advocate and a reformer.

Another unfortunate, whose knowledge of geography was poor, said, the best way to reach the Atlantic Ocean by water from Chicago was in a boat. Another suggested, in answer to the same question: "To by rail to New York, take a boat and get there."

Still another said that John D. Long was "assistant secretary of the Cuban war."

A young lady, who, no doubt, an ardent "4th of July" critic, had displayed her small acquaintance with its fundamental law when asked to tell something about the Constitution. She said:

"I have the best Government on earth and the Constitution cannot touch it."

On a young man's papers were the following question and answer:

"Why were the mass of slaves held south of the Potomac River?"

"Because Africa is a hot country."

Examples of mistakes in spelling, arithmetic, common historical knowledge and English grammar are almost without number. The examples which have been given will suffice to indicate the deficient knowledge of many applicants in the elements which should be possessed by any person who has passed through the ordinary graded school."

Some Exercises in Letter Writing

The following letters are 'bish fish. They were actually received in the course of business, and were copied and submitted to us through the kindness of Mr. W. I. Staley, principal of the Commercial Commercial College, Scranton, Pa., who saw the letters, and, concluding that our readers would be interested in seeing them and using them as class exercises, we obtained Mr. Staley's consent, to see that they were copied and forwarded. The first was written with pen and ink, across the face of a statement blank:

"The others were typewritten by the business man who wrote them. They have reference to a bank failure in Oregon, in which the letters, a small country banker, had lost a deposit of about $6,000.00. J. W. Doe also lost money in the failure. The last one shows that Mr. Scranton desired to be appointed a receiver of the bank. Otherwise, the letters are self-explanatory. Of course names and addresses are fictitious."

February 1, 1891.

Sir: Send me 5 shillings by exchange and 5 of 10 cent wrens you no the wrens I got the night 1 got this paper and 1-50 lbs Lard or hand about 1 penny. Am I a disorder Lard wrens if you please. On the steamer Republic to Reimer Oregon Please send the Pill with the appointment of the boat he will pay you for the stuff.

Yours truly,

J. F. Campbell
Reimer Oregon

Office of Scranton & Walling, Bankers, Sandstone, Oregon. June 16th, 1901.

Mr. J. W. Doe
Salem, Oregon.

Dear Sir:

Will you kindly write us to inform us what disposition was made in the Matter of the suit against you. The Court has refused to run to give for them to be declared a bankrupt, please give us the necessary details in particular, the exact condition and what is the chance of the unsecured depositor at this date.

S. L. Scranton, Cash.

Office of Scranton & Walling, Bankers, Sandstone, Oregon. June 16th, 1901.

Mr. J. W. Doe
Salem, Oregon.

Dear Sir:

Will you kindly let us hear whether you have been heard for a possible order to the petitioners filed for you. Whether you have any claims against the Short Bros matter of which I like to learn as much as possible. If you have any new cases let us hear and we will do our best.

Yours truly, S. L. Scranton, Cash.

Office of Scranton & Walling, Bankers, Sandstone, Oregon. July 5th, 1901.

Mr. J. W. Doe
Salem, Oregon.

Dear Sir:

Please pardon me for bothering you so often but it is necessary for you to know that the Short Bros matter of which I like to learn as much as possible. If you have any new cases let us hear and we will do our best.

Yours truly, S. L. Scranton, Cash.

Office of Scranton & Walling, Bankers, Sandstone, Oregon. July 5th, 1901.

Mr. J. W. Doe
Salem, Oregon.

Dear Sir:

Hoping that we will be able to send you the enclosed letter with explanations itself, it is the first direct evidence that has come direct to us of the move on foot of wish you cautioned us of some time since, from the reading of the letter and known to the parties that Mr. Eames & Blackard in direct sympathy with are for the move that more than likely that later a trustee in the matter will halt to be selected, and we agree with you we cannot be too careful, in making this choice, as so much depends in the way matters of the bank at hand and uncertainty of any security which have been made with the intention of defrauding the honest depositor.

If you people who I have been talking with have made any an in now you can place explicit confidence in, would ask you to look the financial matters of myself up together with all necessary qualifications to fill the place and let me know your decision and what you think will be the chance for me to secure the place, as we ar over anxious to get all possible out of this and not fail again. If any reference is wanted let us hear as I think we can satisfy the most skeptical.

Yours truly,

S. L. Scranton
Cash

A Transportation Spelling Lesson

Have pupils spell the words and phrases, with proper regard for capitalization; direct them to write out abbreviations in full, and then require each one to be prepared as far as possible to tell some interesting fact in connection with each name; for instance, ports between which the steamers ply, location of railway lines, and what they carry, with what transportation line or what specific railway or phase of industrial life the men are identified, principal industries of terminal ports, and large cities at division points of the railways. There can be no more important class of words for the commercial student to learn to spell than the names of great transportation lines, important cities, and the foremost men in business and political life names that will continue to meet him in the business office. This lesson is merely suggestive. It can be extended largely by any well-read teacher.

Railway Lines

New York Central & Hudson River.

New York, Lake Erie & Western, Pennsylvania System.

Baltimore & Ohio.

Royal Blue Line.

New York, Chicago & St. Louis.

The Nickel Plate.

Cleveland, Cincinnati, Chicago & St. Louis.

The Big Four.

Lake Shore & Michigan Southern.

Southern Pacific.

Seaboard Air-Line.

Soo Line.

C & A.

I.

M.

G.

C.

R. I. & P.

C. M. & St. P.

C. & N. W.

A. & W.

B.

B. & Q.

C. G. W.

N. P.

E.

S.

P.

C.

G.

T.

A. T. & S. F.

Famous Names in Transportation

A. J. Cassatt.

Sam H. Callaway.

Wm. K. Vanderbilt.

Geo. J. Gould.

Lucius Tuttle.

E. H. Harriman.

J. Pierpont Morgan.

Wm. Rockefeller.

S.
Chips from Many Work Shops

It is evident that those more immediately connected with educational matters should give careful consideration to the head methods pursued and the subjects taught, and see to it that the children in our public schools are instructed in those things which will give them aid in gaining a livelihood, and that those things are omitted which, though they are graceful accomplishments, cannot be of any real benefit in actual life. — Wm. R. Merriam, Director of the Course.

A business man's protest against the superficiality of much of our school work.

For any one to take up the study of shorthand without sufficient English education is literally to throw time and money away. — Primary School Catalogue.

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Few changes are made in our faculty from year to year, and we attribute much of our success to this fact. We have selected our teachers with great care, not only for their scholarship, but also for their influence on the students in character-building. We believe that we owe to our patrons to place not only competent instructors in charge of our students, but men and women whose influence will add character and force and self-reliance to the students as well. — Blair Business College Catalogue, Spokane, Wash.

The formation and strengthening of good character is surely the most imperative duty of every teacher.

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The largest business houses in America have been built up, not by smartness, but by honesty. They are manufacturing houses whose goods are a standard in every market have won their reputation as much by honesty as by enterprise. Profit pays, and the young business man, whether in subordinate employment or working for himself, who will attempt to build up slowly on the basis of the inseparable connection between duty and advantage, will find that he has chosen not only the moral path, but a sure and certain way to reputation and well doing. — Head's College Journal.

An excellent thought for some proprietors of business schools, as well as for their students.

***

A good business education must mean today a good, practical training in English. Without this training a business college graduate is at a hopeless disadvantage in the commercial world. He must be able to express his ideas — to express them with clearness — to express them with ease. More than this, he must be able to say what he has to say whenever he needs to say it. He must not be under the necessity of locking himself up for an hour or two in order to write a speech, for good English will not come in that way. — Prospectus of Lotter Day Schools Business College, Salt Lake City.

How is this for a Mormon school? Could it have been better said even by the gravest pundit in the sagrest century of New England scholarship? We venture to say, from personal knowledge, that this intermountain school of business has a much higher standard of work than many of its Eastern contemporaries.

***

The value most apparent in commercial education is the money-making element. Commerce is carried on primarily for pecuniary profit, and training in commercial pursuits is regarded as training in money-making.

But while the primary intent of commerce is the making of money, commerce is itself the expression of civilization, of culture, of religion. It was a trading vessel that carried Paul upon his journeys to preach to the Gentiles, and it is a trading vessel that today carries the missionary to the islands of the seas, "brings the ends of the earth together." It is trade that builds nations and shapes their destinies. And as it is with nations so it is with individuals.

While the commercial training given in our schools is a training for the earning of bread and butter, there is nevertheless no factor more potent in the formation of character. Here the student receives the most practical lessons in honesty. His books must balance. His work must be based on correct calculations. Nothing short of fairness, truth, and right doing will bring the required results. The practice of these sterling virtues begets habits that remain through life. The whole arrangement of the course of study cries out against a disorderly and thoughtless manner. He must be obedient and subject to discipline and law. To recapitulate, he learns honesty, punctuality, system, order, obedience; these virtues crystallized into habit, form good character. — C. C. C. C. Catalogue, Des Moines.

It is refreshing to note the increasing number of business schools that are aspiring to character-building its proper place, first place in the business of school-keeping.

Commercial Geography in Current Literature.

MISS LAURA K. HORSE.

[It is designed that these references shall be cut from the paper and pasted on cards of uniform size, these to be filed alphabetically for reference. It is needless to say that this system will provide much valuable supplementary work in Commercial Geography and that it will greatly reduce the teacher's labor in preliminary reading preparatory to the assignment of such work.

Errors:]

ORES


This article treats of the most striking feature of the carryall trade of the Great Lakes, the crude material to the furnaces; the United States owes its supremacy in steel-making to mechanical genius rather than to physical endowments. "The intensification of working, labor-saving methods, and the utmost practicable development of mechanical devices for handling iron ore have more than overcome the high wages and the wide separation of ores and fuel."

FOREIGN TRADE—RUSSIA


The development of agriculture in Russian dependent upon American agricultural machinery; Siberia plants grass seed from Dakota to be haversted by mowers and reapers made in the Western States of America; the demand for this machinery doubled this year; the Russian duty of fifty per cent. not to be applied to agricultural machinery; the largest shipments through the ports of Hull, Hamburg and Copenhagen; Russia establishing agricultural schools patterned after those of the United States.

CONVERSE, HISTORY OF


An interesting article treating of the growth of agriculture, manufacturing and commerce: "agriculture and manufacturing united, make commerce"; in 1901 the United States competed at the great commercial exhibitions, this being largely due to the enormous expansion of the manufacturing industry during the last decade; a gain during the last ten years of one hundred and fifty times in number of manufacturing establishments, and one of million, one hundred and forty farms.

FOREIGN TRADE—LATIN AMERICA


Our export trade with these countries confined chiefly to Mexico and Central America and from South America we buy twice as much as we sell; articles of commerce.
PAN-AMERICAN EXPOSITION—MINERALS


ZINC


This paper deals with the mining and smelting of zinc in the United States. Important zinc districts are shown, giving the output of both lead and zinc, for 1901. Useful for reference.

ROUTES OF TRADE


This article shows how the location of commercial routes and commercial cities is determined by existing geological conditions. Mountain pass routes are in general found where the existing conditions are very flat. Table of mountain routes is given, showing the importance of great passes over them.

RAILWAYS


This article, besides giving in detail the great transactions which have recently taken place in the railway world, gives maps showing the lines under the control of the different railway managers, valuable for reference.

CUBA


A gigantic farm of 25,000,000 acres, a virgin forest, and coal in the United States, with a large area under cultivation. Possibility of vast market gardens for New York's winter market, large amount of fore-stuffs necessary to feed a large force of workmen, and the possibility of Cuba's becoming the great food basket for the United States.

FOREIGN TRADE—RUSSIA


An article of great value showing the magnitude of the trade of the United States with Russia, and giving a list of American manufacturers of machinery and tools in use there. The Russian tariff of fifty per cent. on American machinery is the chief obstacle. These goods being bought by German manufacturers so they can escape the duty and bring American manufacturers into Russia.

IRON AND STEEL


Factors which have led to the project take shape. The existence of vast fields of coal and limestone in Cape Breton, the discovery of different iron deposits in Newfoundland, the close proximity to the markets of the United States, and the stimulus which Canada gives to iron production by the bounty granted on all steel and iron manufactured in the Dominion.

MANCHURIA


A detailed description of the chief trade routes, with the articles of commerce carried over each, giving an excellent idea of the resources of the country.

OIL


Discovery of wells; immense yield; improved methods demanded; future; its future as a fuel and the consequent tendency to cheapen transportation, and also to develop the manufacturing industry here.

FORESTS


A useful article showing that forests increase the supply of lumber which may be depended upon for economic purposes; forests and irrigation; relation of forests to the mining industry; map of government forest reserves.

GEODESY, ERRORS IX


Subjects treated, ocean currents, causes and effect, western North America not affected by Japan current; little connection between the English Channel-Firth of Forth and the Gulf of Finland; Norway not caused by sinking of coast, but by glacial action. Of no special commercial value, but very interesting to teachers of geography.

FOREIGN TRADE CANADA


General analysis of Canadian trade, the only nations which surpass the United States in trade with Canada; importance of fostering Canadian trade shown.

IRRIGATION


A study of irrigation in the arid West; the industrial, social, and political development of the irrigation movement dependent upon the manner in which this problem is met.

A valuable article.

FRUITS


An up-to-date article giving a good idea of the rapid growth of this industry; localities favorable; kind of fruits grown; means employed to bring supply and demand into closer touch.

FOREIGN TRADE—GENERAL


Description of the change which has taken place in the standing of the United States in foreign markets.

COFFEE


Coffee a native of Mexico; its culture; the seedling, planting, pruning, flowering; the fruit, picking; yield per tree; drying, grading, and classification; shipping; and the import of Mexican coffee. Mexican labor.

STEEL


An advertising article describing the new product, Jupiter steel, made at Eau Claire, New York, by combined melting and re-casting old steel. Well worth reading.

Some More Letter Writing

PICKED UP IN THE SCHOOLROOM

Deer,—the reason that I didn't laugh when you laffed at me yesterday was because I have a bile on my face and kant laff and if i do it will bust but I love you old sweet thing bile or no bile laff or no laff you no i, do, p. s. burn this.

College Men in Business

In the New York Tribune of April 13, 1901, Andrew Carnegie outlined the fascinating subject, "How to Win a Fortune," and the article abounded in vigorous and striking statements, which caused wide interest and comment. Speaking of the old question of the education for business men, Mr. Carnegie said:

"The almost total absence of the college graduate in every department of business affairs should be deeply weighed. I have long urged and shall urge frequently in all quarters, and find scarcely a trace of him. Nor is this surprising. The prize-takers have far too many years the start of the graduate. They have entered for the race invariably in their focus in the best capable of all the years for learning anything—from fourteen to twenty. The college student has been learning about the petty squabbles of a far greater number. I am not talking about languages which are dead, such knowledge as seems adapted for life upon another planet than this, so far as business is concerned. The future captain of industry, if he is to get his work, must learn the experience, obtaining the knowledge required for his future triumphs. I do not speak of the effect of college education upon young men training for the learned professions, but the elevation above the grade of the graduate from the higher positions in the business world seems to justify the conclusion that college education, as it exists, is fatal to success in that domain. The graduate has not the slightest chance against the man who sweeps the floor and begins as shipping clerk at fourteen. The facts prove this."

As Mr. Carnegie's influence is far reaching and of great force, the Tribune interviewed several of the most famous business men in New York, in an effort to obtain a setting forth of the other side of the case. Most of the men who responded are very busy men, but they regard so highly the advantages conferred by college training that they gladly took the necessary time to set forth forcefully and lucidly their views. Through the firmness and the kindness of Mr. George S. Murray, of the Packard School, New York, we are permitted to reproduce, in connection with our editorial article, some of these expressions of opinion.

A salary of $100,000 a year is not an indication that a college education is fatal to success in the business world. This is the sum paid to the president of the Equitable Life Insurance Company of New York.

JAMES W. ALEXANDER

He says: "I am not intrepid enough to wish to cross swords with such a practical philosopher and thinker as Mr. Carnegie, in a field with which he is absolutely familiar. I have read with the greatest pleasure and satisfaction, the article of Mr. Carnegie in the Tribune, and find little in it which will not be subscribed to by the most ardent supporter of college education. The aim of the article is to guard against error, not to discourage the student. It is filled with just such practical common-sense as might be expected to flow from a fountain of useful knowledge, like Andrew Carnegie's reservoir of experience."

In just one part, however, of the admirable sermon to working-men, Mr. Carnegie seems to disparage college-made men, but it is only in appearance. Indeed, he could not misunderstand education without the grossest inconsistency, for the ability to reason, to what he finds in the
article under "Strong," is due to a thorough course of education, and it is no argument against the university that Andrew Carnegie and the late President of the Central National Bank; John A. Stewart, President of the largest Trust Company in America; Seth Low, who aims to educate our youths, in college, and to make them as well educated as Mr. Carnegie; Whitechapel, Proprietor of the New York Tribune: Abraham S. Hewitt, who began as a school teacher, and is now President of the Central National Bank; Alexander T. Stewart, who began as a lawyer and attained the highest possible eminence as a merchant; John Williams Porter, Vice President of the Pullman Palace Car Company, and of the Journal of Commerce; and to Mr. H. H. Clark, who is a goods merchant, and Ex-President of the Central National Bank; Joseph W. Harper, and Charles Schirmer, Publishers; Edward King, President of the Pennsylvania Railroad; Richard A. McCardy, President of the Mutual Insurance Company; Edgar S. Auchen- closs, the merchant; John William Attkin, of Attkin & Miller; John Crosby Brown, of Brown & Company; H. H. H. H.; Alexander Hamilton, and George Bagdon, of Clark Dodge, & Co.; Bankers; C. O. French, President of the Manhattan Trust Company; Harold Porter, of Brown Bros. & Co.; F. Wolfe Jackson, chief engineer of the New York Division of the Pennsylvania Railroad; James Murray, Steane, Carpet Merchant; James B. Clark, Bridge Builder; Calvin S. Rice, Railroad President; Jas. Baring, of the Banking- house of Murray & Co.; Standard Oil Company; Chas. S. Fairchild, President of the State Trust Company; Edward Cooper, Ex-mayor of New York, and Joseph of the Brewing Establishment; William H. Huibart, the Manufacturer of Hats; James Hampden Robb, the Park Commissioner; Logan C. Murray, President of the U. S. National Bank; A. M. Collier, President of Real Estate; C. C. S. W. W. T., of the Banking- house of John Payton & Co.; J. Geo. J. Magee, a prominent Iron and Railroad man; H. Seward Webb, lateely elected Vice-presi- dent of the Pennsylvania Railroad; August Belmont, Banker; S. Corbin, Banker and Railroad man; Horace J. Hayden, Vice- president of the New York Central Rail- road; Hamilton Macworthewell, Railroad merchant; A. E. Porter, Publisher; Charles F. Inabrie, one of the largest manufacturers of Sporting Goods; Spencer Trask, the Banker; Geo. Westinghouse, of the Electric Light and the Locomotive Company; President of the National Bank of the Republic; Heber R. Bishop, Retail Merchant; Franklin T. Thompson, of the First National Bank; Henry M. Day, Retail Broker; Chas. S. Colsby, President of the New York Central; Edward H. Abbott, of the Wisconsin Central Rail- road; Charles F. Thomas, President of the Union Pacific; Gardner M. Lane, Vice- president of the Union Pacific Railroad; Sycoonelli Fisk, President of the Illinois Central Railway.

This list might be indefinitely enlarged. The names are mentioned at random and without much reflection, and are almost all in the one city of New York. Surely the success of this book, and the attempts of those who are shining lights in the business firmament, notwithstanding the alleged fatal influence of education, let me point to Channey C. Depew, the President of the greatest railroad in the country, and to Bratton Eves, Ex-President of the Stock Exchange, who is the most fortunate investor in the finances, and who has just taken charge of one of the largest banks in New York, and that within the last five years, and sent its stock from ninety-five to one hundred and fifteen; to William L. Bull, President of the Stock Exchange; J. Edward Dodge, President of the National Bank; John A. Stewart, President of the largest Trust Company in America; Seth Low, who aims to educate our youths, in college, and to make them as well educated as Mr. Carnegie; Whitechapel, Proprietor of the New York Tribune: Abraham S. Hewitt, who began as a school teacher, and is now President of the Central National Bank; Joseph W. Harper, and Charles Schirmer, Publishers; Edward King, President of the Pennsylvania Railroad; Richard A. McCardy, President of the Mutual Insurance Company; Edgar S. Auchen- closs, the merchant; John William Attkin, of Attkin & Miller; John Crosby Brown, of Brown & Company; H. H. H. H.; Alexander Hamilton, and George Bagdon, of Clark Dodge, & Co.; Bankers; C. O. French, President of the Manhattan Trust Company; Harold Porter, of Brown Bros. & Co.; F. Wolfe Jackson, chief engineer of the New York Division of the Pennsylvania Railroad; James Murray, Steane, Carpet Merchant; James B. Clark, Bridge Builder; Calvin S. Rice, Railroad President; Jas. Baring, of the Banking- house of Murray & Co.; Standard Oil Company; Chas. S. Fairchild, President of the State Trust Company; Edward Cooper, Ex-mayor of New York, and Joseph of the Brewing Establishment; William H. Huibart, the Manufacturer of Hats; James Hampden Robb, the Park Commissioner; Logan C. Murray, President of the U. S. National Bank; A. M. Collier, President of Real Estate; C. C. S. W. W. T., of the Banking- house of John Payton & Co.; J. Geo. J. Magee, a prominent Iron and Railroad man; H. Seward Webb, lateely elected Vice-presi- dent of the Pennsylvania Railroad; August Belmont, Banker; S. Corbin, Banker and Railroad man; Horace J. Hayden, Vice- president of the New York Central Rail- road; Hamilton Macworthewell, Railroad merchant; A. E. Porter, Publisher; Charles F. Inabrie, one of the largest manufacturers of Sporting Goods; Spencer Trask, the Banker; Geo. Westinghouse, of the Electric Light and the Locomotive Company; President of the National Bank of the Republic; Heber R. Bishop, Retail Merchant; Franklin T. Thompson, of the First National Bank; Henry M. Day, Retail Broker; Chas. S. Colsby, President of the New York Central; Edward H. Abbott, of the Wisconsin Central Rail- road; Charles F. Thomas, President of the Union Pacific; Gardner M. Lane, Vice- president of the Union Pacific Railroad; Sycoonelli Fisk, President of the Illinois Central Railway.

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Symmetrical, Semi-ornamental Script

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1 2 3 4 5 6 7 8 9 0

Aesthetic, artistic, ornate, uncommonly difficult, dainty, graceful, and unique.

Mr. and Mrs. Aaron Fannington.
A Miserable Failure

A gentleman enclosing his subscription recently wrote us as follows: "I have been trying to write for several years, but am just beginning to learn enough to know that I am a miserable failure, but I appreciate anything pertaining to this subject."

The writer of the above wrote legibly and neatly, but not clearly. His writing was defective, but not slovenly or untidy. In other words, it was readable and good. This person, like many more, has been taught to believe that accuracy and beauty were the best means to fitness in writing, and that anything not accurate, uniform, and pretty was not good.

As he stated, he has for years endeavored to write well but could not. What was the cause? Either he is very clumsy, or the thing he endeavored to acquire was too skillful for ordinary usage. And there are others in the same predicament—endeavoring to acquire something beyond the time and effort at their command.

The remedy lies in ceasing to teach that accuracy is essential for legibility, and that a high degree of skill is necessary to write practically. What such people need and they include a majority of humanity is a simpler, easier, plainer style of writing. They write illegibly because they were schooled to write accurately, and in some one cast iron position, and with some inflexible, uncontrollable movement on the one hand or with the fingers on the other hand.

Those who favor legibility more and accuracy less, who favor less effort rather than more effort, and who have failed to make a success of the usual standard, long-looked, intricate capital style, are hereby cordially invited to try their hands on the lessons begun in this number by Mr. Zener.

The Supervisor Question

Are Supervisors of Writing and Drawing, etc., necessary? If they are, the people ought to know it. If they are not, the people ought to know it.

Now and then school boards conclude that the money spent for supervisors is thrown away, and as a consequence a supervisor is dropped. A certain copy book concern has for some years been encouraging this idea by saying to school boards that if their books were adopted no supervisor was necessary. Special teachers or supervisors will therefore do well to see that such influences are counteracted, for it takes but little time to know that between the teacher and the book, the former is the far more valuable of the two. Penny- and pound foolish school boards sometimes see the distinction, and feather their own nests at the expense of expert instruction.

We have on hand a few articles bearing upon this question, which, if there are enough resounding little articles to justify, will be given in this journal, to start influences to work to combat superficial and dollar squeezing arguments against specialists as instructors.

Do you want the articles?

Automatic Lettering

The lessons in automatic lettering by Mr. Evans, are nothing if not practical. They are not fancy, invented by the schools, but something intensely modern and money-making in character.

Two characteristics of Mr. Evans' work are its simplicity and economy. After all, which is simplest is best, in painting, in dress, in architecture, etc.

Students will do well to give to Mr. Evans' lessons the attention they deserve. There is money in automatic work, and you might just as well have it as someone else.

Obituary

Benjamin Stanley Banks, Principal and Founder of Bank's Business College, Philadelphia, Pa., died August 21st. He leaves a widow and two children and a business school with a national reputation.

Mr. Banks was a graduate of Lafayette College and the University of Pennsylvania, and was admitted to the Bar in 1887.

Mr. Archibald Cobb, who has herefore had charge of the department of shorthand, is now principal of the college. With his supervision and a loyal faculty, Bank's College will continue to be one of the few large leading schools of the country.

National Commercial Teachers' Federation

OFFICE OF THE PRESIDENT
SALEM, MASS., August 20, 1901.

PENMAN-ARTIST & BUSINESS EDUCATOR
Columbus, Ohio.

DEAR SIR,—At a meeting of the Executive management of the Commercial Teacher's Federation held in Chicago, it was decided that the holiday session of the Federation at St. Louis, be held on December 27, 28, 30th, and 31st, as follows:

Thursday evening December 28, eight o'clock, social gathering at hotel headquarters.

Meetings of the sections will be held in the morning of the 27th, 28th, 30th, and 31st from 9:30 to 1:30.

Meetings of the Federated body will be held in the afternoon of the same dates, from 2:30 to 5:30.

Evening sessions of the Federation will convene at eight o'clock on the evenings of the 28th, 29th, and 30th.

A banquet will be held on one of these dates, probably the 30th. Other special features are being arranged and will be announced later.

Respectfully yours,
GEO. P. LORD, President.
Mr. Chalton V. How, the famous engraving-script expert, is now located in the city of Brotherly Love, as policy writer for the

He writes that he is receiving a good salary and that the work is pleasant. We have an occasional inquiry concerning the profit- ableness of policy writing or engraving, and we have reason to believe that it is a good thing. The pay is sure, the hours are easy, and the remuneration at least fair, ranging from $30 and up for an average day's work. The above is an estimate of his income for an average day.

Mr. G. F. Thacker, formerly of Springfield, Mass., and recently of the Zanerian, is now with Brown's Bridgeport, Conn., Business College.

G. T. Wiswell, formerly of Olean, N. Y., is now in charge of the shorthand department of the business school in Boston, Mass.

Mr. J. M. Reaser now has charge of the new business college at Centenary College, a department of the Readership of the New Jersey Convention. Mr. Reaser takes great pride in this new department and is doing a fine work.

Mr. P. A. E. wishes him much success in his undertaking.

Mrs. A. H. Tate, formerly of the Birmin- ham (Ala.) Business College, is now connected with Barthelemy's Commercial College, Cincinnati, Ohio.

If Mr. Tate continues to improve his penmanship, as he has in the past, it will not be long before he will be the top in that line.

The Crafords, Academy, located at Northcrafts, Va., will open a Commu- nity College for the fall term of this year.

F. S. Wolfe of Salina, Kans., has accepted a position with the Black Book Co., Salina, Kans., but will continue with this year's work. Miss Tina P. Hudson is to have charge of this department.

R. C. Bay will remain with Hammer's Business College, Akron, Ohio, for another year. Mr. Bay is quite a skilled penman.

Samuel M. Jones, the Golden Rule: Mayor of Toledo, delivered one of his characteristic addresses at the business school in Fremont, Ohio, Burt German, Presi- dent.

G. E. Spohn of Salina, Kans., has cast his lot for the coming year with the Northwestern Business College, Minneapolis, Wis.

L. J. Krohn, Grand Junction, Colo., is announceing by circular letter and card a Pitman system, with Kansas Business School, a new system of "Typewriter Short-hand," by which he claims the speed of the typewriter has been increased four times. This would be quite a revolutionary in- troduction to the business world, if it were true. After examining the card enclosed and reflecting upon the matter, it is a wonder to us that something of the kind has not, there- fore, been invented and in use.

The Mountain State Business College, of Parkersburg, W. Va., has made arrangements with the G. S. Finch, Philadelphia, who has started a branch school at Cambria, Md., with Joseph W. Smith in charge.

Harry E. Wilson, one of the brightest commercial teachers of the Middle West, formerly a professor at the Lincoln (Neb.) Business College, has been engaged in business college work in the Nebraska State College at Lincoln, some time ago, and has now set forth in the sacred domain of the law, having taken the bar in Seattle, Wash. J. B. Durve, by the way, has successfully associated in school work in the Shenandoah Normal School, Shenandoah, Iowa.

W. W. Bennett, whose name has been the subject of much discussion by pring- ping the school during the last ten years, is now at the South Side Business College, Chicago, one of the most successful schools in that city.

Mr. W. H. McCauley, who was long associated with the last Mr. J. M. Eaton, of the Capital City Commercial College, of Des Moines, Iowa, has assumed control of that school. In the reorganized faculty we note the names of W. E. Stockman, R. F. Will- iams, and Miss Carrie Clarke, teachers in the school. Mr. McCauley is successful in his new management.

Mr. and Mrs. C. H. Shuttrick of Altoona, Iowa, have been spending their vacation in Chicago, lei in the University of Chicago study dietetics and cooking, and in the Art Institute. This is the right thing to do when health permits.

F. R. Courtney, the famous penman of Milwaukee, is now with the Iowa Business College, Des Moines, Iowa.

F. O. Putnam is now supervisor of pen- manship and drawing in the schools of the city of Chicago, and we are of the opinion that he is doing splendidly well, and we congratulate the good people of Chicago on their securing his services.

The Capital City Commercial College, Des Moines, Iowa, presents us with a very attrac- tive catalog. But the beauty of it is, the pictures and etchings which are numerous and well presented, and the rates are quite reasonable. It is a little representation of one of America's leading Business Training Schools.

The National Business College, New York, Va., A. M. Cowger, Proprietor, presents its new catalog for the coming year, which is well illustrated, written, and printed.

The Empire Business College of Truro, N. S., greets us with a nicely gotten up catalog, Mr. G. L. Brown is the proprietor.

The Bethany College of Business, Linds- bury, Vt., has issued a nicely gotten up catalog, showing quite a large school, and indicating a prosperous and progressive condition.

The Stanberry, Mo., Normal and Business College Catalog, D. S. Robbins, President, is before us. It is a large, well printed and illustrated catalog. This is of as much value as the previous catalog, as well as to the cause of practical education.

The City College: Business College, Salt Lake City, Utah, occupies three floors of the city's most prominent building, and has an enrollment of 1,600 students. The course of study is outlined in the catalog before us, and seems to be broad and extensive. The catalog is a neat job on a par with the average Eastern school.

The Santa Barbara, California Business College issues a neat little booklet betokening a good school as well as a prosperous one.

The Georgia Normal College and Business Institute, Abbeville, Ga., publishes a 56 page catalog, which does credit to a credit- able institution.

The Spencerian College News, Cleveland, Ohio, announces its annual book, one of the very best journals of the kind pub- lished. Indeed we do not know of an equal. It is very well printed and well bound. It never fails to contain fresh, first-class articles, etc. Besides, the new features are gotten up in a very readable manner.

A booklet from Toledo, the business college of the University of La Crosse, Wis., contains half of the contents of the previous year's "Toldeo Herald," which is a monthly publica- tion, and which is, without cavil, the most stimulat- ing title "Toldeo Graduates Who Earn $175.00 per month.

The Danville, Ill., Business College issues a new catalog, which is a 4-page catalogue, a much larger than before.

One of the neatest and best illustrated catalogs of the month came from the Metro- politan Business College, Minneapolis, Minn. A poster above the ordinary was enclosed therewith, as was also a beautiful calendar. Success seems to have per-
College Men in Business
(Continued from Page 10.)

back just to that extent. But I can add that the boy who has within him the charm of some future master in affairs will be all the more of a leader by reason of a thorough college education, and even that he will outstrip in the mere matter of time the boy whose training was sweeping the shop or adding up columns of figures at a desk.

It is the successful men we are talking about. And when the shop-bred boy reaches the high station to which his abstention from college has assisted him, does it require argument to prove that he would be a more useful, a more influential, a more attractive man if he could have combined with his physical training that knowledge of science, literature and philosophy to the mastery of which the university is the open door?

This subject is frequently discussed on the assumption that the acquisition of material wealth by the individual is the supreme note of existence, if we would be willing to allow such a monstrous principle in so many words. And is the influence of a liberal education upon the formation of the character of an American gentleman to be ignored by business men? Is there any incompatibility between being an educated gentleman and a business man?

My answer ends, as it began, with the remark that there is probably little occasion for controversy on the subject between Mr. Carnegie and the advocate of the college, and it is to be hoped that Mr. Carnegie and other influential men will encourage a sufficient number of promising boys to avail themselves of the advantages of the university, to form a fair body of graduates, and to furnish the opportunity for just acquisition.

Perhaps we may be able to spare space to present the views of a few other important business men. We mean to clinch the point that the assertion that "College education is fatal to success in business," as stated by Mr. Carnegie, and that "Higher education leads down to ruin," as vehemently declared by a representative Western business college man in the Detroit convention, are fallacious statements, showing superficiality, if not ignorance.

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Ornamental Penmanship

Article Number Three

When I first became interested in penmanship the penman's papers contained but few specimens of writing and most of those published were wood-cuts, which showed the skill of the engraver instead of that of the penman. Hand-engraved work is sometimes given at this time as fac-simile engraving. It is safe to say that in most cases the writing has been improved by the engraver. Penmen should learn to discriminate the hand-engraved work from that of photo-engraving. The latter gives the writing much as it really is, though unless there is a reduction in size the engraving the quality of line is heavier than in the original. Our finest writers have never done much work for engraving, because they realized that their work did not show to advantage by the photo-engraving process. For this process, the writing should be in black ink. India ink is best. No penman can do his best work with India ink, as it is too thick, and a fine line is uncertain. To get the fine line the penman must dilute the ink. This makes it pale and sometimes a pale line is "lost" in engraving. The engraver must then build this line which often prints rough or heavy. I have seen poor writing engraved into a good appearance (this is usual when the writing is greatly reduced) and I have seen good writing engraved in a manner to dissatisfy the writer. The best ink for photo-engraving is the stick India ink ground to the required density, but this is seldom used because of the time and trouble of grinding. Much of the writing that appeared in the penmanship papers of fifteen years ago was written large with a hard lead pencil and then traced slowly with ink. Many copy-book head lines are made in this manner, but the process is gradually being abandoned.

Artistic penmanship depends on curves and contrasts for its beauty. The firm and delicate line and graceful shade give this style of writing that pleasing appearance that delights the eye, not only of the beginner, but of the skilled penman.

The profession of penmanship has grown from year to year and there are more good writers today than ever before. It is worthy of note that the writing master of olden times has disappeared. The writing teacher of today is usually competent to teach drawing, designing and the branches allied to writing, and also the studies taught in commercial colleges.

It should be the aim of every penman to use his good writing as a means to an end, and many writers of a few years ago are now with business colleges or in positions where their skill is of much benefit to them. Specimens of writing will be criticised if sent to C. C. Canan, 3010 North Nineteenth Street, Philadelphia, Pa.

Stamps for return postage should be enclosed.

Specimen in the form of a superscription, "The most beautiful letter you have ever received," will be mailed to you for 10c in stamps or coin. It will illustrate the work of the finest shading penartist in the world.

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Individuality in Writing

BY J. E. LEAMY

Individuality is conspicuous everywhere. One has but to observe the many peculiar personalities as he walks along the street to be convinced of the fact that nature has endowed each individual with a countenance, voice, manners, etc., that are peculiar to him alone.

It is through individuality that we recognize our friends, not always by their countenance, but often by their voice, manner of walking, or through some other gift of nature.

Man's individuality is not only shown in his personal appearance, but in nearly everything he does. Though his handwriting will show his personality, as in no other of his works. Nature has endowed each one of us with a distinct sort of writing. A quarter of a century ago the testimony of the hand-writing expert was of minor importance, but today his evidence carries weight in both criminal and civil cases, and has many times been the means of inducing a jury to decide one way or another. Someone has stated that “an individual’s handwriting is often times more personal than the individual himself.” This we are inclined to believe, because after a person has once adopted a certain style, there is less change in his writing from year to year than in his personal appearance.

Individuality in handwriting is acquired mainly by repetition. In school and during the early years of life, the handwriting is more or less formal and studied; but as time passes and repetition after repetition occurs, the writing becomes a reflex action like speech and gesture. Although during school days the pupil was forced to imitate one certain style as a copy and standard, yet individuality soon presents itself, and that person finds himself later on with a style that is unlike any other—a handwriting that contains peculiarities even unknown to himself. That writing may contain many of the forms and principles placed before him in childhood, yet those forms are untaught, unchanged, and in one way or another. When we consider the fact that it is absolutely impossible for an individual to disguise his writing, then are we convinced that that writing contains peculiarities unknown to the writer. The expert examiner sees the forged signature from the original, because it was absolutely impossible for the forger to know all of the characteristics entering into the writing of the person whose name he wished to forge, and to execute them at will.

An expert examiner of contested handwriting has stated that he does not believe there is a person living who can disguise his own handwriting or simulate the writing of another. We may be successful in imitating the primary elements of another person’s writing, such as form of letters, slant, spacing, etc., but it is utterly impossible to know all of the secondary and minor characteristics of that person’s writing and to execute them rapidly and at will. This tends to convince us that the style of writing is a personal one, and that there are as many styles as individuals. The latter statement may sound rather broad, but upon close investigation as to the number of distinct styles that may be written, it is found that there is a separate style for each individual in the world and many more to spare.

There is probably no one who disputes the fact that each person has a distinct style of handwriting; but the question that is uppermost in the minds of instructors along this line is, whether or not this variation in script characters should be recognized in the teaching of writing, and if so to what extent. Individuality in writing will develop of its own accord. It is not teachable. It should be allowed in the pupils' work just as long as it does not tend to make the writing illegible. Beyond that point it should be checked. The old idea that there is but one way to write legibly is being slowly but surely laid aside, and educators and instructors along the penmanship line are learning that the old saying “what is best for one is not best for another,” applies to handwriting as well as to other things. Instructors are convinced that pupils will write differently regardless of instruction or method, and that the best way is to build upon what the pupil has, even though it is defective, rather than force him to begin anew and adopt some style or course that means a radical departure from his present work. No one denies that pupils can learn to write a good legible hand by the latter named method, but that method certainly does not correspond to the present system of teaching along other branches. Show the pupil wherein his writing is illegible. Criticize certain por-
A PEN PAINTING MADE DIRECT FROM A PENNSYLVANIA SCENE BY MR. ZANEK.

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Allow me to say that I think you have the best school in America to get Art Penmanship and Good Paying Positions.

Your friend,
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by E. P. Zaner, Columbus, O.

Send for Catalogue and Sample Writing.

J. W. Stoakes,
Milan, Ohio.

Mention this paper.


A Lesson in Drawing

Foreshortening

The word foreshortening is long but full of meaning. It means that the appearance of things is not the same as the things themselves. Figure one is a circle, Figure two is a picture of a circle. The picture is not round but it represents a round object. It is a picture of a circle seen at an angle, or in a foreshortened position. Figure three is the same circle seen edgewise. The drinking glass shows very plainly the way in which circles appear: some times nearly straight, as at the top, and in other positions quite rounding as at the bottom. Study this carefully. Hold a similar glass nearly level with the eye and see if it does not appear the same. A race-track, bucket, vase, etc., all appear much the same.

The square, Figure four, is square in fact. It is only half as wide vertically as horizontally, though it looks much more. Figure six, is the square seen edgewise. The door shows how many objects are foreshortened. While the drawing of the door is but half as wide as the opening, yet it looks as wide. That is, it looks as though it would easily close the opening if swung shut.

The difficult part about foreshortened surfaces is to judge how much they are foreshortened. This can be done only by practice. No one can do it for you. The time to begin to learn is now. It is not necessary to go to Europe or Boston to learn this. You can do it where you are if you but try.

Keep in mind that drawing deals with appearances rather than with facts. Perspective, is the facts of appearance. Foreshortening is the essence of perspective. In looking at objects, you usually see more of one side than the other. The thing to do is to discover how much more of the one side you see than the other.

Copying pictures is allowable, but it is better to draw from real things. Copying pictures is not unlike committing words to memory. You may understand their meaning, and you may not. Be on the safe side, study drawing, but draw from real objects.

FROM CHAPMAN'S AMERICAN DRAWING BOOK, COPYRIGHT A. S. BARNES & CO., NEW YORK.

This is a remarkable example of Line Work and Pictorial Effect. Made 50 years ago by J. A. Chapman. The above is one of many high-grade portraits found in "Portraiture."

Inspiration

S. G. Hurst Writes

FRIENDS ZANER and BLoser: — Permit me to say that I think the Lessons by Messrs. Mills and Lehman are going to be a great inspiration, both to pupils and teachers of writing.

One hundred degree weather takes a great deal of the enthusiasm and fire out of the "writing master" but a cool wave and a careful perusal of the good reading matter in the P. A. and B. E. brings him up to white heat again.

Very truly, C. C. LISTER.

September, 1908.

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ZANER & BLOSER, Columbus, Ohio.
The letter on the opposite page was reproduced from an old book published nearly two centuries ago. Look at the small letters carefully and critically and you will discover that people in those days wrote more freely than we give them credit for. They wrote many words without raising the pen, and not infrequently joined words. The movement was mainly combined, with sometimes a surplus of finger action chiefly in the small letters and sometimes whole arm movement in the capitals.

The plan of putting the body of the letter plain, neat, and solid by itself and the flourishes about the border is a good one from the artistic standpoint. Indeed, we can learn much from a page of this kind. We cannot only get ideas of beauty in curve and arrangement, but we can learn as well that the penmen of those days were skilled quite as much as those of today. And it is doubtful if our work will live as long as theirs and exert as lasting an influence. Toil and talent are not the product of the present alone.
Dear Daughter,

It is a great satisfaction to me to reflect on that dutiful behaviour, wherein you have hitherto demonstrated. I feel in my heart the first steps you have made in the practice of honest and particular virtue, and the improvements in the business of writing, which will always distinguish you among those of your sex. I shall, therefore, write you a few words of advice upon this subject, that you may see, that religion is a great refiner of reason, and a power over men's lives. I shall not mince my words, but speak to your face, and tell you the truth, and not constrain you to believe me by doing so.

Religion is the foundation of all religion, and the church is theVia. In order to become the power of your heart, and the guide of your conduct, you must not only love God, but also love your neighbour. The conversation of the wicked will not make you wise, but it will corrupt your mind. Therefore, be careful in your conversation, and keep away from bad company.

Your obedient and affectionate father,

W. H. Wallis.

Written and published in "Natural Writing" nearly two centuries ago by Geo. Shelley.

See "Goosequillism" on preceding page.
Compact, calligraphic characters!

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

Tall, graceful, voluminous, characteristic, uncommon calligraphy.

Good Art in Illustration

What it is, How to Recognize, Enjoy, and Appreciate It

(SEE OPPOSITE PAGE)

The accompanying illustration is one of two hundred and twenty-six page designs in "The Holy Gospels" published in London over half a century ago. They were engraved on wood. The artist seems to have been V. Beaune, as his name appears on nearly all of the plates. This book, in our opinion, because of its illustrations, is one of the few great books of the past century. It is this because of the great number of ideas expressed in original, striking, impressive, technically artistic, unforgettable pictures.

Who can forget the parable of "the poor, and the maimed, and the halt, and the blind" after having looked upon this illustration? See how suggestively wealth has been depicted by the rich, fine art dishes and draperies. Also how wealth and poverty have been contrasted by crutches among the dishes at the top of the page.

The force and effectiveness of the whole is the result of careful, enthusiastic, conscientious thinking, and artistically arranged, and skilfully executed forms and lights and darks. See how the dark dish contrasts with the light ones; how the dark figures sitting at the table silhouette darkly against the back-ground and serve also as a back-ground to the lights in the two foreground figures; and how the widely different technique of forms in the foreground suggest variety of rags and raincoat!

We consider this great art because it came from the heart. Truth was the artist's motive, nature was his means of expressing it. This is the age of fine books, and beautiful and truly effective illustrations, but here is a book with over two hundred illustrations, published in 1860, that compares favorably with the best of the present day. In those days it cost forty thousand dollars to produce it, as each illustration had to be engraved (cut) into wood by skilled hands. Today it could be done nearly as well by purely mechanical means.

More of these illustrations and many others will be given, with critical text to explain their merits, if you desire it. A postal will do to tell us of your desires.

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he said unto him, Blessed is he that shall eat bread in the kingdom of God. 16 Then said he unto him, A certain man made a great supper, and bade many: 17 and sent his servant at supper-time to say to them that were bidden, Come; for all things are now ready. 18 And they all with one consent began to make excuse. The first said unto him, I have bought a piece of ground, and I must needs go and see it: I pray thee have me excused. 19 And another said, I have bought five yoke of oxen, and I go to prove them: I pray thee have me excused. 20 And another said, I have married a wife, and therefore I cannot come. 21 So that servant came, and shewed his lord these things. Then the master of the house being angry said to his servant, Go out quickly into the streets and lanes of the city, and bring in hither the poor, and the maimed, and the halt, and the blind. 22 And the servant said, Lord, it is done as thou hast commanded, and yet there is room. 23 And the lord said unto the servant, Go out into the highways and hedges, and compel them to come in, that my house may be filled. 24 For I say unto you, That none of those men which were bidden shall taste of my supper.

25 And there went great multitudes with him: and he turned, and said unto them, 26 If any man come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea, and his own life also, he cannot be my disciple. 27 And whosoever doth not bear his cross, and come after me, cannot be my disciple. 28 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? 29 Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, 30 saying, This man began to
Lessons in Automatic Lettering

Number Three

By E. E. Evans, Streator, Ill.

After mastering the block, and the Marking Alphabets, you should be able to control the movement and thoroughly understand the workings of the Auto pen. Much is to be learned by the student himself. Constant practice and experimenting will do this.

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Draw the ruled lines in gold, silver or white ink. Colors can be used on black board by using white adhesive ink and pour Plock, or bronze over it.

The top and base lines used in the "Auto pen" are made with a compass. Retracing around "Signs" is with ordinary pen and gold ink.

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The Tenth of a Series of Twenty-Four Script Alphabets Illustrating as Many Practical, Unique, Ornate, Peculiar, Characteristic Hands

Engrossing Script, or Roundhand, as it is commonly called, is becoming more and more popular. And why should it not when it combines at one and the same time in such an unequalled manner the qualities of legibility and beauty? For engrossing resolutions, diplomas, charters, etc., and for advertising purposes where beauty and plainness are desirable, no other hand is so appropriate and quickly executed.

For superior effect in engrossing, a specially adjusted oblique holder is desirable. The pen should be fine and flexible, such as the Zanerian Fine Writer. The ink should be India of a special make and properly diluted with water. It is not necessary to use the proprionate as to produce a dainty hair line and a dense, brilliant, black shade.

The movement needs to be "slow but sure." Firm yet delicate and flexible. It should come principally from the fingers, hand, and forearm. The hand should rest substantially upon the little finger. The latter should serve as a stationary rather than as a movable rest. The forearm should cross the paper diagonally with the base line of writing. Do not hold it parallel with the base line nor at right angle to it, but about half way between the two extremes. That is, turn the paper until the fore arm crosses it at an angle of about forty-five degrees.

Study carefully the forms and use pencil head and base lines for the minimum letters, and for the capital and extended forms, if desired. Keep the mind the five S's—shape, shade, slant, spacing, and smoothness. Raise the pen as you come to the baseline in making all small letters. Make both sides of the base downward, the heavy side first. Raise the pen often and replace it skillfully. Aim to secure uniform slant and spacing. Make the up strokes on the same slant as the down strokes. Study such letters as a, e, and, critically. Several styles are given. Select those you like best and practice them patiently. Success in this, as in all things, does not come in a bound, but you must win and earn it by the sweat of thy brow. But the return in will even be in the proportion that you work intelligently and industriously. Work in the most advantageous manner.

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Lettering and Designing Number Eight

BY E. L. BROWN, ROCKLAND, MAINE.

Herewith is presented a drawing suitable for catalogue decoration, which is simple in design and quite artistic and pleasing in effect. Lay off the entire design in pencil, beginning with the Cupid and book. Note the position and expression of the cupid. The flowers were designed for decorative effect only, and are not given as models of anything that ever grew. Carefully suggest all the most prominent shadows before inking. In this drawing the light is represented as coming from the upper left hand corner, this fact is best shown in the light and shade of the cupid. A good pencil drawing is absolutely necessary for the best results.

Inking use a good India ink, and India ink, and aim for fine, sharp, clean lines. Give the lines of the copy careful attention. See that the shadows and half tones are properly shaded. Spots of color around the outer edges of the circle, and here and there under the edges of the leaves, will help to bring out the different parts, and tone up the design generally, but do not use too much solid black. Study all these little points thoughtfully before you attempt to give the expression, as this is the only way to practice intelligently.

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The New Zanerian Alphabets—A guide to engaging, containing a great variety of alphabets designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth...... $1.50

Progress—C. F. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22 x 24 inches. The original of this design hangs on the wall of the Zaner Art College, and is valued at $100. "It's great," "it's certainly a bird" are some of the expressions which have made an impression. Let the reader remember also that it's no Spanish bird, but the American Eagle—the old national bird of ours that must now be especially proud. In tabe...... 50c.

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C. F. ZANER, Columbus, Ohio.
Lessons in Engrossing — Number Twelve — by H. W. Ribbe, 181 Tremont Street, Boston, Mass.

The person who aspires to success as an engrosser must be able to execute good strong script, rapid marking, text lettering, and the various styles which require outlining with a pencil. The present lesson is not given as an example of careful, accurate outlining but as a rough, rapid, and strong work. The originals are made between lines three fourths of an inch apart; the caps occupying the full space, and the lower case two thirds. First outline with a hard pencil and then with ink, using a very coarse pen. After making sets enough to have the forms thoroughly committed to memory practice them on a smaller scale without the pencil outline. Angular forms may be maintained throughout, if desired, but has the effect of cheapening the letter.

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W. W. SMITH.
With Western Business College, Birmingham, Ala.

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VOL. 2, NO. 3
WHOLE NO. 38
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Uneducational.

Requiring children to write under ten years of age, as they do in our public schools, is uneducational. It does more harm than good. It injures the child and the child's future writing. It injures the child because it is not old enough to perform with ease the art of writing. Childhood is the period of growth and activity, but the art of writing demands almost complete quietude. It suppresses breathing, and what could be more harmful? The ages from ten to fourteen are suited to pursuits of a skillful but not of a heavy, exhausting nature. The art of writing is the most skillful art we have to learn, and not being of a heavy character, it is specially suited to these ages. The arm muscles are more manageable at this period and it can therefore be more successfully taught.

The harm done to the child and the child's future writing, at from six to eight years of age, is far greater than most people suppose. It is during these years that excessive finger movement—the foo of easy writing—is established. Premature teaching rather than the copy book is responsible for cramped finger action. It is during these early years that gripping is also established. Gripping is not taught; neither is finger movement, but both develop because the child is endeavoring to do something that adults master. Childhood is naturally the whole arm (muscular) movement period, but the art of writing as usually taught is too small and difficult for the child to perform in a free manner, and as a consequence it resorts to a slow, labored, cramped, drawn, finger action, which is rarely ever successfully broken short of special effort and training by the few in a business college.

Why continue to cry copy-book or muscular movement, or to denounce the regular school teacher, when the root of the penmanship evil is allowed to thus flourish in the primary grades? Why denounce the teacher when we as specialists have known so little as to the real root of poor writing?

The remedy is pen. Require less writing in the primary grades. Let writing be done large enough so that children will use the arm movement in preference to the finger movement. Use the blackboard more and pencils less. Pens cause gripping—also fine pens. Chalk or coarse pens should be the implements. The minimum letters should be upwards of a half inch in height. Arm movement will then be as "natural" as finger movement and far more efficient and healthful. Then, as the pupils advance in years and skill, reduce the size of the writing until it becomes small enough for general usage.

Simply a Matter of Guage

The Western Penman, September number, commenting upon "funny illustrations," as touched upon by us, among other things in its random remarks asks, "why does the PENMAN-ARTIST AND BUSINESS EDUCATOR ridicule muscular movement and then secure services of leading advocates and teachers of muscular movement to give its lessons in business writings?"

Our answer is, because we are not narrow enough to think our own way is the only way. Because we believe in giving others an opportunity to express their views. As a journal of and for the profession of practical education, the PENMAN-ARTIST AND BUSINESS EDUCATOR offers its columns for the expression and discussion of ideas of various hues, and not as a vehicle only for those with which we agree. Our contributors are told to give that which they think is right regardless of our own opinions. We do not refuse articles of merit simply because we do not think their way, as does our western brother. We are not running a narrow-gauge journal. We are not advocating "one movement for all," or "simon-pure muscular," of the wild and wooly sort—simpler, plainer, easier, swifter writing for the many is our creed.

As a journal of and for the profession we must reflect opinions as divergent and prolific as its leading members hold. We debar none because they differ from our own. The PENMAN-ARTIST AND BUSINESS EDUCATOR is an open court in which all may speak who speak interestingly, instructively and timely. The PENMAN ARTIST AND BUSINESS EDUCATOR is a vehicle whose track is not of the narrow-gauge. Upon other topics our western brother seems sane and liberal, but the minute you pull the penmanship string he becomes excited and at once yells "muscular movement" and the night-mare of copy-books is upon him.

After all, it is simply a matter of guage as concerns the Western Penman and PENMAN-ARTIST AND BUSINESS EDUCATOR. The one is broad enough for muscular movement followers; the other is a standard guage upon which all may ride and enjoy the fellowship of the best our profession affords.

A Deserved Compliment for Mr. Gaylord

EDITORS PENMAN-ARTIST AND BUSINESS EDUCATOR:

I am in receipt of the last number of your magazine and wish to congratulate you upon the many good things it contains. I was especially pleased with the article in regard to western schools as given in Mr. Gaylord's department, and have written him expressing my appreciation of the same. It is out of the ordinary; not and gives us some very helpful information.

I think you are very fortunate in securing such a man for that department. He is one of our brightest and most progressive teachers and one who is bound to do much, both for your magazine and for its readers.

However, this is something you know as well as I do, for you are always striving to obtain the best possible talent and doing everything possible for those who come in contact with you.

With best wishes for your prosperity and trusting you are enjoying a very successful year. I am Sincerely yours,

A. H. Bartleby.

St. Johnsbury, Vt., Oct. 1, 1901.
Instructions Plate Ten

In making $\text{C}$ use a rapid, uniform, circular or rolling fore-arm movement. The reduced forms will demand a reduced, well-controlled motion the same as the first, but smaller. See that the beginning stroke of each capital is well curved. Too many make it straight and that robs it of grace. Endeavor to make these capitals without raising the pen. Finish these letters with a small turn—not with a large, round one. By so doing capitals join successfully with small letters. Check the movement slightly in finishing the capital so that the final turn will be narrow and so that the following small letter will not be made too recklessly.

Instructions Plate Eleven

In making the straight line exercises of $\text{H}$ do not raise the pen, and make strokes up as well as down. In the right curve forms, make strokes upward only. Study the loop letters closely. See that the $\text{J}$ below the crossing makes a good $\text{t}$. Avoid an angle at the top of the loop and use but little finger action. Instead, see how gracefully and how freely you can make the tail letters by simply causing the forearm to act in and out the sleeve and like a hinge at the elbow. Keep the last down stroke of $\text{h}$ and $\text{k}$ on the same slant as the first, and watch the final turn in order to keep it as narrow as other turns. In all this work, rely mainly upon the forearm or muscular movement, and do no work slowly.

Instructions Plate Twelve

Practice $\text{H}$ diligently. Do not slight these basic or preliminary exercises. As before stated, your final success will depend upon the skill with which you make these. The down stroke in these capitals is slightly curved. Note how the $\text{Q}$ resembles $\text{Z}$ and how the second part of $\text{A}$ resembles $\text{G}$. Note also the fact that the second part of $\text{H}$ is like a final $\text{t}$. Make the letter without raising the pen. Keep the lower loop of $\text{Z}$ rather small and the final crossing on the base line. Be careful how you join the capital to the small letter. Harness your effort to do it successfully. Close attention to detail and a determination to do all work freely and with the arm movement is the secret of success in good penmanship.
Plate 13

Union United Urbana Uniontown Y Y Y Y Y Y Y Y Y

Yours truly. Yours sincerely. Yours

youth youth youth youth youth y y y y y y y y y

young young young young young your

Plate 14

Vesuvius Vesuvius Vesuvius Vesuvius

Value the present moments. Value

g g g g g g g g g g g g g g g g g g g g}

quinine quinine quinine quinine qu
Instructions Plate Thirteen

Practice faithfully and freely. Fill page after page of the exercise and go no further until you can make it well and much better than when you began. No. 104 should receive your most skillful attention. The loops below the base line should be made the same in size and shape as those above. The crossing should be on the base line and not below. It is so easy to neglect this and then wonder what is wrong with the appearance of your work. Skill in seeing is quite as essential as skill in doing. Neither can be acquired in a day or by a few efforts. Constancy in this as in other lines is the key to excellence.

Instructions Plate Fourteen

Number 114 is one of the most skillful of penmanship exercises. It demands a movement as graceful as the form. You now have a chance to see what you are made of. If of clumsy material, this exercise will help you to become graceful as well as a good writer.

Study the lower part of q and f. The loop should be the same in size as other loop letters but is made the reverse way around. Finish the loop part of these letters on the base line, and not above. Keep the back of the f comparatively straight and the lower loop no larger than the upper.

In all of these copies, use a free movement but always have it under control, or at least put forth your utmost efforts to have it under the command of the will.

Lessons in Practical Business Writing

BY

SPENCERIAN COLLEGE, CLEVELAND, OHIO.

Number Three

Combination work is the penman's delight. After acquiring a good movement it will be an easy matter for you to combine a number of letters.

The finishing stroke of one letter is practically the beginning of the next. Make the letters the same size.

In business writing it is best to not always combine capitals, for some letters do not join well, but I see no reason why capitals should not be combined when this can be done legibly and conveniently.
After practicing these lessons thoroughly, combine different capitals in each group, being careful at all times to secure gracefulness, which insures ease in execution. 

You should fill several pages of each letter and study the letters so carefully that your efforts to improve your writing will not be in vain. All the capitals should be made of uniform size.

It is by repetition that we gain most in learning to write a good hand. Do not hesitate to fill a number of pages of each letter. Strive to excel your previous efforts. Learn how to utilize your energies by endeavoring to make each letter better than the preceding one.
The above is a good set of capitals for general business writing. Avoid different styles; however, should you have another style that is plain there can be no objection to it. Keep in mind legibility, etc.

Supplementary Sentence Practice by S. M. Blue, Columbus, Ohio.

Huntington is a nice little city.
I am trying to improve my writing.
January and June are coming soon.
Kindness begets kindness always.
Learn to write in good, strong hand.
Maintain uniformity in your spacing.
Nineline bracketing is admirable.
One thing at a time and that well done.
Penmanship is Queen of All Pen.
Quinine is a very bitter dose to take.
Improvement

About the time Columbus discovered America, the scribes discovered a more expeditious method of writing. Round-hand or Engrossed writing was the new hand. Previously they had employed chiefly the Italic or print-like, disconnected characters. By the change more words could be written in a minute and with less effort. The change, however, was not a radical one. Speed was not even doubled, but it was increased perhaps a half, and effort was saved.

From the time that Independence was declared to the writing of the Emancipation Proclamation, there was a gradual change being made in our penmanship. As it took our people upwards of a half century to evolve the ideas of human independence and freedom (improved methods of living), it took them about that long to change from the old round-hand to the light-line characters of today. Spencer, Dunton, and others were advocates of the new standard, and it was quite an improvement upon that which it preceded. Not radical, but swifter and effort saving.

Thus it was that when it became necessary that people should write faster, it also became necessary that they could change the character or style of their writing. Today there is a demand for plainer, easier, swifter writing. If we wish to meet or fulfill that demand as the scribes did in the fifteenth century and as the Spencers and Duntons did in the nineteenth century, like changes must be made. As an effort in that direction, this series of lessons was evolved.

This plate needs careful attention. By careful I don't mean slow. Make all forms quickly. The little finger should slip more freely in making up strokes than in making down strokes. There are two reasons for this. Up strokes were created for speed purposes; down strokes for legibility. Then, too, the up strokes being longer can be made relative faster. Notice carefully the difference in slant between up and down strokes. Make a strong distinction between turns and angles, keeping the turns on top as in the plate above.

The small n is composed of three turns and but one angle. Be careful to always maintain a distinction between turn and angle, and to see that there are three turns in the n and your writing will be at least readable. It may not be beautiful but it will be plain, the chief essential of good writing.

The m has in it four turns and two angles. Be careful to not finish the last upper part with an angle. Finish letters and words as carefully as you begin them. Never practice carelessly nor thoughtlessly. Watch turn and angle, spacing in and between letters, height, width, etc.
Make the oval exercise freely and forcefully. Use no finger movement. Make about two hundred down strokes to the minute. See how freely, how easily, and how well you can make it. Then try the capital A. Make it large only at first, then reduce it gradually as given in the copy until it becomes a small letter.

Learn to be sure. Sureness is the result of being skilled and skill is the result of the right kind of practice. To be master of a subject, one must be familiar with it. Are you thoroughly familiar with the shape and proportion of letters, and do you know the difference between finger and arm movement? If not, familiarize yourself concerning the same by study and observation. Read carefully the instructions accompanying these lessons.

The words given are easy but important. Spacing can be learned by their practice. Turn and angle should be made strongly unlike. Care should be exercised in the dotting of the I. Study the spacing between letters and compare it with the spacing in letters. You should learn to do this work well and rapidly. No slow, sluggish motions should be used. Instead, a free, apparently easy, and graceful movement should be employed at all times. Remember that it is not pretty writing but practical writing that I am endeavoring to teach.

The x contains two turns and a straight line made upward on the same slant as the first stroke. See how gracefully you can produce the letter. The r is begun the same as the x but it finishes with a blind loop. Be careful about the finish so that it does not look like re. Begin it with a turn or it may resemble o. The x should be retraced so that it will not be mistaken for r. It can be made without raising the pen and should be so made.

Let the arm roll freely on the muscle in front of the elbow to make the retrace oval, also the c. Place the pen on the paper firmly and quickly and then make the C with a quick, circular movement of the arm, not of the fingers. Write the word without pausing or raising the pen. Keep the o's rounding and closed, and the m's rounding also. Do not drop to the base line with the last stroke of o or it may resemble a.

You must, if you wish to become a good, rapid writer, wash critically all tendencies toward illegibility. You need not be technical but you do need to be observant and careful. If you were aspiring to become a professional penman, I would recommend that you be technical about your criticisms, etc. But it is not accuracy but plainness that is needed in the business world of writing.
The National Commercial Teachers’ Federation

The next meeting of the National Commercial Teachers’ Federation will be held in St. Louis, beginning Thursday evening, Dec. 29th, and closing Tuesday noon, Dec. 31st. For commercial teachers, this is one of the most important meetings of the year. It has both the beauty and growth in numbers, in enthusiasm, in breadth and in practical value to its members. It is national, not only in its name and in its scope, but also in its ideals. It is representative of one of the most important components of our educational system, albeit a part of the system which has risen with phenomenal rapidity into national importance, within a period almost concurrent with President McKinley’s administration, so great has been the effect of a political policy, in business affairs, and through business men, in shaping out educational plans. Politics, business, and education have a sympathetic interrelation.

The Detroit meeting of the Business Education section of the N. E. A., was of great importance, though, of course, not nearly so large as the sessions of the meetings of the Federation and of the Eastern Association. These meetings are each and all,—whether city, state, or national,—of great value in disseminating information regarding the plans, policies, and results of commercial training, as well as in helping to remove the prejudice that, in many places and among many otherwise broad-minded men, still minimizes the worth of this form of education.

Divergent Opinions

That there is a wide divergence of opinion among notable men who support the cause of commercial education, will be evident to those who read Mr. W. A. Scott’s scholarly article in our September number, and who read in this number the thoughtful paper by Mr. J. O. Cristey, with Mr. L. L. Williams’ trenchant reply. These gentlemen stand at the opposite poles of thought on this subject. There are two sides to the question, and we expect to present other views in our December number. Meanwhile we invite your opinions, in the form of correspondence or special articles. The distance between the exponents of higher commercial training and those who champion the cause of private business schools as now conducted, can be very materially decreased by the associations enjoyed and the common understanding reached in such gatherings as the forthcoming meeting at St. Louis.

The ‘Professor’

The Western Penmen’s Association was formed, back in the eighties. Then from twenty-five to fifty good fellows could ostensibly find enough in the single subject of penmanship to keep their brains busy and their tongues wagging for a three-day meeting. But in the Chicago interest in this single subject had so far waned that the Public School Writing and Drawing Teachers’ section was combined with the Western Penmen’s section, and last winter at Detroit this combined section could not draw, out of a total attendance of one hundred fifty, enough to justify the carrying out of the entire program. This was not half bad, for it has lost its absolute importance, but because its relative importance has declined. The “professor,” with his silk hat, long-tailed coat, and tidal wave of hair, has slipped out, and with him have gone sprawling, shaded capitals, many obsolete penholders, glossy ink, whole-arm movement, the impossible creations formerly labeled “Pens Art,” and much intolerable affectation and ignorance. In the professor’s place, the commercial man, a brisk, business-like gentleman in derby and cutaway, is modest, intelligent, sincere, aggressive. His appearance would command respect in a business office; he has ideas, and, if he has heard of P. D. Armour as well as of A. D. Taylor; he teaches plain, unshaded business writing, using, generally, a rather coarse pen, straight holder, writing fluid, and combined movements.

When the writing class is dismissed, this modern teacher steps into the law class and demonstrates that he is as familiar with Anson’s Contracts as the professor was with Anson’s Dictionary. He can draw a Bill of Sale more satisfactory than he can draw Moore’s mocking bird. He reads the Review of Reviews and the Saturday Evening Post as well as The Penman-Artist and The Bookkeeper. In short, the former writing “professor” is our modern all-around teacher of business branches, and he wants to know what is going on in the Business and Shirttail Sections. He will be much in evidence in St. Louis. Go and meet him.

New Sections

As interest in our Federation meetings has increased, and as the attendance has been enlarged, new needs have been made manifest. The Business Managers’ Association, organized in Chicago in 1899, meets a well-defined need. It is proving to be one of the most useful of the associated organizations, although it has been knocked about from pillar to post in trying to hold its meetings without conflicting with other meetings. It should be treated as coordinate with the other Associations, in planning for its sessions. Its deliberations are probably more important to its members than are the discussions in any other Association.

A committee appointed at Detroit will make an exhaustive report of the High School Commercial Education, at a special meeting of high school commercial teachers, during the meeting, we shall, if possible, take action to organize a High School Commercial Teachers’ Association. A separate section, organized for this purpose, would meet the needs of this class of teachers, if possible, considering the wide difference between public and private schools, in motive, point of view, organization, management, hours of work, length and breadth of course, etc. Everybody to St. Louis will find pupils in high schools, academies, or universities should make a special effort to be in St. Louis to give impetus to this movement, which may mean much to the cause. In that city, and for that month, the number, make some comment on the weakness of high school commercial work as now carried on in most high schools.

St. Louis

The convention city chosen for the year is one of the great cities of this continent. It is the wholesale grocery store of the Southwest. In manufacturing tobacco, beer, bricks, machinery, and shoes it is one of the foremost cities of this country. It is the greatest river port in the United States, and its railway connections are probably not surpassed by any other city, excepting Chicago. There are, in this great city, some of the most delightful residence districts to be found anywhere in the world. We recall Westminster Place, in particular, a semi-public street along which are palaces probably none of which cost less than $50,000, and some of which are said to have cost more than $500,000. The winter climate of St. Louis is not severe. Its educational interests are large and varied. Everyone will recall Washington University, which recently repealed, from two wealthy residents of St. Louis, $5,000,000. The several business schools under the direction of Mr. E. H. Fritchie, Doctor Carpenter, Perkins & Herbel, J. G. Bohmer, Peter Kitter, A. J. Brown, and S. F. Hayward, are progressive, and their genial managers will put forth a united effort to help make the meeting of 1903 the largest meeting of the organization. The country tributary to St. Louis is large and varied; and the smaller cities will roll up an unprecedented registration.

Why?

Because it will keep you out of a rat, about the only fate that teachers and preachers need fear.

Because you will meet the leaders in our profession, and will experience some of the pleasures of an enlarged acquaintance.

Because you may be able to offer, in debate, some suggestion that will help a fellow worker.
The author mentions the various uses made of the most common waste products. Coal tar, distilled, yields aniline dyes, antiseptics, and perfumes; garbage is made into a fertilizer; sawdust produces wood-alcohol, gas, and acetic acid; tar furnishes benzol, petroleum, creosote, carbolic acid, oxalic acid, and various explosives; slag from blast furnaces is made into tiles, bricks, porcelain, cement, and building stones; from skinned milk, a water-proof glue and a sizing for paper are made; and gas, derived from the bottom of wine casks, furnishes cream of tartar and tartaric acid.

ILLUMINANTS


The author asserts that acetylene is the cheapest illuminant known, not excepting kerosene. In addition to the lighting of houses, where its value has already been demonstrated, he thinks it will also come into general use in shildights for steamers, for signalling devices, and for search-lights.

COALING STATIONS


An interesting article dealing with Tutuila, giving a good description of the climate, products, and customs of the people. The author considers the harbor at Pago Pago the best in Polynesia, and emphatically states its value to the United States as a coaling station.

COTTON

In the Cotton-Field. Max Bemuet Thrasher. Outlook, September, 1901.

This article is a sketch of the growth of the cotton industry in the South, giving a description of the plant and the conditions necessary for its cultivation, with the details of its culture. It also deals with the products of cotton, the author stating that $40,000,000 is invested in mills and apparatus for utilizing every part of the fiber of the cotton plant.

CANALS

Ship Canals in Austria. Geographical Journal, September, 1901.

In the Geographical Journal for September is a map showing the proposed routes of these canals, the main artery of which runs from the Danube to the Oder, to the Vistula, and thence to a navigable branch of the Dnieper. The Danubio-Oder canal will be 170 miles in length. The whole work is to be completed within twenty years.

SHIPPING


This article is a description of the New Celtic, which is 700 feet long and 20,880 tons register, the largest ship afloat. The designer tried for greater carrying power rather than for speed, her fastest time being only 17 knots. The author believes in the economy of large tonnage, and speaks of the industries which will be wrought by large ships, such as harbor improvements, wet and dry docks, and better shipping facilities. He mentions Southampton as a port which owes its growth to the improved shipping facilities which it offered to shipbuilding companies.

KANSAS

Kansas After the Drought. Prof. Frank W. Blackmar. Review of Reviews, September, 1901.

This article not only deals with the conditions existing in Kansas this summer, but deals with the resources of the state. The author states that the Kansas farmers are relying more and more upon alfalfa, a species of clover, for feed, as it is possible to raise it without irrigation. Other kinds of feed are Kaffir corn, which stands the drought better than any other kind, and sorghum. Among the minerals which are of immense value to the state are coal, zinc, silver, and various precious metals. Handling the raw products of the soil gives rise to the principal manufacturing industries, such as pork and beef-packing, flour-milling, and cement and brick making. The author's final purpose is to teach the farmer to take greater precaution about water supply and surplus feed.

POPULATION

The Rise of the American City. Walter Wellman.

Mr. Wellman says that the American cities are gaining in population much more rapidly than the rural parts of the country. Every census shows a steady growth of rural population, which has doubled during the last half-century. If the cities have waxed mighty and prosperous, it is because the country behind them is progressive and active. Labor-saving machinery and improved processes have lessened the number of men required for work on farms, so that the growth of the city does not necessarily mean the depopulation of the country.

CATTLE

The Economics of Cattle-Raising in the Southwest. Robert M. Barker. Review of Reviews, September, 1901.

The author says that the business of cattle raising is a serious undertaking, the two greatest problems connected with it being the land and the stock. From fifteen to twenty-five acres is required per head, and in Texas this land is either leased or owned from one to two dollars per acre, or three cents an acre, or bought outright, when it costs from fifteen cents to ten dollars an acre. Texas has several thousand ranches varying from a few thousand to several million acres, each containing from 1,000,000 to 3,000,000,000 acres. In New Mexico and Arizona there is free range. Ranchmen now are recognizing the value of finely-graded stock in preference to the long-horned, unbroken Texas variety, and there is a tendency to breed out the horns because they increase the cost of transportation. Except in summer, when it snows rains, but improved systems of well-draining and wind-mill construction have made the water problem a simple one. Disease is one of the greatest drawbacks to cattle-raising, and wild animals are a constant menace.

POPULATION


This article states that the city population of the United States during the last ten years has increased by 50 per cent. While the increase of the total population during the same period was not quite 21 per cent. In 1900, there were 131 cities having a population of over 25,000; 19 contained 250,000 or more; 19 had between 100,000 and 250,000; 10, between 50,000 and 100,000; and 8, between 25,000 and 50,000. Massachusetts has the largest number of cities of 25,000 or more; namely, 20, and this state is followed by Pennsylvania with 14, and New York.
with 12. The most significant growth is that of the three cities in Washington, Seattle, Tacoma, and Spokane, the increase during the decade being equivalent to 57.2 per cent. Nebraska is the only state where the combined population of the cities shows a decrease. In the North Atlantic States, 58.5 per cent. of the population lives in cities.

IRON AND STEEL


The writer tells how an American company, the Pennsylvania Steel Company, of Steelton, Pa., secured the contract for the Golftek viaduct on the English railway eighty miles from Mandalay, in Barnum. This viaduct is 2240 feet long, it being the longest in the world, and is about as high as the Brooklyn Bridge. It was made in sections, shipped half way round the world, and erected in the estimated time, by American workmen, notwithstanding the temperature of 125 degrees. From the bottom of the gorge, the train to Mandalay can be seen 220 feet above, drawn by an American engine across an American bridge.

FRUIT RAISING


Mr. McAdie says that formerly one-third of the citrus crop of California was killed during unfavorable winters, but for the last two years the loss has been less than five per cent. The method pursued is to produce crops of oranges, lemons, and grapefruits, thus preventing loss of heat by radiation, and also obtaining the latent heat of vaporization. For this purpose baskets of coal are placed in different parts of the orchard, and the heat from the coal evaporates the water near by. Sometimes the same result is obtained by "smudging" that is, by the burning of sticks and other refuse material which has been soaked in oil of turpentine.

MINING


This article states that prosperous mining is increasing. Numerous forest fires in the Cripple Creek district mining has thrived temporarily on the destruction of forests near at hand, but already the demand for timber has become so great, and the supply of nearly exhausted, that the mining coal used in this district is brought from 60 to 100 miles, and the heaviest timbers are brought from Oregon. A prominent mine owner gives the rule as his motto, "When some radical change takes place, the rapidly increasing cost of timber will, in five years, seriously threaten the profitable working of the mines.

If the great natural resources of Colorado are to be developed anywhere near their full extent, the present destruction of its forests must stop, and the remaining timber lands be dealt with in a sensible manner.

IRRIGATION


The author says that the value of irrigated land is governed by its nearness to markets, by the climate, which governs the kinds of productions, and by the distance and cost of railway transportation to the great markets of the world. In Southern California, where the citrus and other high-priced fruits can be raised, it reaches a value of $800 an acre, and water has a corresponding value, instances being known of its rent reaching $65 an acre per year. But in the northern Pacific Coast region, the portion that competes with the district east of the Rocky Mountains, there is cheaper land and cheaper water.

The needs of the live-stock business have been met by irrigation. In northern Minnesota, where the world calls success without the aid of schools, and with almost every condition that can be conceived of apparently against him. Once driven north, the brilliant phenomenon hits like one of those splendid October meteors across our horizon, leaving in his train a line of fiery light. But let not our eyes be blinded by the spectacle; we must be shown the method of securing himself such a genius or of supposing that genius can be made a successful substitute for the systematic training of the schools.

What constitutes a Business Education

1. O. Crissy, R. Y. State Inspector of Business Education.

PAPER READ AT X. E. A., DETROIT, MICH., JULY 8-12, 1901.

The term business education means, in a broad sense, any method of training that aims at giving a man capable of doing some kind of work in a business capacity, and that he should be educated on a plan radically different from that usually pursued by the business colleges. The American Bankers' Association took up the subject, and in 1892 sent Prof. Ed- mund J. January to investigate commercial
education in Europe and to make a report thereon. This report was widely read in the United States, and it showed quite conclusively that in many matters appertaining to business education we were far behind Germany and other countries of Continental Europe. In his plea for the establishment of commercial high schools in America, which formed the subject of an address before the Bankers' Association on his return from Germany, he said that we could "do no better thing than to follow carefully the course of educational experimentation in Western Europe." He found there in the schools of secondary grade, in addition to bookkeeping and accounting, business arithmetic, business practice, shorthand and typewriting, many subjects of which the American student had had no conception. There were, for example, two or more modern foreign languages, commercial geography and history of commerce, including distribution and modes of manufacture, the law of merchandise, the study of merchandise and raw materials of commerce, of money, banking and insurance, and of tariff legislation, transportation and maritime and international. We have heard from Prof. James and have followed the course of the experimentation of which he spoke, and have done much thinking and some experimenting on our own account. In this as in many other countries today in the United States a distinct grade of secondary business education, of which the typical exponent is the four-year commercial course to be found in many high schools throughout the country. It is the aim and purpose of this course to do all that may be done within the time limitation, not only to train the youth in the most approved modern methods of recording business transactions and to train him as a man, in the general way how business originates and how it is done. While fully recognizing all that is implied in the adage, "Knowledge is power," it is recognized also that the getting of knowledge and the knowledge of how to study and study develops the very highest power — the power of intelligent thinking, of getting at the very heart of things.

To accomplish its object, then, this course must not be the collection of business subjects, but rather the studies that best make for development of faculty must have first place. While the paramount object is thus to teach the students how to get knowledge, it is a part of the course to teach how knowledge is used in daily life, and how to use it in its most practical form. Our schools are the storehouses of knowledge. In the high school, the instruction in which is the province of the college and university. While we cannot at the present time, perhaps, point to any typical example of this in the high school, yet I believe that it may be said that much has already been accomplished in that direction. The Wharton School of Finance and Economy, attached to the University of Pennsylvania, has had for many years a four-year course, the nucleus of which is the study of economics and politics, supplemented by practical courses in accounting, commercial law, and mathematics. E. C. Biddle, the Registrar of the University of Pennsylvania, is of the opinion that the course of study originally given in my paper, and quote only the following from the concluding words of Dr. Scott:

We expect to place this course in commerce as a result of the studies in the semester courses in the college of letters and science, and of engineering, and to grant to the student who completes it the baccalaureate degree. We believe that the educational value of this course will be of the same order as that to any other course given in the university, and we expect to keep in mind the fact that the young man who expects to do business on a large scale needs to be educated in the arts of bookkeeping, as well as equipped with the technical knowledge which the prosecution of his business requires.

The course outlined and the words quoted make up the most circumstantial and satisfactory statement that has, within my knowledge, been put forth by any American institution that has engaged or proposed to engage in this work, the work of commercial education. The unqualified declaration that the commercial course will be in no respect inferior in educational value to any other course in the university, and that the baccalaureate degree will be conferred upon the candidate upon completion, will be gratifying to the friends of business education. If the universities cannot offer a four-year course in higher business education that will earn the degree, it seems to me, that it would be well to begin with their high dignity not to offer any.

Since this paper was written, I have received and read with much pleasure the announcement of a course in higher commercial education that is being begun. This is not, in its organization, a separate school, but a special course within the department of literature, science and the arts. The course is intended to "provide an educational basis in the highest degree of discipline to any course which the university offers." Students who enroll in the course at the beginning of the third year receive the degree of bachelor of arts at the end of the two years, and the degree of bachelor of arts at the end of three years' residence.

In the course of this paper I have alluded often to the advantages we have been able to derive from a study of the schools of commerce in Europe. We have

the sciences dealing with the various departments of the world's trade.

During the past year the University of Wisconsin determined to open a college of business. In an interesting paper read before the Sharon Commercial Teachers in Detroit last December, Prof. R. B. Johnson, who served as chairman of the committee of the faculty of the university, in formulating the course of study, gave in the language of Dr. William A. Scott, director of the new school, the work outlined for the current school year. As Prof. Johnson's paper has been given in full, the readers of the P. A. B. E. (Feb., 1901) can consult the course of study originally given in my paper, and quote only the following from the concluding words of Dr. Scott:

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the sciences dealing with the various departments of the world's trade.
The Weakness of the University Commercial Course

BY MR. L. I. WILLIAMS, OF ROCHESTER, NEW YORK.

(This paper was read by Mr. Williams, at the Detroit meeting of the N. E. A. He was the leader in discussing Mr. I. O. Crissy's paper, which appears in this number.)

Mr. Crissy's broad definition of the term "business education" seems to me concise and accurate. It can be as correctly stated that an engineering education is any and all education that will assist in making the pupil a capable engineer, and a medical education is any and all education that will assist the pupil to become a skilful physician.

A part of the education for all special activities must be fundamental, a part must be disciplinary, and a part must be technical. The common school supplies the first, the secondary school and the college the second, and the professional school the third. It must be admitted, however, that all courses of study, whether elementary or professional, are disciplinary; practicing professionally is also disciplinary; work is disciplinary. Business education is, therefore, elementary and disciplinary education plus the technical knowledge necessary to enable the pupil to adapt his knowledge to business purposes.

The question is, how much and what kind of special training do young people require to prepare them for business life? Is it wise to permit young men who design to engage in business, but who have not decided what branch of business to follow, and who cannot so decide, because they cannot choose, but must engage in something without delay, to study a course of study incomparably better designed for the long commercial course prescribed by some of the leading universities? The course of study outlined in the announcement of a school of commerce of a leading state university is fundamental, industrial, physical, chemical, economic, legal, and business organization. If the following graduate is expected to become a bookkeeper, he must have a course in bookkeeping. But this course is not offered at the university. It is offered at the commercial school. It is taught by the instructor chosen by the commercial school to teach bookkeeping, and not by the instructors chosen by the university to teach English literature, mathematics, and the like.

I do not believe in educating a boy with the sole idea that he is to become a bookkeeper or clerk. If a university will give him such an education as will fit him for life, and qualify him (so far as education could qualify him) to become a successful business man, I would do this even if it were absolutely certain that the boy would begin active life as a bookkeeper. The more education he possessed besides his training in bookkeeping, the more intelligent bookkeeper he would be, and the greater would be his chances of promotion and increased usefulness. I believe that education pays in dollars and cents, no less than in personal gratification and better citizenship.

The business colleges have supplied a well-defined lack in the American educational system. They have not been, and are not now, perfect, but the phenomenal popularity of the better class of them seems very good evidence that they are doing useful work.

With regard to those American occupations which are spoken in a territory not larger than our state of Texas, but such a feature in a commercial course in this country is absurd; in all the countries where modern business organization and management, he will still have to begin as a clerk, and, by the time he climbs in business to a point where he can hope to apply his theoretical knowledge of it, there may be a very different business and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless. It is apparent that the prospectuses of the German and French commercial schools are more or less imitated by the faculty of the university in question in preparing the course of study of that institution. There is some sense in teaching six modern languages in Germany and France, but it is absurd to teach the French of commercial business, and business conditions and methods will have so changed that he will probably find his knowledge worthless.
Bookkeeping in High Schools and Academies

G. W. Brown, Jacksonville, Ill.

I really do not know what kind of a course nor how extensive a course in Bookkeeping should be arranged for academies or public high schools. I do know that in order to teach bookkeeping to young people they must handle the subject very profitably anyway, unless they give it an amount of time out of all proportion to the other branches of the course. The pupils, as a rule, are too young to take in the whole process of bookkeeping, and it is a question whether it is not about as good as time wasted to undertake the subject at all in such schools.

To make bookkeeping courses entirely general in their purpose and should devote their efforts to general instruction and training. The children are not there for the purpose of receiving a special or professional education, they are too young, generally, for that sort of work. If it can be shown that a certain amount of bookkeeping is really a part of a general education and should, therefore, be incorporated in the courses of academia and high schools, then I should say that whatever is done in bookkeeping should be of an entirely general character and should only cover the fundamental principles or general processes of single and double entry bookkeeping, without attempting to make any application of general principles to the records of special lines of business. Do you get my point? It does not seem to me that there is much ground here for an extensive course in bookkeeping, subject. Either bookkeeping should or should not be taught in such schools as you have in mind. I do not undertake to say whether it should or should not, but I am inclined to believe that much of what is taught upon bookkeeping in such a course could be more profitably devoted to something else. But if bookkeeping be taught in such schools, I certainly would not be of the opinion that it could be done as it is now done in the traditional way.

The Nature of Bookkeeping

In the course of my teaching, I have come across many books and articles dealing with bookkeeping, and the more I read the more I am convinced that bookkeeping is a very useful and important subject. It can be taught in such a way that it will benefit the students. I have seen many students who have learned bookkeeping in this way and have later become successful in business.

For instance, I have seen a student who was not very successful in school, but who learned bookkeeping in a practical way and became a successful bookkeeper. He was able to do the work that was expected of him, and he was able to do it well. This is what I mean by the importance of bookkeeping in the curriculum of a school.

The Importance of Bookkeeping in Business

Bookkeeping is an important part of business. It is a way of keeping track of the money that is coming in and going out. It is a way of keeping track of the accounts of the business. This is what I mean by the importance of bookkeeping in business.

In conclusion, I would like to say that bookkeeping is a very important subject. It can be taught in such a way that it will benefit the students. It can be taught in a way that will help them to become successful in business.

G. W. Brown.  

Program

Rational Shorthand Teachers' Association of the Commercial Teachers' Federation

Here are the names of those who will present papers before the shorthand section of the papers. The members of the committee may be added to this list. The time of assignments has not yet been decided upon, but every person on the program has positively promised to be present and handle his subject.

David Wolfe Brown—Success in Shorthand Writing

Fred Irland—The Art of Shorthand Reporting

Jerome E. Walker—How I would Teach Shorthand.

Isaac S. Dement—Popular Delusions among Shorthand Writers.

Chas. H. McGurkin—How I Would Teach Typewriting.

Patrick J. Sweeney—The Demands upon the Shorthand School in Large Cities.

J. A. Lyons—What a Vegetable should I Study next time I enter a Shorthand School with a View to making myself an Expert Am pennissan.

E. Hatchings—What a School Can Do Toward Teaching Reporting.

John K. Gregg—Address, subject not announced.

Charles T. Platt—Where are We At?

W. J. Durand—Discipline in the School Room.

Miss L. L. Ely—Duties and Opportunities of the Shorthand Teacher.

P. B. S. Peters—Value of Completing the Shorthand Course.

Mary A. Healey—The School Side of the Incompetent Amennissan Question.

F. B. Moore—The Phonograp in the School Room.

J. Mosher—Teaching Shorthand Students to Spell.

Miss Frances Gillespie—Hand and Finger Training of Typewriter Operators.

A word to the wise: Mr. David Wolfe Brown and Mr. Fred Irland are reporters in the National House of Representatives, and need no introduction to the Shorthand fraternity. They are authorities and have no use for bookkeeping.

Mr. Howard, of the Pitman-Howard firm, publishers, of Cincinnati, Ohio, is known to every member of the Association.

Mr. Charles Walker, of Louisville, Ky., Mr. Dement of Chicago, Mr. Sweeney of New York, and Mr. Hatchings of St. Louis, are all known as expert reporters.

Mr. McGurkin, Mr. Mosher, and Miss Gillespie are authorities in typewriting.

Mr. Lyons, of the firm of Powers & Lyons of Chicago, has a very interesting subject and will handle it in a very interesting manner.

Mr. Gregg, the author of the Gregg System, needs no introduction to any shorthand writer in the United States.

Platt, Mr. Durand, Miss Ely, Mr. Peters, Miss Henley, and Mr. Moore are all well-known and successful teachers, and have interesting subjects.

The Executive Committee has certainly prepared an excellent program and has made preparations in advance. Other announcements may be made later.

Very truly yours,

J. Clifford Kennedy.

The Penmanship Teachers' Association

Chicago, Oct. 2, 1901, Messrs. Zane & Blower, Columbus, O., Gentlemen:

The outlook is very encouraging for an excellent programme for the Penmanship Teachers' Association. The meeting is to be held in St. Louis, December 26, 27, 28 and 29. It is too early to secure definite promises from many of the prominent men we hope to have take part. The correspondence thus far is favorable, and some of the strongest men in the work have chosen their subjects, and said "I'll be there."

The public school supervisors are especially interested in this meeting, and a large number of teachers will be invited to attend. Appropriate displays will be made for these displays, and there should be an interesting contest.

Any supervisor who wishes to exhibit the work of his pupils should present it at the conference. All papers will be placed at the disposal of the secretary. No person can take part who is not a member of the Association.

Very respectfully,

Charles V. Crandall,
Chairman Executive Committee.

School Openings

"School opened much better than we anticipated, and very much larger than it has ever been at the same season of the year." A. A. Kuhl, Georgia Normal College, Abbeville.

"We opened up yesterday with a good enrollment, and the prospects are excellent for the rest of the school year." Mrs. L. T. Blair, Hope College, Lyman.

This report comes from Spencer's Business College, Kingston, X. Y.

W. H. Carrier, of the Neville (Pa.) Commercial College, sends a club to the P. A. & B. E., and reports that "School is opening up in fine shape. We are now 49 ahead of last year at this time."

The attendance in the Commercial Department of the Colby Academy, New London, N. H., has nearly tripled in number during the past three years. This speaks highly for the principal of this department, Mr. X. W. Colly.

W. D. Chamberlain, who for the past seven years has been the principal of the Commercial Department in Ionia (Mich.) High School, writes that his department this year is larger than it has been any previous year since his connection with the schools.

"School opened with an enrollment far above our expectations. The increase this year over last year is about forty per cent. Over one hundred more than we have enrolled thus far," writes H. C. Bentley, of the Winsted (Conn.) Business College.

Stokes,

The inventor of the Automatic Shading Pen, recently favored us with a sample of his new pen which seems to be even better than his previous one. Mr. Stokes is a reliable business man, and a careful, painstaking worker.
The Penman-Artist and Business Educator

"Funny Illustrations" Again
A Reply to Editor Palmer

In the September number of our journal appeared the following editorial:

Some months ago a series of pictures were run in the Penman-Artist illustrating the defects of certain penmanship doctrines, such as the extrovert's view, weak cart, whole-arm movement, etc. Some of these pictures must have struck the editor of the Western Pennsylvania Business Educator as humorous, he says:

"When our Columbus friends have used up their supply of funny illustrations ridiculing muscular movement, we hope they will come into the making of his fold. We notice that Mr. Palmer has been to the New York office of advertising copy books, etc. We are not adroit artists, but we purposely do not use, but whether he has intentions of entering the copy-book fold we know not. Mr. Palmer evidently reasons this way about his illustrations:

"When they do a thing it is all wrong: when I do it, it is all right.

In the September number of the Western Pennsylvania Business Educator Mr. Palmer quotes the article under the heading of "Those Funny Illustrations," and then writes a lengthy and sarcastic criticism of the Penman-Artist and Business Educator, after taking us to task for doing the same thing, and not being able to defend a palpable inconsistency in this particular, lest we be cornered, leaves the subject forthwith, and at once mounts his ever present "muscular movement" hobby horse to ride agai.

One thing now seems certain: No matter on what subject Mr. Palmer starts out, he is bound to finish on "muscular movement." We think this is a rather strange position, however, which he again brings up, as he did the illustration question. Our investigations of this subject, with many years' daily experience in teaching, have led us to positive conclusions which we believe to be superior to, and which shall be free to state again from time to time.

We were once as enthusiastic advocates of muscular movement as any of the following eras, but we have now arrived at the conclusion that it not through desire but through conviction. The results we now obtain in teaching tend only to convince us of the error of our former ways. We are, of course, aware that many advocate the advantages of what is known as muscular movement, and we are also aware that it would no doubt mean dollars for us to advocate the same thing. Our readers can depend on our honest, straightforward, and it is, that the editors of the Penman-Artist and Business Educator shall never stifle science for "boodle."

Mr. Palmer writes: "What the Western Pennman would like to know is, why does the Penman-Artist and Business Educator ridicule muscular movement, and then service the leading advertising copy books, etc. We have been an advocate of some other movement or movements we have not engaged for him for that reason either. We engaged him because he is a superior teacher, and because it is not necessary to agree with him in every particular to commend his work in general. Were we to approve of the work of those who are not in every particular, whose but our own could we commend? We would approve of Mr. Palmer also.

We are not the only one who suggests in this way, what is now done. We assured him, however, that we give unreservedly what he believes best, and that we should not allow any of our opinions to hamper him in the least. On this subject we had the following to say in our own September number:

"We believe in giving what others believe to be the best, and not only that which we believe to be best, for this you can justly infer that we do not disompose everything that he shall say, and give, as being in our opinion the best for all. We think, however, when we asked him to give the lesson itself, in practice, and we wanted him to give it that which he believes to be the best, and he assures us that is just what he is doing."

While quoting from our columns, Mr. Palmer also writes: "In this number you can justly infer that we do not disompose everything that shall be quoted in this way. That makes our position clear. We believe in giving others the same rights we claim for ourselves."

But the Penman-Artist and Business Educator does not write anything else also, its bumptious inquisitiveness gets aroused sometimes, too.

About a year ago Mr. Palmer wrote an article strenuously objecting to the idea of attempting to give lessons in penmanship and psychology, yet, in his September number of the present year appeared Mr. Palmer's unconditional approval and recommendation of the only work we know of that is intended to help the teaching master on psychology. The Penman-Artist and Business Educator asks, why? If the fusing of penmanship and psychology was written in it, and Mr. Palmer should not mislead the public by commending a bad book. Again, we notice in a recent number of the Penman-Artist and Business Educator that the only book mentioned by one of the large copy book publishers, setting forth in glowing terms the superiority of a certain series of copy books, in this instance Mr. Palmer allowed in his columns. In other words, he has hypnotized books, which, according to his utterances, he believes wholly harmful. We know that he received good pay for the advertisement, but surely his consistency would not allow him, this time, to do this only for himself. So be it, the Penman-Artist and Business Educator should simply like to know, why?

We should not ask these questions were Mr. Palmer not so free to comment what is or is not inconsistent in the policy of the Penman-Artist and Business Educator. Certainly the editor of the Western Pennman has forgotten about glass houses, stones, etc.

We hope that we are not only liberal enough to think that others as well as ourselves have ideas worthy presenting. In the Penman-Artist and Business Educator it is not enough to believe that any ideas on the subject of penmanship not conforming to his own ought to be suppressed.

In harmony with the tenor of his editorial referred to, he should place on the title page of the Western Pennman the following: "No opinions allowed in this journal that do not agree with those of the editor."

The Western Pennman stands for Mr. Palmer's ideas only, while we intend that the Penman-Artist and Business Educator shall represent the whole profession.
Mr. J. M. Balzer has opened a new school at Minneapolis, Minn.—The Eclectic Business College. Success to the undertaking.

L. O. Haynes, formerly of Russellville, W. Va., is now principal of the Commercial Department of Morris Harvey College, Barbourville, W. Va.

Mr. O. P. DeLand, of Appleton, Wis., has sold his institution bearing his name at that place, and now desires to purchase an interest in some good school.

Miss Clara Ashton, Monroeville, Ohio, a recent Zanesville pupil, and one of the finest lady penmen in the country, was elected to supervise and teach penmanship in the public schools of Warren, Ohio.

L. B. Smith is the new teacher of penmanship and the commercial branches in the Normal School, Millersville, Pa.

Mr. E. T. Zerkle was recently elected to supervise penmanship in the public schools of St. Paris, Ohio. Mr. Zerkle is well qualified for the position, and no doubt the right man in the right place.

W. M. Blankenship, formerly connected with the Shelby Business College, now has charge of writing and drawing in the Marion (Ind.) Normal College and Business University. Mr. Blankenship is quite a fine penman.

Before his recent departure from the Birmingham (Ala.) Business College, the students and faculty of that institution presented Mr. C. R. Tate with a fine silk hat and a case for the same. This speaks highly for Mr. Tate and we have every reason to believe that he will be held in high esteem in the new position he has accepted with the Bartlett Commercial College, Cincinnati, Ohio, as he was in the former institution.

J. W. Mannell, formerly of the State Normal School, Clarion, Pa., is now connected with the Muscogee Business College, Houston, Texas. The P. A. & B. E. wishes Mr. Mannell much success in his new field of work.

S. C. Bedinger of Spokane, Wash., is now located in Kansas City, Mo.

N. S. Beardsley, a professional penman of a decade and a half ago, is again engaged in the business with the Hess Business College of St. Paul, Minn. A club from him evidences his old-time enthusiasm.

In our last number it was stated by mistake that S. P. Wiswell now has charge of the Shorthand Department of the Penn school, Boston, Mass. Mr. Wiswell is at the head of the Department which was recently added to that institution.

Mr. Wiswell has settled nicely and that the department is an assured success.

In our October issue, it was stated that J. C. Murdock had charge of the Cumberland, Md., branch of the Mountain State Business College. He kindly informs us that he has charge of the Commercial Department only. Mr. Smith evidently wants commercial branches in the school.

Under the title "Corporation Bookkeeping," that indefatigable worker, G. W. Brown, of Illinois, is sending out one of the best school advertisements we have seen. Better show your interest in a good thing and induce him to send you a copy.

D. W. Springer, of Ann Arbor, Mich., bears a unique relation to business education; he is director of the Commercial Department of the Ann Arbor High School, secretary of the Cleary Business College, Ypsilanti, and lecturer on the science of accounts at the University of Michigan, Ann Arbor, thus touching the commercial trinity in all its phases. His many friends will congratulate him on the recognition of his versatility.

K. A. Spellman, who teaches penmanship and commercial branches in the Spencerian Business College, Philadelphia, last year, is now with the Rhode Island Business College, Providence, R. I. We congratulate both Mr. Spellman and Mr. Pugh.

H. E. Hibbard, the energetic proprietor of the Boston B. & S. School, has been seriously sick, but he is now convalescent.

The Lynn Business College, Lynn, Mass. has prospered under the management of H. W. Pelton and C. C. Dexter. They are about to move into a commodious new building of their own.

E. M. Barber, supervising accountant in the large stores of New York, took a three-day vacation recently, and spent the time with E. E. Gaylord, of Beverly, Mass., and A. S. Beane, of Providence, R. I. Mr. Barber is an exceedingly busy man. Besides the heavy duties of his government position, he teaches bookkeeping five nights each week for six months of each year, and he finds time besides for special study along various lines. He is a splendid specimen of the broad range business man and commercial teacher.

L. E. Dwyer, of the West Springfield (Mass.) High School, is teaching the commercial courses in the Springfield Commercial School, Springfield, Mass., a school which he is gaining the popular affection of his pupils.

Our friend S. McVeigh, of the Bliss Business College, North Adams, Mass., gets out a very attractive catalogue, a copy of which we acknowledge.

The Brooklyn Law School, first of its kind, announces evening sessions from September to June. We note that N. P. Helly is president, and W. P. Richardson dean of the faculty, which consists of a number of notable New York and Brooklyn lawyers. We wish the new school the success it certainly merits.

The Practical Fellow is the catchy name of a bright periodical that comes to our desk from J. P. Wilson, proprietor of Wilson's Modern Business College, Seattle. The paper is breezy enough to be a practical advertising scheme, but Mr. Wilson's charming rooms and property shown in the copy we received owing to defective press work on the half-tone illustrations.

Norman Proch, last year principal of the commercial department of Holness Business College, Portland, Oregon, has accepted a position in the office of the City Auditor of Portland, in order to get some actual business in public accounting. He does not expect to remain long out of the school room, however, and this is good, because he is one of the Christian young men in our profession, who are an honor to us.

Mr. Henry M. Sheehan, our old friend, is now teaching penmanship and commercial courses in the new Manual High School, Fall River, Mass. It is a bundle of the simple letters from business men commencing the work of Mr. Sheehan's students. The collection is bound with a manuscript cover, perforated at the end, and tied with blue card. On the cover is reproduced a letter in Mr. Sheehan's handwriting, saying that he couldn't produce a budget of stronger testimonials if he had written them himself. The letter is a very clever adaptation of Frank Munsey's cover school, and is a fine illustration of the opinion of his work. The Sheehan & Clark School of Business gets out nothing that is not exceedingly well done.

Without doubt the handsomest, most aggressive monthly school paper that has reached our desk this month is the Rider Moore and Stewart College Journal. The general tone of the board and the combination of schools is our old friend, F. B. Moore, than whom no commercial teacher today is more clearly typified in the name "A Human Dynamo." We gladly wish him and his excellent associates the utmost success in their ongoing "community of interests" idea.

PUBLICATIONS RECEIVED

"Roll Call of the Commercial Teachers' Federation in Memory of S. S. Packard, at a Meeting Held in Chicago, December 25th, 1895" is the title of a beautiful book of about eighty pages, bound in soft gray with white lines, containing an excellent portrait of the deceased, recently received at this office, with the compliments of Mr. S. S. Packard. The book is a compilation of the words spoken by commercial teachers at a memorial meeting held in memory of the work and worth of Silas Sailer Packard, a life long advocate, and a most able and creditable one of Business Education.
What Teachers of Penmanship Today Most Need

By E. H. Crandle, Chicago, Ills.

First, the teacher should know himself—not a superficial knowledge, but one acquired by the most careful investigation. Satisfaction with self is dangerous. It is sure to lessen his desire for research, which will eventually place him in a monotonous rut, where his usefulness ends. The requirements of the teacher of penmanship are many. He must be a teacher—not a machine. He should have the ability to readily determine the needs of the individual pupil, then be capable of supplying these needs. He is supposed to know the kind of writing best adapted to the wants of the business men of his community.

Individuality in hand-writing is always desirable, and the teacher who can recognize the good qualities in the writing of a pupil, and encourage development along these lines, has one quality which marks a good teacher of penmanship. He must be a strong blackboard writer. The inspiration of the writing class depends largely upon the teacher’s ability to put life in the copies. Copies should be of a high grade—the nearer perfection the better. The mere execution of such work is an incentive for better results on the part of the pupils.

The teacher should know how to direct the pupil’s work in a way that will insure an individual hand, instead of making him an imitator. The fact that a student writes “just like his teacher,” is not necessarily complimentary to his teacher; it merely shows that the pupil has a clear conception of form, and possesses executive ability.

The teacher of penmanship should know more than the subject he is teaching. His knowledge should be broad; he should be able to express himself correctly and clearly. A few incorrect expressions by the teacher will send his influence on the downward course, and create unfavorable comment. Pupils are always on the alert, and few things give them more desirable subject matter for discussion than the errors committed by the teacher. He should not only know what to say, but how to say it, and his voice should be cultivated. The size of the room or the noise on the outside should be carefully considered, and the tone of voice governed to suit the surroundings.

A thorough knowledge of, and ability to dictate business letters is indispensable to the writing teacher. It affords him material for practical page work—the real test in business writing. It is not uncommon for a class to be drilled for months on single words and simple sentences, thus depriving the pupil of the practice which would be most practical. The teacher should know that almost invariably the business man will require the applicant for a position to write a letter of application. Unless the teacher is capable of writing such a letter, he is certainly deficient in that extent. It has recently been my privilege to see a number of letters from teachers applying for positions in a high grade school, a school widely known on account of its thoroughness and success in preparing young people for business life. With one exception, these letters were true messages—bearing the seal of incompetency. The writers did not know that a teacher is judged by his ability (or inability) to do that which he would be expected to impart to others. Personal appearance must not be overlooked in this connection. Too many teachers are blind to this important requisite, which lessens their influence materially. “Clothes do not make the man.” Very true, but they add wonderfully to his appearance and the chance of securing a position in the best grade of schools.

Let the Truth be Known

(The following is a clipping from a letter recently received from a reader of the Western Penman and the Penman-Artist and Business Educator. It tells “The Truth.”—Editors.)

Mr. Palmer got absurdly stirred up over your reference to his funny illustrations. He says on his editorial page, under the heading, Enthusiasm in the Penmanship Class, “Let the truth be known.” If you cared to do it, you could emphasize the fact that he uses, no doubt, as much finger action in the writing he does for his pupils as you do in the writing that you do for your pupils. The difference between you men has been chiefly a difference of terminology, not a difference of principle, with the argument all your way, because of the greater regard you have had for exactness in your use of terms. Now, if he wants the truth to be known, he might rub a little of the bloom off the edge of his figurative language, so that the ordinary reader may come to understand that Palmer’s Penmanship Budget is nothing but a copy book, under a different name. To be sure it is less nearly perfect than a copy book, and yet that, to him, is one of its chief merits. The teaching of penmanship lies in the teacher, and not in the copy book, no matter whether the copies he Palmer’s, Shaylor’s or Farley’s.

Makes Better Men

I take this opportunity to say that the P. A. and B. E. is one of the best educational papers that has ever been published in this country. It is full of good solid matter every month and that of a kind that builds up the mind and makes better men of those who read it.

I enclose my card as one of the permanent subscribers, and trust you will be able to continue as you have begun by giving the best for the money.

J. F. CASKELL.
With the Elliott Corn’s School,
Wheeling, W. Va.

LEARN TO WRITE YOUR NAME.

Send me your name and 25, and receive one dozen or more ways with instructions. Address: A. E. PARSONS, Creston, Iowa.
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The Use and Value of Shaded Writing

This is not meant as a defense of shaded writing. No defense is thought necessary. The skilled writer of this style has an accomplishment that will give him satisfaction and almost certain advancement. My advice is strongly against the display of poorly executed shaded writing. Do not put forth your writing until it has the unmistakable stamp of "good." Shaded writing poorly written is worse than plain writing. Good writing makes poor spelling prominent and will be of most use to the educated. The many writers who misspell words are a weight to the profession. We are all liable to mistakes, but these mistakes should be few. Every writer should realize that he must be able to do something besides make script forms. A young man recently made application to a New York business school for a position, stating that he would be willing to work full time for $1,500 a week. This young man writes a better hand than some penmen who receive a salary of $1,200 a year.

Artistic writing will serve advantageously those who are capable in other branches of education. It has been said: "there is a culture, a delicacy of refinement in the nicely written hand that is admired by all."

The student of this style of writing will find that the quality of determination will be of great value to him. To any one who is not prepared to give his undivided attention to the work, part of his time, the road will be long indeed. Concentration of mind and energy will do much for the student who has little talent to aid him. There are persons who would never reach a high degree of skill in this work, no matter how much attention they gave to the subject. However, the members of this class are few and the average student will find that his progress will depend entirely upon his application and industry.

Some time ago I read of a young man who, years ago, did his writing on bits of bark from trees because he could not afford to buy paper. Paper is inexpensive in these days and for good shaded writing the writer must have a good quality of paper. This is important. The writer who uses poor material has no claim to the assistance of progressive penmen.

Specimens for criticism should be sent to C. C. Canan, Duke Center, Pa., together with stamps for return postage.

[By an oversight in proofreading the word "disappoint" was mis-spelled in Mr. Canan's article in the October number. We find it impossible to catch all of the mistakes due to typesetting and are therefore unable to avoid the embarrassment which necessarily results to the authors of the manuscripts. EDITORS.]

E. C. MILLS, 1951 and Art, Rochester, N.Y., is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.
The popularity of script for commercial purposes is increasing yearly, and it is certain to continue, as far as trend and accomplishment are able to do this class of work with skill. It is used on sign work, show cards, headlines in periodical advertising and is especially well adapted to cut purposes where display and attractiveness are required. Advertising in newspapers with script headings—seldom fails to attract attention.

The small design was made for a newspaper and is quite strong and snappy in its way. Study it carefully. Note the character and expression of each letter, then make a pencil sketch of the same, working up the detail with critical care. The extreme height of the small "s" should be at least one third higher than the other letters, but care must be exercised in order not to get the shade too high. The spacing must be uniform. When the pencil drawing is finished trace the same with ink, using Gillott No. 10 pen and India ink. Be careful to preserve the written appearance in drawing out the script, as it is an easy matter to lose the hand effect of writing when executed in this manner. Much of our work is executed off hand, which is the better way for many purposes, and our suggestions given here are for those who cannot handle the pen with skill and precision in off-hand work.

Design number two should be treated in the manner above described. Rule height lines for short letters about three fourths of an inch apart, one and one half inches between the lines. The capitals are on the Spencerian order of beauty, and are quite strong and dashy. This design is quite worthy of careful study. Devote the larger portion of the time to the pencil drawing and endeavor to get all the details correct before applying the ink.

**CATALOGUES & CIRCULARS**

A little booklet from the Carlisle, Pa., Commercial College, indicates a successful institution.

The Union Business College of Elizabeth, N. J., Hobart Webster, Principal, issued a very fine catalog covered with heavy gray paper. The book bespeaks a sound institution and a prospective and successful one.

The Springfield Mass. Business School greets us with a handsome catalog printed in gray and black. The illustrations are unique and appropriate. Fred J. Hillman, the expert accountant and penman, has the editorship. The entire catalog is a fitting memento for the school which has a deserved reputation.

The Brooklyn Law School, a new departure by Norman P. Hefley, proprietor of the Hefley School, a very ornate and resident of the Law School, W. P. Richardson is Dean of the Faculty of the Law School, and Principal of the Business Department of the Hefley School.

One of the most novel, attractive, and artistic catalogues received by us for some time, came from the Dudley Business College, Marshalltown, Iowa. A. W. Dudley, Principal. The cover design is out of the ordinary, and the color scheme and portrait feature are novel and attractive. The entire catalogue, inside and out, indicates brains, good taste, and business.

The Ohio Business Institute, Columbus, Ohio, issues a unique and modern catalog; modest, not big, but first class. Other circulars and booklets accompany the same, all of which indicate a growing school.

Mr. H. C. Kowlond, one of the proprietors, was one of our first pupils, and naturally we are interested in his welfare.

The Great Business College, Braham, Pa., issues a neat little booklet covered in brown with a red border, giving information relative to the school.

The Springfield, Ill., Business College, issues a very creditable catalog of fifty-two pages, well printed and illustrated, and above all, well written. The following struck us forcibly:

"Students of the Springfield Business College have the satisfaction of knowing that its work is highly appreciated and approved by the business men of this city, many of whom have sent their boys and girls here for training. The advantages which accrue to a student of a large and flourishing school with an established reputation can hardly be over-estimated. Students are judged by the character and reputation of the schools they attend. A foundation can rise no higher than its head, and it cannot be expected that a graduate of an inferior school will bear a reputation for learning and thoroughness which the school itself does not possess. The student of a school, of which the business world knows nothing, or knowing, has no confidence in, is handicapped in the beginning of his career to an extent which will hinder him all through life."

Fitzgerald Shorthand and Business School, Schenectady, N. Y., issues a catalog up to the average received by us.

By far the finest catalog recently received and certainly one of the finest and most costly ever received at this office, came from Dallas, Texas, the Metropolitan Business College, W. W. Darby and A. Klagland, proprietors.

The cover is dark gray and uniquely fastened with a elaborate embossed design, printed in gold and red. The paper is of the finest coated plate, and the printing is excellent. The pages are ornamented with an illustrated initial printed in blue and yellow with a dainty, vignetted background of blue, running diagonally across the page, giving the appearance of hand work and water color.

Such art, such enterprise, and such expense means refinement, progress, and prosperity on the part of the proprietors. Texas is not only the largest state but one of the most cultured, as evidenced by an occasional catalog which drifts hitherward.

The Y. M. C. A. of Hartford, Conn., is nothing if not progressive. It provides instruction in the practical arts, has a fine gymnasium, baths, pool and billiard room, etc., etc. The character of the work done in the classes is way above that done by the average institution of the kind. A couple of booklets just received tells and shows all about it.

Dennis, the engraver of Brooklyn, submits a booklet of designs showing styles of work done by his fertile and nimble pen and brush.
Listen not to the tale-bearer—he tells thee nothing out of good will; but as he discovereth of the secrets of others, so he will of thine, in time.

Sokrates

NEW BOOKS FOR BUSINESS EDUCATION

INTRODUCTION TO THE STUDY OF COMMERCE

By Frederick R. Clow, Ph. D., State Normal School, Oshkosh, Wisconsin. Illustrated by 10 charts and diagrams showing demand and supply, exports and imports, market prices, etc., etc., $1.25.

The book is designed as a working manual of economics and industrial geography for students who are soon to pass from school into practical life. The governing purpose running through the work is not so much to prepare the student for practical business as to enable him to comprehend some of the principles which lie at the bottom of all business, and to give him that larger intelligence by which he may see the social significance of any detail, as well as its relation to his own pocket.

BUSINESS LAW

By Thomas Raeburn White, B. L., LL. B., Lecturer on Law in the University of Pennsylvania. Cloth, 367 pp. $1.25.

"I think it an admirable little work, well suited for both high school and college classes. It is sufficiently comprehensive, and the subjects treated are explained concisely and clearly. A careful study of such a work would give to a student much valuable discipline, and a great deal of useful knowledge."—J. E. LeRossignol, Ph. D., Department of History and Economics, University of Denver, University Park, Colo.

Our Catalogue and Circulars sent free upon application. Correspondence about any of our Books cordially invited.

SILVER, BURDETT & COMPANY

NEW YORK   CHICAGO

378-388 Wabash Avenue
Kansas Special Teachers' Federation

Convening at Topeka, Kans., November 29-30, 1901

Program

Friday, November 29th
1:30 O’CLOCK

Welcome Address, Prof. W. H. Wasson, Statistician of State Educational Department.

Reply, Mr. C. T. Smith, of Kansas City Business College, Kansas City, Kansas.

Professional Cooperation, Mr. C. H. Shattuck, of Campbell University, Holton, Kans.

Business College Outlook, Mr. L. H. Hansam, of Great Western Business College, Concordia, Kans.

Advantages and Disadvantages of Specialization, Mr. E. H. Roberts, of Wichita Business College, Wichita, Kans.

Practical Education, Mr. C. E. Birch, of Haskell Institute, Lawrence, Kans.

EVENING SESSION
7:30 O’CLOCK

What the Business World Demands, by a Practical and Successful Business Man.

The Lecture Platform of Private Schools, Mr. O. S. Johnston, of Pittsburg Business College, Pittsburg, Kans.

Saturday, November 30th
9:00 O’CLOCK

Business Penmanship, Mr. S. B. Fahne, stock of McPherson College, McPherson, Kans.

Discussion, Mr. J. C. Olson, Parsons, Kansas; Mr. C. E. Lowe, Winfield, Kansas; Mr. J. X. Angle, White City, Kansas.

A Standard in Penmanship, Mr. H. A. Anderson, of Kansas Wesleyan Business College, Salina, Kans.

Discussion, Mr. E. S. House, Emporia Kansas; Mr. E. H. Rodebush, Topeka, Kansas.

The Price of Skill with the Pen, Mr. L. H. Haisam, of Great Western Business College, Concordia, Kansas.

Discussion—Ten minutes, free for all.

Ethic of Business Education, Mr. G. H. Longmate, Hutchinson Business College, Hutchinson, Kansas.

AFTERNOON SESSION
1:30 O’CLOCK

What a Commercial Graduate Should Know, Mr. W. S. Pritchett, of Campbell University, Holton, Kansas.

General Discussion.

Education and Training of Commercial Teachers, Mr. T. W. Roach, of Kansas Wesleyan Business College, Salina, Kansas.

Discussion, Mr. O. S. Johnston, Pittsburg, Kansas; Mr. E. L. Nutter, Seneca, Kansas.

Touch Typing, Mr. Geo. E. Daugherty, of Daugherty’s School of Shorthand, Topeka, Kansas.

General Discussion.

What Studies Should Be Taken in Shorthand Course, Mr. Scott Feeder, Iola, Kansas.

Discussion, Miss Lillie Morris, Lawrence, Kansas; Miss Loretta Strickler, Topeka, Kansas; Mr. O. F. Bealnes, Concordia, Kansas.

How to Secure Speed in Shorthand, Mr. E. O. Allen, of Abilene Commercial School, Abilene, Kansas.

General Discussion, Election of Officers.

FREE REGISTRATION for thirty days.
We have more good goods than we can fill.

CONTINENTAL TEACHERS’ AGENCY, (Incorporated.)
Bowling Green, Kentucky.
None but first-class teachers are wanted.

W. L. THOMAS, Pen Specialist.
TRY MY WORK ONCE.
Memorials and resolutions engrossed. Diplomas made with the pen and filled. Invitations neatly executed. Cards one doz., 25c; two doz., 35c. Send 10 cents for a specimen of my different styles of writing. Address W. L. THOMAS, Box 564, Wichita, Kansas.

STOAKES IMPROVED
Large Taper Holder, Nickel Plated, Sample 10 cents.
COMBINATION SHADING MARKING and PLAIN
Three Pens in One. Sample Fifteen Cents.
J. W. STOAKES, MILAN, O.
Henning's Straight Lines

EDITOR PENMAN-ARTIST AND BUSINESS EDUCATOR.

SIR:

It is said "Consistency is a jewel." I question the familiar words when applied to some teachers of writing. A notable example being W. C. Henning, who says, in the September issue of the Western Penman, "Be careful about straight lines. We do not use them." A plain and blunt statement. Yet, on the following page he presents four styles of script capital M's, and each capital has a line so nearly straight that it could readily pass for one made with a rule; following these appear three H's and the same straight line stares you in the face. There are few penmen whose work I admire more than Henning's, and although Henning was a former pupil at the Zanerian, I am sure he didn't imbibe that idea from that source, because all other Zanerians use straight lines and are not ashamed to say so.

Can you tell me where am I at, or what is the matter with Henning? TSETSE.

[We give it up.—EDITORS.]
Good Art in Illustration

What it is, How to Recognize, Enjoy, and Appreciate it

(SEE OPPOSITE PAGE.)

The accompanying illustration is a photo-engraved reproduction of a wood-cut from a painting by Giacomelli, the great French painter of bird life. A wood-cut is a finely grained, specially constructed piece of box-wood upon which the illustration is drawn or photographed and then cut or engraved by a sharp instrument called "burin" by a skilled artist-mechanic. Each white stroke or spot of the illustration was made or cut out by the tool, the black parts having been untouched. The illustration before us is one of the very finest examples of wood-engraving. The artist-engraver's name is in the lower right corner.

The drawing of the robin is wonderfully true to nature, while the artistic effect of the surroundings is truly beautiful, reflecting, as it does, sunshine, shadow, and nature to a remarkable degree. This is nature idealized through composition. The white, illuminated background of the robin and the deep shadow of the nest were doubtless created by the artist from his intimate knowledge of the habits and haunts of our red-breast, universally loved and recognized bird friend.

How beautiful! How natural! How effective! How happy! How innocent and human are the things one feels like exclaiming when beholding the masterpiece of genius and toil. The detail of the grasses, etc., is strongly and exquisitely suggested, but it is subordinate to the birds and their home. Truly, this is a "Home, Sweet, Sweet Home" picture. It drives hate from the heart and replaces it with fond recollections and sunshine. It awakens the emotions of innocence and harmlessness, and banishes thoughts of blood and gastronomic selfishness.

Let us have more such pictures and artists and we shall have more birds and fewer gunners—more happy homes and fewer murderers.

This illustration is specially suited to framing for the parlor or school room. How many will so utilize it?

GREGG TEACHERS WANTED.

We cannot supply the demand for teachers of Gregg Shorthand.

Every day adds to the list of business and high schools discarding the old-time methods and adopting Gregg Shorthand.

Teachers of the system—especially those who have had previous experience with other systems—are commanding exceptionally good salaries.

Why not investigate?

GREGG PUBLISHING CO.,
57 Washington Street,
CHICAGO.
Recent Reforms in the Penmanship World

Twenty years ago speed began to be advocated in penmanship. The author and advocates declared that if children or adults were taught to write rapidly by practicing quickly upon exercises, elements, principles, letters, words and sentences that were national, rapid hand writing would follow. It seemed plausible on the surface. They said: "Sacrifice form for speed"—"a form can be made more accurately quickly than slowly"—"the lightning never struck slowly"—"the then popular Spenserian, when in reality the forms were the ones evolved by the authors of the system they denounced as slow, finger movement, etc.

About ten years ago muscular movement began to secure a foothold upon the young and enthusiastic. Its advocates declared that the fingers were the cause of slowness in writing and that they should be kept busy. Form never children be taught to not use the fingers (they were never intended for writing). The advice was "use the simple pure muscular, no matter if the forms are poor, they will improve later". As a rule the forms did improve—after the pupil quit using the arm to excess and began to use the fingers. Its greatest mistake was in going from one extreme of excessive finger action to no finger action—attempting to do so. Extremes should be avoided. Today many teach so-called "muscular" movement, but those who produce practical results do not prohibit cooperation of fingers.

These reforms, though somewhat extreme and surface like, brought about results well worth their existence. The first stimulated activity and enthusiasm, and the second developed power and endurance. Both enabled the people to get out of odd, deep rats, only to get into new ones, through shallow and narrow and more easily beaten down. They lacked breadth and depth, but they possessed wire and freedom, two essential elements in the forge that welds the links in the endless chains of progress.

Neither was scientific because both failed to grasp the whole penmanship problem. The one grasped speed—the other movement. Neither realized the importance of form nor grasped the difference between 6, 16 or 20 years of age, in the application of their theories. But both realized the need of more practical writing, and, in a measure, discovered it.

Nearly a decade ago vertical writing was proposed as a panacea for poor penmanship. It was largely adopted and is still in use. It emphasized the legible side of writing and understood the needs of the child rather than of the adult. Its leading advocates clearly saw that the standard slant hand was too slanting and angular for strong legibility but they failed to grasp the fact that that which they proposed was too round and printlike for great speed. Thus it was that this reform, like the others, grasped a part of the whole story of practical writing. Their upright forms seemed to shut out the other fellow's point of view and therefore the speed side of penmanship.

Speed, movement and angle of inclination are useful but a part of the art of teaching and writing well. How long will it take for some of us to recognize this important fact. Until we do, we must necessarily be more or less narrow, one-sided and one idea in character. If the PENMAN-ARTIST AND BUSINESS EDUCATOR stands for anything, it stands for wholeness—for all the forces that enter into the utilitarian in writing.

We do not know it all—we cannot, therefore we endeavor to give all sides to a question. In so doing we do not consciously or unintentionally suppress the good simply because it does not seem best to us.

Finest Supplies for Penmen AND ARTISTS

PENS AND HOLDERS

All goods go by mail postpaid except where express or freight is mentioned, in which case carriage is paid by purchaser.

Zacarian Fine Writer Pen—The best and finest fine writing pen made—best for-

Elsthor

CANTON, OHIO

Gillott's Pencils, The Most Perfect of Pens, Have Gained the Grand Prize, Paris Exposition, 1900. This is the Highest Prize ever Awarded to Pens.
Backhand Practical Forms.

Simple, brief, easy, plain, rapid, uniform, pleasing, unique, compact characters.

Writing is a useful rather than a fine art.
This month I will try to put you wise to a few pointers in Auto pen advertising.

The design herewith is a street card. It will fare well as a show card (different wording, though). To make same follow directions: Draw owl with pencil on white paper; then use No. 8 marking pen to go over pencil marks; while ink is wet apply Diamond Dust. Paste white paper in the left panel. Pencil the lay-out of wording.

The Wise is with small No. 2. The Big Store is with No. 1 pen. Use Old English letters and a white, adhesive ink; while same is wet apply yellow Flock. Heenan's & Streator with same ink but apply light pink and light green flock, using pink on upper half and green on lower half of letters of the "Heenan’s" and green or pink alone on Streator. Trade at and border is in pure white. Scroll lines in gold and grey ink. Retouch letters while wet and before applying flock, with same pen you use to make them.

To the one sending best copy of this design I will present one hand made, in colors on fine black card board. Don't be afraid of it. I sell the best materials made that are used for such work and see that everything is in working order before they leave my shop.


A. H. BURKE, DEXTER, IOWA. Teacher of Penmanship, Dexter Normal School.

Will make FIRST-CLASS BOOKKEEPER of you in six weeks for $3 or RETURN MONEY; distance and experience immaterial; I find POSITIONS, too; placed pupil August 2, at $8 daily; one September 9, at $15 weekly; perhaps can place you too. Save this and write J. H. GOODWIN, Expert Accountant, Room 742, 1215 Broadway, New York.
Lessons in Engrossing—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.—Number Seven.

For this letter use the Gothic base shown in lesson twelve, leaving openings for foliage. Make the foliage next and then put on the black, using a very coarse or stub pen. Use India ink and be sure it is black. For the foliage use a coarse pen; Gillott's No. 293 was used on this lesson, and it illustrates the roughest, quickest way we know of for getting a foliage effect. Do not try to copy but learn the stroke and work as much as possible from left to right and downward. In making smaller letters a finer pen, a Gillott's No. 293, which has been discarded for writing, will be desirable. Do not put on many branches or birds. If, in making the foliage, places fill in solid black, where not wanted, wait until dry and with a sharp knife blade scratch in a patch of white. Originals are three-fourths of an inch high.

Album Engrossing

The accompanying illustrations give an idea of the inside and outside of a Memorial or Resolution Album. The cover is usually made of a good imitation of seal leather and bound with a black ribbon. In case it is a testimonial it is well to use brown or some other color than black.

The other illustration is a reduced page of the album. Usually these albums are about eight by ten inches and contain from six to ten pages. Sometimes they are made quite costly and elaborate, but ordinarily they cost from $10 to $20 in the smaller cities.

Whereas,

Our nation has been plunged into deep sorrow by the untimely death of our beloved President,

William McKinley

at the hands of an cowardly assassin, and whereas, the entire newspaper fraternity most deeply and regretfully feel the loss of one who at all times and under all circumstances

Sympathy and Regret

from

Columbus Advertising
Solicitors' Association
Columbus, Ohio.

Sept. 16, 1901.

OFF-HAND FLOURISHING

In white ink on black cardboard is the latest thing out. It is showy, attractive, beautiful and up-to-date. It will advertise your school, college or writing class quicker than anything. Send me a trial order and be convinced. 22x28 inch designs, $3 to $10; 18x22, $2 to $5; 12x16, $1; 11x14, 9x12, 8x10, 5x6, 3x4, 2x3. They are bold, dashy, artistic, and catch the eye of the passer by. Write today. Circulars free.

M. B. MOORE, Box 7, MORGAN, KY.
The straight hair line is made first in the standard "5." Second part of the "5" should be full and round and is finished with a dot same as the "3." The shade at the top is added after the "5" is completed. Do not make this shade too heavy. The shaded "5" is same as the standard "5" except it is finished with a dot and hair line combined and is added last. The "G" is made without lifting the pen, the dot at the top and shade on the oval being added after the figure is completed. The oval is one space in height; do not shade it as heavily as first shade.

The "7" is made with the inverted wedge which is made first. Lift pen after this shade is completed and make second shade same as introductory or first shade of the "4." If it is on a much smaller scale; lift pen again to form third shaded stroke. It is permissible to extend the third shaded stroke below the base line nearly a space. The "7" can be modified by making a graceful curve out of the third shade instead of making it straight.

The "5" is considered the most difficult of all the script figures. It is easier to make it without shading and then add the main shade and the shades on the sides which should be very delicate. The upper half of the "5" is the smallest. Do not make it too large or it will appear too heavy. The main shade of the "5" is about a space line.

The "9" is same as "6" inverted. It can be made without lifting pen and adding shade to outside of oval, or the oval can be made by lifting pen and connecting second shade with the oval. The modified "9" extends below base line about a half space and it is optional whether it is finished with a dot or not.

The "0" is shaded on both sides. Do not make it too full and don't make shade too long. Lift pen when left shade is completed and form outside shade commencing at top. By this method shading is done quickly. Be sure to close top of "0."

ENGRAYER'S SCRIPT FIGURES

The script "1" is very similar to the modified small 1, the terminating stroke being omitted. The introductory stroke comes below the base about one space.

The "2" is almost same as modified Z, except oval at top is shaded on outside instead of inside and the lower loop is omitted. The oval is shaded after the figure is completed. Do not make the oval too large or the figure will appear too heavy. A delicate shade should be added at end of compound stroke of the "2" and it should rest on the base line. The shaded stroke to the right of the "2" is a fifth of a space in height above base line, the terminating stroke being the same. Lift pen at the end of compound stroke to make the finishing shade and terminating stroke.

The modified "2" is same as standard except it is finished with a compound shade which rests on base line. Do not make this shade too long. The pen should be changed so that it will occupy the same position as for those modified to make the compound stroke successfully. The "2" can be made with a wedge shade at top instead of the oval; the wedge should be inverted and not made too large.

The proportion of the oval of the "3" is same as that of the "2." The second shade is usually compound and retraced about a fifth of a space; the lower half of the "3" should be round and full and is finished with a dot. The "3" can be modified by substituting the inverted wedge shade in place of the oval. A light shade is added to the end of the compound stroke of the "3."

The first shade of the "4" is very slightly compound; the loop and compound hair line are both made without lifting pen; the second shade is also compound and is only three-fifths of a space in height. The first shade and small loop should extend about a fifth of a space above base line. The loop should be delicately shaded on upper left side. The modified "4" is shaped like a triangle, the compound hair line being shaded.
Criticism:

Marriage the happiest State of Life would be,
If Hands were only join'd where Hearts agree.

Great is the steadiness of Soul and Thought,
By Reason bred, and by Religion taught.
Which like a Rock amidst of stormy Waves,
Unmov'd remains, and all Afflictions brave.
National Commercial Teachers' Federation

Office of the President

SALEM, MASS., Oct. 10, 1901.

MESSRS. ZANER & BLOSER, Columbus, O.

GENTLEMEN: — In answer to your inquiry of the 5th inst., would say that you can announce the St. Louis meeting of the National Commercial Teachers' Federation at the Southwestern Business College on December 20, 27, 28, 29 and 31. Sessions of the various bodies will be held from 9 A.M. to 1 P.M. in the different departments of the Southwestern Business College.

Meetings of the federated body will be held on the afternoons of the 27, 28, 29 and 31. Mr. Pritch, who will be our host, has made arrangements whereby the Federation will have the use of a regular convention hall in the hotel headquarters for our Federation meetings, and has also placed rooms at the disposal of the Federation officers in the hotel, as headquarters, where a regular bureau of information will be established.

Teachers should remember that the National Commercial Teachers' Federation secures a special railroad rate of one and one-third fare. They should also remember that in order to enjoy this privilege it is absolutely necessary that they take a receipt for their money in purchasing a ticket, and turn the same over to our secretary at headquarters. This rate is conditioned upon one hundred members being present, but we hope to have five hundred at least.

I had hoped to be able to give you all the programs in time for this issue, but will have the same in your hands within a week. The writer would be glad to give any information in his power to members of the profession individually, and all our officers will be glad to do the same. I would suggest that any teachers who have not attended these meetings communicate with the nearest officer of the Federation.

Very truly,

GEO. P. LORD, President.

A Great Reduction in Prices
On Commercial Art
For 30 Days.

It is my wish to have my work known and appreciated by the readers of this magazine and, for the purpose of advertising, I will, during the next thirty days, take any thing in the line of Designing, Illustration or Penmanship for less than one-half my usual price. Everything entrusted to my care will be done in strictly first class order and, if not satisfactory, your money will be cheerfully refunded. Here are a few prices for superior work:

- Covers for Catalogues, Etc. — $5.00
- Bill and Letter Heads — 3.00
- Portraits — 1.00
- Initial Letters, Each — 50
- Cast Paper, Pice Doz. — 10
- Set of Capitals, Business — 10
- Set of Capitals, Ornamental — 10

I assure all that these prices will in no way affect the quality of my work.

W. C. SHEPHERD
Artist and Penman,
245 West 55th Street, New York.

Quality
in Penmanship and Drawing

There is a greater demand today than there has ever been before for persons who are thoroughly qualified to teach writing, drawing, and the commercial branches. The public schools of our country need a large number of special teachers of writing and drawing. These positions can be had by the competent.

Commercial schools need more teachers of penmanship and of the commercial branches than ever before, because they have more pupils.

Then in the lines of illustrating, engraving, designing, etc., there is much more work to be done at good prices than ever before.

Why not consider the matter of taking a three, six, nine or twelve months' course in the Zanerian Art College to prepare yourself in one or more of the lines of work mentioned? Regarding the practical value of such a course, many hundreds of former pupils are ready to testify.

The Zanerian Art College is very liberally patronized, and is one of the most successful institutions in the country in securing profitable positions for its pupils.

Rates of tuition are no higher than they have always been. Good board and room can be had at a very reasonable figure.

Large, finely illustrated catalogue of the school, worth one dollar, free to interested persons.

Read below an unsolicited testimonial from an appreciative student.

I very often think of the time spent at your school. It was very profitable to me. My penmanship was the means of giving me a good start, and I learned more lessons than penmanship while attending your school.

Yours very truly,

W. S. SMITH,
With Mussey Business College.
Birmingham, Ala.

ADDRESS:
Zanerian Art College,
COLUMBUS, OHIO.
NOW READY.
TWENTIETH CENTURY EDITION, REVISED AND ENLARGED. NEW FROM COVER TO COVER.

"ISAAC PITMAN’S SHORTHAND INSTRUCTOR."

Exclusively adopted by the High Schools of New York City, and leading business colleges throughout the country. 278 pages, cloth, gilt lettered, price, $1.50.

NOW READY.
THIRD EDITION, REVISED AND ENLARGED.
TWENTIETH CENTURY BUSINESS DICTATION AND LEGAL FORMS.
(In ordinary type.)

A complete Manual of Dictation, for all schools regardless of system taught, covering fifty separate lines of business, with chapters on Spelling, Punctuation, etc., and matter counted for speed practice. The most complete Dictation Course ever published. 272 pages, stiff boards and pocket margins.

All progressive teachers and schools will look into the merits of these new works before making adoption. Single copies for examination to teachers and schools sent postpaid on receipt of one-half the above price. Liberal discounts to schools and teachers. Illustrated prospectus and specimen pages on request.

ISAAC PITMAN & SONS, Phonographic Depot, 33 Union Square, New York.

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E. C. MILLS, 195 Grand Ave., Rochester, N.Y., will send you a set of business capitals, arranged in standard letter order, postpaid for $1.00. They are fresh from the press and will encourage you to do better writing.

Modern Art Publications for Artists and Teachers

Our publications are universally recognized as the finest in their line. The prices are very low, considering the quality and character of the work. Each set contains many thousand pages, postpaid by mail or prepaid by express.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, containing hundreds of examples and explicit instruction.

Sketching from Nature—A most useful book that teaches how to sketch from nature. It contains a large number of examples with fanciful settings. Get this book and go out and learn to sketch nature by yourself. Bound in stiff boards.

Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches. Of illustrations, text, and methods of drawing and lettering. It is just what home students need, and what all others who are not at home in drawing need. It will enable them to do much better work. A new book of this kind.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrools, objects, birds, flowers, etc. It is the beginning of the fine art to which the student is shown. It is contained in the portfolio and is much better than the regular book.

The New Zanerian Alphabet—A guide to engraving, containing a great variety of alphabets, designs, and characters, etc., with complete instruction. A substantial book bound in stiff boards.

Progress—C. P. Zaner’s masterpiece in flourishing. It represents an eagle, forceful and lifelike, with spectacular flourishes, curves and branches. It is on the finest of plate paper, 22 x 18 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $50. It is the best and most complete alphabet ever made on this continent.

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The large out put during the past year has demonstrated very clearly that it is superior in every way to any other automatic pen now on the market. The three main points of superiority are: Elasticity of material used, beauty of appearance, and high grade corrugated holders. Why buy a common antiquated style when you can get an up-to-date one for the same price? We guarantee all our pens.

IT'S A WINNER.

The MYOGRAPH is steadily gaining favor: 6,000 sold during the past year. This demonstrates, beyond a doubt, that this useful device is held by the users of the pen. Solid German Silver, sample mailed for twenty-five cents. The following testimonial is a sample of many unsolicited expressions of praise that come to the factory daily:


Dear Sirs: The MYOGRAPH ordered last year is in constant use. The students are enthusiastic over it, and they are now trying to order another one. We shall place an order again in the near future. I am sure that you will have the pleasure of sending another order of the same kind of pens.

Appleton School of Business, Appleton, Wis.

Your Truly,

P. BRESKY.'

SUPPLIES

The Auto Pen & Ink Mfg. Co.

C. A. FAUST, the "Auto Man," Pres.

73 RUSH ST., CHICAGO, ILL.

EARN MORE MONEY by qualifying to teach. GREG SHORTLAND.
Large and increasing demand for expert teachers. My Teachers' "Short Hand" Course will fit you. Sample Lessons free. Address:
E. C. ROGERS, Columbus, Ohio.

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Learn English and Continental Lettering for Signs, etc. A new field for Pricemasters, Clerks, Window Dressers, Salesmen, and others needing learning capacity. Full course of practice and instruction. Write for Free Sample Lesson. Reliable school: students receive jobs; new book and full personal Mail Orders Made Free to all interested. Write today.

W. A. THOMPSON, Forest, Mich.

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Fountain Automatic Shading Pen

Writs 10 Minutes Without Refilling.

Get our prices on Auto Inks and Supplies before buying.

SAMPLE PEN, PREPAID, 50 CENTS.

Address J. M. BALZER & CO., (c) Minneapolis, Minn.
Good Books Help Good Teachers
Are You a Good Teacher? Do You Use the Best Books?

Our Commercial Publications are the product of superior authorship, a practical knowledge of the demands of the business world, and an intimate acquaintance with the requirements of the school room. They have come one by one as a revelation in the teaching of the various commercial branches. They are kept right up-to-date; they are vitalized with the true educational spirit and work wonders in the hands of the competent teacher.

The Budget System
For Business Schools, consisting of "Business Book-keeping and Practice" with the accompanying Budgets, is the famous publication which is used in a large majority of all the Commercial Schools of the country.

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is the latest Budget system for public and private schools of every description, and has made the most remarkable record of any work on this subject ever issued. Over 2,000 adoptions since coming from the press. Now in the 32d thousand.

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Just from the press. An epoch marking book already widely adopted and recognized as the standard book of its kind.

Sadler's Commercial Arithmetic,
College and School Editions, and

Sadler's Essentials of Arithmetic
Are books that have a world wide reputation. Largely increased sales during this fall.

Richardson's Commercial Law,
A book without a peer. It has superseded others in scores of schools. So simple and easy.

Bank's Easy Method of Touch Typewriting,
Bound in book form and printed on cards. A method that produces results, not a plaything.

New Method Speller,
A little work that teaches correct spelling by association. Teachers praise it highly. It produces results.

Lister's Budget of Writing Lessons That Teach.
That's all. That's ENOUGH.

Earnest's English-Correspondence,
Another little work that is all kernel and no shell. It braves up students on their weak points in English and Correspondence.

Billing's Synthetic Shorthand Method,
Graham-Pitmanic, a book that gets the pupil over the hard places and makes him a successful writer, winning its way into extensive use on its merits.

Blank Books and School Stationery,
A full line to select from at lowest prices.

Depositories
In twelve leading cities. Send for price lists and full information.

Sadler-Rowe Co., Baltimore, Md.
THE PENMAN-ARTIST AND BUSINESS EDUCATOR

CHRISTMAS
NUMBER 1901
ZANER & BLOSER
PUBLISHERS COLUMBUS, O.
THE FOUNTAIN AUTOMATIC SHADING PEN.

The wonder of the Twentieth Century—The Automobile of the Automatic Pen World—Promounced by experts as the ideal of perfection—A promise of what faithful writing is capable of being with one pen in hand, the new pen of the century! A pen that draws a line of unbroken beauty the color of India ink! It is the new pen of the century, and it is here! It is now! It is yours today! It is THE FOUNTAIN AUTOMATIC SHADING PEN.

IT WILL BE WHAT YOU EVER USE.

FAUST'S NEW IMPROVED AUTOMATIC SHADING PEN.

The large out put during the past year has demonstrated very clearly that it is superior in every way to any other automatic pen now on the market. The three main points of superiority are: Elasticity of material used, beauty of construction, and the price. Why buy a common cut-paper pen when you can get an up-to-date one for the same price? We guarantee all our pens.

IT'S A WINNER.

THE MYOGRAPH is steadily gaining favor; 6,000 sold during the past year. This success is demonstrated in a measure, the regard in which this useful device is held by the users of the pen. Solid German Silver, sample mailed for twenty-five cents. The following testimonial is a sample of many unsolicited expressions of praise that come to our office daily.

DEAR SIRS: The "Myograph" ordered of you last week was received today. The pen is of the best quality, the material is strong and the finish is splendid. I am more than pleased with the pen and would highly recommend it to all. It is in every way satisfactory and I am sure that I will be able to use it to the fullest extent. Thank you once again for your promptness and prompt delivery.

JOHN D. SMITH.

Appleton School of Business, Appleton, Wis.

Yours truly,

FRED BUSHBY.

SUPPLIES

When in need of Automatic Shading Pens, White India ink with the Automatic or ordinary pen, adhesive ink, screw head files, cross ruled practice paper, Japan writing ink, written or blank cards (white or colored), bronzes, bronze ink seals, and stamps, any one, send your orders to headquarters.

The Auto Pen & Ink Mfg. Co.

C. A. FAUST, the "Auto Man," Pres.


73 RUSH ST., CHICAGO, ILL.
Precocity

If the American people are smarter in any one thing than any other nation, it is in the education of their children. They can scarcely wait until they are well out of the cradle until they rush them into the kindergarten. From there they are pushed into the public schools as soon as the law will allow. This desire to have brainy children has led to a wonderful amount of precociousness on the part of young Americans. Precocious is the right term. It means to be premature; to be ripe before the proper time—before nature intended. The result of precocity is premature decay. As a rule, precocity stands for brilliancy rather than depth, and cleverness rather than permanence.

In no one thing, during the past decade, have we been so insane as about teaching children to write as soon as they entered school. Fortunately the tide is now in the opposite direction. For years we have insisted upon more and "more written work in the primary grades." The most conclusive reason was "to keep the little tots busy," which usually meant "quiet." Nothing is so killing to the child, both mentally and physically, as quietude of the enforced kind. Writing suppresses breathing and thus reduces heart action. Writing is a laborious method of telling something or expressing thought. It is the best method of condensing thought. Childhood is the period nature intended for expansion rather than contraction. The tongue soon lets out a multitude of ideas, while the pen hampers spontaneity. Childhood is and should be spontaneous. Writing is too slow. Childhood is the period of getting rather than of giving information. There are many other avenues of getting knowledge which far surpass that of writing. The ear and eye are far more alert and active than the pen, and more accurate. Oral rather than written instruction is the need of childhood. The sky, the field, the brook, the woodland, the animal kingdom, the insect world, the arts of agriculture and manufacture, each and all contain more valuable information than can be found in books. Books but tell about such things. Why not go to the things and see direct? "Seeing is believing."

And so it is in a few of our most progressive schools. Things, not books, are the things studied. As yet, writing is taught in most schools in too exacting manner to children. The advance educators are now crying "less writing and large writing in the primary grades." Let us, as specialists, help the good work along.

It is not a question as to whether children can be taught to write (draw), but should they? It is not whether they can work in factories, but should they? Our laws are emphatic upon that point, even though we are lax about enforcing the same. Children should not be taught to write, much less required to do so.

Precocious penmanship means poor penmanship in the end. Just as surely as child labor in factories means physical wrecks later on in life. Premature writing does not injure the child to the same extent that premature labor in factories does, but it injures the child's future penmanship. And that is what we, as specialists, are concerned about. As teachers of penmanship, let us learn to put forth effort at the right time. The grammar grade is the place for drill in writing and not the primary grade. It may be you are not in a position to practice this reform, but if you are conscious of its need, you can at least preach it. The ideals of today become the practices of tomorrow. Do your duty, do not delay. Remember, it takes no backbone to drift with the multitude, but it takes intellect, courage and will to direct the many. As a specialist, it is your duty to direct the many in penmanship matters. Are you dutiful to your higher self?
Instructions, Plate Fifteen

Make direct oval exercise; two large spaces in height and arrange same as copy. Make down lines light. Keep uniform spacing, height, slant, etc., in copies 124-25-26 and 27. The name Madagascar is given principally for the drill on small a. Practice systematically, and do no work without thought.

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Instructions, Plate Sixteen

In 135 make a very decided curve in first part of dollar sign. Do not make straight line too long, and finish carefully. In 137 the exercise should precede the practice on figure 3. Make with a free, careful, forceful movement.

Instructions, Plate Seventeen

Begin 139 two large spaces high and gradually work down. This is valuable as it helps to discipline the muscles in making ovals of all sizes. Finish with oblique movement. In making 142, the figure 5, see that last stroke is joined to first part of figure. The figure 7 should extend below base line as shown by the dotted line. Every figure should be made as carefully as is consistent with a free muscular movement.
Instructions, Plate Eighteen

All the exercises and letters in this plate are intended as a review. The movements should be worked just as given. Do not practice it in part but make the complete whole. This work will be found especially valuable to those who still have difficulty in movement control.

Instructions, Plate Nineteen

In this plate we introduce sentence copies. Great care should be exercised in the practice of these, and several pages should be written with one copy. Study the arrangement, spacing, slant, etc., and do not make loop letters too long. Be careful about the t crossings and dot over i. Hold your writing out at arm's length and perhaps you may discover some fault not before noticed.
Suggestions to Student Subscribers by E. C. Mills

A. G. J. Loomis—Movement good. Study sentence copies in this lesson especially. A. C. M., Rome, Ga. Make down lines in compact ovals close together. Splendid movement. Study form. Carl W. M., Mass. Review compact ovals. Practice on the small exercises in September lesson. J. S. J., Montreal—I would advise you to take up the lessons first as they are mapped out and do not neglect any of the work. Send work regularly. F. O. B., East Newport. Omit all flourish in business writing. Hold your pencil down to solid practice on the exercises and copies in the order presented. You can become a good penman. F. L. H. Huntington. You may use little more slant in drawing. Try plate again. Study details. F. W. K., Geneva. Paper and pen all right. More work on fundamental movement exercises. O. C. K., Alden. Send me several pages compact exercises, September lesson. Make black with very light, fine lines. Made close together. This practice will give you facility in writing shorthand. Geo. W. A. Jr., Va. Do not shade your capitals. Try to develop a light action of the muscles of the arm. W. K. H., Turk. Your foundation exercises good. Fine business hand, Study form if you wish to improve. R. H. M., Montclair. Start any time and go through all the work previously mapped out. Send specimens monthly. For twenty-five cents I can give you a personal criticism. You have a splendid start. I. D. S., Miles Station. Make lines in small letters light. Down stroke in a slight compound curve. Study form of small r. K. W. L., Oak Ridge. Send more work for criticism. Work hard and take up the copies as they are given. W. S., Brooklyn. Even though you are a bricklayer and your muscles are hard and stiff, there is hope for you in the writing line. Practice hard and faithfully and send work often. T. J. S., Stoughtonville. Your first work is good. Light shade in your writing. Do not hurry over any part of the copies or the instructions. W. B. M., New Albany. You have the foundation laid for a fine style of writing. Write to Zamer & Blower concerning length of time to complete a course in their school. They have the best school of penmanship in the world and you would make no mistake in selecting such an institution.

Lessons in Practical Business Writing

BY

SPENCERIAN COLLEGE.

CLEVELAND, OHIO.

Number Four

Instructions

Having finished all the capitals in systematic order, we shall now take up the small letters on a similar plan. Not enough attention is given to small letters, therefore, we expect you to practice very hard on the first, second, and third principals. In other words, the straight line, right and left curve. Since the first principal or straight line controls the slant of the writing, it will be necessary to devote considerable time to this short line. Make the stroke of uniform slant and length and entirely free from shading, and also make it only one space in height. The right and left curves begin on the base line and curve but very little to the right and left. After practicing a page or two of these simple strokes, take up the combinations of letters r and n and see that you distinctly separate the letters by means of spacing between about twice the width of the letter

M|M|M|M|M|M

The small n is a very pretty letter and requires study as well as practice, and while much could be said about this letter we shall only say now that each part should have a neat short turn at the top, and the down strokes must be made straight. Practice on these until you can combine six or eight letters nicely and make each letter complete, not omitting one turn. In our next line for practice you will notice that we have n and n combinations. Great care must be taken to see that you do not make the letters n and a line too long or too short. The n should be made sharp at the top, while n should have its regular short turns, both points are frequently overlooked. Having practiced some on the n, the m will not be so difficult, for we add one more part which will make the m. The r should be one-half space in width, and the one point to which I shall now call your attention is to make a short right curve at the point of leaving the second upper stroke, this will bring the letter out distinctly.
Very little needs to be said about the \( \text{r} \), for the first part is made exactly the same as the small \( n \) and the finishing part the same as the \( r \); by which you will understand at once that the first part is one space in width and the finishing one-half space in width, then please see that you do not make the two parts the same. The small \( r \) is made improperly, even by some teachers of penmanship, whether it is a matter of choice or not, knowing how will not be known; however, I will say that the \( r \) is made without lifting the pen, and the method of running a zigzag line and crossing down strokes afterward, is all nonsense when it comes to making a pretty and exact letter \( r \), besides it takes much less time to make it by the retracing process. Make the first part exactly the same as you would in beginning the small \( n \); retrace the down stroke to the top and again retrace to the base line, where you make a short turn to the right. By following out this plan you will complete each letter and will be able to combine a number of them without lifting the pen and make each letter better than you possibly could the other way. The small letters \( o \) and \( a \) should always be nicely closed at the top. The last downward stroke of \( a \) should not be a left curve, but a straight line. You should practice long enough on each letter to show some improvement before you leave your practicing table.

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Supplementary Sentence Practice by S. M. Blue, Columbus, Ohio.

- Seeing a penmanship has admired R
- Some easy business penmanship
- This is a place like home for penman
Lessons in
Real Rapid Writing
by C.P. Vaner.

Longhand

Two problems confront us today as teachers of writing. How can we make the learning of writing easier and briefer, and how can we make writing better, swifter and easier? Not how can we do this with the few who expect to become professional penmen, and who expect to earn their living by the excellence of their penmanship, but how can we do this with the many who do not love penmanship more than other arts, or who do not expect to earn their living by writing?

Shall we accomplish these two things, that of learning and doing? Shall we do it simply by increasing the force and effectiveness of our teaching? Shall we do it by drilling pupils more than in the past? Shall we retain, unchanged, the letters we have had and put more and better effort in the learning? Or shall we change the style from that which is ornamental to that which is purely utilitarian? Shall we continue with the old, or shall we invent such letters as are plainer and less skillful? Shall we endeavor to improve the writers and not the style to be written? Or shall we improve writing by improving the forms as well as the methods of their production?

The road seems clear. Improve form in such a manner as to require less effort to write more legibly than in the past. Make writing easier and plainer, by evolving forms that are plainer and easier, and the writing of the word will be more legible and less tiring. Improve movement by simplifying the letters which require the movement. As the letters are, so will be the movement.

The forms given are simple in action and plain in form, the two needful qualities in modern writing.

This is a good plate to illustrate spacing. Notice that the spacing between letters is a trifle wider than in the letters. Be careful to keep each letter distinct irrespective of context. Watch that you do not loop the last of r and that you retrace the r. See how freely, how well, and how easily you can write these words. To write rapidly and well requires close attention to details until the habit of writing well is formed "and then some." Care is the secret of good penmanship, not talent.
The r and s are two rather difficult letters. In making the former, pause at the shoulder in order to execute it well, as that is the part which distinguishes it from other letters. Finish it with a turn on the base line. Do not make the shoulder sharp or it may resemble a small c similar to a capital. School the hand to do the mind's bidding. The s may be made very quickly. The down stroke should be well curved and closed. It is immaterial whether it is finished with or without dot.

The e and c are comparatively easy, especially the former. To make the c, simply use a rolling movement, curving the up and down strokes quite well. The word eee is a good one to practice as it gives practice in finishing the r and in looping the e. Never make it like a small i without a dot. The e is part of a circle. The down stroke is well curved. Make it as an exercise without raising the pen. Write the word success continuously without raising the pen.
Article No. 5

The Dawnings of Youthful Genius in a Plough-boy

Of he will stoop, inquisitive to trace,
The opening beauties of a daisy’s face:
Of he will witness, with admiring eyes,
The brook's sweet dimples over the pebbles rise.
—John Clare.

Many of the best penmen of America have come from humble homes and the broad acres of the farm. Something in the stolid farm life seems conducive to the qualities that go to make the penman of today. One of the qualities required by the student of fine writing is the power to concentrate the energies to the acquisition of some one thing. No discouragement should be allowed to creep in. Usually that which is easily acquired is worth but little, and almost invariably the difficult things to get are the things that are worth most. The student must learn to see the letter in his mind before it is made on paper. This power of perception is not always developed as fully as it should be. Many persons practice and know when they make a good letter, yet they do not know wherein the letter differs from the poorly made one. Sometimes we find that the writer’s perception is better developed than his power of execution. Then again, we find excellent shades and quality of line with poor perception of the correct form. All persons should be able to write a plain, rapid hand before attempting the ornamental style.

Practice is needed to give confidence and sureness. The young penman marvels at the confidence of the expert writer in making an intricate combination at the end of a well-written letter. He should realize that the penman is familiar with the work from long hours of practice, and that the signature is but ordinary to the writer.

Improvement is gradual. It grows steadily and surely. No one will be much surprised at his progress from day to day, but from month to month the change should be marked. A young man who, several years ago, wrote a wretched style, is now one of the leading penmen in the United States. His ambition was encouraged by the kind advice of L. M. Thornburgh, and he is now an example of what a young man, who is not afraid of work, can do with but little talent to aid him. Few penmen play so prominent a part in penmanship matters of today, as the young man referred to in the foregoing sentences.

The student who can afford to do so should keep a book containing specimens of the real work of the best writers. It is a difficult matter to get these specimens, but a liberal purse will get enough material for practice and study for weeks. The young penman should also begin a library of penmanship publications for reference and study. The subject of penmanship is uninteresting to the teacher who has not studied it deeply.

At the present time the writer has a book that contains the work of America’s finest penman. It is needless to say that a book containing such a collection is worth a great deal, because many of the writers are reluctant to send out their work at any price.

As in most other things the man who makes the most improvement is he who looks on all sides of the matter and makes use of the many adjuncts certain to help him in his study of the subject.

The capitals given here are of the style used by those great penmen, Courtney and Madaras.

Work from this month’s copies will be criticised if sent to my address, Duke Center, Pa. Stamps for return postage should be enclosed.
Higher Commercial Education

Believing that our readers will find far more profit in reading the communications evoked by Mr. L. L. Williams' trenchant article in our November number, than in anything we have written, we gladly yield our space to the able men whose views are presented herewith. We shall welcome expressions of opinion from advocates of either side of this great question. - Edtrst.

Dr. Cheesman A. Herrick

Director School of Commerce, Central High School, Philadelphia

To the Editor of Business Educator:

I have read with interest the papers of Messrs. G. W. Brown and L. L. Williams, appearing in your issue for November, and find in them issues so squarely drawn that I feel like asking for space for a counter statement. Stripped of verbiage, both discussions seem to me too complacent an acceptance of things as they have been in our educational organization.

Mr. Brown believes that pupils of high schools and academies "are too young to take up much of a course in bookkeeping," and that time spent upon this subject in such schools is "about as good as time wasted." Again, he thinks that if bookkeeping is undertaken in high schools it should be confined solely to fundamental principles, and should not be made to apply to any special line of business. Finally, Mr. Brown arrives at the conclusion that bookkeeping "carried to practical results" should not be taught in high schools, for all people permitted to be taxed for the support of these schools and "it is not just and right that all the people should be taxed for the benefit of the few."

Does Mr. Brown subscribe to the Mr. Brown statement that pupils who enter public high schools and academies are in general not as well prepared to take up bookkeeping or any other subject of study, as those who enter business colleges? To be consistent he must say this. Teachers of the subject will not accept Mr. Brown's method of imparting even a general knowledge of bookkeeping, to try to teach bookkeeping with- out its application to recording transactions of special lines of business, would result in failure—it is not a subject for the abstraction of a didactic method—to impart the general knowledge, the subject must be presented concretely in a set of given events and relations. Finally, Mr. Brown gets at the crux of the matter in the declaration against commercial instruction in public high schools. He answers himself completely in the statement that all the people support high schools, and therefore they are to be for the best interests of all the people. Mr. Brown believes in the democracy of the public schools. According to him, high schools are to be more than college fitting schools, or they remain class schools; it is not sufficient to add the manual training element, for still they represent but part of the community. High schools looking to the so-called liberal professions and for the handicraft trades do not, according to Mr. Brown, satisfy present demands; public schools must represent the community, and it is to satisfy a huge demand for this need in the complex of our social life that high schools giving commercial instruction are being established.

"Learn for life while at school" is a worthy ideal for public high schools. To learn, but to learn for life. In my humble judgment no more profound nor far-reaching or less, enumerated. If a curriculum as described exists, Mr. Williams would render a service by naming the institution providing it and offering the curriculum for publication. What is probably the fact is that students are given an election in the range of subjects including six modern languages and the rest. But this is a very different matter, and the course should be judged by its contents, not by the "scholastic mongrel" out of which the choice is made. Neither am I aware that in Europe students of commercial schools study six modern languages, would not subscribe to the statement that there is any sense in such a policy, even under European conditions.

I take issue with Mr. Williams on the basis of my statement that the gauge of business education should be the ability of the student to get a position. If the graduate of the higher commercial school must begin at the same place as the graduate of the business college, shall we say perforce that one training is no better than the other? I submit that success is not in the beginning. I have known graduates of engineering schools to begin as ordinary apprentices, but they shortened the term of apprenticeship, and became in the end superior workmen. Higher commercial courses can furnish a similar preparation for apprenticeship in business affairs.

"The absurdity of copying Production anything commercial from and Germany and France is apparent. How few now we are outstripping those countries in everything commercial." How after all are we outstripping Europe in commercial affairs? Is Mr. Williams aware that Europe has the market of her neighbors and natural customers in South America? The United States purchases largely of South American countries, and in return sells but a fraction of what they buy, and what we ought to furnish. The countries that Mr. Williams discredits have secured and hold from us what would be our most profitable trade, and moreover, these European countries are our agents in the pay- ment of the South American trade balances that we must settle in money. The success that the United States has had is due to her productive power, rather than to commercial intelligence or organization. This productive power, as compared with education other than commercial, and there has been a measure of success not because of, but in spite of, proper commercial education. What I want to urge is that we must add to an equipment for being a productive nation, a preparation for being an exchanging nation. That preparation is to be given by the schools which Mr. Williams criticizes. Shall we have industrial and commercial
progress if we are satisfied with the past and cling blindly to educational traditions?

Discipline and Utility

The common school, disciplinary given by high school and college, and technical or professional given by the business college, has all the formalism of an academic method. Such a scheme does not seem to me attractive as a theory, but if it were it would have to be dismissed as impracticable. I had hoped that we were beyond this mechanism when one institution should be limited to matters disciplinary, and another to matters technical. Mr. Williams admits the disciplinary value of the traditional high school and college, must have some commercial instruction in high school and college? To be disciplinary must a thing cease to have any utility to any human being? Granted for argument’s sake, a thing that can be proved otherwise, viz., that the industrial history of England is valueless to the business man of the present because economic conditions have changed. Mr. Williams business pursuits divided into, fundamentally to be given by

Mental Discipline Indispensable

As well might you attempt to teach Greek to a babe in arms, as to attempt to make such persons as these understand what is meant by a college course.

To persons who are really familiar with modern industrial life and who are genuine specialists in commercial education, two facts are already established. One is, that a training at least equivalent to that furnished by the university undergraduate course of the present day, is essential to the man who is going to succeed in the responsible positions of the industrial world of the present and immediate future. The second is, that every person must have a good deal of technical knowledge of the structure and workings of the present industrial organism, and must have acquired a good deal of skill in securing knowledge at first hand, and in interpreting the facts which come under his observation.

These two propositions established, the question simply is whether it is possible to substitute for some of the subjects contained in the old college courses, new subjects capable of giving this special knowledge and training without in any respect interfering with the disciplinary character of these courses. If this is not possible, the only solution of the problem is a university course with a couple of years of special professional study added thereto. Be it understood, that these special studies are not those available in the business colleges of the present time, but a class of studies far more difficult, extensive and enlightening than these.

A Question of Competency

Naturally the only persons really competent to solve this problem are the people connected with the universities who at the same time, by their special studies, have gained a knowledge of the modern business world and its needs. By a process of experimentation these people have demonstrated that many of these new subjects of study, capable of giving the technical training needed by business men, possess as high an educational value as do many of the subjects contained in the old college courses, and consequently that their substitution for some of these subjects will not in any wise, interfere with the disciplinary scheme. If this is not possible, the only solution is a university course with a couple of years of special professional study added thereto. Be it understood, that these special studies are not those available in the business colleges of the present time, but a class of studies far more difficult, extensive and enlightening than these.

Mr. I. O. Crissy

State Inspector of Business Education, New York

Editor Business Educator:

Your letter asks me to give you an answer to the paper of Mr. Williams, read in the discussion of my paper on Business Education, at the Detroit meeting of the X. E. A.

From what I remember of Mr. Williams’ paper as read, and also from a reading of the report which you have sent me, I am of the opinion that it does not require any answer from me. As a matter of fact the author agrees with the more important propositions of my paper. He subscribes to a broad definition of business education. He also agrees practically with my views in regard to the American business college, when he says:

The ideal thing, in my judgment, for every young man who contemplates a business career is to supplement a thorough rudimentary education with a good high school course, and, if possible, a college course, and after that secure such knowledge of business customs and office routine as is provided by the leading business colleges of the period.”
This is, in effect, what I have been saying ever since I went into the work. I have said and written so tirelessly, and I have said it in the Business-syllabus published first in 1898. Indeed, Mr. Williams has put it a little stronger than I did; for he would, if possible, have the finishing year in the preliminary instead of the college course, whereas the plan set forth in the syllabus was to send the student to the business school on completion of the high school course. It was a great objection to the plan, but I have sustained the degree which is the subject of the question, and I am distinctly on the other and modern side of the question. I believe in higher education for the business man just as I believe in higher education for the man in any other vocation requiring brains for its success.

Recollecting in his paper the subjects enumerated in the commercial course of a particular university, Mr. Williams says: “Some of these may be useful to somebody, some of it would be useful to everybody, all of it would be useful to nobody.” Yet, notwithstanding the chaste, epigrammatic style of this characterization, I think this attitude is entirely wrong. The selection of subjects for higher education, of the kind which is provided in the public schools should be general and of such a character as to supply the wants of the greatest number. It should be generally useful. What branch in the ordinary high school curriculum bears the slightest resemblance to the subject of bookkeeping? What boy or girl can get along well in life without a knowledge of commercial education and its uses? Surely the work of our public schools is vain if it does not teach our young people how to write a receipt, a bill, a note, a check or a draft with a proper understanding of the parties thereto and the obligations involved.

The selection of the consular service course as a special mark for criticism seems to me to be particularly unfortunate for Mr. Williams’ argument. No more useful work has been done by the Higher School of Commerce in Antwerp than the training of young for consularships. The Belgian government has not hesitated to select these men for its service; and it is high time that, in this country, with its fast growing commercial interests abroad, we begin to look for other qualifications than mere “political pull.” In this connection it is highly gratifying that our present chief executive has already given ample assurance that hereafter, in the appointment of United States officials, ability and merit, and not party service, will be the first consideration.

In conclusion, I have but one serious criticism to make upon the paper of my respected mentor and critic, and that criticism refers to the apparently intolerable and curiously discouraging attitude assumed toward the pioneers in this country of higher business education. I have said that the question can be solved satisfactorily only by experiment and experience; and hence it seems to me that those who are willing and able to take the chances of the early experimenting ought to be encouraged rather than decried.

Albany, Oct. 9, 1901.

L. O. CRISSY.

Quoted by M. E. Sadler, Director of Special Inquiries and Reports to the London education department.

Bookkeeping in High Schools and Academies

In the last issue of the Penman Artist, and Business Educator the above heading has been given to a letter from an old friend, Mr. W. Brown, in which he seems to think that a knowledge of bookkeeping is not part of a general education, but of a special education, and therefore, it should not be included in the course of study in high schools. He further says that it is “absolutely good as time wasted to undertake the subject at all in such schools.” Nevertheless he seems to be open to conviction, for he says that “if it can be shown that a certain amount of bookkeeping is really a part of a general education, * * * whatever is done in bookkeeping should be of an entirely general character, and should only cover the fundamental principles and general processes of single and double entry bookkeeping,” etc.

I am somewhat surprised that one who is so familiar with the subject of bookkeeping, and its value, should take this position. It is true that the information provided in the public schools should be general, and of such a character as to supply the wants of the greatest number. It should be generally useful. What branch in the ordinary high school curriculum bears the slightest resemblance to the subject of bookkeeping? What boy or girl can get along well in life without a knowledge of commercial education and its uses? Surely the work of our public schools is vain if it does not teach our young people how to write a receipt, a bill, a note, a check or a draft with a proper understanding of the parties thereto and the obligations involved.

What sort of education can be more valuable to the great majority of young people than to know how to keep the stub of a check book or make a deposit? In what position in life can a man be, who will not be more intelligent and better qualified to live a useful, industrious and worthy life, if he has a knowledge of the purposes and uses of accounts and the proper collection and relations of values as illustrated in everyday transactions, and the final statements of facts as exhibited in an ordinary set of books?

In this commercial and industrial age I can hardly conceive of a calling, trade or business, in which a knowledge of the subject of bookkeeping in its different branches would not be of great practical benefit, to say nothing of the educational benefits. Therefore, I think that, as a branch of learning, it can be safely classed as general.

I am only surprised that the only purpose of the business college of today is to prepare students to become specialists, and that the commercial branches have no value whatever for those who have not chosen to become bookkeepers, office clerks, etc.? If such is the case then indeed are the popular claims for commercial education false and unfounded. I have too high an opinion of the graduates of our best business colleges, to accept any such conclusion. If we have made one claim stronger than another for business colleges, it is that they train young men
and women for usefulness in life, whatever their calling or vocation may be.

Why cannot books on commercial law, commercial arithmetic, commercial geography, penmanship and correspondence be taught as well and as efficiently and as practically in high school as in any other school. In what way can instruction in these branches, covering two, three, or four years in connection with other branches, be inferior to the same instruction in the commercial branches condensed into six months or one year?

I admit that many teachers in high schools, who teach the commercial branches, are not well equipped to do so. This is a fault of commercial instruction and not of the course of instruction.

I am a warm advocate of commercial education everywhere, in high schools, academies, business colleges and commercial schools. I go a step further and advocate the introduction of elementary bookkeeping into the higher grades of the grammar schools. We are told that eighty per cent of the people of the country are no further than the grammar school. Give this eighty per cent, a practical knowledge of business papers and simple accounts, because the management and industry of our country is so closely interwoven into the lives of this eighty per cent, that they will find a practical use of this sort of training.

Baltimore, Md. H. M. Rowe.

Commercial Geography in Current Literature

MISS LACHA E. HOREN

[Owing to limited space, we are compelled to omit the interesting summaries prepared for this review. — Editor.]

Cooking and Industry


Estimating


Great Britain


California


Sugar


The Weather Bureau


The Philadelphia Commercial Museum


Siberia


Copper


The Weather Bureau

An address presented at the Convention of Weather Bureau officials at Milwaukee, August 27-29, 1901.

Shall We Teach Local Geography?

W. J. ANOS, PEACE SCHOOL, PHILADELPHIA.

In the September number of the PENMAN'S ART JOURNAL, the editor took occasion to discuss the importance of teaching local geography.

Personally, I cannot subject the pupil to a timely one; especially for young people who are preparing themselves for the immediate duties of commercial life. It has seemed to me, for a good many years, that the work of our geography teaching has been based on facts remotely related to our immediate surroundings, that too much time has been spent in studying foreign, rather than local conditions.

Most pupils employed near home.

It must be obvious to any one who gives this matter any thought, that the stage of activity for most of our young people will necessarily be limited to their own localities, and that consequently, a thorough knowledge of local methods, wares, routes of transportation, etc., should at least be firmly fixed in the pupil's mind, before he leaves the commercial school. For years I have felt that no young man should be sent out of a commercial school, especially if such school be situated in a large city, without being well informed with regard to the prominent street houses, routes of transportation, leading imports and exports, and prominent foreign markets for the purchase and sale of such goods; in fact, a complete knowledge of local affairs so far as one can and ought to secure it in a modern business school.

Names and position of streets

When a young man takes a position it is frequently necessary for him to travel over the city for his firm. If he is familiar with the position of the streets and locations of leading firms, time is saved. If he must spend hours seeking information, his employers are, in just this feature paying for what the young man should have learned in school.

Routes of transportation

A clerk is called upon to choose a route of transportation for the shipping of an invoice of goods. It ought to be clear to any one that the clerk who is familiar with all the prominent routes leading from his city, and can tell at a glance which are the most direct and cheapest routes, is of more value to his employer than is a young man who hardly knows that a railway or steamboat line reaches the city.

Local industries

Every city has some leading industry. Practically all other businesses owe their prosperity or failure to the leading business in a community. No two cities are alike in this respect, and, for this reason, no standard can be given. Enough so that pupils should not only know where these places of business are, but should also be taken through them, on tours of inspection; and, if possible, specimens of the goods should be secured while they are in process of manufacture. If your town contains a factory, take your pupils through it, and, above all, study the methods of making, routes of transportation, and leading markets for the sale of the product.

As it is done in Peirce School.

Below is appended a synopsis of the work done in Peirce School along this line. The outline is so arranged that pupils may add many items of interest as they advance. We frequently place unimportant items in our outlines in order to stir the pupil to choose the important parts. We pay a good deal of attention to making personal visits to points of interest. Pupils are required to make notebooks and secure notes for references, and we also make it a point to obtain specimens, although our Commercial Museum makes this feature of the work hardly necessary.

PHILADELPHIA

1. Location:
   a. Head of navigation on Delaware River.
   b. Eastern terminal of eight railways.
   c. Natural outlet for iron and coal interests of Pennsylvania.
   d. Proximity to foreign markets.

2. Populations:
   a. 1,297,697 (1900).
   b. Condition of people.
   c. Generally favorable.
   d. Energetic and shrewd.

3. Trade Conditions:
   a. Most favorable.
   b. Center of wholesale trade.
   c. Excellent transportation facilities.

4. Leading Industries:
   a. Manufacture of Carpets.
   b. Manufacture of Silk Goods.
   c. Manufacture of Locomotives.
   d. Manufacture of Warships.
   e. Manufacture of Street Railway Supplies.
   f. Refining of Sugar.
   g. Refining of Petroleum.
   h. Manufacture of Woolens.

5. Commerce:
   a. Export trade.
   b. Iron and steel products.
   c. Kerosene.
   d. Locomotives.
   e. Coal.
   f. Wheat.
   g. Cotton.
   h. Estimated total 1890: $89,000,000.

6. Imports:
   a. Cotton.
   b. Coffee.
   c. Rice.
   d. Sugar.
   e. Drew goods.
   f. Raw and manufactured silk.
   g. Fruits and nuts.

7. Transportation:
   a. Pennsylvania R. R.
   b. Baltimore & Ohio.
   c. Philadelphia & Reading.
   d. Central R. R.
   e. Phila., Wilmington & Batto.
   f. Delaware River.
   g. Delaware & Chesapeake Canal.
   h. Atlantic Ocean.
   i. Good country roads.
   j. Various trolley systems.

8. Banking Facilities:
   a. Excellent.
   b. Prominent institutions.
   c. National.
   d. Fourth Street.
   e. Market.
   f. Philadelphia.
   g. Central.
   h. Franklin.
   i. Girard.
   k. Private.
   l. Girard Trust Co.
   m. Provident Life & Trust.
   n. Pennsylvania Co.
   o. Fidelity Trust Co.
   p. Land, Title & Trust Co.
   q. City Trust Co.

9. Commercial Language:
   a. English.
   b. German.
   c. Italian.
   d. French.
   e. Spanish.

10. Units of Weight, Measures and Values:
   a. Weight: The pound of 16 oz.
   b. Measure: The yard of 3 feet.
   c. Value: The gold dollar of 80 cents.
The Study of Statistics as a Part of Commercial Education

BY FREDERICK K. CLOW, PH. D., AUTHOR OF "INTRODUCTION TO THE STUDY OF COMMERCE."

Statistics are the most condensed form in which information can be expressed or recorded. Therefore every line of activity, commercial or otherwise, in which it is necessary to use a multitude of data, whether they be gathered from the past to guide us in the present or collected to show the trend of development now going on, has its body of statistics which should be studied attentively by all who wish to succeed in the direction of large enterprises.

But to read statistical matter understandingly requires experience in work of that kind. Only a few of the figures can be carried in the memory, even for a short time. Therefore the reading of statistics requires at least two mental processes: First, the comparison of the items with one another to detect similarities and differences; second, the generalization of these similarities or differences into conclusions that can be remembered and expressed in words instead of figures. For instance, I lately gave my class in political economy the following table, and asked them to express the substance of it in words:

**Production of Pig-Iron**

From the Summary of Commerce and Finance for August, 1900, p. 242, Published by the U. S. Bureau of Statistics.

<table>
<thead>
<tr>
<th>Years</th>
<th>United States, Tons</th>
<th>Great Britain, Tons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1876</td>
<td>1,869,704</td>
<td>6,554,957</td>
</tr>
<tr>
<td>1877</td>
<td>2,065,391</td>
<td>6,609,664</td>
</tr>
<tr>
<td>1878</td>
<td>2,861,215</td>
<td>6,381,054</td>
</tr>
<tr>
<td>1879</td>
<td>2,741,353</td>
<td>5,995,397</td>
</tr>
<tr>
<td>1880</td>
<td>3,524,191</td>
<td>7,179,235</td>
</tr>
<tr>
<td>1881</td>
<td>4,144,254</td>
<td>8,144,149</td>
</tr>
<tr>
<td>1882</td>
<td>4,245,392</td>
<td>8,580,150</td>
</tr>
<tr>
<td>1883</td>
<td>5,065,460</td>
<td>8,659,200</td>
</tr>
<tr>
<td>1884</td>
<td>4,697,168</td>
<td>7,311,727</td>
</tr>
<tr>
<td>1885</td>
<td>4,944,256</td>
<td>7,145,469</td>
</tr>
<tr>
<td>1886</td>
<td>5,063,292</td>
<td>7,069,751</td>
</tr>
<tr>
<td>1887</td>
<td>6,417,148</td>
<td>7,590,518</td>
</tr>
<tr>
<td>1888</td>
<td>6,489,768</td>
<td>7,696,969</td>
</tr>
<tr>
<td>1889</td>
<td>7,663,642</td>
<td>8,322,821</td>
</tr>
<tr>
<td>1890</td>
<td>3,926,703</td>
<td>7,904,214</td>
</tr>
<tr>
<td>1891</td>
<td>8,279,870</td>
<td>7,495,084</td>
</tr>
<tr>
<td>1892</td>
<td>9,157,090</td>
<td>6,760,255</td>
</tr>
<tr>
<td>1893</td>
<td>7,124,092</td>
<td>6,976,900</td>
</tr>
<tr>
<td>1894</td>
<td>6,657,388</td>
<td>7,127,342</td>
</tr>
<tr>
<td>1895</td>
<td>9,146,308</td>
<td>7,084,196</td>
</tr>
<tr>
<td>1896</td>
<td>8,823,127</td>
<td>8,835,031</td>
</tr>
<tr>
<td>1897</td>
<td>7,687,580</td>
<td>7,926,405</td>
</tr>
<tr>
<td>1898</td>
<td>11,773,934</td>
<td>8,906,719</td>
</tr>
<tr>
<td>1899</td>
<td>14,620,703</td>
<td>9,905,573</td>
</tr>
</tbody>
</table>

The following shows what could be extracted from these three columns of bare figures, and the reader is asked to notice that there are several facts which a person at all interested in the subject would be likely to remember:

The enormous growth of the United States in the iron and steel industry for the past quarter-century is indicated by the figures for the production of pig-iron. From 1876 to 1899 the number of tons produced annually increased over seven-fold. This increase came not steadily but by jumps occurring during the closing years of a decade. In 1890 the production was over twice that of 1883, but only a trifle behind that of 1885, and the production of 1899 was over twice that of 1898, and but a trifle less than that of 1885. The next jump forward came in 1890 and 1891.

The production in Great Britain during the same period has shown even greater growth, but great steadiness. That of the smallest year, 1876, was sixty-four per cent. of that of the largest year, 1899. The United States surpassed Great Britain for the first time in 1890 and has kept ahead ever since, except in the single year 1884. In 1899, the largest year for both countries, the production in Great Britain was seventy-eight per cent. of that of the United States.

**The Art of Compiling Statistics**

To compile statistics is an art in itself. Perhaps the first lesson to learn in it is to realize that there is more than one way to compile a table. The making of a few tables by a class, when each individual is left free to choose whatever form he pleases, will quickly show this. The compiler needs to know the different modes of arrangement, even if the statistics are designed solely for his own use as when they pertain to his private business; he must know how to make the figures talk: still more is this true if the figures are to give information to others. The various forms of graphic statistics require attention by themselves; they represent relative proportions in a way that appeals to the eye. Before an audience, statistics are most telling when in the form of coordinate diagrams, parallelgrams of various lengths, squares of various areas, circles, cubes, or emblematic solids, as shown by the adjoining illustrations.

**Mineral Oil**

| U.S. | 850,128,578 |

**Meat**

| U.S. | 815,214,291 |

**Cotton**

| U.S. | 828,412,215 |

**Breadstuffs**

| U.S. | 833,897,419 |

**Meat**

| U.S. | 815,214,291 |

**Cotton**

| U.S. | 828,412,215 |

**Breadstuffs**

| U.S. | 833,897,419 |

**Mineral Oil**

| U.S. | 850,128,578 |
Commercial Work in a Typical New England High School

H. G. Greene, Melrose, Mass.

In September, 1898, the Melrose High School held its first session in its new building. This event was accompanied by the inauguration throughout the school of a free elective system in choice of studies and the opening of a Commercial Department. Three years have passed. The designs entered upon in the beginning have been substantially realized.

The school authorities did not have any romantic notions about the functions of a commercial department in a high school. The local demand was for a practical course in the usual business subjects such as would give the boys and girls an introduction to the duties they would have to perform when going to work after their graduation. There was no thought of differentiating the commercial work from the other work of the school. Other departments were held to be educational, to give mental discipline, to impart culture, to increase the sum of a student's powers; these results must also be reached in the new department. Science had its laboratories with abundance of experimental material; literature had the best books for class use, and a fine library for reference. It was intended that the commercial department should have an equipment equally suited to its needs, and in quantities sufficient for the best work.

There was to be no distinct class of commercial students. It was made impossible for a pupil to find in his own year enough electives belonging to one department of the school to make the required program of sixteen hours of prepared work. This plan has done much to insure close relations between the various parts of the school.

First Course of Study

In the entire list of high school subjects, no studies were required except English, Music, Advanced Arithmetic in the first year, and English and Music in the three remaining years. The following table shows the distribution of commercial subjects as first arranged. The three terms of the school year in this school are respectively fifteen, thirteen, and twelve weeks in length.

<table>
<thead>
<tr>
<th>First Year</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Penmanship, one hour a week</td>
<td>40</td>
</tr>
<tr>
<td>Total, one hour a week, or 1.16 of a required program</td>
<td>40</td>
</tr>
<tr>
<td>Second Year</td>
<td></td>
</tr>
<tr>
<td>Penmanship, one hour a week</td>
<td>40</td>
</tr>
<tr>
<td>Commercial Arithmetic, three hours a week for two terms</td>
<td>84</td>
</tr>
<tr>
<td>Correspondence, three hours a week for one term</td>
<td>36</td>
</tr>
<tr>
<td>Total, four hours a week, or 1.16 of a required program</td>
<td>160</td>
</tr>
<tr>
<td>Third Year</td>
<td></td>
</tr>
<tr>
<td>Bookkeeping, five hours a week</td>
<td>200</td>
</tr>
<tr>
<td>Phonography, four hours a week</td>
<td>160</td>
</tr>
<tr>
<td>Total, nine hours a week, or 9.16 of a required program</td>
<td>360</td>
</tr>
<tr>
<td>Fourth Year</td>
<td></td>
</tr>
<tr>
<td>Bookkeeping, five hours a week</td>
<td>200</td>
</tr>
<tr>
<td>Phonography, four hours a week</td>
<td>100</td>
</tr>
<tr>
<td>Total, nine hours a week, or 9.16 of a required program</td>
<td>300</td>
</tr>
</tbody>
</table>

The course of study in commercial subjects is thus arranged.

Among others, the following regulations appear in the Course of Study: "A pupil expecting to receive a diploma is required to take studies representing sixteen periods of prepared recitations each week. One who does not take the required amount of work is regarded a partial student and is not entitled to a diploma." "Pupils may select from the electives of their own years and from those of the year or years preceding." Sixteen hours a week is 640 hours a year or 2,560 hours of recitation for a course of four years leading up to a diploma. Since the commercial studies represent 1,160 hours, no course in the high school could be more than 45.16% commercial.

At the opening of the commercial department many pupils in the upper classes took advantage of the second rule quoted, taking simultaneously all the subjects offered, and this plan is still followed by many pupils; that is to say, they devote themselves to general subjects until the third or fourth year and then take every commercial subject available. This tends to maintain a sense of maturity in the work of this department.

The progressive increase in hours of commercial work from year to year should be noted. It represents an idea as to the fitness of pupils of high school age to take commercial subjects. It also stands for the theory that general education should precede special, and in a public school should constitute a constant, though decreasing, part of all work.

It may be interesting to observe that the general subjects of each year were so placed as to make a broad and symmetrical commercial course possible; in fact, to make anything like a mixed-choice impossible.

A New Course of Study Evolved

The Course of Study remained in this form but one year. Several changes were found to be necessary. In September, 1899, Typewriting was put into the third year also, increasing the total number of commercial hours to 1,280, or 51.916% of a complete course. Commercial Law was not well received in earlier years. Penmanship was dropped out over two years. There was a local demand for more commercial work earlier in the high school course. When the Course of Study was issued in 1900, Commercial Geography was added to the curriculum to follow Commercial Law in the second year, with three hours a week for two terms; that is, seventy-five hours. Commercial Arithmetic became a first-year subject with the same allotment of hours as before, followed, as before, by Correspondence. As thus revised, the commercial studies constituted 1,360 hours or 55% of a graduating course.

An unaccountable mania for taking writing seemed to possess the entering pupils. This resulted in excessive demands upon the time and effort of the instructor to teach an elementary branch in the high school. The Course of Study for 1901 requires that all pupils in the two upper classes who are taking a majority of commercial work shall be given a thorough course in practical business correspondance.

Thus reduced, the commercial work possible in this school in four years will require just 1,250 hours—precisely 50% of a course leading to graduation.

The Program

Bookkeeping. When studies are properly placed in an elective system, there yet remains a difficult task, to fix a program for the daily work of the school. At this point the introduction of commercial studies is usually expected to produce some friction, this remark applying especially to Bookkeeping and Typewriting. Uninterrupted work upon account books is indispensable. Eight of both rooms were put in the commercial department, and all students were back for from one and one-half to two hours of work. In addition to this, pupils were privileged to spend their study hours in a Bookkeeping room, another room belonging to the department, in which its general recitations are held. Rolling doors separate these rooms, and these being open, one teacher had oversight of both rooms, and contributed ample time for the required work in Bookkeeping. In those days complaints were heard of unprepared lessons in other departments of the school.
The high school sessions begin at 8:00 and close at 1:00. Few young people are so foolish as to want to give up entire afternoons of New England weather at its best to engrossing mental work. Each year has however a sound device by which the afternoon work in the commercial department could be diminished, the principal change being a proper allowance of time during school hours. The two periods following the dinner hour are Bookkeeping three days a week. On the remaining days Bookkeeping has one of the hours after recess. This provides eight hours for recitation and preparation and one hour for study, so that the pupil, in two sets of schools, has the time required except of delinquent pupils.

Typewriting—Many schools arrange for typewriting upon the theory that the best practice requires the constant presence of an instructor; the classes are divided into sections and enough machines must be provided to furnish the largest section. This invariably results in one of two excesses, a large number of old machines or a wasteful expenditure of a teacher’s time.

Another plan is to have the typewriter room open every hour of the school day. Formal meetings of the classes in typewriting do not occur more frequently than once a week. A program of practice is arranged for each pupil. A typewriting study of this school is so conducted. Each pupil has four hours of practice and eight machines suffice for fifty pupils. It has been found by experiment that the natural adjustment of individual programs leaves open the required number of hours. The individual programs fit together so nicely that each pupil usually does all his practice on one machine. About two weeks after the opening of school, a correct program of typewriting practice is mimeographed, and copies are furnished to each pupil and each teacher. This program shows exactly what pupils should be in the typewriter room at any hour of the school week, and at what machine a given pupil should be working.

**METHODS**

Frequent changes in the course of study and in the arrangement of hours in the daily program have not been due to instability of purpose. Such changes have been the result of recognizing the complexity of the administrative problem in an elective system. The ideal of public instruction should be to give the most and best instruction to the greatest number in the form best calculated to meet their needs. This is the guiding principle of a correct elective system.

**THE PECULIAR ADVANTAGES OF AN ELECTIVE SYSTEM**

There is now in the curriculum but one required study—English. This does not mean that each pupil takes what he desires and omits what he dislikes. It means that parents, principal and teachers, unhamped by regulations, may consider the needs of an individual pupil and turn his efforts in the direction where they will be most likely to produce good results. This adaptation of studies to individuals goes far to draw pupils into the high school and tends to keep them there. If a boy or girl is preparing for college, for a technical or professional school, his work in the high school is marked out for him by the institution for which he is fitted. But in this case to some extent, and in all others very largely, the elective system puts into the hands of the principal an opportunity to consider peculiarities of mental power and physical peculiarities of mental and physical so as not to delay a pupil from secondary education nor compel him to follow what would be to him an unnatural course of study. Into this work of adapting studies and methods to individuals, every teacher in an elective high school must enter.

**IS SUPPLEMENTARY TIME ALLOWED?**

To take properly prepared students through a six-months’ commercial course does require special methods which could not be used in a high school. But to take pupils who are thoroughly prepared by nine years of grammar school work to enter the high school, through four years of commercial training, properly distributed and intelligently joined to the general work of the school, is a problem of much larger factors.

The time given to this work is justly proportioned to that given to other subjects in the school, no lack of effort being felt. Much is lost from the dignity of commercial subjects by asserting that they must be taken hastily lest interest shall flag and desirable results be lost. Does it add anything to the import of commercial instruction to say that it has nothing in common with the customary work of a high school? Administrators of public school systems are very willing to accept such fallacies as truth because they are uttered by those who have much acquaintance with the content of commercial study.

**THE RELATION OF COMMERCIAL INSTRUCTION TO OTHER HIGH SCHOOL INSTRUCTION**

I believe that if commercial instruction in public schools attains a large place and high dignity it must proceed by the same methods in the same program with ordinary high school instruction, without causing insurmountable difficulties or impairing its own efficiency. Some educators maintain that this cannot be done. On the one hand we hear public school men declaring that commercial instruction has no educational value, and, on the other hand, persons interested in private business colleges hold that the commercial subjects are so technical as to be outside the proper scope and capacity of public instruction. The objection raised by the public school men is too sweeping to receive any consideration in this article. The postulate of the private school men was very aptly stated by Mr. T.W. Bookmyer in his address before the Federation at Detroit, in December, 1900, as reported on page 185 of the Penman-Artist for March, 1901.

**THE PROPER PLACE FOR COMMERCIAL INSTRUCTION**

The question is raised, if all persons have not the business relations sufficient to warrant public instruction in business subjects, how can we draw the line at that point so as to exclude other matters of yet greater importance and more constant frequency? All persons have teeth, either natural or false, and many have teeth that ache. Shall we therefore have a course in dentistry in the public schools?

The answer is, professional study seeks to make professional people; this, commercial instruction in public schools does not seek to do. No business man would accept the services of boy and girl graduates of a high school commercial department upon a professional basis. No business college with which I am acquainted offers a professional course in commercial science. Neither to the public school nor the private school can the term “professional” be properly used in relation to commercial instruction. It is worth while to determine by a case what professional training as applied to dentistry really means. A young man opened an office in this city last year and offered his services to the public as a dentist. He had spent two years in the office of an old practitioner, having left the high school in his second year to take up that work. He spent three years more in under-graduate work at Harvard University in the Dental School. He then offered himself for examination by the state authorities having charge of such matters. He made a complete set of teeth and filled several back teeth to the entire satisfaction of a board of experts who watched the
work. He returned to his old place in the office where he began, and after several months began the independent practice of dentistry. When some school offers such rigid instruction as this man passed through, when some school provides strict examinations by expert practitioners, then will be

A DISTINCTION BETWEEN THE GENERAL AND THE SPECIAL IN EDUCATION

Bookkeeping sufficiently studied and practiced is the equipment of an accountant; shorthand is the material used by a court reporter; typewriting, carried far enough, will make one a demonstrator of the "touch" method. But, as the study of physics, of chemistry, of physiology, of literature, and of history proceeds in the public schools without the taint or taint of professionalism, though the extended study of these subjects respectively will make a mechanic, physician, or dentist, an author and a historian, so the study of commerce and its mechanical and practical arts may appropriately form the medium through which the useful may be founded in the public schools. The end of public education is the training of individuals. The abstract theory of education—that a child's training must come to him through a medium which will be worthless the day that his school life ends—is no longer tenable. We work upon a better method in these days—the child's function as a member of society is the best medium for his education.

The Study of Statistics as a Part of Commercial Education

Continued on Page 12.

The Educational Value of Statistical Work

The use of statistics culminates the valuable habit of basing conclusions on definite and trustworthy information. Statistics cannot easily be other than definite; they banish vagueness sooner than any other form of information. Then it is easy to trace statistics to their sources and discriminate between original and secondary, between authoritative and doubtful. The best statistics can be obtained as readily as poor ones, and utilized with equal facility. They are the most convenient source material for the beginner to handle. The student who has once worked out from authoritative statistics a bit of information which is so interesting that he can never forget it, and which is utilized in later studies of research, and perchance seen the difference between solid conclusions and flimsy ones; his thinking may ever after have a more substantial character.

Law, and awards a distinction to those who have spent one year in actual public accounting.

In the training it may give in composition, Plagiarism is impossible: the materials to work upon may not even contain a phrase which can be copied. As a new batch of statistics comes to hand frequently, there is always the potential to work upon the written work of former classes can not tempt the student who is disposed to hand in another's composition as his own.

THE IMPORTANCE OF COMPARISONS

One fact the teacher should remember and impress upon the students repeatedly through figures. When run up into the thousands and millions, the human mind can form no conception of their significance except by comparison. To speak of thirteen tons of pig-iron, to one whose mind is not already stored with figures about iron in millions of tons, conveys no other impression than it would to speak of a hundred thousand tons or a million or a billion. Therefore such statements should be made only when comparison can and will follow; and a simple comparison can be had just as well without the absolute figures as with them, as in the illustration given above. To sprinkle large sums freely through the text of a paper is frequently the fault of the student. Such figures, if he can, should avoid it and to express the desired comparisons by means of simple ratios, fractions, or per cents.

WHEN, WHERE, AND HOW MUCH?

Now I imagine that most of my readers have said to themselves in reply to the foregoing argument: "But statistics must be dry and without attraction for the young student." I have two replies to make to that: The first is: urge you just to try it once yourself, either in your private study or on a class of students: the second is: to allude to my own experience. For six years I have had my classes in political economy abolished or less statistical work, and have never once complained to me that such work was dry; on the contrary they have often expressed their joyful surprise at finding for the first time in their lives that the statistics they studied were of practical use and interest. I am not a specially stimulating teacher and have seen plenty of spiritless work in my classes, but that has never been work on statistics. I might sum up my experience in these words: Give a student some figures, and a problem the scope of which he clearly comprehends, to answer by the study of the figures, and he is always interested. Commercial arithmetic, when it is applied to the interpretation of statistics, has the quality of original characteristics. Geometry becomes a living reality when used in the making of graphic charts. In a similar way, addition and subtraction.

The conclusion is that statistical work is both practicable and desirable in a normal school, a high school, or a business college. I do not mean that a course in statistics could only be given to the better class university; statistics should not even be mentioned in the course of study. But a little statistical work should be introduced into some of the studies. The best studies for that purpose are in graphic work, in physical and political economy. I am now persuaded that a very considerable part of the work to be the last named study, when only a short course is given, should be accompanied by the use of statistics.

Good for Mr. Cooper and the Penman-Artist and Business Educator

In a letter from Mr. J. F. Cooper, who recently assumed the principality of the Commercial Department of the Centennial High School, Pueblo, Colo., we note the following: "Notwithstanding the fact that the commercial work is a new feature in the High School here we have an attendance in that department of 275. I have also gained the thanks of the Penman-Artist and Business Educator may be found on my desk at any time, and it is not only that but I use it in my classes and find it is a good thing to have in my office. I wish you success and beg of you to send me your book."
Entered at the Post Office at Columbus, Ohio, as Second Class Matter, September 10, 1900.

Edited and Published Monthly (Except July and August) by Zaner & Bloser, Columbus, O.

VOL. VII. No. 4.

WHOLE No. 39.

COLUMBUS, OHIO, DECEMBER, 1901.

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

SUBSCRIPTION RATES:
1 subscription, $1.00. 2 to 5 subscriptions, 85 cents each. 4 to 10 subscription, 75 cents each. 10 or more subscriptions, 65 cents each.

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

The Best Advertising Medium of Its Class

The PENMAN-ARTIST and BUSINESS EDUCATOR being a new and distinctive publication, and having a limited circulation, the most practical and effective way of reaching its readers is by personal contact or by advertising. It is designed to reach a considerable number of business men in a year.

Advertisements are absolutely necessary in order to make the publication a success. We are not in a position to originate ideas for our advertisers, but will do what we can to help them

Advertising in the Penman-Artist and Business Educator Pays

We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unexcelled, cost considered.

"Be sure you have something worth the money, and then persist in calling attention to it. That seems to be the advice of all successful advertisers," says a rule, does not amount to much. To illustrate: Mr. M. M. Moore of Morgantown, Ky., who has been carrying a small advertisement in our columns for quite a while, recently received one order for pen work with the cash accompanying the same amounting to $3.45, and that too from a gentleman in England. Had Mr. Moore sent his advertisement once or twice, it is not likely that it would have accomplished much for him. Now he writes: "Business is certainly looking up, and my little ad in the PENMAN-ARTIST AND BUSINESS EDUCATOR seems to be getting in its work." Of course, it is quite different with some other advertisements, such as "School for Sale," "Position Wanted," etc., but in other lines it seems that the advertiser is expected to do something for the public. People forget, and will not hunt for forgotten addresses, etc. By being continually present, however, you familiarize the public with your goods and compel them to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule they are the successful ones. They didn't do it with one advertisement, either.

Our Catholic Friends

Our Catholic friends have not been slow to recognize the value of the PENMAN-ARTIST AND BUSINESS EDUCATOR as an aid in teaching penmanship, and we are pleased to say that it has found a large number of parochial and convent schools.

Brother Phillip, of the Cathedral School, 1st and Race streets, Philadelphia, Pa., recently sent us a club, and had the following to say regarding our journal: "If I can secure any more subscriptions for you I will gladly do so. I consider your paper the best of its kind I have ever seen."
The Greatest Power

"I like your PENMAN-ARTIST AND BUSINESS EDUCATOR. It is a broad-minded, progressive journal that is a credit to the professions it represents. It is now manifesting itself as the greatest power in bringing about a universal change from the fancy, slow, infinitely difficult forms to the plain, sensible, practical style. The former style is called by its worshippers, "Rapid, Plain, Muscular Movement." I have in face of the Pen man who teaches in his class room a style of capitals which are really ornamental and each has a shade snapped in somewhere. At his desk he writes, when he is in a hurry, a simple style which can read and too. Now, if that is not a "hand-lacked," narrow minded way to conduct things, I should like to know. I cannot see how any broad-minded teacher, who is open to conviction, can read your journal and examine your "Simplified" style of writing, its possibilities for speed, etc., and then continue teaching that ornate, imperative style. Such teaching I believe has "tried" experience in a business office where they had to hustle. Their writing on a hotel register cannot be deciphered and their writing on a thick book, where they cannot get the ornament on the desk, is not even visible on the floor, etc., and then count for each stroke, would certainly "Shake the cherries on your bonnet." The "Simplified" is good enough for me. When it comes to hustling in any old position, I think my handwriting looks quite as well as some of our "star pen men." Teach business students for business, as business is done by business men, in a business way.

[The end of a hand-written letter recently received and is here printed without the writer's consent—and therefore without his name. —Editors.]

The Question of Supervisors

Number One

These articles are for the purpose of keeping before the public eye the object and need of supervision of penmanship, drawing, music, physical culture, etc. Also, as a protest against the growing influence of the superannuated school room which concludes that supervisors are an "unnecessary expense," and forthwith abolishes the office and its occupant. This frequently would not be done if a few sensible articles against such action would be published at the right time in the right daily papers.

We recognize that there are some superannuated supervisors that are discharged, but only enough to prove how essential and worthy the rank and file are. There are preachers, lawyers, and doctors galore who deserve the same fate, but there are enough church journals to prove the officers of the ministry, law, and medicine most worthy and needed. Why? Because the age in which we live moves too quickly for the individual to be learned and skilled in all things. These supervisors' talents and duties are assigned, which, if he develops, enables him to not only improve himself, but those about him. To another, certain other qualities are given which he has to make mankind better and happier. The "jack of all trades and master of none" is an out distanced individual. The "master of one thing" has taken his place.

All important enterprises are carried on through the agency of superintendents, overseers, foremen, etc. Our schools are, not an exception to the rule. The superintendent is an assured necessity. The principal, too, has come to stay. Their duties are general, however, rather than specific. Next to them come the supervisors. Their duties are specific, not general. The regular teacher is a specialist, too, these days of specialization. She is adept with pupils of a given age, and may only teach her pupils during a particular period of life, if she is proficient. The successful supervisor is not a teacher of many branches to pupils of a certain age, but he knows how to teach them by the proper use of teaching devices. This seems to be the difference between the regular teacher and the supervisor the one deals with many branches and one age; the other with one branch and many ages. In this sense, one is just as broad or narrow as the other, one as much a specialist as the other, and one just as necessary as the other.

As well revert to ungraded schools and grades, and grade schools and special teachers. But they are not being abolished except in extreme cases usually where politics become more urgent than the needs of the pupils of the public schools. Supervisors nowadays and the number of citizens not employing specialists are becoming fewer each year. And it is only a question of time now until all places will employ specialists and supervisors. In the meantime, if, at least, the branches previously named.

NEWS ITEMS

L. Madaras is teaching penmanship in the 23rd St. Y. M. C. A., and in the Wilson School. These two institutions are to be congratulated upon such talent in penmanship instruction.

J. A. Clark, recently of Cleveland, Ohio, is now located in Carlisle, Pennsylvania, and is teaching School and Business University. Mr. Clark has charge of the commercial department in the Penman-Artist and Business Editor and states that their penmanship department would be incomplete without that.

H. Weiss, formerly with Eastman Business College, Panama City, N.Y., is now teaching penmanship and part of the Commercial Course at the Morristown Business College, Morristown, N. J.

Mr. W. F. Kieh, of Millville, New Jersey, is continuing his teaching business and part of the Commercial Course at the Morristown Business College, Morristown, N. J.

Mr. J. A. Mack, formerly published the National Penman at Nashua, N.H., is now residing at Morristown, N.J. He states that he will likely remain there for some time.

Mr. E. J. Puglisi, of Newark, N.J., is teaching business and part of the Commercial Course at the Morristown Business College, Morristown, N. J.

Mr. W. S. Shattuck, of East Orange, N. J., is teaching penmanship at the Penman-Artist and Business Editor and states that their penmanship department would be incomplete without that.

Mr. J. L. E. Barnes is now Principal of the Waverly (Pa.) Business College. Mr. E. J. Peters, formerly business teacher in the Zaneerian.

Prestigious Girl in the State

Doubtless this is what Mr. and Mrs. S. V. Young of Hancock, N. Y., have done. Their daughter born October 7, 1901. They have certainly given their firstborn a name of honor. Zena. Mr. E. E. Funk, of Hancock, N. Y., was not pleased with this evidence of esteem. Mr. E. S. is a fine penman but not the finest, but the one to him, "I need not, in my estimation, play second fiddle to anyone."
Salem, Mass., Nov. 11, 1901.

To COMMERCIAL TEACHERS:

As every wide awake commercial teacher in the United States is aware, the great teachers' meeting of the year will be held before another issue of this paper reaches your hands.

I refer to the great national organization of commercial teachers known as the National Commercial Teachers' Federation, an organization made up of the National Business Teachers' Association, National Short-hand Teachers' Association, National Penmanship Teachers' Association, and National Private Commercial School Managers Association, which meets at the rooms of the Northwestern Business College, St. Louis, Mo., Dec. 26, 27, 28, and 31.

In many respects, this meeting will be an important one. Aside from the great good every teacher present obtains from these meetings, that participation is exerting a very strong influence upon educational matters, and no teacher can afford not to be connected with a movement that operates so largely for the benefit of all.

In many parts of the United States have signified their intention of being present. From Maine to California, from Mexico, to Canada, commercial teachers will be gathered in what bids fair to be the biggest and most enthusiastic convention of purely commercial teachers ever held.

It is practically certain that the passes of these associations will offer the same privilege as last year, and that every delegate desiring to attend the Federation, should have their tickets to St. Louis at the regular rate, taking a receipt from the ticket agent. This receipt should be presented to the secretary of the Federation at St. Louis, and counter signed by him, when a return ticket may be obtained at one third the rate. This convention is conditioned upon one hundred members being present, but the attendance ought to be much larger. Possibly the five hundred mark may be reached. The program in all its details is appended. Attention is especially called to the great banquet on Saturday evening. Those who have never had one of these banquets can hardly appreciate the enthusiasm that comes from sitting at meat with two hundred fellow teachers. This banquet is well worth the trip to St. Louis. New acquaintances and broader views are the inevitable result, while teachers and employers are brought into a contact that is of mutual help.

Friday evening, December 27th, has been set aside as the date of a public meeting. This is a new departure for the Federation and one that will tend to strengthen it in the public mind, and to increase the popularity of the practical training, for which this association stands.

The executive management of the Federation has a beautiful souvenir program in press, a copy of which may be obtained by any teacher or employer, by mailing a postal card to the president.

Any information concerning the meeting can be obtained from any member of the executive committee.

Geo. F. Lore, President,
C. A. Marshall, Cedar Rapids, Iowa.
T. W. Boonye, Sandusky, Ohio.
E. H. Fitch, St. Louis, Mo.
C. E. Wadsworth, Trenton, N. J.

S. C.

National Commercial Teachers' Federation

Sixth Annual Convention

PROGRAM

THURSDAY EVENING, DEC. 26, 1901.

OPENING SESSION. ST. NICHOLAS HOTEL.

Piano Solo, Natalie Scott Northrup.

Address, Hon. Rolla Wells, Mayor of St. Louis.

Response, Mr. Charles M. Miller, New York.

Greeting from the Eastern Commercial Teachers Association, J. Shoemaker, Fall River, Mass.

Committee Announcements.

Social Reception.

FRIDAY, DECEMBER 27.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.

Advantages of State Organization. T. W. Bogdun, Sandusky, Ohio.

Discussion: B. A. Griffits, M. H. Davis, L. L. Williams.


A Cornerstone of Business Success, Dr. O. S. Marden, Editor of Success.

SATURDAY, DECEMBER 28.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.


Discussion, opened by Mrs. A. J. Barnes, St. Louis.

What the Commercial Teacher Can Learn from the Commercial Office, W. H. Whitham, Chicago, III.


Banquet at St. Nicholas Hotel.

Toastmaster: J. W. Warr.


MONDAY, DECEMBER 30.

ASSEMBLY ROOM, ST. NICHOLAS HOTEL.


Discussion: J. W. Warr.

True Commercial Education, the Kind that makes for Soundness as well as Money, W. X. Ferris, Big Rapids, Mich.

Means of Self-improvement, C. P. Zaner, Editor Penman and Artist, Columbus, O.

ELECTION OF OFFICERS FOR ENSUING YEAR.

(Term subject to change by Executive Committee.)

National Penmanship Teachers' Association

Programme

FRIDAY, DECEMBER 27, 1901.

9:00 A. M. Roll Call and Payment of Dues. 9:30 A. M. President's Address — C. P. Zaner, Columbus, Ohio.

9:50 A. M. Discussion by Members. 10:00 A. M. " The Supervisor," — F. F. Mushrush, Cleveland, Ohio.

10:30 A. M. " Teaching the Child, not the System." — J. H. Bachtencikircher, La Fayette, Ind.

11:00 A. M. " Engrossing." — F. W. Tubby, Kansas City, Mo.

11:30 A. M. Discussion of President Zaner's Message.

12:00 M. Adjournment.

SATURDAY, DECEMBER 28, 1901.


9:30 A. M. Discussion, by J. C. Olson, Parsons, Kansas.

10:00 A. M. " Why Vertical Writing is a Failure." — A. X. Palmer, Cedar Rapids, Ia.

10:30 A. M. Discussion, by D. L. Musselman, Quincy, Ills.

11:00 A. M. " Movement and Momentum," C. W. Ranson, Richmond, Va.

11:30 A. M. General Discussion.

12:00 M. Adjournment.

MONDAY, DECEMBER 30, 1901.


9:30 A. M. " Style of Writing to Teach, and How to Teach it." — C. A. Faust, Chicago, III.

10:00 A. M. " Speed in Vertical Writing." — A. P. Newlands, Buffalo, N. Y.

10:30 A. M. " The Young Teacher." — C. C. Curtiss, Minneapolis, Minn.

11:00 A. M. Discussion.


12:00 M. Adjournment.

TUESDAY, DECEMBER 31.


10:00 A. M. Discussion.


12:00 M. Adjournment.


National Business Teachers' Association

St. Louis, Mo.

FRIDAY, DEC. 27, 1901.

9:00 A. M. Reception and Registration of Members.

10:00 A. M. Report of Executive Committee. 10:15 A. M. President's Address, J. A. Hinert, Louisville, Ky.

10:45 A. M. The Man Behind the Book — N. L. Richmond, Kansas City, Mo.

Discussion, C. C. Marshall, Cedar Rapids, Iowa.

11:30 A. M. Adjournment.

General Discussion.

President's Report.
National Shorthand Teachers' Association

St. Louis, Dec. 27-31, 1901

Friday, December 27

9:00 Reception and registration of members.
9:30 President's Address. Executive Committee Report.
10:00 "Where are we at?"—Mr. Chas. T. Platt, Hoboken, N. J.
Discussion.
10:30 "Duties and Opportunities of the Shorthand Teacher"—Miss L. L. Ely, Sterling, Ill.
Discussion.
11:00 "Twenty-five Years of Shorthand Schools"—Mr. Jerome B. Howard, Cincinnati, O.
Discussion.
11:30 "The Art of Shorthand Reporting"—Mr. Fred Irland, Washington, D. C.
Saturday, December 28

9:00 "The School Side of the Incompetent Amannensis Question"—Miss Mary A. Healey, Pittsburgh, Pa.
Discussion.
9:30 "Tricks of the Trade in Shorthand Teaching"—Mr. Jno. R. Gregg, Chicago, Ill.
Discussion.
10:00 "Discipline in the School Room"—Mr. W. J. Durand, Chicago, Ill.
Discussion.
10:30 "The Demands upon the Shorthand Teacher in the Large Cities"—Mr. Patrick J. Sweeney, New York City.
Discussion.
11:00 "How I would Teach Shorthand"—Mr. Clarence E. Walker, Louisville, Ky.
Discussion.
11:30 "No Room for Iliterates in Shorthand"—Mr. David Wolfe Brown, Washington, D. C.

Monday, December 30

9:00 "The Hand and Finger Training of Typewriting Operators."—Miss Frances Gillispie, Omaha, Neb.
Discussion.
Discussion.
10:00 "How to Combine Accuracy with Speed"—Mr. A. C. Van Sant, Omaha, Neb.
Discussion.
10:30 "The Phonograph in the School Room"—Mr. F. B. Moore, Trenton, N. J.

11:30 Election of Officers.

Tuesday, December 31

9:00 "Teaching Shorthand Students to Spell"—Mr. F. W. Mosher, Omaha, Neb.
Discussion.
9:30 Value of Completing the Shorthand Course"—Mr. P. B. S. Peters, Kansas City, Mo.
Discussion.
10:30 "What a School Can Do Towards Teaching Reporting"—Mr. C. P. Hutching, St. Louis, Mo.
Discussion.
11:00 "What and How Should I Study Were I to Enter a Shorthand School with a View to Making Myself an Expert Amannensis"—Mr. J. A. Lyons, Chicago, Ill.
Discussion.
11:30 "Popular Deplorations Among Shorthand Writers."—Isaac S. Dement, Chicago, Ill.
Adjournment.

J. Clifford Kennedy, Pres.

Ransom's very best writing on 1 dozen cards—any name, 18c.

E. C. Mills
195 Grand Ave., Rochester, N. Y.
will send you one dozen cards, your name in either plain or ornamental writing.
For 25c, address lines 10c, per dozen extra.

11:30 A. M. Round Table Discussions:
(1) What Constitutes Legitimate Advertising?
(2) Entrance Examinations: Are they Admissible?
(3) School Room Discipline in the Commercial School: How Secured?
(4) Does the Ordinary Commercial Course Provide Sufficient for Character Building?
(5) Does the Commercial Course Make Sufficient Provision for the Cultural Phase of Education?
12:00 A. M. Intermission.

Saturday, Dec. 28, 1901

9:00 A. M. The Balance Sheet—What it Represents: How Made—Dr. H. M. Rowe, Baltimore, Md.
Discussion, L. S. Oliver, St. Louis, Mo.
General Discussion.
Discussion, Dr. H. M. Rowe, Baltimore, Md.; C. O. Fredericks, Chicago, Ill.
Discussion, G. E. King, Cedar Rapids, Ia.
General Discussion.
12:00 A. M. Intermission.

Monday, Dec. 30, 1901

9:00 A. M. Business Practice—(a) Intercommunication, L. W. P. Steinh, Uhrichsville, Ohio; (b) Office Practice Absolutely, Geo. R. Frasher, Wheeling, W. Va.; (c) Office Practice Combined with Barter among the Students, J. T. Henderson, Oberlin, Ohio.
General Discussion.
10:00 A. M. Business Practice in the Commercial High School—J. H. Van Mater, Omaha, Neb.
Discussion, K. L. Meredith, Zaneville, Ohio; B. B. Jones, Lexington, Ky. (Above subject to change in time)
12:30 A. M. Election of Officers.
12:00 M. Intermission.

Tuesday, Dec. 31, 1901

General Discussion.
10:00 A. M. Commercial Law; Objects, Scope, Methods—L. L. Williams, Rochester, N. Y.
Discussion, A. D. Witt, Dayton, Ohio.
General Discussion.
11:00 A. M. English in the Commercial School: Best Methods to Pursue to Obtain Desired Results—R. L. McCarty, Louisville, Ky.
General Discussion.
12:00 Noon Adjournment.

Will make First-Class Book-keeper of you in six weeks for $5 or Return Money; dig. time and experience immaterial: I find Positions, too; placed pupil August 2, at $6 daily; one September 9, at $13 weekly; perhaps can do one too. Facts and write J. B. Goodwin, Expert Accountant.
Room 742, 1215 Broadway, New York.

Merry Christmas.
S. A. Bluett, 323 Main St., Galveston, 320 Penman No. 19, Pens, Pencils, Stencils, etc., 50c., 1 Doz. ... 1.00. A. O. Penman Co., 622 So. Main St., Galveston, 25c., 1 Doz. 

G. C. Walker, Louisville, Ky., favored us with a half-tone illustration of a memorial to William McKinley, which displays considerable skill and art. 

J. F. Caskey, Wheeling, W. Va., puts up some really artistic cards and pages as evidenced by the piece below. This incloses some for our readers some of these days. 

Mr. M. W. Cossatt, Richmond, Ind., recently favored us with some subscriptions—specimens of students' rapid business writing, and specimens of his own penmanship. 

Mr. M. W. Cossatt is the manager of more than the usual ability. He writes a very fine ornamental style as well as an intensely plain and speedy business hand. His pupils wrote well the word "umbrella" seventeen times a per minute. 

Mr. G. E. Weaver, by the aid of Uncle Sam, dropped a couple of finely written cards into our office and we will certainly use them. 

A recent letter received from A. K. Klotz, Portland, N. Y., written in the ornamental style, is the show for his lines some very rapid improvement lately. In fact, his work looks quite professional. 

Mr. Klotz is a student at B. St. Business College, Providence, R. I., and we favor us with a splendidly written letter, ornamental style. He states that their attendance is good and that school work is moving along nicely. 

Mr. E. W. Quuckenbush, of Lawrence, Kans., writes the engraving script in a manner that indicates that he has been closely following the lessons in this style given in the PENMAN ARTIST AND BUSI- 
NESS EDUCATOR. Certainly no course of lessons has been given before that did so much to develop the student's mind and certainly none have been so closely followed. Mr. Quuckenbush is on the right road and will become one of the very finest in this style. 

James Williams, of Butteville, Neb., is learning to swing the pen like a profession- 
ally. He could become a very fine penman, and ought to give attention to the work. 

E. M. Finkle, a farmer boy of Burnt Corn, Ala., is making very rapid improvement in his penmanship. He now surpasses the progress some of those boys are making down there and has lines some very rapid improvement lately. In fact, his work looks quite professional. 

Mr. Finkle has the material in him to become a master with the pen. 

W. D. Chamberlain, Ionia, Mich., writes the engraving script in a manner that indicates that he has been closely following the lessons in the PENMAN ARTIST AND BUSINESS EDUCA- 
TOR. 

Mr. Chamberlain has all the necessary material to become a master with the pen. He has the material in him to become a master with the pen. 

W. B. Walcott, Toledo, O., sends specimens of his ornamental penmanship, which style he states he has acquired by diligent practice. It is evident that careful each evening with the PENMAN ARTIST AND BUSINESS EDUCA- 
TOR has given him a remarkable the progress some of those boys are making down there and has lines some very rapid improvement lately. In fact, his work looks quite professional. 

Mr. Finkle has the material in him to become a master with the pen. He has the material in him to become a master with the pen.
CATALOGUES

R. vouches, the
THE

A Reward

Obligatory

Professor W. T. Hammond, penman, author, and business educator, of Pasadena, California, whose portrait appears below, departed this life Sept. 29, 1911, after a heroic struggle with that dread disease, consumption.

Mr. Hammond was born in Pittsfield, Conn., in 1797, and was of the firm of Stewart & Hammond Business Co., Trenton, N. J., author of Potter & Hammond series of copy-books, teacher of penmanship in the private schools of Philadelphia, and supervisor of writing in the public schools of Pennsylvania. In 1896, his health began to fail, at which time he went to California.

Mr. Hammond was married and leaves a widow from whom we received the same details and photo. From a letter just received from her, we have every reason to believe she was a fit companion for one who was so widely admired. May she journey on through life cheered by the memories of by-gone days of one whom all respected and revered.

Mr. Hammond was happiest in the school room, and there are thousands who are glad to claim him as their teacher, and now bear testimony to his skill as a teacher and kindness as a man. He was a member of and worker in the M. E. church, also a charter member of Pasadena Commandery, Knights Templars.

Thus it is that another respected member of our beloved profession has gone on to meet and mingle with the Spencers, Dunton, Packard, and the rest. May we all be as worthy of our reward and as revered by those who remain.

Wanted

Every penman in the United States to attend the Penmanship Teachers' Association of the National Commercial Teachers' Federation at St. Louis, December 27 to 31, 1911.

J. W. STOAKES,
Milan, Ohio.

STOAKES' IMPROVED

Diplomas Made and Filled

COLUMBUS, OHIO.

W. L. THOMAS, Pen Specialist.

TRY MY WORK ONCE.

Memorials engraved and engrossed. Diplomas made with the pen and filled. Invitations neatly executed. Cards one doz. 25c., two doz. 50c. Send 15c for a specimen of my different styles of writing. Address W. L. THOMAS, Box 646 Wichita, Kansas.

STOAKES' DUPLICATE

SHADING PEN.

Each pen makes four styles of work and does a greater variety of work than any two ordinary shading pens.

Price per Set $1.00. Sample, 15c.

Compendium, 48 Pages, 25c.

ALL THAT ITS NAME IMPLIES.

PRACTICAL BOOKKEEPING

BOOK FORM.

The most practical and up-to-date method ever devised for teaching bookkeeping, accounting and office practice, the drawing of all forms of business papers and vouchers, the filling of incoming papers and vouchers, and the actual performance of the duties of the bookkeeper and accountant, by practical methods similar to those that are in general use in counting houses.

THE WORK HAS NO EQUAL. IT IS THE MASTER WORK OF THE CENTURY.

It is the outgrowth of many years' experience in practical business, arranged in teachable form for the class-room. Your students should be familiar with special ruled books and the modern methods that are being adopted by the leading business houses in the largest cities throughout the country. This new work fairly explains the workings of these duplicable methods more in general use. You cannot afford to be without the system. Bless THE PRACTICAL BOOKKEEPING CO., 52 Washington St., Chicago, Ill.
Lessons in Automatic Lettering

Number Five—By E. E. Evans, Streator, Ills.

INSTRUCTIONS ON HOLIDAY CARD

Get piece white card board, medium rough, with yellow post-label cover whole sheet of card board. Draw the oval with two circles about twenty-eight inches in diameter. Make some oval on green poster board and cut it out. Pencil lightly the Holly branch on yellow background, then grove the pencil lines with green ink and ordinary pen. Get piece of kneaded rubber and rub out the yellow from inside the trolley boards.

"Everything." is No. 1 marking pen, bright red ink. All other small lettering is in same color with large No. 9 marking pen.

"Christmas and New Years." is with No. 1 marking black ink. Capital C is with compass. When black ink is dry go over the upper parts with No. 1 marking pen and white ink. Put Diamond Dust on white while wet. It gives a frost or snow effect.

Outfit for making this sign will be sent prepaid upon receipt of $1.00. Samples of work accompany outfits.

Practice on this and you will be able to make some coin on holiday signs.

E. E. EVANS.

Lessons in Engraver's Script

Number Twelve

By Charles U. Hawes, With Fidelity Mutual Life Insurance Company,

Policy Department, Philadelphia, Pa.

We have laid the foundation in previous lessons, consisting of various letters and words, now we are ready for the superstructure—Body Writing.

Rule lines with section line an eighth of an inch apart or less and allow a margin of from an inch and a half or more, depending upon the amount of subject matter to be engrossed. Rule lightly so that the pencil lines can be easily erased with a sponge rubber. The distance to be allowed between the base lines is determined by the amount of subject matter. Place a small check mark in the third or fourth space (see illustration) to indicate the base line. This is important and will prevent error in allowing too much or too little space between base lines. Carefully pencil subject matter, commencing next space above base line as indicated by pencil check and aim to have each line reach to the vertical line to the
Dear Readers—

In closing the series of lessons in Engraver's Script which I have conducted beginning with the September 99th issue of the Penman and Artist, I desire to extend my sincere thanks to you for the generous appreciation which you have accorded me. I assure you that it is a source of much gratification to know that my efforts have merited your approval.

With best wishes for your success,

I remain,

Very truly yours,

Charlton V. Howe.
Finger Movement

There is one question in our schools which I think we have neither solved nor fairly considered, and that is the matter of finger movement in our primary grades. This question is in our opinion of finger movement the fact remains that the children can use no other, even when muscular movement is taught.

The present approved plan seems to be that writing on the blackboard is muscular movement, although we know they can not apply it, and will not be able to do so for years to come. We imagine that in some mysterious way the finger movement is being counteracted and neutralized. Does practicing muscular movement aid finger movement to any great extent, and is it good common sense to develop this in the future needs of the pupil? I believe it must be used, why should it not be taught and that thoroughly? I believe it is possible to sufficiently develop the finger movement to enable the pupil to write the modern styles with a considerable degree of ease and speed.

As long as these conditions obtain, why should our penmen be so terribly shocked to hear fingers mentioned, and why should they even deny that they wiggle them a little while writing? There is no question but that combined movement is the best for general writing, but business writing and primary writing are different things. They are as widely separated as the printer and Shakespeare's plays. I believe in less and larger writing in the

Mr. J. F. Barnhart.
Supervisor Writing.
Akron, Ohio.

Lyman J. Gage
Addresses Students of the Spencerian Business College, Milwaukee

Following are extracts from his address:

"I am very thankful to Mr. Spencer for his remembrance of those early days and for the kind tribute of praise and appreciation which he has given me. I would not suppose that he would have remembered those early days. The impressions made upon his mind are those that are made upon the minds of the more matured, and I remember with great vividness my introduction into the school over which Mr. Spencer had charge."

And he might now in all truthfulness and sincerity, looking back now over the earlier days when educational influences were to some extent thrown over me, and in the experiences of later life which have given me a determination to examine my general course of thought, feelings and actions, there is no period, no episode in my career now stretching over a long period, that I regard with more desire to myself as that period spent in the Chicago branch of the Bryant & Stratton educational institution. It taught me what I know about accounts, it gave me the look around on this little proposition, it taught me to keep an eye on accounts, and if I passed away from the period of apprenticeship or clerkship to higher duties I was considering the question derived in that school to determine the quality of those discharging similar functions over whom I had charge.

I congratulate you, Mr. Spencer, that after a long life you are still fresh and vigorous, with all the bloom of youth upon your brow and forehead, with a promise of years of work yet to be. Before you, I cannot conceive of a higher privilege for a man in this world than to go on through a period of forty-five years in the discharge of duties to others.

The effect of such action is like compound interest—it goes on compounding over a generation.

Fraternally,
J. F. Barnhart.
Supervisor Writing.
Akron, Ohio.

Lower grades and I believe in the arm rather than the finger movement, but until this reform is adopted we must do something to help the children who are obliged to employ finger movement. What shall we do?

Finger Movement
period is well in the prospects of most of you; the population of the United States will increase, unless all reasonable calculations fail, to at least 300,000,000 of people. Think, if you can, of the enormous development of our natural resources and all that that means; think of the enormous development of business, of industry, of trade, of commerce, and then you will realize that the opportunities of life are not closed by the door that hides the past, but by the door which opens readily into a grand and noble expanse of the far-reaching future.

"Now it is your opportunity, young men and women, to prepare yourselves for that period that is just before you; we are coming to a time of specialization; the man that can do something difficult and do it well is going to be in great demand; the man that cannot do anything except manual labor, or who tries to do something higher but does it only indifferently well, is not going to draw the prizes of life. The prizes of life are going to be many, but they will be drawn by men who have the quality of mind, the quality of character, the absolute integrity, and the general ability and adaptation to circumstances, to take some strong and prominent and important part in this wonderful march of progress and civilization which the next fifty years is surely going to develop.

"I congratulate you all that you have this opportunity to prepare your minds with a useful specialization; it will serve you in every relation of life; but in a way it is only the kindergarten to real life; and real life comes after the school life has gone; and all life is an education to the man who will improve his opportunities. Experience is a teacher; reading is a teacher; reflection is a teacher, and all these atoms of self-improvement must be availed of by those who hope to win the prizes of life."

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**Lettering and Designing**

**Number Seven**

By E. L. Brown, Rockland, Maine

We present for study and practice this month some more styles of script which are gaining popularity for business stationery and advertising purposes. The Empire Business College design was made for a letterhead. The original drawing measured 5½ x 20 inches, and the lines were made very coarse to allow for reduction in engraving. The line in the word Empire was made one inch in height and the line in the word college about ½ of an inch. Pencil out all the parts very carefully before tracing in ink. See that the thin line is uniform in thickness, and do not undertake to make this line with one stroke of the pen. It must be drawn out in this class of script, which is usually executed on a large scale. Look after the spacing, uniform thickness of shades, etc. The oval with decorations should be centered.

The II & B design was also designed for business stationery, and it presents a strong, effective style of modern script. This script was also drawn out after being carefully penciled, although it is full of dash and freedom. The thickest part of the small letters should be on the base turn. Make the shades on the capitals very bold. Study the slope and spacing. "High grade diplomas" is executed in a clean cut style, the effectiveness of which is increased by the solid background. Pencil out with care before adding the ink, and look after uniform width and spacing.

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**Worth One Dollar a Copy**

Messrs. Zaner & Bloser:
Inclued you will please find $1.00, which is the amount due you for the Penman, Artist and Business Educator for another year. Your paper is very helpful to me as a supervisor of writing. I should be lost without it—yes, it is worth one dollar per copy to me. Wishing you great success, I remain,

Yours respectfully,

John L. Howard,
Malden, Mass., Nov. 1, 1901.

E. C. Mills,
30 Grand Ave., Rochester, N. Y.,
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Howard Brown

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Lessons in Engrossing—Number Fourteen by H. W. Kibbe, 181 Tremont Street, Boston, Mass.

Outlining this Gothic letter with a very broad face, using a medium coarse pen and with no endeavor to make smooth and true lines. Roughness of line, solidity of form and correct proportions are the essentials. For the black use a very coarse pen or a stub. The originals are three fourths of an inch in height. This letter is not suitable for small work.

"Never grow to demand as a right, what generosity extends to you as a courtesy. For politeness—like virtue—may shine for awhile in bad company, but it can never remain there long.

Art in Education

Extracts from address before the N. E. A. at Los Angeles, Calif. 1899, by Elmer E. Brown, Professor of the Theory and Practice of Education, University of California.

"A practical education which sets up an artificial opposition between the beautiful and the useful is in danger of defeating itself. Beauty is a permanent human need. An education without due attention to the things beautiful fails to give flexibility, elevation, freedom—qualities which are necessary to the all important business of life. It fails to give a certain buoyancy and interest which tone up endeavor and refine the temper of enterprise for all of the activities of life. A practical education fails to be practical when it concerns itself only with 'things done, which take the eye, and have the price.'"

"The taste which has been quickened by a noble picture is a new power for the appreciation of other pictures. A landscape from the prairies of Illinois once visited the Dresden gallery. The sight of the Sistine Madonna roused him from a mere tourist attitude, and gave him a sense of the beauty of the art of which he had never dreamed before. He spent many hours before the picture, visiting it day after day: 'and when I went away from there,' as he said long afterward, 'I found that I could see the beauty in other pictures.' And so this man became the center of a lively and elevated interest in true art in that little town on the prairies where he lived. The appreciation of the beautiful in landscape-painting gives new appreciation of the beautiful in nature. As Browning has said:

'We are made so that we love First when we see them painted, things we have passed.'

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Webster's New Standard Dictionary is the title of a new lexicon just issued by Laird & Lee, Chicago. Only a very progressive and resourceful firm could hope to be successful in the attempt to launch a new style of dictionary upon a market already well stocked with similar works. The new book is certainly a surprise in every way. Even the exterior deviates from the beaten track. Instead of a somber dead black or homely sheepskin, it presents itself in a handsome half-leather binding with an appropriate design, pressed in gold; on lifting the cover, richly tinted endpapers greet the eye, bearing the seals of all the United States and Territories; the frontispiece, which represents the House of learning, is a work of art in colors, and prepares the mind for many other beautiful, full-page colored illustrations of great educational value, the like of which has never been seen in a dictionary. The human types, according to Huxley, are presented on a finely executed double-page plate in beautiful color work, showing at a glance the various principal types of man. A two-page map in six colors gives the boundary line of the original 13 states, the Louisiana Purchase, and the new possessions. Precious stones and ores are shown in their natural brilliances, also the Flags of the Nations; but the most memorable of all the colored work seems to be that of the sun spectrum and other spectra, which is seldom seen in such perfection. It is happily combined with a special graphic lesson on primary, complementary colors, their combinations and a polychromatic scale. Nineteen full-page cuts illustrate the different styles of architecture, columns, face human features, skeleton, worms, beetles, etc., and there are portraits of all the presidents and of an equal number of world-famous men. The smaller text etchings are very numerous, carefully selected and well executed.

An examination of the dictionary itself fully upholds the excellent impression produced by the first glance. The type is exceptionally clear, the definitions are concise and comprehensive, pronunciation marked for every word, etymology made interesting by giving the meaning of the root-word where it is not self-explanatory, synonyms well selected and amplified by cross-references. The vocabulary words are printed with a capital initial only when required, and the irregular plurals and verb forms are spelled out, all of which is exceedingly helpful to the student, business man or writer.

At the end of the dictionary proper follows a remarkable number of encyclopedic features: Dictionaries of biography, geography, biblical and classical names, musical terms, abbreviations, foreign phrases, metric system tables and a page on proofreading.

The wonder is how so much can be put between two book covers. The volume is decidedly a new departure in the dictionary line, and it will, no doubt, prove a great hit.

The publishers have succeeded in making a book usually considered dry and uninteresting, a dictionary, attractive and entertaining; we predict for the work a place in all the schools and colleges.

Good Art
How to Recognize, Enjoy, and Appreciate It

This is a pen sketch from life and not a pencil sketch "inked over." The large illustration was reduced but little, being nearly as large as the original pen sketch. It was made by G. W. G. Mason, one of the most talented art students we ever knew. The fine art part of this picture is the likeness. Some might not consider it a good likeness, but it represents what the artist saw—a seriousness not surface-like in character. But it is fine art because it represents what the artist felt—it is his message, his impression. And that is what any good picture is—the artists' impression of what he saw. But this picture is a poem in light and shade and pictorial effect. See how the background has been arranged to bring out the likeness. It looks careless, but it was thought out and executed with skill. The large picture at a distance looks like the small one near at hand. Good pictures look well at a distance, even though they look scratchy near at hand.

"Liberty is of more value than gifts, and to receive gifts is to sell your liberty. Be assured that men most commonly seek to obligate thee, only that they may engage thee to serve them."

Rapid Capi
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ABCEDFGH
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tuv...

BY C. H. TATE, CINCINNATI, OHIO.
Reforms and Reformers in Writing

Part One: The Genesis of Writing

Systems and methods of writing now considered obsolete and impractical were at different times in the past considered radical and successful. The Spencerian and contemporary systems were considered in their day radical departures from the hands they superseded. The round hand was a distinct improvement upon the detached Italic which it succeeded. And thus it goes on back to the beginning of writing, at least six thousand years ago.

The first efforts to record and convey thought were along the line of pictures and symbols, not unlike the writing of the primitive North American Indians. Gradually, from these realistic pictures were evolved symbols that stood for ideas, and which conveyed thought in a somewhat crude and disconnected manner. About 2000 years B.C., symbols were evolved to stand for sound instead of ideas, and these began to be called letters or characters. Cadmus, a Phoenician, introduced letters, sixteen in number, into Greece, about 1500 years B.C. We presume many called him an extremist; perhaps a fadist. He was no doubt a reformer. He doubtless believed in progress—in leaving the world the better for his having lived. Gradually, through many years of struggle, the twenty-six letters were evolved. Then for perhaps a thousand years, only capitals were used. Finally, small letters were evolved, since which, style of letter only has been modified and improved. Many leading linguists advocate the evolution of more letters, but the conservatives are yet in the majority.

The letters that were evolved from the Egyptian, Phoenician, Greek, Roman, etc., each in its time, were many, curious, and ingenious, but they were, one and all, more or less disconnected. These characters were used more or less, on the part of the few, until about the tenth century. From the tenth to the fifteenth centuries these letters took upon themselves the form we now call Italic, and were the forerunners of the round hand. These print-like letters were used by the scribes and monks to write (print) books (principally prayer books, bibles, and law books). And they served their purpose splendidly. A book thus written was read sometimes for years, even centuries. Writing, in those days, was not written one day and read and thrown into the waste basket. It was preserved as something well nigh sacred.
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The home is all right—there is no place like it, but for learning something new in the shortest possible time, there is no place like the school. But there are all sorts of schools, just as there are all sorts of homes. Some homes are so-called, some are fair, and some are real homes—places where foundations are laid for character as well as for health. So it is with schools. Some are so-called, some are good, and a few are superior. In selecting a school, be sure to select one with an assured standing—one known to produce results. Such is the ZANERIAN ART COLLEGE. In it you can become a penman, artist, or teacher. In it you can secure that which will cause you to be in demand. Students of the ZANERIAN are always in demand. Go to the ZANERIAN with pluck and a clean character and you will go away with practical knowledge and skill. Skilled hands and trained heads are always in demand. Do you want your services to be in demand? Then go to the ZANERIAN.

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have revolutionized the older methods in the school room, and while they are conservative and truly educational in both subject matter and method, they have fixed the highest standard of teaching excellence that has ever been attained in commercial education. They are unlike any of their predecessors or followers. They have many distinctive and unique features. They have endeared themselves to thousands of practical teachers, who to-day are their warmest advocates. If you are anxious to increase the revenue and efficiency of your school, you should investigate these books.

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in the following branches: Commercial Arithmetic, Commercial Law, Commercial and Industrial Geography, Spelling, Penmanship, English-Correspondence, Shorthand and Touch Typewriting.

It is not generally known that over 60% of all the private commercial schools in the country use the Sadler-Rowe publications, the majority of them exclusively. Write for information. We think you will find we have something you want.

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NOW READY!!
Over 500 advance orders filled during the past 10 days. Enlarged, beautified, and price reduced. The new edition contains seventy-two plates of alphabets and sixty-five plates of designs nearly one-half more than the old edition. The following are a few of the important additions: Eight beautiful Easter, Christmas, and New Year cards. Faust's famous shaded base writing with instructions, German text, Old English and Medieval alphabets with graded, Some unqualified testimonials received; here's a sample: "Faust's Compendium received; it is simply elegant. J. B. Critz, Columbus, Ohio, Nov. 11, '91."

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There are many reasons—sound business reasons — why the Gregg System should be adopted by every school proprietor who desires to increase the revenues of his school. Write us and we will tell you a few of them.

THE GREGG PUBLISHING CO.,
57 WASHINGTON ST., CHICAGO.
Today the great nations are fiercely contending for commercial supremacy, and every power in the entire civilized world, whether great or small, seems to fully realize that its future commercially depends largely on the commercial training it gives its young men and women.

In this great struggle it seems that the United States is destined to lead. Be that as it may, however, it is certain that in the educational affairs of our country during the next generation commercial education will receive unusual attention. The demand in the commercial world for thoroughly trained young men and women has forced commercial education to the front, and it is now looked upon with favor by all. The universities and colleges of our country are adding commercial departments, and calling special attention to these departments, and even the government at Washington is considering the advisability of establishing a department of commerce. You are no doubt fully aware that the PENMAN-ARTIST AND BUSINESS EDUCATOR is the leading representative of this great and growing cause in America. Its contributions, lessons, etc., are from the pens of the ablest business educators and penmen in our country. These can certainly not be missed by any one who is at all interested in this work.

So we wish to emphasize that if you are interested in commercial education, practical or ornamental writing, drawing, lettering, engraving, designing, etc., we confidently believe that you cannot afford to be without this journal.

**Read and Then Act**

In order for the committees to do their work, it is desirable to ascertain your views at earliest a date as possible with reference to:

1st. **Where** shall the next meeting be held?
2d. **When** shall the next meeting be held?
3d. **What subjects** would you like to have discussed, and **who** would you choose to present them?

**A Word From Canan**

MESSES. ZANER & BEISER:

I am at Charity Hospital, Norristown, where on December 19, I underwent an operation for appendicitis. The doctor tells me I am getting along very nicely, and I hope to regain my health rapidly from now on. My January PENMAN ARTIST AND BUSINESS EDUCATOR should be sent to Norristown.

Very truly yours,

C. C. CANAN.

NORRISTOWN, PA., Dec. 21, 1901.

[We know all will join with us in wishing Mr. Canan a speedy and complete recovery.

EDITORS.]

**To the Commercial And Shorthand Teachers of Michigan.**

On July 10, 1901, a number of the Commercial and Shorthand Teachers of this State met at the rooms of the Detroit Business University, Detroit, Mich., and organized a State Association.

The following officers were elected:

President—A. S. Parish, Grand Rapids, Mich.

Vice-President—T. P. Twigg, Detroit, Mich.

Secretary—Cyrus W. Field, Jackson.

Three committees were appointed:

(a) Constitution and By-Laws—Mrs. M. L. Veenheit, Chairman.
(b) Program—A. S. Parish, Chairman.
(c) Membership—Cyrus W. Field, Chairman.

The next meeting was left in the hands of these committees.

**Change of Ownership**

Mr. J. C. Witter, of New York, has recently purchased the publishing business formerly known as the J. C. Witter Company, and will continue the same under the new name of J. C. Witter, Art Publisher, 20 West Thirty-third street, New York City. After a vexatious and delayed dissolution of the old company, he is now ready to begin again, and is anxious to hear from any one who may have a complaint or grievance against the old company.

"Art Study," a monthly magazine for teachers, just came to hand and bespeaks a most successful future.

We certainly wish the new firm the success it merits. Mr. Witter is one of the most industrious, progressive, intellectual and sincere men we have ever had the pleasure of knowing, and the wife who know him best know there is no limit to his capacity to push to the front among publishers.

**On to Dayton**

You are invited to our annual meeting of "The Ohio Commercial and Special Teachers' Association." It will be gratifying to all members of the Association and all others interested in the promotion of Business Education in Ohio, to know that the committee in charge has been able to make such satisfactory arrangements so far as giving promise of an unusually successful and attractive meeting. Prominent teachers all over the state have agreed to take part, and the local attractions of Dayton will be considerable.

The National Cash Register Company, in some respects the foremost factory in the world, has invited the association to visit in a body, and the president, John H. Patterson, Esq., has kindly consented to address us. He is a man of unusual power, and able to interest such a body in some educational lines which he has made a study of.

The Association will also be welcomed at the National Military Home. Its handsomely furnished auditorium is placed at our disposal, and it is proposed to hold an afternoon banquet from 1:30 to 4:30, which will be a novel and attractive feature. Ample time will be given members to enjoy the many beauties of this famous spot.

President Witt, and the very efficient Executive Committee will leave no stone unturned to insure a success.
By J. G. Christ, Lock Haven, Pa.

Lessons in Rapid Business Writing

By

E. C. Mills, Rochester, N. Y.

Number Five

Instructions, Plate Twenty

Beginning with this lesson, we introduce the capital stem letters. There is one stroke that predominates in all these capitals, and that is the compound curve principle. 161—This is the foundation exercise for these capitals. See that all the lines curve nicely and retrace four times for each one. In making 162 see that the connecting stroke is brought quite close to base line in order that all the upward strokes may be curved considerably. 164—This is the style of stem used by most business men and when once learned is seldom, if ever, discarded. The reason we make the stem in this manner is because the capital can be readily joined to small letters following. It takes some time, however, to get the idea of just how this “hook” stem is made. First make the stem in the usual way to the base line and bring it up and pretty well toward the left, forming a nice, broad turn at base line. The next thing to do is to stop suddenly and finish with a stroke, running the same direction as the broad curve. Count 1—2. The 1 count is for the stem to the hook; the 2 count is for finishing line. Now this should not be made in a slow, hesitating way, but strike out with confidence and apply the free movement. Remember that this stem, when once mastered, will help you in a great many other letters. Count 1—2—3 for 165. If the letters is too slanting, curve upward line more. 164 and 165—These are finished with the dot. 168—These letters will form an excellent combination. Follow copy carefully and do not allow the hands to turn toward the right too much as it moves across the page.
Instructions, Plate Twenty-One

Do not retrace stem in 170 more than three times for each. 170—The "G" is formed very much like the "S," only the loop part is brought lower. Both the dot and hook finishings are given. In a signature like 171 we have a good opportunity to use the dot finishing to advantage, as these capitals would not otherwise look well connected. Very often we find three capitals that do not appear well when combined, and if the letters in your name look awkward when joined together you will be doing a wise thing to write them separately, rather than to have a grotesque combination. The other copies in this plate demand careful attention. Look at the spacing, slant, height, etc., and aim to improve in all these. At any rate, do not, please do not, hurry from one copy to another, but confine your practice to one copy, and after a careful study of that copy you will see many little points that the superficial student will overlook in his anxiety to begin the next one.

Plate 22

178

179

180
Louisiana Lawrence Louisville

181

182
L.G. Summer. L.G. Summer. L

183
Learn to use the arm movement.

184
Longfellow died, March 24, 1882. L

185
Lake Superior is 380 miles long. L
Instructions, Plate Twenty-Two

Begin in 178 with the dot. So many have difficulty with the finishing stroke that the little tracer has been given to insure the proper motion. For 179 count 1—2—3 or dot 1—2. In 179 we find practically the same form as 179 with the exception of the upward beginning stroke. Many learners think it easier to begin with an up line rather than with the dot. The balance of the copies should be practiced in the same thorough manner as recommended in the previous instructions.

Instructions, Plate Twenty-Three

Retrace 188 three times. Be sure to make light down strokes if you would have these exercises look well. The upward beginning stroke in 187 is sometimes found a help. The "O" in 188 makes a good combination for class drill. Count 1—2—3 for each letter. In looking over scores of students practice sheets from all parts of the country I find that many spoil their pages by neglecting the little things. For instance, if a page is otherwise beautifully written and such a little thing as the dot over the i is made carelessly and heavily, it will mar the general effect of the whole page. And again, I have noticed in letter after letter I have received, how a careless, long cross over the t spoils the looks of a page. Think about these simple things and try to improve in them while practicing the sentence copies in this plate.
Instructions, Plate Twenty-Four

In order that the top part of the "T" may be made well, we suggest that the student practice that part of the letter separately at first as shown in 194. The hook form of F is found more serviceable, as the dot part can be made without lifting the pen. All these letters and copies should be written with a free muscular movement, and yet we must think of good forms, and aim in every copy we write to control the movement. Freedom of movement, movement control, and a practical application of the movement to the forms of letters is our aim in this series of lessons.

Lessons in Practical Business Writing

BY

SPOONERIAN COLLEGE.  W. P. Pichman  CLEVELAND, OHIO.

Number Five

The downward stroke of small e should be made nearly straight, and the lines should cross about one-half the height of the letter. The small c is made the same as e, with the exception of the short turn at the top. In style 2 the upper stroke does not cross the left curve which also makes a very pretty c. The r is made in two styles, either one of which will do very nicely for business writing; however, either one may be made poorly. In making the first style r you should allow the top part of the letter to extend above the line and come to a point where you join the short left curve to the straight line, which should be one space above the base line. Style number 2 begins the same as the small n, the downward stroke of which is retraced to the top, where you turn off to the right same as finishing w or v.

The s should be made a little more than one space in height, and if you combine a number of them, see that you make a very small loop or none at all. Space forbids us to give all the points concerning these letters that would even be profitable in many cases; therefore, we shall ask you to study the letters very closely. We have now gone over all the one space letters, and in the following three lines (plate five) you have the same letters arranged in proper order. Please practice them in the order they are given and distinctly separate the letters.
It will perhaps be better to leave the upper stroke open in making the small \( t \), for when you attempt to retrace it is difficult to avoid making a loop and in many cases will look more like the \( l \) than anything else, therefore, you will make a better \( t \) by not attempting to retrace. The letter should be crossed one-half space from the top. In making the \( d \) we add the oval part of \( a \), which should always be nicely closed. The small \( p \) may be finished the same as the small \( n \), or closed on the base line, either one of which will make a very pretty letter if you avoid making a loop. The stem can always be nicely retraced. The small \( q \) should be closed at the top and the stem closed on the base line. Kindly practice faithfully on these lessons and prepare for the lessons which are to come.

By mistake of the printer the plates in the November number were transposed — the combinations coming before the letters.

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\[ \text{Cincinnati,} \quad \text{Cal 9-4-1901.} \]

Received of James M. Binnett

Four Hundred Dollars

\[ \text{to apply on account.} \]

E. J. Preston.

---

\[ \text{BY S. M. BLUE, COLUMBUS, OHIO,} \]

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\[ \text{Lessons in} \]

\[ \text{Real Rapid Writing} \]

by C.P. Zaner.

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\[ \text{Legibility and Speed} \]

The first requisite of a practical handwriting is \textit{legibility}. By that I do not mean accuracy. The latter is a professional essential but not a universal one. Legibility is dependent upon a strong distinction between turn and angle, retrace and loop, curved and straight lines. Each letter should have an individuality peculiar to itself, and it has if well made.

The second requisite of a practical handwriting is \textit{speed}. It is dependent upon an easy action and simple, bold forms. Grace lines are out of the question when speed is demanded. Therefore the usual semi-ornamental, accurate hand is not as rapid as modern conditions demand. Simpler writing is necessary in order to reduce exertion to the minimum.
Let the hand rest and roll freely upon the little finger in making the small retrace oval. Then make the o in much the same manner. Curve the down stroke well (considerably) and then close it at the top by continuing the rolling motion needed to curve the down stroke.

Make the oval part of a much the same as o, except longer and more slanting. Take more time to make it than in the o. Close the a and do not loop the finish. Drop to the base line with the second part. Practice the word roars with watchful care. Watch spacing between letters as well as in letters.

Make the straight line and then finish much the same as the capital o. A slight pause at the point on the base line is allowable. Write the word without raising the pen and with but little finger action. Make the D exercise with a free, arm movement. Finish each letter with a quick, rolling action.

Common errors or tendencies to be avoided.

This plate is an important one. It is not pretty, neither is it suited to practice, but valuable information may be learned from it. The small forms illustrate common tendencies or causes of illegible writing. Poor writing—illegible writing, is more the result of haste and inattention to detail, than to lack of skill. The mere matter of turn and angle alone determines whether writing is plain or doubtful in nine cases out of ten. Examine your unstudied penmanship to see whether or not you are making turns where there should be turns and angles where there should be angles.

Work faithfully upon the preliminary exercises for the letter P. Make the letter without raising the pen. Use but little or no finger movement. Retrace the P about two-thirds the height. Do not make the oval part large enough to resemble D; neither make it very small. Work faithfully upon the word “Penmanship,” watching the spacing between the letters closely.

C. S.—Down stroke in “s” too nearly straight—curve it considerably. Begin “c” with small dot. Be more careful in forming shoulder of “r." Watch “a” so it does not resemble “o.” You have made a good start. Exercise more care and perhaps less haste.
The Penman-Artist and Business Educator

Practical Vertical Penmanship Copies and Hints

The execution of vertical penmanship is not unlike the execution of almost any other style of writing. One may write it slowly or rapidly, with the finger movement or with the arm movement, or with the combined. If you desire an easy, graceful handwriting, you will do well to use mainly the arm movement.

The accompanying exercises are given to encourage a very rapid arm movement. They are not accurate but were made quite freely. See if you cannot at least equal them. The secret of success in anything is in sticking to it. Therefore do not give up if you cannot succeed with the first attempt. Instead, stick to these exercises until you can make them rapidly and well. By so doing you will be in a position to handle the lesson given next without a struggle.

Send on your work for criticisms. We shall be pleased to offer suggestions through the paper free of charge. Send such practice to C. P. Zane, Columbus, Ohio.

Be careful to use good stationery, and keep a healthful position. The paper may be held parallel with the desk, parallel with the forearm, or at any angle between these two extreme positions.

One of the very finest, bold, yet dainty specimens of ornamental penmanship received at this office recently came from Mr. C. C. Canan, Duke Center, Pa., whose lesson articles we have been running have been so well awarded. Mr. Canan is surpassed by no other in his artistic lines. We are sorry the specimen mentioned cannot be successfully engraved. It is a gem of penmanship art.

A big lot of fine specimens of ornate penmanship is at hand from J. G. Cist, Lock Haven, Pa. We are in hopes of presenting some of his work in the PENMAN-ARTIST AND BUSINESS EDUCATOR from this on.

T. Escalon, Santos Anna, Republica De el Salvador, sends some specimens in ornamental penmanship, which indicate that he can become master with the pen.

Mr. W. Carver, Commercial and Penmanship instructor in Danville, Va., Military Institute, favored us with a photo of a certificate he engraved to be given to the student making most improvement in penmanship. The work was artistically done with brush and pen and is well worth getting as an honor, as well as a specimen of art.

Mr. W. A. Chew, Woodstock, N. H., sent specimens which show a good improvement as well as a good command of the pen. Mr. Chew was in the South African war, and during the past year has been writing cards on ships of war as well as in states of peace, all the while making money. He is now teaching penmanship in the Woodstock Business College.

Mr. J. W. Bowman, teacher of penmanship in the Canton, Ohio, Actual Business College, recently sent specimens of students writing, showing improvement in two weeks' time. The improvement during that time is greater than is usually shown in one month's time, demonstrating that Mr. Bowman knows how to teach practical writing.

Mr. F. W. Weatherly, teacher of penmanship in the Eartham, J. A. Academy, recently favored us with a batch of movement exercises by students who have received instructions but ten weeks. We take pleasure in saying that the work is excellent. It shows that he is directing the pupils thoroughly upon movement.

In a very elegant specimen of engraving script John Hartnett, Manchester, N. H., renewed his subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR. It is surprising how many persons Mr. Howe's lessons in the PENMAN-ARTIST AND BUSINESS EDUCATOR enthused to such an extent that they have mastered his style of money-making writing. Mr. Hartnett works very much resembles that of Mr. Howe.

Some cards and a letter in ornamental style received from P. R. Fuller, Ridgeway, Pa., show a great deal of talent for handling the pen. Some of his work looks quite professional indeed.

P. A. & B. E. Almost on a Par With His Salary

NORTH ANSON, Me., Nov. 5, 1911

DEAR ZANE & BLOSER:

When the September issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR came to my desk, I thought that it largely surpassed anything I had ever seen in the form of a penmanship journal, and that it was just as good as it ever could be, which was good enough. The October number was also very fine. I have just received the November issue and am surprised, it is simply grand. I know that you were up here in the "Maine woods," but am confident that I know a "good thing" when I see it, especially if it is something in the form of a penmanship journal. If you can continue to improve your paper, it is difficult to estimate its value. I have almost placed it on par with my salary now, and am not working for my health, either.

Now, I don't know what to expect, and shall always be anxious to know what is coming. Wishing you continued success.

I am, yours very truly,

E. P. MILLER.

Very Valuable

I enclose one dollar, for which please renew my subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR. Your magazine is very valuable to me, and I would not think of getting along without it in my penmanship class.

W. O. DAVIS,

Erie, Pa.

The Davis Shortland School.
Some Obstacles to Success in High School Commercial Training

It is said that the commercial departments of our high schools are not successful in preparing young persons to hold office positions, and that the true commercial training school must always be the private business school, whose students concentrate their powers on a few subjects for a short time. Granting, for the sake of argument, that time is the enemy of the commercial, the causes of the inability of commercial instructors in high schools to obtain results equal to the best results secured in the private business school.

Intelectual weakness. Not only is this department of educational work relatively new, in our high schools, but it has hitherto chiefly the supercilious treatment that a superior often consciously bestows on an inferior. City superintendents of schools, and principals of high schools have yieldeed, in most instances, none too gratefully to the force of public opinion, in the establishment of commercial courses. Caesar and Homer still exact and receive homage quite out of proportion to their practical usefulness to the modern age. Commercial teachers must, in many instances, reckon with the apathy, or the hostility of their superiors.

The idea that a high school course of this kind should be a general, foundational character is a very good idea, but practically the courses on which most emphasis has been laid are, in every respect as much special as is the commercial. They fit a few for college or for technical schools. They are not expected to fit boys for making his living, and it is so much easier to shift the responsibility for earning his daily bread, that complacency and smiles at the rosy days of June, and hope to get forth to enter the ranks where only the fittest survive. If Youth and Hope are to be the only basis for the commercial training of the boys and girls who know well that when they quit the high school they must earn their bread and butter. There is no justification for the commercial course that does not fit young people of sufficient age, to step directly from the school into the office, able to hold a position with credit, to themselves and satisfaction to their employers. Too many so-called commercial courses in our high schools are nothing more than emasculated courses, prepared with the thought of the child growth from an English course, commercial courses, minus about everything purely commercial.

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Brief Courses

In a recent report, representing the state of the commercial schools of this country, it is found that half of the schools have a four-year course; two have a one-year course; nine, a three-year course, and the commercial high schools have no commercial work. The commercial course should be four years long. To the public a diploma is a diploma. Few ask whether it represents one year or four years of work. It is unfair to the students in other courses, that commercial students should receive a diploma for less than four years' work. It is also unfair to the one who receives the diploma, for he is entitled to four years' training in order that he may have the time to take up the trade of his father. It will even be too young to take up the profession, requiring more than juvenile judgment. It is unfair to the business public, for they have a right to expect of those who come to them from the public schools, such a mental equipment as only a four-year course can provide.

But a four-year commercial course may mean but little, for it may be so arranged that very little purely commercial work is done in it. As a commercial course, even a four-year course may well be found too short. For instance, Somerville, Mass., has Bookkeeping for one year of forty weeks, with five periods (less than an hour and a half per week), and all of the Correspondence and Commercial Law that the pupils get must be taken from the time assigned to Shorthand. Shorthand is allowed five periods, and Typewriting three periods, a week for forty weeks. Cambridge, Mass., the home of Harvard University, does practically the same as Somerville, although a class of about sixty pupils in Shorthand drifted along last year from September to January without typewriters to operate, and then in January, if we mistake not, they were generously allowed five machines. Cedar Rapids, Iowa, allows 80 periods, in all, for Bookkeeping; 391 for Shorthand, and 72 for Typewriting; and yet they are trying commendably to teach Touch Typewriting. Pittsburgh grants a maximum of 280 periods to Shorthand and five months to Typewriting. In Paterson, N. J., no typewriters are provided. In Scranton, Pa., 170 periods for Shorthand get each 200 periods: Typewriting, 280 periods. Elgin, Ill., allows 256 periods for Bookkeeping, 180 periods for Shorthand, and from 1 1 0 to 180 periods for Typewriting. Sioux City, Iowa, has longer than 200 periods for Bookkeeping, but 180 periods for Shorthand and only 90 periods for Typewriting. Thinking of learning, in about 7 hours, to operate a typewriter at a commercial rate of speed! And yet the principals of some of these schools believe the moral perversion of business school proprieers who advertise to teach Shorthand and Typewriting in six months. Verily, there is neither consistency nor virtue in such an attitude.

It is paradoxical to say that narrowness of some of the courses is so broad that they are narrow, but some commercial courses take in so many subjects that many students that have no time to teach Writing, Spelling or Correspondence, and, in some instances, Arithmetic and Law get no time for that which is parboiled from Bookkeeping or Shorthand. For example, Allegheny, Pa., takes time for Writing and Correspondence out of 300 periods allowed for Bookkeeping. Newark, N. J., has no Shorthand, Typewriting, Correspondence, or Penmanship. They study Bookkeeping two periods a week for thirty months (talk of "sweetness long drawn out")! Clark's Commercial Law for 10 recitations, and Thompson's Commercial Arithmetic for 90 recitations. It is not all that is true. How does the high school support the commercial departments of the following high schools: Cambridge, Mass.; Detroit, Mich.; Decatur, Ill.; Lawrence, Mass., and Muskegon, Mich. Most of the answers imply that Writing is not taught as a special subject, and about half the schools report that vertical writing is used in the commercial departments.}

Business practice, involving the real use of offices, is, in most high schools, as in many business "colleges" with long-tailed names, a snare and a delusion. We believe that the business course that units a thorough training in office methods is no more than elementary. And by this we do not mean to so exclude schools teaching some one of the popular forms of bookkeeping that involve the use of business papers. These are the symbols of business transactions of a varied character, is a process that, when properly conducted, is the crown and glory...
of our American methods of teaching accounting. There is no better place to exemplify this feature of a complete business course than in high schools and university work. The omission of Spelling, Writing, Correspondence, Law, Commercial Geography, Elementary Economics, and Office Practice from a business course is a serious impediment to success. Such a course is about as nearly invetebrate as is jellyfish.

Immaturity

One of the difficulties met in high school commercial teaching is the immaturity of the children. This is particularly true in schools that allow pupils to take up Bookkeeping, Shorthand, or Law, during the first year. To most of them, the subjects are more or less vague. At that age, students of Shorthand have not had a sufficient acquisition of English to make correct transcripts of, and, to them, the abstract principles of the law are but little more than a jumble of meaningless terms. Of course this difficulty may be largely obviated by deferring the more technical subjects until the last two years of a three-year course.

Space fails us to enumerate Functional the lack of proper desks, type- Troubles writers, ribbons, carbon papers, hectographs, mimeographs, neon styles, letter books, letter presses, filing cabinets, office equipment, and modern textbooks; of inexperienced, underpaid, over worked teachers; or methods that it were charitable to denominate "amateurian." But this is axiomatic that a fragmentary treatment of obstacles now being met and overcome. There is another side—a silver lining to the cloud—of which we shall be glad to write in some subsequent number. We ought to say here, however, that the schools here mentioned, and many others, have met and overcome, and are now overcoming, many obstacles. Each of them is doing highly commendable work along some line of commercial training. We should be glad to receive from commercial teachers in high schools, data relative to their work.

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**Commercial Geography in Current Literature**

**MISS LAURA E. HORNE**

**GOLD**


**IRON**


**COPPER**


**STEEL**


**SALT**


**SUGAR**


**FORESTS**


**THE SOUTH**


**AUSTRIA**


**ELECTRICITY**


---

**Foreign Trade**


**RUBBER**


**Irrigation**


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**Commercial Work in a Typical New England High School**

H. G. GREENE, NEBRASKA, MASS.

Continued from December Number.

**WE NEED BETTER TEACHERS**

Superintendent Balliet, of the Springfield, Mass., schools, in reporting his impressions of the schools of Germany, calls attention to their superiority in teaching power. "They teach far better than we do," he says. The concept of commercial instruction has obscured its educational possibilities. To recite the facts of a subject is one style of teaching, usually accompanied by a requisition upon the pupils to recite the same...
facts back to the teacher. To save the teacher from his part of the recitation, a text-book is provided. This is not the teaching power to which Mr. Balliett refers. He saw that teachers who could make cold facts warm and palatable. Dry discussions in their recitations became moist, and clothed with verdure. The intangible was brought down within reach of ordinary minds.

The literature of commercial pedagogy is very meagre, and the literature of the commercial subjects is scarcely more abundant. But the association of commercial teachers with workers in the public schools brings the former in touch with a vast body of educational literature. It makes accessible to them a great fund of teaching experience which has been classified so as to make something akin to a science of teaching. When commercial instruction shall have appropriated to itself this literature and this experience and shall have assimilated it into the daily work of the class-room, then will it be found that the commercial subjects have a very intimate relation to the work of the public schools. It will be found also that there is enough of interest in these subjects to command the sustained attention of the student for a long period of time. Contrary to the theory of Mr. Book-nover, our experience is that the necessary diversity of studies in the high school stimulates interest. Continuity of thought in a mind only fifteen years of age is not desirable. This style of thinking carried into work of high school grades would be out of harmony with established laws of education. Long sustained, continuous application to one subject is the function of a matured and well-trained mind.

No line need be drawn between general education and special education so as to exclude from the public schools any subject in which a large number of pupils require instruction. The care of the body, including the teaching, is a proper subject of public instruction. And for that reason that physiology is taught in the public schools. Manual training, which works with the tools of the carpenter, the blacksmith, the machinist, and the draughtsman, although a very special form of education, has found its way into public instruction, and justly so. The line of exclusion will be drawn so as to exclude subjects in which there is no living interest, and subjects not adapted to the mental capacity of children of public school age. If the commercial subjects are of such a nature that they may be mastered by a short, quick, continuous study, they are not beyond the capacity of high school children; indeed, the use of the word "children" here is misleading, since, in many high schools, pupils over eighteen years of age may be found taking postgraduate work.

The best that has been written about commerce and the arts practiced to carry it on should be found in the high school library. The commercial department should be a laboratory where materials are assembled, and pupils work out elaborate results. All the skill in teaching that makes school life a training in independent thinking, speaking, and acting should be acquired by the commercial teacher.

Commercial instruction must rest, with all other sound teaching, upon the principle, "Not to make a living but to make a life."

**EQUIPMENT**

The commercial department of this school occupies all but one of the rooms back of the corridor on the second floor, looking over the athletic field. Two of these rooms, the bookkeeping room and the shorthand room, are separated by double rolling doors. Adjoining these is the typewriting room, and connected with this is the commercial supply room. The illustrations accompanying this article, were taken while an exhibition of the work of all the city schools was being given in the high school building.

On the same floor, across the corridor, is the high school library. The science laboratories are on the floor above. These are as much parts of the commercial department, as the latter is a part of the high school. All departments are bound together by community of interest in the same pupils.

The commercial desks in the bookkeeping room were made to order for this school. They have three drawers with adjustable partitions, and a cash drawer. The structure above the writing desk contains three pigeon holes. At the left of these, is a sloping rest for the text-book, and for books from which posting is being done. The space beneath this structure is open to permit determining the corners of large books under, while working upon them. The desks were designed to give a maximum of storage and working surface, with a minimum use of floor space.

The offices are well shown in the illustrations. They are in constant use, and add much to the effectiveness of the work. A letter-press and cabinet, an Edison Automatic Mimesograph, four Remington, and four Smith typewriters, with an abundant supply of text-books, office appliances, and stationery, make up the working outfit.

This department has its corner in the high school library. A few volumes are added each year, and in time, we hope to have a fair representation of the literature of commerce.

**STATISTICS**

Melrose is a residential city, seven miles from Boston. There are no large manufactories here, if we except the Boston Rubber Shoe Company's plant, which is situated between Melrose and Malden. There are many families of means, but few of great wealth. A large part of the population is engaged in business in Boston. Many of the young people are tending toward a business career, but the city sends a fair delegation to various universities and technical schools.

To show the slight of commercial color in the high school, produced by introducing the commercial subjects on an elective basis, I offer a few figures:

**1898-99**
- Number of pupils registered in the school: 233
- Number of pupils taking some commercial work: 140
- 60.6 per cent. of the school was connected with the commercial department.
- The graduating class of the school numbered 24 of these, who had taken some commercial work.

**1899-00**
- Number of pupils registered in the school: 243
- Number of pupils taking some commercial work: 140
- 57.6 per cent. of the school was connected with the commercial department.
- The graduating class of the school numbered 24: 29 had taken some commercial work.

**1900-01**
- Number of pupils registered in the school: 266
- Number of pupils taking some commercial work: 180
- 67.6 per cent. of the school was connected with the commercial department.
- The graduating class numbered 40: 32 had taken some commercial work.

**PRACTICAL RESULTS**

The finished product of a school is its graduates. Of three classes graduated from the high school, seventy-nine out of one hundred and ten pupils, had taken some work in the commercial department, 74.5%, of the output of the school, has been directly affected by commercial instruction. Some of these graduates are now in classical colleges or technical schools. One took a course in a business college after graduation. Of those who would accept business
employment, none have failed to find it, provided they had taken enough commercial training to enable them to pass a distinction examination in their studies of education. The demand is strong for high school graduates with the comprehensive business training, which a high school can give. Our supply of pupils coming to high school is always exhausted until after another graduation.

Today the school numbers three hundred and fifteen, and of these 45.7% are taking commercial studies. This decreased percent is due to the withdrawal of pennmanship from the electives of the first two years.

Twice the commercial department has given public exhibitions of its work. The accumulated work of the pupil was displayed in an attractive way as possible care being taken that each pupil's work was represented. Recitations and drills of various kinds were conducted. The methods and material results of commercial instruction can be very completely shown in such exhibitions. In June, 1911, the work of all the city schools was shown in the high school building. Parents and children were in constant attendance afternoons and evenings, for three days. Apart from its function in showing parents what is being done in the schools, it must be that this exhibition stimulated many children now in high school to a determination to enter the high school.


Higher Accounting
By R. J. Bennett, Secretary Woodstock Business College, Woodstock, Ont.

The following quotation from Lawrence R. Dicksee, F. C. A., may prove suggestive: "That expenditure which it is anticipated, will eventually be received, is in the nature of capital expenditure; while that which it is expected will not be received eventually is in the nature of revenue expenditure.

The same remarks apply with regard to the credit side of the ledger or the credit balances therein: these are all prima facie in the nature of benefits received. The term Receipts usually implies the actual receipts of cash, though in the case under discussion this is not adhered to. As Capital Receipts may include cash or any other obligation or exchange of property, say in payment of stock issued. They indicate benefits, whether in the form of cash or anything else. The details of expenditure will be treated further down.

CAPITAL RECEIPTS
These include cash, property or value received from stockholders in payment for stock; cash received from the sale of debentures issued to produce working capital; or cash received from the sale of fixed capital, as receipts from the investment of surplus capital in outside enterprises, in the nature of dividends or interest, and premiums on stocks or bonds issued. Instead of including the last named elements of income as profits for the year, they should be credited to a reserve fund. Capital receipts then are distinguished from the proceeds of the sale of wares for which the concern is organized to handle.

REVENUE RECEIPTS
These are distinguished from capital receipts by being exclusively derived from the sale or exchange of commodities for which the company was organized to buy and sell; the excess of receipts over expenditures constitutes the net profit, and go to increase the actual capital. They are the earnings of invested capital. The excess of expenditure over receipts or income, however, represents a loss and a corresponding reduction of capital. There is a prevalence of the view that all receipts into the revenue account which should be carefully guarded against.

CAPITAL AND REVENUE EXPENDITURE

The term ‘Expenditure’ does not mean only the payment of cash, but also the exchange of property or the creation of any debt or liability as the consideration for anything received. In dealing with the financial matters of any of the above described benevolent societies, one must be careful to examine that no item of expenditure which properly belongs to revenue be included in those pertaining to capital. In times of depression in trade, or losses arising from other causes, there is often a tendency when it is desired to still make a good showing by paying dividends equal to previous years, keep down losses, etc., to write up assets by charging to capital those losses, or extraordinary charges, and thus charge to the revenue of the current period. In other words, this is considering payments made for the purpose of upbuilding property, fixed plant, etc., by way of repairs and improvements, as representing an increase in value of the capital of the enterprise, instead of being a charge to revenue. The proper distinction may be a vexed question yet it may be answered by some such reply as the following answer to the following question: "Has the particular expenditure been incurred for the sake of improving the earning capacity of the enterprise?" If so, it is a capital expenditure; otherwise, it may not be considered to be so; yet, in either case the cost of the building, or the running expenses, or the others, should be kept in mind.

Capital Expenditure, in detail, consists in exchanging one property for another, the transfer of the ownership of capital in the form of a sum of money, or securities, or goods, or the purchase of a building, or the equipment on the plant, or the purchase of tools, the purchase of machinery and plant, rolling stock in a railway company, etc.

Revenue Expenditure comprises all the expenditure which results in a decrease of capital, as against the increase thereof resulting from revenue receipts. It includes any expenditure in connection with the running expenses of a business, such as rent, taxes, salaries, advertising, insurance, commission, etc., also interest on capital, and repairs of fixed properties, depreciation, bad accounts, business losses, etc.

In conclusion, a departure may be made to remark that governments, churches, societies, associations, and capital organizations are required at certain intervals to submit to the members statements of "Receipts and Payments," and "Income and Expenditure," and to keep a record of all kinds of cash transactions usually summarized and is compiled from the Cash Book. It shows the receipts and disbursements of cash for the period. The latter shows the entire income, whether actually received in cash or not, and the entire expenditure for the period whether paid in cash or still owing. It is practically a synonymous term for Profit and Loss.

A PROFESSOR
But not the kind found at the St. Louis Federation.
Commercial Law. Its Objects, Scope and Methods

A Paper Read by Mr. L. C. Williams, Rochester, N. Y., Before the Commercial Teachers' Association of the National Federation of Commercial Teachers, at St. Louis, December, 1901

The aim in teaching the subject of commercial law in commercial schools, as I see it, should be to familiarize the pupil with a few principles and rules of law which underlie all common transactions of business life. The short period which the average pupil is able to devote to any commercial school course of studies precludes the possibility of thoroughly covering a wide range of subjects. As a rule, superficial knowledge of law is not only valueless, but dangerous, it seems to me important that only such topics be treated as can be mastered. It were much better to go over the subject of negotiable paper or partnership a dozen times than to go over a dozen topics once. Definite, available knowledge should be the aim.

I think it possible to treat four or five law subjects during the period covered by the ordinary commercial course in a sufficiently thorough manner to afford knowledge of the highest value to young people's future careers.

Those subjects, in my judgment, should be, named in the order of their importance, negotiable paper, agency, partnership and real estate. The subject of contracts, of course, underlies the whole structure of commercial law, but that subject, as a subject, should be treated with great care. Volumes have been written on it, and to master that subject alone is the work of years instead of months. Contracts, when taught by itself, is a formidable subject, but it may be introduced in connection with the other subjects named in a most practical and interesting manner.

I would open a course of exercises in commercial law with a lesson on contracts, explaining what a contract is, giving the elements of a contract, and showing how all the transactions of life are based on agreements, which must contain all the elements of a contract, or they are not binding agreements. Then I would begin with negotiable paper, and I would ring the changes on the various kinds of negotiable paper, and the parties to them, and their relations, rights and liabilities, until I was sure that I could make myself that every student in the class understood that subject. Then I would take the other subjects in the order named, and treat them as thoroughly.

Now, as to the methods of teaching commercial law. There are two general plans employed, the lecture method and the classroom method; there is also a compromise consisting of part lecture and part class drill. All sorts of methods have been employed in the school which I represent, but we long since settled down to the conviction that commercial law should be studied and taught about as arithmetic is studied and taught, by assigning to the pupil a lesson in his text-book, and requiring him to study it as thoroughly as he is expected to study his lesson in arithmetic. General discussion of questions, which are sure to arise in every exercise, by members of the class, is very helpful. The pupils will thus solve questions in such a way as to impress the matter upon their minds as it could not be if the questions were raised and immediately answered by the teacher. Citation to cases, those actually reported and hypothetical ones, has its value, but as a very slight difference in conditions may make great difference in the law principles involved, this method should be employed with great care. The analysis, or diagram, method is also valuable. The older members of the profession will remember how Prof. Calvin Townsend took the commercial schools of the country by storm with his method of blackboard analysis, as presented by him before the various schools, and incorporated in his work entitled "Analysis of Commercial Law," but that method was Professor Townsend's method. It required his familiarity with it, his belief in it, and his magnetic presentation of it, to accomplish the results with it which he produced. When Professor Townsend accompanied me to Boston in 1872, and presented his method of teaching this subject before the convention of the International Business College Association, he completely captured and captivated the delegates. Mr. Packard said, on that occasion, that he had never seen commercial law taught before, and other delegates were equally enthusiastic. A demand was put on teachers for the book which he afterward prepared, and which had a very large sale, but his method has not survived. Indeed, our teacher who succeeded Mr. Townsend in charge of our law class, abandoned the Townsend method and adopted the class repetition plan, which yielded him better results. It is apparent, therefore, that the success or non-success of any plan of teaching commercial law, and I believe the same thing is true of the teaching of other subjects, depends chiefly on the teacher. As in every other branch of study, a teacher worthy of the name will produce the best results with those methods which seem to him most rational.

Actual Business in the Commercial High School

Summary of a Paper Read at the St. Louis Convention by R. B. Van Matre, Principal of the Commercial Department of the Omaha High School, Omaha, Nebraska

In opening his paper, Mr. Van Matre took the high school principals severely to task for their indifference and hostility to commercial work. He said that one of the worst conditions that a commercial teacher engaging in such work has to meet is that of giving a theoretical and a practical education along lines in which he does not believe. Mr. Van Matre vividly described these conditions by saying that the principal commonly regards the commercial teacher as an eagle might regard a chirping sparrow, while the commercial teacher often feels that his effort to educate his principal is like talking into the head of an empty barrel. Mr. Van Matre believes...
in making the Office Practice work in the high school to fit local conditions, and he has prepared for his students the work they carry out in the Omaha High School. He says:

"It consists of several sets of manuscript work with complete directions as to what each student shall do: the prices are submitted and the buying and selling as directed constitute the regular class on the work, and, as outlined, it gives the student practice in making out notes, checks, drafts, receipts, bills, insurance policies, deeds, contracts, mortgage, leases, etc. I have two ways which I alternately use in relieving the students from the regular routine of the work, and to this special line of work I devote one day each week. First, giving the price of the commodity in which they are dealing, as they are quoted by the markets, and, secondly, I permit the students to use the next special day for making investments as a personal or private affair having no relation to their business or the firms with which they are connected, the investments are held at the option of the student, but, if not sold the same day they are purchased, they must be held just one week, or until the next "re-" lifed" day. These investments are based entirely on the daily market quotations. This kind of work makes the students very conservative and thoughtful; it causes them to constitute the regular class on the that which is most important of all, it destroys the idea that "Sufficient unto itself is the day thereof. The effect of such work is to make them prepare and prepare before the day each week, is simply wonderful. The questions, work and enthusiasm which are the results are just the things that no first-class school can afford to be without; of course the same results obtained in some other way would be just as acceptable, but some will say, "I do the same work every day in the week that you do for the one day." This may be very well, but in my own case I am sure that this kind of work every day would in itself destroy the very end or object for which I am striving.

The greater part of the Actual Business work done throughout the country is rendered almost valueless because of the daily monotonous routine without any definite object in view but to run through a certain number of transactions. The student has no definite point at which he must arrive and consequently his work is completed when he has put through a number of transactions regardless of the accuracy of the work, but accuracy is to me, the fundamental principle of commercial training and therefore should be our guiding star in commercial training, wherever that training may be given.

I know a gentleman not an active member of this Association, but holding the position of the commercial director for the public high schools of the Middle West, who, to my knowledge, has repeatedly told his classes that they were working as much for accuracy as to learn how to do it. I feel that work of condemnation too strong cannot be uttered to give such a pretence at commercial training the rebuke it justly deserves.

On the manuscript work in my school, I avoid pupils' copying by having a number of price-lists, assigning to each student a different list, or changing the discounts and advances on the same list; also by giving to the student a small amount of training for the transactions.

All of the sets have a definiteness about them at which the worker must arrive, and all of the special transactions given to each student are filed and worked out by himself, so that just as soon as the student has finished any set, we know exactly what results he should have. If he has failed to do his work correctly, he has to do the same work again. Of course this makes a held interest of work for the of the act but, after it is over, we have the sweet consciousness that we have the individual work of each student, and that it has been done correctly.

Worried to think that the student has learned a lesson of self-reliance, promptness and accuracy that he will never forget; a lesson that is of inestimable value to him, and that he can learn with less cost to himself in the high school than ever afterwards.

In connection with my manuscript work, I use seven offices in which the following lines of business are conducted: Real Estate, Fire and Insurance, Wholesale Commission, Bank, Retail, (illustrating the use of the two ledgers,) and Single Entry Retail, an investment office, which conducts in addition a wholesale and retail business.

The work or workers are supposed to be shifted each week and will be so shifted, provided their work has been correctly handled.

At the beginning, I stated that, for several years, the Actual Business work was the most difficult part of commercial work given in a large high school. First, there are so many iron-clad rules to which one must conform in order to enable the school to properly keep track of the pupils attending. Secondly, it is almost an impossibility to convince high school authorities (especially where they are inwardly opposed to commercial work) that the commercial course, and especially the Actual Business part of it, requires more time than the other courses or subjects. They are not practical enough to see that we have to judge entirely by the results and not by the time each student, as they do in many other courses and subjects. Therefore to secure such an amount of time as will enable the office workers to complete their work is the most difficult proposition that we have to the other half in a business college, if a student has not finished his work at four o'clock, he can stay until five or even six o'clock: in a great many high schools, tyranny has reached the point where every department is working morning at four o'clock. This is another feature which you would not expect to find in any educational institution, and one which is a disgrace to a modern business education, characterizing those responsible for it as shallow, narrow and conceived. But, nevertheless, these conditions do exist in a great many high schools, and you will permit me to describe the progress by which these conditions are brought about. A large high school decides to put in a commercial course. The first thing is the election of some one to take charge of the work. The person then proceeds to select a course, which the department has an antagonist in every other department in the school. It then dawns upon the high school principal that the person organizing and conducting the work...
C. C. MARSHALL, CEDAR RAPIDS, IOWA.
Chairman, Executive Committee, Commercial Teachers' Federation, 1901.

Some Extracts from President J. A. Hiner's Address
Before the National Business Teachers' Association at St. Louis, Dec. 27, 1901

Not in all the records of the past was competition so fierce, or did dull chance play so insignificant a part. The weapons of modern warfare are so varied and wielded with such skill that those who choose the best will find its temper none too good. Our commercial schools are the great armories that must supply the weapons of finance and trade and teach their mastery. These are the schools that are meeting the most pressing demands of the age. More is exacted of the commercial school than from any other institution of learning. The thousands of students who annually make failures in other schools, and have finally been dumped into a commercial school, go out and not be able to prove himself a great financier, and his Alma Mater (if it be a commercial school) will at once be condemned as unworthy of public patronage.

The commercial schools of our country today represent more nearly than any other institution of learning the manhood, stability, and government of our country, composed as they are of the wealth-producing classes, coming as they do from every walk of life, they have in their ranks all that is best and most enduring, and that which comprises the very highest type of the law-abiding and home-loving traits of the American people. The lessons inculcated in the commercial schools are always based upon duty and fidelity to business ethics, and many lessons, lasting in their effect and far-reaching in their results, have been learned in attendance at these institutions.

Edward Everett, one of the most highly cultured and polished of American scholars, as well as one of the most learned men of the day, gave it as his opinion that the man who can read in such a way as to get the thoughts from a printed page, who can write a fair hand, who can perform the fundamental processes of arithmetic with accuracy, and spell correctly the words of the common English vocabulary, has a good education. "If to this he added the ability to write good English, a fair knowledge of geography, and the principal facts of our country's history, he has," he said, "an extraordinarily good education." If to this be added the ability to keep accounts, a knowledge of business customs, and the ability to write a good hand and a plain, clear, concise business letter, we have what we term a good business education.

A student who slights his opportunities in a common or preparatory school and who goes into a business school expecting to make up in a few months what he has neglected for four or five years, always finds himself mistaken. Yet there is no other school that can, in a limited time, do as much for a young man or woman whose early education has been neglected and who seems in need of a preparation for life, as can be done by a well-regulated business school.

The public schools and other literary institutions do the best they can in the limited time allotted them, but they cannot make a specialty of these branches as do business schools. They are not finishing schools and their students cannot become proficient enough in these branches to make of them any practical use.

The commercial schools should aim to turn out their students so well prepared that they can recognize that modern books of accounts are not mere records of the transactions between men as debtors and creditors, but that they may be used to determine cost of production and manufacture, appreciation and depreciation; analysis of trade and general expense in order to guard against leakage and waste, and, from a statistical standpoint, that present and future transactions may be predicted thereon or gauged therefrom.

The simple principles of bookkeeping have been dwelt upon in hundreds of books on this subject, but it must be admitted by our profession that there is much room for improvement in the average textbook along these lines.

If commercial education is intended to serve as a special preparation for business, it becomes a technical education. Yet we must remember that the business itself, whatever it may be, must be learned in the business. In a broad sense of the word the commercial school does not teach business. It only teaches the things suited to business methods and requirements which the business man of today should know. What kind of schools are going to teach those subjects to the best advantage to the student and the greatest satisfaction to the business community? Is it to be the School of Commerce in the University? Is it going to be the commercial department of the high schools? Or will it continue to be the well-regulated and progressive commercial college? We very believe that if the commercial schools continue to improve and lengthen their courses of study, as many of them are now doing, that they need have no fear, but that these schools will remain well-patronized and distinet institutions, as much so as the colleges of Law, Medicine or Theology.

However, it must be remembered that if this progressive movement of broadening our courses of study and raising the standard of efficiency in the institutions which we represent, is carried to a full realization, the teachers in our commercial schools must be improved first in order to accomplish this. The teacher must be paid a salary that will justify him in qualifying himself for a higher grade of work. No man who spends four or five years in a special college training is going to accept the salary paid by the average commercial college.

The commercial schools are losing much of their very best material. Why? Because the universities and high schools are offering a higher premium for well-trained commercial teachers.

The commercial colleges all over the country were never in a more prosperous condition than at the present time. This welcome tide of prosperity should inspire the commercial schools to increase and strengthen their facilities for a higher order of scholarship. Yet, while we are aiming for excellency in scholarship, let us remember that we, as teachers, owe it to our pupils to so instruct them that they will endeavor to make good citizenship one of the crowning results of their lives.
Eastern School Notes, Etc.

During a recent visit to Philadelphia, we found the schools of that old city very prosperous. Pierce School had enrolled for the year somewhat more than a thousand students in the day and evening schools; Banks' Business College had a large attendance, the students being packed in until we could not doubt the assertion of Principal Archibald Cobb that there have been times recently when they could not have provided seating accommodations for three more pupils, if they had come in together. The genial proprietor of Banks' Business College is still giving the people who go to him the full value of the money that they pay him, and Dr. T. H. McCool, in the quiet, subdued manner that fits him so well, says modestly that they are having a good year. Certainly when it comes to school business, Philadelphia is not "show," as some of her environs neighbors are wont to allege.

The Central High School of Philadelphia is a splendid institution. The School of Commerce occupies enviable quarters there, and its equipment might well make the average teacher desire to be similarly ensconced in a berth in that school. However, as we looked at the beautiful double cabinets in which thirty or forty typewriters rested, we could not help wishing that the course of study allowed more than the 20 hours now allowed in which to learn shorthand and typewriting. The average teacher in a private business school would smile at the idea of teaching these subjects within 20 hours, but this is all the time that is granted to these subjects, in a four-year course, in the Central High School.

We called on the genial business manager of Palmer's Shorthand School, Dr. H. E. Randall, who has stirred up a nest of hornets in his published opinion that Touch Typewriting is not a feasible system for all kinds of students. He says that the inimitable McGurrin, in a public exhibition in Philadelphia during the autumn, wrote for speed the threadbare sentence, "Now is the time," etc., and that he made all sorts of mistakes in his work. He has seen the work of nearly all of the expert operators, but, while he admits their wonderful skill, he finds that they are inaccurate, and he does not believe that they represent what it is possible for the average student to achieve. Doctor Randall is a highly educated gentleman, with whom it is a pleasure to talk. The Palmer School makes no sporadic splurges, but it goes right on, day in and day out; from one year to another, doing high-grade conscientious work.

When the Eastern Association meets in Philadelphia in the latter part of March, visiting teachers will find it a perfect mine of institutions interesting and profitable to visit. Among educational institutions are the Wharton School or Finance of the University of Pennsylvania, Girard College, Drexel Institute, the Boys' Central High School, Temple College, The Commercial Department of The Girls' High School, The Girls' Normal School, Pierce School, Banks' Business College, the College of Commerce, and a number of other smaller business schools. Among business institutions well worth a visit, are The Bourse, The Commercial Museum, The Baldwin Locomotive Works, Cramp's Shipyard, the new Mint, The Atlantic (petroleum) Refinery, and the plant of the American Sugar Refining Company. Added to these are, of course, places of historical and literary importance almost without number. Regardless of the program that may be prepared, the meeting this year ought to be memorable for the solid information that those who attend will receive.

Our genial friend, C. E. Doner, is teaching writing and correspondence in the Heffley School of Brooklyn. Mr. Doner is in a live, aggressive school. Mr. Heffley's new quarters are almost palatial. His reception room is the handsomest apartment of this kind that we have seen in for several years. In the prime essentials of light, heat, and ventilation, Mr. Heffley's building is a model. The students of this school are to be congratulated.

While speaking of new buildings, we are reminded of a delightful surprise on a recent visit to the Lynn Business College, Lynn, Mass. Messrs. Pelton & Baxter have just moved into a building that would be an honor to any city on this continent, and it is to be understood that the entire building is occupied by their enterprising school. The structure is in the colonial style of architecture, two stories and basement.
The finishing, both interior and exterior, is in the best of taste. These gentlemen have a private office that would make many of the old-timers wince, if they could see it. Indeed, the commercial teacher or commercial school proprietor who happens to be at any time within a half-day's journey of the great Shoe City, is missing a profitable investment of time and money, if he denies himself the privilege of visiting this school.

Mr. J. F. Moor, the efficient assistant principal of the B. & S. School of Boston, is stirring up the dry bones among the public school teachers in Hyde Park, a Boston suburb in which Mr. Moor is living. He is giving the teachers a lesson, once each week, on slant writing and how to teach it. If the "powers that be" in some of the other municipalities of the land could be struck with an idea equally sane, we are sure that our friends among the business schools would soon bring about a change in the present wicked waste of time and energy in an effort to teach vertical writing.

On December 5th, the splendid new Dorchester High School in Boston was dedicated with appropriate ceremonies. Commercial teachers will be interested in this news item because the principal of the commercial department in this school is W. D. Anderson, formerly in charge of the commercial department of Temple College, Philadelphia. This fine new school is one of the best in New England. It contains seven large and seven ordinary class rooms, nine recitation rooms, four laboratories, two drawing rooms, a library containing shelves for 500 volumes, a gymnasium, a lecture room, seating 200, and an assembly hall, seating 100, besides the usual administration and service rooms. It was built for 40 pupils.

It was our privilege to visit, late in November, the commercial department of the Springfield, Mass., High School. The work is in charge of Mr. C. H. Ellis, an accomplished teacher of many years successful experience, not only in teaching in the public schools, but also in teaching in private business schools and in representing, on the road, one of the foremost publishers. He is the fiscal agent of the Chautauqua work, and spends his summer vacations in charge of this work at Chautauqua, New York. The building in which Mr. Ellis conducts his work is a noble specimen of school architecture. It cost, with land and equipment, nearly a half-million dollars. The rooms in which commercial teaching is done, are supplied with the best appliances for teaching the various subjects in this course. Mr. Ellis believes in a broad, fundamental course, but he does not forget that he is teaching boys and girls that will have to earn their own bread and butter when they shall have finished their time with him. Therefore he has not lost himself in the clones of theory, but has kept his feet on the terra firma of practical subject matter. He is diligently preparing his pupils for efficient office work. The teacher who visits the commercial department of the Springfield High School will go away profited by his experience.

Volume one, Number one, of The Rhode Island Commercial School Bulletin has reached our desk. As might be expected by those who have the pleasure of knowing its able editor, Mr. A. S. Heaney, it is full of matter worthy to be read by everybody—a comment that cannot be honestly made on every school paper that is issued. Mr. Heaney has something to say, and he says it in a frank, direct way that is sure to win attention. His school is growing very rapidly, and is destined to be one of the foremost schools of New England.

The many friends of E. M. Barber, Superintending Accountant at the Appraiser's office, New York, will learn with pleasure that he has passed the required examination, and is now a Certified Public Accountant of the State of New York; and it should be noted that it is of the State of New York, for some enterprising legislatures, desiring to accommodate accountants as other legislatures have desired to help corporations seeking an easy statute under which to organize men and women looking for a plant statute under which to obtain a license, have made it possible to wear the title, C. P. A., without having the ability that the title stands for when issued by the state of New York. The man who passes the examination in New York may safely be assumed to know something more about bookkeeping than how to get a trial balance and make statements for a dozen cut and dried short sets of bookkeeping in a text book.
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Character is God's knowledge of you. Reputation man's opinion of you.
Mind, Muscle, Motion
BY E. K. IXAMS, VICE-PRESIDENT LOS ANGELES BUSINESS COLLEGE

The average pupil knows something about mind. The average teacher knows more. The pupil knows in a general way what muscle and motion are. The teacher should have a thorough understanding concerning them. At a comparatively early age the pupil learns to associate mind with brain. They are synonymous to him. He cannot think of one without thinking of the other. It is like imagining a grin or a smile independent of a face to grin and to smile. The teacher may not be perfectly clean on these things himself. In trying to separate mind and brain he may have encountered the difficulty of knowing whom the arrow first hit, the egg or the hen? But while he may not have solved to his entire satisfaction all the mysteries connected with Mind, Muscle and Motion, the twentieth century teacher knew, in thirty days, and without these lines. Motion implies something that moves and space in which to move. Muscle implies—well, it may imply a "champion." It is utterly impossible to conceive of movement independent of something that moves, but fortunately for pupil and teacher, they do not necessarily have to engage in metaphysical speculations to discover what it is that moves when they move. Neither Palmer discovers something fifteen years ago whether in the body, or out of it, I know not—that muscles move in writing. No one before or since ever discovered anything to the contrary. The "muscular movement school" has been established. It was and is a good thing. Linguists may quibble about the adjectival part of the name, but our good friend Palmer, of the ever human fame, stuck it, and stuck it to the term, muscular—and with signs following: for after all, it is results we are after.

Kierling again to the proposition, that motion is a thing that fills space and moves in the process of writing. But everything is good in its place and season. Cop books with boxes and cages for restraining the movements of the untamed muscles served their purpose well in the days when the wild animal was more in evidence in the human species than now. The tiger, whether quadruped or biped, requires iron bars. The "muscular movements" of the puppy, however, are regulated by law and statute. The movements of the chirographic muscles are not regulated by intelligence; mind. And this brings us back to the proposition:

Mind, Muscle, Motion a triunity without which there could have been neither Spencer nor American, nor even a Spencer or a Zaner.

In theology we are taught that the triunity means three in one, and that that means one in three. That is not mixed when you understand that there could not be one nor one three, without being mixed.

Teachers, scientists and other wise people at times think they have evolved beyond theological dogmas; and yet, they speak familiarly about the universe, which, though containing numberless and unimaginable units, is still one.

In this digest: I do not wish to infer that a pedagogue should peddle pedantry in his class work. And yet I do mean that a "prime rose on the river's brink" should be not only a yellow flower to him, but something more.

The world needs thinkers. It is quality of thought that counts. Enthusiasm in any line of work is commendable, but enthusiasm should have a substantial background. Man does not live of bread alone, nor a penman of lines and loops. Sooner or later, as he is teaching form the question will arise in his mind, "what and whence is form?" Some day while lecturing his class on the necessity of acquiring a sharp, definite mental picture of the copy, some bright pupil will ask him what he means by a mental picture. This may possibly be the entering wedge into the realm of the metaphysical. Herebefore he has been living entirely in the objective—seeing only outward form and film and Illucce. Henceforth he begins to get glimpses of the subjective realities of life. "What is a mental picture?" asks the pupil. "A picture in the mind," answers the teacher. "But what is mind," persists the interrogator.

"Mind?" "Oh, well, never mind, we haven't time to discuss that now." And the first chance he gets he looks up Webster on "Mind," and on his way home he goes by the public library and gets a book or two on mental science and psychology. Possibly in the course, he reads—Huxley and Haeckel, Spencer and Spinoza, Balzac and Berkeley, David and Peale, and yet the subject of the pupil's simple inquiry is not exhausted. Somewhere in his reading he has come across the passage: "If a man love not his brother whom he hath seen, how can he love God, whom he hath not seen?" He interprets this to mean that if a man is not in harmonious relations with the objective or tangible things in nature, how can he know anything about that which is seen, and to him intangible things. He decides to study over again his natural sciences. He gets out his old text books on physiology, chemistry, philosophy, astronomy. They are now a revelation to him. He finds new wine in the old bottles. One day a thoughtful pupil asks him what causes the muscles to move. He answers it readily enough from a physiological basis. The answer satisfies the pupil. It formerly satisfied the teacher. Somehow it does not satisfy the pupil. As we have said, the mind moves the hand is easy enough. But he has been in the habit of thinking of the mind as something intelligent and the hand as something unintelligent. Now he begins to perceive intelligence inherent in the brain to fingertips. In other words, he no longer conceives of mind as located in and about the head, but as a vital, living and permeating principle throughout the entire body and throughout the entire universe. "Muscular movement," but what are muscles? Having pursued anatomical, microscopical and microscopic investigations of muscles, he seems to be at the limit, he finds the body a sea of cells, and each cell a universe of atoms. Then comes the intensely practical Edison with his seemingly visionary state of affairs: that every atom in the human body contains every atom in the universe—else—a point of intelligence. He reads with renewed interest the statement of scientists that matter is simply motion; that every object in the material world, the body, the mind, is composed of atoms, the ubiquity of which is equalized only by their activity. He now sees intelligence and life in things which formerly manifested to him only non-intelligence and death. Kant's "the hand assumes some tangibility." He even becomes interested in the seeming vagaries of Christian Science. He learns of what is called the New Thought movement, and inasmuch as, like the muscular movement, signs following in its wake, he concludes there is something in it. Having resolved muscle itself into motion, and all material and tangible things into the intangible and hypothetical, he learns to perceive intuitively as well as intellectually the truth of the mental science statement that all is mind. And having thus entered the threshold of the Father's house. The pupil is now preparing to see and appreciate its many mansions. He sees new beauty in the lilac and the lily, in carnation and cabbage, in pumpkin and potato, the mountain is more majestic, more serene. he sea, more stupendous the solar systems in space.

But above all, he sees the pupils under his charge in a new light. He begins to estimate human life at something more nearly proportional at its present state. And this estimate also includes himself. He had heard it said by them of old that "as a man thinketh in his heart, so is he," but had never occurred to him to apply this maxim to himself personally. He finds thought to be all pervading, and all powerful; that he himself is an incarnation of his own thoughts; that he is indissolubly linked with the universe. He begins to live things through this subtle psychic substance in which we live, move, and have our being. This gives him a new sense of power as well as a new sense of responsibility. The muscular movement, the muscular movement master to a more substantial thinking master. Nor does he value a good handwriting less because of this enlarged vision of life. He has a keener sense of the importance and of the importance all other commercial branches as evolutionary factors. For after all, he and his pupils, and all other human beings, and all living things, are included in this. Evolution is the process; mind, muscle, and motion are the means.
This is a portrait of Mr. T. Courtney, the penman and teacher in the B. & S. Business College, Providence, R. I. He was born on a farm, in Pennsylvania, thirty years ago. At seven years of age his parents moved to Ohio, and after two years they moved on to Michigan. He attended the public schools until sixteen years of age, from which time until he was twenty-one he worked in the lumber woods of Michigan and Wisconsin. In '96 he entered the Ferris Industrial School of Big Rapids, Mich., and graduated the following year.

In the fall of '94, he began teaching in the Commercial Department of Flint, Mich., Normal School. In '96, he went to North Adams, Mass., and taught in Bliss Business College. The following year, he accepted his present position and has been there continuously since.

Besides his public and normal school education he has pursued special work in languages and mathematics.

Mr. Courtney is not only a successful penman and commercial teacher, but he does engaging, etc., with pen and brush. He is a great reader, finding in books much pleasure, inspiration, and profit. He sincerely believes that there is no end in life that cannot be attained by one who has within himself the quality of patient, sincere, unceasing, unswerving application. He says: "Every man has within himself the potentiality of success; it remains with him whether he will make his life successful or unsuccessful, according as to whether or not he knows how to make his will effective. So-called opportunities and the influence of others count for little when arrayed against disciplined determination."

Those familiar with Mr. Courtney and his work know he practices that which he preaches. We wish there were more such educated, skilled, purposeful men in our profession.

We are glad to announce that Mr. Courtney intends contributing specimens of his penmanship in the form of quotations, etc., regularly to the PEXMAN-ARTIST AND BUSINESS EDUCATOR.

W. W. Bennett, formerly with the Citation Business College, Minneapolis, Minn., is now connected with the McDonald Business Institute, Des Moines, Iowa. On leaving Minneapolis, the student of Citation College presented Mr. Bennett with a very beautiful watch, chain, and gold mounted pencil holder, worth about $55. These Mr. Bennett prizes very highly. Mr. Bennett recently favored the PEXMAN-ARTIST AND BUSINESS EDUCATOR with a good deal of subscriptions.

Mr. S. McVeigh, principal of the Bliss Business College, North Adams, Mass., sends some subscriptions to the PEXMAN-ARTIST AND BUSINESS EDUCATOR, and writes that during the second week in November their school reached the largest attendance in its history. Mr. McVeigh also enclosed some movement work in penmanship by W. E. Canfield, which has quite a professional look. Mr. McVeigh states that Mr. Cady has been in his school but two months. The work certainly speaks very highly for the instruction in penmanship in this institution.

The Capital City Commercial College, Des Moines, Ia., held graduating exercises in the Y. M. C. A. Music Hall December 1. Quite an elaborate program was rendered, and everything was an enjoyable success.

The Isaac Pitman system of photography has been selected by the Christian Herald edited by the Rev. T. DeWitt Talmadge, D. D., for a complete course of lessons in shorthand which will be published during the coming year. The series is under the direction of Isaac Pitman & Sons, on the new "Twentieth Century" Edition of the Isaac Pitman Short-handing System. As the Christian Herald enjoys the distinction of having the largest circulation of any religious weekly in America, being over 500,000 copies per week, the prominence given to the subject will no doubt do much to popularize the subject of photography and bring it before the notice of thousands who would otherwise remain ignorant of its usefulness.

E. C. MILLS.
Post Office, Brooklyn, N.Y.,
will send you 10 lines of fresh from the pen for $1.00, or 20 lines for 50c, or 50 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

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TRY MY WORK ONCE.

Memorials and resolutions engrossed on vellum, with gold borders, and framed. Petitions, etc., written and presented to legislative bodies as well as others. Inquiries and estimates, on request. Address W. L. Thomas, 504 W. Quay St., Charleston, W. Va.

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W. H. WHIGAM.

PENMAN-ARTIST.

MILLS. B. & S. BUSINESS COLLEGE.

COMPLIMENTs OF COURTESY.
Engrossing script is a widely admired style of penmanship, and fills the adage, "The first shall be last," it having been in use for three centuries, and probably will be used much longer.

This style of script is adapted to engrossing resolutions, testimonials and memorials; filling in insurance policies, deeds, and extracts; writing professional and calling cards; and for various other uses. Compared with other script, it is easy to master, and is worth more to the penman in dollars and cents, than any other style of script. The demand is also greater today than ever before, for persons proficient along these lines, hence it is well worth mastering and will pay you good interest on the time and labor spent in acquiring it.

Materials should be the best. Use a good quality of paper; linen, bond, or wedding, is best. Avoid thin soft paper. Prepared liquid India ink, diluted with five parts water and one part of powdered gum arabic, to one part of ink, is best and makes a good ink at small cost. For general work, use Zanerian fine writer pens, and for very fine work, use Spencerian epistolaire or Gillotts No. 200. Use an oblique holder, with the point of the pen well elevated.

The movement used is mainly that of the hand and forearm, with the little finger acting as a center of control. Finger movement is used to some extent; too much of it makes the work tiresome. A steady movement is needed, and to secure it, use a combination of the three previously mentioned.

Practice the first exercise, the straight line carefully. Use pencil head and base lines. Make this exercise about half an inch in height. Aim to secure uniformity in spacing, strength of shade, and slant. In the first half of this line the ends were retouched. The last half are just as they came from the pen. Try to secure decisive beginnings and endings.

In the second and third lines, care must be taken with the upper and lower turns. Raise the pen often. The copy was prepared with the view of revealing pen liftings. Study it carefully. Notice how delicately the shades bend and diminish, as they near the tops and bottoms of letters, to assist in making the proper turn. The up strokes are on the same slant as the down, there being no connective slant. If you have mastered the first three exercises, you will have no trouble in making the letters here given.

In the words, careful investigation will show, that spacing between letters is slightly wider than in them, and wider between some than others. Space so that at a little distance it will give the effect of all shaded strokes being the same distance apart, yet near at hand, each letter will appear separate and distinct.

Go slowly at first, be patient and preserving, study the copy well, practice on the theory of: "Not how much, but how well," and you will succeed.

Students desiring their work criticised should send specimens not later than the fifth of each month to ZANER, Columbus, Ohio.

Mr. E. W. Stein, whose likeness appears herewith, was born in Southern Pennsylvania in 1879. He, like most penman and successful men, is a product of the farm and country public school. He is a graduate of Needmore academy, and after teaching four years was granted a "Teachers State Permanent Certificate" by Pennsylvania.

In 1901 he attended the Zanerian Art College, where he secured his penmanship. Mr. Stein is certainly one of our most promising young penmen. Few indeed are capable of giving lessons to the readers of the PENMAN-ARTIST and BUSINESS EDUCATOR, so soon after taking penmanship professionally. But Mr. Stein, as will be seen, brings before us not only skill, but forethought in arrangement of copies and explicit instructions concerning the learning of engrossing script.

Send your work for criticism to Mr. Zaner not later than the fifth of each month, and see what you can accomplish by following faithfully Mr. Stein's lessons. Stein is a new name in the penmanship arena. Follow closely the copies, instructions and criticisms, and see if your name may not be the next to be added to the literature of penmanship.
This is a likeness of Mr. Francis B. Courtney, Des Moines, Iowa, the penman whose skill is unsurpassed, and in certain lines, unequaled. Mr. Courtney received his principal instruction, perhaps, upward of a decade ago from the veteran penman, Mr. A. H. Hinman, of Massachusetts. Hinman is a penman of rare art, talented along the lines of ornamental penmanship and flourishing, he having received his inspiration from the famous John D. Williams, than whom there has never been a more masterful flourisher.

When it comes to dash and excellence, and penmanship of various styles, Courtney is certainly a modern John D.

But he is an artist and genius in other lines as well. He is expert on forged and disputed handwriting; writes backward, forward, and upside down with bewildering grace; and makes of the figures the twenty-six letters, capital as well as small letters.

It is with much pleasure we announce that Mr. Courtney has consented to contribute regularly to the EXHIBIT ARTIST AND SKILLFUL EDUCATOR, for an indefinite period, examples of his rare skill.

A letter just received written in a semi-engrossing hand, but so fine and delicate for photo-engraving, is the finest, freest thing of the kind we have ever seen. We have heard it stated that Mr. Courtney's page writing was not equal to his skill in dashy card writing, etc. Whoever entertains that opinion would soon have it dispelled by the sight of this letter.

The truth is, Mr. Courtney is one of the most skillful and versatile penmen that has ever lived, and all aspiring penmen and penmanship lovers should study his work carefully.

Anticipating a penmanship treat of unusual excellence, we await the coming of the months with eagerness. He starts the "ball arollin'" with a specimen of compact, backhand penmanship heretofore, with a final flourish of unbridled, but marvelously controlled energy.

UNIQUE AND GRACEFUL LINES FROM THE PEN OF F. B. COURTNEY, DES MOINES, IOWA.

TO READ EASILY, SHUT ONE EYE AND "SIGHT" DOWN THE LINES AS YOU WOULD DOWN A GUN. YOU WILL GET THE SENTIMENT.

Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest about their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Zanerian Theory of Penmanship - A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding ........................................ $1.00

Lessons in Ornamental Penmanship - A work in slip form embodying the $10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners ................................................................. $1.00

Compendium of Simplified Vertical Penmanship - In book form, and by far the most thorough and complete instructor in vertical writing yet published ................................................................. $0.50

Manual of Simplified Script - A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. F. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled ................................................................. $0.50

Zaner's Gems of Flourishing - A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published. ................................................................. $0.50

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address

ZANER & BLOSER, Columbus, Ohio.
Henderson's Heads

It gives us much pleasure to announce that Mr. G. S. Henderson, the accomplished young artist, of New York city, will contribute a series of heads to the PENMAN-ARTIST AND BUSINESS EDUCATOR this year, a sample of which is herewith given.

Mr. Henderson is one of the most promising young artists of the day. His title page of this number is one of the best things ever contributed to a penman's journal, and we shall have another in the near future from the same source. All the work you have seen, admirable as it is, is very unsatisfactory to Mr. Henderson himself. Such being the case, you may rest assured that nothing trashy will come from his pen.

Mr. Henderson, while working up in the fine art world, is doing job work to defray expenses, and any one who is needing work along the commercial lines would do well to give him a call. We congratulate our readers and ourselves upon being fortunate enough to secure his services.

W. A. THOMPSON.

Herewith is a likeness of Mr. W. A. Thompson, the noted Sign Card Painter and Correspondence Instructor, Pontiac, Mich.

Mr. Thompson has had a varied and extensive experience in sign and advertising work, having traveled and done this work and taught the same to large classes in many cities. This led eventually to many calls for instruction by mail, and as he is a "home man," he decided to organize a Correspondence School, the success of which is very complimentary.

Our readers will be delighted to learn that we have secured the services of Mr. Thompson to give a series of lessons in Sign Card Work, the demand for which is pressing in all communities. The lessons will comprise brush work as well as pen work, and they will be something unique and timely in the penmanship profession.

In this as in other lines, the PENMAN-ARTIST AND BUSINESS EDUCATOR aims to lead—and succeeds.

Gems.

In this issue will be found an announcement of a new book entitled "Gems" by Mr. Cyrus W. Field, of Jackson, Mich. Mr. Field has gone to not a little expense in getting out his publication, and will no doubt be amply compensated for his efforts. The book is profusely illustrated with drawings from his own pen. Mr. Field is not only an artist and penman, but a teacher of experience as well.

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In white ink on black cardboard is the latest thing out. It is short, attractive, beautiful, and up-to-date; will advertise your school, college or writing class quicker than anything. Send for a trial order and be convinced. 22x28 inch designs, 6 to 10c; 18x22, $2 to $1; 12x16, $1; 11x14, 30c; 8x10, 25c, 30c, 40c. These are bold, dainty, artistic, and catch the eye of the passer-by. Write today. Credit terms free.

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Modern Art Publications for Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction $1.50

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth $1.50

Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5 x 7 inches, of illustrations, and plans, simple, instructive text. It is just what home students need, and what all others who are not at home is drawing need to make them feel at home. Any one can learn to draw by the aid of this book. The illustrations are lithographed from actual pencil drawings and are much finer than photo engravings 50c

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the simplest strokes and to gradually evolve the finished design 50c

The New Zanerian Alphabets—A guide to engraving, containing a great variety of alphabets, designs such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth. Sample pages of this book were recently sent for $1.00

Progress—C. P. Zaner's masterpiece in four-riching. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22 x 28 inches. The original of this design hangs in the Zanerian Art College, and is valued at $100. "It's great." "It's certainly a bird." Are some of the expressions many have made on seeing it. Let the reader remember also that it's no Spanish bird, but the American Eagle— that old national bird of ours that must now especially proud. In tabe... 50c.

This book should accompany all orders. Result by money order, draft, or stamps for small amounts. Do not send personal checks. Address.

ZANER & BLOSER, Columbus, Ohio.
When drawing from objects, an easy method is to "block out" the object first in very light lead pencil lines to get an idea of its height, width, proportions, etc. Then make an exact outline with lead pencil. Do not make any outlines in ink. The illustrations given show different styles of technic ordinarily used. Use a bold, strong stroke in shading, directing the stroke toward you. Try to get the light effect of light and shade without going over the shading a second time. Use perfectly black ink and pure white paper for best results.

This is a portrait of Miss Alice A. Gorst, of Neligh, Nebraska. She is a native of that state, a graduate of the public schools, and a teacher of experience.

During the past year she entered the Zanerian Art College and pursued with success courses of study and practice in penmanship and drawing. Her improvement in art, coupled with her teaching experience, suggested the advisability of persuading her to give a series of lessons upon "Object Drawing" in the PENMAN ARTIST AND BUSINESS EDUCATOR.

The work, as will be shown, is specially suited to home students who have not the services of a personal, professional teacher. We believe all will be benefitted by a careful perusal and practice of the work given.

Personally, Miss Gorst is a lady of many sensible talents and of rare congeniality. Her father is a prominent presiding elder of the Methodist church, of which she is a member, and a worker in it as well.

LEARN TO WRITE 20c.

STOAKES' IMPROVED
large Taper Holder, Nickel-Plated Ferrule
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SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

Seven Pens
comprise one set, in stores from No. 6 to No. 8, and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined.

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Lessons in Engrossing—Number Fifteen—By H. W. Kibhe, 181 Tremont Street, Boston, Mass.

We will ask the student to give this plain letter particular attention, as more skill and care are required in its execution than in many more elaborate and artistic styles. After the letter has been sketched in pencil a T-square and ruling pen may be used to good advantage, especially if the letter is large. This letter will look well with a broader face and in more extended style, also with a white face. The thin lines must be strong but not broad enough to spoil the contrast with the broader parts.

E. C. Mills,
195 Grand Ave., Rochester, N.Y.,
will send you one dozen cards, your name in either plain or ornamental writing, for 25c. Address lines 10c. per dozen extra.

SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.
Kansas Special Teachers’ Federation

That Kansas Special Teachers are progressive and wide awake is evidenced by the fact that in response to the invitation of the Pemmen of the state to co-operate with them and form a Federation, a major portion of the Commercial Teachers presented themselves and their theories at a day and half session on Friday and Saturday, Nov. 29 and 30, in the rooms of the Topeka Business College, Topeka, Kansas.

With the push and enterprise characteristic of Kansas, they could not await the hour appointed to adopt a constitution and organize permanently, but enthusiastically went to work, and before the meeting was half over, had a permanent organization.

The program as scheduled for Friday afternoon was carried through without variation.

"Professional Cooperation," by Prof. C. H. Shattuck, of Holton, was a splendid paper, showing the necessity of professional cooperation in carrying association to a success, that penmen cannot carry on state organization. Then he took up the cooperation of the teachers in different departments and described the correlation of the university of co-operation of the teachers to bring about the highest grade of result.

"The Business College Outlook," by Prof. L. H. Hausam, of Concordia, proves that Professor Hausam is up-to-date, and was such that would awaken the most lethargic business college proprietor to the fact that Business Education must be brought to the highest standard by longer courses and more thorough work. They must meet the demands of the future by turning out men capable of becoming the employer of the future and not the mere machine to keep books, take dictation and operate the typewriter, or be simply a time server in the office of some large institution, but comprehensive, wide awake, all around men capable of assuming control of the vast enterprises.

One of the greatest disadvantages of Specialization as depicted by E. H. Robins, of Wichita, is the tendency to narrowness on the part of the Specialist. The advantage in the demand for such, and the remuneration. His plea was for more specialists, but for specialists who are not one sided and narrow.

"Practical Education," was the subject of a very interesting paper by C. E. Birch.

The Association members were tendered a banquet by the Remington Typewriter Co., at the Triple-Hotel, Prof. C. T. Smith, of Kansas City, acted as Toastmaster, and the toasts, "Our Aim," "The Employer," "The Stenographer," "The Penman," and "Our Host," were responded to by different members of the Association.

After a most enjoyable dinner the assembly convened at the college rooms and listened to Prof. W. S. Pritchett's of Holton paper on, "What a Commercial Graduate Should Know," and "What the Business World Demands," by Mr. F. W. Koach, First Vice President, of Planter's State Bank, Salina, Kansas. These two papers were very much appreciated by many friends of practical education who were present at the evening session. Both speakers encouraged the student to be more thorough and the teacher to exact greater thoroughness.

The Assembly was agreeably surprised by the musical and literary entertainment by Prof. L. H. Strickler the host, prepared for the latter half of the evening program. The best talent the city afforded was ushered in, and music lovers were entertained by the Wyatt sisters, in four solo selections, while Miss Clara Cumn, of the school of Dramatic Art, recited a number of the selections for which she is famous.

After the scheduled program was completed for the evening, the President ordered a brief recess, and dismissed the public, after which a short business session was held and new officers elected and other business matters attended to.

As this Federation was the outgrowth of the State Pemmen's Association and the program arranged accordingly, considerable time was devoted to penmanship. Saturday forenoon was devoted almost exclusively to that subject. Prof. S. B. Fahrenstock, of McPherson, started the ball rolling by a masterful paper on "Business Penmanship," treating the subject broadly, and in general, while a free for all discussion brought out much in detail concerning individual methods of teaching and writing.

Professor Hausam then delivered a talk on the "Price of Skill with the Pen," showing that it was more the condition of mind than any other factor in learning to write. His speech provoked a lively discussion and many questions were asked and answered along the psychological line.

"A Standard in Penmanship," by Prof. H. A. Anderson, was treated from the view point of quality instead of kind and better penmanship—a higher standard in penmanship was encouraged. This did not bring up the question of slant or individual styles as was anticipated, and the discussion was carried on along a line of practical topics.

A paper that was very much appreciated by commercial teachers was "Education and Training of Commercial Teachers," by Prof. W. Koach, of Salina, Kansas.

The lack of time on "The balance of the papers to be rendered without further discussion.

The balance of the program was carried out by the shorthand teachers.

"Touch Typewriting," by Geo. E. Dougherty, of Topeka. "What Studies Should Shorthand Course Embrace?" by Prof. H. J. Powell, of Iola, and "How to Secure Speed in Shorthand," by Prof. O. K. Allen, of Abilene, aroused so much interest that they decided to formally adjourn the convention and permit the shorthanders to have a special session to discuss these papers and other subjects.

The meeting was a success. As expositions are timekeepers of national progress, these conventions and associations are timekeepers of progress along the special lines, and everybody went away well pleased with themselves and everybody else.

The Constitution adopted is identical with that of the Ohio Special Teachers' Association. The new officers are: S. B. Fahrenstock, President; E. H. Robins, McPherson, Treasurer; Prof. C. T. Smith, Wichita, Vice-President; M. A. Albin, Secretary; and Prof. C. H. Shattuck, Holton, Topeka, Kansas.

Prof. W. S. Pritchett was elected by the Kansas Weslyan Business College, at Salina, on Friday and Saturday following Thanksgiving last year.

M. A. ALBIN.

Officers of the Kansas Special Teachers’ Federation

S. B. FAHNERSTOCK, President, McPherson, Kans.
MRS. C. H. SHATTUCK, Treasurer, Holton, Kans.
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Lettering and Designing
Number Ten
By E. L. Brown, Rockland, Maine

We give another script copy this month, which is similar to the styles previously given. This class of script admits of great variety in the way of form and finish, and designs like the copy are very well adapted to commercial purposes, as cuts can be made from them which will print well under most all conditions.

First pencil out the entire design, study the form of the letters and the arrangement of the lines. Make the letters in the words Rockland College about three-fourths of an inch high, and those of word Commercial one-half of an inch high, and three-eights of an inch for remaining words. See that all the lines are parallel, and run upward as in the copy. Aim for dashy and vigorous strokes in the pencil copy, and be careful not to lose the strength and dash of your lines in adding the ink. See that the paper or cardboard used is of the very best quality, as no one can do creditable work on poor paper. Aim for smoothness of fine uniformity of slope, etc.

Copy number two is given as a neat bit of designing. Try it. Lay off the oval with the dividers, then arrange the lettering in the centre, observing the prominence given to the different words. The ornaments are made in reverse. Make one side, trace, and fit to the other side. Study the form and shading of the ornaments carefully.

Enclose some of your best work, with stamp for its return, and I will criticise same with pleasure.

Preface to "Gems."

Penmanship is beginning to be recognized in the business world as an absolute necessity. Employers will no longer tolerate poor writing in their employes. Those of our young people who write the best, the neatest, the cleanest-cut hand, invariably command the highest salaries. Even though it be true that some business men write a proverbial scrawl, their own need causes them to be doubly particular in choosing their clerks.

It is for the purpose of placing within the reach of the young people an adequate means of learning penmanship at a minimum cost, that this little book has been prepared. That most poor writing is due to poor position at the table or desk, and awkward and unnatural holding of the pen, the experience of every teacher will verify. Many students fall into bad habits of penholding and continue in such practice, because they have no idea that they are in error, and know of nothing better, even if they could see the benefits a change would bring.

The reader of GEMS will not only find every position the author has ever seen used during his teaching experience illustrated, but will also find plain reasons why each position should or should not be used. Correct positions are carefully drawn, showing the anatomy of the right arm complete from the shoulder to the fingers. Many entirely new and deeply interesting points are brought out. GEMS contains nine hand plates with full description of each, and a series of twenty practical lessons in BUSINESS PENMANSHIP from a point of view never before taken by an author.

Besides these, ideal ornamental and business alphabets are shown, together with card plate. One of the author's specialties is CALED WRITING, and he has here shown the style always requested by his patrons. It is with the full realization of the position writing SHOULD HAVE in our public schools and colleges, and of the slighting recognition it receives at the hands of the former at large, that this volume is sent out on its mission of MAKING BETTER WRITERS.

GEMS is respectfully dedicated to all lovers of good writing, and particularly to that KING OF TEACHERS, PROF. J. F. FISH, to whose wise and careful direction the author owes his success. He taught him not only to WRITE, but to enjoy writing.

With a hearty GREETING to all, and a sincere desire to help in raising penmanship to a HIGHER PLANE, I remain,

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Cyrus W. Field.

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Cyrus W. Field, Jackson, Mich.

One of the Many Illustrations in "Gems" by Cyrus W. Field.
 Lessons in Automatic Lettering

Number Six

By E. E. Evans, Streator, Ills.

This month's lesson is just to show a few pointers in Auto Designing. Size 12 x 12. "Wanted" is on black paper with white ink. "Fifty bright young men," with No. 2 pen. Next two lines with No. 1, and Streator, Ills. with No. 90. Next month you will get price tickets giving work with the smaller pens. Best work on lesson 4 was by B. S. Van Buyn, Brooklyn, N. Y., and A. G. Johnson, Loonis, Neb. Prize in November issue has been mailed to each.

ONE OF THE BEST

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E. E. Evans,
Script Writer, Streator, Ills.

The subject of this sketch, Mr. John F. Caskey, has deservedly attained prominence in the Penmanship and Commercial Training ranks through his persistence and perseverance, of which "stock in trade" he has an abundance. Mr. Caskey was born in Guernsey County, Ohio, January 2, 1869. At the age of three years, Washington County became his home. He attended the common schools until he was sixteen, and then spent three years in the Bartlett Academy at Plymouth, Ohio. He taught a country school four terms, receiving during his last term the highest salary paid outside of the city schools. In 1889 he attended Michaels Business College, Delaware, Ohio, completing the full business and shorthand course. It was during this latter period that he received his first real instruction in penmanship from E. W. Bloser. Realizing the need of a still better education, he entered the West Va. Conference Seminary, at Buckhannon, in 1892. Although engaged in commercial work previous to his first work deserving special mention, was with Caton's College of Commerce, Detroit, Mich. Since that time he has been principal of the Commercial and Shorthand Departments of the West Va. Conference Seminary, for four years; one year as principal of the Shorthand Department of Toland's Business University, Eau Claire, Wis., he again served M. J. Caton as Shorthand Department Principal, in the Buffalo School in 1898. During the past year he has been in charge of the Commercial Department of the Elliott School of Business and Shorthand, Wheeling, West Va., where he has conducted the work with great success. Mr. Caskey's ample business and professional experience has well qualified him to give the most practical instruction to those who desire a commercial training in its broadest sense. He is an excellent disciplinarian, and is a teacher that gets results. He writes a good deal for the papers of his profession, and occasionally furnishes a specimen of writing from his masterful pen. Should anyone say to him "pennmen are born, not made," he would soon convince the strongest minds to the contrary.

As proof of Mr. Caton's estimate of his ability, we have before us several letters offering him a permanent place in the Buffalo School.

While he does not claim all the honor for the success and achievements of Mr. E. P. Miller and Mr. L. E. Stacy, he can point with pride to the fact that he gave them their start in penmanship.

W. E. Van Wert.

[Since receiving the above, we learn that Mr. Caskey and his brother, G. L. Caskey, purchased a half interest in Caton's School of Business, Buffalo, N. Y., and will begin work there January 4th. Mr. W. E. Howey owns the other half of the school. Mr. Caton expects to continue with the school as outside representative.—Editors.]
E. C. MILLS, 245A-2504 Main, Rochester, N. Y., is one of the few recognized leaders in this country in preparatory line work, lithographs, and engraving. If you have in mind script for any purpose, you should send copy for estimate.

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In article in March, 1891, number of The Bookkeeper Co., Ltd., Detroit, Mich.

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Angular writing composed of straight lines and sharp angles similar in character to German script, was somewhat used. Lack of legibility and grace due to the absence of curved lines are serious objections to angular writing for practical purposes.

The changing conditions and tendencies of the people were preparing the way for improvement in the style of writing to something easier, more rapid and graceful. This was apparent in the hand writing of persons obliged to write much and rapidly and was especially noticeable in individuals of fine organizations.

ROBERT C. SPENCER.

The “Grand Old Man” of our Profession.

For more than two hundred years after its settlement our country remained mostly agricultural. Manufacturers were confined to the household and neighborhood, supplying the few and simple wants of the people. Transportation and communication were crude, slow and expensive, and trade and commerce were meager.

The introduction of steam and the utilization of the forces and materials of nature by the multiplication of inventions and the division and improvement of labor wrought marvelous changes in the country and the people. Factories sprang up, trade and commerce and transportation developed and business enterprises and financial institutions were organized, grew and expanded. Production and exchanges increased supplying multiplying wants and enhancing wealth, comfort and enjoyments.

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From childhood among the Catskill Mountains from whose base he removed in boyhood to the wilds of Northern Ohio on the shore of Lake Erie, in Ashtabula County, he was critically observant of writing, which he practiced and improved without masters. His temperament combined poetic, artistic, educational, practical and philanthropic elements that adapted him to the work that he achieved, as originator, author and teacher of Semangular Spencerian Penmanship that James A. Garfield in an educational address pronounced: “The pride of our country and the model of our schools.” More than any other it will probably continue to be the hand writing of America. By its legibility, fluency, beauty, variety, and adaptation to practical needs—individual tastes and characteristics it meets the requirements of business, education and art.

In the absence of other material, Platt B. Spencer, when a boy in the early part of the last century, practiced writing on the smooth sandy beach, on the snow, on the bark of trees, the fly leaves of his mother’s hibiscus, and by permission, on the leather in the corder shop of a kind old Quaker.

Toward the close of his life, Mr. Spencer gave expression in the following lines to his impressions and sentiments regarding

THE EVOLUTION OF SPENCERIAN WRITING.

Evolved mid nature’s upprised scenes,
On Erie’s wild and woody shore.
The rolling wave, the dancing stream,
The wild rose bounties—in days of yore.
The opal quartz, and Amethyst,
Glistening beneath the water’s flow.
Each gave its lesson—how to write—
In the loved years of long ago.
I seized the forms I loved so well—
Compounded them as meaning signs
And to the music of the swell.
Bent them with undulating lines.
Then be they movements bold and true,
Friend of the laboring man!
Light shade and firm entrance, the view
And glow through every line.

SPENCERIAN CHARACTERISTICS.

The distinguishing characteristics of the Spencerian style are found in the handwriting of most business penmen; in the writing generally taught and disseminated.
Lessons in Rapid Business Writing

BY

E. C. Mills.

195 Grand Avenue, Rochester, N. Y.

Instructions, Plate Twenty-five

Make 202 with reversed oval motion and keep ovals on proper slant. In making \( f \) see that the upward stroke is not curved too much, otherwise the letter would be too wide. Use the hook finish and practice with care. Count 1-2-3. Keep fingers quiet and make entirely with the arm motion. The combination of letters in 204 will be found excellent practice. Combine three in each group. The combination of letters in 205 will be a little difficult at first on account of the rapid change from one letter to another. This also gives a review of letters recently taken up that contain the hook finish. Copy 206 shows the practical use of the hook finish. Keep small letters uniform in height and in spacing. I usually do not advise running separate words together, but in copy 207 the small letters following the capital join so naturally that I have given this as an exception to the rule. Copy 208 should be studied as to form and arrangement. A page of this copy makes a nice appearance. Endeavor to secure smooth lines and keep the page neat from beginning to end.

Instructions, Plate Twenty-six

The capital \( f \) is a difficult letter to make well. The top oval should fill three small spaces or about three-fourths distance between the two blue lines. Notice that the down stroke is practically straight. Also notice that all the lines cross at base line and at the same place. Count 1-2-3. The little retracing movement, made quite narrow, will be found a help in starting the correct movement. Next, try the combination of capital and small letters as found in 212. The words in copy 213 are practical and valuable and should be practiced faithfully. Try your best to master combinations in 214. Write several pages of the sentence copies as given in 215 and 216. Do not be contented with merely passable work, but put forth every effort possible to surpass yourself in each succeeding copy. The difficult copies at first may seem hard to get right, but this kind of patient, conscientious practice will cause the different copies to grow easy if you will but persevere.
The retracing exercise in 217 will give you practice in making first part of $H$ and also the first part of a number other letters, besides giving practice in making the hook, as this is made without lifting the pen after starting. The finishing part of $H$ is difficult for most students on account of the little turn at top, see 218. Next make the $H$ and then the combination of capitals in 220. Keep about the same number of words to the line as shown in the remainder of the copies and practice in the same painstaking manner as before advised.

Plate 27

217

218

219

220

221

222

223

224

210

211

212

213

214

215

216

Havana, Harbor, Hondo, in, Yarre.

Naverhill, Noboken, Houston

Hold fast to that which is good.
Instructions Plate Twenty-eight

If the work in Plate Twenty-seven was done in a thorough way, but little difficulty need be apprehended in these copies. The first part of the K as well as that of the H is not made quite as high as last part. Notice the finishing stroke in K as shown in 22. It is a good plan to practice this separately so that a clear understanding may be had of its formation. In this we have all compound curves and a small loop about one-half height of letter. Keep both parts of the finishing stroke about equal length that the letter may be properly balanced. Study each new form as presented and see how many of these little points you can now find that perhaps you have heretofore overlooked.

Instructions Plate Twenty-nine

The beginning part of capital P is the same as in capitals H and K. Study 223. The main bulk of this letter comes on the top of the stem part. Make this very full and the finishing part narrow. If you are not very careful you will get just the opposite. The finishing part may be brought down about one-half height of letter and sometimes it can be finished to advantage by using the dot. Notice how naturally this letter gradually develops into small p, as shown in 24. If this, or any other letter in this lesson seems especially difficult, work away on that letter until you can notice a decided improvement. If you find the lines weak at any time, go back and drill on lively movement exercises until the freedom of motion is re-established. Just because the movements are not all given in every plate is no excuse for neglecting movement practice. The first few lessons should be kept constantly at your side during the practice hour and you should frequently review the fundamental movement exercises.
Lessons in Practical Business Writing

SPENCERIAN COLLEGE.  CLEVELAND, OHIO.

Number Six

The small letter \( l \) should be three times the width of the small or one space letters, and the lines should cross one space above the base line. It would probably not be necessary to make the loop quite three spaces in height if you are sure to make it not less than two and a half spaces. However, it will always be necessary to make the \( l \) much longer than any short letter. 

The \( h \) differs from the \( l \) only in the finishing part, which is made exactly the same as the finishing of the \( w \) or \( v \), and it will only be necessary for us to say, that the finishing part should never be made more than one-half space in width, and always finish with a short right curve. In making the \( h \), we add the same part that is used in finishing \( m \) and \( n \), and you should always make a short turn at the top of this finishing part, and the last downward stroke should run parallel to the first down, of a very short right curve made so as to form a very small oval, to which we join a straight line, which should in all cases touch the base line before you turn up. It takes more care to make a neat \( k \) than any other loop letter, owing to the fact that the finishing part of this letter is more difficult to make.

The small \( j \) is a reversed fourth principle which means that it is very nearly the same as the small \( l \) upside down. The beginning stroke of this letter should be only one space in height from the base line to which we join the loop. In making the \( j \) always make a short turn at the top, and on the base line of the beginning part. The \( g \) must always be closed at the top. The beginning part of the small \( z \) is the same as the beginning part of the \( n \), and therefore must have a short turn at the top, and the downward stroke must be straight to the base line where you join the loop. The small \( f \) is one of the most difficult loop letters we have. The downward stroke seems to be rather difficult to make owing to its length, which covers all the spaces used in the Standard System of writing, three spaces above and two below the base line. The loops of the \( f \) should both be as nearly the same length and width as you can possibly make them. By this we mean the loops proper. The upper loop crosses the same space above the base line, the lower should close on the base line. This, you notice, will leave one space between.

\[
\begin{align*}
&\text{lllll} \text{lllll} \text{lllll} \\
&\text{bbbb} \text{bbbb} \text{bbbb} \text{bbbb} \\
&\text{hhh} \text{hhh} \text{hhh} \text{hhh} \\
&\text{kkk} \text{kkk} \text{kkk} \text{kkk} \\
&\text{jjj} \text{jjj} \text{jjj} \\
&\text{ziziziziziziz} \\
&\text{gagagagagagag} \\
&\text{zzz} \text{zzz} \text{zzz} \text{zzz} \\
&\text{ff} \text{ff} \text{ff} \text{ff} \\
\end{align*}
\]
in any second size. Of course the m is much wider than the c or r, but if the turns are rounded and all the angles sharp, they will all appear to be about the same in size. Be particularly careful with the finish of m and r so that it does not resemble v. By keeping the finish high and the loops small, there will be little difficulty in distinguishing these letters from the rest.

We have for practice this month the thirteen minimum letters. All should be the same in height, and apparently the same in size. Of course the m is much wider than the c or r, but if the turns are rounded and all the angles sharp, they will all appear to be about the same in size. Be particularly careful with the finish of m and r so that it does not resemble v. By keeping the finish high and the loops small, there will be little difficulty in distinguishing these letters from the rest.

All of this work should be done with a large proportion of arm movement. You should use enough arm movement to make the work easy, and only enough of the finger movement to make it exact. Arm movement is difficult to manage, but when once mastered it is easy to propel. Therefore you will do well to cultivate a free, easy, graceful, rolling movement in all of this work.
The National Commercial Teachers’ Federation

The St. Louis National Commercial Teachers’ Federation is now a matter of history. It was a complete success. The president, Geo. P. Lord, the chairman of the executive committee, Carl C. Marshall, and the other officials are to be congratulated for arranging and carrying on so successfully the most enjoyable and profitable meeting thus far held.

The plan of having department meetings in the forenoon only, federation meetings in afternoon, and special meetings in the evening, is most practicable and commendable indeed, and will doubtless be adhered to hereafter. Friction and contention of interests are thereby reduced to the minimum.

In order that the whole profession may, to a large measure, enjoy the pleasures and benefits of the meeting, the Penman-Artist and Business Educator has endeavored to put forth the most complete and attractive report ever published, having devoted the previous and present issues to that end. We bid you a cordial welcome to the contents, and hereby extend to the many who have helped to make it a success, our hearty thanks, acknowledging at the same time the receipt of many compliments upon the timeliness of our January number. Again we bid you a cordial welcome to the following report.

Our St. Louis Reports

We are indebted to Mr. D. W. Springer, of Ann Arbor, Mich., for the excellent report of the general meetings of the Federation, which we are publishing this month; to Mr. D. D. Mueller, of Cincinnati, whose succinct and comprehensive report of the Shorthand Teachers’ Association, would be hard to surpass; to Mr. R. R. Seymour, of Springfield, Ill., for important data, from which we prepared the report of the Business Teachers’ Association, and to Mr. J. R. Anderson for the Private School Managers’ Association.

The New President

Everybody unites in praising the able administration of President Lord, and everyone who knows that Mr. J. A. Lyons, President-elect, was the hard working chairman of the first Executive Committee to put representatives of public schools and universities on the program, will be glad to know that the Federation has honored itself in its choice of a president.

The Next Meeting Place

Milwaukee is a little too far north, and St. Louis is too far south, to make an ideal meeting place, but the rare hospitality of Robert Spencer, the dean of the profession, would justify the entire array of commercial teachers in going even to Winnipeg to attend a convention. Let every commercial teacher plan to be in Milwaukee next holiday week.

Geo. P. Lord, Salem, Mass., President, National Commercial Teachers’ Federation, St. Louis, Mo., 1902.

J. A. Lyons, Chicago, Ill., President, National Commercial Teachers’ Federation, Milwaukee, Wis., 1902.
welcomed the teachers to St. Louis. He spoke of the city as being the center of the West and incidentally breathed the air which filled that part of the plains. He paid an especial compliment to business educators, expressing the sentiment that they had done wonders in helping the world onward. The response was made by Mr. A. C. Van Swearingen, who was not present to take the parts assigned to him. President Geo. F. Lord, of Salem, Mass., delivered his address. He congratulated the members upon the great work that was manifested in commercial education. He said that personal views as to the means of developing practical and successful men and women might differ widely, but that the object of the Convention was the hope of the cause; that there was a free discussion of those differences. He emphasized the fact that the Federation is not dominated by any particular method or branch of instruction; that personalities have no business there.

He paid a tribute to the work of the pioneers among commercial schools and acknowledged his indebtedness to the excellent work of the various committees, emphasizing the work of the special committees which were appointed at this convention for social intercourse. He spoke at some length regarding the remarkable development of commercial education among high schools, and said that the teacher dealing with pupils who have had their own tuition and the teacher dealing with pupils whose tuition is paid by the public are in a very different situation. He moved that the opening be delayed until past half two. Fifteen minutes was spent in discussing this important question, after which it was laid aside.

The next paragraph of the Federation was to have been opened at two o'clock was called to order fifteen minutes later, by the president, who announced that, if he were forgiven this time, he would not let it happen again, and that hereafter two o'clock will find the meeting under way, if he and the chairs were the only occupants of the room.

G. W. Brown, of Jacksonville, wanted a longer time to eat his mid-day lunch and moved that the opening be delayed until half past two. Fifteen minutes was spent in discussing this important question, after which it was laid aside. The president announced that all of the old ideas of Ex-comptroller Dawes, upon his arrival, D. W. Spring, of Michigan, W. H. McAuley, of Iowa, J. K. Gregg, of Illinois, J. H. Anderson, of Missouri, and H. G. Healey, of New York.

The first paper of the afternoon was read by T. W. Bookmyer, on the"Advantages of State Organization." He prefaced his paper with a history of the organization in his own state, Ohio, which had been in existence since 1898. He named as advantages, the acquaintances which would be formed with professional neighbors, the chance for interchange of ideas as to local conditions and the fact that a better standard might be secured as a result of such conferences.

He outlined two theories which he considered plausible:

Each state should effect an organization about lines which are dictated by the local needs. These organizations should contain the usual officers and a representative element. There should be a representative from each state to the sections. These representatives should constitute an advisory board for the Federation, their special duties being to aid the executive committee in compiling the program, suggesting proper persons to appear thereon, and obtaining a full attendance from several states at all meetings of the Federation. The second suggestion was, that all examiners should be appointed in each state organization whose business it should be to prepare a uniform set of examination questions, which should be given to the students of the schools composing such organization, and to those who successfully pass such examinations, diplomas of the state organization should be issued. These examinations should be properly distributed throughout the state, according to the location of the schools, so that a minimum of expense would be entailed, which expense should be assessed to the school or pupils.

This organization should provide that some of the examinations be furnished for such examinations each year and that at least a certain percentage of such candidates should be elected to the examinations, which could be adopted to the school which they represented should be dropped.

The paper provoked considerable discussion which was with difficulty closed by the president when the time arrived for the next paper. When the question was discussed, the majority seeming to indicate that the sentiment of those present would favor a state organization for mutual benefit, but that a goodly number were opposed to it. A. A. Spencer, of Milwaukee, Bartlett, of Cincinnati, Brown, of Illinois, Hussey, of Shenedoah, Iowa, Smith, of Kansas City, Parish, of Grand Rapids, all said many good and pointed things on the subject. As usual, Brown was the center of attraction.

"What," asked he, "do the hog and tommy farmers, who support my school, care where the examination questions are framed? If I have succeeded in successfully bountied my work for the year, and yet they continue to come in larger numbers than heretofore, whose business is it then, their and mine? Do you suppose I am going over into Ohio-" but before he could complete the question, Bookmyer interrupted, "You are likely to," whereupon the audience smiled. Brown got rattled, and the thread of the argument was lost.

A little later he remarked that "discussions like these, which need the attention and an exhilarating influence on their vocal chords," while someone replied that he had always talked like that before anyone else. "Our business is just as legitimate as the shay-dole or hotel man, and if we choose to run it into the ground, we should be allowed to do it without let or hindrance. To hear some men talk, you would think we were the very worst of things," he continued, and very often the man who needs to be reformed the most is the man who proposes the reform measures.

Where all eyes were directed on Bookmyer. At the conclusion of Brown's remarks, Hussey, of Iowa, quoted the familiar
The first open session of the Commercial Teachers' Federation was held at the Odeon Theatre Friday evening, with an audience of about 500, including the members of the Federation and prominent representatives of the business interests of St. Louis.

The meeting opened with a violin solo by Mr. Sidney Schiele, after which Miss Bertha Winslow Fitch, rendered a vocal solo. Prof. Edward P. Perry gave a recitation in a very acceptable manner. These numbers were so much appreciated by the audience that each was obliged to respond to an encore. Before introducing the speaker of the evening, Ex-Comptroller of the Currency, Chas. G. Dawes, the president of the Federation made a short statement as to the aims and objects of the Federation, outlining in general that for which business education stands.

Mr. Dawes spoke on "Banks of the United States and Their Functions in the Community." He noted as the more common functions, with which all are familiar, the acting as trustee for those who have money to loan, and the addition to the purchasing power to the country, which they are able to make, by reason of the check and draft system, by which they are carried on. The major portion of his address was devoted to "asset currency." The speaker believes that at the present time there is need for such currency. We have the best banking system in the world, there being 15,000 banks in the United States, with total assets of $2,000,000,000, or within $12%, of the combined assets of the banks of continental Europe and the United Kingdom. During the last ten years our assets have increased 20%, while across the water, the combined increase has been but 31%. Those who first urged the need of "asset currency," did so on the ground that it was necessary to provide against the retirement of the greenbacks, but, since the last few years, the currency has been so protected, that they are no longer a menace to our currency system. What we need is rather an emergency currency, which would be of value to us at times when there is a stringency in the money market. "Asset currency" would only increase the amount of danger at times of panic, whereas it is the opposite effect which is desired. Our present system is sufficient as is evidenced by the figures of the New York Clearing House alone, which, for 1895, were about thirty-one and one-third out of every dollar and a half billion dollars, and in 1900, nearly fifty-two billions. Except when business conditions are greatly disturbed by reason of loss of confidence, the check, draft and bills of exchange system, will entirely relieve any temporary embarrassment. Confidence in the stability and safety of the medium of exchange is the foundation stone of our prosperity. By any of the proposed systems of "asset currency," which have been presented up to this time, not a sufficient guarantee fund will be secured to make the plan both feasible and sound.

SATURDAY, DECEMBER 28.

The fourth session of the general body was held Saturday afternoon, and was an unusually interesting one. "Woman's Sphere in the Business World," was reviewed by R. L. Brucke, of New London, Conn. He said:

"Woman has dominated every age, from the time of Semiramis and Cleopatra Maria to Maria Teresa and Victoria; that in politics, poetry, charity, and war, she has been prominent through the centuries; but that in self-support, she was dependent until the nineteenth century gave her an opportunity to become a wage-earner. The first half of the century offered her only teaching, literature, and housework, but the latter half has

**R. C. Spencer, of Milwaukee, endorsed work which had been inaugurated by the universities, and offered the following resolution, which was adopted: "I move that Mr. Springer be authorized as the representative of the National Commercial Teachers' Federation to convey to the authorities of the University of Michigan the cordial approval of this Association in its contemplated work, through a summer school, or otherwise, affording persons ambitions of becoming teachers of commercial branches, the opportunity to better prepare themselves for this work."**
seen her successful struggle to enter the professions, the trades, and business. Her ability, steadiness, and intelligence are recognized. Her further advancement will depend much on the opportunity afforded to her by commercial education. "No women appreciates a home more than those who work with brain and hands for a living, who have a capacity for more than the mere enjoyment of the hour. There are no women who are in no more truly wondrous, more jealous of their refinement and their rights, than those who have found in the arena of business, that it is the woman who is always true to the noblest attributes of her sex, who is the woman that commands respect and love,"

Mrs. A. J. Barnes, who was to have discussed this paper was absent.

W. H. Wigham, of Chicago, presented a paper outlining the relation which the commercial educator should sustain to the business office. He drew a comparison showing the relative standing of the professors in law schools, medical schools and commercial schools to their several interests in their respective localities, and expressed the fear that the commercial teacher was not called in consultation by the business man in need of assistance concerning faulty methods of accounting, as often as were the legal and medical professors, by those in need of professional services which they might offer. He illustrated his remarks by the introduction of a series of letters in actual use by large business houses, and urged the commercial teachers to get in closer touch with the business men where they live. G. E. King, who was to have discussed this paper, was absent.

J. W. Warr discussed some slighted essentials of a business education. Among others he named Voice Culture, more simplified English and Penmanship exercises. The physical culture of our pupils should not be neglected, neither should their moral trainings be overlooked. We shall publish Mr. Warr's paper in a subsequent number.

Prof. E. L. Payne, of the Kansas State Normal School, gave a very interesting discussion of the normal method of teaching arithmetic.

"Arithmetic is a peculiar science, in that there is only one side to it. A computation is either absolutely right or absolutely wrong. No methods of teaching the same should be introduced merely for their disciplinm value. That which is learned merely for the sake of being unlearned at some future time, is a waste of effort, and should not be encouraged. Methods should be ends in themselves, and not merely means to an end. Much difficulty arises in the teaching of arithmetic, because of the lack of the proper appreciation of the value of mathematical training. The literary college takes one extreme of the situation and makes the theory of utmost importance. The business college goes to the other extreme and places the entire value upon the practical method. Neither is normal or natural, although of the two, the business college is the more nearly right."

Following his paper, he illustrated on the black board several short methods of presenting various subjects, all of which he urged the teachers to adopt from the beginning. He especially criticised those texts which introduced various long methods of solving problems at the beginning of the book, reserving the short cuts till toward the close, where they are reached by the student after he has been completely confused and discouraged by the various processes he has studied. Speed and accuracy, represent the key note to Professor Payne's address, which was received with marked approval from the teachers present.

The Banquet

With the inimitable J. W. Warr as toastmaster, nearly two hundred commercial teachers and friends gathered at the banquet table Saturday evening. After satisfying gastronomic requirements, the following toasts were responded to:


Everybody had a good time. The speakers who had been most careful were determined to go away full of mental as well as physical good things. Mr. Ferris fairly cut himself, and many of the older members regarded his speech as the finest specimen of oratory that the Convention had ever been favored with. The introduction of the banquet feature at our annual meetings has proved entirely successful.

MONDAY, DECEMBER 30.

The last session of the Federation began half an hour late owing to the delay caused by taking the picture of the convention. Secretary Brown read the minutes of the Detroit meeting, from which it appeared that the amendment to the constitution as adopted at Detroit had not found its way into the minutes. Robert C. Spence of Milwaukee had prepared a resolution which he presented, the substance of which was to the effect that, much as the secretary's books did not show the fact, the constitution had been changed and inasmuch as the change had been made in a hurrly and without proper debate, therefore he declared that the change was not made. Time was short, half of the members were at lunch and, without debate the resolution was adopted.

Dr. A. E. Winship, Editor "Journal of Education," Boston, Mass., delivered an address on "The Cause of the Great Awakening in Commercial Arithmetic," which was very inspirational and was received with much favor by the body. He first discussed the fact that at one time illiteracy statistics were given by states, then by cities. The first notable increase in school attendance was in the grammar grades, during the last ten years it had been in the high school classes, and he believed that the next decade would see the large increase in the higher or professional schools of which he considered Business Colleges an example.
This is largely necessitated by the changed conditions in the industrial world. No longer are trades and professions learned by means of an apprenticeship. The days of the street railways are behind us. At first the drivers used mules as motive power, and the degree of skill required was not great. At length the trolley car was introduced, and at night schools the old drivers were permitted to acquire the extra education which was required of them. With the introduction of the third rail system, another night school was instituted in order that the trolley motormen might receive the still further instruction needed.

The public schools have failed in their instruction in arithmetic because they have introduced the percentage system in their marking. Business Colleges have succeeded because they have considered a result as entirely right or as entirely wrong.

A shorthand will be studied in the future for its use by the business man and not entirely as of value to the clerk. The future business man will take care of his correspondence by means of shorthand notes which will save him the labor of writing the letters, allowing the clerk to transcribe the same and typewrite them at his leisure.

As illustrating the changed methods of the business schools the speaker brought out the fact that at his last visit to a similar meeting the speakers were trying to tell the business men how they should keep their accounts, whereas at this meeting he noticed that the account clerk himself was on hand. The large business houses were actually keeping their accounts. Doctor Winship’s address is published in the New England Journal of Education, under the title “Why This Commercial School Exist?” This may account for his apparent wandering from his subject as announced in the Federation program. He really hardly touched the subject of Arithmetic.

D. W. Springer, of Ann Arbor, Mich., discussed the extent to which Commercial Education should enter into the public school course. As an introduction he outlined the history of the School system in the United States with special reference to the secondary schools. He argued for a four-year commercial course which should provide a broad education for the pupil who intended entering the business world, contending that the public school courses should not in any way act as competitors of the Business Colleges. Each can do a work which the other is doing. In an early number will be published W. N. Ferris’ splendid paper, by some thought to be the best given at the convention.

National Business Teachers’ Association

Reported by R. H. Seymour, Director of the Commercial Department of the Springfield, Ill. High School

The Business Teachers’ Association met in session at the Business College, Friday morning, December 27, with President J. A. Hiner, of Louisville, in the chair. About seventy-five persons were in attendance. After T. W. Bookmyer had made a report for the Executive Committee, President Hiner delivered his address, which was summarized in our January number, N. L. Richmond, of Kankakee, III., followed with a paper on “The Man Behind the Books.” Mr. Richmond divided this man, so to speak, into two classes: school managers and school teachers. He complimented commercial school teachers on their earnestness and enthusiasm and their ability to train students to right habits of thinking and acting. He insisted on thoroughness in mastering principles, and exactness in the daily routine of school work. He believes that the teacher should be consulted by a student who has not done his work and takes an advanced position, as do many other thoughtful commercial school managers, regarding the essential qualifications of commercial teachers. He believes that there should be a central school in each state where persons who desire to become commercial teachers may be trained according to pedagogical principles. He is in favor of courses at least one year in length.

This paper was discussed by Mr. Marsh, of Cedar Rapids; Mr. Dudley of Marshalltown, Iowa; R. C. Spencer, H. M. Rowe, D. W. Springer, and E. W. Seymour. Mr. Marshall said that some teachers are literally behind the book, because they can do nothing unless the book is in front of them. Mr. Spencer said that the business man is usually the one who is behind the books, for without business transactions there would be no need of the books. He would have teachers visit business offices and come into touch with actual business methods, with which sentiment Mr. Rowe and Mr. Springer heartily agreed. Mr. Seymour very properly took exceptions to Mr. Richmond’s statement that high schools are taking men who are incapable and without either experience or special training. He argued that since the high schools pay better salaries than most of the private business schools, they obtain the best men.

The Round Table discussions, owing to insufficient time, were limited to one topic: “Are entrance examinations advisable?” These discussions were carried on by Mr.
Barbeck, of New London, Conn.; Mr. Book- 
myer, of Sandusky, Ohio; Mr. T. C. Smith, 
of Kansas City; Mr. Enos Spencer, of Louis-
ville; Mr. Parish, of Grand Rapids, Mich.; 
and Engineer C. F. Stiehl, whose paper, sub-
terred before special application can be made, 
if the subject were presented correctly, 
all of the public school arithmetic work 
done in eight years could be done in three 
years.
He emphasized the fact that in the 
public schools, How? seems to be the 
principal question, but that in business, 
What? is the great question. Mr. Ferris 
believes that the all-important work is the 
fundamental work, rapid addition and frcations. 
He has dropped the teaching of 
short cuts. He suggested that business 
teachers consult practical workmen 
among those who do shingling, laying, siding, 
masonry, carpeting, paper-hanging, etc., 
in order to get practical application of the use 
of denominate numbers. He very wisely 
said that the student who is master of 
the fundamental processes of arithmetic, 
together with common fractions and the 
basics are of denominate numbers, has very 
little to learn in percentage aside from business 
uses. The custom of dividing percent 
ages into cases is useless and confusing. The 
all-important applications are Profit and Loss, Commission, Bank Discount and 
Stocks and Bonds. The basic fact of each 
of which is, respectively, Cost Price, Work 
Done, Value of Paper when Due, and Par 
Value. Mr. Ferris is a firm believer in the 
value of mental arithmetic. He considers 
that even the best books are but helps. He 
thinks that many problems should be origin-
ated by the teacher. He pins his faith to 
the method thoroughly learned. The key-
not to to his paper is the need of accuracy 
and rapidity.
The discussion of this paper was led by 
R. L. Meredith, Zanesville, Ohio. He 
said that to practice problem solving skill in calculation; development in logical 
processes of reasoning; and an acquaint-
ance with the terms and processes peculiar to 
the various applications of business 
problems was the main feature, and this 
must be trained to grasp results. Mr. Mer-
edith insisted upon simplicity. He con-
demned the 100%, method of tabulating 
problems. He approved the use of all-important parts and multiples.
Enos Spencer, of Louisville, Ky., read his paper on "Methods of Opening 
and Closing Corporation Books." He made 
comparisons and contrasts regarding the 
three kinds of investment accounts: single 
proprietor, partnership, and corporation. 
He cited ten cases covering the general 
conditions under which corporation books 
might be opened, and then in describing 
the closing of corporation books, cited nine 
cases covering the usual conditions govern-
ing the disposal of the undivided profits. 
Mr. Spencer's paper is so practical that we 
shall say that letters should be sent out 
next month. Mr. Meredith, however, 
writes, and we commend it to the attention 
of all our readers.
In the absence of G. E. King, of Cedar 
Rapids, Iowa, who was to have led the discus-
sion, the paper was discussed from the 
door in a general way, after which the 
meeting adjourned.

**MONDAY, DEC. 30.**

"Business Practice" was the first subject 
for consideration. It was to be handled as 
a symposium, L. W. P. Stiehl, of Uhrich-
ville, Ohio, being the first on the program, 
with a paper on "Intercommunication." Mr. 
Stiehl told that the best way to lay a 
foundation for Inter-Communication Busi-
ness Practice is to have business transac-
tions carried on within the school room in 
a representative business community made 
up of students. He read the names of 
apparently all the authors, both ancient 
and modern, that have ever written on the 
subject of accounting, and he commented 
favorably upon the excellence of American 
textbooks. He rightly explained the term 
Inter-Communication Business Practice by 
saying that it is a system by means of which 
transactions are carried on among the 
students of different schools situated in 
various parts of the country. He suggested 
that the various publishers be requested to 
formulate a unified system of Inter-Commu-
nication Business Practice as a course 
 auxiliary to what is now generally being 
done with some of the textbooks or 
modules.

Discussion was general. Mr. Lord de-
scribed how inter-communication work is 
carried on between his school and eleven 
other eastern schools, under the name of 
the "Eastern Business Practice Association." 
J. F. Henderson, of Oberlin, Ohio, read a 
paper on "Business Practice combined with 
Barter among the students." He described 
effectively the formation of a set of business 
offices, including a bank, wholesale office, 
and commission office. The business men 
of any community are to be represented by 
the pupils in the school room, who carry on 
transactions with the offices. Students buy 
of the Wholesale Office and sell through the 
Commission Office, to the teacher, who, in 
turn, sells to the Wholesale Office again.
The teacher should pay the maturing liabil-
ities of students who have to leave school 
before their notes and accounts have been 
settled. Mr. Henderson made some very 
strong comments on the necessity of close 
 supervision of this part of the business 
course, warning his hearers that loose and 
inaccurate work would not only beget bad 
habits, but would result in a loss of interest.

"Business Practice in the Commercial 
High School" was the subject of the next 
paper, which was read by N. B. Van Matre, 
of Omaha. A summary of Mr. Van Matre's 
paper was published in the January number 
of this paper, and it is already called 
forth epistolary protests, notwithstanding 
the fact that the paper in full was much less 
temperate in language than the extracts 
that were published. The discussion by 
H. M. Rowe, J. A. White, and others, 
developed opposition to Mr. Van Matre's 
swearing charges against high school prin-
cipals.

Mr. Twigg, who was to have led the dis-
cussion, was absent. Mr. Stiehl, who was 
to follow Mr. Twigg, said that the com-
mercial schools and the business public 
should be the chief allies of the commercial 
departments of the public and private 
schools; that they are kindred workers, and 
the relationship should bind them in an 
unbroken chain. He thought that specialists 
should not break the law of professional 

R. L. MEREDITH, ZANESVILLE, O.

H. M. ROWE, BALTIMORE, MD.

L. P. W. STIEHL, UHRICHVILLE, O.
It was Mr. S. Frye who then read an interesting paper on "Advantages and Adaptation of the Voucher System of Accounting." He spoke of the history of the voucher system and gave credit to Col. Geo. Soule, of New Orleans, for establishing it. He asserted that this system is rapidly taking the place of all others, especially in manufacturing and wholesale offices. It can be used in connection with the system of books already in use. It requires cash vouchers for all purchases and expenditures. But one account is opened in the general ledger known as Vouchers Payable or Audited Voucher's Account. Only one debit and one credit entry is necessary each month, the debit entry from the cash book, and the credit entry from the Voucher Record. Mr. Frye gave a detailed description of the Voucher Record book and explained with care how to handle incoming invoices, and cash checks.

R. B. Jones, who was to have discussed this paper, was absent, but W. L. Meredith, of Zanesville, Ohio, was present, and he, with H. M. Rowe, H. M. Lockyear, and others, was quite extensively. Mr. Rowe does not believe in considering the "Voucher System" advanced bookkeeping. He thinks that everyone who is supposed to know anything about bookkeeping should be familiar with this system.

The election of officers was then held, with the following result:

President, U. S. Frye, Chicago, Ill.
Vice-President, A. R. Bruebek, New London, Conn.
Secretary, J. J. Crafton, Quincy, Ill.

EXECUTIVE COMMITTEE

J. C. Walker, Danville, Ill.; J. R. Van Mater, Omaha, Neb., and K. L. Meredith, Zanesville, O.

TUESDAY, DECEMBER 21

Excepting H. C. Walker, of Louisville, everyone on the program was absent. Mr. J. J. McFarlane has sent his paper on "Commercial and Industrial Geography," and H. M. Rowe read it. It is a masterful treatment of this interesting subject, and we shall publish it in full.

Mr. H. C. Walker then read a paper on "Commercial Geography; Its Neglect; Its Value."

Mr. Walker, referring to the fact that in our advanced civilization we must utilize the products of the whole world, that all nations are interdependent, said that it is imperative that business educators give attention to Commercial Geography. Mr. Walker's rather broad definition of Commercial Geography is, "It is the science which describes the world in relation to man as a producer and trader. It expedites the human control of the forces of nature and tells the story of their adaptation to the economic needs of the race. It treats of the many influences operating all over the world, which encourage or hinder the production, transportation, or exchange of the commodities which supply man's wants and needs."

Mr. Walker truly said that men must now learn how to obtain wealth as well as how to dispose of it after it has been secured; that the faculty of active accumulation as well as that of acquisition must be trained and cultivated in order to produce the model business man. He touched upon physical geography, industrial conditions, and the magnitude of the world's commerce. He made interesting comparisons between the various branches of this country's trade and that of other countries, setting forth in a most attractive manner some very interesting facts of Commercial Geography, in order to illustrate its value. This paper and the paper by Mr. McFarlane strike a new note of hopefulness for the practical character of the work done in private business schools. If those who heard Mr. Walker's and Mr. McFarlane's papers and those who read them could attend the meetings of the Association, the public in Philadelphia, they would be able to reach the climax of interest in Commercial Geography by a detailed tour of inspection through the Philadelphia Commercial Museum, where Mr. McFarlane's paper was general and interesting. Mr. W. H. Whigan urged the teachers to send to the Department of Agriculture for printed matter and a careful study of the excellent monthly list of references that appear in the PENNART-ARTIST AND BUSINESS EDUCATOR.

An informal discussion was then held on the subject, "What Constitutes Legitimate Advertising?" Mr. Bookbinder pressed his well known and highly commendable views, and the glove was picked up by C. W. Robbins, of Sedalia, Mo., one of the old-timers, who was an unknown position. There was but one person present to uphold Mr. Robbins' practice, and he was not a member of the Association. Indeed Mr. Robbins was not himself a member of the Association; therefore, when Eno Spencer presented the following resolution, it was unanimously passed:

"Resolved, That we regret the practice of guaranteeing positions, as a means of inducing attendance. We believe it to be detrimental to the best interests of the profession."

Harmony marked the proceedings of every session of the Association. About 100 persons enroled. Let the Milwaukee meeting be the largest in the history of the Association, as a special tribute to the "Grand Old Man," whose hospitality we are to enjoy.
Meeting of the National Short-hand Teachers’ Association, Held at St. Louis, Mo., December 27-29, 1901

Reported by D. D. Mueller, the Bartlett Commercial College, Cincinnati, O.

FRIDAY, DECEMBER 27

After calling the meeting to order, President Kennedy read his address, which was well received. Among other things it contained the following: subsequent resolutions:

First, that the system of appointing State Secretaries to look after the interests of the Association in their respective states be continued.

Second, that nominations for the various offices of the Association be made by and before the whole Association in meeting assembled, instead of by committee as heretofore.

Third, that the editor of the Association Department in the official organ, “The Typewriter and Phonographic World,” be selected by the publisher of that journal, subject to the approval of the Association.

All of these recommendations were adopted by the Association. The secretary of the Association, Mr. L. A. Arnold, now read his report, a striking feature of which was a severe criticism of State Secretaries who did nothing for the Association. He presented a plan for a summer school for teachers of shorthand and typewriting. The report was received by the Association, excepting the question of the consideration of which was deferred until later in the session, so as to allow all members time to think it over.

The first number on the program was a paper by Charles T. Platt, of Hoboken, N. J., entitled “Where Are We At?” This was in Mr. Platt’s usual droll and interesting style. The speaker asked the question whether it would not be better to require less speed in shorthand and a more thorough knowledge of English and related subjects. Also what should shorthand and business schools attempt to teach in the limited time at their command, keeping in mind the extended courses laid down by commercial high schools, covering a period of three or four years. Those taking part in the discussion were Brown, Hill, Healey, and others. It cannot be truly said that they discussed the paper, which seemed to form a text to be departed from. Whatever reasons led Mr. Platt to ask the question which constituted his subject, it was evident to those present that he had no less cause, and probably more, after the discussion was closed, to repeat the inquiry, “Where Are We At?”

Miss L. L. Ely, of Sterling, Ill., read a very interesting paper upon “The Duties and Opportunities of the Shorthand Teacher.” She brought out the thought that each student was a delicate organism of the teacher’s time and attention, and wanted to know if it was right to devote so much more time to the dull student than to the bright one. She placed before the Association very clearly a number of the important duties of a teacher, as well as a glowing account of some of his opportunities. The paper showed that Miss Ely not only realized the duties of a teacher of shorthand, but also recognized the largest opportunities presented to such teachers as faithfully performed their duties.

“Twenty-five Years of Shorthand Schools,” was the subject of a very comprehensive and interesting paper presented by B. Howard, of Cincinnati. Shorthand schools of twenty-five years ago were contrasted with those of today, both as to number and condition. He pointed out the fact that the largest business establishments made use of stenographic help, and consequently at that time such services were well paid for. In recent years, however, the situation has changed, having only a few letters each day to write, also find that an amanuensis is a valuable adjunct to a business office. These men, as a rule, are not capable of discriminating between first-class and second-class work, therefore, a demand has sprung up which fosters the incompetent stenographer as well as the schools which turn him out. Mr. Howard expressed his contempt for the proprietor of a large business establishment, and his desire for the teacher down to the very lowest point in the way of remuneration, so as to enable him to place before the gaze of his prospective patrons a symptoms and dazzling equipment. If paper presented the value of all these things in their places, he yet maintained that the first important element in a first class shorthand school was brains, brains, brains, on the part of the teacher. He further cited the fact that the ideal teacher was one who was a competent reporter and possessed all the qualifications necessary to make a first-class teacher, but of the two he preferred the teacher who had the necessary pedagogic skill, and was lacking in reporting experience, rather than the person who was skilled as a reporter, but lacked teaching power.

The last paper of this day’s session was by Mr. Fred Irland, Washington, D. C., entitled “The Art of Shorthand Reporting.” Mr. Irland placed before the Association a very inspiring picture of the accomplish ments necessary to reach the very highest pinnacle in the art of shorthand reporting. He referred frequently to the magnificent feats accomplished by our congressional reporters, although he modestly disclaimed any special skill for himself. He showed that the ideal report was one which gave to its readers the same idea that the speaker intended to convey to his audience. To do this it was necessary quite frequently to modify the phraseology used by the speaker, as the reader has not the gestures, intonation, etc., of the speaker to assist him to arrive at the meaning intended. On the other hand, the reporter should be able to make a verbatim report, as otherwise by placing the whole or greater portion of a speech or address in his own language, he was in direct violation of the duty of the editor. Also, the quantity of the jargon and abbreviation employed by the speaker. The Association recognized that Mr. Irland exemplified in his own personality the highest achievement in the art of shorthand reporting in an unassuming manner, enabled him to captivate all who heard him or had the pleasure of making his acquaintance. Mr. Irland and his paper were one of the delights of the Association.

SATURDAY, DECEMBER 28

Miss Mary A. Healey, of Pittsburg, Pa., presented a paper, entitled “The School Side of the Incompetent Amanuensis Question.” As an important aid in overcoming incompetency, she advised making imperative a study of kindred subjects, such as grammar, punctuation, capitalization, etc. Incompetency might be minimized if rigid entrance examinations were required, but as to whether such entrance examinations were practiced was generally upon local conditions, as hardly two schools have the same environment. She considered that probably the best method of disposing of the entrance examination question was to refer it to the business managers and proprietors. She gave an optimistic view of the future, basing this view upon what shorthand schools generally were now accomplishing. She thought it well to consider ideals, but more practical and beneficial to take into account actual conditions. She pointed out that a good equipment educationally was not all that was required to make a student a success in shorthand. He must be enthusiastic and nurture his whole soul to the work. The paper was discussed by Brown, of Sioux City, Platt, Weber, Byrnes, Hill, Mueller, Moran, Patton, Moore, Fueller, and Asscheuer. The consensus of opinion was expressed as against entrance examinations, excepting as a means of determining in what respect the student needed special attention.

The next paper, “Tricks of the Trade in Shorthand Teaching,” was presented by Mr. John K. Gregg, of Chicago. The author explained that he used the word tricks
to mean that tact and adaptability which a teacher acquires by experience and a thorough mastery of the system in all of its details and essentials is a most forti-\nifying sense. Placing this view upon the matter, he declared that there are tricks in the business of teaching shorthand, for who would say that there are tricks in all trades but to one who can do nothing more clearly or every\nmany the best and most practical paper of the convention, from the teacher's stand-\npoint. It comprised innumerable sug-\ngestions on details which make up the major part of the shorthand by adven-\ndues. As one of the tricks of the trade, he\ncited a thorough knowledge of human nature as well as a thorough mastery of the\ntype of the art, and the technique of the\nsystem taught, should be a by example, as well as precept, although the\nteacher should not allow his own expert-\nness to discourage the student, but should\nshow the student how he is not so very far\nbehind after all, and that by practicing en-\nthusiasmatically in a certain way he will soon\nbe able to do almost as well. The teacher\nshould be resourceful and should be able to\nadapt himself to conditions as they arise.\nNothing would conduite more to a teacher's success than for him to take a personal in-\nterest in the progress of each student. The\nhabit of addressing each student by name is a trick of the trade, which, though small, has a very beneficial effect. Quite frequently a\nlesson or principle can be made clearer to some students by presenting it in differ-\nent language than that used in the text\nbook. In fact, the teacher was admonished\nnever to make his own instructions subordi-\nant to that of the textbook, that while the\ntextbook laid down certain principles, those principles were not presented in the only possible way. The student should be the easiest for all students to understand.\nMr. Gregg strongly advised the intelligent use of the blackboard. The outlines written upon the board should be written sufficiently large to make them legible to every student of the class, and should not be written too rapidly, as this might discour-\nage the student. The teacher should be of an amiable and genial disposition, possess-\ned of much vim and enthusiasm. By adver-\ncating a long course of study, the teacher\nrenders the student the greatest possible ser-\ncice. In concluding his remarks, he stated that well-directed energy comes next to brains, as an essential qualification of a good teacher. The paper was discussed by Platt, Mosher, Miller, Hill, Moran, and others.

In answer to a question, Mr. Gregg went\nto the blackboard and illustrated some of the points brought out in his paper. One of these points had reference to night school work. He stated that the course for students of the night school should be different from that for day students. They needed to have more space and less routine work. On account of the nature of their at-\ntendance, which is quite frequently under trying conditions, it is necessary to keep them thoroughly interested and to show them they are making progress. Mr. Greggs' suggestions and illustrations were of the greatest benefit to teachers of all systems, and the teacher was well entertained with his paper. If more papers of this kind were presented at the convention, greater benefit would be derived by attending meetings of our Association.

Next came a paper by Patrick J. Sweeney. Mr. Sweeney, in his paper, "Shortland Schools in the Large Cities". It is difficult to give a true conception of the excellence of this paper in a paragraph. An idea, however, can be gained of the estimate placed on the paper by the Association when it is known that by a unanimous vote the secre-\ntary wested to have the paper printed and a copy delivered to each member of the Association. This is an honor, which has never been accorded to any paper ever delivered before the Asso-\nciation. The paper, taken as a whole, plainly pointed out the road to success in the business of shorthand writing in partic-\nular, and the commercial world in general. He related a number of the qualifications demanded by business men, among which were common sense, originality, self-\nreliance, agreement, promptness and secrecy. He said that brains and ability were essential, but to be of value they must re-\nmain upon the firm foundation of stern-\nhonesty. The stenographer should not be\nallowed to do more than he is paid for, other-\nwise he would never be paid for more than\nbe does. Men who can think and who can be\nrelied upon at all times are always in de-\nmand. If the stenographer can do his own\nwork, he should be allowed to have the re-\nward of his labor. His reward should be in exact ratio. A stenog-\nrapher should be ready for emergencies and should always be guided by the principle, "Is it right?" He emphasized the absolute necessity for keeping one's mouth shut with re-\nterence to the affairs of the business office. One who has ever lost the confidence of his employer in this respect will find great difficulty in winning it back again. He asked, "What becomes of a man's word if he won't keep it and none else will take it?" He gave as a good guide for steno-\ngraphers the motto of our President, "Better faithful than famous." This paper will be published in full by the Association.

"No Room for Shorthand Blatitutes," is the subject of a paper by David Wolfe Brown, Washington, D. C. and read by Mr. Fred Irland. Mr. Brown was absent, pro-\fessing to have no time to read the paper. Mr. Irland read the paper as best he could, but without fingerprints the paper was not ready for the Association. Before reading the paper, Mr. Irland gave an instructive talk on his experience in reporting the Hon. Chas. G. Dawes, ex-\n
The controller of the Currency, who delivered an address the previous night before the Federation on the Banking Systems of the United States, Mr. Irland stated that, although he had been informed that Mr. Dawes was difficult to report, the speaker himself having expressed his belief that Mr. Dawes would have some difficulty along that line, it really turned out as in many cases to his advantage. It is a great thing to be able to report an expert in shorthand. Mr. Brown, in his paper, drew a contrast between the dull and bright pupil, and stated that the bright pupil was too often given too much attention and delight on account of his belief that his natural brilliancy would carry his to the goal. He preferred the hard working pupil who was industrious without being a genius, rather than the genius with no industry. The ambition of a pupil however, was the best of all. Sometimes, however, there was misdirected ambition, which created a desire on the part of the student to fly before he could walk. Then there was the student who knew it all. There are periodic tautanums. He believed that many of the bad shorthand habits found\namong students were the result of long\nhands. Among these he mentioned pen-\nant, which has periodical attacks. Each\nstudent was taught in the use of the slate and lead pencils in our schools, the longhand twist, aerial pen\ntwirling, and scattering of notes over the page when compactness is desired. He staled that habits of good or evil, according as the habits were good or bad. Everything that the student does should be done in the right way from the start. The teacher should not simply correct errors, but should, so far as possible, keep the students as to keep them from making errors. Mr. Brown in the main was highly appreciated by the teachers present, but the sentiment was quite freely expressed that the general excellence of the paper was seriously marred by a wholesale onslaught on what he termed systems having no re-\nporting record. The query uppermost in the minds of many who listened patiently or in part, was: "Is there a\nmethod that cannot in some manner can progress be expected in the matter of methods of swift writing, unless the profession is sufficiently fair minded to give every sincere effort toward the better-\nment of shorthand systems an impartial investigation and trial?" What system was ever invented that had a reporting following from the start?

**Monday, December 19 - Typewriter Day**

The program of this day was opened by Miss Bronte Gillispie of Ottawa, Neb, who held an interesting discussion of the hand and finger training for typewriter operators. She believed in training the hands and fingers preparatory and in connection with the daily practice on the typewriter. The plan suggested many excellent advan-\ntages features, and her paper was well re-\ceived by those present.
After the reading of this paper, a discussion arose as to the advisability of allowing advertising matter to be distributed in the room in which the shorthand section was holding its meetings. After some discussion, the whole matter was declared out of order, and it was directed to proceed with the program.

Mr. Chas. H. McGurrin, Kalamazoo, Mich., then read his paper on "How I Would Teach Typewriting." He stated that the best method was that which succeeds the best. He placed special emphasis on spelling, and advised a special course for those who were deficient in this respect. He declared that the touch, while under this method was not only more important but the touch was preferred on the face of a fore-arm. While he did not condemn the blank keyboard, he believed that it could be used only in conjunction with a long keyboard. He stated that there was no absolutely invariable method that was best. He advocated dictation for the best method of gaining speed on the machine. The paper was discussed by Prof. Walker, Lyons, Butler, and Hill. Among other things brought out in the discussion was the fact that many teachers had difficulty in getting their students to apply touch typewriting to the dictionary in the shorthand note. The tendency noted by the teachers was that in their desire for accuracy, students would look at the keyboard. Mr. McGurrin was asked how to overcome this, but gave no satisfactory solution. The first essential of success in shorthand work was in a thorough education in the branches of this calling. A fair knowledge of the English tenses, especially spelling, was necessary. So far as typewriting was concerned, he believed it to be greatly a matter of habit. Therefore, the first lesson was an essential one in that it formed a foundation for the establishment of many habits, and that the teacher should select those that are good. A good taste should be cultivated on the part of the student. All his work should be gotten up in a systematic and orderly manner. The student should be taught to keep his machine in good condition. Errors in the students' early practice work are frequently caused by a lack of ability to write too fast. In the beginning the use of the eraser should be prohibited, while in the advanced work, the student should be instructed how to make neat corrections, take out and re-insert the paper, etc. To make the work more interesting, he would offer prizes for the greatest quantity of accurate work turned out in a given time. A certain portion of the dictation work should be corrected and written. He believed in frequent tests of speed, as it forced the student to attend to the matter of attending such tests and relieved him of the nervousness resulting from the presence of strangers. After the reading of his paper, he was asked many questions by teachers present, to which he replied in his characteristic way. He suggested several times that possibly an exhibition by a student who had learned in accordance with his method would be more interesting and instructive, but the Association refused to do so.

The following was reported by W. O. Davis, Erie, Pa.

Mr. F. W. Mosher, of Omaha, Nebr., read a paper on "Teaching Shorthand Students to Spell." Discussed by Miss Petraglio, Mr. Hodge, Davis and Piatt.

The subject "Value of Completing the Shorthand Course," was ably handled by Mr. P. B. Peters, Kansas City, Mo. Mr. Peters said that the commercial world demands accuracy; that the pupils are the scales in which the teacher is weighed, and that short-term schools have no standing in the world of education.

The completion of a shorthand education has a value to the student economically, because he can earn higher wages, mentally, because the more he learns, the more his brain is capable of learning; morally, because the consciousness of knowledge brings self-respect. It is valuable to the employer financially, because he can better afford to pay a good salary to a clerk than to throw away even a small sum on an incompetent one. Morally, because the knowledge that he has under his direction of an employer who can be dependent upon him, to do his work accurately, is the best relief to the already overcrowded life of the busy man. And morally, because a jewel of a stenographer would absolutely forestall the necessity of hif temper and propriety provoked by ill-done duties.

Officers were elected as follows for 1902: President, L. A. Arnold, Chicago, III. Vice-Pres., A. C. Van Sant, Omaha, Nebr. Secretary, W. O. Davis, Erie, Pa.

EXECUTIVE COMMITTEE.

TUESDAY, DEC. 31, 91.

C. T. Platt, Holoken, N. J., John K. Gregg, Chicago, III., and Jerome B. Howard, Cincinnati, Ohio.

Appreciation was expressed of the work of the State Secretaries. It was recommended that the Association bear the expenses of the State Secretaries incurred in the interest of the Association, not exceeding the sum of five dollars. Also that the president be authorized to appoint a press agent whose duty should be to prepare a brief and concise synopsis of the proceedings at the end of each day and secure its publication by the daily papers.

The report of the resolution's committee was adopted in its entirety.

Upon motion duly seconded, the Association decided that hereafter no papers would be published in the official organ unless the author was present to read same, or sent the Association an apology for his absence.

The Association also passed a resolution prohibiting the distribution of any advertising or extraneous matter in its meeting rooms.
many more, while a number of bad ones will utterly ruin him; mentally, because the best spur for the tagged mind of the instructor is a eager student morally, because he needs to be kept up to a belief in the grandeur of his calling.

Mr. C. E. Hutchings, one of the leading reporters of St. Louis, read an interesting paper on "What a School Can Do Towards Teaching Reporting." This was discussed at length by Mr. Platt, Mr. Stechi and Mr. Earling.

A paper on "What and How I Should Study Were I to Enter a Shorthand School with a View to Making Myself an Expert Amansusmian," by Mr. J. A. Lyons of Chicago, was well received. Mr. Lyons read a very comprehensive paper in which he dwelt on the following:

"QUALIFICATIONS OF A GOOD STENOGRAPHER." 

Personal Appearance: Cleanliness, neatness, dress.

Natural Ability: Perception—quick, tact, industry, memory, common sense.

Education: English, grammar, composition, punctuation, spelling, reading, handwriting.

Typewriting: Machine, tabulator, card attachment, speed, accuracy, neatness, uniformity of touch, copying, arrangement; envelope, letter, document, mimeographing, carbon copying.

General: Local geography, streets, cities, buildings, postal laws, filing correspondence, copying, indexing, depositing in bank.

Discussed by Messrs. Platt and Miller.

Mr. Arnold, the new president, then appointed the state secretaries for the ensuing year.

Mr. E. N. Miner of New York, recommended Mr. L. A. Arnold, as Editor of the Association Department in the phonographic world and upon the association confirmed the recommendation.

The meeting then adjourned to meet in Milwaukee, one year hence.

Members National Shorthand Teachers Association, Enrolled 1901.

Program of the National Penmanship Teachers' Association at St. Louis.

The meeting from start to finish was a success. There have been larger meetings and smaller ones as well, but never a more congenial one. All did not agree, but the disagreements were not disagreeable. The interest was marked and well sustained. Many well known penman and educators in attendance.

The meeting was held Friday morning by Mr. Zaner, who presided throughout the session.

Mr. J. E. Fish, the secretary, being absent and having serious trouble with his eyes, the president appointed Mr. Healy of New York to fill that position, which he did most graciously and worthily.

After registration of members Mr. Zaner delivered the usual president's address, entitled "The Penman of Yesterday, Today and Tomorrow." He claimed that the penman of today was better educated than heretofore and that the ones to follow must be still better educated. He believed that there are more really fine penmen and more fine penmanship being executed today than ever before. He further said that the penman of tomorrow would be a teacher of commercial subjects and penmanship; a teacher of teachers in normal; a supervisor; or an engrosser, there being a constant and increasing demand for each.

Mr. Robert C. Spencer of Milwaukee, "the grand old man of our profession," discussed the president's message in his usual courteous manner. He disclaimed that the Spencerian was a fifty-two degree system - that it could be written forward, backward, or vertically.

"The Supervisor," by F. F. Musrsh, Lakewood, Cleveland, Ohio, was next presented. The paper was a good one. Among the many sensible things said were the following:

D. L. Musserman, Quincy, Ill.


C. A. Faust, Chicago.

C. H. Allard, Quincy, Ill.

The supervisor in our public schools is a modern innovation. He is among us as a force of circumstances and his office is a medium between the superintendent and the grade teacher. His advent into the public school system marked another step toward the ideal system of public education. He is a product of necessity. First was the need, then the demand, and lastly the individual himself.

Here permit me to add some advice to the young men and women, who are thinking of entering upon the profession of a supervisor.

You must not think that the position is easy to fill. It is not. All persons have not the qualifications for directors or leaders. They must be fitted by nature as well as by training for this especial calling. In fact, few persons make good leaders. I feel that all can testify to this fact.

Young man or young woman, if you find that you have the ability to teach comprehensively, possess a temperate, patient, disinterested, you may develop the qualities of a good supervisor. You will need a gentle bearing, temper, suave manners, a fair degree of tact, and a goodly portion of hard common sense. Some of these qualities you must have by right of nature, others you can cultivate.

To be able to put yourself in the teacher's place is a strong point in your favor. The more the truth, that you are full of the subject you are to present.

If you lack enthusiasm and understanding, your work will be a failure.

A supervisor must know something of all subjects outside of his specialty. He must be liberal minded, progressive, and progressive as well as a man of industry and progress.

Mr. Musrsh favored verticality for children, but thought children under ten years of age should be taught to write. Conditions in public schools are not as favorable as in business colleges for successful writing and therefore business college teachers are, as a rule, too severe in their criticisms of the writing and the teaching of it in the public schools.

He concluded by saying: "Make good writers of your teachers and your pupils will write well.

Discussion followed by Messrs. Spencer, McConkie, Fish, Faust, Hill, Gusbert, Musserman, Plummer, Tamblyn, Allard, and Healey.

Mr. and Mrs. F. F. Musrsh, Cleveland, Ohio, The Bride and Groom of the Convention, though no one knew it but themselves.

Compendium took many a young man from the wood-pile, and it was the ornamental style that did it.

"Why Vertical Writing is a Failure," by A. X. Palmer, Cedar Rapids, Iowa, was next read and received with interest. Mr. Palmer had presented his paper after considerable preliminary rapping, but when he got to it he made things quite lively, as he usually does. He believes vertical writing is a failure, not alone because it is upright, but because it is usually taught by the copy-book method. He thought it was the product of publishers rather than of popular demand or need, and that it was wrong to sell copy-books, which he said cost but two cents each and sell for eight to nine. Naturally, he reaffirmed his faith in the manuscript movement and in slant writing, though he disclaimed ever having taught fifty-two degree writing, or any other particular slant.

Discussion followed by Messrs. Mission, Stiel, and C. S. Chapman. The latter is now engaged in other pursuits, but happened in St. Louis and gave the convention a call. Mr. Chapman is the father of the Western Penman's Association, and therefore of the National Penmanship Teachers' Association, the latter being the outgrowth of the Penman's Association. He delivered a most excellent address on the subject of the laws of developing genuine rapid business writing.

"Vertical vs. Slant, From Business Man's Standpoint," by Cyrus W. Field, Jackson, Mich., in his presentation, Mr. Field believes in slant writing and is not afraid to say so. We hope to present part of his paper at a later date.

"Style of Writing to Teach, and How to Teach It," by C. A. Faust of Chicago, Ill., was the longest and most exhaustive paper presented with numerous blackboard demonstrations as to styles of letters; made descriptive parallels between letters, both capital and small; exercises, etc., etc. Mr. Faust drew from his varied experiences as telegraph operator, printer, etc., to illustrate certain points and to prove that writing is merely habit.

"Speed in Vertical Writing," was then taken up by R. K. Row of Chicago, Mr. Row having been unable to attend, his name having been placed upon the program without his consent. Mr. Row secured seventeen pupils from the New building of St. Louis to give a demonstration as to whether vertical could be written rapidly or not. The pupils came from the grammar grades and had never received instruction except from regular grade teachers. They wrote legibly the sentence: "Our acts our little angels are," within a small fraction of thirty words a minute, comparing the letters to the Wilder. A number repeated the sentence six times in a minute.

The association extended a vote of thanks to Mr. Row, the principal, the teacher, and the pupils for their hearty cooperation.

Mr. Row then answered many of the arguments commonly put forth against vertical writing and copy-books, and all in all met the fierce opposition of "the slants," in a most convincing and gentlemanly manner.
He proved two things: vertical can be written rapidly and rapid writing can be secured from the copy-book and grade teacher.

The following officers were elected for 1902:
President, H. G. Healy, New York City.
Vice-Pres., F. F. Murdock, Cleveland.
Secretary, W. C. Schoppel, Springfield, Ill.

EXECUTIVE COMMITTEE.
C. Z. Zane, Columbus, O.; A. N. Palmer, Cedar Rapids, Iowa; and L. F. Fish, Chicago, III.

TUESDAY.
"Pencilmanship in the Ideal School," by A. E. Parsons, Creston, Iowa, was presented. Mr. Parsons, like Mr. Palmer, is an uncompromising foe of copy-books as well as of vertical. Unlike Mr. Palmer, however, he has nothing to substitute for copy-books but live teachers, and therefore his motives were not questioned. Messrs. Spencer, Row, and others discussed the paper in a cordial manner.

"Spencerian Pencilmanship," its Origin, History, Influence, Characteristics, and Claims, by Robert C. Spencer, Milwaukee. Mr. Spencer's paper was the last paper on the program, but not by any means the least. We print it in part elsewhere; the remainder will follow next month.

Pencilmanship Section Membership


M. L. Kehrogan, Omaha, Neb.

MAESTER J. W. HUSSEY
Shenandoah, La.
The Youngest Member at the Federation.

Mrs. J. M. McNamara
Des Moines, Iowa.

C. A. Wessell
Big Rapids, Mich.

Private Commercial School Managers' Association

Reported by J. R. Anderson, Principal, Barnes' Business College, St. Louis.

The second annual meeting of the Private School Managers' Association was called Thursday, December 28, but there being no quorum, no business was transacted. Friday, December 27, the Association was called to order by Vice President, Chas. Miller, President, L. L. Williams, being absent. The minutes of the previous meeting were read and approved.

F. B. Virden, of Chicago, Chairman of the Legislative Committee of the Association, presented his report. It showed that the committee had secured the reversal of the ruling of the court in favor of the trustees of the leading commercial school in New York City, which decided that the trustees had no legal right to maintain an action for the recovery of the rent of one room occupied by the commercial school. The court in its decision gave the following reasons: first, that the trustees had power to make and enforce rules with respect to the use of the school rooms; second, that the trustees had a right to exclude the students of the commercial school from the use of the room; third, that the trustees had the right to maintain an action for the recovery of the rent of one room occupied by the commercial school.

The committee had also been successful in having the law prohibiting the use of the commercial school rooms for purposes of instruction in the commercial schools of New York City, declared unconstitutional and void, and the committee recommended the adoption of the same by the commercial schools of New York City. The committee had also been successful in having the law prohibiting the use of the commercial school rooms for purposes of instruction in the commercial schools of New York City, declared unconstitutional and void, and the committee recommended the adoption of the same by the commercial schools of New York City.

The committee had also been successful in having the law prohibiting the use of the commercial school rooms for purposes of instruction in the commercial schools of New York City, declared unconstitutional and void, and the committee recommended the adoption of the same by the commercial schools of New York City.

RESOLVED, That the Private Commercial School Managers' Association endorse the Underwood typewriter for instruction purposes in schools forming this Association.

While the resolution is official, it is written in such a way as to be acceptable to all schools, and, in the opinion of the writer, the whole proceeding was entirely satisfactory and in accordance with the resolutions of the Association.

No no resolution was held on Saturday, and Monday's session was poorly attended, the only business of importance that was transacted being the report of the committee on membership dues.

Geo. F. Low, the Chairman of this committee, recommended that all proprietors of commercial schools be eligible to membership, and that the annual dues be $10, of which $5 should be paid to the treasurer of the Federation, and $5 to the treasurer of this Association.

After discussion by Enos Spencer and G. W. Brown, the report was adopted.

M. G. Koehnberg, Chairman of the Committee on Reports, reported that his committee had done nothing.

A very interesting paper was then read by T. W. Bookmyer, of Sandusky, Ohio, on the subject, "Proprietary Induce to the Field of High School for the Higher Education of Young Women." Mr. Bookmyer pleaded for a high standard of business methods, and suggested the promotion of the commercial school for the higher education of young women. His methods of getting business must be above reproach, if progressive, and appeal to righteous ambition, not to selfish motives; if essential, appeal unflinchingly, truthfully, to the poor, who holds out dishonorable inducements is unworthy to instruct the young. Honor is disregarded when money-making and money-getting are the chief inducements to the pursuit of commercial training as an inducement to take the work, and he denounces the guarantee of positions, the house-to-house solicitation of students, rate-cutting, and life scholarships. These inducements must eventually have a tremendous uplifting effect on the general standards of commercial training.

President, Enos Spencer, Louisville, Ky.
Vice-Pres., Chas. J. Smith, Pittsburg, Pa.
Secretary, M. J. Kohrbough, Omaha, Neb.

EXECUTIVE COMMITTEE.


Officers were elected as set forth above, and the Association adjourned to meet in Milwaukee. But a very small part of the printed program of this Association was carried out. The few meetings were held at odd times, and it was difficult to keep track of them. Possibly to this cause may be ascribed the fact that no session were there any than fifteen school proprietors in attendance.
Members of the Private Commercial School Managers Association


Convention Squibs.

D. W. Springer.

St. Louis compares favorably with Chicago — for dirt.

The arrangement of the program this year was the best in the history of the Federation. It continued, mornings for sessions, afternoons for general, evenings for fun.

Some definite time should be arranged for the private managers' section. Under the arrangement this year, nobody knew when a meeting was likely to occur and the result was a smaller attendance of the same than at Detroit.

Best meeting in the history of the Federation. Make it still better next year.

Those who came late on the opening night and had not reserved rooms in advance, were obliged to look elsewhere for accommodations. First time it ever happened.

The open meeting, addressed by ex-comptroller of the currency, Charles G. Dawes, was a success. Good theme, good man, good address. St. Louis people did not appreciate it, however, judging by the number present.

More persons got their names on the program and then failed to put in an appearance than ever before. This disease is growing and before long it will be necessary for a rule to be passed as in the National Educational Association, requiring that the author of every paper read shall be present.

Sup't Pearce of the Omaha schools, who gave an address before the body two years ago at Chicago, was an interested listener at the session on Monday.

Ferris, Payne and Winship—an interesting trio of inspirational speakers.

Fewer public school commercial teachers were present than at Detroit. Inquiry developed the fact that many feel that they are not wanted by the business college proprietors, who constitute the majority of the membership. If this is true, it is a near-sighted policy on the part of the aforesaid proprietors.

The banquet was a great success as to numbers, an average as to speakers, a failure as to service. A large number of teachers were present for the first time. Trust you like the sample and will come again.

The banquet hall of the St. Nicholas proved the best place for the general meetings which had been held previously.

The idea of a summer school which should provide courses suitable for commercial teachers was favorably commented on by many of the teachers present. If the proprietors will lend encouragement in the way of providing suitable vacation periods, it is probable that the standard of commercial teachers will be much raised during the next few years.

The hotel lobby was mainly interested Monday evening in discussing the action of the private managers in approving the Underwood as a standard machine, in return for which the Wagner Typewriter Co., agrees to furnish members of the body with the machines at $50 each. Some thought that this action would break the back of the trust and compel them to lower their price. Others were afraid that the trust would become defiant and raise the price to schools. All agreed that it would have some effect upon the situation.

The intervening Sunday was spent by the delegates in a variety of ways. Nearly all attended some church, the mass at the Catholic Cathedral attracting the largest number.

The United Typewriter and Supply Co. organized a pleasant trolley party Sunday afternoon and showed their guests a very pleasant part of St. Louis and the site of the prospective World's Fair.

E. H. Fritch, through whose invitation the meeting was held at St. Louis, made a charming host, ably assisted by his good wife. All were pleased with the genuine hospitality shown.

It is coming to tax the capacity of any business college to entertain the annual meeting.

You would have laughed, and perhaps looked, like this, had you heard Warr at the Federation Banquet.

The suggestion was made at St. Louis that we should make a larger use of the Boards of Trade in the cities where we meet.

The newspapers, especially the Globe Demo- crat, gave the meetings a goodly notice, and it is said that the Chicago papers had more about the meeting than when we met there.

The invitation to hold next year's meeting in Detroit came from the City Board of Education and the only live Mayor the Federation ever saw. This invitation was supplemented from the School and University authorities at Ann Arbor, asking that one day's session be held there. Gov. A. T. Bliss added his personal invitation to the others that Michigan should be privileged to again entertain the body.

The public school commercial teachers held a little informal meeting Saturday at the time the private managers were in session, for the purpose of discussing their peculiar troubles. Sunday the information was given out in the hotel lobby that a camera had been held for the purpose of booming one of their number for the presidency of the Federation.

A. L. Lyons is one of the most popular members of the body and is in every way worthy the condescension which was placed in him by an election to the presidency. The association honored itself more than it honored him in the choice. He has been one of its hardest working members.

Lord was a success as a president, say in one particular—not a meeting was begun on time. Those who felt bad at his election were most ready to give him praise for the mannerly way in which he conducted affairs.

Our Portraits

The pencil and pen portraits in this number were sketched from life at the St. Louis Federation by Mr. Zane.

Regular Features

Many of our regular, artistic, and practical features were omitted in this number in order to make room for the preceding report.

The Dennis Eagle

The Dennis Spread Eagle and Declaration of Independence Design, of which there is an advertisement elsewhere in our columns, is certainly the finest thing of the kind we have ever seen. It comprises a combination of flourishing, lettering, script and neo-gothic, and is worth every cent he asks for it, $20.

Considering the fact that you can get a faithful reproduction of it for one-two hundredth part of the price of the original, we think all of our readers who are not through-bound, and who appreciate excellence in this line, would never regret having given their order for the same. It is a gem of pen art—a masterpiece from one of America's rare geniuses— with the pen.
Commercial Education.

Great has been the progress of commercial education during the past quarter of a century; greater still will be its progress in the immediate future. From a mere, brief course, in bookkeeping of but a few years ago, the high school and the average school has expanded until today instruction is given in commercial arithmetic, law, correspondence, geography, transportation, ethics, history, accounting, etc., etc. The presence of this commercial school, whether public or private, as now comprehended and recognized, is not merely to prepare persons as office clerks and automatic stenographers, but to prepare young men and women to become successful business men and women. True, the first steps are in office routine work, but our boys and girls, or, if you will, young men and women, must be trained broadly and deeply so that they may become something more than automatons. They must lay foundations for correct and independent thinking and acting; they must be taught to grasp problems of commerce and industry; to appreciate opportunity, competition, trade, market quotations and their significance, questions of incorporation, etc.

These new conditions bring new responsibilities. High school in modern times must become an education of ability, both natural and acquired, to grasp and serve the forces of commerce and commercial education.

Believing that the future of commercial education is the financial school, on such a foundation, we shall endeavor to grasp the situation and meet the enlarged condition in the way of publishing a journal worthy the great and growing cause.

To this end we solicit your cooperation in building up the greatest journal of the kind ever dedicated to practical education. By greatest, we mean largest and best. Our ambition is not merely to be better and bigger than our co-workers or competitors, but the best possible.

The Penman's Jubilee.

Next year it is proposed to hold a Penman's Jubilee at Milwaukee, celebrating the semi-centennial of the evolution of Spencerian penmanship. It will be held under the auspices of Mr. Robert C. Spencer, the original of Spencerian penmanship, with the presence and encouragement of many of the best and most splendid men of the typewriting and penmanship world.

Hurray for Milwaukee! Hurray, not for Milwaukee beer, but for Milwaukee the home of Robert C. Spencer, the most beloved man in our profession! Hurray! Hurray!!!

Pleasant Anticipation

In our March number that prince of penmen, F. B. Courtney, will present something concerning the art of typewriting. We know that it will be work well worth some preparation on the part of each in order to fully appreciate it.

Mr. Courtney seems not only able to do what every other penman, living or dead, has done, but he has invented and executed some kinds of work never before attempted by any other originality. His labors seem limitless. Let us advise all penmanship lovers to carefully study his work and learn to fully appreciate his versatility and dexterity.

Don't give up.

FRIENDS:

Your editorials on the education of children have my earnest approval. It is coming home to me now since I have one of my own in school. She comes home with a slave full of good Jackson轮廓 lines, which her teacher is pleased to cut fine.

What is to be done? The average teacher is not better equipped to teach penmanship than when you and I were boys. I am teaching an anti-reform, but often meet with opposition.

Brothers, let us not give up the cause. There is victory before us.

Fraternally,

J. F. CASEY.

The Typewriter


Messrs. ZAXER & BLOSER.

GENTLEMEN: We are duly in receipt of your favor of the 16th inst., and are very much interested in what you tell us regarding the use of the typewriter in connection with primary and elementary education. You certainly occupy a very much more advanced and enlightened position in this matter than many in your line of business. Some people seem to think that the use of the typewriter is of necessity opposed to the interests of good penmanship. We have always regarded the matter in a different light, and we think that any one who will study the matter at all intelligently will soon find the effect of the clear, legible work of the typewriter is almost invariably beneficial upon the handwriting of those using the machine. Even a spitting, illegible signature seems out of place attached to a nicely typewritten letter.

Yours truly,

WICKOFF, SEAMANS & BENEDICT.

Obituary

Mr. C. E. Toles, the widely known newspaper comic and cartoon artist, died the latter part of December, 1901, being but twenty-five years of age. Mr. Toles' work was in constant and increasing demand because it was original, unique, graceful, and always pleasing. This world loses one of its most promising smile provoking artists; the next world gains one. Among we prefer to believe that our talents live as well as we.

Good Words from Mr. Mills

DEAR FRIENDS:

The December number received. You are certainly doing a good work in publishing such a high grade journal as the P. A. and E.

I do not write very many "gushing" things, but I want to say that every number of your paper inspires me to become better in my profession. Our ideals are high, and you are carrying them out in your publication.

These are but few lines, but they are from the heart, and to me they mean much.

With best wishes, I remain,

Yours sincerely,

Rochester, N. Y., Nov. 29, 1901.

E. C. MILLS.
From the Williamsport Sun, Williamsport, Pa., we note that in December the Williamsport Commercial College held its annual reception in the opera house building, with a large attendance. A musical programme was given, followed by dancing. It is, no doubt, an excellent plan to give attention to the social side of life in our business schools, as well as in the academies and colleges of the land.

Mr. C. C. Petrie, recently a student in the Gregg School of Chicago, has been engaged as a teacher in the Rhode Island Commercial School, of Providence, Rhode Island. Mr. Petrie is a very bright young man, who has had several years of teaching experience in the public schools, and we predict for him an unusual success in his new field of work. By the way, Principal A. S. Henney, of this enterprising school, is rapidly building up a very important institution, and wisely surrounding himself with a faculty of conscientious, capable teachers. His many friends throughout the profession will be glad to know of his unqualified success.

The Capital City Commercial College, of Des Moines, Iowa, held its seventeenth annual graduating exercises Thursday evening, December 12. There were sixty graduates from the commercial course, thirty-two from the penmanship course. The principal address was given by the Honorable Richard L. Barrett, state superintendent of public instruction. On the faculty list, we note the names of our friends, W. H. McCaskey, W. F. Gieseman, R. F. Williams, and J. H. Carothers.

"The Southern Student," Abbeville, Ga., Normal College and Business Institute, is sending out the best papers received from the Southern states.

The Mussillon, Ohio, Business College is sending out some very good advertising literature, among which is a college paper.

The Butte, Mont., Business Educator, which represents us very regularly, is one of the best school journals received at this office. It is one of the highest grade school journals published. Newspapers are few, and yet most of them cannot equal the Butte, Mont., Business Educator.

The Minster, Ohio, Business College journal greets us in quite a pleasant holiday form. This school seems to be doing very effective work, and as a consequence is prospering.

The Springfield Business School, Springfield, Mass., issues a beautifully printed catalog yearly. The work done by the business school is shown in the offices and the school rooms, are excellently done. The illustrations are attractive, and the general effect ought to be productive of business.

We have just received, with the compliments of the Lincoln Business College, Lincoln, Neb., a copy of the Lincoln Business College, which you can give your friends. We are a little embarrassed in giving this to you, and they are to be congratulated upon the appropriateness and excellence of the product.

J. C. BRYANT.

Mr. E. P. Kuhl, a former Zanian boy, is now connected with East Allegheny Col-lege, Wheeling, W. Va. We are greatly mistaken, Mr. Kuhl has the material in him of which a great man and a great man he has made, and we predict that he will some day see what he has been working for.

MESSRS. WYCKOFF, SEAMANS & BENCID, manufacturers of the Remington Standard Type-Writer, have issued a new and beautiful souvenir booklet of scenes in St. Louis, re-produced by the photogravure process. It took The Academy of Music, in Philadelphia, one year to do this, and they are to be congratulated upon the appropriateness and excellence of the product.

A. H. EATINGER has charge of the penman-ship department of the Lexington, Ky., Business College.

"Nothingness that we just opened here in September, we have a large school, and a fine class of students," writes C. S. Master, principal Bartlett Commercial College, Huntington, Ohio.

E. P. MILLER, formerly of North Anson, Me., Academy is now teaching penman-ship and bookkeeping, at the Oberlin Business College, Ypsilanti, Michigan. Mr. MILLER is a Zanian boy, and one from whom we believe very much can be expected.

King's Business College, Raleigh, N. C., is sending out a very modern four-page circular.

McPherson, Kans., College, greets us with a fifty page catalog bound in white, with an embossed cover, and quite an attractive design. The catalog is well gotten up, but no better than the school. In fact, not as substantial.

We are happy to report the receipt of a beautifully engraved invitation to the graduating exer-cises of the thirty-sixth class of the Pierce School, Business College, Buffalo, N. Y.

We acknowledge the receipt of an invitation to attend a reception at the rooms of the Williamsport Business College, in its handsome new home, New Year's night.
The above is a specimen of compact lettering by Mr. Carlton V. Howe, of Philadelphia. It is something somewhat original, and certainly very effective. To do it, rule head and base lines for the letters, and suggest them carefully with pencil. Then outline them neatly with the pen, and fill in around with a round or smooth pointed pen, or with a brush.

Mr. Howe does this work very rapidly and very neatly. His name lettered herewith indicates how such work can be done successfully.

### Lessons in Engrossing Script

**Number Two**

Before beginning practice on this lesson, it would be well to review the previous one, writing it carefully and well, as it contains the foundation of nearly all the small letters. Make these letters half an inch in height. After learning to make them well, gradually reduce them until they are the size desired.

The incised part of the shade in should be one-third of the distance from the top, while in e, c, o, and the oval part of a, it should be one-third from the bottom. Raise the pen at the base line and learn to replace it skillfully.

Make the loop stroke of e downward, with a slight shade at the turn. Great care should be taken in spacing. When e follows or precedes, they can be made separately close together.

Study form, contrast, and grace in these letters, and try to make every one contain the essence of beauty. If you fail to secure smooth lines and true forms at first, do not be discouraged, but, with an energy that does not relax, persevere to victory.

J. K. N. - Down strokes too close - turns too angular - lower turns more angular than upper turns. You have made a good start. This will win you more time for practice. Review often. Come regularly and you will win.

"STUDENTS who intend following Mr. Stein's lessons in Engrossing will do well to send a dime to ARTIST, Box 75, MENOMINEE, MICH, for a generous sample of A. No. 3 quality of weed paper especially ruled for these lessons."

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**FOR SALE**

A Commercial College in a town of about five thousand, good country around it. Just started last fall, fair attendance. Will sell cheap. Reasons, climate and water does not agree with owner. Good chance, care Zaner & Glover.

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**Mr. and Mrs. C. E. Williams**

Will sail from New York, on the Celtic, February 8th. Have three months' tour in Egypt, Palestine, Greece, Italy, and other continental countries. Here's wishing them the happiest period of recreation that they ever enjoyed.

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**Another Benedict**

Mr. Geo. P. Thacker, of South Norwalk, Conn., recently entered into a life co-partnership with Miss Kathryn Hurley, of Worcester, Mass. Pupils, teachers, and principal of Brown's Business College, of South Norwalk, Conn., presented him with a pair of handsome moquet velvet rugs. We extend our heartiest congratulations.

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**H. E. WYGAL, Engrossing Artist**

Copy-Book Script a Specialty. Diplomas, Letter Heads and Resolutions Neatly Engrossed. Card Writing done to order. Write for estimates. Address all orders to 1232 Curtis Avenue, CLEVELAND, OHIO.

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**E. C. MILLS, 195 Grand Ave., Rochester, N.Y., will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.**
BY C. C. CANAN, DUKE CENTER, PA.

plain, clear and open writing is the model handwriting for business and general use. The ornamental writing now used was not evolved from plain writing, but the plain writing is the outcome of changes from the old artistic style of writing. The trend of advancement has been from the ornate to the plain, from slowness to the quickly executed style of modern writing.

We now have many styles of ornamental writing. The engrossing style being very much like the writing of our forefathers who used "a gray goose quill."

No two penmen write exactly alike, although some penmen are skilled in writing the different styles of ornamental writing. It is my opinion that drawing helps the writer of this style of writing, much as much as it teaches him to be observing, while on the other hand, from experience in business schools, I consider the practice of shorthand a detriment to good writing.

We have only to look at the penmanship journals now issued to see the great extent that shaded writing is used by penmen. The writing seems valuable to the penman because it is often the means of giving him added interest in his work, and to judge from the many beautiful specimens that are constantly appearing, he is taking advantage of this to a great extent.

We find that the penmen who have given the most to the profession and who have been of the most use to the world in general, have been followers of this style of writing, and from this alone we conclude that shaded penmanship has been of much use in the past, and we hope for greater things for it from the future.

**Far Superior**

"I am a subscriber to several magazines on penmanship. They are all good, but the PENMAN-ARTIST AND BUSINESS EDUCATOR is far superior in every respect."


**OFF-HAND FLOURISHING**

In white ink on black card-board is the latest thing out. It is clear, attractive, beautiful and up-to-date. It will advertise your school, college or writing in a manner that nothing else will do. Send for a trial order and be convinced. 23x23 inch designs, 3c to 60c, 3c to 90c, 5c to $1, $1 to $1.50, 50c, 25c, 5c, and 10c. They are bold, dashing, artistic, and catch the eye of the passerby. Write today. Circulars free.

M. B. Moore, Box 7, Morgan, Ky.

Do you want a position? Write the CONTINENTAL TEACHERS' AGENCY, Bowling Green, Ky.

Mrs. Sarah A. Firkins announces the marriage of her daughter, MICK EMILY.

To MR. WILLIAM JOHNSON TRAINER, Thursday, December the twenty-sixth, nineteen hundred and one.

Buffalo, N. Y.

At Home. 

I am not extended.

To Home.

after January the fifteenth.

3 East Kinney Street.

Newark, New Jersey.

Saturday, December 31, 1901, at Lakewood, Ohio, Mrs. Letitia Sock and Mr. E. E. Musings, Supervisor of Penmanship and Drawing in the Lakewood High School, and Miss Sarah A. Firkins, announce the marriage of her daughter, Miss Sarah A. Firkins, to Mr. William Johnson Trainer, Thursday, December the twentyninth, nineteen hundred and one. Our most cordial well wishes are hereby publicly extended.

To Mr. David Irvin Rowe, Miss Dorothy Neta Herzberger, Married.

Thursday, November the fourteenth, Nineteen hundred and one.

Johnstown, Pennsylvania.

On Tuesday, December 23, 1901, at Ivanhoe, Miss Dorothy Neta Herzberger, of Brazil, Ind., Business University, and Miss Emma Ames, of Ivanhoe, were married. Our best wishes are hereby extended.

E. C. Mills,

195 Grand Ave., Rochester, N. Y., will send you a set of business capitals, arranged in systematic order for practice. For 25c. They are fresh from the pen and will encourage you to do better writing.
Lessons in
Object Drawing

Number Two

BY ALICE A. GORST

The study for this lesson is made up of different materials. The tin is of tin, the hemisphere of wood, and the jar of light-colored, unglazed pottery, and the drawing should be so shaded as to represent these different materials.

The pottery will have the softest lights and shades and the tin the most pronounced ones. In a surface like tin, the lights and shades border upon each other and shade sharply, like the earthy tones of the hemisphere, but the colors remain distinct and not confused. The drawings given show two different styles of technique. In a study composed of curved surfaces it is perhaps a little easier to allow the shading to follow the curve, though it is immaterial, providing results are good. It should be remembered that these drawings have been greatly reduced from the originals, which were from four to eight times as large as the engravings here given.

Wise Counsel.

120 BEDFORD AVE.,
BROOKLYN, N. Y., Dec. 2, 1901.
MESSRS. ZANEK & BLOSER, COLUMBUS, O.
GENTLEMEN:

Just a word to commend your broad, catholic spirit in dealing with penmanship problems. It should mean much to those of your readers who look for wise counsel.

We have too much of the cut and dash work in teaching in these latter days, and too little of the thoughtful training of the "old-timers."

Keep up your good work, and depend upon the friendship of
Yours very truly,
M. J. GOLDSMITH.

J. C. FOWLER, Arlington, Ore.
Will send one dozen black cards, white ink, any name, for $1.25; one dozen white cards in plain or ornamental style, 25 cents; 42 lessons in Business Writing, $1.00. Letter showing style of business writing, free. Work will please you. Order and be convinced.

"Marshall's Corporation and Voucher Accounting," by Carl C. Marshall, published by the Goodyear-Marshall Publishing Co., Cedar Rapids, Iowa, is one of the latest contributions to commercial education literature. It trains the student in the every day details of corporation management and accounting, giving him a fine line of actual practice in just those things that he needs to learn how to do. The course combines commercial accounting with a thorough and practical presentation of voucher and columnar bookkeeping as used by modern business houses. We think that this examination of this new work will at once convince you of its merits and lead you to exclaim, "It is just what I have been looking for." They are also offering a very complete equipment for the work at a very modern price. For further information address the publishers.

Shorthand examinations by Edward A. Cope, published by Isaac Pitman & Sons, number 35 Union Square, N. Y. City, is a twenty-four page booklet of Pitmanic shorthand. The price is twenty-five cents.

BY S. M. BLUE, COLUMBUS, O.
This dashing, white ink eagle-bird escaped from the fertile brain and skillful pen of Mr. F. B. Courtney, Des Moines, Iowa. Certainly Mr. Courtney is one of the trinity of modern flourishers-R. C. D. Brown, Courtney, Dennis. It is difficult to say which is best, as all are masters, and their flourishing has striking resemblances.

The above is certainly very graceful, artistic, and skillful; quite unconventional indeed.

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Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned below are sent by mail postpaid.

- *Zanerian Theory of Penmanship*—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 196 pages, cloth binding $1.00

- Lessons in Ornamental Penmanship—A work in slip form embodying the $10 mall course formerly given by us, with some extra plates. A thorough and complete work for home learners

- Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published $5.00

- Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled $5.00

- Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published $5.00

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.
Lettering and Designing—No. II—by E. L. Brown, Rockland, Maine

The original of the accompanying cut was made 16 x 9 inches in size, and it was prepared for a catalogue cover. It is rather neat for the purpose and is worthy of close study. First note the space allowed for each of the parts of the design, and carefully study the form and proportions of lettering and decorative ornamen. Every part of the design should be drawn in pencil first, then traced in ink as previously explained. The light and shade must receive proper attention, otherwise your work will lack strength and character. Observe the lines used and the manner of cross-hatching the same to produce the desired effects. The line shade on the words “Business College” was executed with the aid of a spacing square.

Cultivate originality. It is the originator, not the copyist, who reaps the greatest success. Beginners must do a certain amount of copying, after which they must begin to cultivate their own ingenuity, if they would become successful in this line of work.

W. L. THOMAS,  Pen  Specialist.
TRY MY WORK ONCE.
Memorials and resolutions engrossed Diplomas made with the pen and filled. Invitations neatly executed. Cards one doz. 25c, two doz. 50c. Send 1c for a specimen of my different styles of writing. Address W. L. THOMAS, Box 512, Wichita, Kansas.

E. C. MILLS, 2 bedrand Ave., Rochester, N.Y., will send you 10 lines of fresh from the pen for 50c; lines for 50c; 10 lines for $1.00. The $1.00 package is quite a complete compendium of business writing.

ILLUSTRATIONS  THAT TELL A STORY
AND  DESIGNS  THAT ADVERTISE
Are My Stock in Trade. You need 'em and I need your money; therefore, let's do business. PRICES CONSERVATIVE GRACE THE HIGHEST.
G. S. HENDERSON, Artist—Penman, 245 WEST 55th STREET, NEW YORK.

STOAKES’ IMPROVED Large Taper Holder, Nickel-Plated Pen,
Sample, 10c Each.  
STOAKES’ DUPLEX SHADING PEN. Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.  
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Spencerian Writing

(Continued from Page 3.)

by business colleges, and presented as illustrations by the Penmanship periodicals; by schools, short and vertical, copy-books and publications, and in most of the copy-books, in use prior to the attempt recently made to change the handwriting of America by introducing a clumsy-English version of the Spencerian Penmanship, and the American imitations and modifications.

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Spencerian is a compromise between coarse, round and copy-hand writing and the Spencerian, and represented its principles of both. Its author therefore named it semi-angular writing, until his pupils and the public called it Spencerian, which he adopted, under which title he disseminated his system.

He believed that less curve in the connecting lines and shorter top and base turns gave sufficient legibility and easier and more rapid execution. He dispensed with unnecessary strokes, thus shortening the Spencerian, and through which the pen travels and giving clearness and distinctness to the writing. He dispensed with the heavy down strokes seen in coarse and copy-hand writing, because they were not necessary; the more rapid formation of the letters, impelled movement, wasted nerve force, caused fatigue and gave to the writing a dark and sombre appearance.

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Finger Movement

Under the above title, Mr. J. F. Barnhart, of Akron, O., contributed an article to the Penman-Artist and Business Educator. We would advise all who have not done so to read it. It is worthy of your serious consideration because it comes from one who is able and sincere, and because it advances some new thoughts on an old and unpopular subject.

We think Mr. Barnhart is right in his belief that since children must learn to write, and of necessity thereby use the fingers, that some intelligent instruction should accompany such writing whereby the pupils might learn to use the fingers in the most advantageous manner. But we are not sure that this is the time to begin such instruction. We are inclined to think it is too late. Not on the theory that it is "never too late to learn," but because we think the day is near at hand when writing will not be required of pupils during the first years of school.

Therefore, instead of advocating the correct teaching of something which he admits is premature, we think it better to advocate no writing and larger writing during the first years of school life. If larger writing is allowed, pupils will, of their own accord, use the arm instead of the fingers. We think, therefore, it is a case of "let well enough alone" (not a progressive plan in general) and devote our energies to something more in accord to nature and therefore scientific, and which now seems sure to follow—no writing and larger writing. (No writing where it is possible to practice the reform, and larger writing where no writing is as yet out of the question.)

Again, we think Mr. Barnhart is wrong in that he believes that correct instruction as to the right use of the fingers would eventually lead to correct use also of the arm. This would be true were it not for the immaturity of the child's fingers. Immaturity and prematurity are two conditions difficult to correct and overcome by instruction. The reason is that nature's laws have been violated and the result is permanent injury—a condition which can never be wholly corrected or overcome.

The matter of teaching children to write at five and six years of age is like training colts and putting them on the track to make "yearling records." This experiment was enthusiastically tried some years ago, chiefly in California, with the belief that correct training was better than no training. But alas, time proved that the record breakers at one year of age were not the winners at three years of age. Colts allowed to mature before training surpassed in the end those which had been trained from colt-hood. It was a clear case of premature training.

We think we have a parallel case in requiring children to write before they are old enough. And Mr. Barnhart's plan of correct instruction will but result like correct training of colts which were too young to be trained. As a rule, those children who learn to write so well during the first years of school life rarely ever write well later on. Others come to the front and stay there. To our minds, it is clear that there is but one true way to improve the writing of the many, and that is to defer instruction until pupils are old enough to receive and practice it rightly. Finger movement instruction in the beginning and then muscular (arm) movement instruction are but temporary expedients which do not reach the root of the evil, and therefore do not permanently improve the writing of the many, nor do they produce the highest proficiency on the part of the few who become professionals.

Mr. Barnhart in his advocacy of correct teaching of exclusive finger movement to children, and Mr. Palmer in his advocacy of correct teaching of exclusive muscular (arm) movement to adults, represent the two extremes. They are both sincere, but Mr. Barnhart is dealing with immaturity and prematurity, and Mr. Palmer with the consequent evils thereof. There is but one permanent solution: Cease requiring and teaching writing until pupils are old enough to write rightly, which would be from eight to ten years of age, and then so much excessive movement training in the grammar grade and business college will be unnecessary.
Lessons in Rapid Business Writing

BY

16 GRAND AVENUE, ROCHESTER, N. Y.

Number Six

Instructions, Plate Thirty

Always drill first on movement exercises before starting the regular copy work. Make the reversed oval retracing exercise as it will aid you in getting the correct movement for the capitals in this plate.

Make the R, and the B quite full through the first part of letter. The top part of this first oval should not be made too narrow. Close the space up pretty well through last part of letter. The upward stroke seems to be a help to most students in getting a good start for the P, K and B. Think good forms and then write rapidly with the muscular movement.

Plate 30

140 A A A A A A A A A A A A A A A A
141 Reunion Reunion Reunion Reun
142 Remember world makes the penman,
144 Be Be Be Be Be Be Be Be Be Be Be Be
145 Banner Bannister Banner Ba
147 Be sure you are right, then write.
Instructions, Plate Thirty-one

During our practice on capital letters we should go back occasionally to the small letter exercises and give them a thorough review. Tone the movement down and see that the pure muscular movement is used in making these. Arrange your work exactly in the same manner as shown in the copy. Finish the work by turning the paper lengthwise and write across the lines and writing without using any ruled lines whatever. Keep lines of exercises same distance apart.

Instructions Plate Thirty-two

Those who have been following this series of lessons carefully have perhaps noticed that but few different styles of a capital have been given. In fact, we have adhered very closely to but one form of capital. Where a number of different styles of letters are given the student will usually try them all and will gain but very little. We believe in making our copies as well as our instructions definite and to the point. It is better to learn one good form of letter in a thorough way than to practice on a great many and then not be able to make any one well. Make the figures and commercial abbreviations small and use a light movement.
Instructions, Plate Thirty-three

These copies will be found very practical as they embrace cities, places, etc., of well-known reputation. Practice these names with care and make a study of each one. Keep work uniform.

Instructions, Plate Thirty-four

Here we have the practical forms used in business letters. Too much time cannot be spent on such practical work, but stop whenever the movement becomes cramped or sluggish and review the exercises often.

Try to make your work look well. Study the little things that go to make up a well-written page. Do not make your loop letters too long, or they will conflict with the writing on the next line.

I can guarantee anyone a good handwriting who will carefully follow the instructions and who will practice in a faithful manner.
On this plate we cover both the loop letters and the semi-extended letters, and on the first line we have words beginning with each of the semi-extended letters, t, d, p and q. These letters should be only two spaces high from the base line, in other words, twice the height of the small letters. In practising on the words containing loop letters, see that you make the loops all the same height and width, and do not allow yourself to diminish the size of the letters as you get nearer the end of the word. In writing words containing loop letters below the base line, always make the loops long enough to bring the letter out distinctly, and by that I mean not less than one and a half spaces in length, but by no means should they be made so long as to interfere in any way whatever with the small writing on the line below.

terminus dominant premier quantum
linoleum balmoral hamlet kerosene
jasmine yeomanly grandeur zinnia
fathom fragrant fourteen frequent

The figure 7 is merely a straight line not more than one space in height and proper slant. You should learn first to make a straight line before going to the next figure. The figure 4 is made very nearly square; follow the copy as closely as you can. The 6 is the only figure that is made more than one space in height from the base line. The 0 is simply a small oval and is made exactly the same as the small o in writing. Stems of 7 and 9 should extend about one half space below the base line. The oval part of the 9 must always be closed at the top. Having practiced quite a good bit on the capital Q it will not be necessary for us to say anything about the construction of the figure 2, for it is made exactly the same, only very much smaller, one space in height. The upper part of the figure 3 should be about one third of the size of the lower part. The finishing stroke of the 3 should be connected with the first downward stroke, and both should be perfectly straight. The figure 8 may be made by making the long left curve first, or by making the horizontal left curve first, it makes little or no difference where you begin. However, great care must be taken to see that you cross the lines one-half the height of the figure.

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222222 33333333 55555555 33333333 235235
88888888 1234567890 1234567890

The "dollar" sign should always be made small. Make the s first, then cross it by means of two parallel lines which should begin a little above and extend a little below the s. Some years ago this sign was always written in plain letters a, but instead of using the small a, a single line or parallel lines are used now. The small character used to represent "cents" is made about one-fourth the size of one of the small letters. It consists of the small c and a short, straight line cut through it. This character should always be placed above the base line. Our next character means "at" or "ton," and consists of a small a one fourth regular size, and enclosed. Our next abbreviation is "of account," both letters a and c may be placed on the base line, or it may be written in the shape of the character of "per cent." The character used to represent "per cent." should never be used any other way than this copy. The first "naught" or small o, one-fourth regular size, should be placed one space above the base line, while the one on the right side of the stem should be placed on the base line. A very serious mistake is frequently made by making both naughts too large. The next abbreviation means "care of," the small c being used instead of the small naught, otherwise it is the same as the "per cent." mark. In practising make the figures only one-fourth regular size.
We have given for practice, words containing the thirteen minimum letters.  Be careful to maintain turns where there should be turns, and angles where there should be angles.

Watch the spacing closely between letters.  The spacing between letters should be a trifle wider than in letters.  Then, too, the spacing between words should be a trifle wider than between letters.  Just how wide is immaterial.  Just so two words do not appear as one, or that there is so much space between words that a letter or word seems to have been omitted.

Be careful in finishing the letter w in the word win so that it does not look like va.  Be careful also in finishing the letter v in the word trim so that it does not resemble ve.  The word iver is not an easy one because the tendency is to loop the last part of r or to fail to loop the last e.  Write and rewrite these words until you can make the r without an open loop, and the v with a white space in the center.

Be careful to close the a at all times, and to keep the finish of it high so that it does not resemble a.  To make the letter o, you must use a real, rolling motion.  A rolling motion will not only make it nice and rounding, but will also close it.

Be careful to drop to the base line at all times with the second part of a so that it will not resemble a.

In all of this work use an easy, graceful, rolling movement.  The fingers may be used a little, but they should not be used to excess.  The power should come from the arm.  If you wish to learn to write an easy, graceful hand, you must practice with a free and flowing movement.  Therefore do but little work slowly.

The angle of the paper may differ widely with different individuals.  Some persons find that they can do the best work with the paper held parallel with the table, while others find that they can do their best work with the paper held parallel with the forearm.  We usually find it best for all to hold the paper somewhere between the two extreme positions.  In other words, we think most persons can do best with the paper turned at a slight angle, not unlike the position used by a great many people for slant writing.  Each one of you should determine for yourself the position that enables you to write the best hand in the easiest manner.

**Criticism**

G. T. R.—You are on the right road.  Don't ride the pen on the down strokes.  Keep turns rounding and angles sharp.  Greater ease will aid you later on, therefore strive for it now.
General Miles.

In an interview, several weeks ago, General Miles told a newspaper reporter that at one time it was a toss-up as to whether he should be a journalist or follow some other occupation. He decided that he was attending a Boston Commercial school, and was sent by the proprietor to take a position in the office of The Boston Herald, but, after considering the matter, he decided not to take the position.

The Editor of The Business Educator wrote to the General, requesting the name of the school that he attended and asking him to express his opinion of the value of commercial training. The letter on our cover page is the sequel.

Inquiry developed the fact that, General Miles, while at Comer's Commercial College, paid most of his expenses by assisting in the janitor work and by making himself generally useful. Some time after declining the Herald position, he entered a store, and, while there, enlisted for the Civil war. Certainly it is not a little to the credit of American Commercial school methods, as well as to inherent pluck and ability, that the commanding general of our armies and probably the greatest Secretary of the Treasury within fifty years received their school training (General Miles is not a West Pointer) under commercial teachers in business colleges. All honor to George N. Comer and Nelson A. Miles; to Robert C. Spencer and Lyman J. Gage.

Mr. Williams Replies.

Mr. Editor:

I am not sure that I am expected to make reply to the criticisms of Dr. Herrick, Dr. Scott, and Mr. Crissy on my paper which was read at the Detroit meeting of the N. E. A., and which appeared in the November issue of your journal. If I may be permitted, however, I will say a few words.

There should be no doubt in the mind of my friend, Dr. Herrick, that every graduate of a university school of commerce must begin in business exactly where the commercial school graduate begins—as a clerk; and I do not see how he can expect him to climb the ladder of promotion faster than the commercial school graduate can who had a thorough high school course on entering the commercial school. The situation seems to resolve itself into a question as to which would be more valuable to a young man, a head full of trigonometry, medieval, modern and American history, and economics, which Dr. Scott says are needed as a foundation or preparation for his more technical courses, or the experience and knowledge of business which he would acquire during the period which would be required to pursue Dr. Scott’s preparatory studies.

Two Young Men—An Illustration.

Suppose, for the sake of argument, that two equally bright young men left a high school at the same time and at the same age. One entered Dr. Scott’s school of commerce and spent three or four years with his course of study, and the other entered a good commercial school where he, within eight or ten months, acquired practical knowledge of bookkeeping and business office methods, became expert in figures, secured a graceful and rapid handwriting, cultivated the ability to write a good business letter, became familiar with the law of commercial paper, agency, partnership, etc., and at once secured a place in a good business house, which he could do without question, because such men are always in demand. Is it supposable, that when the young man from Dr. Scott’s school of commerce came along at the end of three or four years, and secured a place in the same house, which I believe he would find difficulty in doing, because his attainments would not be so readily available to the house, is it supposable, I say, that the young man from Dr. Scott’s would be promoted faster than the other? Would it not seem that the experience that the business college boy had acquired during the two or three years in which he had devoted to the business would be more valuable to the house than the knowledge of trigonometry, medieval, modern and American history, etc., etc., which Dr. Scott’s young man would bring to the business? It will be urged, perhaps, that the man from Dr. Scott’s has secured better discipline than the other; but has he? Has not the experience of the commercial school graduate disciplined him in the most effective manner? Which discipline would be more valuable to the house, and hence to the possessor? What is education, anyway? Is it knowledge obtained from books alone? Is mental discipline obtainable from books only? I would a thousand times prefer the experience, the grasp of conditions, the ability to bring things to pass that the leaders in the commercial world have who are not college graduates, than to possess all the knowledge that all the universities in this country, and the world besides, afford. Many of our leading business men who began at the lowest rung in the ladder, with next to no education, have not only achieved commercial success, but have become familiar with the world of literature, are attractive public speakers and connoisseurs in art, and while they are ignorant of the most of Dr. Scott’s course of study, they are better and more liberally educated than they would be if they had it all.

The United States Has Commercial Intelligence.

I still insist that it is absurd to blindly imitate the business methods of France and Germany. Taking into account the long commercial supremacy of England, France and Germany, and the fact that America is a new country, and until very recently has been too busy developing and satisfying her own markets that she has had no time, inclination or capital to cultivate foreign markets, together with the present condition of our foreign trade, it seems to me we are getting along very well indeed without German and French instruction in business customs and methods. The anxiety which is felt in all European countries regarding their hold on the market and the future of their industries, is a further proof that there is no apparent reason for the adoption here of French and German ways.

I cannot agree with Dr. Herrick that “the success the United States has had is due to her productive power rather than to commercial intelligence or organization.” England should be able to construct a bridge or make railroad iron cheaper than we, as she has had much longer experience, but she can not, because of the superiority of American business intelligence, business energy, and business organization. American contractors can underbid all England in the matter of a bridge to be constructed in Egypt and complete it in one-half the time. English contractors require for the same work. Isn’t that a compliment on the superiority of American intelligence and organization? Dr. Herrick wants to “add to an equipment for being a productive nation a preparation for being an exchange nation.” A little patience will enable Dr. Herrick to see all this. The exigencies of the case demand such governmental encouragement of our merchant marine as foreign governments have afforded. Business men
are clamoring for ship subsidies, not for university schools of commerce.

TRUE EDUCATION IS FUNDAMENTAL, DISCIPLINARY AND TECHNICAL.

Dr. Herrick says he had hoped that we were beyond the time when one institution should be limited to matters disciplinary and another to matters technical. He could not do either carefully, I said, "A part of the education for all special activities must be fundamental, a part must be disciplinary, and a part must be technical. Even schools that supply the first, the secondary school and the college the second, and the professional school the third. It must be admitted, however, that all courses of study, whether elementary or professional, are disciplinary." Practicing professionally is also disciplinary; work is disciplinary. It will be seen that I place no such limit on the work in any school of any sort, as Dr. Herrick thought.

Dr. Herrick says also that I have got to show that there is no disciplinary value in the study of the economic history of England before I have a right to inveigh against it as an unnecessary course of commercial studies. I shall not attempt to show anything of the sort, because I believe such study has disciplinary value, but I do not believe it has sufficient value to justify yourself in the time which it would involve, because just as good discipline may be secured from branches which have more intimate relation to the living present, and much better discipline may be obtained from businesses which have no relation to itself.

Dr. Herrick must admit, I think, on more mature reflection, that his statement, that he "has known graduates of engineering schools who have been so frightened that they shortened their term of apprenticeship and became in the end superior workmen," is not a well made point, as higher commercial courses manifestly do not furnish a skilled and proficient apprenticeship in business affairs; the commercial school much more nearly does that.

DR. SCOTT'S STRANGE LOGIC.

Dr. Scott finds but "two classes of critics of the university commercial courses." so far as he has investigated, he means, I assume, the two classes of commercial opposite- tor whose educational advantages have been so limited as to make it impossible for him to appreciate the meaning of a university course of any sort, and whose conceptions of modern commerce are so little, if anything, more than bookkeeping, stenography, type-writing, and office routine. The other is a certain type of business man who, either through good fortune or self-education, has achieved a certain consistency in the course of a business life, and has come to believe that no training except that obtained in business itself is necessary for the prospective business man, or whose business experience has been so small and limited a scale as to render impossible his appreciation of the real problems that confront the people who are engaged in the great industrial enterprises which constitute the characteristic features of modern times. It is most proper, of course, to discuss the question of university commercial courses with either of these classes. In other words, the commercial school properly properly constitute the composite of which are fairly educated, although they have not all enjoyed the blessings accruing from university training, many of whom have given the best thought of their nature lives to the training of those men who will conduct business pursuits, and have been close students of the requirements of business, and some of whom have had quite extended and varied business experience; and those men who, handicapped though they have been by limited education, have achieved conspicuous success in business and are today leaders of commerce, are utterly incapable of appreciating the real problems which confront the people who are engaged in the great commercial enterprises. The men who are the most experienced in those great commercial problems are the graduates of obscure colleges, who have had no business experience, but who have read books. It seems to me that this is the logic of Dr. Scott's remarkable statement.

Indeed, Dr. Scott says in terms that "Naturally the only persons really competent to solve these problems are the people connected with the universities, who, at the same time, in the commercial world, are the men who, according to the modern business world and its needs." Isn't that refreshing? Comment would seem to discredit the intelligence of your readers. The case may be covered up by a quotation from the song of the theoretical sailor in Pinafore:

"Stick to your desk and never go sea, And you may become a ruler in the Queen's navee."

IS "GOING TO COLLEGE" A FAD?

By esteemed friend, Mr. Crissy, and I cannot differ very widely as to the kind and extent of the idea that he or I should have who contemplate business careers.

Mr. Crissy must have had sufficient experience with college graduates to know that the knowledge they have acquired is not only good business, but that the mental discipline they have had is not so much better than would have been secured during the same period in a good business house. We have had many college graduates who have been more bright and most diligent students they have uniformly been, but nearly all of them have become commercial teachers instead of having gone into business. A number of the exceptions have been those who have not been engaged for them in advance. If they have not positions in business ready for them on completing their course of study, and must seek employment, many hesitate about beginning at the foot of the ladder, as the boy who has a high school and a commercial school education expects to do. Hence their opportunity to secure a start, which must precede a foothold which in turn must precede success, is lost. Mr. Crissy and I will agree that college training is very valuable to professional men, although several of the brightest and most successful lawyers and seventeenth of the septuagenarians never saw the inside of a college. Is it not true that three-fourths of the young men who go to college, expecting to become business men, would better spend the four years in the schoolroom and get started in business? Again, isn't "going to college" in large sense a fad? And hasn't "college education" become something of a fetish?

It is true that Mr. Crissy has but one serious criticism to make on my paper, which is that it is entirely unsatisfactory and perhaps discouraging attitude toward the pioneers in this country of higher business education. After reading Dr. Scott's paper in your November issue, I was looking over the paper and your column, when I discovered the following paragraph at the top of page 6 of That is, in fact, a statement which will not find favor with the public. Therefore, it is quite evident that in the case of a company, even more than in that of a private firm, the entire profits should not be taken out of the company. In such a case, there is, of course, a limit to the practical advantage of leaving
funds in any one business, and that limit is reached only when it is found that it cannot be profitably employed therein; yet in most instances an increase of working capital means an increase of profits, and it would therefore seem wise to set apart certain of the profits each year for the purpose of creating more working capital. Various terms are applied to a reserve, such as Reserve Fund, Reserve Account, Surplus, Margin and Rest. The writer has a preference for the term Surplus Fund. 

**"PAPER RESERVES"**

The numerous failures that occur show conclusively that a large Reserve Fund will not in itself serve to ward off disaster, hence the unfortunate shareholders hasten to express their views as to the ungeniuness of the "paper reserves." In many cases the argument is plausible, and in many cases the very opposite. (See below, Investment of Reserves.) With regard to such items as goodwill, patents, etc., it can be seen that a Reserve Fund represented by such as these may be shattered at any time by a lowering of the company's standing, non-utility of patents, etc. The Reserve in but few cases can be depended on to represent the amount indicated; it may be more or less subject to the ordinary risks of fluctuation from day to day. It will be readily seen that their existence depends upon the "realization" of the assets. The misapprehension of the public as to the disposition of undivided profits might lead one to suggest that they be entirely divided among the shareholders and so shift the risk to the shoulders of each individual shareholder. "The fact that the division of profits up to the hilt is universally regarded as a weakening of a company's position ought to be sufficient to show that undivided profits—no matter how employed—are an undeniable source of financial strength." The following Journal entry would be required to dispose of the matter properly:

PROFIT AND LOSS ACCOUNT, DEC. 31, 1901  

Expenses, etc., of the year's business ........................................... $2,000 00  

Reserve for Depreciation ...................................................... 240 00  

Reserve for replacement of Fixtures, etc., ................................ 50 00  

Reserve for bad debts ................................................................... 340 00  

Net Profit carried down for appropriation ................................. 8,010 00  

$8,750 00  

Interim Dividend No. 25, 6% ........................................ $3,000 00  

Present Dividend No. 26, 6% .................................................. 3,000 00  

Reserve Fund 3% of Capital ...................................................... 150 00  

Balance (unappropriated) carried down ................................. 610 00  

Gross Profit for year from Trading Account .............................. $8,750 00  

Balance from last year ............................................................ $12,000 00  

Net Profit for year brought down ............................................... 6,910 00  

The balance, $8,750, represents the portion of undivided profits to be carried to next year's account and will be treated at the end of the year the same as the $2,100 shown above. This amount may, if desired, be carried to an Undivided Profits account. The "interim dividend," is a dividend paid in the middle of the year on the strength of the anticipated gains; the books must not be closed or reports made at the time. It is the custom with many companies to pay dividends in this way.

**RESERVE FOR DEPRECIATION**

The balance, $8,750, represents the portion of undivided profits to be carried to next year's account and will be treated at the end of the year the same as the $2,100 shown above. This amount may, if desired, be carried to an Undivided Profits account. The "interim dividend," is a dividend paid in the middle of the year on the strength of the anticipated gains; the books must not be closed or reports made at the time. It is the custom with many companies to pay dividends in this way.

**SPECIAL RESERVES**

As stated, a Reserve Fund is an amount set aside to meet unforeseen contingencies; a special Reserve is a sum set aside and "ear-marked" to meet a known or special contingency. Certain companies have a "special reserve" for the purpose of meeting losses which will eventually be found to have arisen in respect to bad and doubtful debts, depreciation of property, replacement of machinery, etc. From the general misapprehension of the meaning of Reserves it seems necessary to state emphatically that these special Reserves are not Reserve Funds at all, and should not be appropriated for any other use than that for which they were created. They are created by an equivalent charge against Profit and Loss Account, while a Reserve Fund is set aside from profits and charged to Profit and Loss Appropriation Account. The following brief statement may exemplify more clearly the points under discussion:

**MACHINERY AND PLANT**

Dr.  

Cost .................................................. $15,000 00

**RESERVE FOR DEPRECIATION**

Cr.  

Ten percent, written off Machinery and Plant ........................... $1,500 00

The preferable method:

**MACHINERY AND PLANT**

Dr.  

Cost .................................................. $15,000 00

Balance ............................................ $13,500 00

Less 10%, for depreciation .................................................... $1,500 00

Balance ............................................ $12,000 00

$1,500 00

**RESERVE FOR BAD AND DOUBTFUL DEBTS**

This is an account of great importance. It represents an amount set aside to meet any losses that may occur in respect to bad debts. In nearly every business there is more or less credit given, and this necessarily implies certain losses from time to time. Losses may not occur, yet it is a wise plan to make due provision for them in case of necessity. It is undeniably a hard matter to tell just how many of the customers are likely to cause a loss; nevertheless, the best plan is to provide a certain per cent. of the aggregate book debts as a reserve to meet the loss should it occur. If any losses occur they should be debited to this account; or if many are likely to prove worthless during the year it might be advisable to charge them all to Lost Accounts, and at the end of the year close the total into the Reserve for Bad Debts Account. On the Balance Sheet the amount set aside should be deducted from the total book debts, but in the Ledger it appears on the opposite side. See appended Balance Sheet, following will illustrate the accounts in the Ledger:

**ACCOUNTS RECEIVABLE**

Dr.  

Taken from Individual Ledger .................................................. $9,800 00

**RESERVE FOR BAD DEBTS**

Cr.  

Two per cent, for possible loss .............................................. $196 00

A similar account may also be opened to provide for discounts on book debts.

**SECRET RESERVES**

These are sometimes created by large financial concerns, such as banks and insurance companies. The reader has possibly noticed that some institutions of this sort declare the same rate of dividend year after year whether the business for the year be good or bad; also that the gains are likely to show an increase when in reality there is a decrease as compared with the previous year. The reason for this is quite obvious; but in case the gains are exceptionally large,
what is done with the excess? It is true the extra gains in prosperous years are sometimes distributed among the employees and stockholders in the form of bonuses, but this is not always the case.

The object of all secret reserves is to equalize dividends, apparent profits, as above stated. If banks and similar institutions publish their accounts showing considerable fluctuation in the amount of profit earned, the result might really cause a feeling of discontent which actual facts did not warrant. To obviate this possibility the Secret Reserve is counted upon Reserve are formed, by understating the value of property in prosperous years, or by maintaining at cost investments which have permanently increased in value, or by the entire omission, from the Balance Sheet, of assets which should be included. The fact of assets being written down in prosperous years will contemplate the possibility of their being written up in less prosperous years. This practice is more harmful than understating assets, for it causes a secret deficit, while the former causes a secret reserve. The practice is not commendable, though opinions differ greatly as to the extent to which it is permissible.

Investment of Reserve Funds

Assuming that it is desirable to create a Reserve Fund, the question arises as to what should be done with the surplus assets thus represented. Shall this fund be retained in the business to provide more working capital, and help to swell the profits, or shall it be specially invested in gilt-edged securities to fall back upon Reserve are formed, by need when — as was pointed out — it is difficult to raise working capital by other means. If all the resources of a company are confined to the particular business engaged in, the share holder have all their money embalmed upon a single venture, and they will be in a bad position if anything goes wrong. When the surplus assets are invested the Reserve Fund remains as a credit in the ledger, and the amount of cash so invested is debited to an account called "Investment Fund" or "Reserve Fund Investments." The amount so invested may remain intact while the Reserve may disappear entirely by direct losses or depreciation of assets.

As to whether or not a Reserve Fund should be specially invested depends largely on the nature of the business. In a Financial Institution it would undoubtedly be advisable to have it invested in good securities or investments, though in the case of a Trading concern the opposite would appear to be preferable. If the extra funds were not required, it would certainly be well to invest them, but by retaining them the working capital is thereby increased, and it is self-evident that the gains must of necessity be greater.

The following Balance Sheet will briefly illustrate a common method of treating the several Reserves.

**Balance Sheet, Dec. 31, 1901.**

<table>
<thead>
<tr>
<th>Assets</th>
<th>Liabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Authorized Capital... $90,000.00</td>
</tr>
<tr>
<td>Bills Receivable</td>
<td>Paid up Capital... $15,000.00</td>
</tr>
<tr>
<td>Book Debts.. $10,200.00</td>
<td>Bills Payable... 3,600.00</td>
</tr>
<tr>
<td>Less provision for bad and doubtful debts..</td>
<td>Sundry Creditors... 5,100.00</td>
</tr>
<tr>
<td>Stock in Trade...</td>
<td>Reserve Fund Jan. 1, 1901... 3,350.00</td>
</tr>
<tr>
<td>Buildings, Machinery, etc.</td>
<td>Reserve for bad and doubtful debts Jan. 1, 1901... 390.00</td>
</tr>
<tr>
<td>Less 6% depreciation</td>
<td>Less Worthless Accounts for the year... 270.00</td>
</tr>
<tr>
<td>Office Furniture and Fittings...</td>
<td>Net Profit for year... 7,330.00</td>
</tr>
<tr>
<td>Less 6% depreciation</td>
<td>Apportioned as follows: Dividend 10% payable Jan. 2, 1901... $4,500.00</td>
</tr>
<tr>
<td>Investment of Reserves</td>
<td>Carried to Reserve Fund... 3,050.00</td>
</tr>
<tr>
<td></td>
<td>Total... $65,000.00</td>
</tr>
</tbody>
</table>

**A Little Foundation Lesson for Commercial Geography**

W. F. GIESSEMAN

Try drawing a map of the United States in a rectangle nine by fifteen, divided into thirds each way, and see how easy the outline fits into the diagram. Begin with the east coast of Maine one-third down a division, New York City one fourth of the way in on a division line, Charleston half way in on another division line, the south point of Florida half way, Gulf coast near New Orleans half way up a division line, south point of Texas half way across, the Rio Grande River crosses a division line half way up, etc. Chicago is at an intersection, other points are easily located as per illustration.

After the map drawing has served its purpose of impressing form, outline, proportion and location of the most important places, it will be still cleaner and quicker to purchase outline maps from a publishing house. These are useful for marking important routes of travel, areas or sections of products or principal industries, etc., in fact a general basis for the essentials and details of Commercial Geography or History of Commerce.

**General Information**

The United States is one hundred and twenty-five years old, has grown in area about eight fold, from 420,592 (Colonies), to 9,826,000 sq. mi. (Alaska and new possessions.) The population has increased 1800%, from about 4,000,000 to over 70,000,000. The mileage of railroads from a beginning in 1830 has grown to nearly 200,000, enough to circle the globe eight times. The natural resources have been utilized to such an advantage that the country has grown from poverty to material prosperity until the United States is one of the few civilized countries that is more than self-sustaining. In other words, it can grow or make all the things that are needed by all her people for their welfare and pleasure, and have a large surplus to spare. The common people, the poor people, fare better, earn more, live more comfortably, than those of any other people on the globe.

Statistics are dry matter except to the person who is hunting for them, but a few facts in this connection are enough to kindle a desire for more and a wish to seek such information in some of the many places where it can be found.

The foreign export commerce of the United States has just passed the billion and a half point, surpassing even that of England. Our imports are a little more than half this sum, and the aggregate commerce is estimated at thirteen times the sum of the two.

The leading exports reach enormous sums, as follows: Cotton 2,252 millions; provisions 185 millions; wheat and flour, 141 millions; iron and steel, 122 millions.

The leading imports are: Sugar and molasses, 101 millions; hides and skins, 58 millions; chemicals, 51 millions; coffee, 51 millions; silk, 46 millions. The total commerce, Great Britain ranks first; United States, second; Germany, third; and France fourth.

In ten years, the exports of Locomotives have grown from a half million to four millions, or 800%; iron, 17 to 65 millions, 400%; Agricultural Implements, 2 to 6 millions, 300%; Leather, 10 to 20,000 millions, 1000%. 
Commercial Geography in Current Literature

MISS LAURA E. HORNE

COMMERCE


STATISTICS


INSULAR POSSESSIONS


RAILROADS


Ships and Shipping


FOREIGN TRADE


MEXICO


ROUTES OF TRADE


SUGAR


LABOR


SHIPPING


CATTLE


PAPER


FISHERIES


IRELAND


ROAD MAKING


The New York High School of Commerce

[We are indebted to Mr. A. R. Kip, of the Brooklyn Commercial High School, and to Dr. C. A. Herrick, of the School of Commerce of the Boys' Central High School of Philadelphia, for the data from which the following report is compiled.—Editor.]

On Saturday, December 14, 1901, the cornerstone of the new building for the New York High School of Commerce was laid, in the presence of about one hundred people. The size of the assemblage did not, in any way, indicate the importance of the event, because it is the beginning of an epoch of commercial education in this country. Addresses were to have been given by Ex-Mayor Abram S. Hewitt, and Andrew Carnegie. Mr. Hewitt was unable to be present because of ill health and the fact that it was very stormy. He sent a letter in which he said:

"The necessity for a School of Commerce has been so apparent that the Chamber of Commerce of this State, in connection with the trustees of Columbia University, have formulated a plan for the creation of such an institution, which, it is my hope, will be developed in the building of which the cornerstone is laid today.

"The time has arrived when American youth ought to be trained to perform the difficult duties which heretofore men of foreign education have performed in our midst.

"I am particularly solicitous that the burden of carrying on the school shall be taken up by donors, who will consider it a privilege to maintain forever the centre of
A Packard Teacher in the Ottoman Empire

MR. EDITOR:

At last Mrs. Murray and I are in Constantinople, College has opened, and we are fairly settled in our Eastern home.

But what to say of the thousand and one things that have occurred since we left New York is a question. As I look back over the two months intervening between the present and the time we left New York, it seems quite kaleidoscopic, so much has happened in so short a time.

Well, to begin with, the ocean trip was a mountain high. However, we had a fairly comfortable voyage, as our vessel was of sixteen thousand tons burden and first-class in all her appointments. A sea voyage is so full of rest and delight, notwithstanding rough weather and sea sickness. We enjoyed our ten days at sea very much indeed, yet the shores of Merry Old England looming into view was a welcome sight.

We spent a little time in both London and Paris, though much less than we desired, for there is so much to see in these world-centers. From Paris we went to Switzerland, staying a few days in Lucerne and making the ascent of the Rigi. What an exhilarating experience is this climb of nearly six thousand feet to Rigi-Kulm! We were favored in having perfect weather, so that we saw a sunrise and a sunset in all their unrivalled beauty. The Alpine glow, the panorama of mountains, valleys and lakes, the soft notes of the bugler’s horn, the lofty height, filled us with exquisite delight. There, above the noise and din of the bustling world, in the clear atmosphere, among the rugged peaks whose summits were covered with the “eternal snows,” we could reflect upon the greatness of the Creator, the finiteness of man, and the glory of Nature.

We journeyed on by easy stages to Innsbruck in the Austrian Tyrol, and to Vienna. We spent Sunday in Innsbruck and enjoyed very much its invigorating mountain air, its interesting inhabitants, and the famous cathedral containing the tomb of Maximi- lian. The railway ride of thirteen hours to Vienna was delightful in the extreme. For a great part of the distance we went through mountains, along narrow valleys, whose precipitous sides towered thousands of feet above us, past strange mountain villages and through a country wholly un

like any we had seen before. Vienna we found to be a city of many attractions. Its beautiful monuments, its magnificent palace, its many picturesque public buildings, its arcades and modern stores are sights well worth seeing.

In the early morning we boarded a steamer and sailed down the Danube to Budapest. We were disappointed in the trip, as the water is not nearly so grand as we had been led to believe, though from Linz to Vienna it is said to be most charming. Budapest is a fascinating city, situated as it is in the heart of Europe. We learned that the people are of such a different type from the other European nationalities: they are musical in the extreme, quick to imitate modern methods of business, hospitable, and extravagantly fond of pleasure and elegance. Its hotel service is unexcelled, and our stay in Hungary, though very brief, was filled with the keenest delight.

But what an experience was our trip from two years ago, when we found that our limited use of French was of no service especially, for the trainmen spoke German, Hungarian, Turkish, Bulgarian, Greek, and a perfect babel of tongues by which we knew not to understand more and more did we find the service very satisfactory. Our meals were served in our private compartment, and our berths were large, comfortable and airy.

The countries through which we passed,—Serbia, Bulgaria and Turkey—were so barren and the people were so wretched that we were considerably depressed by the sights. We had the unfortunate experience of being roused from our slumber one hundred and fourteen years ago. The oxen were treading out the grain, and the men were winnowing it by throwing it into the air, the heavy grain falling straight down and the chaff being sent rolling away by the whirling wind. The sun was shining, the trees in the country districts, either fruit or shade, and the facilities for cultivating the soil were as primitive as in the days of Abraham and Isaac. What these people need is an education and a government giving protection to life and property.

As we approached Constantinople, we saw the turbans and fezes in greater and greater abundance. Entering the doors of the Greek church in their flowing robes of black, the multitude of soldiers in their gay costumes, the veiled faces of the women, and the scene before us, permeating every- thing, greatly interested us.

We had planned to go by Constanza on the Black Sea, but could not do so on account of the plague said to be raging in Constantinople; consequently, there was no one at the station to meet us. Immediately upon getting out of the train we were surrounded by a howling mob of a dozen nationalities who wanted to carry our baggage and show us the way to the hotel. We finally secured a guide from one of the best hotels, and he piloted us through the Customs, and to our hotel. Our books were detained to be requiring a consent of every article, but without any difficulty.

Our baggage had all been examined on the frontier the night before. In a few days we got our books, though one of them, a guidebook, which we did not expect to get. The Customs endeavor to suppress any publication that speaks ill of Turkey. Even the letter “M” is sometimes thought to stand for Mohammed, so the book in which it appears, though a work on Mathematics, is seized. However, the ordre of getting through the Customs is not nearly so hard as we had been told.

(Continued on Page 26.)
The Corner-Stone of Business Success

PAPER READ DECEMBER 27, 1901, BEFORE THE NATIONAL COMMERCIAL TEACHERS' FEDERATION AT ST. LOUIS, BY DR. ORRIN S. MARDEEN, EDITOR OF "SUCCESS"

Business men might differ as to the corner-stone of their success. Some might say that originality in method was their corner-stone; others might say, enterprise; others, good goods; still others, fair dealing or system. But if you dig right down to the foundation of any real, permanent business, you will find that it is founded upon character, the solid qualities of manhood. A business, a firm, a manufacturing concern, may be said to have character, individuality, but it is only that of the men who make it up. Its policy, its rules, must be formulated and shaped by the men who direct it. They put their impress on the business and the public with whom it deals, learns to know it as reliable or tricky, according as the men are.

A MAN TO TIE TO

What I want to impress upon you, teachers of our future business men, is that a knowledge of bookkeeping and banking customs, of commercial arithmetic, the commercial law is not all that is needed to make a successful business man or woman. All these are needed, and much other knowledge, but there must be a basis of character. It would mean much if all these teachers, working in all parts of this great country to train young people for business, would improve their opportunity to impress the constant need of business integrity, sappiness honesty, absolute reliability, that can come only as the expression of high character. This quality, which we sometimes speak of as characterizing "a man we can tie to," is always a basis of character. A bond of this sort will win an honest treasurers, and men who are themselves full of trickery will appreciate a sturdy, honest character. In fact, there is no place, no matter how remote, where an honest character is not appreciated. A little story of an Indian trader illustrates this appropriately.

Some Indians shopped about the store of a new trader and examined his goods, but offered him no business. The chief then visited him. "How do you do, John; show me your goods. Am I to take a blanket for me, and calico for squaw, three otter skins for blanket and one for anco, uh; pay you by him, then take the skins, and left. On the next day he returned with a large part of his band, his blanket full of skins. "Now, John, I pay you. He drew from his blanket four otter skins, one after another, lifting them in his own hand. After a moment's hesitation, he drew out a fifth, a rich and rare one, and laid it on the counter. "That's right, John." Pushing it back, the trader replied, "you owe me but four, I want only one more." They passed it back and forth between them several times, till at length the chief appeared satisfied. He put the skin back in his blanket, motioned to another trader, and then, stepping to the door, cried to his followers: "Come, come trade with the paleface, John. He no cheat Indian, his heart big. Then, turning to the trader, he said, 'Suppose you take last skin; I tell hief you. No people name trade with you. We drive off others; but now you be Indian friend and we be yours." Before dark the trader was

waist deep in fur, and had his till well filled with cash.
Even untutored savages recognize an honest man and confide in him.

DOUBLE STANDARDS OF HONESTY

In the ethics of many business houses, there are two brands of honesty: The one, very elastic in its application, marked "for business purposes;" the other, none of the pliable or elastic quality, being reserved for home and social use. The business man, and the man in private life, often seem to live by two different standards. Governing themselves by this double standard of honesty, men do not hesitate, in business transactions, to resort to methods which, in private or social relations, they would not, or could not, or "immoral." But if they are troubled by any qualms or misgivings in regard to their commercial rectitude, or the immorality of any particular act, all questioning is set at rest by the formula: "It is customary every one does it." Yet the Good Book says, "Go not with the multitude to do evil."
Many business men would gladly use only the home brand of honesty, if they

would be hard to give a lesser definition of self-deception or hypocrisy.

MODERN SINFULITIES

In these days, many employers require some deception, a certain compliance with the existing order of things, a certain shutting of the eyes to defects and little irregularities and customs. They say competition demands this policy, and that these practices are so common, that we have come to regard them as something to be tolerated almost with open protest. How many a clean and pure boy has gone into some establishment with the dread of his master; never heard of, and training fresh upon him, with a high sense of honor, with character strained, only to fall into the snare of the keen, long-headed business of the firm, to whom the boy had learned to look up with awe and respect?

Oh! the havoc caused by the lowering of the standard, the dropping of the high ideal!
The boy was at first shocked by the question of methods of his sharp employer, but seeing around him many of these, he learned that in a great city there are two standards of morality, that almost any means which will result in a sale are deemed permissible.

How it hurt his tender conscience at first; how he shrank from the first little provocation; how his conscience reprimanded him the first time that he told a customer that the silks were made in France when he knew they came from England, or that the labels marked "foreign" on the bottles were made in New York; that the "pure imported olive oil" was really cottonseed oil, that the wines made in France were woven in the borders of the druggist made in a New Jersey factory. But the example of a rich master, the jeers of shop mates, gradual practice in misrepresentation, cure this malady. His first fight, to save his master's sake; and then, his master's for his own sake. He opened an account with ruin. Yet what wages will ever compensate him for the loss of his moral health? He heard little silences about, and shuddered about the shrill trahs, and he soon proposed to himself a brilliant, even if an unscrupulous career.

AN ILLUSTRATION

"If I hire you," said a Detroit grocer to a boy who had applied for a job. "I propose you will do as I tell you?" "Yes, sir," "If I told you to say the sugar was high grade when it was low, what would you say?" The boy did not hesitate a minute. "I'd say it," he replied, promptly. "If I told you to say the coffee was pure, when you knew it had beans in it, what would you say?" "I'd say it." "If I told you to say that the butter was fresh, when you knew it had been in the store for a month, what would you say?" "I'd say it." The merchant was nonplussed. "How much will you work for per week?" he inquired, very seriously. "One hundred dollars a week," he answered, in a business-like tone.
The grocer came near falling off his stool. "One hundred dollars a week?" he replied, in astonishment.

"With a percentage after the first two weeks," said the boy cooly. "You see," he continued, "if I were to come high, and, if you needed you in your business, you've got to pay them the price. Otherwise, I won't come back. This is the deal. The boy caught the grocer at his own game, and got the job at three dollars per week.

Can we wonder that, with such models before them, our young men and women be led, and crooked in their view, and adopt false ideals and standards?

(Concluded in April Number)
Second Class Postal Rates for Regular Publications of Private Business Colleges.

The most important matter now being considered by the Private Commercial School Managers' Association is that of second-class postage for their regular school publications, which was granted them by the act of July 16, 1894. \textit{While} the ruling of the Post Office Department to the effect that "incorporated Business Colleges are not regularly incorporated institutions of learning within the meaning of the act of July 16, 1894." has caused almost every Business College paper to be denied the right of mailing at second-class rates. Every one at all conversant with the matter, knows the ruling to be unjust, and without any foundation whatever. In the department there have been several abuses of the second-class rates, but we fail to know of a single instance wherein Business Colleges have abused the privilege. The department claims also that the second-class rates are the causes of the deficit in the department. The real fact of the case is that the larger the amount of second-class matter handled, the less the deficit. The following figures show that if the department had encouraged and fostered second-class matter, instead of hampering it by arbitrary decisions, the deficit would soon be wiped out. The record for four years of the number of pounds of second-class matter handled, and the deficit, is as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Pounds of Second-Class Matter</th>
<th>Deficit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1897</td>
<td>3,000,000 lbs.</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>1898</td>
<td>2,000,000 lbs.</td>
<td>$500,000</td>
</tr>
<tr>
<td>1899</td>
<td>1,000,000 lbs.</td>
<td>$300,000</td>
</tr>
<tr>
<td>1900</td>
<td>500,000 lbs.</td>
<td>$500,000</td>
</tr>
</tbody>
</table>

This shows that if the second-class matter could have been increased during the year from 500,000 lbs., there likely would have been no deficit.

Another way in which the deficit can easily be gotten rid of is by re-adjusting the rates paid railroads, cutting them down to the rates they would express for like service. The government pays the railroads 1c. per lb. for carrying the mails, the express companies pay 2c. per lb. for carrying their freight. It costs the railroads as much to carry the mails as it does to carry the mails. It is merely a question of hauling a certain amount of weight.

The government pays $5.74 per ton for mail from New York to Buffalo, the express companies pay $8.00 per ton, yet charge the same service. One line of railway received $8,575.75 per annum for the rent of four cars which could have been built in the best modern style for less than $7,000. Cars that rent for $8,000 are charged to the government for $7,000 per annum. One Post Master General estimated that a saving in rent alone of $1,000,000 could be made by the government owning its cars. The abuse of this privilege is an enormous leak. There are a few of the instances that should have the attention of the Post Office Department and are the "milch in the milkhouse." These are some of the facts.

The Legislative Committee have an agreed case now pending before the U.S. Court at Washington, D. C., on which we hope to get a decision at an early date. They have also employed legislative experts who are watching the action of Congress, and are looking after our interest in every way. We hope to get an amendment passed by the present Congress that will place the act of July 16, 1894, beyond the possibility of an adverse ruling by any officer of the department.

The Private Commercial School Association is actively at work along several other lines and desire to keep in close touch with all private Business Colleges in the country. We trust that every school manager that has not yet done so, will send his annual dues of $5.00 at once to Mr. G. G. Rodbrugh, Secretary and Treasurer, Omaha, Nebraska. Every private Business College should belong to this association, and take an active part in its work. We shall be glad to hear from any private school proprietor or manager at any time with suggestions, and if anything comes up in any state that needs the attention of the association, we trust the fraternity in that state will refer it to us.

Respectfully,

Endis Spencer, Pres.
Louisville, Ky.

MR. STAY AT HOME

Since seeing our report of the Federation, now feels very, very sorry he did not go to St. Louis, and will be sorrier still if he does not go to Philadelphia.

Resolutions.

The following resolutions were adopted by the National Commercial Teachers' Federation, St. Louis, Mo., December, 1901, and ordered printed in the various school papers:

1. The National Commercial Teachers' Federation, in annual convention assembled, herewith voices its renewed confidence in Commercial Education as a means of fitting our youth for capability in the practical affairs of life and for worthy citizenship in our matchless Republic.

2. We offer our congratulations to our professional co-workers throughout the land, to the business and industrial public, for the useful education everywhere, upon the recent movement among the educational authorities of our great cities and our higher institutions of learning toward the practical recognition of that department of educational training which was inaugurated by the private business schools of this country, and for which, for half a century, they stood as the sole supporters and exemplars, often under the stigma of an association of those who assume leadership in the educational thought of the country.

3. The delightful season of social and professional intercourse which we have enjoyed during the present assemblage in this city, inspires us to urge upon the members of our profession everywhere and upon all other workers in the field of practical education, the desirability of attending the future meetings of this body, and of contributing by their presence and counsel to the value and usefulness of the same.

4. We view with favor and favor the formation of state and other local organizations of Commercial Teachers, believing that the same are conducive to the cultivation of a desirable fraternal spirit, to the improvement of schools in their methods, and to the advancement of the cause of Commercial Education.

5. While we strongly favor the uniting of our efforts through the formation of local associations, we especially condemn any tendency that might arise to disunite these bodies toward discrimination against small but worthy schools, or to any interference in the individual methods of any school, so long as these are not flagrantly unprofessional or dishonorably conducted.

We hereby record our earnest protest against the recent arbitrary and extra-parlour ruling of the Attorney General of the United States for the effect that the incorporated commercial schools of this country are not "Institutions of Learning" within the meaning of the United States law which ruling un如有 deprives them of the benefit of certain comprehensive amendment that was confessedly passed especially for their enrolement, and of which they have availed themselves for nearly eight years. The commercial schools of the United States do not ask for governmental aid in conducting their business, but they do demand the right to disseminate their educational literature through the agency of the United States Mails at the same postal rates as all other educational institutions, and they especially insist that, by the terms of the Manderson-Hainer Act of July 24, 1894, which act has never been repealed (this right to send their periodical publications through the mails at the same express freight rates as was especially conferred upon them, and that the interruption of this by an executive department of the government is unjust, arbitrary, and illegal: and we hereby pledge our united efforts to carry out these requirements, and we protest against the removal of the stigma that has been wantonly put upon our worthy profession by the arbitrary and uncalled for pronouncement of a government official.

The resolution of our present, successful and enjoyable meeting we hereby tender our thanks individually and collectively to all who by their unselfish and tireless efforts have contributed to its success. We furthermore pledge our hearty encouragement and co-operation to the officers who shall have in charge the work of our organization for the ensuing year and we promise that by attendance at its meetings, and rendering every possible means to the cause of education, we will endeavor to advance the interests and welfare of this Federation.

Wants the Best

"In my estimation the PENMAN-ARTIST AND BUSINESS EDUCATOR is the best publication of its kind that has ever come under my observation; I have discontinued the other paper I was taking because I want the best," writes C. W. A. Anderson, Goodmantown, Minn.


Philadelphia.

There is no other city in the East that has the advantages of Philadelphia for a convention of commercial teachers. Beginning with the thrifty William Penn, and continuing with Robert Morris, Benjamin Franklin, Stephen Girard, Anthony J. Drexel, George W. Childs, John Wanamaker, Wm. L. Elkins, and P. A. Widener, it is notable for a class of business men of large influence, not commercial, but constructive capacity. Philadelphia is sometimes called slow, but it is distinctly superior to our greatest city in the number of its libraries, churches and schools, and in the number of its hours of workingmen. In its commercial exchanges, associations, and trade leagues, it is easily the foremost city in the United States. Philadelphia business men established and now largely maintain the Commercial Museum, than which no single private organized movement has done more for the manufacturing interests of this country. Here is the first important national exhibition, advertising the resources of the nation; here is the largest commercial high school in the world, the largest private business school in the world, and the first school of our largest commercial city to establish a Cordy for the study of commercial problems. Within two hours' ride of Philadelphia there are probably more commercial teachers than within an equal distance from any other group of cities. One commercial teacher, and these teachers are all taking a deep interest in the March meeting, which will undoubtedly be the largest gathering of commercial teachers yet held. No commercial teacher within 300 miles of the Philadelphia Commercial Cordy will peremptorily lose his best interests.

Information Trips

FAIRMOUNT PARK. This famous park containing 3,500 acres, was the site of the Centennial Exposition of 1876. In the park is Memorial Hall, a permanent memorial of the Centennial, costing $2,000,000. It contains in one of its buildings, the Museum of American Art, and in another, the Philadelphia Museum of Art, which is a part of the Philadelphia Museum of Fine Arts. The park may be seen, also, the Washington Monument, an imposing memorial costing $750,000; a fine equestrian statue of General Grant; one of the most attractive Zoological Gardens in the world, and a great number of very interesting historical buildings. Among the latter are William Penn's house, erected in 1693; "Mt. Pleasant," once the estate of Benedict Arnold, and later the home of the famous Benjamin Franklin. The beautiful Horticultural Building stands on the side of "Landsdowne," the fine country place occupied by King Louis Philippe, of France, who was living in exile in this country. The Schuylkill River and Wissahickon Drives are nationally famous for their charming natural beauty.

Government Institutions

The POST OFFICE is a splendid edifice of granite, the most expensive building of its kind, probably, ever erected by the government. It cost $2,500,000. The LEAGUE ISLAND NAVY YARD is a very interesting place to visit. The government has recently decided to make it one of the largest submarine bases in the world, and the scene of extensive building of repair shops and excavation for a large new dry dock, and work on government vessels. Well informed tourists always visit this institution. The EXCHANGE is a very old, in a penal system, from all others in this country, that there are no shops. Convicts work, eat, and sleep in their cells, not coming into contact with fellow prisoners in shops or halls, but where prevented by lack of space, and number of convicts to be provided for, each convict is given a separate cell. The prison consists of a central building from which corridors radiate like the spokes of a wheel. An arrangement of mirrors enables a watcher at the center to see the entire length of each corridor. When brought into the presence of each other or of visitors, a prisoner wears a mask so that his identity may not be known.

Educational Institutions

The UNIVERSITY OF PENNSYLVANIA, one of the greatest educational institutions of our country, was founded in 1720, by a company of broad-minded men, chief among whom was Benjamin Franklin. It broke away, in a measure, from traditional methods of commercial education, and since maintained a reputation for aggressive, practical work. Commercial teachers will be interested chiefly in the Wharton School of Finance, which is the foremost school of commerce and its higher commercial training. It was well-engaged in this school that Prof. Edmund J. James, made his instructive report on "Commercial Education in Europe," which has had a strong influence on the movement for commercial education here.

DREXEL INSTITUTE, founded by Anthony J. Drexel, the famous banker, will be visited by all commercial teachers who have not seen it, for it is the tangible expression of a great business man's belief in practical education for both sexes. Its home is in a beautiful building well worth going many miles to see, and it is under the control of the Department of Commerce, Mr. F. M. Hersh, will personally welcome visiting teachers.

GIRARD COLLEGE, founded for the benefit of poor orphan boys, by the practical and far-sighted Philadelphia mariner and merchant, Stephen Girard, is already internationally famous. The main building is an imposing edifice of Corinthian architecture, one of the finest examples in the Western Hemisphere. 50,000 boys pay regular attendance at this great school. President Pettoroli has given the members of the E. C. T. A. a special invitation to visit the school Thursday, Mar. 27. No one who misses this interesting part of the trip.

The CENTRAL HIGH SCHOOL building is a magnificent structure that cost $500,000. It is undoubtedly the finest high school building in the United States. It is four stories in height, with a basement, and it occupies practically all of a block 186 feet wide by 366 feet long. A great astronomical dome surmounts the roof of the building. This tower and dome is occupied by the Philadelphia Astronomical Observatory, and this will be open to visiting teachers. Almost everything conceivable in modern educational appliances may be found here. It is a boys' school, and there are nearly 1,100 students. Every commercial teacher will be interested to visit the School of Commerce in this institution, over which Dr. Cheesman A. Herrick presides. The school will be in session Thursday, March 28, and we shall personally welcome visiting teachers. We urge all members of the E. C. T. A. to visit the Philadelphia City Hall.

The GIRLS' COMMERCIAL HIGH SCHOOL is a great institution, and it has none of the attractive buildings. It should be visited, nevertheless, for its faculty of thirty-three teachers instruct annually more than 1,000 girls, who are preparing for commercial life.

Public and Historical Buildings

The PHILADELPHIA CITY HALL is said to be the largest municipal building in the world. It cost more than $300,000. It has a large, prominent, an impression of William Penn, a 50-foot figure, affording a remarkable view of the great city.

The BOURSE is a splendid building erected at a cost of more than $2,000,000, where the various Exchanges Commercial, Maritime, Grocers' and Importers. Drug, Lumbermen, Coal and Iron are housed, and where numerous Associations find a home, among them the Hardware Merchants and Manufacturers, the Board of Trade, the National Association of Manufacturers, and the Board of Trade. Its main room can accommodate between 4,000 and 5,000 persons. It is a great central exchange, typical of those of commercial Europe, and is the result of a thorough business education to visit and inspect it. In its splendid restaurant, on the eighth floor, the E. C. T. A. banquet will be held Thursday evening, March 27. The Minstrel Show at the Saxon Hall on the same night will afford some great banquets, but the Philadelphia banquet, and the famous dinner after dinner to the Rev. Russell H. Conwell will run the standard to the top of the mast.

The PENNSYLVANIA ACADEMY OF THE FINE ARTS is the oldest art institution in America, and one of the most noteworthy. The beautiful building, in which is a valuable collection of paintings, cost $640,000. Here are to be seen the best productions of our great American artists, Benjamin West, Charles Willson Peale, Gilbert Stuart, and Washington Allston. The Managing Director has written to welcome members of the E. C. T. A. to this point of interest.

INDEPENDENCE HALL, with the adjoining buildings, is of deep interest to every liberty-loving American. Every commercial teacher will want to see the room where the Declaration of Independence was signed, and the Liberty Bell which rang out the glad news, "proclaiming liberty throughout all the land.”

CARPENTERS’ HALL was the meeting place of the first Continental Congress. Its walls had they tongues, might tell of the eloquence and wisdom of Washington, Henry, Lee, and Randolph, all of whom were members of that first Assembly.
Sectional Meetings

Friday Morning, March 29, 1902

Commercial Section

W. R. Sherman, Vice-President, Will Preside.


10:30—Plan and Methods of Teaching Correspondence, W. J. Amos, Philadelphia.


12:00—Luncheon served by the Ladies of the Temple.

Friday Afternoon

1:00—"Business Teaching Customs in Connection with Bookkeeping," R. J. Shoemaker, Fall River, Mass.

1:30—Discussion.

2:00—General Discussion


2. "Do We Teach Bookkeeping as It is Practiced?" H. M. Rowe, Baltimore, Md.

3. Topic to be announced, S. W. Merritt, Norristown, Pa.

Program of the Meeting of the Eastern Commercial Teachers' Association.

March 25-26, 1902

To Be Held at Temple College, Philadelphia, Pa.

Thursday, March 27

9:00—All A. M. Address of Welcome, Ex-Governor Robert E. Pattison. Response, K. J. Shoemaker, Fair River, Mass.

11:30—President's Address, E. E. Gaylord, Beverly, Mass. Announcements, including itineraries.

12:30—Luncheon—served at the Temple College.

Thursday, March 28

Trips No. 1 to 6 inclusive. Start from the Temple at 1 P. M.

The Park

9:30—Trip No. 1, Leader, T. P. McNemar. Points of Interest: Washington Monument; Schuykill River Drive; Grant Monument; Zoological Garden; Penn's House; Welsh Memorial, Temperance Fountain; Memorial Hall; Horticultural Hall; Wissahickon Drive.

Public and Historical Buildings

9:30—Trip No. 2, Leader, F. R. Heath. Points of Interest: City Hall; U. S. Mint; Sub-Treasury, Independence Hall; Carpenter's Hall; Betsy Ross House; Bourse.

Industrial Establishments

9:30—Trip No. 3, Leader, W. J. Amos. Points of Interest: Baldwin Locomotive Works; Atlantic Kellinery; Cramp Shipbuilding Co.

General Meeting

Friday, March 29, 1902

Shorthand Section

F. K. Moore, Vice-President, Will Preside.


10:30—Symposium:


2. "To Whom Should It be Taught?" J. E. Gill, Trenton, N. J.

3. "How?" J. E. Fuller, Wilmington, Delaware.

12:00—Luncheon served by the Ladies of the Temple.

Friday Afternoon

1:00 P. M.—"The Stenographer in Demand," John F. Soley, New York.

1:30—Teach Typewriting. "Its Possibilities and Limitations," Chas. N. Miller, New York City.

2:00—"A Fad and a Failure," Wm. Hope, New York City.

2:30—General Meeting

Public Institutions.

Trip No. 1. Leader, T. H. M'Cool. Points of Interest: Academy of Fine Arts; League Island Navy Yard; Academy of Science; Eastern Penitentiary.

Educational Institutions.

Trip No. 5. Leader, J. N. Holdsworth. Points of Interest: University of Pennsylvania; Drexel Institute; Central High School; Girard College.

Business Schools.

Trip No. 6. No itinerary has been thought best, for these institutions will welcome visiting teachers at any time. Points of Interest: Pierce; Palmer; Mc-cool; Banks; Union, etc.

Thursday Evening

6:30—Social Hour.

6:30—Banquet, followed by Dr. Russell H. Connell's celebrated lecture, "Acres of Diamonds?" The banquet will be held at Boldt's in the Bulitt Building.

Friday Morning

Sectional Meetings.

Friday, P. M.; Sectional Meetings until 2:30 P. M.

Friday Evening

2:30 P. M. "Commercial Education as Demanded by Modern Conditions," by Dr. J. L. X. Hunt, Asst. Sup't., N. Y. City Schools.

5:20 P. M. Business Meeting; election of officers, etc.

Friday Evening, March 29

Public meeting in the Auditorium of the Normal School for Girls. Mr. John H. Converse, President of the Baldwin Locomotive Works, President.

7:30 Symposium: "What Business Education Means."

(a) To Private Business Schools, J. A. Luman, Manager of Pierce School, Philadelphia.

(b) To High Schools, Allan Davis, Principal of the Business High School, Washington.

(c) To the Universities, Chas. DeGarmo, Professor of the Science and the Art of Education, Cornell University, Ithaca, N. Y.

(d) Business Education and Our Foreign Trade. Theodore C. Search, President of the National Association of Manufacturers, Philadelphia.

Saturday Morning, March 30

At the Philadelphia Commercial Museum, 9:00, Inspection of the Exhibits and the Bureau of the Museum, with expert guides.

"What is Commercial Geography?" Dr. W. P. Wilson, Director of the Commercial Museum.

"A Working Method of Teaching the Raw Materials of Commerce," Dr. Chas. S. Delloy, Professor of Science and Geography, Central High School.

Adjournment.
The hotel Lafayette is a symposium for conferences and conventions. It has more than 200 rooms, each of which is individually decorated. The rooms are spacious and comfortable, and the staff is friendly and helpful. The hotel is located in the heart of downtown Philadelphia, close to many of the city's attractions.

The magnificent terminal stations of the Pennsylvania and Reading railroads are within walking distance of the hotel, as is the headquarter's hotel, and right in the center of the business district.

Many teachers will be disappointed in not being able to hear John Wannamaker speak during the convention, but it was not possible to obtain him, as he was in Europe at the time the program was completed, and there was no certainty of the time of his return. But next to the pleasure of hearing him speak will be the pleasure of listening to the one who may have gone into the planning structure of the hotel, its original freight house— which is the home of the famous Wannamaker store.

Some of the commercial teachers should organize an exciting outing for the teachers of the four Philadelphia regions beneath the Betz building.

If you have any money that you desire to keep, do not go to Leary's Old Book Store at 451 and Market streets. It is the largest second-hand book store in America, if not in the world. We ought to get a good fee for this reading notice advertisement if the opportunity is too good for some book lovers and the privilege of hearing the President of the Association is said to spend all of his cigar money at this old place.

There will be no apprehensive, suffering persons at the banquet this year, as there will be no after-dinner speaking, except what is done by the Rev. Mr. Conwell, and he has spoken his piece three thousand times during the last forty years, so that it will cannot be exceeded. He will certainly offer the chairman of the banquet committee an extra dollar for "value received" after you have heard Conwell's "Acres of Diamonds."

The Temple College was organized in 1918 by Russell H. Conwell, the now-pastor of the Baptist Temple at which he has gone from Boston, in 1882. The college enrolled young men of unlimited annual and its regular courses: it has 65 instructors, all college men, and the officers of the business to improve their education. Its liberal policy and its large commercial department, backed by the work of the chairman of the Banquet Committee, is worth while, the selection fittingly the E. C. T. A. should have there.

Mr. Conwell used to be a practicing lawyer in Boston, and in his lectures he refers facetiously to the "practicable" in treating his practice and gone to preaching. When he took charge of the Philadelphia congregation it numbered 3,14 now it numbers 200, and tickets are necessary for admission to its growing audiences. He has erected the beautiful granite buildings which are known as The Baptist Temple and The Pennsylvania School for Women as a public lecturer may be inferred from the fact that he has been paid $25,000 and all expenses for Mrs. Conwell and himself if he would agree to make a six months' tour of England. He traveled in India as a correspondent for the "Christian Science Monitor" and is now on his third trip through the Civil War with distinction: was left for the dead at a field hospital, was taken prisoner at another, and has seen life in most of its varied aspects. It is a long time since Mr. Conwell has failed to enjoy in being permitted to hear, without cost, this famous speaker and worker.

Professor Charles DeGarno is one of the business men. He is a retired soldier. He comes from one of the greatest families, and his message will be worth while.

Mr. Theodore Search is probably the foremost business man of this city today, as the advocate of a vigorous policy regarding commercial education. He and his associates have been successful in the highest quarters. His annual addresses before the National Association of Manufacturers have been illuminating with bright para
tons of business life, and the present one, which is an outline of educational training as one of the conditions of success in business, will be eagerly sought after by the public. His message will be a treat to hear.

Mr. J. A. Looman, the enterprising manager of Peirce School, probably the largest private business school in the world, has been qualified to represent the private business schools in the Friday evening meeting. Peirce School, it will be remembered, has made a practice of having at its graduating exercises, such national figures as Andrew Carnegie, Benjamin Harrison, Thomas B. Reed, Chancellor Dewey and Grover Cleveland. Its conservative policy and its marked success make it fitting that it should be represented at this meeting.

This meeting will afford an excellent opportunity for the National Business Managers' Association to meet. Many of its members will be present and they will certainly have as good an opportunity to hear the Rev. Mr. Conwell as was granted to them at the St. Louis meeting. We understand that President Enos Spencer of the National Association of Teachers will also be present and will have an opportunity to hear the Rev. Mr. Conwell.

Dr. Cheeseman A. Herrick, of the Philadelphia Central High School, has been most helpful with fertile suggestions in planning and organizing the Saturday evening meeting, and exceedingly effective in bringing the right points of the Friday evening meeting, one of the most powerful全新旧材料的be available in discussions on such topics, which some to the older members, often bored with the new.

If we mistake not, the "Yes," and the "No," and "Mr. DeGarno" will make a hit up the animals. Those who have attended previous meetings know that Mr. DeGarno is a hard hitter, and if one doubts the ability of Mr. DeGarno to care for himself, he need only cross-verbally express his thanks to Mr. DeGarno, who is a gentleman to have his temerity become "Mr. DeGarno" for "a hot time" with all the accessories.

It will be a battle of the giants when Zane, Collins and Flickinger get together on Peckham; then there will be "Mr. DeGarno" and "Mr. DeGarno". Each will have his turn, and all will have their turn on the same day, and that is about all the business that can be done with your dues to Treasurer M. D. Fulton, and we will be able to attend. Keep up your membership.

EDITORIALS OF THE PHILADELPHIA ARTIST AND BUSINESS EDUCATOR:

Gentlemen: Here we hand you the presses before the "Eastern Teachers to be held in Philadelphia. You may state that from present reports of educational leaders, Reduced rates have been obtained on all business cards, and the public are on the certificate plan. Be there. Nothing has been left undone to make the coming convention a success. The educators of Philadelphia are making extensive preparations for the receptions, in the teachers and all who attend will be handsomely entertained.

Very respectfully,


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

Rates to Agents and Club Raisers
Sent upon application. Whether you are in a position to send in or receive any subscriptions, let us know, so that we can favor you with our lowest rates for the same.

Considering the fact that we issue no partial or cheap editions; that our journal is high grade in every respect; that the color feature of the cover alone costs hundreds of dollars; that "less than that" is the distinctive feature of our magazine; that the art presented is the best ever given in the field of truth; and that the department of business education is upon a more comprehensive and truly representative plan than ever before put forth, we will come and name. Provided that the P. A. and B. E. is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class
The Penman Artis and Business Educator being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship; it is published in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Public School, Colleges, etc., and as well as a large number of office workers, public school teachers, business students, etc. Thouse who served as or fere is book subscriptions are many subscribers having it found in book form. Our rates for space are lower than those of any other high class journal published. Wherever advertisers will find from our columns money makers. Write at once for rates.

Advertising in The Penman Artist and Business Educator Pays
We confidently believe that persons who have something good to advertise, and then persist in advertising it, will find our columns unequalled, comparatively.

Surely a Joke
In the January number of the Western Penman a new course of lessons in business writing has been begun, and we notice under the head of "general instructions," the following:

"Mr. Koot. All execution in the beginning relating to form is purely through finger action.

"Now," were Editor Palmer in our position, what a fuss he would make over that. He would undoubtedly ask: Why does the Western Penman ridicule finger movement and then secure the services of a teacher to give lessons who advocates it? He would no doubt also do his best to make it appear that their Plan will teach our readers the finger movement fold, and then later on take it back regretfully. But this is enough. The public can see through a thing or two, and it has long since learned not to take Mr. Palmer seriously on these subjects.

A Good Example
Mr. Chas. J. Smith, proprietor of the well-known Iron City Commercial College, Pittsburg, Pa., not only attended the St. Louis National Educational Convention, but took three of his teachers with him and paid all of their expenses besides. He said he thought it a good investment, believing that he said it would work that much more extensively. This is what we call good sighted policy.

Mr. Smith orders each month one hundred and fifty copies of the PENMAN-ARTIST AND BUSINESS EDUCATOR for his pupils and pays for them out of his own pocket. He does this in order to stimulate interest and develop excellence on the part of his students. If more proprietors were to do likewise, we could put out a still better, more professional and socially, purpose. Nothing else can so acquaint you with the condition and progress of your profession as attendance at these meetings. It affords you a bird's-eye view of the work and its people.

Be a Philanthropist.
We hope all who can possibly do so will arrange to attend the Philadelphia Easter meeting of the Eastern Commercial Teachers' Association. The meeting is destined to be one of the greatest educational gatherings of the year. Whether one is professional as well as social purposes. Nothing else can so acquaint you with the condition and progress of your profession as attendance at these meetings. It affords you a bird's-eye view of the work and its people.

Bookkeeping at Home.
FREE: In order to convince you and others that we teach Bookkeeping more successfully by correspondence than many colleges do by giving personal instructions, and at one-tenth the cost, we will give to one person at each Post Office our Home Study Course No. 1 free. For particulars, clip this ad out, attach it to a slip of paper containing your name and address, and the name of this paper, and send to Draughon's Practical Business College, Nashville, Tenn.
Prof. C. H. Peirce, "The Electric Light of the West," is now located at Dayton, O., with the Miami Commercial College.

Mr. W. A. Thompson, Pontiac, Mich., has been unable to begin the lessons announced in "How to Make a Businessman," and his inquiries have been the cause of much worry.

The Bliss College, N. Adams, Mass., Jan. 10, 1892, gave its annual reception to students and friends. An interesting and successful recitation program was given, then dancing was indulged in, and the refreshments, and finally the good nights were said, to be followed by pleasant dreams and memories.

P. W. Clark recently accepted a position with the Elliott Commercial Schools, of Charleston, W. Va.

The Carlisle, (Pa.), Commercial College is enrolling with students. Mr. J. F. Mumont, proprietor of the institution, had to secure two additional rooms to accommodate them. He also had to secure ten new typewriters. He has an attendance of one hundred and twenty-five students. Mr. Mumont is no doubt giving his students more than their money's worth, which they have evidently found out. Success to him.

Mr. W. A. Arnold, of Redington, O., recently engaged with the Tittsville, Va., Business College, as Principal of the Commercial Department.

Mr. C. B. Munson, of the Brazil, Ind., Business University, writes that they have recently moved into new quarters, which are no doubt the finest in the State. He also informs us that they have the largest enrollment they ever had. Mr. Munson is an enthusiastic promoter of the PEXMAN ARTIST AND BUSINESS EDUCATOR, and is a permanent subscriber.

E. C. Hutchinson, President of the Salt City Junior College, Hutchinson, Kan., writes: "I now have one hundred students taking penmanship, and I have advised them all to take your journal."

We wish to compliment Mr. Hutchinson on his good work and on his ability in building up such a large school. Mr. Hutchinson writes quite a professional hand.

The Nebraska State Normal School is sending out a very neat little prospectus to make known the unusually large enrollment at Penn, Neb. Mr. S. L. Caldwell has charge of the penmanship and drawing, and from his penmanship in enrolling, and the knowledge we have had of him, he is doing excellent work.

"Lincoln Business College," Lincoln, Neb., is the place to be seen. The best catalogues received at this office this year. We receive larger catalogues, but none of better quality nor more direct in its purpose. The illustrations are not ordinary flat half-tones, but improved by the skilled engraver. The type is quite modern and plain. The printing excellent. The encolored title sign on the linen-lace cover is very artistic and suggestive. From what we can learn, however, the catalogue is the best of the PEXMAN Art School.

"As Others See Us," covered in purple and gold, and printed in blue and red containing testimonials complimentary to the above named school is the title of another pamphlet issued by this modern school.

The Springfield, Ill., Business College, H. B. Henkle, proprietor, issues a very creditable catalogue containing nice clear type and a good grade of half-tone illustrations. The school is certainly one of our best business schools and the catalogues released at this office this year.

The Penman-Artist and Business Educator

A Promising Career

Mr. H. O. Keesling, whose likeness appears herewith, was born twenty-six years ago at Deming, Ind., where he spent his boyhood days upon a farm, and in the village school. At the age of thirteen his parents moved to Noblesville, Ind., and later to Indianapolis, where he attended the High School, and later on, the Industrial Training School. While in the latter institution, he awoke to the possibilities of the future, and entered in to be a penman and business man. The school had just opened with a bookkeeping course, requiring two years for completion. He completed the course, however, in one year and was chosen assistant teacher in the commercial branches. Eighteen months after he secured a position as teacher in the Academy at Waverly, Ia., where he remained two years, after which he accepted a position as penman in the Indianapolis, Ind., Business University. Two years after, he accepted his present position as Principal of the penmanship department of the Kider-Moor & Stewart School, of Trenton, N. J. Besides keeping up his school, he is giving instruction in bookkeeping, involving rapid calculation, and arithmetic.

The May Meeting of the Ohio Business Educators Association at Dayton.

There has never been a time when it has been more important to the Business Educator to bring before the public the value of the work which he has done and which he is doing for the business public than now. The movement for Higher Commercial Education, which is attracting such universal attention, is giving some currency to the idea that the work of the Business College has been unimportant.

The facts that all Business Educators can present concerning the great number of bookkeepers, cashiers, secretaries, and phonographers employed in the business offices of the country must be generally known to give Business Educators the credit they due them.

National and State conventions afford the best opportunity for educating the public concerning us. Necessity of having education as a profession to permit it to be understood that we are in any degree hostile to this higher education, on the contrary it can but prove to be of the greatest advantage to us not only financially but professionally. Financially by emphasizing the great importance of our work and professionally by stimulating not only the Business Educator himself but his students to broader work now and hereafter.

It will always be true that nearly all office men and women of the country will be prepared by the Commercial Schools. The Higher Education requiring some time and hundreds of dollars, will keep all but a small percentage of those who annually enter business from attending these higher schools however valuable their courses may be. Because of this and many other considerations the Ohio May Meeting ought to attract every wide-awake teacher in the state.

A. D. Wilt is the preside of the association this year.

The attractions of the City of Dayton, with a National Military Home with 1600 disabled veterans and the great National Cash Register Company, with 2500 employees, aside from the highly interesting program of the convention insure a great meeting.

Now, Let's Be Fair

Great victory for vertical; tale of two conventions:
St. Louis, 191 Chicago, 167-17 vertical school children vs. 17 slant professors:
Vertical average, 18 letters; slant, 16.2. Highest vertical, 18; highest slant, 17.

Those who have been characterizing vertical writing as small writing will find much food for reflection in the result of two similar tests given before the Penmen's Association, one at St. Louis and the other in Chicago. The above figures are based on the second trial in each case. They speak for themselves. Further comment is unnecessary.

E. F. BRANDSTADT.
Akron, Ohio.

[1 was in the first contest, and witnessed the second. The main difference of opinion I could determine, was that the Chicago writing was much better than the St. Louis writing. If my memory serves me correctly, at Chicago, we tried to see how well, as well as how fast we could write, and alone the writing was not the only consideration. In this particular writing, the one at St. Louis, without the work to compare, may be misleading—Editor ZANER.]
The Passing of Ornamental Penmanship

Twenty-five years from now there is likely to be a very few top-notchers in ornamental script writing. A quarter of a century ago there were hundreds, where we now can count one. The young men of today do not exercise the patience which leads to the top in ornate writing, nor have they the time to acquire a style of handwriting for which there is only a limited market in these strenuous times. It would not be surprising, therefore, if the ornate beautiful in writing, conjured into perfected existence by Lyman P. Spencer, becomes, even in our day, a lost art. The New Spencerian Compendium of Penmanship, issued by C. W. Blakemath & Co. in the early 80's, is now out of print. I am told the initial cost of that work was nearly $1000 before a copy was printed; the launching of it was a failure. The magnifi-
cent copy-ships, fathered by Flickinger and issued, have barely kept pace with the ever-growing engraving; both of these standard works will pass away soon—more's the pity. Williams & Rogers' pen written copies (reproduced)

Zaner, Doner, Lampan, Kelchner, Mills, Conant, Lehman, Behrensmeier, Gluck, Henning, Tumbly, and others? The list is short. The balance imitate one of the above, or Madaras, and, as one critic has aptly said: "They exaggerate the faults and skip over the good points." Possbly the mistaken desire to combine the artistic with business writing is the head of the evil. These two qualities won't mix, and young penmen, if they want to become ex-

perts in either style, must work at them independently, and with different tools. The thing in ornamental writing is to not count time—in practical writing, speed is the good; legibility, of course, applying to both styles.

L. MADARASZ

COLORED CARDS

The Latest Thing Out in the Card Line

Come in seven colors. Great for advertising purposes. Schools use them. Pen-
men use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been look-

ing for:

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Other sizes to order.

Send 4c in stamps for one dozen blank cards, or 10c for one dozen written with white ink.

One bottle best white ink 30c
One plain alphabet 5c
One flourished alphabet 10c
Scrap book alphabet 10c
Oblique holder 10c

H. O. KEESLING,
Care of Rider, Moore & Stewart School
TRENTON, N. J.
Eastern Commercial Teachers' Association:

Let me to submit to you our sincere welcome to the City of Brotherly Love during your next annual meeting at this College.

The Business Schools and Colleges of the land have a far higher mission than that of making money, and must persistently keep open the avenues of learning and wealth from the common people to the more influential stations of riches and moral influences. Every good Business School is a happy port from the unproductive desert to the fertile plain of a successful life. Therefore, we shall heartily greet you next Easter.

Yours fraternally,

Russell N. Conwell
President

DESIGNER AND ENGROSSER.
Rockland, Maine.

Artistic pen and wash drawings of all kinds for all purposes. Fine catalogue work a specialty. Art posters plain and in colors. Strong, effective advertising cuts. Printing plates furnished at lowest figures. Send copy for sketches and estimates.

RESOLUTIONS

engrossed in pleasing effects of brush work and color illumination. No order too small for careful attention.

LOWEST PRICE. 
Send one-cent stamp for circular.

STOAKES' IMPROVED
large Taper Holder, Nickel-Plated Evolve
Sample, 10c Each.
STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8 and the seven pens will do all and more than the old set of 24 shading, marking, and plain pen combined.

Price per Set, $1.00. Sample, 15c.

My Shading Pen Inks are without a rival for quality and color.

Sample for 12c Stamps.

Compendium, 48 Pages, 25c.

J. W. STOAKES,
Milan, Ohio.

"Write us when you will arrive in Du Bois, Pa., and we will meet you at the depot with our 'Horseless Carriage' and take you direct to the College. [The above is one of Mr. G. W. Thom's methods of advertising his college. Quite up-to-date. —Editors.]"
In this lesson we take up two more of the points presented in the last lesson and which are to be kept continually in mind in making any drawing intended for reproduction: shades and shadows and composition. Taking up composition first, I show four small sketches illustrating the idea. In the first, we see bad composition, competition without any repetition; in number two, the composition is slightly improved, still monotonous in its repetition. In three, a still further improvement is made in that it contains a principal object. In four, we have a good composition, principality with repetition relieved by variety. In the matter of good composition, one rule should always be remembered; that the arrangement or combination of values or forms comprising a picture should be so composed that an observer may easily take in the whole picture at a glance, but the eye will always come back to some leading effect standing out stronger and more conspicuously than any other, and this leading effect should always be connected with the most important part of the subject to be illustrated. It may be dark or light, or stronger on account of superior size. Composition in a composition, for interest, injurious, for the eye goes from one effect to the other without repose. In the simple sketch, fig. 5, no attempt at fine technique is made, but rather coarsely I give an example of an effective arrangement of lights and shadows. Careful study on the part of the student will obviate the necessity of a detailed explanation in these columns. In fig. 6 is shown a simple Norman sketch which well illustrates the rules herewith presented. In this drawing, we see the principal lights placed solidly against the principal shadows; a central object balanced by tower and barn at one extremity, and shed and heavy foliage at the other. The very idea of a principal object suggests the necessity of repetition. All large or special effects should be repeated by smaller ones to prevent the appearance of boldness or isolation, although this repetition should never be forced or methodical. In the next lesson we will consider the matter of technique.

This is a portrait of Mr. C. A. Bliss, proprietor of Bliss Business College, Columbus, Ohio, the largest and finest equipped business training school in central Ohio. Mr. Bliss came to Columbus a little over two years ago, and by an unusual amount of push has pushed his school to the front. Last year he sent us more subscriptions than any other school, and the outlook thus far this year is good in the same direction. Mr. Bliss is also a lover of fine horses, as well as of fine schools, and as a consequence he took first honors for both double and single drivers at the Ohio State Exposition. His motto is, "Yours for Business...and he gets it.

CHARACTER—
HOW TO READ IT—
BY C. P. ZANER.

The above is a booklet of 10 leaves comprising an illustrated lecture (chalk talk) on "Character and How to Read and Represent It," it contains the results of years of investigation, study, observation, and practice upon the part of the author. The illustrations are printed on a wide margin and are principally outline, therefore easily copied and sketched quickly. Price, 25c. It is worth much more.

Address,

Zaner & Bros., Columbus, Ohio.

E. C. MILLS,
195 Grand Ave., Rochester, N. Y.,
will send you a letter inscribed, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.
I sized in numbers for the numbers come
To all whom this concerns and others.

There are a great many kinds of figures. There's the nonsense head of the ventriloquist figure. I found with a ventriloquist once, when we knew what it cost: the ventriloquist had the figures. We divided nine and the figure 9. Some people represent nineteen hundred by two ciphers. But there's nothing in it.

If the art of penmanship were lost, we could see figures of a new system. Halving numbers does not necessarily cut any figure. What's marriage but addition, divorce but subtraction, the arrival of your mother in law division and multiplication when your life troubles begin to come in.

The conductor on the train gets by the number on the ticket while he was going by the number on my ticket. I went by my station. The number of the train was thirteen. That's why we are unlucky.

Just then we made a flying switch and the new wires switching flies in the picture while a number 9. I tried to catch the 92 but the brokerman said set the 9s. The conductor said set the 9s. And the engineer smiled.

Figuratively yours,
Francis B. Courtney.

[Unique and novel figure writing by Francis B. Courtney of the Iowa Business College, Des Moines, Iowa. To read the same easily, turn the paper and look along the slant of the writing, holding the paper nearly level with the eye. Of course, this work is not given seriously for every-day usage, but it is a practical illustration of what a genius can do. Surely Courtney is no "figurhead" though his head can make use of lots of figures,—Editors.]

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Beautiful Diplomas

AND

50 Gold Dollars Free

to "Class of 1902"

Sheppard and Company, 79 East 11th Ave., Columbus, Ohio
THE HENDERSON HEAD BY G. S. HENDERSON, NEW YORK CITY.

Get Certificates for Philadelphia

Be sure to get a certificate from your home agent, or a receipt for full fare going to Philadelphia; present the certificate or receipt to the chairman of the Executive Committee, Mr. H. G. Healey, through whose enterprise this concession has been obtained. Your return fare will then cost you one-third the regular rate. See your local agent in time to write to Mr. Healey, in case there should seem to be any trouble in your getting advantage of the reduced rate.

School Managers' Association

Arrangements have been completed for the National Private School Managers' Association to hold a meeting or meetings on Saturday, March 29, 1901, at Philadelphia, in connection with the Eastern Commercial Teachers' Association. Be there as there will be important business to transact.

A Packard Teacher

(Continued from Page 14.)

it would be. Indeed, I do not think it nearly so easy as our own. A whole volume could be written on the inconsistencies of the Turkish Customs. A small fee to the examining official will pass an objectionable book or avoid duty on a new garment. Books taken from those coming into the country are turned over to booksellers in the city and publically sold. And what is true of the Customs is apparently true of the government; it is rotten from top to bottom and is a perfect anomaly. I see at once that this is the place to study European politics, for we are in the very maelstrom of political intrigue and cunning diplomacy.

What a sight is the market place in the early morning, and the world-famous bridge across the Golden Horn! What a strange sight is that motley array of people: the high-colored costumes of the natives and the sombre dress of the European; the men called “hannals” carrying veritable wagon loads on their backs; the jabber of Greek, Turk, Armenian, Bulgarian, Russian and a dozen other nationalities: the domes and minarets of the Mosques outlined against the blue sky—well, it is a scene that cannot be adequately described; it must be seen.

Enough for the present, for I shall write again of my work and plans. I have a herculean task before me amid this Babel of tongues, complicated systems of money, and with no suitable text-books. But, while it is a difficult work, it is nevertheless a most interesting one, and I shall no doubt enjoy what I shall have to do.

Very sincerely yours,

ROBERT COLLEGE, Geo. S. Murray,
Constantinople, Oct. 24, 1901.

TELL ME THE AMOUNT OF YOUR
ENGRAVING
AND I WILL QUOTE A PRICE
THAT WILL BE AN EYE-OPENER
G. S. HENDERSON, Artist & Penman,
245 WEST 33RD STREET, NEW YORK.

Auto Pen and Ink Mfg. Co.

Manufacturers of
FAUST'S New Improved Automatic Shading-Pen (very elastic)
FAUST'S Automatic Shading-Pen Inks (over 20 different colors)
FAUST'S Superior White Ink (that is white)
FAUST'S Superior Gold Ink (elegant lustre)
FAUST'S Japan Writing Ink (best ever made)
FAUST'S Myograph (many thousand now in use)

Publishers of
FAUST'S Compendium of Automatic-Pen Lettering and Designs. (The finest book ever published on this subject) and dealers in ALL KINDS of general supplies used by PENMEN. Write for circulars and estimates. Our SPECIAL $5.00 Automatic Outfit is the greatest combination for the money ever offered. We guarantee satisfaction. Order now.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago
Lessons in Engrossing—Number Seventeen—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

The letter used in this lesson is the plain Gothic outlined in a previous number. Lay out the work carefully with a rule and pencil, but in inking let the work be all free-hand. The outline of the letters should be strong or they will look weak after the tinting has been done. The panel should be dark enough to contrast sharply with the white of the letters and not too dark to contrast sharply with the black. The outer portion or border may be the same as the panel, lighter or darker, in either case the effect will be pleasing. Use 303 for all work, except the solid black, for which use a course, smooth pen.

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount, its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College.

JOB PRINTING POSTPAID
Finestock used, and all work first-class.
Envelopes, No. 61, Price per 100 $0.40
Bill Heads, " " " 35
Statements, " " " 35
Letter Heads, ruled, " " 65
Business Cards, " " 30
Blank Cards, Tinted
1,000 by express .......... 1.25
500 " " " .75
100 assorted or solid color, by mail 22
Samples and Prices sent for stamp.
A. Frederick, Middle Lancaster, Pa.

FOR SALE.
Thoroughly established and well advertised Business College with A1 standing and growing patronage, in a live city with five railways. Easily pay for itself first year. Excellent opening. Good reasons for selling. References required and given. Don't write unless you mean business.
Address "OPPORTUNITY" care Penman-Artist and Business Educator.

This is a portrait of Mr. Samuel D. Holt, the engraving artist of Philadelphia. Mr. Holt received his first and principal art training in the Zanerian Art College over a decade ago. He comes from a family of New England artists, and right royally bears aloft the banner of excellence in engraving art, thus maintaining his father's reputation.

Mr. Holt is the embodiment of modesty, rarely ever being fully satisfied with his own efforts. As a consequence, Mr. Holt is to Philadelphia what Rollinson is to New York City, and what Dennis is to Brooklyn. He has built up a very good engraving business, having, as it were, a monopoly of that class of work in the city of Brotherly Love.

E. C. MILLS, 195 Grand Ave., Rochester, N.Y., will send you a set of business capitals, arranged in systematic order for practice for 20c. They are fresh from the pen and will encourage you to do better writing.

The Pratt Teachers' Agency
70 Fifth Avenue, New York

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Gregg Writer
Penman's Art Journal
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Our handsome booklet containing extracts from CHAT, 10 cents a copy.
FREE to teachers sending name and address. Supply limited; write at once.
Lessons in Object Drawing

Number Three

BY ALICE A. GORST.

We have in this month’s lesson, a combination of objects, each requiring a different kind of technique.

The sea bean is almost black and highly polished. Therefore its lights and shades are very pronounced. The shell, which is white, is shaded more delicately, and in short curved lines to represent its grooved surface.

The star fish will be found much the hardest object of the three, since it has a rough surface.

The technique used consists of very short, broken lines. It will be noticed that the execution of the star fish in the two drawings given is not the same. However, the little protuberances are represented in both by rough, circular shadows. Care must be taken not to get the shadows two round and even.

Moore’s Flourished Cards are considered by competent judges the best in the world. One party ordered $20 worth of the $2 grade and said they met his expectations. You know what that means. Prices range from 10c to $2 per doz. Written Cards 15c. per doz. for plain white 10c. for Writing Bristol and 15c. per package. 12 Lessons in Writing & Flourished Display Designs at bottom prices. Circular free.

M. B. MOORE, Box 7, MORGAN, KY.

A letter in a model business hand has been received from C. A. Brainerd, Parkersburg, W. Va. Mr. Brainerd’s work certainly places him among the strongest business writers in this city. It is a pleasure to say that he is an enthusiastic supporter of the PENMAN-ARTIST AND BUSINESS EDUCATOR.

Some splendid business and ornamental writing has been received from C. R. Tate, penman in the Bartlett Commercial College, Cincinnati, O. Mr. Tate’s work is indeed quite professional.

One of the most dashy, delicate, artistic letters we have received for a long time recently came from the pen of F. B. Courtney, author of the Iowa Business College, Des Moines, la. Mr. Courtney used a capital letter with which to begin almost every word, and the effect he secured is something unusually attractive. Courtney is truly a wonder with the pen.

THE PRACTICAL AGE
OFFICIAL ORGAN BUSINESS TEACHERS’ ASSOCIATION.

50 Cents a Year.

Special Contributors for 1902 —

J. W. BARK, the Moline Humorist.
J. M. O’DAVIDSON, (Unitarian) New York City.
W. G. BROOKS, Special Contributor to “Puck” and “Judge.”

Address all Communications to
THE PRACTICAL AGE
MOLINE, ILL.
Two Important Books.

Educational Foundations of Trade and Industry,
By Fabian Ware.


This timely book describes the educational foundations of trade and industry as exhibited in the school systems of the chief European peoples and of the United States.

The section devoted to the United States gives an exhaustive resume of the characteristics of American education, from the kindergarten to the graduate university. Since Mr. Ware treats the subject more on its practical than on its cultural side, his examination includes a thorough analysis of commercial and technological education in every aspect and branch. The latest information has been used, and a large amount of concrete illustration, drawn from the actual workings of individual schools, gives the argument freshness, clearness, and coherence.

In its special field this book is a most successful attempt to incorporate education in the cult of the goddess of Work—the modern substitute for the goddess of Caste.

Adams's Commercial Geography.

Twentieth Century Text-Books.


In this timely book are set forth, in succinct and trenchant style, the bases of the science of commercial geography, the causes and laws of barrier and exchange; the natural conditions that effect these—climates, soils, land surfaces, ocean currents, rivers, winds; the features that determine human settlements, cities and harbors, etc.

Perhaps the book's crowning excellence is its maps, charts, and drawings. These are remarkable and unique. With great labor, they have been constructed to exhibit at a glance, in the most graphic and forceful way, the comparative trade and products of the globe. Every one of these is new and specially prepared.

In this book the teachers of the country are, for the first time, supplied with a treatise in which all three of the following essentials are present: A scientific discussion of the laws of the subject; the practical application of these to the phenomena of universal commerce; a clear statement in accordance with the rigorous demands of modern pedagogy. The signal success of the book before it was three months old and the lavish praise it has brought from the leaders of commercial education are sufficient testimonies to its extraordinary merit.

If you want a Teacher of Shorthand

Of Course You Want a Good One ★★★

We can give you expert assistance on just this point. Write, giving particulars, regarding the position you wish to fill, and we will place you in communication with the right teacher. No charge to you or to the teachers...

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Lessons in Ornamental Penmanship—A work in slip form based on the $10 mall course formerly given by us, with some extra plates. A thorough and complete work for home learners.$0.75c

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published.$0.50c

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequaled.$0.50c

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published.$0.50c

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address:

ZANER & BLOSER, Columbus, Ohio.
The above are from the pen of Mr. F. B. Courtney of The Iowa Business College, Des Moines, la. Students of the ornate or line art penmanship can find excellent material in these signatures for a number of lessons in gracefulness of curve, harmony of line, and beauty in shade. The first is a veritable whirlpool of dash and daring with the pen. To do such work one must possess a clear knowledge of what he desires to reproduce before placing the pen on the paper. After it is once started the only thing the eye can do is to watch the general trend of affairs, as the pen travels faster than the eye can observe details. A glance at the remaining combinations reveals the fact that all capitals are equal distant, one from another, and that shades occur at regular intervals, no two being very close together.

G. WINSLOW
Mammoth Spread Eagle Design Including the Declaration of Independence (3 ft. x 5 ft.)

Artistically engraved. One of the finest pieces of Ornamental Penmanship executed, embracing all Hand Flourishing, Ornaments Lettering, Script, Pen Drawing, etc. If you want the original it will cost just $20, but a Bromide reproduction, 32½ x 43½ in., showing in every detail exactly what the work is, can be had for $1. If you are an admirer of the art you should see it. If you wish to get up artistic designs you need it. If you are not satisfied with the piece and will return it in good condition, your $1 will be refunded.

What MADELYN says, who knows a good thing when he sees it: "**The photo of your masterpiece: THE DECLARATION OF INDEPENDENCE** is worth many dollars to young penmen. There is nothing like it to be had at any price, and the student who can work with accuracy, by studying it, will be sure of success. The hand, and the original flourishing simple and intricate letters, are of the highest order of merit! The eagle at the top is a standard, while the portrait of Washington above is worth the dollar." **

H. Dunlop
357 Fulton St.
Brooklyn, N.Y.

[Signature]

Opposite City Hall
In this lesson the straight line is the predominant feature. These letters are taller than any in the previous lessons, hence you must have a larger field of movement. Hand action can be used to a large extent here, and is not so tiresome as finger movement.

In making these long strokes the general tendency is to make them too heavy, and to begin to turn too far from the bottom. All should be the same in width, and $d$ and $h$ the same, the small letter $i$. New strokes, $T$, $D$, $H$, and $K$ are twice, and $P$ three times the height of the small letters. The oval part of $D$ is the same as the oval part of $A$. The last shaded stroke of $H$ and $P$ is the same as the last one of $A$ and $M$. This is a hard stroke to make and is worthy of careful analysis. The upper third of $P$ is a right curve; the middle, a straight line on the main slant; and the lower third, a left curve.

The second part of $K$ is made a little taller than the small letters. Both these strokes are compound curves, somewhat difficult in execution, but beautiful in design. Good pen, ink, and paper are important. Have the best. If your lines are rough on one side, your holder may not be adjusted properly to suit your action.

Make shaded strokes a little more compact in the words, giving it a fine, artistic effect.

Mr. W. Cassmore, of Richmond, Ind., took upon himself a life partner in the person of Miss E. Pearl Littell, of Cincinnati, O., Jan. 1, 1902. We know Mr. Cassmore to be an exceptionally fine fellow, and we have no doubt but that it is a case of "like attracting like." Our cordial well wishes to the new firm.

Population Increases

Born to

Mr. and Mrs. F. B. Helius,
A Daughter
Catherine.

Monday, January 25, 1902.

Weight, ten pounds.

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CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Black Cards—Best made for white ink.

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Price</th>
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<tbody>
<tr>
<td>100 by mail postpaid</td>
<td>28c.</td>
</tr>
<tr>
<td>500 by express</td>
<td>75c.</td>
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<td>1000 by express</td>
<td>$1.35</td>
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</tbody>
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White Cardboard—Wedding Bristol for fine pen work. Sheets are 22 x 27.

- 6 sheets by express | 60c. |
- 12 sheets by express | 1.00 |
- 2 sheets by mail postpaid | 50c. |

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 32.

- 6 sheets by express | 40c. |
- 12 sheets by express | 70c. |
- 3 sheets by mail postpaid | 50c. |

Black Cardboard—Finest for white ink.

<table>
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<th>Quantity</th>
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<tbody>
<tr>
<td>6 sheets by express</td>
<td>50c.</td>
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<td>12 sheets by express</td>
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<td>2 sheets by mail postpaid</td>
<td>50c.</td>
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Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.

- 6 sheets by express | 50c. |
- 12 sheets by express | 70c. |
- 3 sheets by mail postpaid | 50c. |

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Price</th>
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<tbody>
<tr>
<td>1 bottle by mail postpaid</td>
<td>30c.</td>
</tr>
<tr>
<td>1 dozen bottles by express</td>
<td>2.00</td>
</tr>
</tbody>
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Arnold’s Japan Ink

- Nearly 1½ pint bottle by mail postpaid | 40c. |
- 1 pint by express | 45c. |
- 1 quart by express | 75c. |

White Ink—Very fine.

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<th>Quantity</th>
<th>Price</th>
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<tr>
<td>1 bottle by mail postpaid</td>
<td>25c.</td>
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<tr>
<td>12 bottles by express</td>
<td>1.85</td>
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</tbody>
</table>

Writing Paper—Flano, 12 lb. paper made. 900 sheets per ream, ruling wide and faint. 1 ream by express | $2.15 |

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express | $1.85 |

Practice Paper—Best for the money to be had. 1 ream by express | 1.40 |

Send stamp for samples of paper.

Envelopes—100 fine blue by mail postpaid | 40c. |
| 100 fine white by mail postpaid | 40c. |
| 1000 either kind by express | $1.50 |

Address, Zaner & Blower, Columbus, O.
This work is a Revelation of Practical and Expert Accounting of Joint Stock Company and Corporation Accounts and of the Higher Work of the Accountant. Locating Errors, Vague Statements, Distortion System, etc., etc.

In extent of subjects, in thorough mastery of material, in scientific and practical forms, in arrangement and classification in work and in ethical and philosophical discussions of accounting and of financial subjects, it STANDS ALONE AS THE MASTER WORK OF THE AGE ON ACCOUNTING.

These Books Contain 44 Years of Study, Experience and Labor. They represent the advanced thought of the age on Accounting and Practical Mathematics.

All who aspire to the loftiest planes of Accounting, or who wish to keep company with the progress and evolution of the two sciences which hold trade and commerce in their orbits, and keep in harmonious revolution the financial values of the world, should have copies of these books. The following are a few of the 1,200 subjects treated in Soule's New Science and Practice of Accounts:

Spencerian Writing.

Its Evolution, Characteristics and Claims.

READ BEFORE THE NATIONAL PENMAN-SHIP TEACHERS’ ASSOCIATION.

S. J. LOUTS, No., DEC. 31, 1904,
BY ROBERT C. SPENCER.

Observation and experience in Europe and America where freedom and rapidity of movement are employed in writing script forms which are best adapted to speed, there is a tendency to slant. It is claimed for Spencerian Writing that it recognizes and provides for these requirements and tendencies more perfectly than any other.

Standard slant Spencerian at an angle of fifty-two degrees elevation from the horizontal corresponds to the average slant of writing in Europe and America. All things considered, it is claimed for this slant that it combines more advantages than writing in any other position on the line and has fewer disadvantages.

It is also claimed that Spencerian can be written at other angles, including vertical and backhand, more satisfactorily than any other slant. This is due to the characteristics of Spencerian, and to the tendencies of the public to vary its writing from the standard position.

Vertical and backhand Spencerian are variations in position on the line from standard slant writing produced by merely changing the position of the body or the hand.

It is claimed for Spencerian that it accords liberty of choice as to forms, combination, spacing, height, position on the line and otherwise, necessary to individual requirements and tendencies, and commingling itself to varying conditions and needs.

The originator and author of Spencerian treated style as an optional and aesthetic feature to be selected according to taste or convenience. In this feature Spencerian differs radically from styles that preceded it. In the coarse round and copy handstyles, as well as in the slant styles, the design was determined by pressure on the pen, retarding movement, wasting nerve force and causing fatigue.

Unshaded Spencerian writing composed of flowing and rapid lines, entirely different according to taste and fitter, and is easily acquired and executed.

The tasteful distribution of shade in accordance with Spencerian ideas gives life and expression which unshaded writing lacks. Without the contrast of lights and shades in their proper relations, objects and imagery are more or less lifeless or imperceptible. This law of nature holds generally in art of which writing is a branch. Spencerian entitled men to a degree that gives pleasure to cultivated taste entitiled to consideration in dealing with the beautiful as a factor in education.

Spencerian is characterized by the fact that they embody and give expression to concepts that challenge admiration for utility, variety and beauty. The author of Spencerian was of a poetic and artistic temperament, and in sympathy with nature and susceptible to her impressions and inspirations which found expression in Spencerian writing through the graceful movements of his master hand and pen. The oval and undulating lines of his style were the products of his mind and heart inspired by objects of beauty about him.

The oval or ellipse so prominent in Spencerian capitals is a favorite form in nature, visible in the shapey human head and face, and in the orbit of the earth in its movement through space. The pleasing variety and refinement of curve adapted to art. Hence its fascinations observable in the pleasure with which children and young people practice its forms and combinations with the pen, in gaining muscular control, and in training the eye, the hand, and the mind.

The author of the Semi-Angular System of Commercial Script and teacher of Whitefield High School in Pennsylvania, Dr. Whitefield, speaks of his design as follows:

“Our design has been to present to the Public a System

Plain to the eye and gracefully combined.

To train the muscle and inform the mind.

To light the school boy’s head, to guide his hand,

And teach him what to practice when a man;

To give to female taste the symmetry it loves,

Bud, leaf and flower, for letter her chase mind approves.

No golden bow this humble author claims.

Utility to enlure mind his aim.”

The claims of Spencerian Writing are made clearer by study by comparison with the slow clumsy foreign innovation of vertical writing and its American imitations and modifications. The popular mind and heart of America seem to adhere readily to Spencerian. The business community which was largely ignored in the attempt to change and pervert the hand writing of the American people is rebelling against the ill conceived and unfortunate variations of both the prospects of the youth who are ambitious to enter commercial life, and to the commercial world requiring rapid business writing.

Spencerian writing is the soul of the business colleges and commercial schools of America to which they are greatly indebted for their popularity and success.

The originator and author of Spencerian writing was from their inception the ardent friend and promoter of business schools and education in which he and his pupils and disciples were actively engaged as founders, teachers and students. The writer of Spencerian was more keenly alive than he to the value of business education, and none took greater pride in the success and achievement of the thousands going out into the business world, with carrying with them Spencerian Writing as a passport to business life.

The loyalty of business colleges and business educators to Spencerian writing is evidenced by the way they continue to make it the basis of their instruction in writing, freely adapting its modifications to suit their tastes and inclinations in meeting the rapidly changing demands.

Spencerian periodical use and in Spencerian abundant resources upon which to draw for copious and varied illustrations, and methods, and for which they give credit to Spencer as the original source and inspiration.

His artistic fancy found eloquent expression regarding writing in many ways, deeply impressing superior minds drawn to him by his personality and susceptibilities to his person, ideals and teachings.

In his lecture on the “Origin and Progress of the Art of Writing” nearly fifty years ago, Father Spencer said: “The eye glances along the well-written page with as much pleasure as it rests on a beautiful grove, when nature and art have unitedly tasked themselves to blend the greatest variety with utmost symmetry. And as we travel though the rich scenery from whose depths breathe out the sympathy of a spirit of inquiry, and the voice of love and friendship, we spontaneously acclaim:

“Art, Commerce and fair Science, three,
Are sisters linked in love;
They travel air and earth, and sea.
There’s beauty in the art that flies
The voice of friendship wide;
There’s glory in the art that wings
its throbbings o’er the tide.”

In conclusion permit me to express the hope that I have not too far overstressed the bounds of modesty and propriety as the modest son is spoken of speaking Spencerian writing, its evolutions, characteristics and claims, related as they are to the history, growth and progress of our country, and to all the great interests with which commerce is related, that general education are intimately related.

Finest Supplies for Penmen and Artists

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Gillott’s No. 204 Pen for drawing purposes. Gross $1.00, 3¢ Gross 25c., 1 Doz....12c.

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Gillott’s Crown Quill Pen No. 599—Very fine points. 6 pens 25c, 3 pens....10c.

Soennecken Lettering Pens—For making German Texts, with pointed English, and broad pen letters. Set of 12 numbers 1, 12, 2, 25c., $3, 5, 8, 5 and 8 single pointed and 10, 20, 30, and 40 single pointed, and all fine double pointed,....10c.

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

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1 Holder. 10c.

2 Holders 15c.

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Straight Penholder—Cork tipped and best for business work, with pointed English, etc. 1 holder, 10c.; 6 holders, 40c.; 12 holders....65c.

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Cash must accompany all orders. Prices are too low to be sent even by money order, or for stamps for small amounts.

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3. The lightest and most even touch.

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W. L. Thomas, Pen Specialist.

Try My Work Once.
Memorials and resolutions engraved, diplomas made with the pen and filled. Invitations neatly executed. Cards one doz. 20c, two doz. 35c. Send 1c for a specimen of my different styles of writing. Address W. L. Thomas, Box 512, Wichita, Kansas.

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It was immediately followed by several other systems, all patterned as nearly as possible after the Budget System, but failing in every essential feature that has made the Budget System the standard by which all others are measured and found wanting.

Later, the Second Budget System, Commercial and Industrial Bookkeeping

Was issued, and in due time another crop of imitations will follow, introducing as many as possible of the new practical features first published and illustrated in the series of sets that comprise the complete course of that system.

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The credit of decided and unquestioned superiority attaches not only to the bookkeeping publications of the Sadler-Rowe Company, but also to their publications in Commercial Law, Arithmetic, English and Correspondence, Shorthand, Typewriting, Commercial Geography, Penmanship and Spelling.

This Month the Attention of Commercial Teachers is Called Especially to the Following:

Jobbing and Commission Set
Commercial and Industrial Bookkeeping

SPECIAL FEATURES:
1. A business conducted by a corporation.
2. A jobbing and commission business combined.
3. Supplementary exercises covering every phase of opening and closing corporation books and accounts.
4. The most practical system of accounting for a jobbing and commission business yet discovered.
5. The Account Sales Register introduced and illustrated.

(This special book was first arranged by the author for the Pittsburg Produce Commission Co. in 1886. Its use has since spread over the entire country—so much so that it has lately appeared in another bookkeeping publication.)

Complete outfit will be sent to teachers onceipt of $1.30, charges prepaid.

Billing’s Synthetic Shorthand (Graham-Pitmanic)

1. The FIRST book that represents the alphabet in sections and the vowels one at a time in such manner that the dullest student cannot fail to grasp the subject readily.
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4. The ONLY book in which hooks, half lengths, etc., are exhibited by tables in such manner that their differences and similarities may be seen at a glance.
5. The ONLY book in which phrasing is taught systematically, beginning with simpler forms and progressing to the more complex.
6. The ONLY book presenting the subject of shorthand penmanship.
7. The ONLY book containing a comprehensive list of commercial phrases. 900 are given against 90 in Graham’s book.

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BACK NUMBERS ARE ALL GONE  SUBSCRIBE TO-DAY.
FINEST SUPPLIES FOR PENSION AND ARTISTS

CARDS, INK, PAPER, ETC.

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Blank Cards—White bristol with finest surface for fine penmanship. 100 by mail postpaid $0.86. 500 by express $7.50. 1000 by express $13.80.

Black Cards—Best made for white ink. 100 by mail postpaid $0.86. 500 by express $7.50. 1000 by express $13.80.

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22 x 29. 6 sheets by express $0.60. 12 sheets by express $1.00. 2 sheets by mail postpaid $0.50.

Black Cardboard—Finest for white ink. Sheets are 22 x 29. 6 sheets by express $0.60. 12 sheets by express $1.00. 2 sheets by mail postpaid $0.50.

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33. 6 sheets by express $0.60. 12 sheets by express $1.00. 2 sheets by mail postpaid $0.50.

Zancan India Ink—A fine drawing ink and best for preparing script and drawings for photo engraving. 1 bottle by mail, postpaid $0.30. 1 dozen bottles by express 2.00.

Arnold’s Japan Ink—Nearly a pint bottle by mail, postpaid 40c. 1 pint by express 50c. 1 quart by express 76c.

White Ink—Very fine. 1 bottle by mail, postpaid $0.25. 12 bottles by express 1.85.

Writing Paper—Finest 12 lb., paper made, 900 sheets per ream, ruling wide and faint. 1 ream by express $2.15. Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express $1.95.

Practice Paper—Best for the money to be had. 1 ream by express 1.40. Send stamp for samples of paper.

Envelopes—100 fine brite by mail, postpaid 40c. 100 fine white 40c. 1000 either kind by express $1.50.

Address, Zaney & blocher, Columbus, Ohio.
Immaturity and Prematurity.

The art of writing is the most difficult art people in general are supposed to acquire. It is the smallest art and the most skillful art. Its daintiness and its speed requirements make it skillfulness greater than any other art in common usage. This is one reason why there is so much poor writing in the world. It is also the strongest argument why our long-hand needs to be simplified as much as possible so as to make the art easier for the unprofessional writer. But there will always be some poor penmanship in the world, because there are some people who are naturally careless, and others naturally clumsy or awkward.

But even though writing is one of our most difficult arts, that does not mean that all cannot and should not acquire it. Instead, it means that our teaching should be of the most sensible, intellectual, and skillful sort. To be this, we must know when to teach writing so as to produce the best results. They say there is a time for everything, and a time even to pray. Let us, therefore, find the right time for the teaching of writing.

Being a difficult art and dainty, it requires muscles of a supple yet wiry sort—muscles not found in normal childhood nor in old age. The years of from ten to fifteen are specially suited to the acquirement of skillful arts—arts of not a heavy or straining nature. This, then, seems to be the period nature intended for such an art as writing. This period corresponds to our grammar grade in the public schools. And at no other time in our public school system of instruction have pupils so much time for and need of acquiring the art. Let us then begin to centre our energies upon that period and teach writing strenuously.

Children at the age of six are too immature for so difficult an art as writing. But being required to acquire it as they now are in most places, they acquire also habits which, forever after, stand in the way of correct learning. The two most serious habits are gripping and excessive finger action, both of which injure the child and the handwriting.

At the age of six, the fingers and their muscles and nerves are not so fully developed as the arm muscles. (Small muscles develop later in life than the large muscles.) The child is therefore too immature to acquire and use such a small, skillful art. Instruction during this period of immaturity is necessarily premature. Prematurity is always the forerunner of early decay. Premature instruction and training, no matter how efficient, is, in the long run, poor because it is not in accord with the laws of nature.

Child labor, no matter how efficient, is, in the end, detrimental to the child and to society. In fact, the more proficient and efficient the child in our factories, the less efficient will that child be later on. So it is in writing. The prodigy at six exhausts its vitality and enthusiasm, and later on becomes a notorious scribbler. This is due primarily to premature instruction during immature years. Less and larger writing in the primary grades, and more efficient instruction in the grammar grades, are the remedies for so much poor writing in the world. These are basic reforms and need to be seriously considered.

Reforms of today are forerunners of practice tomorrow, if they are true reforms and pushed to the front by sincere and enthusiastic advocates. Are you pushing anything to the front, or are you being pushed? As true specialists, you need to be the forerunners of progress, not the followers. If the things of which we have spoken are not vitally needful reforms, let us know of some that are and we will then help to push the n into practice. Until then we shall continue to advocate simpler writing, less and large writing in the primary grades, and more efficient training in the grammar grades.

I take much pleasure in submitting this as a specimen of my rapid business penmanship.

C. J. Schweitzer Jr.
Lessons in Rapid Business Writing

By

E. C. Mills, Rochester, N. Y.

Number Eight

Instructions, Plate 35.

Nearly every one learning to write has a great deal of difficulty in making the small "r" and "s." This plate has been prepared especially to give the student a great amount of practice on these two letters. Study the form of each letter carefully and then arrange the work just as it is given. Try to write straight when you turn the paper lengthwise. Finish "s" with light dot. Next make the border, using the pulling motion. Make lines compact.

Instructions, Plate 36.

Most students are prone to neglect the figures. Use a free muscular movement in making these and keep figures quite small. Connect both parts of figure "5." Next try to arrange the figures in columns for addition. The tendency is to make the figures too large and heavy. Make all lines light and write at a fair rate of speed. Wherever you find the nervous lines, work them out by increasing the motion. The border may be made with a light, rolling muscular movement.
Instructions, Plate 37.

As we near the more difficult copies, the student is liable to neglect the necessary preliminary movement practice. Always start out the lesson with a vigorous drill on large exercises and then follow it up with the smaller, toning down movements. Before beginning a sentence copy, it is well first to practice the capital letter or letters in that copy separately. Then watch the movement and see that it is applied in the small letters. Retrace small "t" carefully. Uniform spacing will help the general appearance of the writing.

Plate 37.

God gives us the strength to labor,
I am bound to succeed, I will.
Ames & Rollinson Co., New York,
The breaking waves dashed high
On eastern and rock-bound coast.
And the woods against a stormy sky
Their giant branches tossed.
Another man's trade costs money.
Signatures made with a lead pencil are good in law.

N.Y., the wealthiest State in the Union.
Both makes all things difficult;
industry all things easy.

Louisville is called the "Fall City."

Instructions, Plate 38.

Make all down lines on same slant. Swing the hand with vigor. Do not hesitate, but write these copies with a confident movement. The fingers may be used a trifle in forming the loops, but the hand and arm must be driven along at the same time. From one to two pages, or even more, should be filled with each copy. Be careful and guide the hand in an intelligent manner.

Plate 39.

"I never was on the dull, tame shore,
But I loved the great, sea more and more."

A note drawn on Sunday is void.
You should give your entire mind to the work you undertake.

Bassan, purchased from Russia, '67.
San Juan is the capital of Porto Rico.
Instructions, Plate 30.

You need not omit the movement practice just because they are not given here. There should be no shades on these copies nor heavy down lines. Be sure you make the upper parts of "m" and "n" and the under part of "u" round. Keep pushing the paper upward as the writing progresses down the page, in order that the arms may be in the same position upon the desk. Do not become careless about your position. Often read the instructions in September number regarding position, peeholding, etc., and compare your position with that in the illustrations. Now compare your work with the copy often and get the two close together so that an accurate comparison may be made. Look carefully for the little faults. If you do not see these faults your progress will be slow. Keep the hand turned well toward the left.

Mr. Lehman's Parting Words

[The following paragraph was crowded out of the March number. Mr. Lehman intends favoring our readers with work as soon as he finds time to do so. The course just closed has been very helpful and of a high grade. EDITORS.]

In closing this short course of business writing of which this is the last lesson, I wish to say, that if any one who has been following the course carefully is in need of special instructions or suggestions in writing, I shall be glad to make the necessary criticisms if you will be kind enough to send me at least one page of your difficult work so that I may give you the corrections in a way that will be helpful to you, and enclose 10 cents to cover postage, and what time it may require to do the job in your work. Kindly remember that if there is any secret in all in learning to write a good hand, it is in being industrious enough to produce good results. You should take an interest in whatever you undertake to do, if it is worth doing at all. It should be backed up with the best efforts, and all the energy you have. When you see a good writer you naturally become interested in his ability, and wish you could write as well, but it seems that few are really willing to devote the time and energy necessary to become possessors of a skillful hand. I do not believe that it is necessary for any one to fail in acquiring a good substantial hand. Failure in most cases is simply lack of concentration of effort. It is not a lack of knowledge that makes the true scholar or that keeps the factories going, as much as it is concentration of effort. It is an indisputable fact that history cannot deny, that most of our greatest men were small men, but they had the power to concentrate their efforts. At the present time it is hardly safe for one to undertake to do two or three things, for it is always necessary for one to devote his entire time to one profession to make a success of it.

H. B. Lehman.

Lessons in
Business Penmanship

BY A. K. BURNETTE, BOWLING GREEN, KY.
Number One

INTRODUCTORY

Being called upon by the editors of the Penman-Artist and Business Educator to conduct a series of lessons in business penmanship through their valuable paper, I will endeavor to give a course of lessons and instructions which I think will, with thoughtful and energetic practice, enable the student, or those following the lessons, to improve in writing. We have reached a point in civilization where a good rapid business hand is in demand more than ever before. We hope all who are anxious to improve their penmanship will follow this series of lessons from beginning to end. The manner in which you practice is of great importance. A few moments devoted to careful, thoughtful, and accurate practice is worth more than hours, or even days, of careless, shoddy practice. It is not how much we do, but how well we do the thing that tells in the end. You may stumble and fall from time to time, but if you have the pluck and "stickitiveness" you will climb the rugged mountain to success.
MATERIAL

Too much care cannot be exercised in securing the very best material with which to practice, I would recommend paper of from ten to twelve pounds weight, a straight penholder with a cork grip, a coarse pen, and a bottle of imperal black ink for business writing.

POSITION

Place yourself squarely in front of the desk. Sit in an easy erect position, and gradually push the chair back and bend forward from the hips. Do not let the body touch the edge of the desk. This position is considered by all who have given the matter careful thought and consideration to be the most healthful one. The feet should be placed flat on the floor. The hands should be at about right angles to one another. The left hand should be used to hold the paper in position, and also to assist in supporting the body. Enough weight should be thrown upon the left arm to steady the body, that the right arm may be left free for all motion. The right arm should rest upon the muscles just below the elbow, and held well out from the body. Take the pen between the thumb, first and second fingers, and hold it firmly, but not grip it tightly, letting the holder cross the fingers or hand wherever it seems most convenient. The third and fourth fingers should be well curved under the hand.

INSTRUCTIONS, LESSON ONE

If you have read the instructions over carefully you are now ready to begin on the first lesson, which will consist only of movement exercises. Begin work on exercise No. 1, which is called the straight line exercise. Make exercise from two to three inches long from right to left, with a count of 12 to 15. See that your hand is gliding easily across the page on the last two fingers, keeping the exercise straight with the blue lines on the paper, and wrist over nearly flat with the desk. Fill in several lines of this exercise.

We have next the oblique exercise made with the arm running straight in and out of the sleeve. Make from thirty to fifty downward strokes of the exercise before lifting the pen from the paper, making the lines very close together and working out all the white space. Work very rapidly on this exercise.

Exercise No. 3 and 4 are the large right and left curved line exercises forming the two sides of the large retraced direct and indirect ovals. Practice the two exercises until you can make them well, then connect the two together forming the large direct and indirect ovals like No. 5 and 6, made in direction indicated by small arrows. Fill several pages of the large ovals, counting ten for each oval.

Next comes the large oblong or flat oval exercises, both direct and indirect. Make the exercises one large space high and about one and a half inches long. Use a rolling motion of the arm in making the exercises, letting the arm rest on the large muscle between the elbow and wrist.

Start exercise 9 or the figure eight exercise at the right hand side indicated by arrow, keep exercise in the space between the two blue lines. You may also finish the exercise by throwing an oval across the center without lifting the pen from the paper.

Begin exercise No. 11 and 12 from the outside, filling in to the center, getting the lines very close together. Make exercise from one to two large spaces high. This is a good exercise to bring the movement down from large to small.

We have next the large oval exercises joined together, with the light line. Connect from three to five of the ovals together, both direct and indirect, without lifting the pen from the paper. Work very rapidly on the exercises, letting the hand glide from one oval to another with ease, counting ten for each oval. If you have worked faithfully on the exercises given, you should have by this time acquired a very fair movement, and be ready for lesson No. 2.
Baltimore, Md. 4, 9, '86

Mr. H. O. Keesling, whose ad. appears elsewhere in this journal, recently favored us with some of his colored cards, which we must say are indeed beautiful. But the cards are made doubly handsome by some beautiful script thereon from the point of his skillful pen.

Mr. F. W. Tamblyn, Kansas City, Mo., favored us with a specimen of engraving done with pen and brush which we should have engraved were it not too small. Mr. Tamblyn is a practical engraver, and has plenty of it to do.

Mr. W. W. Merriman, Thomasville, Ga., favored us with a package of cards written in a variety of hands. Mr. N. is a skillful penman as well as a hustling up-to-date commercial teacher.

L. L. Gatewood, Albuquerque, New Mexico, favored us with a certificate made for "The Woodmen of the World and Women of Woodcraft," which is done in a very good imitation of lithography. The name is printed in colors, and shows that Mr. Gatewood is losing nothing in skill, but instead, is getting better and better, which in his case means not a little.

F. V. Dunh. Pittsburg, Pa., favored us with a few cards written in an artistic hand, which are certainly above the average received at this office. They are quite beautiful.

F. L. Miller, of St. Paul, Minn., sent pen drawings of horses' heads, which indicate unusual talent.

Mr. J. C. Fowlie, of Arlington, Oregon, favored us with some colored cards written with white ink, which are indeed quite artistic.

S. C. Bedinger, Kansas City, Mo., included some dashy ornamental signatures that show unusual ability in ornamental writing. Mr. Bedinger also writes a first-class business hand, and is evidently on the highway to the top in the profession.

Some splendidly written cards came from H. A. Franz, of the Metropolitan Commercial College, Minneapolis, Minn. Mr. Franz is a master with the pen as well as a strong commercial teacher. He has charge of the commercial department, and now has one hundred and six students under his instruction.

Mr. J. D. Valentine, Pittsburg, Pa., sends specimen of roundhand script and card writing which discloses the fact that he is maintaining his expertise with the pen.

Some ornamental signatures before us from the pen of Mr. A. H. Burke, Dexter, Ia., indicates that he intends to be a master penman. The work has a strong flavor of Courtney dash, which is saying a good deal.

G. H. Kropin, Humboldt, la., favored us with some very artistic specimens of ornate and roundhand penmanship.

Some magnificently written cards have been received from Mr. E. J. Plantier, of Bath Business College, Bath, Me., Mr. Plantier is pushing his work up to the top notch very rapidly.

C. C. Phelps, of Lone Oak, Texas, furnished us with some cards written in an ornamental hand.

John D. Hartnett, Manchester, N. H., writes a wonderfully copper plate-like hand, having followed closely the lessons by Mr. Howe given in this journal.

A. K. Burnette, Bowling Green, Ky., recently favored us with a letter, which is wonderfully Nibs like in character. Mr. Burnette is certainly one of the finest business penmen in the country.

Miss Mary E. Baker, Supervisor of Penmanship and Drawing in the Bellows Falls, Vt., Public Schools, is doing very efficient work in her lines, evidence of which is shown in Initials and Headings in the School Report, which were prepared by her pupils, and photo-engraved. Miss Baker is not only a fine teacher but a fine lady as well, and one of the finest lady penmen in the country.
Practical Vertical Penmanship Copies and Hints

Keep this in mind. Vertical penmanship is not unlike any other kind. It may be written rapidly or slowly, with the arm movement, or with the finger movement, or what is still better, the combination of both. In making "t" and "d," pause at the top before descending with the retracing in order to make the retracing successfully. These letters should not be looped. The "t" should be crossed with care. The "d" should be closed, or it may resemble "e." The "h" and "k" may be looped if desired, but the loop is unnecessary, as it adds practically nothing to legibility, and occupies more territory than the angular top given herewith. The "j," "y," and "g," should be studied carefully. Remember here should be but one angle in the "r," and that the "g" should be closed at the top the same as "a." The "q" is the same as "g" with a finish similar to the letter "f." The "p" is not unlike an inverted "d." Turn it over and you can see for yourself. The "z" begins the same as "u," and is finished with a short loop below the line.

Be careful and keep the first part of "h" and "k" considerably higher than the second part. See how easily you can do this work, as well as how well. Grace is not only an element of beauty but it is the secret of ease in execution, and therefore may be both a practical and fine art quality. There is no reason why writing should not be pleasing to the eye the same as speech is pleasing to the ear. There is no reason why it should not also be pleasing to the eye as is dress. Of course, the primary function in writing is to convey thought, and the primary function in clothing is to keep us warm, but since clothing is not only serviceable, but somewhat ornamental as well, so writing may, in a secondary sense, be pleasing to the eye without being seriously impracticable.
"Teach your boys and girls some common sense, along with the writing, the figuring and so forth," said a thoughtful businessman to a commercial teacher. "If only we could..."

"Teach your students to think," said President Sheeham, at the Providence meeting of the E. C. T. A., last year; and President Hamor, of Bridget University, highly commended the worthy sentiment.

Acrs of Diamonds lie at our feet, fellow teachers. As we move among them from day to day, are we doing anything to make their potential beauty manifest, or are we letting them go from us as they came to us, merely diamonds in the rough?

President Roosevelt is the great American apostle and exemplar of the gospel of work. He is the incarnation of the underlying principle of American supremacy, be he never so much for the sheer love of accomplishing work. He thinks work great fun. Are you setting such an example for our pupils? Do teachers and students alike exemplify daily this fundamental principle of success, the pure love of work?

Selfishness is a basic defect in our character. Do we so far yield to selfishness that we have no time for the church and the Sunday School? No money for the Y. M. C. A.? No inclination to present to the deserving poor children a ticket to a lecture, a concert, or an entertainment? "It is more blessed to give than to receive." * * *

At the Federation banquet in Detroit the President, in language of exquisite beauty, asked the Divine blessing on the occasion, and expressed the gratitude that nearly everyone felt for the blessings of a year of prosperity. It was a happy thought, fully in accordance with the sentiment of the majority of the teachers present. We wish that in the business schools of the land there were more frequent opportunities for devotional exercises and the preserving influence that such exercises exert when carried out in the right spirit.

"That is just what you said," stoutly declared a bright shorthand student to his teacher, who was correcting a transcript. "Is it not possible that you misunderstood me?" said the tactful teacher. "And, in any event, do you not think that your future employer would feel more kindly toward you if you should say to him, under similar circumstances, "I fear I misunderstood you," or "That is the way I understood it?" So we, in the hurry and distraction of a multitude of school room duties, stop long enough to give our well-meaning but thoughtless students some suggestions as to the cultivation of a considerate form of speech and bearing toward others? Ought we not to do so?

Purely as a business proposition, five of the great railways of Michigan refuse to hire men who are known to drink into excess drinking liquors. Many of our large financial and trading concerns require those who seek work with them to sign papers declaring that they neither drink nor use tobacco. In every position of responsibility, nowaday, it is common to find men who have had to furnish a bond for the faithful performance of duty. The bond companies require a minute statement regarding the personal habits of applicants, and they not infrequently, as a measure of precaution, employ private detectives to shadow their doubtful "risks" until they can determine whether it is best to cancel their bond. Do we ever bring these facts to the attention of our pupils? Are we ready to say, "This may be as a lesson in business? Ought we not, simply as an indispensable part of a business education, to say nothing of the larger interests involved—to set before our students the unanswerable training he terms education any form is contrary to sound judgment? Is it really necessary to "preach" in order to do this essential thing?

**True Commercial Education**

**The Kind that Makes for Manhood and for Money**

W. R. HUMPHREYS, BENGAL RAPIDS, MICH.

A PAPER THAT WAS TO HAVE BEEN READ AT ST. LOUIS BEFORE THE NATIONAL COMMERCIAL TEACHERS' FEDERATION.

The story of civilization is the story of correlation and conservation of energy. Primitive man, in his struggle for existence, used his muscles much and his brain little. For ages he wandered through the forests on foot capturing game as best he could. By and by he applied to his brain and subjected the lower animals to his service. Still later, he applied to his brain and subjected steam to his service. A little later, and within the recollection of some of my listeners, he made another appeal, and lightning became his messenger. Hundrds of illustrations showing the evolution of brain power, bent the twentieth century man. This is distinctively the age of invention, or, in other words, the age in which man thinks. It is no longer the man with a bow, but the man with a brain. Centuries ago man discovered that he could change his environment, that he could develop and train his brain. This development and training he terms education. A hundred years ago he entered a school or college or university in order that he might become a theologian. No effort was made to educate the common people. Books were for priests, not for the masses. A little later, the lawyer and physician asked for a college. By and by the common man knocked at the depositories of learning and he was admitted.

**THE LOVE OF MONEY IS THE MOTIVE OF THE AGE**

A true history of commerce is largely a history of man's social evolution. Today, man's achievements in trade and commerce depend in no small measure upon his capacity for education. We call this education commercial. In a country rich in natural resources and with a climate that makes life a joy, men naturally seek lines of human effort that favor the rapid accumulation of wealth. In his desperate effort to accumulate wealth he frequently forgets the divine uses of wealth. This fever has touched every form of human effort. The business school, in its advertising, is ever pointing out the road to wealth. It is ever pointing out to others some new illustration of how a business education will enable even the ordinary man to get rich. This idea so dominates all forms of education that today we find men in our highways pursuing training of learning pursuing a four years' course of study for no other reason than that they may gain a livelihood without much work. They recognize the fact that Emerson was correct when he said that the key to all ages is immortality. With this startling declaration in mind they endeavor to acquire that intellectual sharpness whereby they may go forth and appropriate the earnings of the masses.

**They shall not steal.**

In order to illustrate what I mean by appropriating the earnings of the masses, I give the following illustration: In 1863 or 1865, one of my neighbors received a letter from a sharp, shrewd, Port Huron lawyer, in which he said that a real estate dealer in his city had bought tax titles to four lots on which my neighbor had failed to pay taxes for 1863. Subsequent taxes had been paid. My neighbor gave a manly explanation to the Port Huron lawyer, offered to pay all expenses and asked to be treated according to the golden rule. The lawyer made a written reply demanding a certain amount of money for the four titles. Insuch as the amount of this demand was less than it would cost to contest the case in the courts my neighbor paid the "blood" money. Here were two men, the tax shirk and the conscienceless lawyer, taking advantage of a clerical oversight. The tax had been paid but no receipt had been issued. The city treasurer was dead. It would require an immense amount of work to furnish the necessary proof. My neighbor was "held up" by two men who knew how to use Michigan laws for the purpose of enacting legalized theft. This is only
THE ABUSE OF WEALTH

The pathetic element in this struggle for money and power lies in the fact that the masses commend and applaud these despots. In Michigan, the forests of pine and hardwood have, in many instances, been bought for song. The lumber has been marketed with the result that their owners have realized millions of dollars. Ethically speaking, this timber did not belong to any one of these men who had the shrewdness to accumulate natural resources. In order to appease the masses, these money kings have only to build here and there a church; here and there a college or university; here and there a public library. I am making no attack on wealth. Without wealth, life isn't worth living. I am crying out against its abuse. The real enemies to wealth are those men and those corporations who believe that the common people dare better off without it. The dangerous anarchist of today is the man who says the common people cannot be trusted to use wealth. He says, "I am their executor; I will invest their money in libraries and send tens of millions of their money from America to help the universities of Scotland." These declarations may not be politic but they are shockingly true. Although this age abounds in books, periodicals, teachers, lecturers, preachers, and statesmen that can tell men how to get rich, the approach of the new democracy is discernible.

AGENTS OF THE NEW DEMOCRACY

What agency is in the best position for hastening the realization of the new democracy? My answer would startle the conservative institutions of learning. Many of these institutions depend for their existence upon the abuse of the agencies I have already condemned. The business school deals largely with men and women who possess, at the beginning, little wealth, men and women who have no other form of capital than brains. These men and women come largely from the ranks of the great army of industrial toilers. These are the men and women who are the most susceptible to wholesome direction. Fellow business educators, what shall these men and women receive at your hands? What will you in your announcements and publications promise them? Dare you answer, Dollars and Degrees only? If this is your answer, close your doors quickly and get out of the way of the progressive march of humanity.

If you give your answer, dollars, in order that the many may have better homes, better schools, more leisure, more books, more art, more music, then I say amen and amen! If the graduates of business schools are going out into the world to teach, by example and by precept, that nature is endowed in resources, that there is enough for all men, that success does not mean monopoly, that success means making the best of one's self without hindering any other man from doing the same, then God speed business education.

YOUR SUCCESS DOES NOT REQUIRE ANOTHER'S FAILURE

Must we accept the philosophy of the pessimist and say that these things must not come to pass until human nature is radically changed? Does David Harum, in the horse trading act, represent a sufficiently high ideal for the business student? I am aware that business school men sometimes erroneously think that the wholesome prosperity of a competing business school means their own destruction. It is, therefore, inevitable that they teach their students the same error, that the legitimate success of one merchant means the failure of others.

When the business school men cherish the larger faith that the legitimate success of one man means the chance for several other noble men to achieve success, the parasitic business school, the mongrel business school, the will o' the wisp business school, will be swept off the earth. What is the meaning of this great meeting? It means that we are brothers, not enemies; it means that the

COMMERCIAL SCHOOLS SHOULD STAND FOR JUSTICE AND EQUITABLE

There is no place in the business course for training students to get a corner on wheat, coal or any other commodity, for teaching underhanded money in their actual business practice without rendering adequate compensation. The business school is a social organism in which students are to be men first, last, and all the time, and never thieves. In the business schools, men and women are to receive visions of noble ideals. They are to be daily awakened and inspired by coming in contact with business philanthropists.

The business school does not mean a man who gives away wealth without receiving anything in return. If this is ever called philanthropy, it is not the kind that I mean. A man who gives away a dollar without getting a dollar's worth in return is a philanthropist. I do not mean a man who gives away wealth without receiving anything in return. If this is ever called philanthropy, it is not the kind that I mean. A man who gives away a dollar without getting a dollar's worth in return is a philanthropist. We should leave the business school with a love for the best that there is in literature. My brother business educator, do you say that there is not time for all this? Then close your school and live in your humanity.

Take down the picture of S. S. Packard, or else turn his face to the wall in order that your worship of the golden calf may not be thrust upon your vision.
Thus the business school trains and educates. Is this mission grand enough for the business school of America? Shall we go forth from this convention inspired and invigorated? The business school grew out of the padlock, brass, and shackle of the eighteenth century. At the dawn of the twentieth century we begin to see the light in the east. By the aid of that light we greet the world with the proclamation that we offer the kind of educational principles that Make for Man-
hood and for Money.

Occidental vs. Oriental.

Geo. S. Murray, Director Commercial Department and Burser of Robert College, Constantinople.

True education is much the same process in the Occident and Orient; the Orient places a premium on the ability to make money; the Occident places a premium on the quality of the money. It is therefore necessary for any successful man to understand Occidental methods, and for any Occidental man to understand Oriental methods.

Even Exchange is the Highest Philanthropy.

But my fellow workers ask, "Are these business graduates going out into the world with a training that will enable them to make money?" Yes. A thousand times yes. The potential wealth of the world is infinite. Making money does not consist solely in the re-distribution of wealth. It does not consist solely in the earning of a brother laborer. The legitimate money maker is a philanthropist. He is a producer, not merely a medium of exchange or rather a receptacle after exchange. He is a mediator of two worlds, and his earnings are a world to the man in the street and he turns to the left instead of to the right.

The old saying. "Time and tide wait for no man," is not applicable in this part of the world for the Turkish time does not wait for a man. For instance, a Bosphorus steamer scheduled to leave at 12:20 o'clock today leaves tomorrow at 12:21, the next day at 12:23 and so on, until the end of the month when another steamer is made, with new time tables written in Turkish and French, at the foot of which is the following note, "You are advised to come to the wharf a few minutes before the time to get the boat." The Turkish day begins at sunset, which is always 12 o'clock their time, so that this hour varies with the sunset, and time pieces must be changed as often as we change our clothes. If we dress for the sun. The Turks have a civil and a religious year, so that business documents must be made out with regard to three different years. The year is divided into 12 lunar months, which are unequal. They are divided by a leap year, and a year has, therefore, 354 days.

The first month of the year, on account of falling back each year 11 days, makes the circuit of the seasons in 33 years. We can never say that in Turkey any given date in our month is equivalent to a given date in a Turkish month. One can easily imagine what a complicated affair the calendar would be on such an apparatus of years.

Money changes were greatly varied, and there is a new Eden.

Is this a gospel for the Jew? No. this is a gospel for the many. The accountant who earns his bread and who is destined to render service is the one man in ten thousand who is sought after. Booker T. Washington, on entering Hampton In-
stitute, said: "It is a great relief to be in sweeping a room." He did it so well that he was given a place in that great school.

Only a stenographer, but a stenographer trained for service. Money for such service? Yes, money, money, more money, larger field for rendering service. Only a clerk, a man, a woman, trained in the business school, teachable, willing, polite, accurate, capa-
ble, Money? Yes, money. A business of money. There are jobs for others, homes for others, joy for others.
lisas. The buyer fluctuates himself that he has bought his articles cheap, and the seller likes to believe he sold them for the exact price he set. His first aim must be the way the merchant arrives at the value of his goods. He has no notion of adding to his cost price a certain percentage of gain, and then selling at a price that will return a profit.

A student of commerce in this part of the world must be a veritable linguist. Turkish, Armenian, Greek and French are spoken about as much as the other, and a student must be largely occupied in acquiring languages. Throughout a boy's entire course of study about one-half of his time is spent on languages.

Indeed the number of subjects a boy who is going to enter business must study is many and difficult. The conditions here are such that they require one who is successful in business to have a knowledge of human nature, and shrewdness and tact hardly equalled elsewhere. And because of the diversity of the Occident and the Orient there are mutual and reciprocal relations, the Occident supplementing the Orient, and the Orient the Occident.

The plan at the College is not to establish a separate school, but to have the commercial work run through the entire collegiate course of five years. There will be two degrees, the first to the degree of A. B., and another to the degree of B. S. The student entering the commercial work will receive the B. S. degree. Suitable offices for business practice will be modeled and an option course in shorthand and typewriting will be established. It may be necessary to use English, Greek and Turkish typewriters. The chief difficulty is to get appropriate text-books, for home study which are thoroughly applicable to local conditions. Pemanship will run through the first three years of the Preparatory School, and I am training instructors in the subject so that the boys may be prepared for the work in any quarter of the world. My limited experience I am led to believe that the youth of this part of the world are apt in acquiring shorthand and penmanship.

To plan work of this character is not altogether easy. It requires some execution to deal with an immense amount of tact and dogged perseverance, for the principle of action here is "Never do today what you can put off till tomorrow." It is significant that the first word a foreigner acquires is getten tomorrow.

Dr. Herrick Replies to Mr. Williams.

Editor of Penman-Artist and Business Educator.

Dear Sir,—The letter of Mr. L. L. Williams, published in your March number, is a defense that does not defend. Let us be misled by the attempt to shift the ground of the debate I wish to call attention to the following two points. Mr. Williams' paper at Detroit, appearing first in your magazine for November, and since printed in the N. E. A. Proceedings for 1901, made what seemed to be an overt attack upon higher commercial education. The original article of Williams says that there are three kinds of schools needed: Common schools, high schools and colleges, and professional schools; the education supplied by the first is the lowest, by the second is the medium, and by the third is technical. Though he introduces a modification that there is disciplinary value in all education, Mr. Williams leaves himself open, both by direct statement and inference, to the charge made, viz.: that he would have education for business men cut up into the three kinds—first, the classical school and college and the professional school (in this case the business college). Let me quote, "Business education is, therefore, a matter of theory and discipline in both of these institutions, and the technical knowledge necessary to adapt this knowledge to business purposes." If there were any doubt about this it is only necessary to note that Mr. Williams' conception of what is desirable, the neglect of any form of practical study, any judgment, for every young man who contemplates a business career, is to supplement a thorough rudimentary education with a good high school course, and then to secure such knowledge of business customs and office routine as is provided by the leading business colleges of the period." (N. E. A. Proceeding, p. 591.) Also Business Educator has said that "Mr. Williams arranged higher commercial education on grounds of students being required to study six modern languages and a full college course in the liberal arts and the higher elementary subjects, whereas the college has always been for the purpose of securing a modern education, the higher commercial school as a means of satisfying it as an antidote to the delusive doctrine which Mr. Williams prescribes.

Mr. Williams has devoted most of his last lecture to assaults upon Windmills. I must remind him that my defense was not of Mr. Scott or his school,—I'll trust the Wisconsin director to take care of himself. I did not mean to imply that his school had been as Mr. Williams arranged, and let us stick to the subject. In the latter part of the recent contribution the discussion is on the value of college education in general. Mr. Williams' practical education is superior to college education and it is absurd to blindly imitate the business methods of Germany or France. I am in the heartfelt accord with this statement, so are others who are pleading for higher races.

I have repeatedly said, and said in Mr. Williams' presence, a thing more far-reaching than this, we ought not to blindly imitate French and German methods of preparing men for their business in the United States. I have cited from a recent book an opinion which is, I believe, current among men who have studied the United States and the higher commercial education. "Imitation of foreign countries will never help us. The first thing we learn from a careful comparative study of foreign schools is that each nation must build up its own system best suited to its own requirements and best adapted to the natural genius of its people." (Ward, Educational Foundations of Trade and Industry.) If Mr. Williams has any basis for this charge of "blind following of France and Germany, let's have it; for myself I plead "not guilty" on the indictment.

I have the highest personal regard for Mr. Williams and his motives. I have tried to put myself in his place to see this question from his point of view, but within, I think his original article was ill-timed and did not say as much as he wished to say. I have felt therefore that I ought to enter a demur to his so-called defense.

Cheesman A. Herrick.

Commercial Geography in Current Literature.

Miss Laura E. Horn.

HAWAII.


GERMANY.

AUSTRALIA.

POPULATION.

FRUIT RAISING.

IRRIGATION.
The Reclamation of the Arid Region. R. L. Fulton. The Forester, December, 1901.

GREAT BRITAIN.

BRITISH AMERICA.

MEXICO.

SOUTH AMERICA.
The Trade and Industries of South America. Emory R. Johnson, Assistant Professor of Transportation and Commerce, University of Pennsylvania. The Journal of Geography, January, 1902.

Sugar.

MINERALS.

FOREIGN TRADE.

TRANSPORTATION.

SHIPPING.

An April Ice Jam. (Great Lakes) Judson Grenell. World's Work, February, 1902.


SIBERIA.


THE Corner-Stone of Business Success
PAPER READ DECEMBER 25, 1901, BEFORE THE NATIONAL COMMERCIAL TEACHERS' FEDERATION AT ST. LOUIS, BY DR. OGDEN SWEET NARDEN, EDITOR OF "SUCCESS" (Continued from March and concluded in this number)

OLD FASHIONED HONESTY
What the world wants today is young people who will not offer "English woolens" manufactured in American mills; who will not sell "Irish linen" made in New York. The world wants physicians who will not pretend to know the disease when they do not or, experiment upon patients with questionable doses of drugs: statesmen who will not pack caucuses or pull wires: lawyers who will not urge their clients to press their suits into court to get their fees, when they know there is no chance of winning; clergymen who can hear a larger call than that of a large salary or popular applause. It wants business men who will give sixty-six hours for forty-five, and thirty-two quarts for a bushel. It wants journalists who will not write scurrilous, scandalous articles, merely because the chief editor wants them. It wants men who will not say "I'll do because everybody does," young men who will not think anything profitable that is dishonest.

There is a deal of going across lots in the hope of making a short cut to the high road to fortune; but most men make poor business of these attempts to save time, often becoming beggars or criminals, when they might have made sure although slow progress had they kept to the narrow path. Professor of success cannot be won in any such way. Generally, the business history of the short-cut people reads something like this:

Monday, I dabbled in stock operations; Tuesday, owned millions, by all calculations; Wednesday, my Fifth Avenue palace began; Thursday, I drove out with a spanking bay span

Friday, I gave a magnificent ball; And Saturday, "smashed," with nothing at all.

The straightest, surest path to respect and confidence and success is through truth; and the straightest, shortest path to failure is through falsehood.

CHARACTER IS A BANKABLE ASSET.
How were a multitude of business men who lost every dollar they had in the Chicago fire enabled to resume business at once, some in a wholesale business without means? Their record was their bank account. The commercial agencies said they were square men; that they always paid one hundred cents on a dollar; that they had paid promptly, and that they were in demand. This was the straight road to success. This record was as good as a bank account. They draw on their character. Character was the coin which enabled penniless men to buy thousands of dollars worth of goods. Their integrity did not burn up with their stores. The best part of them was beyond reach of fire, and could not be burned.

The reputation of a borrower for integrity and reliability has more to do with giving credit than his mere ability to pay. It is interesting and instructive to notice the difference in the way young men starting out in their careers gain confidence, of two men who have equal advantages of opportunity and education; who, apparently possess equal business ability; and who start out in the same city under practically like conditions. One will rapidly gain credit at the banks and jobbing houses, while the other cannot get any foothold whatever.

People seem to be afraid to trust him, not because he is vicious or dissipated, but because they are not confident of his integrity.

They do not feel that he can be depended on under all circumstances. Unlike the other young man, he has not cultivated the one thing upon which all credit is based, either above suspicion, a reputation without reproach.

In the great monetary panic of 1893, a meeting was called of the various bank presidents of New York City. When asked what he thought the condition of the banks was during the day, some replied fifty per cent, some even as high as seventy-five per cent, but Moses Taylor of the City Bank said, "We had in bank this morning $5,000,000; this afternoon, $4,000,000. While other banks were badly "run," the confidence in the City Bank under Mr. Taylor's management was such that people had deposited in that institution what they had drawn from other banks. Character gives confidence.

HONESTY IS THE BEST POLICY.
Honest money-making is a timely topic in our modern world. The principal of all right exchanges is equivalent, the quid pro quo, as the common phrase is. In all honest trade, for every good there is a rendered. In every legitimate bargain, both the persons interested are satisfied, and permanently satisfied; each gets what he want. Nathan Straus, the Brooklyn Coal Company, is one of the elements of his success that he always considered the man at the other end of the bargain. A pleased customer is a good advertisement and a friend who will send his trade. A person who feels he has been cheated may cut off a hundred times as much profit as came from the dishonest bargain. This is not the highest ground on which to urge honest dealing, but it is a practical, everyday reason, and does not at all vitiate the higher
and better ones. Of course, if every one tempted to use unfair means, or to do a dishonest deed, “should put himself in the place” of the other man, “love him as himself,” he would not do it. That is a development of Christianity yet to come. It is the slightest deviation from the line of perfect integrity, can not be too constantly kept before young people about to enter into business life. Dishonesty cannot be practiced without becoming ruinous to the one who practices it, and is usually found to be most unbeknown for way. An incident described sometime ago by the Detroit “Free Press,” shows how one dishonest man was caught:

A clergyman who had officiated at a fashionable wedding was astonished to receive at the hands of the best man an envelope containing a very meagre fee. Worse than that, it appeared that the sexton and the organist, who had been put to the trouble of several rehearsals, had also been treated shabbily.

Sometime afterward the sexton, while giving the church a cleaning, found behind a pew cushions some fragments of paper. Soon one and then a note. He passed the pieces to the rector who happened to be present, and, putting them together, discovered that the note had been from the bridegroom. A demand was made to pay such and such amounts to the clergyman, organist and sexton. These amounts were really liberal.

Now, then, the mystery was explained: and the couple, previously ignorant, wrote to the best man, who was cashier of a bank, calling upon him to set matters straight. The cashier replied promptly, enclosing the sums which he had kept back in the bridegroom’s money; and so, thinking, he felt bound to inform the bank officials of his discovery. They were surprised, but began at once an investigation of the cashier’s accounts, and had not gone very far before they came upon the fact that he had for some time been engaged in systematic robbery of the bank’s funds.

A STREAM WILL RISE NO HIGHER THAN ITS SOURCE.

Integrity in business should be taught not only for the sake of business, but for the good of every other interest. A community in which business is not going to produce a city, state or national government that is pure and honest. On the other hand, when an honest business man gets into office, his influence is far reaching and powerful.

The value of personal integrity to the state, at a great crisis, was singularly illustrated by George Peabody. In 1825, after he moved from America to London, there came a proposal from the United States. Many banks suspended specie payments. Many mercantile houses went to the wall, and thousands more were in great distress. England was aghast. The great sympathetic nerve of the credit, as far as the United States were concerned, was for the time paralyzed. Probably not half a dozen men in Europe would have been listened to for a moment in the Bank of England upon the subject of American securities, but George Peabody was one of them. His name was already a tower of strength in the commercial world. In those dark days his business was four-square in every business panic. Peabody retrieved the credit of the State of Maryland, and, it might also be said, of the United States. His character was the magic wand which in many a case changed almost worthless paper into gold. Merchants then believed that the Atlantic produced large advances from London before the goods consigned to him had been sold.

When an attempt was made to secure the passage of an ordinance of repudiation in Illinois, Peabody lay down a bill at a hotel in Springfield. He asked to be carried to the convention; and, while lying upon his mattress, wrote a substitute for the repudiation bill.

"Resolved: That Illinois will be honest, although she never pays a cent." It was adopted, and was the dead blow to repudiation, not only in Illinois, but also in all the other states. The credit and prosperity of the whole nation rose at once.

MEN ARE FAIRLY HONEST.

The present sceptical attitude of the public as to honesty in business is well illustrated by the case of a clerk, in Chicago, who gave one thousand dollars to the man who can demonstrate his ability to conduct a business with perfect honesty. Not all are so sceptical, however. Rev. Minot J. Savage said some time ago:

"In spite of all the dishonesty that you may find in business, I believe the immense majority of the men you meet are, in the main, honest. It is possible the rule does not exist on the face of the earth a perfectly honest man I do not know. But most men, I think, are fairly honest, generally honest. Nine out of ten of the transactions that were carried on in the city of Boston yesterday were fairly honest transactions. If this were not so, business would not endure, because the very basis, the underlying foundation, of any business is honesty; and if there were not a better majority of honesty than honesty in business, the whole thing would crumble about our ears, just as, in the case of the house, if there were not more honest work than dishonest, it would

And so, when you come to any other department of life, the simple fact of our social order, improving a little year after year, however slowly, proves that the majority power at work in that social order, honesty, sincerity, and health. But whether the present condition of affairs be bad or good, you and I and all of us can help to make it better. Join with the mothers and fathers, the public and Sunday School teachers in standing ever and always for the highest character, the greatest morality. You can find countless opportunities of insinuating examples. You are training for business success; your warning that dishonesty and poor character make for failure, business failure, will have more weight with your ambitious youth than similar advice from one not supposed to know about business. Doubtless all of you do something along these lines, but in the daily routine of commercial teaching, the influence of one voice must not be overlooked. If these few words of mine have roused you to think a little of what you may do, and the far reaching possibilities of your influence, I shall be more than content.

CHARACTER IS ABOVE ALL RICHES.

"Character is like stock in trade," said Dr. Hawes, of Hartford, "the more of it a man possesses, the greater his facilities for making additions to it. Character is power, is influence; it makes friends, generates funds, draws patronage and support, and opens a sure way to wealth, honor and happiness."

He is the richest man who enriches his country most; in whom the people feel rich. He is the man who has the most to do with his money; who opens the door of opportunity widest to those about him; who is ears to the deaf, eyes to the blind, and feet to the lame. Such a man makes every acre of land, every bond more valuable, and makes richer every man who lives near him. On the other hand, many a millionaire has impoverished the town in which he lives.

Oh, what a fearful price, a price that staggers belief, has been paid by many a millionaire for his money! At what a cost! The loss of mankind, the loss of all that is highest and noblest in life, the blighting and paralyzing of the finer sensibilities, the power of delicate appreciation of what is most beautiful in life!

Manhood overtops all titles. Character is always higher than character, and Hang this motto in every business college in the land, make it a part of every lesson, and your work shall indeed be blessed in producing a generation of manyy merchants and honest men.

Report of School Committee of Commercial Teachers

APPOINTED AT DETROIT, DEC. 1900

Each member of the Committee has endeavored to see all the books that have been tabulated; he here present a synopsis covering the books that have been tabulated. This being a report, the committee, and not a complete report, have given a commercial course; namely, Dallas, Texas, and Buffalo. Pough-keepsie, N. Y. With the exception of the last-named, the principal of the high schools in the state retaining this fact and hope to soon see a commercial course started. This course is of the standard course. The total number reporting. There are eight other schools in which short-hand is taught, but none have a course of about eighteen per cent.

As some of the members answer all questions asked, I will specify the number reporting in the following synopsis:

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<th>School</th>
<th>Total Attendance</th>
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<td>School</td>
<td>Bookkeeping</td>
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Of those reporting, we find that the following subjects are taught regularly and from text-books in most cases: Arithmetic, 36; Commercial Law, 18; Civics, 31; Business Correspondence, 22; Spelling, 30; Economics, 19.

Although proper text-books, suitable for grades, is a great essential and the greatest, the success of a commercial department, there are a number who will be considered. I refer to the limited time assigned in many schools for bookkeeping work. In other studies, the time is long enough for a recitation, and it is assumed (and rightly) that the teacher can teach the lesson in a study hour or at home independent of a teacher's aid. In Bookkeeping, the teacher is more or less in the home, or even in the school unless it is in the regular school, and, with the exception of some continuous access to the bank or other offices, and is under the individual supervision of the teacher. The bookkeeping subject is not receiving proper attention, unless the student is allowed to work on his own alone a day for one year, or its equivalent, which would make a total of forty days. Forty days this time as such should be accomplished in one year as in a private business school in five or six months. This is assuming that in both classes of schools Arithmetic, Law, Business Correspondence, 22; Spelling, 30; Economics, 19.
The Penman-Artist and Business Educator

The came to Springfield, one period was devoted to Bookkeeping, another to Business Arithmetic. These subjects were not taught by the regular Teachers, but rather by the students themselves, who were selected by the Department Head, Mr. Doggett. The students were divided into groups of five, and were given specific tasks to complete. The groups were then evaluated by the Department Head, and their progress was recorded. The meetings were held on a regular basis, and the students were expected to attend all meetings.

National Educational Association
Forty-first Annual Convention, Minneapolis, July, 1902

CIRCULAR NUMBER ONE
Office of The Department President,

ALBANY, N. Y., Jan. 22, 1902.

At the last meeting of the Department of Business Education, a special resolution was passed. The resolution was submitted to the committee and the President, and it was adopted unanimously. The resolution called for the establishment of a committee to study the subject of the Department of Business Education.

RESOLVED, That the President be instructed to confer with the President of the Department of Business Education, and to request him to appoint a committee of three to undertake this study.

This resolution was adopted unanimously by the members present.

The Committee was appointed as follows:

Mr. E. G. Gaylord, Director of the Department of Education, Holyoke, Mass.
Mr. P. B. S. Peters, Director of the Department of Science, Beverly, Mass.
Mr. R. A. Grant, Director of the Department of Business Education, Rockford, Ill.
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The May meeting of the Ohio Commercial and Special Teachers' Association which is to meet in Dayton May 15-17, is promising to be a decided success. You will do well to reserve your places there. An announcement may be found elsewhere in these columns. This Association is now one of the leading State organizations, if not the leading State organization in this state. It is beginning to look to Ohio for ideas for State organizations. This means that Ohioans in particular should turn out and make the meeting an annual success. Their program is all that could be desired. The programs that could be desired, as the city of Dayton is now recognized as one of the most beautiful cities of its size in the world. There are attractions here also which are alone worth going to see.

Favorable Comment

By CHANDLER H. PEIRCE, DAYTON, O.

I've been thinking how nice it would be to have something refreshing each month, something short, sharp, and to the point. It will not do to have full length, businesslike, compromising articles. The value of the paper is very dependent upon that. I have seen articles, to be sure, which did not reflect the best interests of the association, and it is my opinion that the better you write, the more you will be esteemed.

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Announcement Concerning the
"New Spencerian Compendium of Penmanship."

Among Master Penmen the New Spencerian Compendium of Penmanship is recognized as the greatest work of modern times. From it the leading penmen of the present day derived their artistic ideas. This, however, has not been very generally known. To students of penmanship, and especially to those who desire to become masters, it is invaluable. To such it is cheap at $10.00 because the engraved plates are of the finest engravings of penmanship. The engraving was done by Mr. A. McLees, now deceased, who was one of the finest engravers of script that ever lived. The initial cost of the Compendium was upwards of $10,000.00. The cost is too great and demand too limited to supply the plates which have been destroyed.

YOU WILL BE INFORMED in knowing that the undersigned has purchased the entire remaining edition of this Greatest of All Compendiums from the American Book Company, and that the same is hereby offered to LOVERS OF FINE ART in Penmanship. It is not likely that this announcement will appear again as some of the parts are nearly exhausted.

The price, per part, is $1.09 postpaid, or the seven parts for $5.00, postpaid, if ordered at once. Some of these compe...
Policy Engrossing

Messes. Zaner and Blosser.

Gentlemen: In compliance with your request we herewith present the readers of your valuable journal with the result of our many years' experience as policy engrossers, and the lessons which may be gained from them.

1st. Required Application for Position as Policy Engrosser:

It is a mistake to suppose that the "Great requisites" to be a valuable policy engrosser, is mechanical skill alone. The world is strewn with wrecks of "the finest penmen" who are not worth their salt as policy engrossers. But do not conceive for a moment that fine pen-work is not a very necessary adjunct. It is, but not all. The first thing a president of a company does and thinks when he receives a fine specimen of work is something like this: "Yes, it's very pretty, but I am afraid it is too slow." A specimen of the applicant's work should not be laborcd, but be a free, easy production; and not, only is the writer judged by his mechanical skill, but the composition, the pith of the application, appeals more often to the executive than the most beautiful specimen of Engraver's Script ever executed.

2d. Duties of a Policy Engrosser:

To be a successful policy engrosser one must be thoroughly conversant with the "whys and wherefores" of the plans issued by his company. A clear conception of the legal method of writing beneficiaries is an important point in a man's usefulness to his employers. What we mean by this is not only putting in good form the intentions of the applicant, but so embodying the phraseology that when the policy becomes a claim the work of the company department will be facilitated and simplified. This is considered by all companies as very important. But this is a matter which comes only by experience, and is not a matter of penmanship.

3d. Attractive Penmanships: i.e., Combination of Skill and Speed

Fine penmanship, like fine printing, conveys a favorable impression upon the minds of all concerned, and when applied to a policy form makes it more attractive. Skill alone cannot be depended upon to insure success, but when combined with speed it becomes a potent factor in attaining it. The commercial value of a man's work is certainly much impaired, if not utterly nullified, by his inability to turn out work not only attractively but rapidly. This Company has certain policy forms which require quite a little lettering to complete them. The policy engrosser should therefore possess a practical knowledge of Old English, plain block, Italic and white letter with black background, as per specimens, to successfully fill the position. Our experience is that Modified Engraver's Script or Round Hand, with easy and graceful Spencerian capitals, is best adapted for attractive policy engrossing, especially on the front page. On the second or subsequent pages a Spencerian or shaded form of that system can oftentimes be profitably used, when carefully executed. The name of the insured and the amount of the insurance on the first page, with the name of the insured on the back of the policy and envelope, are the parts to which we give the greater prominence. The following specimens of penmanship illustrate our every day engrossing hand as they come from the pen, and are not to be considered as specimens of "accurate" penmanship. Our experience has taught us that for ease, rapidity and attractiveness this is the ideal hand for policy engrossing. Of course it must be understood that we do not claim to be the "whole show," "there are others.

There is one other point that we wish to call your readers' attention to, and it is a subject that has not been given the attention it deserves, and that is the formation of numerals. A policy which otherwise would command favorable attention for artistic merit can easily be spoiled by poorly executed figures. The above are what we find suitable in our work.

In Conclusion:

The foregoing remarks are the result of the combined experience of both the policy engrossers of this Company; and those of your readers who are not policy engrossers would do well be surprised to learn the value of an attractively executed contract, not only to the Company but to the agent. At our recent Agency Convention, held in this city, it was very gratifying to us to have many of our prominent managers and agents call and inform us how our manner of policy engrossing has helped them in their work, and the favorable comments of the insured. It only affirms the old saying that "whatever is worth doing at all is worth doing well."

We hope that this is but the initial talk on this interesting subject, and that some of our more prominent brother policy engrossers will give us the result of their valuable experience, and in this way "push a good thing along."

Fraternally,

George Endicott,
Charlton V. Howe,
Fidelity Mutual Life Insurance Co.,

Resolutions

Artificially Engrossed

by C.P. Zaner, Columbus, O.

One thousand dollars

at its Head Office, in the City of Philadelphia, upon the surrender of the same property received within sixty days after the acceptance of due and satisfactory proof of the fact and cause of death of

Harry E. Estep

of

(Insured under this policy) and of claim hereunto

Mary C. Estep

County of Allegheny, State of Pennsylvania,

FRAGMENT OF POLICY SHOWING ACTUAL, OFF-HAND, PRACTICAL, POLICY ENGRSSING.
NEWS ITEMS

C. S. Jackson, a Zanerian boy, is now connected with the Dallas Business University, Dallas, Texas. Mr. J. F. Smith is president and proprietor of the institution, and, before the great fire, was located at Galveston, Texas. Mr. Jackson is a very fine penman, and will no doubt win for himself quite a reputation, since he is now in the chair formerly occupied by Taylor and Courtney.

H. W. Anshutz, formerly of Morton, Ohio, is now connected with the New Castle, Pa., Business College. Mr. Anshutz secured the position through the Zaner & Bloser Employment Bureau.

The Norfolk College of Commerce, Norfolk, Va., is but six months old and reports an attendance of one hundred and eighty-six.

The Pacific Coast Business College, San Jose, Cal., now has an attendance of one hundred and seventy-five pupils. H. E. Cox is president and J. A. Chestnut, principal of the institution. This is certainly a very good attendance. It is probably needless to say that the PENMAN-ARTIST AND BUSINESS EDUCATOR is regularly received in this progressive establishment.

Messrs. H. L. Weber and K. W. Nickerson, proprietors of the Woodstock, Ont., Business College, recently purchased Mr. H. M. Kennedy's interest in the Woodstock, Ont., Business College. Mr. Nickerson will remain with the former school, and Mr. Weber will take charge of the latter.

Mr. C. C. Canan, the master penman and artist who went through an operation for appendicitis the latter part of last year, passed through a second operation on the 3rd of January of this year. A recent letter from him says, "I expect to get well." Our best wishes for his early and complete recovery.

Thos. P. Smully, formerly with Child's Business College, Springfield, Mass., has taken a position with the Southern Short-hand and Business University, Norfolk, Va.

R. L. Dickinsheets, of the Boulder, Colo., Business College, writes that his institution is enjoying a period of prosperity, and for by its proprietors, Mr. Dickinsheets enclosed two sheets of ornamental signatures written in his usual free and dashy style.

Mr. W. A. Ross, recently of the Massey Business College of Columbus, Ga., is now with the Ruskin College, Trenton, Mo. Mr. Ross is a good man, as well as a big one, tipping the scales at two hundred and seventy pounds.

Mr. H. C. Walker, who has been with the Spencerian at Louisville for some time, recently engaged with the St. Louis, Mo., Commercial College.

Mr. J. B. Crawford, Des Moines, Ia., renew's subscription to the PENMAN-ARTIST AND BUSINESS EDUCATOR and concludes his letter as follows: "I receive from your journal more inspiration than from any other of its kind, in fact, it is the only one of its kind."

In a recent letter from S. B. Fahnestock, of the McPherson, Kans., College, he states: "We have a fine school this year. The enrollment is larger than ever before since I have been in the institution." Similar reports are coming to us from all quarters of the country. They indicate that schools generally are crowded, and that commercial school men are unusually busy.

Henry D. Allison, of Dublin, N. H., writes simplified penmanship like a professional. In a recent letter he states, "I like simplified penmanship intensely for business purposes. It is intensely practical."

The one-serviceable, safe, certain, remunerative, attainable quality in every study and in every pursuit is the quality of attention. My own invention, or im-

agination, such as it is, can most truthfully assure you, would never have serve-

ed me as joint has but for the habit of commonplace, humble, patient, daily task-
ing, drudging attention.

Dickens

PLAIN PROFESSIONAL SCRIPT BY T. COURTNEY, PROVIDENCE, R. I.

E. C. Mills, 195 Grand Ave., Rochester, N.Y., will send you one dozen cards, your name in either plain or ornamental writing, for 25c. Address lines inc. per dozen extra.

$10.00 A SHARE. $10.00 A SHARE.
ONE THOUSAND SHARES
$10.00 A SHARE. $10.00 A SHARE.

$10.00 A SHARE. $10.00 A SHARE.
American College Exchange
and Teachers' Bureau,
CUMBERLAND, MD

SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, send postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.
Engrossing

By T. W. Thalhyn, Kansas City, Mo.

It is not my intention to give a lengthy article, not that there is little in the subject to say, but I shall try to express my thoughts and observations in a brief form rather than to enter into lengthy discussions and repetition of statements.

All of us who have made any pretensions in the field of penmanship know within how little of my subject, some more, some less, doubtless. And while a few may obtain their knowledge from theory only, the most of us have drunk from the fountain of experience. A penman who has been in the work for only a short time, can scarcely have failed to be called upon to execute a piece of engrossing, and if located in a city the calls upon him, doubtless, have been quite frequent. It is needless for me to urge upon the profession a knowledge of this line of work, for all are aware of its utility as a side line for the business college teacher, and not as a profession of itself. It is as a profession that I shall treat it. Many of the principal cities have those who follow Engrossing as a business, and the success achieved compels us to consider it one of the honorable and remunerative occupations of life.

Let us look at Engrossing from two standpoints: First, Art; second, Business. It is one thing to be an artist and another thing to be a business man. The two must be enmeshed in one man to make up a complete success.

The Art Side

The old adage, “Art is long and time is fleeting,” reminds us that it must be begun in youth; old age is too late; middle age is too late.

There must be some natural inclination and adaptability for the work which must be supplemented through thorough preparation. I am inclined to think that hard work added to the innate love and ardent desire to become an Engrosser, will make of any young man a fair success. However, they with natural ability will make the shining lights.

He who aspires to be an Engrosser must cultivate his taste, and he must possess the power of enlarging his knowledge of art. By art, I mean Commercial Art, principally; Fine Art, secondarily. The requirements of the Engrosser are many and varied. He is called upon to execute everything from a piece of plain script to a piece embodying Fine Art.

If, I were to say what I think one should be able to execute, and execute well, to make a successful Engrosser, I would enumerate as follows: Script, Spencerian and Copper Plate; many styles of Lettering, as many as twenty at least, among the most important I would name, Old English, of various styles; German Text, Marking, Roman, and Sickle, as well as all ornamental letters such as come into the mind of the skilled letterer; he should also be a sketch artist; a brush artist; a draftsman; a color artist, and skilled with all manner of ornamental designs.

We may acquire these by reading treatises on the subjects, studying the work for others, studying our own experiences, and the accumulation of ideas from numerous sources, from all we see, hear, and read. The first requisite is natural inclination; second, imitative skill; third, originality.

Design and Arrangement

I cannot overestimate the value of good design ability. To be an expert at this the mind must be prolic and replete with ideas, that pop up like words fall from the glib Irishman’s tongue. Only those who have given the matter attention can estimate how much time is wasted by erasing and re-sketching several times before the design wanted is at last secured. What a satisfaction, as well as saving of time, to be able to sketch quickly the first time, what we want. Then also, the skilled designer knows how to layoff his piece according to the amount of money received for it. It should be our mettle, to make all work artistic, whether plain or whether elaborate.

Getting Business

From the standpoint of the business man let us now make a few observations.

The first requisite in getting business is the ability to do it well, then don’t sit down and wait for something to turn up, but go out and turn something; go after business.

There is no more room in this business for drones than there is in the bee hive, and about two thirds of their orders are for the album form. My experience has been about equally divided between the two, but I’ve not pushed the album form so long as the sheet. However, there is no doubt that the album is excellent taste for most occasions if bound by a good binder and appropriately lettered.

I find also that in the matter of memorials those with best taste prefer black and white, no color. Grey wash is not especially objectionable, however, if colors are omitted.

No Substantial Success without Merit

We, as Engrossers, must keep improving our work, keep advancing, keep pace with progress in other lines of art. As business men, we must use the keenest perception, the most modern methods of securing and handling business. He who does the best work, is honest and prompt, who hustles in a modern way will surely achieve the greatest success.

A Word to Young Penmen

I would picture the road to success briefly as follows: Hard work, incessant study, fame for the work, a clear and high idea, indomitable courage, stubborn will, time, and above all, hard work. What obstacles will hard work not surmount, and one victory gained is but an additional weapon with which to fight the next. What a satisfaction, what self-gratification to see our efforts prosper, and a profession with humble beginning gradually grows year by year into a business with such volume, that we are crowded to handle it.

Mr. T. W. Thalhyn

They are killed off as quickly as the drone bees destroy the watchword, those not having the word must stay out.

Considerable business may be had by watching the records of deaths in the daily papers, and going after the Orders, Bodies, etc., of which the deceased were members. By following up this line of action and doing good work, a very good business may, in time, be established, but it is rather a slow process, and not advisable for the one who is making the business his profession, for such I recommend systematic advertising.

Produce a list of presidents and secretaries of all Secret Orders, Societies, Clubs, prominent Corporations, etc. About quarterly or semi-annually get out a neat little circular and mail to this list. The circular should be neatly arranged and illustrated with a few cuts of some good design, or parts of them. It should set forth the business clearly as well as attractively, and by all means, honestly.

Since Engrossing is now arranged in two ways, in album form and for framing, the question occasionally arises, which is the more appropriate? It depends largely upon the occasion, and the matter must be settled by the good judgment of both artist and patron. I am told by some artists that

Wants to hear from young penmen and others who desire to prepare themselves for the teaching of business writing. The

Madarasz Method

of teaching Business Writing is the result of 25 years’ experience, and creates proficiency swiftly. The method is applicable—in fact, if that’s worth something to you, sit down and write me fully and freely....

Do It Now

and between us we may arrange it so that you can take my Teachers’ Course next July. You will then have mastered a business in which you can make a living in any part of the world where the English language is spoken.

Is That Worth Something to You?

Don’t think for a moment that because you never had experience in teaching that you can’t do it. I tell you WHAT to say, WHEN to say it, and how to say it—equipping you with knowledge, and inspiring confidence in yourself so that you’ll be able to conduct and class with marked success.

Throughout the time allotted to ornamental writing in my Teachers’ Course to those you all the kind of man I am, and that alone is worth the price of the entire course to you if you want to improve your own writing. Think it over and write me, enclosing 25c stamp for a personal reply.

L. Madarasz,

1281 Third Avenue, NEW YORK.
The above "Japanese" writing is the product of the resourceful brain and nimble pen of Mr. Francis B. Courtney of the Iowa Business College, Des Moines, la. In a letter to us regarding the same Mr. Courtney states: "This style of writing was acquired by me while abroad. If you can't read it, have it typewritten. The first letter I sent out was sent back because the fellow thought it was back hand. This writing looks straight to the cross-eyed man. It is also a good thing in which to reply for request for money. 'Your creditor can see at a glance that you can't straighten up.' From this we can easily infer that Mr. Courtney sees more than the artistic side of things, and has in him more than mere skill. The verses herewith are given as a key to the writing. After learning that it should be read from top to bottom instead of from left to right, you will find it somewhat easier sailing than when you go after it in the usual left to right manner. It might be well for us to remark incidentally that this is not the kind of vertical writing that we hear Brother Palmer denouncing. The art, both as concerns skill and beauty, displayed in this work is of a high order. To conceive the characters with such beautifully, bended, oblique, shaded strokes takes not a little perseverance and fertility of mind. It is simply another evidence of Mr. Courtney's many-sidedness.

Key to "Japanese" Writing.

For the Penman-Artist and Business Educator, Columbus, Ohio, by Francis B. Courtney.

What joy would come to idle drones,
What hope would lighten up their way,
If they could see a great big sign
Success in here to give away.

I dreamed a dream said the busy drone,
As I fell asleep while shirking,
I had a night-mare most severe,
I dreamt that I was working.

Success is born of honest toil,
And blossoms fair on those who work
It grows supreme in honest soil,
But fails to flourish for the shirk.

Advertising in the Penman-Artist and Business Educator Pays

Cyrus W. Field, who has been patronizing our advertising columns, writes: "Advertising in the Penman-Artist and Business Educator pays. My book has gone into every corner of our great Commonwealth and Canada, and still the orders come. You certainly reach the best class of patrons. Most of my orders have come from bankers."

Any one who is looking for a good advertising proposition certainly cannot afford to miss the Penman-Artist and Business Educator.
The long strokes in the preceding lesson will have paved the way for the loops. But the loop is different from the strong straight line. The graceful curve and the gentle increase of the shade are points to be studied.

The loop is the foundation for l, b, h, k, and f. In the l, make the introductory stroke the same as i and u. Make the left side of the loop first. The height should be two and one-half times that of the smaller letters. The shade should begin about one-third of the distance from the top, and gradually increase for one-third of the distance, then be uniform until the turn is reached, which should be the same as that of i. The turn at the top of the loop should be well to the right side, with a delicate shade at this point. Make the right side downward and aim to secure a smooth, graceful hair line.

Make h the same as i, only finish it with a small dot, the same as r and w.

The first part of k is similar to l, except it is square at the bottom. The second part is made like the second part of z, the space between the shaded strokes being the same as between those of n.

The second part of k is two compound curves. Aim to make them sparkle with gracefulness and beauty.

The top of f is the same as the loop and is continued below the base line one and one-half spaces.

It requires a large caliber of movement, to make these letters. Watch slant carefully. Aim to secure uniformity.

CRITICISMS

H. W. S. Work extra fine. Some up strokes slightly nervous. Small o a trifle too rounding or wide. Your work is very precise and dainty. You can be a master.
THE STRIDES OF THE GIANT

In the fairy tale were marvelously long. He covered a great deal of territory in a very short time. But his feat was not more remarkable than that of the modern giant among books on English—"Plain English in Practical Exercises," with its companion, the text-book, "Plain English." It is absolutely unlike any other book on this subject that has ever been published. It is arranged in a fascinating manner. It saves time and manual labor. It treats only of the essentials. It is rich in both the quality and quantity of exercises it contains. It has been on the market but fifteen months, yet we have sold tens of thousands of these inexpensive exercise books.

Read What Some of the Teachers Say About It:

"Plain English in Practical Exercises" was received promptly. The exercises are just what I need in my work. I congratulate the author in successfully meeting a real need in evening high school work. A. S. Haven, English Instructor, Boston Evening High School, Boston, Mass.

At the beginning of this year a copy of your "Plain English in Practical Exercises" was handed to me for examination. I have used it considerably in my work by means of dictation and have found it very useful. William Jones, Teacher of English Composition, Providence Evening High School, Providence, R. I.

I have looked over your "Plain English in Practical Exercises," and it seems just to fit my case. F. P. Spencer, Educational Director, Y M C A, Boston, Mass.

Your English Exercise book excels all others. It gives the student work to do, and this is the only rational method of teaching English. Prof. W. H. Sibley, Dean, Capital Business College, Salem, Ore.

Lam delighted with your Lessons and Exercises in English. I am sure grammar will become one of the most attractive studies of our course by using this text-book with Plain English. Prof. S. E. Rich- mond, Kentucke Teachers' College, Richmond, Va.

Your English Exercises fill a "long felt want" in my school. I have not seen anything else which quite equals them. They are indeed a boon to the busy teacher. Prof. J. E. Cunningshaw, Stowbury Business College, Buckhannon, W. Va.

We want you to become acquainted with these books on English. We know that it will mean their adoption. We cannot give the books away but we shall do the next thing to it. We will send, charges prepaid, the text-book "Plain English" (Retail price, 30 cts.) and the exercise book "Plain English in Practical Exercises" (Retail price, 40 cents) for 30 cents. This offer is to teachers only who name the schools in which they teach, and who mention the Penman-Artist and Business Educator. This offer is open until May 1st.

ADDRESS The Practical Text Book Co.,
475 Euclid Avenue,
CLEVELAND, OHIO.
The copy given in this connection is very appropriate for a school of learning. It was used as a catalogue cover, and its symbols of education make it more effective and valuable for the purpose.

SUGGESTIONS.—Size of original drawing 6 x 9 inches. Make letters in Union Business College style 1 x 2 inches in size. Lay off a space on your paper of the above size, then arrange the lettering. Pencil out the decorative matter, symbols, etc., suggesting all the shadows. Centre the face between the two ends. Use just a few lines in finishing the face. hair, laurel leaves, etc. See that the different parts of your design hang together, and that the objects are in correct drawing. Observe the arrangement of the shade lines, and see that your shadows and half tones blend properly. Lastly, do not hurry. One hour of careful, painstaking study is worth more to you than a week of careless, indifferent practice.

IF YOU WANT A TEACHER FOR YOUR SHORTHAND DEPARTMENT OF COURSE YOU WANT A GOOD ONE

We can give you expert assistance on just this point. Write, giving particulars, regarding the position you wish to fill, and we will place you in communication with the right teacher. No charge to you or to the teachers.

THE PHONOGRAPHIC INSTITUTE, CINCINNATI. BENJ. PITMAN, President. JEROME B. HOWARD, Director.

A New Magazine

Seld is being developed by the Gregg Writer. This paper is interesting the commercial teacher, school manager, and the general "business" student as much as the shorthand teacher or pupil.

Commercial Training

is the name of a department of "view and review" that is original, interesting and profitable, and that is moulding thought in Business Education. It is

Edited by Geo. P. Lord,

who brings wide experience, a liberal education, devotion to the cause, and no small degree of literary ability to bear upon his work.

The Editorials are written in the straightforward, forcible, virile style for which Mr. Lord is noted. They strike straight and true and deal with practical questions.

The Reviews are unbiased, pointed, and pithy. They review rather than praise by silly flattery.

Advertising Talks. For the first time the advertising of schools is approached and discussed along the line followed in professional advertising papers.

Heart to Heart Talks which appear in this department are too well known to need a word. They will be continued.

Contributed Articles with editorial comment will form a new feature of this department.

ALL THIS AND A SHORTHAND MAGAZINE FOR ONE PRICE—50 CENTS A YEAR. SEND FOR FREE SAMPLE COPY.

GREGG WRITER, 57 Washington St., Chicago.
Finger Movement.
By Julia of Cheyenne.

Mr. Barnhart's hypothesis warrants his conclusions. To presuppose anything else is the wildest speculation. I wish it were possible to do away with much of the reading done so early in the child's life. But it isn't what I want or what some one else wants. It's a question of necessity; a question of substitution. Adjustment along other lines must be made before any changes can come to us. The demand for hand product is so great with present courses of study that there is no recourse, but to do the work prescribed by those in authority. Unquestionably the child should not attempt to walk too soon, nor be permitted to abuse his physical well-being. But it's done. Nor should the child be driven to such extremities. But it is, and has been for long, long years.

Let some humanitarian, some power beyond the throne, propose some ethical reform and those who know what a child can do, will rejoice at being freed from servitude and bondage. There is no retreat from present submission and the various suggestions for "very large" writing as a relief is simply begging the question where no positive cure is known.

To look at the heavens with telling effects means two things, a telescope of magnitude and well directed intellect.

To tell what children can do demands far more capability and research than many possess, whose declarations we read in open court.

No one has even a right to his or her opinion unless it is substantiated by the highest forms of evidence. Differences come most often from "half views." Primary teachers who possess a thousand virtues to the minutest detail, are unable to speak authoritatively as to the child's power of reproducing "forms" in writing, if they cannot wield a skillful pen. Nor is this all. The ability to produce beautiful forms and combinations will not permit one to speak with authority unless he has moulded many a child.

Speculation will not do, gentlemen. We want "fax," "stubby "fax," before we yield even the "error of our ways."

"Wildest speculation" is the pessimist's characterization of the untried. Finger movement advocates hold on to it simply because they lack faith in human progress. Less writing is being done in the primary grades today than yesterday. Less will still be done tomorrow. People in "authority" are declaring that no writing needs to be done and therefore should not be done, and it is now only a question until the "wildest speculation" will be a reality in writing as it has been with the bicycle, the automobile, wireless telegraphy and telephone, etc. If those who now cavil at the test of "servitude and bondage" of finger movement will most loudly proclaim that which they acknowledge as right, as they now endeavor to defend and promote that which they acknowledge as wrong, the right will be sooner prevail, for prevail it will and must.

Editors.

The Henderson Head.

The accompanying portrait was drawn from life by G. S. Henderson, No. 26 West 53d street, New York city. Artworks in the art line would do well to study these heads quite carefully and critically. Note carefully the large masses of light and dark and of middle tones. Note also particularly the nose, and the soft outline of the hair and hat. This work is far above the average, and is second to none ever present ed in a penman's paper.

MODERN ILLUSTRATIVE BOOKKEEPING
INTRODUCTORY AND COMPLETE COURSES
THE LATEST ADDITION TO THE WILLIAMS & ROGERS COMMERCIAL SERIES.

"This is by far the best work on BOOK KEEPING and BUSINESS PRACTICE that has ever been published. It combines all the best features of the other bookkeeping publications in this series, besides many new ones not to be found in any similar work. It is the commercial teacher's ideal and is destined to become

THE LEADING BOOKKEEPING SYSTEM

Representative schools in the states that are using MODERN ILLUSTRATIVE BOOKKEEPING may be mentioned those of the following leading cities: Alliance, Ashland, Allentown, Albany, Baltimore, Brooklyn, Fostoria, New York, Newark, Newton, Alu., Springfield, Ills., Scranton, Trenton, in all all of which it is giving complete satisfaction.

FOR DESCRIPTIVE CIRCULARS AND FURTHER PARTICULARS ADDRESS

AMERICAN BOOK CO.
NEW YORK, CHICAGO, ATLANTA,
CINCINNAI, BOSTON, SAN FRANCSICO.
The material represented in our lesson for this month is different from anything which has been given in this series. The bottle is dark green glass and the tumbler is clear glass.

The bottle will have very pronounced shades, being a glittering white where the light strikes it squarely, and very dark in other parts, except for a faint streak of reflected light on the darker side. The label is white and is shadowed only a little.

The tumbler has less pronounced shades, and one must be careful to get the transparent look and yet not make the object too dark.

A little care will be necessary in shading that part of the tumbler through which the bottle is seen.

The Question of Supervisors

The office of the supervisor is of a two-fold character. He plans and directs the work and teaching of others, and he teaches. In the larger places, he supervises more than he teaches, but in the smaller cities he teaches more than he supervises. As before stated, he directs and teaches. As director or supervisor, he instructs teachers and plans work for them to do. He encourages interest, and enforces by being interested and enthusiastic himself. Enthusiasm is catching. Then, too, he understands his subject thoroughly and can do more in five minutes toward arousing a dull class than a regular teacher can in an hour. So much so that not infrequently whole schools will be impatient for the time to come when the supervisor will be around again.

Then the question arises as to what will all teachers be specialists. But so long as teachers are not required to prepare as thoroughly, and pass examinations, in penmanship, drawing, music, and physical culture as in other studies, so long at least will it be necessary to employ specialists in these subjects to supply the usual deficiency.

Penmanship being a manual rather than a mental subject, needs dexterity to direct it rightly. Teachers are not schooled in skill, but in memory. Drawing demands good observation, and teachers are not trained in that direction. They therefore need help. The day is coming when teachers will be skilled as well as intellectual, then all will be specialists. Until then, supervisors are necessary.

Modern education comprises two things—knowledge and skill. The old education was intellectual only: the new is intellectual and skillful. The physical and skillful in education are of recent origin. They date back but only a quarter of a century as regards our public school system. Even today the physical is not on a par with the mental. But ere long it will receive equal attention with the latter. Then the heart, the head, and the hand will each receive equal attention.

Skill is an essential element for modern success. It was skill that made memorable the battle of Manila bay. Our public school system must recognize this new and potent element, and develop it side by side with the old.

Physical culture is one of the new forces that makes for health, strength and efficiency. Can we afford to neglect it in our schools?

Drawing is another modern factor that develops at one and the same time esthetic and skillful forces. It enlarges the conceptions of life, and it trains the eye and hand for skilled occupations.

Penmanship is not as new in education as the former subject, but it is a modern necessity. Young men and women entering business or professional life need to write legibly and rapidly. To do this much careful, systematic training is necessary.

The physical part of these branches demands technical skill to develop. Skill is the part of education that has been neglected. Teachers in general are intellectual rather than skillful. They have devoted more time to knowing than to doing. To teach successfully those branches which call into action the hand and body, such as physical culture, drawing and penmanship, requires skill as well as knowledge.

Supervisors are specially skilled in these new and needed branches, and are necessary to direct intelligently and persistently the technical training involved in learning and in doing. To discharge them means that the practical—the skillful part of our education—shall not receive due attention.

We are not complaining against the regular teacher. She earns her money, and more, and she has her hands full now; too full to be efficient enough to meet all modern conditions. We are simply endeavoring to show that under present conditions specialists are necessary for the most effective and skilled instruction.
Lessons in Engraving, No. 18, By H. W. Kibbe, 181 Cremont St., Boston, Mass.

For outside cover of an engrossed booklet. Same letter as last lesson with different finish. Avoid smooth, true lines in the scroll. Rough, strong, but, in a certain sense, accurate lines give the best effect. Do not try to copy the ornaments around the panel. Study and learn the principle then you can work rapidly and without copy.

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By special arrangements with Messrs. Zaner & Belser, I am enabled to offer to Zanerian students only, blank cards with an exact representation of the ZANERIAN PIN printed and embossed in gold on the upper left corner of the cards. They are handsome, distinctly professional and exclusive.

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"THE HANDWRITING ON THE WALL"

Discusses in a Fearless Manner the Merits of VERTICAL and SLOPING PENMANSHIP

The address was delivered before the Business Educators at Providence, R. I., April 6, 1901. It is printed in pamphlet form for the good of the cause and sells for barely enough to cover the last cost. Single copies 15 cents; ten or more copies at the rate of 10 cents each.

E. M. HUNTSINGER,
30 Asylum St., HARTFORD, CONN.

(We think all who are interested in the art of writing and teaching writing should read "The Handwriting on the Wall."—Zaner & Belser.)

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195 Grand Ave., Rochester, N. Y., will send you a short letter, in his business style, fresh from the pen, for 25c. It will be an inspiration to you in your practice.

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is an up-to-date work on penmanship for the use of TEACHERS, SCHOOLS, and STUDENTS who desire to study AT HOME. It contains:
NINE HAND PLATES OR TWENTY-SEVEN DRAWINGS showing every position of the hand used, with full text on each.

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"GEMS" Contains sixty-eight pages and is artistically bound. Price, 30 cents per copy, postpaid. Slips for class work in Schools and Colleges.

Postal Money Order or Silver. Address the Author and Publisher, CURY W. FIELD, JACKSON, MICH.

ONE OF THE THIRTY-FIVE PLATES IN "GEMS" BY CURY W. FIELD.
The Past, Present, and Future of Ornate Writing.

By Francis B. Courtney.

In Answer to E. Madaras on "The Passing of Ornamental Penmanship."

The methods of teaching ornate penmanship are keeping fully abreast of the time. The handsome models of the present generation of leading lights or top-notchers, whose experience marks the milestones of pluck and perseverance, are beacon lights to the aspirant in the field of the ornate. These forms and experience disclose to him the hidden depths, that he may enter the harbor of excellence in safety. The top-notchers today light their lamp of progress with the current of common sense. They are aware of the fact that common sense is the crown of all faculties, and that the cry of this age is for practical thinkers as well as workers.

From such teaching the young aspirant exercises more patience in the acquisition of an ornate hand than in the past. The car of human progress is no longer the ox-cart, but instead the automobile courts the favor of the hurrying multitudes.

The production of script forms have not met with the success they deserved, it was through lack of pushing qualities of those at the helm of such enterprises.

We note however that the famous "Gaskell's Complete Compendium of Elegant Writing" must have been a winner, for it met with a tremendous sale. Numerous editions were placed upon the market which netted him a dollar profit on every copy.

His success was due to judicious advertising and there was merit behind it.

Push, Pluck and Perseverance was surely his slogan.

The slow man, no matter what his capabilities are, will invariably be outdone by the men of haste and determined will.

Once on a time a man went to a millionaire, and handed him a check for a gentleman's fortune: how to make a fortune? Well, replied the old gentleman, straightening up, the best way is to follow the rule of the "Three H's." What is the rule of the "Three H's"? First, Hold on to your fortune. Hold on to it, for it was the hustling quality of Gaskell that made his enterprise a success.

Many of the top-notchers today can attribute their start in penmanship to this compendium, "Three H's" and therefore I received my inspiration and I believe Madaras, Dennis, Palmer, and others drank from the same fount.

The market for ornamental penmanship is greatly increasing at the present time in the past. This is an age of specialists. The young man who possesses skill, and can impart it to others, is always in demand.

Nothing increases the patronage of a business school of ornate writing more than the sight of the ornate penmanship of a student in the present style. This is the best advertisement that can be had. The beautiful, easy style, graceful, perfect form, and delicacy of touch in the ornate writing of the top-notchers today, are points superior to those possessed by the top-notchers of yesterday. Hence today we are as far in advance of the old school penmen as the automotives is to the stage coach; that the future of ornate writing has a glorious outlook, and I firmly believe that in twenty-five years from now ornate writing will be as far in advance of the present style, as the present is in advance of a quarter of a century ago.

"A word to young penmen." Twenty-five years from now ornate writing will be dependent upon you as its champions, therefore I would instill in your minds, these facts: To become an ornate writer requires study, practice, and industry. The man who has learned to write an ornate hand has also learned how to work.

The secret of ornate writing lies in a proper conception of form. This concept in the mind is the most distinguishing feature.

If the mind form is beautiful the product of the pen will be the same. If the creative faculties of the mind are aroused, the results will take care of themselves. Ambition and steady practice are essential requirements to an ornate hand.

There lies buried in every individual sufficient genius to warrant a fine ornate hand, and if this genius is only brought out it is from the application of proper energy. Genius is nothing but continued striving. The genius of today is the hard worker of yesterday. People say...
Thomas A. Edison, the wizard of Menlo Park, is a genius. But Edison when asked his definition of the word said: 'Two per cent is genius, and ninety-eight per cent is hard work. Some one said to him that genius was inspiration; Edison said, genius is perspiration.

The reddest apples are usually out of reach; we must climb the tree to get them. Nature does a kindness to man when she compels him to work for what he gets.

Remember that thought imparts the power for well directed efforts which alone gives confidence and skill. You must learn how to think right before your practice will enable you to write right. Concentrate your energies upon a single purpose, that purpose be the acquisition of an elegant, ornate handwriting. Keep the following thoughts from "Success" in mind, and I am positive that it will not be long ere you will have the coveted prize, "Ornate Penmanship".

It is concentration that wins. When a man has so disciplined his mind that it is proof against all unwelcome distractions, when he can make himself oblivious of every side light which might dazzle or divert his vision, and keep his eye steadily on his chosen goal, he has thoroughly learned the power of concentration.

All men who have done great things have been noted for their sincerity of devotion to a single aim, their invincible determination to cleave to their purpose, to concentrate their powers upon the single object which has haunted their lives to the exclusion of all else.

Happy indeed, is he who possesses the power of assembling all his forces at a single point, of focusing his energies, and of bringing them to bear with all the weight of his entire being upon the purpose of his life. This insures victory.

Skill is the product of power.

Under complete control, success, the cry of the hour. Cheers us on to the goal.

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Riverside Ave., Rochester, N.Y., is one of the few recognized leaders in this country in preparing fine script for photo engraving. If you have in mind script for any purpose you should send copy for estimate.

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Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design 50c.

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Pen and Palette—A book written especially for artists and teachers. It tells how to draw sketches from nature and how to adapt them to various purposes. 50c.

The New Zanerian Alphabets—A guide to engraving, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instructions. A substantial book bound in cloth, Sample pages of this book will be mailed for 2 cents, stamp $1.00

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of fine paper, 23 x 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. "It's great," "It's certainly a bird" are some of the expressions many have made on seeing it. It contains no. 1c.

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Lessons in Automatic Lettering.

Number Seven.

BY E. E. EVANS, STREATOR, ILLS.

Lesson this month shows that thoroughly practical card sign writing can be made with the auto pen.

No special instruction need accompany this lesson. Just get some auto pens, auto ink, white and colors, black and white card, and try and see what you can do. The auto pen is so easily mastered that if you practice from good copies for a while you can gain a start that will put you on the road to a remunerative position, and such jobs are plentiful to the good card-sign writers, for the field is not over-crowded.

I will start you out with an outfit for $1.00 and give you free criticism from the lessons in the Penman Artist and Business Educator.

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A neat little invitation was handed us by Uncle Sam to be present at the minstrel show given by the students of the Iowa Business College, Des Moines, on Feb.

The Iron City College, Pittsburg, Pa., boasts, J. Smith, principal, recently issued a very attractive high-grade, forty-eight page catalogue, indicating a thoroughly modern and up-to-date business institution. The printing, engraving and illustrations are first-class. The quotations printed in red are of a less hackneyed nature than are usually found in catalogues, and are therefore refreshing to the eye. The catalogue is worth seeing.

Wood's College, Newark, N. J., favored us with a couple of posters containing views of schoolrooms, pupils, and faculty, indicating an unusually large school.


Stanley's Business College, Thomasville, N. C., has issued a creditable catalogue of forty pages, giving one the impression of a good, substantial school.

The Cedar Rapids, Iowa, Business College, A. N. Palmer, president, favored us with a circular containing program, portraits, etc., of a reunion and banquet held in Cedar Rapids, Iowa, Nov. 25, 1911, given by the ex-students of the K. B. C.

A couple of very neat and to the point circulars relative to McKee's New Standard Shorthand has been received from the McKee's Publishing Co., Buffalo, N. Y.

Messrs. Isaac Pitman & Sons, 31 Union Square, New York, announce a publication of the first year's revision of their "Phonographic Teacher," which is the two million, seven hundred thousandth edition. In point of numbers, this is perhaps the largest sale ever enjoyed by any copyright work and with the possible exception of the Bible, and Uncle Tom's Cabin, the largest sale of any work.

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_The above is a pen drawing by W. T. Cover, pupil of C. D. Scribner, a graduate of the Zanerian, and now with the New England Art College, Boston._

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ZANER & BLOSER, Columbus, Ohio.
Business Writing

BY H. W. FLICKINGER, PHILADELPHIA

This paper was read at the Eastern Commercial Teachers' Association as a discussion of Mr. Zaner's paper. It is a valuable contribution, disclosing that Mr. Flickinger is as progressive as he is skilful.

The excellent paper read by friend Zaner covers the scope of our subject so intelligently and so comprehensively that it seems a waste of time, for me, at least, to attempt to add anything further.

Business writing is defined as that which is easy to write and easy to read. It could not be more concisely nor more clearly expressed.

Legibility and speed have come to be the only essentials recognized by the business world.

The ornate forms of script in use twenty-five years ago are now rarely seen except in the work of the artist and for purposes outside of the realm of business.

Since the advent of the typewriter and the telephone, business correspondence has been completely revolutionized. No business house of any prominence would think of using the pen for that purpose now. Having been relieved of the work of correspondence, what then remains as its function in the conduct of business affairs?

Accountants, telegraphers, clerks, and a multitude of assistants in almost every avenue of business, use the pen and must be trained. The vast amount of work required at their hands lays upon us, as teachers, the obligation to give our students, who may engage in business pursuits, a style of writing which can be used under the most unfavourable circumstances.

I presume it would be quite impossible for any one of us to prepare a script alphabet which all teachers would accept as a standard for business writing. We shall have our own peculiar tastes and notions, but it seems to me that the closer we conform to the Roman letter the better.

Happily, there is at the present time a disposition to draw a very clear line of separation between the practical and the ornamental. And so it has come to pass that business schools, with few exceptions, have ceased to teach ornamental writing. This fact has given opportunity for the successful establishment of special schools of penmanship, such as the Zanerian Art College, and others, where students are trained in all branches of the art and prepared to teach.

To be legible, writing does not depend entirely upon the simplicity of the character used, nor upon slant or no slant; but very much upon the setting apart or spacing of the letters. The distinctive character of each letter should stand forth and be easily recognized. Words whose downward lines are equidistant, are difficult to read, especially when such letters as $t$, $u$, $g$ and $y$ are associated.

Slant is a matter of individual taste or convenience. Some of us older teachers have been accustomed, when taught slant at all, to say that fifty-two degrees from the horizontal was about the proper thing. But I question very much whether great stress was ever laid upon any definite degree of slant; uniformity of slant being regarded as of greater importance. In my opinion, nothing more legible or graceful in the world of business writing appears than the illustrations which are now appearing in our penmanship journals. And the slant is just about fifty-two degrees from the horizontal.

Vertical writing has stirred us up somewhat and has caused us to examine the foundation of our faith in the slant. It is not without some good points. But it has failed to establish the extravagant claims which its advocates made for it. It has been on trial for several years, it has but a very limited use in the transaction of business. For this reason, business schools, always responsive to the demands of the business world, do not feel obliged to give it a place in the curriculum. It would, therefore, seem to be improper to regard it as a practical style of writing for business purposes.

The ornate forms of letters, however, would be as a vehicle for the expression of thought, or the transaction of business, unless they were susceptible of swift execution. Scriptness, however, is inherent in the writer and cannot be imparted. But it may be developed, to some extent, through the intelligent use of suitable movement exercises. I am a strong advocate of arm training or muscular movement, as it is called, but I do not teach it exclusively. I think that all the forces hidden within the arm and hand should be trained and utilized in order to secure the best results. I believe that there should exist a common sympathy and a ready helpfulness on the part of the arm and hand muscles, resulting in what is known as the combined movement. So far as I can ascertain, this is the movement used by our best writers.

As my views accord so nearly with the main paper, I close, as I began, with an apology for consuming your valuable time.

The Loving Cup

The accompanying illustration gives an idea of the loving cup presented to Mr. H. W. Flickinger by the penmen of the Eastern Commercial Teachers' Association, March 29, 1902. While the penmen were being photographed, Mr. H. G. Healy, editor of the Penman's Art Journal, New York City, suggested that we show our appreciation of our universally beloved and distinguished friend by presenting him with a loving cup. As a consequence, Mr. Collins got Mr. Flickinger away from the crowd when contributions were made, and a committee consisting of Messrs. Hinman, Holt and Zaner, was appointed to secure the cup. When the penmen met at the banquet given by Miss Peirce at noon of the same day, Mr. Flickinger received from the hands of Mr. Healy, the cup so cheerfully and kindly presented. The event was alone worth the journey to the city of Brotherly Love.

Flickinger Extends Thanks.

PHILADELPHIA, April 4, 1902.

Dear Mr. Zaner:

To be held in fond memory by those who know me, is the greatest satisfaction this life can afford. It is only second to the plaudit of my Master, whom I hope to hear one day saying "well done."

By their beautiful gift, my friends have planted a rose in the pathway of my life, whose fragrance will sweeten all my coming days.

Very gratefully,

H. W. FLICKINGER.
Lessons in Rapid Business Writing

BY

165 Grand Avenue, O.C. Mills, Rochester, N. Y.

Number Nine

Instructions, Plate 40.

While we have given particular attention to the matter of form in regard to page writing, we expect that a free movement will be used in the execution of all this work. When we say free movement, we do not mean that the writing shall be wild and reckless, but we do mean that form and movement should go hand in hand and that one should not be neglected to the detriment of the other.

Plate 40.

Body Writing.

Page writing, or miscellaneous word writing, calls for the exercise of all the skill we possess in handling the pen. It is an excellent test for the employment of our best judgment in arrangement of work, the proper slant, height, spacing, etc., of the letters.

In this kind of work, do away with every flourish and every superfluous length of line that would tend to give the writing a careless appearance.
The ability to write a good business letter has often been the means of securing a good position. This form of business letter is not the only good form, but it is one of the best and one that is used extensively by business men. In connection with getting good writing, we should carefully study the form of the letter, its construction, general arrangement, margins, etc. Some have the idea that scratchy and scrawling writing is good business writing, especially when it comes to letter writing. This is a wrong notion, and we would advise you not to use such writing in a letter of application for a position. Business men will not have such work under any conditions.

Instructions, Plate 41.

If the letter is well written and well arranged and the envelope is addressed carelessly, it is quite likely that the first impression made by this work will not be a good one. Do not get the name and address huddled together, or down in one corner, but try to have the general effect same as given in the copy. It is a good plan to make pencil rulings about the size of a business envelope on foolscap paper for the practice of superscriptions. A still better way, although perhaps a trifle expensive, is to practice on the envelopes themselves.

Instructions, Plate 42.

Be careful about the punctuation marks as well as the good writing. Punctuation marks are liable to be made too large and heavy. They should not stand out too conspicuously, but should be made about same size as given in the copy. This will be found a valuable form for a social letter. Avoid all fantastic forms of letters and keep your writing as plain and neat as possible.
SOCIAL LETTER

Louisville, Ky., Jan. 31, 1904.

My Dear Madam,

It gives me great pleasure to introduce to you my esteemed friend, Miss Emma Fry. Any attention you may show her will add one more to my many reasons for being

Your sincere friend,

Mrs. Geo. W. Schwartz,

To Mrs. E. N. Hill,
Lincoln, Col.

Instructions, Plate 44 and 45.

Besides the commercial forms given herewith you may select a number of others also. This kind of practice is very beneficial to those who have faithfully followed our instructions in all the previous lessons. Do not spread the letters out too much and string the words over too much ground. Study the little things. The superficial and unsuccessful can afford to overlook the apparently trivial things, but the earnest student who practices to win will heed our advice and will try to correct the little faults.
Lessons in Business Penmanship

BY A. R. KURNETTE, BOWLING GREEN, KY.

Number Two

Begin lesson No. 2 with exercises No. 15, 16 and 17. These exercises are given to tone the movement down for the small letters. Make exercises just the same as copy, placing from three to four of the exercises in the space between the two blue lines, getting the lines very close together. Fill several pages of the small exercises.

Line No. 18 we have the small o connected together, making a fine exercise for movement. Connect a full line of the small o's together before lifting pen from paper, getting each letter closed at the top. Work very rapidly on this exercise.

We have next the small m and n exercise. Make exercise with a rolling motion of the arm, forming a round turn at the top. Get downward strokes straight, counting one every downward pull. Line No. 20 is made with the same rolling motion of the arm as in exercise No. 19. Begin exercise with small right curve. Downward strokes should retrace up strokes about half the height of exercise.

Lesson No. 3.

Lesson No. 3 begins with the small right and left curves, and small straight line. Master these strokes and you will have little trouble in making the small letters. Line No. 22 begins with the small indirect retraced oval, counting ten for the small oval. Also review small m and n exercises. Next take line No. 23. Strive to get round turns at the tops of letters. Join several of the small m and n together, using both narrow and wide spacing. The wide spacing will give strength to your work. See that your pen is gliding easily over the paper.

Lesson No. 4.

Begin work on small oblique exercise. Make the exercise one fourth of a large space, getting the downward strokes very close together. You may review small i and n exercise, the same as given in lesson No. 2. Begin small n with right curve. Notice that the letter consists of three right curves and two downward straight lines. Join several of the letters together.
Line No. 35 we have the small a, beginning the same as small u. Slightly curve the last upward stroke, and finish letter with small dot and curve line. Spring the pen lightly in making the small dot. Take time to criticize your work and see where you can make improvement.

Lesson No. 5.

Before beginning on lesson five, review lessons Nos. 1 and 2. Begin lesson five with the small direct oval, retracing small oval from five to ten times. Fill several lines of the small e exercise. Be sure that you are getting a small loop in each letter. Line No. 31 we have the small c beginning with a left curve. Finish up stroke with a small hook at the top; down stroke should be well curved and on about the same slant as up stroke. Fill several pages of lines Nos. 32 and 33.

Lesson No. 6.

Review the small oval in beginning lesson six. Begin small o with left curve, making down stroke and last up stroke of the o with the little finger rest. Get each letter closed at the top. Small a begins like small o. Use little finger rest in making oval part of letter. Finish the a with a round turn and right curve. Fill several lines of the small a and w combined together, using both narrow and wide spacing. Line 37 is the small a and o made with light line thrown around each letter, this makes a splendid exercise. See that your wrist is kept over nearly flat with the table.

Quite a Universal Sentiment

PARKERSBURG, W. VA., Jan. 23, 1892.

GENTLEMEN: Included find a list of subscriptions to the PENMAN-ARTIST and BUSINESS EDUCATOR, with remittance for same. Your publication is head and shoulders above all other publications of its kind; please accept our heartiest congratulations.

Wishing your journal the support and encouragement it deserves, I am,

Yours truly,

C. A. BRANIGER,

With Mountain State Bus. College.
Report of the Fifth Annual Meeting of the
Eastern Commercial Teachers' Association

Held in Temple College, Philadelphia, March 27th, 1902.

Reported by A. S. Heaney, Providence, R. I.

The Philadelphia meeting was an unqualified success, socially, educationally, and professionally. It was so doubt the best meeting was held and how it could have been better is difficult to determine. Its success was due in large measure to its able, enthusiastic and unirrint president, and to the other efficient, competent and faithful officers and members of the various committees. Such loyal, good-fellowship, interest and enthusiasm, we have never seen surpassed, if equaled. Business education occupies a more solid position because of this meeting. Eminent men in other lines aided in broadening and deepening the influence of practical education by accepting places upon the program. The Eastern Commercial Teachers' Association is now a great and growing educational convention—a fit representative of the practical educational world. Long may it live and prosper.

Opening Exercises

Thursday morning, 11 a.m.

The Eastern Commercial Teachers' Association met at Temple College, Philadelphia, Thursday morning, March 27th, 1902, with about 250 members and friends present. The meeting was called to order by E. E. Gaylord, President of the Association, and ex-Governor Pattison immediately introduced to deliver the address of welcome. Mr. Pattison in opening said: "Members and friends of the Eastern Commercial Teachers' Association: I am asked to bid you welcome to the city of Philadelphia. In doing so I am sure I express the sentiments of all the people of the city, I do not know of any place more distinguished for general hospitality than Philadelphia. I am not therefore surprised that your committee selected this city for your annual meeting.

Historically, financially, commercially, socially, all the history of our country is written in the buildings, the institutions, the streets, the wharves, and the places of business of Philadelphia. Indeed it is possible to list out all the rest of the country, eliminate every other city, yet preserve the city of Philadelphia, and the history of the country would be preserved in every detail." The speaker then took up the various points of interest historically, and referred to each one in listing language, urging the delegates to visit them, and become acquainted with their history in detail.

The ex-Governor's address was responded to by R. J. Shoemaker, former president of the Association. Mr. Shoemaker said in part: "It gives me great pleasure to express, on behalf of the Eastern Commercial Teachers' Association, our appreciation of the very cordial greeting that has been extended to you by this distinguished citizen, who has welcomed you on behalf of the city of Philadelphia. A greeting coming from one who has bestowed upon him the highest gift of honor, at the hands of this commonwealth, lends a special significance and charm to the welcome we have received, and to the freedom of Philadelphia that he has given us.

We feel proud to be within her borders: to be her honored guest; and to partake of her hospitality.

Mr. E. E. Gaylord, President of the Association, in delivering the President's annual address, took for his subject, "Expansion in Commercial Education." He said in part: Ladies and Gentlemen, Members of the Eastern Commercial Teachers' Association. We meet under such conditions of general prosperity, that schools, teachers and publishers are happy and hopeful. Expansion is in the air. Growth and development are the watchwords today.

Thirty-seven years ago a blue wave broke over Washington, and flowed in ragged rivulets northward. Packard, Eastman, Saller, Peirce, Bryant, Felton, Spencer, and others had established reservoirs which were filled by those streams; but the returning soldiers found in the business college of that day, institutions quite different from the business schools of today.

It was not remarkable for a brilliant young man to walk into one of the schools of that period, pay for a complete course and, in six weeks walk out a full-fledged graduate.

Twenty-one years ago it was predicted that shorthand and typewriting would never effectually take the place of the pen for correspondence, but last year in eight of the large cities of this country, one typewriter company placed in positions 17,000 persons, representing an annual salary list of $10,000,000.

Peirce School in this city enrolled last year 1525 students in its day and evening classes.

Nearly every city of importance in the country has a Commercial Department in its high school: Los Angeles, Washington, Philadelphia, Brooklyn, and New York, have independent commercial high schools.

The Universities of Pennsylvania, California, Wisconsin, Michigan, Vermont, and New York have provided for a commercial training.

The evolutions, then, of the ideal business school, both public and private, is proceeding happily.

The Convention adjourned for luncheon, served by the ladies of Temple College, in the gymnasium rooms below.

Thursday afternoon, March 27th, after luncheon the delegates and visitors divided themselves into groups, to take the trips announced on the program.

The trips to Baldwin Locomotive Works, and Cramp Ship Building Company, proved the most attractive, about 100 electing to take these trips.
CRIP NO. 5.
LEADER: W. J. Amos.

Something like sixty-five were in the party, eager to visit some of the most noted industries in America.

The Cramp's Ship Yards were reached without event. After some brief preliminary arrangements, under the direction of Mr. Haskins, an ample supply of competent guides were furnished, and all were admitted and treated with the greatest courtesy.

We were taken first to the New Maine, a vessel almost in process of completion, a very fitting successor to the proud vessel and a formidable foe to any enemy when manned by American skill, and nerves.

The great American Liner, The Koon-lund, was barely able to float. This when completed will be one of the largest transports in commission.

There were also vessels almost of every description, whale-backs, torpedoes, single and double turrets, etc., and in almost every stage of construction.

To the writer the most interesting thing here was the wonderful effectiveness of transmitted power from one general source to all parts of the yards and for every conceivable need in ship constructing; by this every machine, every riveter does the work of twenty men under the old hand method.

Upon our return to the office so thoroughly pleased were we that the hat was passed for a contribution to our guides. The result was pleasing, both to the party and to the guides.

The next point upon our program was the Baldwin Locomotive Works. Here we met with cordiality. It was positively dangerous and practically impossible for more than twenty to be conducted through this institution at one time. Of course no one was willing to give way. So Messrs. Amos and Stevenson contrived a scheme by which every compartment was cleared and the guides took a circuitous path to places in the yard, to which all consented. With this preliminary the lucky members took cars for the plant, here again we were met with a cordial good afternoon and the party subdivided into three divisions, and started after as many guides and into as many different directions.

To trace this trip through would baffle the descriptive powers of the writer. An institution that employs 1500 practically educated and skilled men, doing the work of a quarter million near artisans without the aid of mechanical appliances, turning out an average of thirty finished locomotives per week, of every pattern and design from the famous double cylinder compound flyer of 800-ton capacity to the little suburban dummy for the west, is simply beyond comprehension of one who reads about it.

With the setting sun there was "more to follow," and a cordial invitation from the guides to remain with them. However, for want of time we left some of the great shops unvisited. We took cars, some walked, but all reached hotels in time for the banquet.

This one very grand and beautiful lesson was gathered: even in the greatest industrial institutions there may yet be time and room for the common courtesies of life.

THURSDAY EVENING, 6 P. M.

About 150 members and friends of the Association gathered in the Ballilt Building, corner 4th and Chestnut Streets, to partake of a banquet, served by Boldt, the well-known caterer of New York and Philadelphia. After partaking of a fine spread served in faultless style, the Association adjourned to the parlors of the restaurant, which had been seated with chairs during the banquet, and listened to Dr. Russell H. Conwell's celebrated lecture: "Acres of Diamonds." The Doctor was at his best in this lecture, which he delivered in somewhat of an abbreviated form, owing to the lateness of the hour; but his audience was in sympathy with him from start to close, and frequently interrupted him with hearty applause. It is safe to say that a little flame of inspiration was started in the breasts of some of the teachers present, that will grow into a mighty conflagration in time to come.

BUSINESS SECTION.

FRIDAY MORNING, 9:20 A. M.

Mr. W. B. Sherman, First Vice President, chairman, Business Section; Mr. A. S. Heaney, Secretary.

Mr. Sherman said:

"Business Training" by C. W. Haskins, C. P. A., Dean New York University School of Commerce, Accounts and Finance. Mr. Haskins said:

There are two prejudices deeply rooted in the human breast, which must be accounted for at the very threshold of the problem of Business Training. One is the prejudice against business as a calling or profession; the other is the prejudice against education. The prejudice against business as a pursuit has been fostered for untold ages by the traditions of the non-business class; especially of the educating class. The prejudice against education has been, on the other hand, one of the most lively sentiments of the commercial community itself. The present movement in behalf of business training is making very slow headway against these two powerful prejudices. True they are doomed and dying; but they die hard.

The ancient belief that to give oneself up with avidity to the acquisition of riches was to assume the attitude of a brigand toward society, because it was impossible that a Greek or Roman citizen should become rich, except by fraud, by meanness or by violence. The prejudice against instruction is an ethicalizing of a living force that is expressed in words, and is in some sense hidden; but it shows itself continually in sentiment and action. True it is gradually losing its force; but we must recognize the fact that it still exists and against which we have to fight.

The new so-called higher commercial education movement is intended to bridge over the chasm between study and business; between the scholar and the recluse, if you will, on the one hand, and the sturdy, quick-minded man of business, on the other. The material products of the world, the money-maker, if you will, on the other. It recognizes the utility of education, and seeks to adapt instruction to the exigencies of the time. It recognizes the uselessness of the old system, recognizes the utility of practical information, and seeks to render such information available to the student before he shall have been thrown out into the man-storm of business. But no school, no theory, can take the student into the innermost heart of affairs. They can give him generalities, but absolute contact with real business is indispensable to the student who seeks to become a business man.

The old apprenticeship system is almost a thing of the past; the new school of commerce is almost a thing of the future; and under present conditions it would seem theoretical. This is only our advice year; try to combine the advantage of study and experience by passing a year or two in a subaltern position in the line of business he intends to follow, while at the same time studying under professional teachers in classes arranged to accommodate the division of time between study and practice.

At the close of Mr. Haskins' address the following question was asked him by Mr. Herrick: "How far has the University School of New York provided for the education of organizers and administrators of business enterprise?" Answer: "We are trying to work out this problem. We have a good basis in New York and Pennsylvania in the Certified Public Accountants. They give point to the work. It is necessary to employ practical accountants, and we have to develop a corps of teachers. In the finance we have tried to get bankers to take up the course and cooperate as practical men with the teachers. Commerce as taught at the present time is more or less theoretical. This is only our advice year. We have not had a commencement yet. In a year or two more we will probably say more about our success."
intended for the transaction of business in the hands of business men, accountants, etc. It needs to be easily written, and easily read. Legibility in script characters consists mainly of angles and turns, retraces and loops, used sparingly to make the lettering legible and alike in generality. Our script forms are descendants from the Roman characters which were strongly shaded, and without connective lines. We have simplified the decorated shading and introduced connective lines. By this evolution we have diminished the reading qualities and increased the writing qualities. Indeed we have carried the process of evolution, until it enables one to write well and scrapping penmanship; so much so that the question now is, how shall we make better business writers rather than faster business writers. More attention must now be given to a knowledge of utility, and less to the technique of beauty.

Slant is a matter of individual quality, and a minor matter; we may use the finger or arm movement, write fast or slow, but to meet modern conditions our writing must be more rounding than the semi-angular hand in order to be legible. Extremely round writing is very legible but not very fast; extremely angular writing is fast but not very legible. Writing to be both legible and speedy, needs to be a compromise between rotundity and angularity. What we must have is smaller, plainer capitals; shorter, fuller, fewer loops; and more of the minimum of letters. This will reduce effort, increase legibility, and economize space.

Speed in writing is quite as important as legibility. It is a modern business necessity, and is governed by the style of writing, as well as by the nervous activity of the writer. Fast writers are fast thinkers, fast walkers, etc. A majority of writers use a mixture of fingers and arm movement. Arm movement gives grace and endurance, while finger movement gives detail and quickness. The two combined give the greatest degree of legibility and speed with the minimum of effort. This will reduce effort, increase legibility, and economize space.

A practical method of teaching pupils movement is to have them rely more upon the little finger rest as a means of control, and less upon the forearm rest. This gives them a firm stand, and with or without the elbow rest. It also reduces finger movement to the minimum, as those who use it less finger movement than the so-called 'muscular movement' advocates.

Mr. Collins followed Mr. Zaner in discussion and practically agreed with every point brought out in the paper. He said there was but one way to succeed; learn your business; know your pupil. He places legibility first; believes in very few movement exercises; position, pen-holding is of great importance; tries to get the pupil to write a slant of about 10 degree.

Mr. E. H. Fisher, of Boston, also discussed Mr. Zaner's paper, and added some valuable suggestions along the lines of office routine in order to make real progress. Mr. Fisher is not afraid to say to his pupils he does not know, when he does not, but that is not often, judging from the manner in which he handled his subject.

**FRIDAY AFTERNOON.**

The first exercise on the program in the Business Section was "Teaching Business Customs with Bookkeeping." Mr. J. Shoemaker of Fall River.

Mr. Shoemaker said in part:

"Business Customs is practically a branch of study by itself, and should be included in the school course. The time consumed in the study of business customs goes to the most important part of commercial course, a commercial course does not consist in merely knowing how to keep books. I do not regard my pupils as having finished our commercial course without having taken part in our Business Customs Courses. So long as the end be attained in a business school leads ultimately, nine times out of ten, to office employment; just so long will it be necessary to fit our graduates most nearly into the positions they are seeking. It is a fact indisputable that a very small percentage of our graduates find employment as bookkeepers."

"I have had some opportunity to observe what is expected of our graduates, and I have noticed that there is no particular lack in our customs.

In most instances a graduate usually begins in the capacity of assistant bookkeeper, clerk, or something of the kind, and his work may consist first, in making himself useful around the office, and I think it ought to be a part of the teacher's work to teach the customs of the average office in generalities in which all offices agree.

"A graduate ought to know how to fold a letter, make press copies after two or three methods; he should know how to handle pay rolls, including the ability to determine what denominations of money should be required, how much of each denomination, and just how to get the requisition ready for the bank; he should understand the handling of post-office money orders, how
to inadore them, whether or not they can be included in a deposit, and all about it; he should know all about special delivery, how much it costs, etc.; he should know the different rates of postage, and how the classifications are made; he should know how to do an extend, and how to go to the bank; he should be taught to be prompt, courteous and willing; he should be taught to ask his superior before he starts to go home at night, if there is anything else he can do; he should be taught not to ask useless questions; he should be taught the exact manner in which foreign exchange are handled, why they are issued in duplicates and triplicates; he should be taught the nature of a protest, and what is to be gained, or, in the case may be, the advantage or disadvantage of having an instrument protested; he should be taught to know the exact value and nature of an acceptance, as well as indorsement on a valuable instrument; he should be taught under what conditions it would be advisable to make a promissory note payable at the bank or office; he should know whether it is to one's advantage to cany an open account or to secure a note promising to pay; he should know the relations of the indorsers to each other under various conditions which may arise, or of other security or guaranty; he should understand how to apply for a money order at the post-office, and what to do with the post-office money order when he gets it; he should know how to handle the C. O. D. sales, in part, "to take a letter to Garcia." Teach him with all the force of his physical and mental powers to do whatever he is told, as he is told, and when he is told.

Here is a field for business customs that business men do not lose their positions in every case because they do not understand bookkeeping or English; nor because their penmanship is not satisfactory or legible; nor because they are not on time in the morning; nor because they come from inferior families; nor because they do not dress in up-to-date style; but because there is something—call it business customs, office routine, or being handy, or what you may—there is something the young man is expected to know when he enters an office, and the very absence of which makes him awkward; he does not know what to do when he is told; he stands in awe of the one who is telling him, and he realizes probably for the first time that he does not understand his job, and his employer has neither the time nor the patience to teach him.

"Let me impress upon you that it is my belief that the lessons that can be taught along these lines are vastly more important than the teaching of so much bookkeeping alone. Give me the young man who has a broader, more general knowledge of routine and customs, who is endowed with a fitness of things necessary; large appreciation of common sense, a fearless moral courage; one who can abstain from cigarettes; one who is not a duke; one who can "Carry a message to Garcia"; and it will not make much difference whether his knowledge of bookkeeping is profound or not, but he will make a mighty valuable man to have around.

"Do We Teach Bookkeeping As It Is Practiced?" H. M. Rowe, Baltimore, Md.

Mr. Rowe said in part:

"The subject of this paper implies that we may not. If commercial schools make one claim stronger than another, it is that their instruction is practical, and that the student is not only made familiar with commercial subjects, but he is taught to do things exactly as he will be expected to do them in business. This claim is made especially for bookkeeping and the work of the office, we include under bookkeeping:

(a) The preparation of business papers.
(b) The recording of transactions.
(c) The adjustment and summing up of the results shown by accounts.
(d) The office practice incident thereto.

"The claim that any school can supply training which is the equivalent of an actual practical experience, can never be sustained, because of our natural limitations. Many of the limitations of a few years ago have disappeared, because they were unreal and never existed in fact; just a few can never be overcome because they are inherent. For instance it is impossible to bring into the school-room the actual values represented in things and the element of actual gain or loss, both of which are controlling factors in business dealing. The transactions we employ, with the business papers and records pertaining thereto, can never be more than illustrative; they lack the element of personal advantage or disadvantage which is the underlying incentive and initiative of human action, whether it be good or bad.

"In the main, I think our claim, that we impart practical instruction, can be maintained; but some of our classes lay us open to attack at the most vulnerable points by those trained in the school of experience. The first criticism I would offer relates to the impractical nature of the form of the transactions of course is to our students. All transactions are made between persons, and the first and simplest relation that arises is that of debtor and creditor. From this we must conclude that the personal account should be considered first, and such entries as "cash to merchandise," "merchandise to cash" at the beginning of our course of instruction, must astonish the practical bookkeeper when he picks up one of our textbooks and finds transactions are known to him as "cash purchases" and "cash sales." He would tell you that in any but a retail business if merchandise were sold, "terms cash," it would be charged to the buyer on account, and the buyer would be credited when payment was received. The practical bookkeeper also would find that the student is instructed to make entries for cash received and cash paid, in the journal. He would tell you very quickly that such entries are never so recorded in a real set of books. It is easier to teach the student to enter receipts and payments of cash in the cash book, than to teach him how to record them in the journal, with the advantage that he will never have to change his method. What is the bookkeeper likely to think when he finds transactions after transaction of purchases and sales, which he knows are recorded, in the cash book, that terms of credit are now strictly adhered to? Checks are rarely received or given on account, but a separate settlement is made for each bill, and when the terms of settlement extend over a period of sixty days, a discount for cash is generally allowed.

"This fact is, in my judgment, an insurmountable barrier to the use of a variety of price-lists, and must remain a serious objection in any bookkeeping that follows that plan in which the incoming business papers are used. We fail utterly in our teaching, if we fail to impress our students with the inestimable value of credit, how to sustain it, and how it may be impaired. Now, my friends, we have no defence to offer for these things because it has been demon-"
F. R. Moore, Trenton, N. J.

E. H. Eldridge, Philadelphia.

strated that they can be taught exactly as they are disposed of in the books of a real business, with even better results than otherwise.


"The value of good character in the business world has been considered, I presume, at various meetings of this body. The phase of the subject before me is, "Should the commercial school undertake to give its students special moral training ; and if so, how should it be done."

As the average time spent by the individual student in our schools is comparatively short it may be a question with some whether it is right to consume any of the student's time with our moralizing. My own view is that we receive these young people for a limited time and, so far, as we can, to meet the requirements of the business world. The very nature of our work results in most of our students getting into positions of trust, where good character is the first essential. Therefore it is our duty to properly advise our students relative to their morals. How shall this moral training be given? A text book is hardly practicable. To accomplish this training I should make the following suggestion: Have a regularly employed lecturer on the ethics of business, good citizenship, and kindred subjects, also have a question box, and encourage students to ask questions. Take advantage of occasional opportunities to hold up before the student the high character of those who have achieved unusual success.

"McKinley day was such an opportunity. Nothing that I said on that occasion more impressed my young men than this: "The eminent surgeons who performed the autopsy on Mr. McKinley stated that his body bore silent testimony to the fact that he was a man or excellent personal habits. So far as those habits affected his body, they enabled him to endure so well the tremendous mental and physical strain, incident to the exciting and momentous happenings of much of his administration.

"Have a high standard for letters of recommendation. Let the students know that they make history for themselves in our schools, and we simply record that fact. Let us develop the self-respect of our students. Have them understand that they, in our schools, are in a miniature world of business, and that they are getting their relative positions for honesty, truthfulness, and uprightness of character for all times.

"Further, and incidentally, let us teach the student not to use qualifying words in making declarations; that there can be nothing stronger than his simple affirmation and negation—his yea and his nay. Let us give a good, wholesome, moral soundness to the morally weak. We should be more careful to employ a teacher who is not a person of good, moral character.

"The principal and the teacher are each a powerful factor in the moral training of students. It is what the principal—the teacher—is more than what he says that counts.

"Sincerity is powerful. Students know when an utterance comes from the teacher—the principal's heart, and what comes from the heart goes to the heart.

"In conclusion, I would state that as educators we are engaged in serious business. We have some opportunities, surely, to mold and fashion young lives for good or ill. Are we so unmindful of the technicalities of our work that this part has been neglected?

The opportunity is actually thrust upon us to develop good character; to contribute a better citizenship; to send our young people forth into the business world with the very highest ideals of manhood and womanhood.

Shorthand Section.

Friday Morning.

Mr. F. B. Moore, Vice-President, Chairman.
Miss Stella Smith, Secretary.

9:30 A. M.


Mr. Eldridge said in part:

About forty-five years ago in a little village school in western Massachusetts there was a humble country school teacher with the usual assortment of country scholars. Among these scholars was a tall, ungainly, awkward young man, a farmer's boy, and one who had great difficulty in committing things to memory.

One day the teacher said to him, calling him by name, "Why don't you use the method I employ in memorizing?" He said: "What is it?" She replied, "I look at the printed page and get a mental photograph of that page. Later when I wish to recall it I close my eyes and look at the photograph." That teacher was undoubtedly what the modern world call a good visualizer and the boy happened to be one also. He accepted the suggestion, followed her advice, and found he was able to remember in that way as well as his teacher.

Those of you who heard Mr. Connell in his address last night may have noticed that in describing scenes he would close his eyes and then tell what he saw. All the influences exerted upon us by surroundings are sometimes called, suggestion. In considering the influence of teachers on the pupils we must keep in mind these tendencies of human beings to imitate. Perfectly no odor. Harvard, says, "Sometimes the bad as well as the good is imitated."

Imitation shades into emulation. Emulation is the very nerve of human society. We do not wish to be cut off from doing the students that enrich our social life. Emulation is absolutely necessary in education. Other things being equal, that teacher will meet with much success who is in a position to ask his students to imitate the student. To again feel the heat and register it the way I do, will succeed; the one who is compelled to say, "Do it as the book says," will fail.

What do I mean by suggestion? Dr. Sidis defines suggestion as the introduction into the mind of an idea; met with more or less opposition at first; accepted critically at last; and realized involuntary and almost automatically.

Suggestion is sometimes defined as a social animal; again as the rational animal. It is real suggestibility which characterizes him more than anything else; that is he is the suggestible animal. Suggestibility may be either normal or abnormal. Illustration: Hypnotized people are in an abnormal condition. Dr. Small conducted a number of experiments in schools at Worcester, Massachusetts. He told the pupils he had some perfume with him. He made one or two generous sprays and asked the children who detected the odor to raise their hands. In the first grade 95 per cent. raised their hands; in the second grade 95 per cent.; the third grade 90 per cent.; the fourth grade 85 per cent., etc. In the High School 4 cent. were able to detect the odor. Really he used nothing but distilled water with absolutely no odor.

Experiments are made each year upon the graduating class at Yale University. An electric current is sent through a wire of such size that it is gradually heated. The students hold the wire between the fingers and thumb of the left hand, and when they feel the heat they press a button to register the fact. The instructor tries the experiment a second time, but with no current. He again asks them to register the fact in about the same time as they did in the first place.

Suggestions may be made either consciously or unconsciously. Teachers may
unconsciously give suggestions to his pupils which are of vast importance. While it is true that suggestions are sometimes injurious, it is also true that children are more apt to imitate teachers they like, and that one, usually one who is worthy of imitation. The teacher may influence the pupil in various ways: by overdress, or underdress, by the matter of his or her conversation.

Personal peculiarities, lip is often imitated. The likes and dislikes of the teacher; a young man says, "Four years ago I disliked grammar. As a matter of fact, I placed it in the last place. The teacher was my favorite instructor, she liked grammar, and grammar became my best brand." Out of half cases where pupils grew to like such through the teacher's influence; 11, of his enthusiasm; and 3, of his interest in the pupil. It is useless for the teacher to pretend to know what he does not know. Children are more quickly able to detect intellectual fraud than are grown people. We need to understand that it is what the teacher does, not what he says, that has an influence on the pupils.

Symposium.

10:30 A.M.

"To Whom Should Shorthand Be Taught," by J. E. Gill, Trenton, N. J.

Mr. Gill says, in part:

The answer I would have given five years ago to the question propounded by the title of this paper, is diametrically opposed to what I now believe should be the course pursued with prospective shorthand students.

There are two primary conditions that enter into a solution of the question under consideration, "To Whom Should Short- hand Be Taught," when the answer is to be satis- factorily only by asking, "Who is to do the teaching," and "What are the compulsory studies that await the candidate for a stenographic course?" The capacity or in- capability of a shorthand student makes up the pre- dominantly important question. All that is now imperatively required of the student is a fair share of ordinary ability, encour- aged by a desire to know, and a willingness to study.

I used to believe in entrance examinations for would-be stenographers, but now I am equivocally against the preliminary examinations except for the purpose of eliminating the poorest, those who are not serious and unirritating attention to gram- mar, spelling, correspondence, figures, and penmanship; then a working knowledge of these subjects would certainly be pre- requisite.

This question of auxiliary studies deter- mines the moral right a school has to min- ister to the shorthand desiderata and needs of those students. To be the practice of this pro- fession for a livelihood.

In classifying the students of a modern shorthand department, with respect to the influences that place them there, we find, first, the class of new students who enter the will and wishes, although this class may be subdivided into those who decide the matter for themselves, and those whose rela- tives and friends have given them little choice in the matter.

Then there is another class, those whom the school induces to become students. These are also subdivided into those who have every preparation to make a success of stenography and those who want preparation, but are not. Others have a gift for shorthand, or are willing to learn and practice, but lack of natural ability, makes their success problematic. Not entirely hopeless. With the first class, the school's only responsibility is to give the training that it holds forth, and its raison d'être. The first class, although critically examined, some of them are destined failures as stenographers.

So long as there are shorthand schools and teachers, there will be uninteresting abuses, just as there are in all professions and legal. But, if for every ill-conditioned youth in our shorthand departments, let us recall the number of our unprofitable students that have paved their way in our schools, for further usefulness and prog- ress.

With the second class of young people, we must beware. You can judge from what I have already said that I believe we have a right to admit all students, but that moral right is one, and legally are ours, but for every ill-conditioned youth in our shorthand departments, let us recall the number of our unprofitable students that have paved their way in our schools, for further usefulness and progress.

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I delight in steering unfortunates in our English and Commercial departments, for there they get a part of general information or education that may be valuable to them later, no matter what position they are holding.

I do not believe that any school is upholding its dignity when it sends out its repre- sentatives to gather in the ragamuffins from the street corners and the slums, irres- pective of their intentions, ability, and moral worth. But, I am in favor of giving any person, although his early training has been neglected, a chance in a short- hand school that does not slight English, providing that person has an insatiable de- sire to learn.

After all that can be said on this question, I shall still believe that the tactful saw, "circumstances alter cases," is an important argument in the discussion of this subject. The more school proprietors concert their formal action can relieve us of the individual re- sponsibility of passing on the diverse cases that demand our attention from time to time.

"How Should Shorthand Be Taught," by J. E. Fuller.

Mr. Fuller said in part:

1. I shall take the liberty of limiting the scope of my pamphlet and the teacher's sing- ular attention in reference to certain points of the general subject of shorthand teaching which appear to me to be of the greatest importance. No originality is claimed for the ideas embodied in these suggestions, but a scholar's credit is due to all authors, writers, teachers, and reporters whose writings I have read or with whom I have talked.


The inexperienced teacher often depends as much upon the personality of the teacher as upon the subject to be taught; a fact which calls for a word or two concerning the mere details of teaching. He should have a thorough knowledge and skill in the system taught.

2. He should believe in his system even to the extent of thinking it the best in the world, so that he may be enthusiastic in teaching and writing.

3. He should have the inexhaustible patience. He should have broad sympathy with the student so that he will organize over his failures and rejoice over his successes.

4. He must be resourceful, and not at- tempt to teach a subject to students in precisely the same manner.

6. He should be tactful. He should be a stenographer of exper- ience and be able to bring into the school room the experiences, prejudices, preconceptions, etc. If you want your pupil to write fast you must either tell or show him how; and if you have never written fast yourself you can neither explain properly nor set a correct example.

Most teachers of shorthand use textbooks. Inclusion such a book, great care should be exercised. A good book does not pander to the innate "write "easy words" in the text, but it calls upon the student to think, and gives him plenty of hard words to read and write.

Don't teach too much in one day or one lesson. In the course of the course, much time should be spent in emphasizing the fact that phonography is not the writing of spelling, but of sound. Make it plain to the student that in the early lessons he is learning to write pieces of words which are afterwards to be combined in a variety of ways.

Show him that the syllable is to a great extent the basis of shorthand outlines. It will not be long before he has learned one syllable or one short word in an early lesson he has mastered a com- pensating part of many longer words.

That while mastering the early lessons he is really learning a considerable portion of the succeeding lessons. This is one of the most powerful appeals the teacher can make to his pupil for thoroughness. Short- hand is not to be memorized word by word, but the student is taught to classify. The student is to learn intelligently the prin- ciples of shorthand architecture; and to learn as a stenographer he is to become a skilled joiner of phonographic letters.

The student should be required to master the vowels. It will enlarge his vocabulary by teaching him how to make fine distinctions between words which might other- wise clash.

State a considerable amount of reading aloud of shorthand notes. Do not re- quire students to begin too early to trans- crive their notes on the typewriter. Re- quire students to write with the pen. Some practice is advisable with the pencil. Ruled paper should be used in the main, but ad- vanced students ought to be required to write on unruled paper; teach them that though their handwriting may be by no means necessary. Do not let the students always have a table or desk on which to write. In some offices the stenographer takes all his dictation on his knee, and in all offices it should from time to time.

In a word, give the student his training with good materials and under favorable conditions until he has attained some de- gree of proficiency. When he is ready with inferior material under trying circumstances. Give your students practice in "Editing in the tran- script." They should be required to com- pose letters from dictation, or read the odd letters. Do not tell the student too much. Require him to look up things for himself. It makes him self-reliant. The way we teach shorthand is comparatively unimportant so long as we do it effectively. Results, not measures, count.
Friday Afternoon.

I P.M.


Mr. Soly said in part:

In assigning this subject to me it was intended that I should treat it in a general way. So frequently, however, has this been done in such a manner that the records of employment have been too crowded to dwell upon only a single phase of it—that which at present concerns you and the dearness of male stenographers. My purpose is to discuss the dearth of male stenographers, and to demonstrate the fact, but I mean also to discuss the causes that have produced this condition, and I shall endeavor to point out the remedy.

Now let us consider the records of the employment department of the Remington Typewriter Company, covering seven of the largest cities of the United States, and note that during the year 1891 they placed 1836 stenographers. Of this number there were 1140 men, less than 25 per cent. The number of men for call stenographers figure up to 4 per cent. of the total.

The largest single employer of stenographic help in the country is the United States Government, and the experience of the Government in this respect may fairly be regarded as typical. Uncle Sam pays his stenographers $1500 per annum at the beginning, with an increase to $1400 in six months where competency is shown.

In 1896, of the 39 young men who passed the Civil Service Examination, 35 were appointed. The remaining 4 received appointments, but declined them.

In 1897, of the 116 passing, 62 were appointed; a considerable number of the appointees also received offers, but declined.

In 1898, 65 passed, and of these 74 were appointed. The figures for 1899 and 1900 are not yet obtainable, but it is well known that the eligible register is exhausted at the present time.

Now we come to the situation as it exists today in the business schools. In one of the best known commercial schools in the country, we have 25 male students in the commercial division and 80 in the stenographic department. I believe that this affords a very fair picture as to present conditions in other schools.

The curious thing, however, about this subject is the demand is already exceeded. It is not an inconstant, yet the supply is not forthcoming. Surely there must be some good reason for this anomalous state of affairs, and if we could find out what the reason is, we should arrive quickly at a solution of the difficulty.

It is a common saying that "the girls are the boys of the stenographic profession." The number of girl stenographers are double what it is now, the demand for boys would be as strong as ever. They are wanted for a different class of work. I feel certain that if we could make that statement true, we could say that no better stepping stone to business success known today than stenography and typewriting in the hands of a bright boy. The brains of the business man as he passes through his fingers every day.

[Mr. Soly here named about 30 prominent business men who began business life as stenographers.] There are hundreds more of such cases, but the names I have given afford an adequate idea of the fact that the doors of success, and not ordinary success, but of pre-eminent success, are open wide to the bright boy who has mastered the art of shorthand and typewriting.

Now let us have a look at the instruction given in a commercial course, but I have shown that the boy who understands shorthand and typewriting, is able to start on a higher salary than the boy who does not; moreover, that he enjoys special opportunities for advancement of a kind that the other boy cannot.

Perhaps the combination commercial and stenographic course is now more offered than before, but the instruction given in the latter, I have shown that the boy who understands shorthand and typewriting, is able to start on a higher salary than the boy who does not; moreover, that he enjoys special opportunities for advancement of a kind that the other boy cannot.

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that I dare not hope to catch up with them either in this world or in the world to come. In 1891, I commenced the all-finger, sight method and practiced for ten months, two hours daily, often all day Saturday and Sunday. As a result my work was easier, but not much quicker and accurately done. My little finger, and its habit were always dislocation from lack of strength or from stubbornness. I taught the all-finger method in three schools under my charge from 1891 to 1895 with passable results. In 1895, I took a correspondence course in shorthand and typewriting in New York, where touch typewriting was taught with deplorable results. We got one fair operator out of the entire school on a seven-months' average. During 1895, I studied and practiced touch typewriting three hours each day for six months, and gave it up. I am not despondent, discouraged or hopeless. I have never known any one who attained to any more than I have in the way of reward for his or her work in the matter of touch typewriting.

Mr. Hope gave numerous examples from different walks of life, and different schools to prove his statement at the begin of his paper, that "touch typewriting is a sad and a failure." Among the others he mentioned a lady who studied and practiced two years and who had given exhibitions for three years, and that her handwriting was always an absolute touch typewriter, and on several easy letters under a test typed from her notes at from sixty to seventy words a minute. The letters were easy, and without figures, but they were so full of errors that they could not have been mailed.

Mr. Hope mentioned a school with one hundred shorthand-students in touch typing; after a while all but ten abandoned the touch method, the touch typewriters selves together, and determined to succeed. They averaged between six and seven months, and obtained employment. They all had to abandon touch typewriting because they had not enough speed to satisfy their employers.

Mr. Hope now tested the matter personally, and last winter selected several members of his own school. They were the best that the public schools had given him. All except two abandoned touch typewriting, and these two when the others went to work had not commenced on the bank of keys containing the figures, and were not able to get out a letter under seven months at the rate of twenty words a minute. They were by far the hardest and best workers.

Here referred to a business school that posed as having the best prepared students, the finest system of typewriting, and the largest school equipment; they had to be notified by a Typewriter Employment Agency that their students were not up to the standard. Another agency claiming to place 900 students a year gave this direct answer: "There is no difference between touch, and sight operators; they are all bad."

Mr. Hope has visited a number of schools only to be disappointed; he has gone to offices as business men to see touch typing practiced, and has been disappointed, and in conclusion sums it up as follows: Touch typewriting, in an exact sense, requires a higher degree of expertise, and except for exhibition purposes, is hardly desirable.

General Meeting.

Friday Evening.

Public meeting in the Auditorium of the Normal School for Girls, Mr. John H. Converse, President of the Baldwin Locomotive Works, presiding.

5:30 P.M. SYMPOSIUM.


Mr. Luman said in part:

The last century witnessed the growth of typewriter literature, of the principles of the democratic government, and this century will prove the wisdom and stability of these principles. The last century also witnessed, especially toward its close, the wheels of industry in motion, as by an electric flash, and the present century must develop this industrial and commercial life, along the lines of economic laws. What the public school and popular education have done for the civic and political institutions of this country, commercial education must do for the promotion and growth of its commercial life, and for the business integrity and security of the people.

What shall our education be? This is the question that vitally concerns each one of us. It is answered in part by the incorporation of business sentiment into law, as a result this country has a model system of general elementary education. Our education may be liberal, but it must be special. The onward march of progress and civilization affect the old ideas and old theories of education. The best Universities and Colleges no longer have iron-clad courses in the arts or sciences, but freely permit the elective; and where equal discipline is afforded, the tendency is to introduce subjects more intimately associated with real life, and the introduction of utilitarian subjects does not make the work of such institutions less educative, but more valuable. All true education proceeds along natural laws; in nature nothing is so important as power; in being, nothing so important as physical, mental and moral force; and by the transformation of skill or knowledge into active, practical power, all great achievements in science and business have been won; therefore, the true idea of education is not, as some think, a short road to ease, to wealth or to fame; it is to create or develop power that will conserve physical energy, and at the same time be productive of a higher order of skill or a better character of work. The commercial and industrial activity, interlacing all lines of business, has become so complex, to such magnitude and proportions, that a knowledge not only of its operating principles, but of its mechanical structure is essential. The best thought of these and a different course of study and instruction, trade and finance, and as a natural consequence, schools follow as conservators, to hand down this knowledge and to especially make its application to the modern questions of the day. Good schools have their counterparts and counterfeiters—offices more of the former than of the latter. The schools in general would be on a higher plane educationally today were it not for the fact that unscrupulous individuals have seized upon the opportunity of a popular want to lure and deceive. The work of the good conservative business school and not the pretentious of the huckstering one, is the standard by which business education should be measured. There are others who do not see the school in its proper perspective, and descriptively denominate it a "clerk factory," grinding out book-keepers, stenographers and typewriters, the tools with which a business man works. This hardly needs refutation. The school gives the details and general knowledge of business, the position simply affords the opportunity; in the one, ideas, principles, and business habits are developed; in the other, applied. Our course of instruction

WILLIAM HOPE, NEW YORK.

J. A. LUMAN, PHILADELPHIA.

JOHN H. CONVERSE, PHILADELPHIA.
The question I propose briefly to discuss is this: Should an intelligent man suffer the reproach of an accusing conscience because he gives his son a commercial rather than a literary education during the secondary period? Does a commercial education promote business only at the expense of mankind? Is there one-orthodox education for young men in their teens without which their minds will be cripples, even if not degenerates?

To arrive at a solution of this problem by just degrees, I wish first to make a distinction between ideas that are merely clear, and those that are likewise vivid. A clear idea is one that produces inner illumination without the tendency to re-lease energy. It shows us the likeness and differences of the things about us, but does not stimulate us to do things.

A vivid idea is one that tends to pass into action. It stimulates and releases energy; it is charged with emotion; it pulsates with the feelings that attach themselves to vital interests.

Turning now to the school for the application of these distinctions, we find that all primitive people educate their children by means of vivid ideas alone. In the early days of Rome, the education of the son of a freeman consisted of two things: physical training as a preparation for war; and the learning of the commercial sciences. Among the Greeks it was a preparation for civil life at home, and the inculcation of civil life among barbarian peoples.

But now that education has become universal, and occupations vastly diversified, the schools are attempting to supply an education that shall prepare for everything in general and nothing in particular. In doing this they have come and placed vivid ideas by those that are merely clear, because of supposed universal validity. The academic past has furnished the college and academy; the democratic present has furnished the elementary public school. The two influences combined are producing the high school and university.

Henceforth, the academic prescription has been, one education for all through elementary school, high school, and college, and then special education for special callings.

"Public sentiment about education has its sources in tradition rather than in accomplished facts. Once academic and high school education is a preparation for the higher stages of all callings. The modern university, in short, now furnishes knowledge and efficiency in practically all the human sciences, the natural sciences and the social sciences, as the grade of the higher commercial studies are the latest to take their rightful places in the sisterhood of sciences."

The curriculum of the secondary school must, therefore, be determined, not by tradition, however venerable, but by principles derived partly from the nature of the mind and partly from the present state of society. The educational curriculum must be planned, not by the current equipment of the minds of the students, but by the conditions of knowledge. The bodies of knowledge that have made university expansion possible are in general also available for the high school. This fact makes it possible for the high schools to offer many more studies than the student can possibly pursue. Thus, five foreign languages may be offered instead of two; all the sciences, each with laboratory practice, may be added, while manual training and business technique, and commercial knowledge justly claim a place. Election on some basis is inevitable. Upon what basis?

"In our search for principles we should be able to determine at least something of the guidance that is most evident, and from that of subject matter itself. The normally constituted mind shall dwell for a time at least, upon every distinctive department of important human knowledge."

We have, first of all, the human sciences—those that pertain to man as man—to his life as embodied in institution; such as language, literature, art and history; the natural sciences; such as physics, chemistry, and astronomy, together with their basis of pure mathematics; the biological sciences, and the earth sciences, like physical geography and geology.

"Finally, we have the economic sciences—those that show the mind of man in intimate interaction with the forces of nature. These sciences embrace technological knowledge, and commercial knowledge, with its technique and economics proper. We have here, according to nicety of classification, from nine to ten distinctive departments of knowledge.

Now, in the selection of a normal boy's course of study, he should take at least something from each chief department representing a peculiar method and specific body of knowledge. The second principle is that the boy, aided by his parents and advised by his teacher, should be allowed to select what studies he will take within each department. The first principle fixes the types the student shall have represented in his education; the second allows the individual to put the emphasis where he will, to select his studies in view of his future career. In this way, the ideas growing out of his school work become not only clear the mind, but the student ceases to mark time or try to escape from school. On the contrary, he works with accelerating earnestness and enthusiasm."


Mr. DeGarmo said in part: "It is acknowledged in educational, as in other circles, that what is necessary takes precedence of what is desirable. If circumstances compel a man to forego secondary education for his son, the community gives its regretful assent; if other circumstances constrain him to send his son to a commercial rather than to a literary school, men still give a regretful assent. They concede that commercial education is bought with a price, that price being the sacrifice of the man to the exigencies of commercial success.
Saturday Morning

9:00 A. M. AT THE PHILADELPHIA COMMERCIAL MUSEUM

W. P. Wilson, Director Philadelphia Commercial Museum. "What is Commercial Geography?"

Dr. Wilson said in part: "In the struggle for foreign trade which is becoming so intense, this country finds itself best equipped of any to secure and maintain commercial supremacy in the world. Its geographical situation renders it able to grow and make its entire requirements. One essential factor, however, is lacking which our foreign competitors possess in an eminent degree; that is, a suitable body of geographic recognition of the foreign market's value, where it exists, how to enter it most effectively, and how to develop it to the country's greatest advantage.

Although many of our consul's are doing magnificent work in pointing out the opportunities of American manufacturers to trade opportunities abroad, and in explaining to them the conditions which exist and the methods which must be followed, the Commercial Museum at Philadelphia, of which I have the honor to be Director, is the only existing institution, which, operating on unselfish and patriotic lines, has been created with national and international scope, for the sole purpose of fostering American commerce.

"The aim constantly before the management of the museum is to equip the producers of this country with the same information acquired by his competitors through long years devoted to the study of foreign opportunities. It also points out to the manufacturer wherever, in any part of the world, a market may exist for his products; it gives detailed information regarding the requirements of those markets, and the conditions surrounding them; shows him what competition he must expect, what the facilities are, and the cost for transporting his goods; what method of packing must be observed, how collections shall be made, and what prejudices or peculiarities exist. Furthermore, it suggests to him, based on its investigation, the most desirable firms with which to make business connection. Aided specifically for this purpose by Congress, it is in a position to show the manufacturers in thousands of instances a sample of the foreign competitive goods sold in export markets. I would say here that I have recently had shipped from Paris 200 tons of manufactured material and raw products from all countries on the face of the globe. Commercial experts are sent frequently to this country, in order that commercial conditions may be studied on the spot. The practical value of this system is shown in the fact that during the past year nearly five thousand foreign houses applied to the Museum to be placed in communication with the manufacturers of various kinds of American goods.

While the manufacturer is making use of the institution's facilities, he is expected to pay a fee of $100 a year, based upon the actual cost of compiling and typewriting information prepared for his special benefit. The matter is turned away unanswered because he does not happen to have joined the regular fee-paying membership. The sole consideration is to aid in every way with promptness and accuracy in any particular country, which may be able to enter the foreign market.

"The Commercial Museum is able, from its files, to furnish descriptive matter regarding 10,000 leading foreign firms, covering every point of the globe where business of any importance is transacted, and during the past year 25,000 reports were sent to American manufacturers, and during the same period 1,500 special inquiries from American producers were answered, and one million words of business correspondence covering sixteen languages were translated for firms throughout the country. Until the time shall come when American producers will study personally foreign commercial conditions with minuteness which characterizes their competitors across the ocean, there can be no one weapon of such value in the hands of American Commerce, in the great international commercial struggle, which has already begun, than a great Commercial Museum properly equipped and properly utilized."

"Teaching the Natural History of Raw Materials"—by Dr. Charles S. Dolley, of the School of Commerce, Central High School, Philadelphia.

Dr. Dolley said in part: "It has been found that Greek, Latin, and Political History failed to furnish the preparation for boys contemplating a commercial career, which is furnished by the modern languages, industrial and commercial history and economics; so the traditional teaching of the natural sciences fails to meet the needs of, or to afford the same intellectual stimulus for, the boy inclined on commerce that he obtains from the ecologic and economic aspect of these subjects.

"We should prefer that the treatment of the natural science of raw materials should be somewhat broader than that offered in the average course in "Warenkunde" of German schools, yet this is far better than no treatment at all, and we may, perforce, delegate to the universities and higher institutions of learning the broader treatment which the crowded curriculum of the secondary schools makes impossible; or we may establish experimental secondary schools, open to those who prefer an insight into the science of commodities rather than to devote themselves to the arts of typewriting and stenography.

"We should present the full of nature to the boy, awaken his interest, and show him the means of securing further knowledge of it, but not in the way which has resulted in much of the mis-directed nature study of the past. Students should be directed along productive lines, rather than towards that wholesale and useless destruction which has so frequently charac- terized the amateur in his collecting, and which has resulted in extermination of many precious floras and faunas. Efforts after education should be to quicken the intelligence of the pupils rather than to load them with encyclopaedic facts. As Fr. Elbertus put it, "The education that aims at mere scholarly acquirement rather than useful intelligence will have to step down and out. The world needs competent men; then if their hearts are right, culture will come as a matter of course. Beware of education de luxe."

The Banquet

About 50 members of the Association partook of a banquet in the Bullitt building. It was a fine gathering of representative men from the various business colleges in the East. The menu cards were the finest we have seen. The banquet itself, was served in the finest style and the food was first-class. The party spent almost two hours at the table, and afterwards adjourned to the reception room to listen to a lecture by Russell H. Conwell.

The Association had selected from the sixteen lectures that this noted divine has prepared and given many times, "Acres of Diamonds." Dr. Conwell said in opening that he had delivered this lecture about 500 times, the proceeds of the lectures are devoted to sending poor boys to school. He had received from $90 to $250 per night, and had sent about 1600 boys to school. The lecture was free to the Association. It was J. B. Golli who first suggested to him to go upon the lecture platform. He personally considers this the poorest lecture he de,

DR. CHARLES S. DOLLEY, PHILADELPHIA.

MISS MARY B. PEIRCE.

EDWARD M. HULL, SPRINGFIELD, MASS.
rivers. He began to deliver it about thirty years ago. The material for the first part of the lecture was given him by an Arab, as he was being piloted down the Tigris River.

The entire lecture has been stenographically reported and is now to be found in Modern Elloquent edited by Mr. Thos. B. Reed.

**Treasurer’s Report**

Every modern institution of merit has a financial foundation, strong or weak. Its success cannot be assured without a healthy treasury.

This view of responsibility, together with a delicate sense of the trust imposed, has urged your present incumbent to the greatest activity, the closest vigilance, and the most thorough business management of which he is capable. The results you may judge from this report.

In preparing this, my third report, I have thought it wise to call your attention briefly to the great increase in the receipts and to suggest to the Association the value of familiarity with the Association’s history and its membership, and of intelligent activity and faithful compliance with the constitution and by-laws on the part of its treasurer.

The receipts for dues at the Worcester meeting in November, 1899, were $845.50; at the Boston meeting in April, 1900, the same amount was $805.60; and at the Providence meeting in April, 1901, and in response to bills sent to March 15, 1902, they have reached the grand total of $896.50.

From these figures it may be observed that there has been an increase in the receipts of about 9½ per cent, over the preceding meeting, since the Worcester meeting.

These facts should be gratifying to every one interested in the welfare of the Association. They have enabled your Executive Department to prepare and furnish increasingly enriched programs. But for these your present committee would not have hazarded the honor and dignity of the Association in arranging so broad and deep and rich and so amusingly alluring feast as you have at this time. We, ourselves, are astonished at such possibilities, and much more the actualities to the Eastern Commercial Teachers’ Association. Your humble servant earnestly urges every member of the Association present to co-operate with the officials in seeing that every one in attendance at this meeting, who is eligible, becomes a member. In this connection, we would recommend, however, a more faithful observance of Section 4, Article 2, of the constitution.

**Summary**

Balance on hand April 15, 1900 $ 26 98
Receipts as before described 109 50
Total cash received $136 48
Sundry bills paid as per vouchers approved 5 78
Balance cash on hand March 15, 1902 118 75

**Addenda**

Receipts from dues to date 187 30
Sundry bills, as per vouchers approved 30 75
Balance cash on hand at this time 148 81

The Auditing Committee hereby certify to the correctness of the accompanying treasurer’s report.

**Officers, 1902.**

President—E. H. Garlow, Beverly, Mass.
Vice-President—Miss Cora Elisabeth Burbank, Boston; R. S. Sherman, Providence.
R. I.; F. B. Moore, Trenton, N. J.
Secretary—A. S. Heaney, Providence, R. I.
Assistant Secretary—Miss Stella Smith, New York.
Treasurer—M. D. Fulton, Auburn, R. I.

**Standing Committees.**

**EXECUTIVE COMMITTEE.**


**MEMBERSHIP COMMITTEE.**


**BANQUET COMMITTEE.**


**AUDITING COMMITTEE.**

W. P. Richardson, Brooklyn; C. B. Post, Worcester; L. N. Thornburgh, Paterson.

**RECEPTION COMMITTEE.**


**Special Committees.**


Committee with Commissioner of Education—C. C. Brittle, Boston; G. H. Miller, New York; W. H. Kinyon, Providence.

**Election of Officers for the Eastern Commercial Teachers’ Association for 1903 Resulted as Follows:**

For President, Mr. Charles M. Miller, New York City.
First Vice-President, Warren H. Sadler, Baltimore, Maryland.
Second Vice-President, Mr. A. P. Cobb, Banks School, Philadelphia.
Third Vice-President, W. P. Richardson, Hatfield School, Brooklyn.
Secretary, Mr. A. S. Heaney, Providence, R. I., for three years.
First Assistant Secretary, Miss Stella Smith, Boston, New Jersey.
Second Assistant Secretary, F. H. Reed, English High School, Providence, R. I.
Treasurer, M. D. Fulton, Auburn, R. I.
Assistant Treasurer, A. T. Swift, English High School, Providence, R. I.

**EXECUTIVE BOARD.**

George P. Lord, Salem, Mass., one year; W. P. Sherman, Providence, R. I., one year; H. M. Rowe, Baltimore, Maryland, two years; J. E. King, New York, two years; C. T. Platt, Hoboken, New Jersey, three years; W. C. Ransdell, Middletown, New York, three years.

**The Peirce Banquet.**

The crowning feature of the Convention was the banquet given by the Eastern Commercial Teachers’ Association at Boldt’s Saturday noon, by Miss Mary H. Peirce, Prin. of the Peirce School of Business, Philadelphia. By this act Miss Peirce demonstrated that woman is quite as quick and capable of grasping opportune conditions as man. By her thoughtfulness and generosity she has set a precedent that will hasten many school proprietors to follow.

**Business Education and Foreign Trade**

BY THEODORE G. SEARCH, PRESIDENT OF THE NATIONAL ASSOCIATION OF MANUFACTURERS, PHILADELPHIA

To one who is not daily engaged in business as an instructor, it cannot be expected that details as to the very best methods calculated to reach certain results in the matter of education can be laid before you with that scientific knowledge and accuracy that they should possess. I therefore disclaim at the outset any ability on my part to so argue for these results in a manner that will be satisfactory to modern educators. It is, however, I think, within my province more particularly to define, as closely as I may, the qualifications that go to make up the kind of a man that I think the world is now demanding, especially that part of the world engaged in business matters, and while the subject of my lecture is "Business Education and Foreign Trade," it necessarily follows that the Foreign trade will include domestic trade, and that it will not only apply to the man who travels as agent for the house, but must refer to all those who are engaged in business, either as principals or as assistants to them.

So far as my own investigations are concerned, I find a great deal of literature at this time referring to the matter of business education along commercial lines, but seldom find any reference made to the means which must be used in order to produce results. It would seem, from the inability on the part of the general public interested in this matter to make the proper discrimination, that there must either be a wide diversity of opinion concerning it, or there must be a dearth of ideas relating thereto. I prefer to consider the first proposition and to ignore the latter. From my standpoint it does not appear that the subject is one that is in any degree a very special puzzle. It simply means this: That the education for this work must have for its foundation the same breadth of treatment and the same basic features that constitute the foundation of education as it is today and has been in the past. Our country's greatness at this time rests upon the fact that education is so general throughout the land, and if this be true then it follows that
Let me then state, as a first proposition, that I am inclined to believe that the student of the present day is pushed along much too rapidly for his own good, and further, that he is made to work hand at one time in order to produce the best and greatest progress. I am also inclined to the belief that he is not as well equipped as the German student who should be. In making these strictures, as strictures they may be considered, I do it entirely from the standpoint of an employer, having had frequent opportunities to observe the results obtained from those who have applied to me for positions.

I find, likewise, more or less weakness concerning the subject of letter writing, and feel that this department has suffered somewhat from lack of drill, the drill itself being impossible on account of the introduction of so many other studies.

These strictures only indicate, somewhat, the run of my mind upon this matter. But nothing is said of the possibilities of the subject; for the pupil, on the one hand, in order to become a scientist he enters into the "Real Schuule," which is in effect a lower scientific school. From this school he passes into the "Real Gymnasium," which is in effect a higher one. From this he passes to the Polytechnicum. His course embraces the sciences, mathematics, history, modern languages, and practical and theoretical training in various technical branches. But, in the course of his education, he is required to pass through courses of study as follows: a course in the cannery business, in which he is required to learn the branches of the profession, and to be conversant with the equipment of the cannery. He must also be familiar with the laws, grants, contracts, charters, and the like, who understands the history of transportation; the principles of border and exchange; the tariff regulations of various countries; one who understands at least three modern languages, and who is, to a considerable degree, versed in historical literature, especially of the modern period, and one whose mathematical attainments are excellent, and who is conversant with the great development of our trade and industry.

The type of man needed in the business world is one who has a comprehensive knowledge of the political and commercial geography of the United States, who understands the history of transportation; the principles of border and exchange; the tariff regulations of various countries; one who understands at least three modern languages, and who is, to a considerable degree, versed in historical literature, especially of the modern period, and one whose mathematical attainments are excellent, and who is conversant with the great development of our trade and industry.

The point here is that the student who is sent to a university for the purpose of acquiring a knowledge of the principles of geography, should have the greatest consideration by the student during his commercial education. I will not undertake to determine at what point should begin the teaching of such an education, but I will consider them to be helpful to the man who aspires to conduct business transactions with eminent success.

South America Spanish is the current language, Portuguese is the language of Brazil. One should know that Hong Kong is not a part of the Chinese Empire, but a British Colony. These are, and lack of familiarity with geographical relations often lead to annoying mistakes which make a business man appear ridiculous in the eyes of his foreign correspondents.

I have known manufacturers to refer to Bogota, Columbia, to an agent in Caracas, Venezuela, without knowing, or with the most surprising discrepancy between these two capi"ts is that there is only land across, a small country, or by a long, circuitous route by rail and water, which makes the two cities further apart, commercially speaking, than either of them is from the city of New York.

Knowledge of the fact that Java is a Dutch colony suggests to the thoughtful student of foreign commerce that the trade of this island nation may be of use to goods destined for this city must be packed in small parcels and properly protected against damage by water and rough handling. While on the other hand, Caracas, the capital of Venezuela, is on the seacoast by a high mountain range, has such railroad facilities as to permit of the carriage of heavy merchandise direct from the seacoast to the city. It is also advantageous that the goods, wherever they are, may be transported for large steamers, enabling them to discharge cargoes direct to cars or ware-houses, and also in what ports everything has to be lightered to shore, or, in other words, wharves have to be broken up by a small boat of sufficient draft to permit of its passage through the shallow water to the docks. It is evident at once that thorough familiarity with the facilities — the ports, the seaports — and the important seaports of great value in determining the best way in which to pack and ship goods. If it is known that there are no warehouses at Beizgoa Bay, and that all merchandise to be forwarded to Johannesburg must lie exposed to the weather while awaiting shipment, careful attention will be paid to the packing of all goods destined for this route.

Knowledge of the different routes which connect the different countries and often lead to channels through which trade may be developed to advantage. One would hardly go to Copenhagen to seek trade for the far East, unless with the knowledge of the fact that the trade of some of the countries in the Asiatic trade which has made Copenhagen an important centre for export trade to Siam and other Oriental countries. Indeed, the knowledge is assistuated by study of the destination of exports from the great ports like London, Hamburg and Antwerp.
by any other means, short of a personal canvass of the field, and the establishment of direct contacts.

DISTRIBUTION OF PRODUCTS.

Information concerning the sources of supply of leading articles of commerce is of great utility, indicating where certain goods may not be sold, and suggesting where their possible market may be. For instance: We may not expect to sell cotton yarn in Bombay, if we have knowledge of the existence of a domestic industry or of the milling machinery with which to utilize a portion of the vast wheat crop of that country, and this we do. It follows that knowledge of the primary produce of the different countries, and a study of the distribution of the toils of each nation—all help to afford a more intelligent idea of what the world buys and from whom it is bought, as well as much for the geographical consideration.

Dealing for a moment with the subject of history, we may say that knowledge of the salient points of political, commercial and industrial policy, which devotes his life to trade with other nations. It broadens his view of the world’s commerce and helps him to account for many conditions which present themselves. Familiarity with the political conditions of Portugal and the Netherlands at one time explains the influence of those nations in the remote parts of the world, an influence remaining long after every trace of their dominion. A knowledge of the absolutely fundamental value of such knowledge may be slight, it is helpful in enlarging one’s view of the commercial world. A study of great historians is helpful in this connection.

A word or two as to languages. Without a command, more or less thorough, of the important modern languages one is heavily handicapped in such a career as we are now considering. It is necessary to have at least a good reading and speaking knowledge of German, Spanish and French, and the completely equipped business man should be able to write a correct business letter in each of these languages. If this fits the position, he may also be able to pass a test in ancient languages. It is in the office that a man who undertakes to travel abroad in any business capacity. Acquaintance with languages is almost a necessary element in international business. It is the practice of many concerns to require that a letter be written in Spanish or German or French. There is pain and grief occasioned by the foreigner’s struggle with our language, but at the same time we do not hesitate to fearlessly essay the framing of a reply in a tongue with which we have but scant acquaintance. This ignorance of foreign languages, which is displayed in correspondence and printed matter, is appalling, and shows a need of the most careful training in this particular branch of business education.

Commercial study of the commercial conditions of a foreign business with entire success without knowledge of any other language than English, depending upon competent assistants for translation, the man who undertakes a business trip with no broader linguistic accomplishments, finds himself at a serious disadvantage at every step. Of course interpreters can be had, and the traveler can himself be taught how to speak the language of the country, how much consideration would we give to a French or a German salesman who was compelled to employ a third party in soliciting trade? No foreign house ever thrives to business, with no broader linguistic background.

German and Spanish are, perhaps, of the most importance in the importance of diplomacy almost throughout the civilized world, yet in the introduction of new business ideas it is of less value today to the American than either of the others. With all due respect to the future value of Spanish and French, in addition to English, one can make himself understood in correspondence and conversation the world over. While we acknowledge this, it is interesting to note that English is not the world’s language, and the language of trade. This tendency makes it less difficult for one to transact business.

BUSINESS METHODS.

The term “business methods” embraces a wide range of information of prime necessity in international trade, which includes all the details of sales, banking, credits, the method of calculating and remitting for foreign shipments. These questions, very plain and simple in our business at home, involve many intricate problems when transactions are international, and details very peculiar to the transactions.

To the uninstructed the handling of an order from India, which is to be shipped in care of a London banker, with 60 days sight draft against documents, is often perplexing. Whether the bank is able to make the payment, whether the bill of lading and invoice are presented.

Business methods differ in various countries, and familiarity with differences of one is one of the essential elements in foreign trade.

Credits vary widely according to the country, and they often differ in various branches of trade in the same country. Such practice is a valuable commercial policy. There are innumerable details which present themselves in widely distributed foreign business, radically different from methods at home, but thorough knowledge of these methods is an indispensable part of the training of the man who expects to achieve success in export trades.

It is necessary to know weighing, measures and monetary units used in different countries. For instance, a kilogram may be 100 pounds or 220 pounds, according to the country and to the commodities to which it is applied. A dollar may be 50 or 100 cents in the same country; or in India, it may be Mexican, and worth, say, 45 cents; or gold, and worth 100 cents of our money. In some Spanish countries they have the rather unique custom of giving discounts to wholesale customers by making them pay, say, 20% in advance and accepting settlement in 50 cents dollars.

An enumeration of the peculiarities of business customs and methods in different countries would fill a book. But nothing is more helpful than a thorough familiarity with these local or national commercial characteristics. Many of them are facts not found in text books, and may be learned only from the experience of ourselves or others.

Banking methods and the principles of exchange, the use of Letters of Credit, customs governing contracts of purchase or sale, and the laws of these countries are established, the laws relating to licenses for traveling salesmen—all must be embraced in the fund of information which constitutes a large part of the qualifications of the successful man in the export trade.

CUSTOMS TARIFF.

Careful study of the Customs Tariff of foreign countries yields much information of the most value. The duties themselves, except as they show what goods are taxed so as to prohibit their importation, are not of the least importance. It is essential, however, for the exporter to know to what extent the country imposes a specific duty upon the gross weight and baggage, or upon the net weight of the goods alone, or an ad valorem charge. Sometimes, the latter is an arbitrary valuation determined by the government and made a part of the tariff law. It is important to know that sometimes lower duties are charged upon the exportation of good and complete article. The inclusion of brass parts or fittings with a piece of machinery will sometimes render the whole machine subject to duty at a very much higher rate than the parts themselves, and that the parts of higher priced metal. Sometimes a lack of finish, or even a simple coat of German paint, will change the classification of the article in the tariff of some country, and increase the duty to the point of prohibition. In some foreign tariffs, articles of iron combined with wood are dutiable at a higher rate than articles of wood combined with iron, and when the predominance of either material is not plainly apparent, the classification may be influenced by the manner in which the article is made. Sometimes some other lines of goods so small a matter as this may mean very much to the buyer and to the seller.

There are innumerable details of packing, marking, invoicing, and all manner of dealing which many of the foreign tariffs are very explicit, and impose heavy penalties where they are not carefully regarded.

In the time allotted to a discussion of a matter of this kind it is not possible to cover all the essential points that should be included in an education, shaped with such an end in view as we have spoken of on this occasion. I have only tried to formulate a few suggestions from a practical point of view, to show the importance of this education, and at the same time leave abundant
opportunity for elaboration on the various topics.

Permit me, therefore, in closing, to say that if there be any one thing needful in the shaping of business careers, apart from book knowledge, it is that young men shall be inspired with intelligent purpose and impelled with such effort as shall lead them to the desired aim. There are plenty of men who have ideas in general but none in particular. Men who have laid foundations for successful business careers, but have never built thereon. Or if they have commenced to build, have changed their plans so frequently that their work amounts to nothing.

From an old poet of Armenia, the ancient Brittany, there has come down to us through more than twelve centuries a beautiful aphorism, which seems to express exactly the thought I have in mind: "He who will not answer to the rudder, must answer to the oars." And this sentiment applies to a business career, as well as to any other walk in life. Without the guidance of intelligent purpose and the impetus of determined effort, success is not attainable. As Shakespeare says "the flighty purpose never is overthrown, unless the deed go with it." This is essentially an age of specialization, and from my standpoint and with the knowledge that there are many intricacies in business, which the men out of business cannot know, and many incidents in a life of export trade which the person not familiar with that branch of business can understand or appreciate, I have reached the conclusion, that whatever be the policy adopted for our commercial education, nothing could be better than to have the last year of a student's course in our public schools culminated by an arrangement to be made with practical men, direct from the different business fields, to give them lectures out of their own experience, to the end that they may be familiarized with the life that is shortly to be theirs, and that from the experience of others, an experience not found in books, they may have a proper and higher appreciation of the difficulties before them, and of some of the influences which may be brought to bear to ameliorate these conditions. Such a course of lectures given by men who may not even be literate in their cast of mind or thought, would be vastly instructive from the fact that they deal with practical things and with active life.

One word more—it is demanded of every man who claims the right to succeed that he shall establish the justice of his claim by obvious superiority—by ability to do something, to say something, or to write something better than his fellows. So it follows that men who succeed today are masters of some particular branch of commerce, industry, finance or professional life.

More than twenty years ago Theodore T. Munger in addressing young men said: "The successful man is not the one who can do many things indifferently, but one thing in a superior manner. There is a certain value in having many strings to one's bow, but there is more value in having a bow and a string and an arm and an eye that will every time send the arrow into the bull's eye of the target."

Specialized training is giving the world today more brilliant men who can "do" things, men who achieve real success, than have been created in many generations. No system of education, be it classical, scientific or commercial, which does not give proper weight to purpose and effort, can be accepted as providing the proper equipment for any walk of life.

And now one brief view of the international situation of our country and I close.

The geographical location of the United States territory seriously handicaps all other nations who are engaged in the great task of conquering the world's trade.

A glance at the map reveals the fact that our country is practically included between the thirtieth and fiftieth parallels of latitude, and extends solidly east and west for about 2,500 miles, embracing a region second to none on the globe. The Temperate Zone gives life and vitality to its people as does no other. A uniform Government controls the land from the Atlantic to the Pacific. Nowhere else in the world exists such elements of rapid communication for quick delivery of products as this region shows. The railroad communication alone is nearly equal to that of all the rest of the world combined. The economic handling of freight by railroads has been reduced to a science in the United States. Enjoying as we do a rate of railroad freight of only about one-third of that of other favored nations, we are enabled to transport the products of our industries to our shores and place them on board ship at a less cost than can be done by any other nation.

The unity of our State Governments insures a safe and rapid transit from ocean to ocean that cannot be duplicated by any of the great nations of the earth.

Russia, with its vast area of land, is hemmed in by the Scandanavian Peninsula and by Germany, which almost effectually block the free transportation of its goods through channels of the least friction. On the Pacific ocean it has opened but few ports and these can only be reached by passage through a mountainous country. Nature herself on the eastern coast has imposed an insurmountable barrier against the free transportation of the products of Russia.

China, lying to the south of Russia, and almost between the same parallels as those of the United States, is on its western side completely shut off from the ocean. There
is therefore, no free traffic of the products of China through its own dominions to the ocean, excepting in the direction of the United States.

While the borders of Germany, hamper Russia's transportation, Russia blocks Germany so that the Germans can only reach the great highway of the nations through the North Sea and English Channel.

The same argument applies to the other nations on the continent of Europe—France, Turkey, and in a lesser degree Spain, while Africa is as yet too small a factor to be seriously considered in this discussion. It is controlled by so many different nations, whose interest, politically and industrially, are mutually hostile, that there is practicaly speaking no free intercourse throughout any part of its dominions at the present day.

But with the United States the way is open to the east—to the west—and to the south, and to as large a degree as that of any other nation, to the north. The whole boundless world is, therefore, within the easy reach of our industries. We fail to appreciate, without careful study, the exact meaning of the facilities we enjoy.

If we sail to the east, we are bringing ourselves into direct communication with an immense aggregation of the world's activities, reaching the western shores of Europe, where vast hives of industry are located, many of which are now looking to us for their machinery and supplies.

On the west, we find directly in line with ourselves, the great Empire of China now being opened to the world; and China, with the eastern coast of Asia, imports $30,000,000, worth of material annually. China, being a non-producer of nearly all the articles of which we are now manufacturers, offers us one of the greatest inducements. No country is more readily accessible. From the eastern ports of Shanghai, Hong Kong and Tsin-Tsin we are in direct communication with her rivers, which reach for 3,000 miles into her interior, opening up a vast population who desire our products and are willing to pay for them, and who are friendly to us, and who are anxious to have us come in and possess their trade. This trade alone should carry us into the far interior of the great Chinese Empire, and as far as relates to all other countries in the world who are exporting their goods there, we are nearly 3,000 miles nearer this market than they are.

Geographically considered, therefore, if the people of the United States were free to make choice of territory for themselves anywhere upon the globe, nowhere could they make a selection which could in any degree equal that which they now own.

There are also other considerations worth calling to mind at the present time, concerning the value of our own country. Should the Nicaraguan Canal, or some other canal cutting the isthmus, soon be built and this admits of little question—it will be of the greatest value to the United States. For all practical purposes it will make one solid wall of our sea-coast that will stretch from north to south, and east to west, and south to north at least 5000 miles. It will open up the whole western coast of the South American continent, extending from the twelfth parallel of North Latitude to the thirteenth of South Latitude, and place us from 2000 to 200 miles nearer the market of that vast country than any other Government on the globe. Here is a buying power of possibly $200,000,000, which can be served by our country better than any other.

But while our coast line is being thus extended we must not forget the great value which will come to us from the opening of the Mississippi Valley. This great water-shed includes some of the largest rivers in the world.

The Mississippi is navigable for 2,800 miles to the Falls of St. Anthony.

The Missouri is navigable for 2,400 miles to St. Louis.

The Ohio is navigable for 555 miles to Pittsburg.

The Tennessee for 1,200 miles, obstructed only by the Nickels Shoals.

The Red River, 1,300 miles long, is navigable to Shreveport.

The Arkansas throws its forks nearly to Pike's Peak.

Here we have a vast system of rivers, extending North, East and West. On the one hand, tapping the great coal, iron and oil fields of Ohio and Pennsylvania, and the vast mineral, lumber and agricultural sections of Kentucky and Tennessee.

On the other, watering one of the richest agricultural divisions of the globe and reaching the greatest mineral regions known; while the central stream pierces the heart of the great lumber regions of the North and the grain fields of the Northwest.

Who shall predict the great future of the Mississippi Valley?

God intended this noble river as a great commercial highway, and some of us now here shall see it fulfilling its mission. Truly, it seems prophetic that the United States has been foreordained on the surface of the globe to command and control, to a large degree, the markets of the world.

The free and undisputed passage of our products from one side of our country to the other, with the privilege of shipping them at our eastern and western ports to the remotest parts of the globe, without taxation or political tribute of any kind, insures to us a strength and power such as is represented by no other nation in the world.
The victory at Manilla closed the record of the past and opened that of the future.

Let us interpret the handwriting on the wall.

Our flag will sail on every sea. The starrybanner of this broad and enlightened nation shall shelter under its folds the most progressive people of all time. It shall shelter a commerce upon which the sun shall never set; a commerce which shall ebb and flow unceasingly as the everlasting tide.

The picture is not overdrawn. A great work is before us.

It has to be a task of the young men to rise up and crown with glory this prophetic vision.

Our traveling salesmen will shortly marshal themselves in grand array and penetrate to the furthest quarters of the globe, and before the American Flag will soon be transformed into the versatile French, Spanish and German linguist.

The occasion and the times demand that you teachers shall decide the destiny of this great Republic.

To you we commend the education of our youth—men through whose veins shall ebb and flow our national virility. To you we look for the full fruition of those hopes that have been sponsors of this rising sun of our national destiny. In the time past you have not failed to set up the highest standards of educational progress, and in coming years we feel, indeed we know, that the teachers will stand out in the front rank of our national advance.

The work is not easy. The financial reparation is not large, but the ever-growing sympathy of our people in your success should give you a good grounding of the national destiny. In the time past you have not failed to set up the highest standards of educational progress, and in coming years we feel, indeed we know, that the teachers will stand out in the front rank of our national advance.

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INVESTMENT OF SINKING FUND

It is not an easy matter to make the Sinking Fund realize the same rate of interest as the debtors. In order to have a safe investment; therefore, as stated, it is not well that its earning power should be calculated at a higher rate than ordinary savings bank interest. Municipalities, however, are permitted to invest their own debentures and those of other municipalities, also in government securities. In this way a higher rate of interest may be realized than is paid by the average bank. Security for these investments should be lodged for safe keeping with the trustees of the sinking fund, with a Trust Company or with a bank. In case the municipality invests in its own securities the coupon interest may be disposed of at the end of the year by cancelling entries.

ABUSE OF THE SINKING FUND

It has been said that the Sinking Fund is a curse to the average municipality, and the statement is no doubt true in cases where there are few guardians. The principal causes that would lead to such a conclusion are lack of knowledge of the finances, inability to keep the Sinking Fund properly invested, ignorance in computing the true requirements of the fund by designing and dishonest officials, etc. As a rule the officials are anxious that the rate of taxation be as low as possible. Often to redeem pledges made before election, and therefore they may raise the amount required for the Sinking Fund in the preparation of yearly estimates. It may be, however, that the requirements of the municipality are adequately provided for, yet it is possible that the funds so raised are not applied as originally authorized. Greater expenditures are made in some directions than were originally intended or provided for, consequently, to meet this contingency, some other fund has to suffer and the Sinking Fund is usually made the scape-goat.

CALCULATING THE ANNUITY

Before calculations in Annuities, Sinking Funds, Debentures, etc., can be understood, it is first necessary to have a thorough grasp of the principles underlying Compound Interest. For instance, what causes an investment of $1,000 to amount to $1,27628 if out at Compound Interest for five years? Simply an increase of five per cent added for it, which, in its turn, gathers interest at the same rate. A knowledge of logarithms will be of great assistance in thoroughly grasping this class of problems.

For a brief illustration of the Sinking Fund calculation, and the use of the table, the following debenture will be taken.

On Jan. 1, 1902, the City of Woodstock purchased the Electric Light Plant for $20,000, saying, that it is to be raised by debentures payable in 5 years, interest payable annually. (The short term debenture is selected to illustrate the working with less labor.) The annual appropriation in this case will be, first, $1,000 for payment of coupons, and second, the required installment to the Sinking Fund which is capitalized at 4 per cent. To meet the obligations conveniently, the equal annual installment is required for a term of 5 years which will, in turn, accumulate interest at 4 per cent.

Each dollar deposited Jan. 1, 1903, bears compound interest at 4 per cent. for 1 year. Similarly, each dollar deposited Jan. 1, 1904, bears compound interest at 4 per cent. for 2 years, etc. (The installments are set aside at the end of each year and begin to draw interest on Jan. 1st, of the following year, owing to the fact that the installment will be paid on Dec. 31st of the year, and the interest will be credited to the account as of Jan. 1st of the following year.)

(1) Suppose $100 were paid into the Sinking Fund on Jan. 1st, 1903, at the end of the year be worth $100 X $1.04 = $1,040.

(2) On Jan. 1st, 1904, will be worth $100 X $1.04 X $1.04 = $1,081.60.

(3) On Jan. 1st, 1905, will be worth $100 X $1.04 X $1.04 X $1.04 = $1,124.84.

The Accumulation Table shows the amount that $100 is compounded for different periods of time at a given rate, and the compound interest payable annually.

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**Commercial Geography in Current Literature**

**Miss Laura E. Horne**

**The Samoan Islands**

In Samoa with Stevenson. Isabel Osbourne Strong. Century, March, 1902.

**The Philippine Islands**


**Russia**


**South Africa**


**The Southwestern States**


**ECONOMICS**


**MISCELLANEOUS**


The Problem of Immigration:

**AUSTRALIA**


**Cuba**

The First President of Cuba. J. D. Whelpley. Current History, March, 1902.

**CASSAVA**


**PETROLEUM**


**FOREIGN TRADE**


**TRADE ROUTES**


**MEXICO**


**GREAT BRITAIN**


(Concluded on Following Page.)
How Penmen Register

The above is a facsimile of a page where the penmen registered when they had their portraits taken as shown on the previous page. The group and this combined make interesting material.
Program of the 6th Convention of the Ohio Commercial and Special Teachers' Association.

Field at Dayton, May 15-17, 1902.

Officers.
A. D. Wilt, President, Dayton; E. A. Hall, Vice-President, Youngstown; Lenna A. Dickenson, Secretary, Elyria; J. S. Merrill, Treasurer, Columbus.

Executive Committee.
Jerome H. Howard, Chairman, Cincinnati; P. F. Mudrash, Lakewood; T. W. booker, Sandusky.

Thursday, May 15, Evening.
3:30 to 4:00 P. M. Round Table at the parlor of the Phillips House.

Friday, May 16, Morning.
At the Miami Commercial College.

General Session.
9:30 A. M. President's Address.

Business Section Papers and Discussions.
9:00 A. M. Discussion led by H. H. Beck, Hauck Commercial College, Cleveland.
9:00 A. M. Discussion led by F. T. Weav- er, Ohio Valley Business College, East Liverpool.
9:00 A. M. Paper—"Modern Bookkeeping: A Review of the Most Radical Changes Fluctuations in Bookkeeping in the Last Twenty-Five Years," by E. A. Hall, Hall Business University, Youngstown.
9:10 A. M. Discussion led by L. L. Tucker, Mt. Union College, Alliance.
9:30 A. M. Paper—"The Business Course," by H. C. Ditmer, Public Schools, Cleveland.
9:10 A. M. Discussion led by S. L. Beene, Newark Business College, Newark.
9:15 A. M. Adjournment to Soldiers' Home.

Pompanity and Drawing Section—Papers and Discussions.
9:30 A. M. Paper—"What is the Educational Value of Writing," by Mrs. Belle Wil- liams, Public School, Streetsboro, Canton.
9:10 A. M. Discussion led by C. G. Cahoe, Public Schools, Elyria.
9:10 A. M. Discussion led by Miss A. S. Gillespie, Zanesville.
9:10 A. M. Discussion led by A. J. Creamer, Public Schools, Chillicothe.
9:00 A. M. Paper—"Drawing," by Miss Parsons, Public Schools, Youngstown, O.
9:10 A. M. Discussion led by Lenna Dickenson, Elyria, O.
9:00 A. M. Adjournment to Soldiers' Home.

Shorthand Section—Papers and Discussions.
9:10 A. M. Discussion led by Charles E. Berry, Hubbard School of Business, Nor- walk.
9:10 A. M. Discussion led by S. Elizabeth Smith, Oxford College, Oxford.
9:10 A. M. Discussion led by Louis C. Klise, Lima College, Lima.

Friday, May 16, Afternoon.
11:50 A. M. Discussion led by F. W. Wills, Wills Business University, Spring- field.
12:10 P. M. Adjournment to Soldiers' Home.

Friday, May 16, Evening.
12:40 to 2:00 P. M. Visit to Grounds and Buildings of the National Military Home.
2:30 to 3:10 P. M. Dinner at the General Dining Hall of the Hotel, Soldiers' Home. The charge for the dinner has been fixed at seventy-five cents. Members desiring to attend should notify the President by letter before reaching Dayton.
3:00 to 4:00 P. M. Visit to Factories of the National Cash Register Company, and Address by Mr. J. H. Patterson, President of the Company.

Third Session—Public.
Friday, May 16, Evening.
7:30 P. M. Address of Welcome and Response. General Address by Dr. W. N. Hallman, Superintendent of the Dayton Public Schools.

Saturday, May 17, Morning.
At the Miami Commercial College.

Business Section Class Method Demonstrations.
9:00 A. M. Demonstration—"How I Teach Bookkeeping," by L. L. Hudson, Ohio Wesleyan University, Delaware.
9:00 A. M. Discussion.
9:40 A. M. Demonstration—"How I Teach Interest and Discount," by A. D. Wilt, Miami Commercial College, Dayton.
9:10 A. M. Discussion.

Penmanship and Drawing Section—Class Method Demonstrations.
9:00 A. M. Demonstration—"How I Teach Penmanship and Movement," by J. F. Hart- nart, Public Schools, Akron.
9:40 A. M. Demonstration led by Ella Dow, Public School, Bellefontaine.
9:40 A. M. Discussion led by Genevieve Humphreys, Public Schools, Delaware.
10:00 Discussion.
10:00 Discussion—C. P. Zaner, Columbus.

Shorthand Section Class Method Demonstrations.
9:00 A. M. Demonstration—"How I Teach the Stroke and Circle Forms for S and Z," by H. C. Haid, Head School of Shorthand and Typewriting, Columbus.
10:00 A. M. Discussion.
10:10 A. M. Demonstration—"How to Conduct a Dictation Class of Beginners," by C. N. Shafer, Netherly Business College, Zanesville.
10:10 A. M. Discussion led by Chas. G. Becket, Columbus High and Correspondence School, Columbus.

General Session.
11:00 A. M. Report of Committees on nominations, resolutions, etc.
11:30 A. M. Election of officers; choice of place of next meeting.

Miscellaneous Business. Adjournment.

Concerning R. R. F. A. R.

The Executive Committee has secured the usual special rates on first and second class fare to members and other persons actually attending the convention. To secure this rate, full fare must be paid on the trip to Dayton and a certificate must be asked for of the agent who issued the ticket to Dayton. If a through ticket to Dayton cannot be obtained at the starting point, a ticket should be purchased to the nearest point where a through ticket can be had, and in purchasing this ticket a certificate should be obtained. These certificates must be retained, and on May 16th, at Dayton, they must be shown to an agent of the railroads who will be there to endorse them and they will then be exchanged by the ticket-seller at Dayton for a return ticket on payment of one-third the regular fare. This reduction cannot be obtained unless at least one hundred persons show certificates. It is important, therefore, that every member and visitor should procure the certificate. Persons who live within so short a distance of Dayton that the regular fare is seventy-five cents or less, cannot obtain a reduction, and to them the certificate will not be issued.

Persons living outside the state cannot obtain a reduction except for that portion of their trip which is within the State of Ohio. They will therefore purchase tickets from their homes to the nearest point in Ohio and there repurchase tickets to Day- ton, asking for a certificate.

A MASTEBPIECE OF PENWORK! FOR ONE DOLLAR.

of course not the ORIGINAL, which is 8 x 5 feet, but a BROMIDE PRINT, 12 x 18 x 12 inches, which reproduces every line in the original exactly. Those who have seen it say it is a most wonderful reproduction.

WHAT IN! A large spread eagle, enourmed and drawn in a graceful and unusual manuscript. Below is the declaration of INDEPENDENCE: "THE UNITED STATES OF AMERICA," as it is written in different styles of Penmanship and Drawing with a pen pointed and filled with ink, to be used as a "penmanship practice" or "drawing exercise" for any student of Penmanship or Drawing. It is moderately priced and is a very practical "first piece of penwork" for future teachers. It is also a pleasant and interesting subject.

If, after ordering it, you are sorry and would rather have your dollar back you can have it by returning the piece in good condition.

357 Fulton St.
Brooklyn, N. Y.
OPPOSITE CITY HALL.
Another great gain results to the community from the practical character of such education, in that it causes a large increase in high school attendance. The increase of public commercial education will be slight, compared with the gain that will result to the State from having citizens trained to perform their duties more intelligently, and stimulated to take an interest in current events and political matters. At present the public high school is a finishing school, so far as commercial education is concerned; it practically never prepares for college, although excellent courses are now offered by many universities; however, it is only a question of time when commercial high schools will become a feeder of the commercial course of the college, much to the advantage of both institutions. To the teachers of other high school courses, the commercial instructor will probably always stand as an example, in that he is in close touch with those who practice what he teaches. If the commercial public school shall lead teachers to visit business houses, to get into touch with those who are actually doing the world's work, to combine theory with practice, it will have conferred a lasting and needed benefit upon our common school education. Finally, and most important, it seems to me to be certain that business education, as defined, is the most broad, and at the same time the most generally useful education.

We are not all doctors, lawyers, physicians, mechanics, engineers or theologians, but we are all business men or women, and one of the chief factors of our efficiency is degree and thoroughness of training, and I confidently believe that the next addition to our American high school system will be a broad, well-planned business course, which will serve as the best means of general education for an increasingly large number of students.

William E. Doggett, Commercial High School, Brooklyn, N. Y.
W. T. Bookmyer, principal Sandusky City Business College, Sandusky, Ohio.
Alian Davis, principal business high school, Washington, D. C.
H. M. Rowe, accountant, author and publisher of business textbooks, Baltimore, Md.
J. H. Prances, principal commercial high school, Los Angeles, Cal.
O. Crissy, State Inspector of Business Education, Regents office, Albany, N. Y.

This committee will make an earnest and extensive effort to formulate an efficient course of procedure for the conduct of business education in American public schools which may be generally adopted throughout the country. The first meeting will be held in Philadelphia during the last week in March. It is expected that a preliminary report will be made at the next N. E. A. convention, Minneapolis, July 7th. 1902. All who are interested in the subject are invited to send suggestions to any member of the committee. An open conference meeting of the committee will be held in Minneapolis, Thursday, July 10th, at 3 o'clock, P. M., in the room assigned for the regular meetings of the Department.

Brown's Summer School

We desire to call the attention of our readers to the announcement made elsewhere in these pages concerning "A Summer School for Commercial Teachers," under the management of G. W. Brown, Poclain, Ill.

Mr. Brown writes us as follows: "Prospects are good and already we have promises of from forty to fifty young teachers who will be with us for the drill, and I am glad to announce that Mr. W. N. Parris and half a dozen or more others of our most distinguished commercial teachers are already booked for more or less time with us during the drill. We shall also conduct our Annual Institute from June 25th to July 8th, when we shall assemble all our officers, principals, teachers, and associates, etc., and we confidently expect to bring together a body of Ed Commercial Teachers, including the young teachers in the drill."

This summer school idea is a good one, and G. W. Brown is just the fellow to hatch out such a timely idea. You will do well to look into the matter.

Committee of Nine

State Inspector I. O. Crissy, Albany, N. Y., president of the department of business education of the National Educational Association, announces the completion of the Committee of Nine appointed to prepare a monograph on business education, with particular reference to courses in public schools, as follows:

Durand W. Springer (chairman), director commercial department, high school, Ann Arbor, Mich.

(Continued from Page 17.)
Flourishing, like everything else in its place, is all right, if well executed. In a business college, it reminds us of patent leather shoes in a cornfield. Ordinary, everyday writing on a resolution to be kept and displayed reminds us of cloth-hopper shoes in a cornfield. A few to comprehend fitness is why flourishing is now and then declared to be devoid of merit solely because it is a nuisance in the commercial college in the hands of incompetent practitioners.

A Hint

"I am not one of those penmanship teachers who instruct their pupils in the line, Mr. A. N. Palmer.

In the Western Penman, March, 1902.

Good! Just what we have been preaching! Vertical writing deserves the credit, however, for calling out that liberal statement from Mr. Palmer. But when will Mr. Palmer also see the folly of insisting on one movement for all?

Ye Editor

While at Philadelphia, called upon his friend and former pupil, Mr. C. C. Canan, Norristown, Pa. Mr. Canan was still confined to his bed as a result of two operations for appendicitis. He is a very sick man, but wonderfully patient and hopeful. The visit revealed hints that Mr. Canan had nerve that not only produces wonderful script, but the kind that "pulls through" operations without a murmur.

Many and sincere were the regrets expressed at the Association concerning his condition. Had Mr. Canan heard all the good things said of him, he might have occasion to need a larger hat. He is a second Flickinger in modesty as well as skill, and I am not able to circulate among the brethren in body, as he did in spirit. Here's to his recovery.

Two Events

At Philadelphia stand out prominently from all the rest. They are Miss Pierce's generous hospitality in the form of a banquet to the entire Association, and the penmen's recognition of Mr. Flickinger's long years of service in the teacher's profession. Mr. Flickinger enjoyed good health and the association as well. His "spur-on-the-moment" speech in response to the presentation by Mr. Healy of a Loving Cup by the penman present, was as happy as it was sincere. Mr. Flickinger has, ever since he was old enough to do so, stoutly declared that he could not make a speech, but we now know better. He is a master in that as well as in modesty, skill and kindness.

We know there will be joy all along the line when we say that he is seriously thinking of going to Milwaukee and taking his loving cup along—for your use rather than his.

Banks'

While in the City of Brotherly Love the Editor had the privilege and pleasure of addressing the students of Banks' Business College on the subject of writing. In his varied exhortations to this land of opportunity he expressed a more attentive and appreciative lot of students than he found in this institution. The teachers in charge, Messrs. Hayward and Ren-haw are producing results in the way of writing, he has never seen excellent. He was impressed while there that they registered over 1,500 pupils yearly, 180 positions having been offered them during the year previous that would pay from $7 per week upwards. We found them teaching touch typewriting with 110 typewriters in operation.

Romance

On the March, 1901, cover of the PENMAN-ARTIST AND BUSINESS EDUCATOR, appeared a design by, and within a portrait of Miss Fanny Sargent, of Columbus, O., a pupil of the Art department at the Art College. Mr. Carlton V. Howe of Chicago, but more recently of Philadelphia, the expert script "impressionist," was so impressed with the same design and portrait, that he made it illustrates through Mr. Zaner concerning Miss S. and the propriety of opening correspondence with her. As titles on both sides were clear, the correspondence was begun, formally at first, friendly later on, and finally it became lengthy, frequent and intimate. As a consequence, an engagement followed. On April 6, 1902, Mr. Howe journeyed to Columbus to meet his fiancée—an arranged marriage. All arrangements having been made to do so under Mr. Zaner's fatherly eye and slate-thatched, humble home. The meeting, the numerous walks along the famed banks of the Lena, and the conclusion and the confection of Presidentship thereby, resulted in a marriage a week later in the home where they had met. Mr. and Mrs. Howe left for Philadelphia with the beauty and sincere well wishes of their friends.

What part whole-arm movement played in the final enactment of this social romance, no one but the lovers themselves know, but we know that it was munificent movement that cultivated the faculty culminated into a marriage. Who says the pen is not mightier than the sword?

Here's to the happiness, health and prosperity of Mr. and Mrs. Howe!

The Coming Convention of the Ohio Business Educators and Special Teachers Association at Dayton.

The executive committee of the Association, of which Mr. Jerome E. Howard, of Cincinnati, is chairman, has pushed matters vigorously. The reports of President Wilt are now well assured of a large attendance, an interesting program, and a successful meeting.

In addition to the interest exerted in the convention work itself the attractions offered by the Soldier's Home and the National Cash Register Company, as places well worth seeing, are being very generally considered. The railroads and the hotels afford remarkable rates.

There has probably never been a time in the history of commercial educators in this country when so much intelligence has been taken in the problem of the school man.

The situation of the business world for the highest grade of workers makes it imperative upon the profession to do everything possible to keep abreast of the finest in learning and accomplish this better than such cooperation as our conventions afford.

The discussions of the St. Louis and Philadelphia conventions were great stimuli for the Ohio schools and the fraternity of Business Teachers owe it to themselves to come together once a year to consider not only matters of general interest, but some that pertain to our own State particularly.
Mr. R. A. McDevitt of Newcomerstown, O., who has been on the sick list is now swing- ing a wide swing in health, and is pleased to know that he is in shape to regain his professional work.

J. E. Paul, of Elliott's Business College, Burlington, Ia., is now connected with the Southern Shorthand and Business College of Chicago. Mr. Plummer is a Zanerian boy, and is quite a fine penman.

Mr. S. M. Blue, the well known penman of the Broken Bow, Nebraska Business College, reports that the school will close out his class. Mr. C. W. Koush, proprietor of the institution, is working on buildings for having built up such a large school in so short a time.

Francis B. Courtney, the handwriting expert of the Iowa Business College, Des Moines, Ia., has recently been doing expert work in the courts of Edwardsville, Ill.

Mr. N. A. Albin, the accomplished penman of the Toppen, Kansas Business College, has contracted with Prof. A. F. Russel, of Portland, Oregon, as teacher of penmanship and engraving-artist.

H. G. Voss, an assistant manager of the North- west, O., Actual Business College and Box- er Business College of Wooster, recently purchased the W. A. Williams College of Business College. This is an old and well established school, he will be a valuable acquisi- tion to his already large private commercial school interests.

Miss Emily E. Watts, Superintendent of pen- manships in the Youngstown, Ohio, Public Schools, presented a very readable and attractive little book entitled "Penmanship," in the March number of the Commercialist, published at Scranton, Pa.

In the same number Mr. Charlton V. Bush, of the Commercialist, illustrated a little book entitled "Engrossers Script." You will do well at least to get that pamphlet. W. H. Shayler, of Portland, Me., recently renewed his sub- script to the PEN, W. H. Shayler, a capable Irishman, says in the following lan- guage: "Inclosed find the 'mighty dollar to pay for a mighty good journal.'" My life long and grow beautifully greater.

We certainly appreciate these good words of support, coming from such a source.

The Mountain State Business College of Ali- sona, Pa., has been changing, or has been changed to the Zeth School. Mr. G. G. Zeth is principal and pro- fessor of the school. The school has been changed now into a new and probably the finest in that part of the country.

In the same number, Mr. E. F. Mountz, of the Carnegie School of Art, in Pittsburgh, Pa., says: "I am not sure if I can call it an opinion, but I think the term 'business college' once appro- priate for the Carnegie School is not broad enough for a school that now prepares its students for so many positions in life, in addition to those of a purely business nature." Mr. Mountz is a graduate of the Carnegie School.

Mr. F. B. Bridges of Portland, Oregon, con- tacted with the San Francisco Business College as teacher.

Mr. David Wolfe Brown, Washington, D. C., of the American News, expresses a desire for information concerning the work of the National Shorthand Teachers' Associa- tion, which has recently published a book of 160 pages devoted to the teaching of shorthand.

Mr. W. O. Farnham, Secretary of the National Shorthand Teachers' Associa- tion, has recently published a book of 160 pages devoted to the teaching of shorthand.

Patrick J. Sweeney informs us that graduates have been able to obtain the American News Company, New York, to handle subscriptions and orders for single copies of "The Gregg Shorthand Book," which is sold for five cents each, by mail.

The Gregg Shorthand Book, by John Robert Gregg, published by the Gregg Pub- lication Company, Chicago, IIl., is an eight-page, vest pocket, dic- tionary in size. This publication is one that has been needed by the users of this method. It is a revision of the work issued two years ago, and is destroyed by fire at that time. The shorthand out- line drawings are given by Newell A. Power and photo engraved, and she is to be con- gratulated upon the skilfulness of her work.

"Proof-Reading and Punctuation," by Adele Mills Smith, Drexel Inst., Phila- delphia, Pa., published by the author, price, gold line gilt top, $1.50, postpaid, is a book which should be read by all students and business men.

It is issued also as a text book where proof reading and general knowledge of printing is taught and as an aid to the non-professional reader. The book was written by one of the best known and most capable business men with the needs of many people. The con- tent are as follows: Proof-marks, Printers' Marks, Preparing Reading, Reading Types, The Point System, Fencers of Type, Width of Types, Type Setting, Stringing and Typesetting, Reproductive Processes, Paper-making, Technical Terms, Punctual Marks, etc.

The part relative to punctuation is especially interesting, as the editor is very interested in this subject and has written a number of articles in correct English. We take pleasure in recommending the work as the finest book of its kind ever written.

We desire to call our readers' attention to an advertisement elsewhere in these columns of Lazen & Blosek, Publishers, Cleveland, Ohio. They are publishing one of the most successful and modern works on hand written, which is used in all schools. It is not only useful, but it is really one of the finest books ever written, and are offering at the present time, at the present time, at an unbound form at an unusually low price.

If you are interested you should write them.

Mr. M. A. Albin, the accomplished penman of the Toppen, Kansas Business College, has contracted with Prof. A. F. Russel, of Portland, Oregon, as teacher of penmanship and engraving-artist.

Do you know Mrs. Albin? You'll think more of the profession when you see such men. He has been gaining steadily since I first knew him, and in the "round up," you will brand him, a leader.

Look at those figures on page 5, of April issue. Aren't they beauties? What better copies could you ask? Ask him how they were made?

On page six (under "Instructions," Plate 3), one line, "The fingers may be used a trifle, in forming the loops, but the hand and arm must be drawn along at the same time." How does the general manager imply that the fingers must be used for the best results, or that if you are not so disposed, you can do as well without their assistance? Do you understand that if you execute as well as he, or better, you are driven to the extremity of finger action?

If he, or any one else, who is entitled to praise and admiration, admits that finger action exists in the "figures" and a "trifle" in the loops, we must conclude that there is an infinitesimal part in other letters. If there is a "Combined" movement, there must be composed of more than one element, and what must be your conclusion? The Fingers do move! When, How, Little, Much does not come in the province of this short sketch.

If the "ingredient" is used, then there surely is a best use.

Because it has been abused, and because its innate applications are not understood by the multitude, do the giants of all branches of writing, and dispose, but the ghost will not down.

On line nineteen (9), in Favorable Comment, April number, of the "Favorable Comment," has been passing some bad news.

"The Penman-Artist and Business Educator" is published weekly by the Penman-Artist and Business Educator Company, 210 S. Sixth Street, Chicago, Ill.

The above is the best text book where proof reading and general knowledge of printing is taught and as an aid to the non-professional reader. The book was written by one of the best known and most capable business men with the needs of many people. The content are as follows: Proof-marks, Printers' Marks, Preparing Reading, Reading Types, The Point System, Fencers of Type, Width of Types, Type Setting, Stringing and Typesetting, Reproductive Processes, Paper-making, Technical Terms, Punctual Marks, etc.

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If you are interested you should write them.

FINES SUPPLIES FOR PENMEN AND ARTISTS

On goods listed below we pay postage on those that go by mail and purchaser pays carriage on goods that are shipped by express or freight.

Blank Cards—We supply cards with finest sur- face of fine penmanship.

100 by mail postpaid

200 by mail postpaid

500 by mail postpaid

1000 by express

$1.35

$2.50

$5.00

$10.00

Blank Cards—Best made for white ink.

100 by mail postpaid

250 by mail postpaid

500 by mail postpaid

1000 by express

$1.35

$2.50

$5.00

$10.00

White Cardboard—Wedding Bridal for fine penmanship.

Sheets are 22 x 28 x 3/16.

6 sheets by express

$1.60

12 sheets by express

$3.20

2 sheets by mail postpaid

$5.00

White Cardboard—With hard finish, much like ledger paper.

Sheets are 20 x 23.

6 sheets by express

$3.60

12 sheets by express

$7.20

2 sheets by mail postpaid

$5.00

White Cardboard—Finest for white ink.

Sheets are 22 x 28.

6 sheets by express

$2.50

12 sheets by express

$5.00

2 sheets by mail postpaid

$5.00

Wedding Paper—Finest for penmanship or drawing.

Sheets are 22 x 28.

6 sheets by express

$2.50

12 sheets by express

$5.00

3 sheets by mail postpaid

$5.00

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for pen engraving.

1 bottle by mail postpaid

$8.50

3 dozen bottles by express $2.00

Arnold's Japan Ink—Navy blue ink, 1 pint bottle by mail postpaid, 25c; 1 pint by express, 40c; 1 quart by express, 75c.

White India Ink—

1 bottle by mail postpaid

$2.50

12 bottles by express

$2.50

Writing Paper—Finest 12 lb. paper made in hand, with new gear, ruft and file and hand finishes.

1 ream by express

$2.15

Writing Paper—Same quality as above men- tioned, with same kind of hand finishes.

1 ream by express

$1.85

Practise Paper—Best for the money to be had.

1 ream by express

$1.40

Send stamp for samples of paper.

Envelopes—100 fine blue by mail postpaid 10c.

100 fine blue by express 25c.

1000 either kind by express

$1.50

Address, ZANER & BLOSEK, Columbus, O.
PICTURE PUZZLE.

CAN YOU FIND EIGHT FACES?

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address, GEO. A. DEEL, Poughkeepsie, N. Y.

IF YOU WANT A TEACHER FOR YOUR SHORTHAND DEPARTMENT OF COURSE YOU WANT A GOOD ONE

We can give you expert assistance on just this point. Write, giving particulars, regarding the position you wish to fill, and we will place you in communication with the right teacher. No charge to you or to the teachers.

STUDENTS

For 16 cents I will send you

13 COLORED CARDS 13

Written with white ink on six colors. Something new, and all your friends will want them. Every thirteenth student who orders gets an extra dozen FREE.

WANTED—A student in each town to take orders for colored cards. Send 10 cents for sample outfit.

H. O. Keesling,
With Rider Business College,
TRENTON, N. J.

THE PHONOGRAPHIC INSTITUTE.

CINCINNATI.

Benn Pitman, President.
Jerome B. Howard, Director.
"Opportunities" is the title of a little, to-the-point booklet of twelve pages with colored cover, by the Manhattan Reporting Co., No. 19 Nassau St., New York City, Patrick J. Sweeney, Proprietor. If you are interested in stenographic work you should write for it. It is free.

The Kearney, Neb., Normal School and Business College issues a very neat and attractive catalogue, giving one the impression of a worthy school.

"Peirce School Alumni Journal" of Philadelphia, comes to our desk regularly, well laden with choice contents.

S. D. Holt, the popular, progressive, and practical engrosser of Philadelphia, recently issued a circular printed in upwards of a half dozen colors, the equal of which we have perhaps never seen. A recent visit to his studio revealed the fact that he was doing unusually high-grade work, and that he had his hands full of orders as well. Mr. Holt has the leading engrossing office of that great and growing city.

Advertising literature has been received from the following: Heal's Business College, San Francisco, Cal.; Capital City Commercial College, Des Moines, Ia.; The Columbia Commercial University, Lancaster, O.; Massillon, Ohio, Business College.

"The Packard Budget," published by the student of the Packard Commercial School of New York, is the title of a new school periodical. It is one of the very best journals of the kind ever received at this office. It contains, besides colored cover, twenty pages 7 x 10 inches. The tone of the magazine is of course in keeping with the name it seeks to honor. We wish it the success it deserves.

Attractive commencement exercise programs, etc., have been received from the Western Normal College, Shenandoah, Ia.

Boyle's Business College, Omaha, Neb., greeted us with a catalogue indicating an up-to-date, well attended, prosperous institution. The colored cover is above the average in excellence, design and taste.

The Correspondence Institute of America, Scranton, Pa., is issuing a very presentable catalogue. In it we notice that Mr. E. S. Norris, a Zanerian boy, won one of the prizes offered by this institution. The cover is very attractive and telling.

"The Magazinophone," monthly, published by the students of the Rider, Moore and Stewart Schools of Business, Trenton, N. J., is another excellent publication put out in the interests of the school mentioned, its students, and business education.

The Scranton Business College, Buck and Whitmore, Principals, recently favored us with some half tone illustrations of their school and city. The same indicate an unusually prosperous institution. The proprietors are men not only of energy, but of ability as well.

Recent advertising literature has been received from the Elliott Commercial Schools of West Virginia, Wheeling, Charleston, and Fairmount, and the Boulder, Colo., Business College.

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**Lessons by Mail**

**In Practical Drawing and Designing**

**NO PRINTED MATTER**

All drawings and designs are original and fresh from the pen and pencil. I have no long stories to tell and no extravagance to try at the penman's expense, but instead, will give the most common sense instruction in drawing and designing at the following prices:

Two lessons on sketching from life...$1.50
- from nature 1.25
- " parts of human head 1.00
- " designing 1.25
- " " (advanced) 2.00

The complete course for six dollars. Address:

GEORGE JENSEN, POST CLAYTON, OHIO.

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**A1 Penman, solicitor and commercial teacher, 32 years old, now with a large EASTERN SCHOOL, desires to purchase a good school or take one in charge. Would join a capable shorthand teacher in starting a school or purchasing one. Good references, a live man. 2 years experience and $5.00 to put into the business. Address INTERESTED.**

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**Colored Cards.**

The Kind That Bring the Dimes.

Something new and they catch the eye. Tickle the fancy and loosen the purse-strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

H. O. KEESLING,

With Eider Business College,

TRENTON, N. J.

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**Anderersen**

**ARTIST AND PENMAN,**

241 West 26th Street,

NEW YORK.

Does not hesitate in assuring all who are going to have any

**Designs, Illustrations, Cuts, Etc.**

Made that they will get unique and original work of the highest order for they are always set to work their orders with him. You should write to him before you get out your new advertising matter.

**Covers, Illustrations, Letter-heads, C.rds, Portraits**

And all kinds of PRINTING PLATES are to be had promptly and at lowest prices.

---

**UNSPARSED CARD WRITING AND FINEST SCRAP-BOOK SPECIMENS.**

I am now open to the profession to receive orders for my pen work and I promise all who order of me my very best efforts. A letter in my very finest ornamental style $5.00 A set of my finest ornamental capitals 5.00 One dozen reputation cards 1.50 One dozen cuts, any size, any style, and very fine .25 A specimen showing my skill .25 My work is unexcelled. You will agree with me when you see it. Write me regarding mail lessons.

S. M. BLUE, BROKEN BOW, NEB.
In this lesson we have a more complicated study on the same lines as in Figure 2, of last lesson. The original drawings were made rather coarse and the composition, as a whole, presents a good study in grouping, light and shade and technique. The outlines of the buildings are produced by placing the clear highlights against the sky. This is rapid work and will afford ample study and practice.

In the next lesson we shall take up the matter of detail, the indication of materials used in building, the details of foliage and scenery.

The Question of Supervisors

Number Three

Music touches the soul more universally than any of our fine arts. Educationally, it is a potent factor in awakening and uplifting character. It is one of the agencies that shall help to make the twentieth century humanitarian.

Physical culture makes “the home we live in” serviceable and enduring. It recognizes health as the foundation for a successful life, and the key to moral as well as physical strength.

Drawing opens the “windows of the soul” to the beauty of art and nature. It also unlocks the secrets of the mechanic arts and teaches the boy how to become a successful mechanic. It trains the eye and hand to accuracy.

Writing, rightly taught, schools the hand to accuracy, neatness and dispatch. It prepares the boy and girl to step into the business office and begin successfully life’s duties.

Special teachers are the guardians and promoters of these forces. It is not dead languages that we are needing, but living, tangible, subjects. These are enumerated above. Without them culture and progress would be seriously impeded. Latin blocks rather than opens the way to industry, while Greek shuts it to idleness and more intellectual.

The cry against supervisors is not as unanimous as some would have us believe. It comes largely from dollar squeezers, a group whose one argument is economy. Such economy is “penny wise and pound foolish.” The cry is raised by those who are opposed to thorough, popular, modern education.

Those opposed to supervisors are also opposed to fair wages for the grade teachers. They are in favor of one thing—cheapness. It is not economy in our teaching forces that is desired, but economy of the administration of our city governments. Poor streets may do harm, but they can be more easily and quickly repaired than defective education. The best is the cheapest in the long run.

That education is best which is practical and cultural. These special studies are intensely practical and aesthetic. Music develops feeling and moulds character. What is man without either? Physical culture not only makes for health but for morals as well. Drawing is doubly valuable as it is both practical and aesthetic. One phase of it develops mechanical ability, while the other phase of it develops the sense of the beautiful in nature and art. How are we to enjoy Heaven without this faculty properly developed. Writing is pure and practical, enabling more young men and young women to get a foothold as office assistants than any other one branch of an education, unless it is English. As before suggested, supervisors are the guardians or promoters of these subjects. The most effective way to discourage the subjects is to dispense with the supervisor. The mere employment of supervisors, on the other hand, insures interest, enthusiasm, and instruction in one or more of these subjects.

STOAKES' IMPROVED
Large Taper Holder. Nickel-Plated Finish.
Sample, 10c Ea. b.
STOAKES' DUO Flex
SHADING PEN
Each pen makes four styles of work and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS
A set comprising one set in each of Nos. 1, 2, 5, 6, 7, 8, and the seven pens will do all and more than the old set of 24 shading, marking, and plan pens combined.

Price per Set, $1.00. Sample, 15c.

My Sharing Pen prices are without a rival for quality and color.
Sample for 12c Stamps.

All goods sold by me are guaranteed as represented in every particular.

Compendium, 48 Pages, 25c.

J. W. STOAKES, Milan, Ohio.

W. L. THOMAS, Pen Specialist
TRY MY WORK ONCE

One Dozen 41/4" Pens, 25c

Two Dozen 21/4" Pens, 25c

One Set of Ornamental Capitals, 30c

One Hundred Rich, 20c

One Dozen High Exaggerates, 25c

Two Dozen Different Styles of Writing, 45c

W. L. THOMAS, Box 512, Wichita, Kansas

50c, Worth for 10c. After 10 Years of Pamphlet Writing, I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.

Locking Calendar, Dept. 11, Everett, Mass.

Diplomas

Made and Filled

Columbus, Ohio.
The studies for our lesson this month are not the same but are both composed of shells.

The small shell in both is the same, though different views are given. The small shell is nearly white, while the large shell in each drawing is much darker.

Care must be taken with the shadows, as much expression is given to the picture by them.

A. A. G.
A New Magazine

Commercial Training

is the name of a department of "view and review" that is original, interesting and profitable, and that is moulding thought in Business Education. It is

Edited by Geo. P. Lord,
who brings wide experience, liberal education, devotion to the cause and no small degree of literary ability to bear upon his work

The Editorials are written in the straightforward, forceful, virile style for which Mr. Lord is noted. They strike straight and true and deal with practical questions.

The Reviews are unbiased, pointed, and pithy. They review rather than praise by silly flattery.

Advertising Talks. For the first time the advertising of schools is approached and discussed along the line followed in professional advertising papers.

Heart to Heart Talks which appear in this department are too well known to need a word. They will be continued.

Contributed Articles with editorial comment will form a new feature of this department.

ALL THIS AND A SHORTHAND MAGAZINE FOR ONE PRICE—50 CENTS A YEAR.
SEND FOR FREE SAMPLE COPY.

GREGG WRITER, 57 Washington St., Chicago.
Central Commercial College,
Clarksburg, W. Va., Nov. 21, 1901.

My dear L. Madarasz,—* * * * My vocabulary is insufficient to give you a good report as I would like to, as to the value of my course with you. Really, I do not know what I would have done had I not taken the course. I secured work with the above school within ten days after completing your course, and began to instruct the students in shorthand "muscles" with such success that the President, Mr. Bower, compliments me in the highest terms. Mrs. Bower, the principal of the shorthand dept., is taking the shorthand lessons, and has made such improvement that she is delighted. * * * * Your method of instruction, and drills, enabled me to start in right, and eliminated all possibility of enunciation fallacies. * * * * The other fellows were experienced teachers, while I was an entire stranger in that line, and if they got more good from your instruction than I did, they got a great deal. I feel, and shall continue to feel greatly indebted to you for what I received.

Sincerely,

P. WEBSTER CLARK.

Public Schools of Mt. Carmel,
Mt. Carmel, Pa., Sept. 31, 1901.

Mr. L. Madarasz,
New York.

My dear Madarasz,—* * * * Kindly accept my warmest thanks for your untiring interest in me in following me up as you did. I owe you a debt of gratitude. At the best, I can but reflect your generalship, your disposition, etc., in my work as a teacher of shorthand. I put it lightly when I say that your course was worth double its cost and I have no doubt of it. I shall soon double my salary.

-- I just received an issue of the * * * * * * With my best regards given by L. Madarasz you may be sure that I could criticise it in proper style; and I did, too. After I finished cutting out all the "trash," there wasn't much left.

Sincerely,

HERBERT W. ENGLISH.
(The above-mentioned paper was not Zander's. —L. M.)

Plainfield Business College,
Plainfield, N. J., Nov. 2, 1902.

On learning that L. Madarasz was to have a special class in business writing, and how to teach it, I was at once interested and wrote for term. They seemed a little high and I was somewhat skeptical as to the results to be obtained in four weeks. However, I attended. I was fortunate, and consider it the widest expenditure of the amount of time and money I would like to.

The confidence and satisfaction with which I am able to teach, and the results I am getting justify me in making this statement.

For one who wishes to acquire a good rapid style of writing, and the ability to teach it, the course of instruction under Mr. Madarasz is invaluable.

E. N. FAST.

Passaic Public Schools,
Passaic, N. J., Jan. 20, 1902.

To the Public,—

This certifies that I have taken Mr. Madarasz's course of lectures on teaching writing, and have adopted his method in my present work with such success that my field of labor has just been increased as a result, with corresponding increase of salary. I have studied all the leading systems of writing published, and been in contact with some of the best known teachers of writing—the result is, I prefer the "Madarasz Method" over all others. I have seen the results secured by the reputed leaders among the writing teachers, and a comparison of them with the results I have obtained after changing to the "Madarasz Method" proves conclusively its superiority: it is a well-defined plan of work, with all the nonsense omitted: logical, concise, practical, and based on common sense. Madarasz's method of counting has proved especially valuable.

WM. BILLINGS,
Supervisor of Penmanship.
ENGLISH HIGH SCHOOL,
Providence, R. I., Nov. 23, 1901.

My dear Professor,—I esteem my work taken with you last July so highly that I hardly know how to begin to express my appreciation of it. Perhaps, however, I can state briefly the two-fold advantage it was to me. First: Your instruction revolutionized my own handwriting in the direction of radical improvement. Second: Your Method in my hands has produced admirable results in the two hours per week, for the ten weeks that I have taught penmanship this year. In accordance with your idea, I have endeavored from the outset and at the same time to emphasize position, movement, and correct formation of letters. I have had to contend with pupils who have acquired for the most part an abominable, sprawling outline of vertical writing, or rather printing, and you know what that means. For my especial purpose, namely, as we are directed not to "force" the slant system upon pupils in the High School, your method has been especially well adapted; for by the slant system can be taught about as well as the slant, the same rules prevailing in both respects. I think so highly of your ability as a professor of penmanship that I hope to have the privilege some time or other of continuing work in that line under your instruction. * * * * I am glad to be sure that the other men in the class are succeeding so well.

Very cordially yours,

AUGUSTUS T. SWIFT.

It's your think—July 1, 1902, I am going to give a Teachers' Course in Business Writing and the "Madarasz Method" of teaching it. There are to be 24 sessions; in that time I will cover the entire field of practical writing and fully illustrate my way of handling classes, giving such drills and trials as will qualify everyone in attendance to handle a writing class successfully. No such work, or instruction, has ever been given before by anyone else, and I offer it as the best I am capable of doing; with the positive assertion that it is the best plan to create practical writers. While preparing yourself as a teacher of writing, why not get the best instruction possible?—In a method having the dollar-mark of merit? At the same time, I'll criticise your own writing so pointedly, that you'll be forced to improve your work if you follow my instruction. In every lesson I'll cover more important ground than other teachers do in ten—simply, because, this one thing I know, and, I am not a repeater.

Now then—The Cost. The tuition fee will be $30. If you can't pay all cash, satisfactory payments will be arranged. Board and lodging need not cost more than $30. You can figure the railroad fare.

Results Count. The important qualification of a teacher is the ability to get the best results in the quickest time possible. The "Madarasz Method" of teaching Business Writing does that. Of course, if you know it all, my method won't appeal to you, yet, I'll say this; no course of lessons ever given in any penman's paper, no published work on penmanship, no other teacher of writing (except those I've taught) in the United States has as many vital points—result-producing points, as I give and explain in my teachers' course. I back my reputation on this assertion. So, you should come to me if you want to

Be a Leader. * * * *

* * *

You are standing in your own light when you are satisfied to continue going along in the medium class of teachers. Catch on to some new ideas—ideas that stand for the best. My plan of teaching business writing is based upon common sense, it's simple when you know it, and is as sure of producing results as that the ocean is salt water. * * * * * * * * "Be a Leader," and raise your work to the highest standard. You will then be in line to

Get your Salary Raised!

Your employer knows better than you do when that pleasure is due you, and the way for him to know, is for you to teach better than you have in the past.

Corroborative Words.—The extracts herewith given are taken from letters of some of last year's pupils—they are not from enthusiastic boys; they are from men experienced in teaching, with one exception—the Clark letter—and that one should appeal to young men wanting to qualify as teachers. I tell you what to say, when to say, and how to say it.

In addition, enough time is allotted to ornamental writing to show you all the kinks of which I am master, and that alone is worth the price of the entire course to you, if you want to improve your own writing. I am not a college and have no power to grant diplomas, but the fact that you have taken my course will prove to be a marketable asset. Perhaps you know of some young person working in this line; you may be the means of starting him right by calling his attention to this announceement. If you've any questions to ask of me, write freely.

Sincerely,

L. Madarasz,
1281 THIRD AVENUE,
NEW YORK.

THE PENMAN'S ART JOURNAL.
202 Broadway.

"The Madarasz Method," as a result-giver is equalled only by the extraordinary skill of its author as a penman. By its use, anyone who can make a chirographic oval and a rhomboid may become master of a good business hand.

HORACE G. HEALY, Editor.
Vertical vs. Slant.
By Cyrus W. Field, Jackson, Mich.

AUTHOR OF "GEMS," ETC.

(This paper was read at St. Louis but because of its length we can only present a summary and extracts.—EDITORS.)

It is stated that writing had three stages of development. First the form stage, then the movement stage, and now the slant stage.

Each style has its friends but most people favor slant.

When we look at slant and vertical, what we see is governed largely by our prejudices. The effect of our view point is to narrow our outlook, like the men looking at the house the one coming from the north said it was red; the one from the west, it was green; the one from the east, it was brown. Each one had reported correctly, but each had seen only one side of the house. That is the fault in our view of writing. We get on our hobby horse and when we ride up to take a look, we see but one side, and that is likely to be the agreeable side. It is all wrong friends.

The following plate is submitted to show how some of our Jackson, Mich., business men write. Of course we cannot show the writing of all, but here is a fair representation embracing many different professions. These men are used to let letters would know how they write, or of the fact that they favor slant. They were approached one busy Saturday morning and without preparation wrote the specimen sentence.

(1) Is the writing of the gymnasmus instructor at the Y. M. C. A. It is claimed that continued muscular exercise is not conducive to a good hand. This gentleman is constantly engaged in teaching large classes. His handwriting is free and shows a good command of the quill.

(2) Is written by a young man engaged as bookkeeper for a large lumber firm. He is lefthanded. He writes a bold, rapid, backhand, which supports the theory that nearly all left-handed writers are good writers, and also that they write a backhand. Right-handed, the slant.

(3) A prominent clothier held the pen for this. He is interested in good writing, and his clearcut hand shows it. His position calls for some writing which he executes with force and precision.

(4) Shows how at least one druggist writes. It has about twelve different slants, but is readable.

(5) This fine specimen was executed by the popular Secretary of the Y. M. C. A., who has a great deal of writing to do and does it all equally well. He strongly favors slant writing for he fully realizes its commercial value.

(6) This was written by one of the finest engravers in the city, a jeweler. Notice the slant. Did you ever see engraving done in the vertical?

(7) Was written by a bank cashier. He used a coarse pen and wrote rapidly. It is claimed he can turn off more writing in a day than any other man in town. This is a specimen of his every day work. Not a bit of finger movement on this specimen.

When people say they favor vertical, see if they write it. The writer looked over the hotel registers of the four city hotels, and of the 235 traveling men who had registered during the two weeks immediately preceding, but 16 wrote the vertical. To teach young people the vertical, and then have them when they enter business, that slant is required is an unpardonable sin, and handicap them as certainly as though they were taught false principles in arithmetic.

SHORTHAND SYSTEMS, VERTICAL AND SLANT PURSUED TO A FINISH.

There is no inducement in the vertical to cause a young man of push and ability to take it up. We are doing the young people an absolute harm by teaching it. Business men have no use for it. It is inseparately linked with sluggish muscular or finger movement. Then join to put it out. It is already on the road. Come, Boys. All together! Push! Out it goes! Goodbye. Respectfully.

Wm. Savers.

305 Bell St.

E. C. Mills.

Editorial, Inc., Rochester, N. Y., will send you six line of fresh from the pen copies for 50c; 20 lines for 1.00. The 1.00 package is quite a complete compendium of business writing.

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CHICAGO, ATLANTA.
W. W. Fike, penman in the Manistee, Mich., Business College, sent us a specimen of "applied business writing executed by a student, Mr. C. A. Preston. The writing is exceptionally smooth, strong and rapid looking, and shows that Mr. Fike is giving his students splendid instruction.

Easter Greetings in the form of beautiful script and some business writing came from Mr. R. A. McDevitt of Newcomerstown, Ohio. Mr. McDevitt is a very fine penman and a very fine young man as well.

Mr. Geo. A. Smith, Elkader, Ia., sent in a specimen of business penmanship that shows that he has it in him to make a very fine penman. The loops are a little too flat on the left side, and angular at the top.

Specimens of student's work were sent to us for inspection from the Willimantic, Conn., Business College. The work shows splendid improvement. Earnest R. Church made no improvement in his N. E. Wood made second best, and Miss Emma D. Wood made third best. Under the head of quality Miss Emma C. Smith, Miss Emma W. Ferris, and D. Julian Burgees, B. A., third.

Mr. J. G. Christ of Lock Haven, Pa., favored us with some of his graceful, skillful business and ornamental writing.

T. J. Evans of Wilkes Barre, Pa., favored us with some cards written in the ornamental style which, though from the hands of one not following penmanship professionally, are above the work done by the average professional.

Howard Harbach, a thirteen year old boy of Reading, Pa., sent some pen drawings done in imitation of Mr. C. D. Gilson's work, which shows that Mr. Harbach has in him the material for becoming a very fine artist.

E. E. Kent of the Rider, Moore & Stewart School of Business, Trenton, N. J., sends written cards in a variety of styles and colors, revealing a high order of execution. We recently met Mr. Kent at Philadelphia and was quite favorably impressed with him. The school mentioned evidently believes in good penmanship, as it has a number of fine penmen in its faculty.

Mr. Kent also favored us with a photo of a very unique and skillful set of resolutions that he engrossed for the Mason Carpenters' and Builders' Association.
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By special arrangement with Messrs. Zaner & Bloser, I am enabled to offer to Zanerian graduates only the best pens and cards with an exact representation of the

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This is economy to the commercial teacher, it is necessary, in order to get first-class results from his students. The educational excellence of the Sadler-Rowe publications is well known, but it is worth while to consider the quality of the materials out of which these books are made. Notwithstanding high grade papers have greatly increased in price within the last four years, our blank books and stationery have been reduced in price and the grade of stock has never been lowered one iota. We make no attempt to compete with some of the cheap blank books on the market.

Customers will note that we have lately adopted a uniform style and grade of book paper in the manufacture of all our books. We now employ the very best book binders obtainable, and our books represent the very highest attainments in the book makers' art

This is the time of year when teachers are considering readjustments of their courses of study for the coming school year. We find there are many schools that would like to make a change, but they don't want to do so until they have first made a test of the publication they are considering. To meet this well defined want, we have arranged a very attractive offer for those who wish to test any of our publications. Indeed, it is so advantageous that every teacher thinking of making a change should write to us. We will be glad to supply full particulars.

The last half of MacFarlane's Commercial and Industrial Geography will be ready for distribution shortly. This will be good news to a great many teachers. The issue of this half has been delayed over eight months waiting for 1900 census figures for Internal Commerce and Manufactures, which have just been received from the census bureau. We could have issued the book with 1890 figures, but then we do not do business that way. We were bound to issue a 20th century book even if it cost us heavily to do so, but that is a secret of our success in book making. We will not issue any book if it is not the best of its kind to be found.

Our booklets, price lists, and other information will be sent to all teachers and school officers on application, free of charge.

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WHY DOES A HEN LAY AN EGG?

This was once the famous subject of a rib tickling, post-prandial discharge of verbal artillery by a man-of-war. It did—as it ought—a great deal of execution. Why? For the same reason that the hen, during the next step in the process of evolution, brought forth a chick from that egg—the subject had been brooded over.

An aspiring young woman once wrote to Henry W. Longfellow asking where he found all his vivid illustrations, his apt comparisons, his beautiful figures. She was sure that she, too, could control such a wealth of ideas and illustrations. Certainly. So we might all. We are "shovel" off the nest too frequently. Our thought-eggs get cold. We do not brood enough. No psychologist can tell why certain conceptions form themselves in the mind—"hatch out," so to speak—as a result of meditation and reflection. But we all know that indulgences of thought do thus flutter into existence.

TO INDUCE YOUNG PEOPLE TO HATCH CHICKS

of the mental variety is the proper object of schools and school machinery. Are the kindergartern and kindred methods and influences to be blamed for the present-day tendency to entertain pupils in our schools? Whatever may be the cause, there is today all too little of the brain-sweating, that, for their and their country's lasting good, our grand-parents had to undergo in the schoolroom.

Our students do too little downright thinking of the kind that develops self-reliant judgment, probably the most valuable of the proper results of school training. We meet this need in our text-books, by so presenting the exercises for schoolroom work that the student is not dawdling along like an infant, unable to walk, but is, with assistance in the beginning, required to do his own walking—his own thinking. One of the best illustrations of this policy is our Bookkeeping and Twentieth Century Business Practice. A complete and logical method of presenting modern accounting and business forms and usages, it is attractively arranged to excite the student's interest, yet it makes him think. It develops concentration, accuracy, judgment.

To each teacher who names his school and mentions this paper, we offer to send one set of our complete Bookkeeping and Twentieth Century Business Practice, express postage prepaid, for $1.05 (retail price, $1.20). This is simply another bargain-counter offer, used as a means of testing the value of this paper as an advertising medium. The offer will be open until July 15th.

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475 EUCLID AVENUE, CLEVELAND, OHIO.
ANNOUNCEMENTS FOR THE COMING YEAR.

As heretofore, the policy of this journal will be to say little, and do much. Nevertheless, it is well to simply announce a few of the many excellent features we have looked for publication.

The Policy of giving all sides a hearing; of allowing each contributor full sway to his opinions; of presenting the latest and best possible, will be continued as heretofore. A broad-gauge, progressive journal is still our purpose.

The Pennmanship Department, as in the past, will be high-grade, progressive, and liberal. Mr. A. K. Barnett's lessons in practical business penmanship will be continued indefinitely. Mr. E. E. Mills will continue to favor our readers monthly with work from his masterful pen. He will contribute a series of business forms, such as notes, drafts, checks, etc. This work will represent his very best efforts, and will be just what students of penmanship need, especially those taking a business course. Mr. S. M. Blue will delight lovers of dash with specimens of his ornate hand. Mr. H. O. Keeling will present one of the most practical and best graded series of business writing ever printed. See for yourself. His work will be a surprise. We have already seen the greater part of the course and we feel that we cannot commend it too highly. It contains much valuable material for students. Mr. C. C. Lister, of Sadler's Business College, Baltimore, Md., is working on a series of lessons in business writing which he is endeavoring to make the finest of his life. He says: "I want to make this the effort of my life." Those who are aware of Mr. Lister's skill and ability know what this means. He is the author of "Writing Lessons that Teach," published and sold by the Sadler-Knowe Co., of Baltimore. His work as an author, his wide experience as a teacher, and the high order of skill he possesses, admirably fit him for preparing something unusually valuable and interesting for our readers. Mr. A. D. Scheles, Temple College, Philadelphia, will present some work which is sure to win him many new admirers. Mr. T. Courtney, the accurate, forceful penman of Providence, R. I., has on hand a supply of his work. Mr. F. B. Courtney, the all-round pen wizard, has work prepared in advance to delight, amaze, and instruct our readers for a year or more to come. Mr. W. E. Dennis, of Brooklyn, N. Y., the inimitable genius of grace, will present a series of lessons in flourishing. Mr. Dennis states that he shall endeavor to excel all previous efforts in this line of work. This means that he will present by far the greatest course of lessons in flourishing ever attempted in a penmanship journal. He has long been known as the prince of flourishing. Sharpen your quills and get ready for these lessons. Mr. C. E. Doner, the young man who has won the reputation of being a model penman and gentleman, has promised our readers something from his pen from time to time.

Is this not a dollar's worth? We have given a mere outline, however, which is not at all complete.

The Business Department, under the able editorial management of Mr. Gaylord, promises even more in the future than it has realized in the past. The work given in this department has been beyond anything ever attempted along practical, business education, and it has but fairly begun. Keep an eye on that department.

The Art Department will continue to present, high-grade, helpful, and timely examples of script, lettering, engraving, designs, illustrations, portraits, etc., etc. The best is none too good for our readers.

The Editors promise to be as timely, terse, conscientious, and forceful as in the past. The news items, etc., will be as interesting and up-to-date as heretofore.

The Covers will be, no doubt, as cheerful, artistic, seasonable, and varied as they have been since their inauguration by this journal. They cost a good deal, but they are widely admired and are a step in the right direction.

Keep Us in Mind for Clubs, and single subscriptions. Our friends on all sides tell us that we are giving too much for the money. That may be true, but in the future we shall endeavor to give more rather than less. We are aware that our journal has already set a high standard. So many experts have never before been engaged to give lessons and contribute articles to the same journal at the same time. Heretofore such enterprise has been something entirely unheard of in the realm of this class of journalism, but we are determined that the standard shall go still higher rather than lower.

So we wish to ask our friends, one and all, to keep us in mind for subscriptions. Those who can send clubs should write for club rates.

While we have every reason to be thankful for the support in the past, a still larger patronage will enable us to make further improvements, to more nearly reach our ideal journal.

Remember that we publish but one edition, and that persons taking our journal get the best of it and the whole of it—no cheap or partial numbers. The editors believe that students especially should be encouraged to read the highly instructive articles by the leading business educators of our country, and that they should therefore receive the whole journal. You should support our journal because it is worth the money, and because it is to your interest to carefully read every number, and see that students get the benefit of it.
Lessons in Rapid Business Writing

By

E. C. Mills

105 Grand Avenue, Rochester, N. Y.

Number Ten

A good handwriting may be the means of securing for you a much better position than the one you now occupy. You cannot make a mistake in writing some of your spare time in practice.

The best positions are ready for those who are thoroughly prepared to fill them.
Instructions, Plate 46.

You will derive but little benefit from this practice unless you give the closest attention to every particular. Do not allow yourself to scribble for one minute, but follow the copy exactly as it is given. Remember that this miscellaneous page writing is difficult and requires your most thoughtful practice.

Instructions, Plate 47.

Copy this form of receipt and try to arrange your work exactly like the copy. It is splendid training to cultivate the eye to take in every detail of a copy: not only the forms of the letters, but the general arrangement as well. If you do not follow the instructions carefully you can blame no one but yourself if you do not make satisfactory improvement.

Instructions, Plate 48.

See that you have no shades on any of the letters in these copies. We want to strive for a perfectly light, uniform line. The practice of light lines in your writing will encourage lightness of touch, which is a very important thing for the beginner to learn. While writing the difficult copies, do not forget that a good position should never be neglected. We want to think about this matter of position so often during the writing hour that a healthful position of the body may become habitual.
Instructions, Plate 49.

In practicing writing suitable for entries in bookkeeping we should keep several important things in mind. Some of them are: Legibility, size of writing, arrangement, good figures, etc. To copy this, either take regular journal paper or rule the lines on foolscap paper. The heading, January 1, 19— should be the most legible. Write this reasonably large and keep in the center of the page, that is, leave as much margin on one side as on the other. The journal entries, i.e., Cash, E. C. Mills, etc. should be written in a little larger hand than in the day book explanation column. After filling a page, step back out at arm's length and see if the general effect is good. Keep working away on this copy until you can see a decided improvement over your first copy of it.

Instructions, Plate 50.

As this is our last lesson in this series, the author would be glad to receive a copy of this letter written in your very best style. We will not be able to answer these letters or criticize them, but it would be a great satisfaction to hear from all who have faithfully followed this course of lessons.

I wish to thank my many friends for their kind expressions of approval regarding these copies and instructions. Your friend,

E. C. MILLS.

Concerning Mr. Mills' Lessons

We said some nice things regarding Mr. Mills' course of lessons before we ran them, but we now desire to say that in our opinion, in the line of graceful, accurate, professional penmanship, they have never been equaled. Our dealings with Mr. Mills but conform our opinion of him as a true gentleman, and one of the most skillful penmen the world has ever produced.

ZANER & BLOSER.

Lessons in
Business Penmanship
BY A. K. BURNETTE, ASHLAND, O. I.

Number Three

Lesson No. 7.

This lesson consists of word practice. Use both narrow and wide spacing. Fill several pages of each word. Try to use a free and easy movement in writing these words. Much depends upon the way you practice if you succeed.

Lesson No. 8.

We will begin this lesson by filling several lines of the small compact indirect oval exercise. Begin small s with right curve. Retrace top part of up stroke slightly. Notice how down stroke is curved. Get letter quite wide through the center, and close at the base line. Line No. 13, we have the small t beginning like s. The up and down stroke of this letter is separated by a very in pound curve. Practice the letter.

38. mine mine mince mouse
39. ounce ounce come wine
40. mine mine mince
41. ounce come wine
42. s s s s s s s s
43. r r r r r r r r
44. w w w w w w w w
45. v v v v v v v v
singly, then in groups of five or more without lifting the pen from paper. The small \( x \) is made up of simply the last part of the \( n \), with a straight line crossing the down stroke. Make cross stroke upward from base line. We have next the small \( r \) beginning like \( x \). Finish letter with small dot and horizontal curve, the same as found in finishing the small \( W \).

**Lesson No. 9.**

This should be one of the most important lessons that has been given so far. Everyone should be able to make good figures. Fill several pages of line No. 16, the small direct and indirect ovals and oblique exercises. Notice that the first part of figures 9 and 7 begin almost on base line. Their is a little more finger action used in forming the figures than in the small letters. Practice each figure separately before grouping them together.

**Lesson No. 10.**

We now come to the loop letters above the base line, which are quite difficult to master. Spend quite a little time on the three exercises given. Make oval one large space high, retracing from ten to twenty times. Join the curve line and oblique exercises together without lifting the pen from the paper. Make several lines of the up and down strokes of loop before combining them together. The two strokes should cross about the same height as the small \( i \) would be made. Strive to get a round turn at the top of each loop. Combine from six to eight of the loops together, using both narrow and wide spacing. Study the two parts of the small \( b \) given. Finish letter with small dot and horizontal curve line. In combining the letters together try to get the loops all the same height.

**Lesson No. 11.**

Begin this lesson by reviewing the curved line and oblique exercises. Master these exercises and you will have little trouble in forming the loops above base line. The \( h \) is a loop joined to the last part of a small \( n \). Slight finger action may be used in forming the down strokes of the loops. Study carefully the last part of the small \( k \). Fill several lines of the word copy.

**Lesson No. 12.**

Fill several lines of the oblique exercise, make about 50 downward strokes per minute. The small \( t \) is the \( i \) made higher and the top half being retraced. Second style given is usually used as a final \( t \). Cross first style with a horizontal stroke about one small space from the top. The small \( d \) is composed of the small \( a \) and \( t \). A great deal of time should be spent on the word copies.

**Lesson No. 13.**

Begin small \( p \) with first stroke of \( t \). Long down stroke should be straight. Be sure that you are getting round turns at the bottom of the loops. We have the small \( j \) joined to a lower loop, forming the small \( j \). In forming this letter be careful not to get loop too large. See that the two strokes of the loops cross on base line. Use both narrow and wide spacing in combining the letters together.
The small r is composed of the first part of the small a and a plain lower loop. Be sure that you are getting a round turn at the top of the first part of the letter; the tendency is to get a sharp angle at this point. We have next the small z, beginning with the first part of small n joined to a lower loop. Observe how the downward stroke of the loop is curved. Try to get your work the same size as copy, and do not neglect the word copies.

Lesson No. 15.
Begin this lesson with the curve line and oblique exercises joined together, letting oblique exercise extend above and below base line. The small j is the upper and lower loops joined together with downward straight line. Finish lower loop of oon base line. The small y and g are formed by the oval part of the a joined to a lower loop. The loop of the g is made just opposite from that of the g. Write with a good movement and a fair rate of speed. This lesson finishes the small letters. It would be well to take general review of all the small letters before taking up the first lesson of the capitals.

Practical Vertical Penmanship Copies and Hints

We have for practice this month the loop letters. Be sure to have the t and b full in the loop. Keep the crossing low and the loop wide. Be careful to finish the b with a small loop and to keep the finish high, so that it does not resemble h, which it is very apt to do if finished carelessly. We have given two styles of f. You may choose the one you prefer and practice it. Some finger action may be employed in making these letters, although they may be made quite successfully without. Do not forget the fact that arm movement makes writing easy in execution. Do not forget also that arm movement requires practice to control. Do not forget that writing, on account of its smallness and swiftness, is one of our most skillful arts, if not the most skillful. For this reason it takes more practice, more care, and more perseverance than almost any other art.
The first set of capitals is by Larita F. Dennis; the second, by John J. Boyle, both pupils in the Commercial Department of the Beverly (Mass.) High School. It is almost unnecessary to say that they take the P.-A. & B. E., and practice daily from its copies.
Mr. W. H. Vigus, whose portrait and penmanship appear herewith, is a product of Hallowell, Me., having spent his boyhood days in the public schools and stone quarries near his home. In '96 he graduated from the high school of his nativetown, and in '98 he graduated from the Shaw Business College of Augusta, Me. In 1900 he entered the Zanerian, since which time he has served in the capacity of student, all-round office rustler, and assistant teacher. Mr. Vigus had little of the so-called natural talent in penmanship, but through perseverance has developed a hand which speaks for itself. Few indeed, have worked more unceasingly, or made greater progress, but his ambition is still unsatisfied. He hopes to improve still more, and we believe will.

Mr. Vigus not only possesses a handwriting of more than usual strength, but he possesses a straightforward moral character as well, and we predict for him a successful future. He intends remaining with the Zanerian for some time to come.

IF YOU WANT THE

GREATEST OF COMPENDIUMS

Address ZANERIAN COLLEGE, Columbus, O.
Educational Strabismus; or, a High-Caste Hindu.

Cross-legged on a rug, in the city of Gotham, deep in thought, sat a great high priest, of the order C. P. A. His weekly paper had become a monthly, and now it looked as though it would dwindle to a quarterly because advertisement space was being excused and the subscription list was painfully brief; his Self-Assurance Company, Unlimited, was working overtime, but it needed advertising; his job of "professor" seemed sufficiently lucrative, his half-dozen other little schemes were not producing shekels in visible quantities. The spirit of caste was upon him, and he sought a worthy object on which to visit his holy wrath, "I have it," said he at last, "I shall inscribe a diatribe against those insufferable Pariahs, the commercial teachers."

Thereupon he prepared a derisive attack on commercial schools and commercial teachers, based on a report of the St. Louis meeting of the National Federation of Commercial Teachers and then, with the fatality of an ostrich, he signed the name of "Vannant," to his article, thinking that his name being concealed, his identity would be unrecognizable. The lion's skin was a good disguise until the ass began to bray.

Who is "Vannant?" Unless all signs fail, "Vannant" is a graduate of an Ohio Commercial School, but the proprietor of that school is not proud of the fact. On the last page of the paper which "Vannant"'s"strictures appear is an advertisement of a company, the principal member of which is supposed to be responsible for a system of accounting which is called the Balance Sheet System. The advertisement modestly says: "The Balance Sheet System of Accounts is the first and only accounting system that the business man of average attainments has been able to understand and intelligently direct as a part of his office machinery." If John D. Rockefeller only knew! How in the world do J. P. Morgan, John Wanamaker, Marshall Field, Nelson Morris, et al manage to fling along in their counting rooms? "Vannant" used about one-third of his space in treacherously quoting extracts from an address by H. M. Rowe, on "The Balance Sheet: What it Represents: How Made?" Is "Vannant" especially interested in The Balance Sheet System? Is that his reason for trying to discredit Mr. Rowe's article by quoting only such parts as suited his purpose, omitting illustrations? Our reviewer, H. M. Rowe, we are directly informed by a New York accountant of the first rank, is technically correct. But Mr. Rowe is amply able to fight his own battles, as is also Mr. Enos Spencer who was in like manner singled out for censure. It is, therefore, not our purpose to take up the technical side of this attack.

"Vannant" as a Teacher. "Vannant" presume to set himself up as a judge of the proper qualifications of a commercial teacher, and yet, unless somebody is countering closely the characteristics of the man we have in mind, "Vannant," is not a being destined to determine the effectiveness of a C. P. A., as such, in the class-room. We have recent letters from some men well qualified to judge, who think that "Vannant" is their teacher. The sentiment is the same in all of them. We quote from one: "If we take him [the writer is speaking of the man he believes to be "Vannant"] as an instructor to be a standard, then the very humblest commercial teacher is a howling success. They may be ignorant in general and thoroughly unlearned in "accounting," but no one can accuse them of the unpedagogical trait of trying to stuff raw beef down the throat of the infant that three nights before they believed should have, and to which they gave, a milk diet. From a two-hour lecture on Tuesday on the ledger, its modified forms, etc., to a lengthy and profound discourse on the "going system," on Friday, nearly upset our tender digestive apparatus. The pupils have caricatured his hobby and he has learned of it. The protests made to the authorities will, we think, result in different methods for next year." So much for "Vannant"'s"qualifications as a censor.

The Work of a Commercial School. The charges in "Vannant"'s"article are so absurdly untrue that they really deserve no reply but silence. Our excuse for noticing the attack is that a number of our readers requested us to do it, and that it affords us a desirable opportunity to set forth at some length, the purpose of business schools and the deliberate opinions of notable business men, regarding the value of a commercial school training in their relation to successful business life.

The business of the commercial school is to teach elementary matters indifferently related to the work of the public accountant, but primarily bearing upon the work of the prospective business man. The theory of the expert accountant's work may, perhaps, be successfully taught in those institutions that are offering courses in higher commercial education. There, the students are of a class entirely different from those that attend a private business school, but the private business schools of our country, as a class, have never represented that they were sitting students to enter directly upon the work of public accountants. The commercial schools take all kinds of material—

even embryo "Vannants"—and give them a thorough elementary training for subordinate places in business offices. Contact with the practical affairs of business life does the rest; and it is exactly thus that "Vannant" has risen to such places as he occupies. His position does not seem secure enough, however, to justify him in kicking down his ladder.

Commercial Teaching a Distinct Profession. The commercial teacher has to perform a work absolutely different from that required of an expert accountant. He must teach principles, and he must do it so well that his students can afterward themselves apply these principles in adapting themselves to the many different conditions that they will meet when they enter business life. Contradictions of the commercial teachers have no occasion to use the expert knowledge that a public accountant is a daily requirement, nor have they the time to acquire it. It might be well if the commercial teachers of the country would all qualify themselves for expert work, but it is far from being necessary. A man may be a good editor without being a Watterson or a Pulitzer; a good ship-builder without being a Cunarder or a N. Y. C. S.; a good teacher of chemistry without being an Ira Remsen; of electricity, without being a Lord Kelvin or a Nicola Tesla. What would become of our young people who study English literature, if no one might teach the subject except authors? How many Choates, Knoxes, Dills, Griggses, Olneys, and Roots are there among the law schools of our country?

Commercial Teachers in Business. Nevertheless, commercial teachers do much to sign books for business men, make expert examinations of the affairs of corporations, etc., and we believe it will not be surprising if they succeed quite as well as the public accountant who leaves his special field to make an occasional excursion into the field of teaching. Says "Vannant," "Where is the commercial teacher that is really wanted in a business office, or who could, in fact, hold his place in the practical work of business if perchance he once made his entrance therein?"

We humbly suggest that the Secretary to the President, Geo. B. Cortelyou is a graduate of, and for a time was a teacher in, the Walworth Business Institute of New York city. Mr. Cortelyou could fill important business positions before he was chosen for his present place, among them being the private secretarship to the Appraiser of the port of New York. It may interest "Vannant" to know that Edgar M. Barber, who is now connected with the Ap-
Mr. John R. Sparrow, C. P. A., Chief Examiner in the Controller's Office, New York City, and one of the three state examiners of Certified Public Accountants, was for many years a teacher in the Long Island Business College, Brooklyn, N. Y. He received his training in the public schools and his start in public accounting from Mr. Henry C. Wright, C. P. A., President of the Long Island Business College. He says: "I have your letter of the 11th inst. I spent eighteen months in the purchase and direction of one of the best business colleges, and in the process I accumulated some experience in commercial education, and left the school room to pursue actively my profession. In the practice of it I have had a fair measure of success. I do not agree that commercial education, as such, is impractical. On the contrary some, yes many, men of my acquaintance, are filling honorable and responsible positions, who are indebted for their early training to the commercial school.

"The wide awake, up to date, commercial instructor and practictist, not a mere theorist, is the best mentor a youth can have. He can and frequently does arouse in the lad an interest in the practical side of life by unfoldling before him a view of the whole realm of Commerce, which he can obtain in no other way. The lad studies and does business, and the great difficulty is to keep him running to the mill and not going to battle for himself. It is not to be wondered at that bright men, whose lines were laid in the commercial schools, are to be found in the front rank in every walk of life throughout our broad land. So much for the boy. A teacher bright enough to fire a boy in matters commercial very often chases at the confinement of the school-room and book learning. It is not surprising then, that many men prominent in business and the professions began life as commercial college instructors."

In view of "Vannant's" oracular utterances, is it not a bit singular that Theodore C. Search and Geo. R. Cortelyou, two former business college teachers (and therefore outcasts from the sacred circle to which this Brahminical high priest belongs) should be chosen for the presideship of the new Department of Commerce about to be organized by the government?

Shades of Alexander Hamilton! Can it be possible? An ex-business college tea her to be Secretary of Commerce? Oh, "Vannant," bide thee away to some sylvan dell, and there, on a mossy bank, beside a babbling brook, to the merry music of the birds, laugh thyself to death!

O. M. Powers, of Chicago; L. L. Williams, of Rochester; W. H. Saller, of Baltimore; H. T. Lake, of Kansas City; Jas. C. Miller, of Paterson; E. P. Heath, of San Francisco; A. J. Rider, of Philadelphia, and H. E. Hibbard, of Boston, are but a few, a long unbroken line of business college teachers who have won eminence and influence in business pursuits, aside from the reputation they have made as eminent commercial teachers.

Moreover, commercial teachers everywhere acquire knowledge of their indebtedness to pupil accountants as practicing true commercial teachers. They know the difference between Jackee and Dixie. They are grateful to such men as S. S. Dawson, Benjamin T. Norton, G. E. Stuart Whately, J. Alfred Fisher, F. Whitney, J. Stuart, Wm. H. C. Fisher, Charles W. Haskins, and Joseph Hardeman.

Through the writings of these men the majority of the best commercial teachers have become acquainted with the technology of the higher accounting, and the terms "trading and profit and loss accounts," "statements of affairs," "deficiency account," "income and expense accounts," "machine rate," "depreciation," "cost accounting," etc., have a place in the range of their thinking. The obituary of these eminent accountants will be read with genuine regard and sympathy through the entire country. Their attitude toward the commercial teacher, as toward honest men and women the world over, has been one of forebearance and respect, and allegiance.

The Discrimination practiced, the hard-listed, condemnation of the innumerable men of business, is a code of arguments as often as these papers [containing reports of commercial teachers' conventions] come out, why he should discriminate against commercial college graduates whenever he needs more clerks. By these proceedings he is affording opportunity to the uninstructed and those in which the deluded youth of the land who go to these institutions are loaded, and which must of course be removed before they are worth anything to themselves or to the country.

Do business men discriminate against business college graduates? Without going all over the United States, we shall confine ourselves to a very few of the large number of examples furnished by the Packard School, in New York, and by a half-dozen other reputable business schools. The following New York business institutions employ Packard graduates, as indicated: Fifth Avenue Trust Company ... 14 Chase National Bank ... 18


The following distinguished commercial men are Packard graduates:

Jas. G. Cannon, Vice-President, Fourth National Bank, New York; one of the most eminent among American financiers.

Herbert H. Wayer, Secretary Fifth Ave. Trust Co., New York.

Henry A. Patten, Cashier Astor Place Bank, New York.

Albert I. Voorhis, Cashier State Bank, New York.


Wm. B. Gennerich, President United National Bank, New York.

Wall P. Lawrence, Treasurer Mercantile Trust Co., New York.
RALPH SHAINWALD, President Standard Paint Co. (large factories in the East, on the Pacific Coast, and in Germany).

H. J. WOODSON, Judge of the U.S. District Court, Des Moines, Iowa.

Cornelius Doremus, President Germania Insurance Co., New York.

Erastus Young, Auditor Union Pacific R. R. Chemung R. R., Member Boise Bros., Beef and Pork Packers, New York, Kansas City, etc.

These examples might be duplicated over and over again, if we had space and patience to compile lists from the many other available first-class schools. We speak especially of the Packard School because "Vannant" must know of its first-class work. Below we mention a few other schools with names of some of their eminent graduates:

ALBANY BUSINESS COLLEGE, ALBANY, N. Y.

John A. McCull, President N. Y. Life Insurance Co.

SPENCERIAN BUSINESS COLLEGE, DETROIT, MICH.


Wm. B. Thompson, City Treasurer, Detroit.

F. T. Titlowton, Cashier Citizens' Savings Bank, Detroit.

EASTMAN BUSINESS COLLEGE, POUGHKEEPSIE, N. Y.

A. W. Teele, C. P. A., Member of Teele & Dennis, 39 Broad St., N. Y.

D. A. Keister, Public Accountant and Auditor, 88 Wall St., N. Y.

James B. Duke, President American Tobacco Co.

Mr. Miller, General Counsel American Tobacco Co.

Mr. W. Hicks, Auditor American Tobacco Co.

Thomas J. Jeffries, Director and Manager of the Richmond Branch of American Tobacco Co.


Frank A. Munsey, Publisher Munsey's Magazine.

S. S. McClure, Publisher McClure's Magazine.

Mr. Werner, Publisher Modern Culture.

T. J. Foster, Founder and Manager of the International Correspondence Schools, Scranton, Pa.

Timothy L. Woodruff, Lieutenant-Governor of New York.

BRYANT & STRATTON SCHOOL, BOSTON.

J. E. Toulin, President National Bank of Redemption, Boston.

Daniel W. Field, Shoe Manufacturer, Brockton, Mass. (Mr. Field has made an independent fortune, and has paid the tuition of at least twenty young men whom he has sent to the B. & S. School).

E. J. Dillaway, Treasurer Jenny Manufacturing Co., Boston.

Lester E. Diller, Treasurer Boston Rubber Shoe Co. (one of the largest concerns of its kind in the world.}

B. & S. SCHOOL, BALTIMORE.

Sierrett McKim, McKim & Co., Bankers, Baltimore.

Robert Rother, President Hopkins Savings Bank, Baltimore.

Jno. W. Sipple, Cashier Third National Bank, Baltimore.


PEACE SCHOOL, PHILADELPHIA.

T. J. Ferney, Secretary and Treasurer National Hardware Association, Philadelphia.

F. N. Thompson, Chief Accountant, U. S. Mint, Philadelphia.

Jacob L. Read, President Wm. F. Murphy's Sons Co., largest stationers and printers in the country.

Does the commercial student have to unload "a mass of misinformation before he is ready for any use to himself?"

The Language of a Great Financier.

"I knew about the power to analyze financial propositions; it taught me how to keep accounts myself, and when I passed away from the period of apprenticeship or clerkship to higher duties I was enabled by the wisdom I acquired in that school to determine the quality of those discharging similar functions over whom I had charge.""—Vannant" says further: "It [the United States] is the only nation in which the commercial college has found root and grown, and the business public of which has allowed itself to be bluffed into supporting the foundation of other systems of which it was taught by the avoidance of experience and conscience to go to its schools that commercial college will secure a well developed and well trained mind, the possession of which is a valuable complement to my college or business course, and the same is true of the many college magazines which lists the most conscientious in his work, will secure a well developed and well trained mind, the possession of which is a valuable complement to my college or business course, and the same is true of the many college magazines which lists.

I am a graduate of the Richmond Branch of American Tobacco Co. where I have been selected as a member of the Commercial College. I am a graduate of the Richmond Branch of American Tobacco Co. where I have been selected as a member of the Commercial College. I am a graduate of the Richmond Branch of American Tobacco Co. where I have been selected as a member of the Commercial College. I am a graduate of the Richmond Branch of American Tobacco Co. where I have been selected as a member of the Commercial College. I am a graduate of the Richmond Branch of American Tobacco Co. where I have been selected as a member of the Commercial College. I am a graduate of the Richmond Branch of American Tobacco Co. where I have been selected as a member of the Commercial College.

In the execution of the many different duties I have to perform, I find myself proficient in the use of the equipment of my college education. I have been instructed in the use of the equipment of my college education. I have been instructed in the use of the equipment of my college education. I have been instructed in the use of the equipment of my college education. I have been instructed in the use of the equipment of my college education. I have been instructed in the use of the equipment of my college education.

The graduate who has been taught to think, as well as use his fingers, must fail to be better equipped for his life work than he could possibly be were the details incident to his daily work kept, according to our training.

Yours truly,

H. F. STARKS.

[& S. Providence.]

PRESIDENT ACCOUNT & ASSURANCE CO, 25 PINE ST., NEW YORK.

I am in receipt of yours of May 8th, and note your comment that you have been misinformed by whom it is asserted that I have been a graduate of a commercial school. I am a graduate of a commercial school. I am a graduate of a commercial school. I am a graduate of a commercial school. I am a graduate of a commercial school. I am a graduate of a commercial school.

Replying to yours of the 7th, I take pleasure in acknowledging my indebtedness to you for your valuable book, "Vannant," which I read with great profit.

The book is the best book I have read in this field. It teaches the principles of practical business life.

Vannant is a great business book. It is a great business book.

The book is the best book I have read in this field. It teaches the principles of practical business life.

Yours truly,

W. A. KELLOGG,

[& S. Boston.]
We have kept in touch with the spirit of organization in our profession, and our columns have contained carefully prepared reports of the conventions held by the three large associations, as well as of those held among the states. Carefully selected papers from these read at the various conventions have been published, but we have not attempted to make this department a place for publishing any of our own work. The space at our disposal has not been sufficient to permit us to publish all of the papers that we should have been glad to publish, but not a little of what passes for sermons treatment of important topics, at our conventions, is really too hastily prepared to justify our printing it, or your reading it.

Miss Laura E. Horne's practical review of 'The Textbook of Commercial Geography,' by the teacher of Commercial Geography, is a feature that has caused much favorable comment. An increasing interest is being felt among commercial teachers regarding Higher Accounting, and we have been fortunate in having a series of articles on this subject, introductory to what we intend to do along this line. Mr. Bennett is a commercial teacher of extended experience in this country and Canada, and besides his present work as teacher in the Woodstock, Ontario, Commercial School, is the city auditor of Woodstock.

It has been, and is our policy to serve the interests of all departments of commercial education, whether the work be done in a private commercial school, a public high school, or an institution of higher education. In this connection the spirited discussion participated in by Doctor W. A. Scott, of the University of Wisconsin, Doctor C. A. Harrick, of Philadelphia, Mr. J. O. Crissle, of Alban, Miss Agnes M. Deshler, of Chicago, has been of much interest and profit. In harmony with this idea, too, were the descriptions of high school commercial work.

The article by Mr. Bishop, in this number, is indicative of a class of contributions which we expect to utilize freely during the coming year.

Mr. Bennett will contribute the next two more numbers on the subject of Higher Accounting Articles giving an account of the Council, Educational, from the point of view of a commercial teacher who is taking the work as a student, will prove interesting Glimpses of the schoolroom will provide some experience meetings for practical teachers in search of practical ideas. Commercial Geography in Current Literature will continue, with special contributions on the subject, from eminent teachers outside of our profession.

The Editor's impressions, by the way, during his annual summer pilgrimage among the schools will find a place not too conspicuous, and the editorial page will set forth, from time to time, a consideration of subjects that are deemed worthy of such attention. Educational Neglects, in this number is an instance of our purpose.

We desire to obtain next year, from practical and successful school managers short contributions on practical topics of daily interest. In short, with eight pages instead of five, at our disposal next year, we hope to increase the quality of our material in proportion to the increased quantity.
4. Necessary Elements,
   1. All elements of a contract.
   2. When of importance.

5. Competent Parties.
   1. Original—subsequent.
   2. Same—ordinary contract
   3. Certainty—why?


The method used in the recitation depends entirely upon the class of students. A school located in one of the larger cities, where the average age of students is much below that in the smaller places, would be apt to find that his methods should change with a change of places. Our students are older than those in many schools I have visited; in fact, to have a student under sixteen years of age is an exception. It necessarily follows that methods must be adapted to suit the age of the students. Then, many of our boys and girls come from the farm, they have had little or no business experience, their reading in this line has been very limited, and they find the subject hard. Great care must be observed or the guns will be pointed to shoot over the heads of the majority of the class. Classes also vary during the year. The more advanced and apt students usually complete the work earlier in the year, and the slow ones, and those who find it necessary to take work over in order to receive proper credit, are sometimes found to be largely in the majority later on. When this occurs, one must resort to methods that will suit the students of particular classes.

In class, I sometimes call upon a student to recite upon a certain topic; but usually it involves a direct question to him. I have tried the lecture method, but failed. I was not cut out for a lecturer. I found it an easy way to teach; it was good practice for me, but the examinations of the class as a guide in conducting the recitation. It also saves much time in the daily preparation. A few minutes spent in looking over the outline will usually bring to mind the entire subject. As to time, it is very helpful in preparing the lesson. At least, it is very helpful in preparing the lesson. As time goes on, I find it necessary to make changes in the outline. The courts hand down new rulings, new illustrations are found, and additional information is gathered from general reading. These things are jotted down on the outline and when the paper becomes too badly marked up, a revision takes place and a new outline is made. This furnishes the teacher a convenient, up-to-date fund of information and illustrations. A portion of an outline is given below.

NEGOTIABLE INSTRUMENTS.

1. Assignability.
   1. Transfer.
   2. Delegation.
   3. Action in name of assignor.
   4. Illustration—A, B, C.

2. Negotiability.
   1. No set-off.
   3. Action by assignee.
   4. Substitute for money.
   5. Illustrate.

3. Definition.

4. Submit to the court. Frequently the answer is "yes" or "no." If so, I follow the rule that if "yes," how many agree?" is generally the next question following the student's answer, and then we hear from those who disagree. Sometimes when the student asks "yes," or "no," he is immediately called on for the reason. When a wrong answer is given, I sometimes ask other questions, going back to something the student knows to be true, and grasp the question until he sees his error; or I call on someone else to answer the same question and keep calling until the correct answer is given. These calls are made without comment on any call so go.

To illustrate the use of a case: When we are studying Notes, Bills, and Checks, a student is called and I put the following question to him: A check was given and the payee failed to present for payment. Eight days after it was drawn, the bank closed its doors. The day before the bank closed, the drawer of the check drew out all his money, part in favor of himself and part in favor of another. Was the drawer discharged from liability? I ask the answer and discussion, the holding of this particular case is given. This case is given to bring out the information, that if neglect on the part of a holder of a check prevents the same within a reasonable time does not prejudice the drawer, he is not discharged. Had the drawer sufficient funds in the bank at the time of the failure, the case would have been different.

Of course, explanations are frequently given by the teacher, thus combining the lecture and question, or class-room methods. Presenting cases to a class excites interest, secures attention and aids retention. Great care should be observed in selecting cases. Those arising in our own state are usually given. These cases may be obtained from the state reports. If they are not to be found in your public library, local attorneys will be glad to turn you loose among their books, and also make many helpful suggestions.

Good illustrations are very helpful. As far as possible, I am careful to use cases under my own observation—cases in which I am familiar with the particulars. When this cannot be done, actual cases are taken from the reports. If questions arise over on railroad, marine and other types of forms to the class. As was said before, reports of cases can be gotten from the libraries of local attorneys. Now that so many case books have been arranged for students of law schools, the teacher can, at a very moderate cost, supply himself with books on all the subjects treated in the text. The writer has found the following case books very helpful: Helmer and Woodruff on Conveyance of Real Property, Woodruff and Folger on Partnership, and Waller on Bills and Checks: Helman on Agency. These books can be procured of Little, Brown & Co., Boston, Mass.

We insist on students making good use of their eyes when studying Commercial Law. When we take up the subjects of Conveyance of Real Property, and Landlord and Tenant, we have students study a set of the following: deed, mortgage, lease, and assignment of mortgage, and release of mortgage. For five cents the school furnishes each student with sufficient blanks. These are printed on hand-made paper, the correct blanks being used in Nebraska. For instance, the we recite on the requisites of deeds, each student has with him, having previously filled it out from the form furnished by the
teacher, a warranty deed full covenant. He has used his own name as grantor. When we talk about the parties signing, covenant or warranty, relinquishment of dower, attestation, acknowledgment, etc., he has the paper before him and the eye assists the mind in grasping the essentials. Genuine deeds, releases, abstracts, etc., are brought into the class and passed around for inspection. This gives the teacher an opportunity to drive home practical points, such as the purchaser requiring an abstract, an examination of same, which so many learn through the school of experience, where the instruction is thorough but motion high. The same plan is followed in the study of Mortgages. A bill of sale is filled out when we study sales of Personal Property. This method is also used in the subject of Notes, Bills and Checks. In the study of Life and Fire Insurance, a liberal supply of policies is on hand. Students see, read for themselves, and thus learn much of a practical nature that they would get up without these papers before them. Policies showing transfers, vacuity, and building permits, and other special conditions attached, are there for them to examine. These recitations are always informal. However, this best order is retained and there is no lack of interest. After having studied and recited in this manner, it is an easy matter to sum up the whole subject and have the class note the importance to the man who buys insurance.

Of course we do not try to make lawyers out of our students in the short time we have them. If we succeed in leading them to know the elements of a contract, to know what to do in an ordinary business transaction, to know that when in doubt it is best to seek a good attorney's advice, that trouble may be avoided, we have accomplished all that can be expected.

In teaching Commercial Law many opportunities arise for inculcating right ideas of life in the minds of the students. I do not advocate preaching to students, but just a word dropped in class at an opportune time may entirely change a student's idea of life, questions of right, justice, duty and of obedience to law, frequently arise, and when they do, the teacher should leave no uncertainty in the minds of his pupils.

Nothing short of the highest type of manhood should at all times be held before students, and I should consider myself unworthy of a place in the profession did I not strive to have students leave my classes with higher ideals of life than when they came.

A. D. Wilt, President

The Sixth Convention was a success. The program, as carried out, was by far the best this was ever enjoyed. The attendance was not as large as expected, or as large as heretofore, but more was accomplished in the way of directness and timeliness of discussions, and in the number of them. And that is the primary function of such meetings.

The social phase of the meeting was a delightful success. Cordiality was the password. Discussions were remarkable for their candor and consideration of the feelings of those therein.

The rooms of the Miami Commercial College in which most of the meetings were held were large, convenient, and cheerfully lighted. The president succeeded in having the meetings called to order on time, something quite unusual but most commendable indeed.

Put-in-Bay was selected for the next meeting in 1903 at the time of the Ohio State Teachers' Association, usually in June.

SATURDAY MORNIG

Committees reported, business was transacted, officers elected, resolutions offered, place of next meeting decided, etc.

THE OFFICERS

Elected for the ensuing year were as follows: President, W. S. Rogers, Sandusky; Vice President, H. C. Dittrier, Cleveland; Secretary, Miss Minnie Kieglemann, Springfield; Treasurer, J. J. Rogers, Cleveland; Executive Committee, L. W. Stiehl, Urbana; K. H. Davis, Toledo; J. S. Merrill, Urbana. Delegates to the National Commercial Teachers' Federation: Association, Jerome B. Howard; Business, M. L. Meredith; Shorthand, F. W. Williams; Penmanship, Mrs. Belle Wilcox.

After considerable discussion, Put-in-Bay was selected for the meeting in 1903, at the time of the State Teacher's Association. The question of such place and time was to come in contact with other educators and to secure the reduced railroad rates which the Association failed to do at Dayton.

FRIDAY NOON

The Convention adjourned to the National Military Home, where, after inspecting the grounds and buildings, an excellent banquet was served and enjoyed by all, after which a visit was paid to the famed National Cash Register Company, too much of which can scarce be said in its favor.

FRIDAY EVENING'S

Public meeting was held in the auditorium of Steele High School. Mr. E. M. Thresher, President of the Board of Trade, etc., welcomed the Association in a most cordial and instructive manner. Mr. L. A. Hall responded to the principal address of the evening, entitled "The Public Schools and the Practical Concerns of Life," by Superintendent W. N. Hallmann, Dayton Public Schools. Mr. Hallmann is one of our foremost educators, and the talk was unusually instructive and interesting.

Report of the Ohio Commercial and Special Teachers' Association, Dayton, May 15-17, 1902

Mr. A. D. Wilt, President.

Mr. A. D. Wilt, Dayton, President Ohio Commercial and Special Teachers' Association.

Dayton, 1902.
Mr. D. D. Mueller, on behalf of the Bartlett Commercial College, Cincinnati, cordially invited the Association to meet there, but the tide was running out. The usual resolutions thanking the city, press, officials, etc., were adopted and the following was ordered engrossed: "Resolved, that the thanks of the Ohio Commercial and Supervising and Inspector Association are due and hereby extended to the National Cash Register Company for their courteous and instructive object lessons in the humane treatment of our fellows."

Slight changes were made in the constitution, the music and manual training sections were dropped and shorthand substituted.

The city of Dayton proved beyond doubt to be the Gem City, not only of Ohio, but of the middle west. It is worth seeing in itself.

At the conclusion of the session the Association adjourned to the splendid parade of Ringling Bros. (Continued after which the several sections held their closing, interesting, instructive sessions.

Penmanship and Drawing Section.

E. F. Musshat, Chairman.

The first number on the program was a paper by Mrs. Belle Wilcox, Supervisor of Writing, Dayton, entitled "What is the Educational Value of Writing?" The paper was able, sincere, and progressive. The same was discussed and commended by Mr. J. S. Merrill, Sup'r. Writing and Drawing, Urbana.

The second number on the program was a paper by Mr. J. J. Rogers, Sup'r Drawing, E. Cleveland, entitled "Drawing, a Potential Factor in Education." Mr. Rogers said many helpful, truthful, inspiring things. The paper was gracefully discussed by Miss Gillespie, Sup'r. Drawing, Zanesville.

The third number on the program was a paper entitled "Poisons," by C. H. Peltre, late Sup'r. Writing, Evansville, Ind. The paper was peppy, well laden with inexcuses, but sincere and courageous in its attempt to joust with the two leading and deadly poisons.

The fourth paper was by L. P. Stichel, Urbachville, entitled "Utilitarian Penmanship." The paper was noted for its liberality. The same was discussed by Miss Lenna Dickinson, Sup'r. Drawing, Elyria, O.

Saturday Morning.

The first demonstration was by Mr. J. F. Barnhart, Akron, entitled "How I Teach Penholding and Movement." The same indicated that Mr. Barnhart was experimenting and discovering some new and valuable things concerning the first principles of handwriting.

The second demonstration was by Miss Humphreys, Sup'r. Drawing, Delaware, entitled "How I Teach Water Color Work from Nature." The talk and lesson consisted in part of painting a flower before the members, and disclosed the fact that Miss H. is in touch with the soul and technique of modern art instruction.

Miss Wilcox spoke on an exhibition as fine lot of specimens of students' writing as we have ever seen.

Business Section.

E. L. Meredith, Chairman.

The first paper on the program was entitled "Accounting in Business," by Mr. E. L. Meredith, Meredith Business College, Zanesville. The paper was to the point, thorough, and up-to-date. Discussed by H. H. Beck, Hamilton Business College, Hamilton.

The second paper and blackboard presentation on shorthand was by Mr. W. T. Walcutt, E. W. Davis Business College, East Liverpool.

The third paper, entitled "Modern Bookkeeping-A Review of the Most Radical Changes That Have Been Made in Bookkeeping in the Last Twenty-five Years," by Mr. E. A. Hall, Hall Business University, Youngstown, was interesting and instructive. Discussed by Davis, Meredith, and Wilt.

The fourth paper by Mr. H. C. Ditter, Public Schools, Cleveland, entitled "The Business Course," was what might have been expected from this progressive, able gentleman.

Saturday Morning.

The first number on the program was a demonstration entitled "How I Teach Interest and Discount," by Mr. J. H. Rill, Dayton. The same was ably presented and heartily received.

The second Demonstration was by Mr. W. G. Ferrari, Cincinnati, entitled "How I Teach Business Correspondence." Mr. Ferrari presented the subject in a practical and modern manner.

Shorthand Section.

J. H. Howard, Chairman.

"The Educational Value of Phonography," by Miss M. Elizabeth Stein, Stetler High School, Dayton. Discussed by Cha'sk, Berry, Norwalk, and A. C. Van Sant, Columbus.


"Shorthand in Colleges," by Mabel J. Walcott, Ohio University, Athens.

"Phonography, its Place," by Mr. J. H. Walcott, N. High School, Columbus. Discussed by F. W. Wilhiss, Williss Business University, Springfield, O.

Saturday Morning.

"How I teach Bisyphonlic Diphthongs," by Clarence Balthaser, High School of Shorthand and Business, Circleville, was the first number on the program.

Those desiring a complete report of the shorthand Section should secure a copy of the phonographic magazine, Jerome R. Howard, Editor, Cincinnati.

The Iowa Commercial Teachers' Association.

A meeting of the special teachers of Iowa has just been held at Cedar Rapids, in the Cedar Rapids Business College. Mr. A. F. Harvey of the present organization, was elected temporary chairman, and Mr. Herring, teacher of shorthand in C. K. B. College, secretary, and the program well carried out.

The greetings at the meeting were particularly appropriate, and sounded the keynote of character building and high ideals.

This idea prevailed in many of the papers prepared, so that a bond of fellowship and good feeling was maintained throughout the session. In fact there was scarcely enough counter-discussion to make a lively meeting. The principal debate was over the extension or restriction of the course of study, both points of view being ably defended.

The event of the day was the ten course dinner served at the Delavan, the members being gathered around a long table. The length of time consumed is not indicative of a teacher of business or shorthand branches.

In the afternoon some of the sections organized, and as much as possible of the separate programs carried out in the main room. Mr. A. F. Harvey of the Waterloo Business College was majority speaker for the ensuing year, and Miss Carrie A. Clark, of the Capital City Commercial College, Des Moines, Secretary. The procedure of meeting being the best named city and school, but the date is to be selected later by the committee on program and arrangements.

Certain it is that all present felt amply repaid for time spent, and that Iowa now has an organization second to none of the states in the union.

[We are indebted for the above to our good friend E. C. Gresemund, C. C. C. D., Des Moines, Iowa.—Editors.]

Rational Educational Association.

Minnesota, Minn., July 7-11, 1902.

Department of Business Education.

Sessioris in Minnnesota School of Business.

L. O. Criss, President, Atlanta, Y. T.

J. H. Francis, Vice-President, Los Angeles, Cal.

T. P. Twigg, Secretary, Detroit, Mich.

Wednesday Afternoon, July 9.

2:15 standard time.

Registration of members.

1. President's Address—J. O. Criss, State Inspector of Business Education, Board of Regents, Minnesota.


General Discussion; questions answered by the speakers.

3. Objectives of Business Courses in Public Schools—William E. Doggett, Assistant Principal Commercial High School, Brooklyn, N. Y.

4. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

5. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


7. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

8. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


10. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

11. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

12. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


15. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

16. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

17. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

18. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


20. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


22. Length and Content of Commercial Courses in Public Schools—William E. Doggett.

23. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


25. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


27. Length and Content of Commercial Courses in Public Schools—William E. Doggett.


(Continued on Page 28.)
The Penman-Artist and Business Educator

Entered at the Post Office at Columbus, Ohio, as Second Class Matter, September 10, 1866.

Edited and Published Monthly (Except July and August) by ZANER & BLOOMER, Columbus, O.

VOL. VII. NO. 10.

COLUMBUS, OHIO, JUNE, 1902.

Subscription Price, $1.00 a Year. 10c a Copy.

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

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Sent upon application. Whether you are in a position to sell it, or not, let us know, so that we can favor you with our lowest possible terms and an example.

Considering the fact that we issue no partial or cheap editions: that our journal is high-grade in every way, and that the demand in England, of the cover alone costs hundreds of dollars: that "lessons and tests" constitute the chief feature of any magazine that the art presented is the best ever given in a journal of this nature; and that the department of education is the most comprehensive and truly representative plan ever offered to public opinion, we believe that the P. A. and B. E. is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The Penman-Artist and Business Educator being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school held completely, as going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Public Schools, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as a business property, and many subscribers have it bound in book form. Our rates for space are correspondingly lower than those of any other high class journal published. Wide-awake advertisers will find our column money makers. Write at once for rates.

Advertising in The Penman Artist and Business Educator Pays

We confidently believe that persons who have something worth saying will and then persist in advertising it, will find our columns unequaled, cost considered.

"If you have something worth the money, and then persist in calling attention to it. That seems to be the advice of all successful advertisers. One advertisement as a rule does not amount to much, but there are certain advocates of Morgan, Ky., who has been carrying a small advertisement for fifteen years, and every time past, received one order for pen work with the cash accompanying the small amounting to $20.45, and that was paid for in England. But Mr. Moore inserted his advertisement once or twice, it is not likely that it would have accomplished much for him. He writes—"Business is certainly looking up, and my little ad in the P. A. and B. E. seems to be getting in its work." Of course it is quite different with some other advertisers, as one school located in Chicago, people forget, and will not hunt for forgotten addresses, etc. By being continuously present, however, you familiarize the public with your goods and con- tend to remember your name and address. Think of the advertisers who have compelled you to memorize their names and addresses, and you will find that as a rule, you have the necessary ones. They didn't do it with one advertisement.

Be Thou Consistent!

For sometime we have been hearing not a little about the "slant," "medium slant," "uniform slant," and "slight slant." We hear that almost any slant will do as long as it is uniform and not extreme." In fact we have heard it whispered that "many old-fashioned slants will do," as a rule, these new names are used by persons who disdain or acknowledge that they ever taught fifty-two degrees or any one slant to all. Also by those who are most interested to point out that this will do. As a rule, however, that these names and their corresponding conditions were unheard of before vertical came.

Another strange part of this question is that may be said of liberal slant: are still held on the movement question. If slant is a flexible, individual quantity, why not so of movement? If one person can use one slant advantageously and another pupil's slant, why not one pupil use one movement advantageously and another pupil some other movement? Certainly, if we have flexibility in the slant question, we must have flexibility in the movement as well, or be inconsistent.

Where are the "one-movement" advocates at all, since they have embraced "natural," or "individual," or "slant" slant? They are now in the act of finding new names such as "vigorous," "business-like," "practical," "elastic" movement, etc. "Muscular" one-movement, "simon-pure," etc., now seem too narrow as they were, in fact.

For some years the editors of the PENMAN ARTIST AND BUSINESS EDUCATOR have advocated individuality, not only in slant, but in movement as well. They have insisted that there was no slant that was best for all, that slant was best for all, but that there was for each. They have for some years contended that the individual was greater than any system, and that systems should be adapted to the individual, instead of the individual to the system.

The "one-movement" system for all must go, just as surely as the "one slant" system for all has gone. The day of narrowness is past, the day of universality is here.

Pennon and Milwaukee.

Those who are interested in the Penmanship section of the National Penmanship Teachers Association will meet Milwaukee next holidays, and who have ideas or suggestions to make concerning the same, will do well to correspond with C. P. Zaner, A. N. Palmer, Cedar Rapids, Iowa, or J. F. Fish, Chicago, Ill. The Executive Committee is desirous of arranging an unsurpassed program, and to do so will require the cooperation of the entire profession. If you have a subject you wish to present, write to the name of some one you wish to submit whom you should like to see placed on the program, let us have it.

The Battle of Life.

It is true that life is a battle to the serious and earnest soul. One has many things with which to struggle in this life, and the young man and woman who fights to subdue evil is the one who in the end stands the best chance of receiving a crown of life. The battle in life does not mean a battle for bread, though that is a battle; nor does it mean a battle for place or position, although this, too, means much to one. While we strive for position it does not signify, in the keen rivalry and wholesome competi- tions of life, we should do anything to hinder another from rising in the world. The story is told of Garfield when he was in college that a young class-mate of his used to have his lessons better than he, and Garfield resolved to ascertain why this was. He found that the young man was giving just fifteen minutes more a day to his studies than he was. Young Garfield deter- mined to get ahead of him in some way, so he commenced to give fifteen minutes more a day to his studies than the other young man had been giving, and in so doing made better recitations than his class competi- tor. Garfield did not do this by injuring his class-mate in any way, not at all. He simply determined to work a little harder himself so as to get better grades than his rival, and in doing this he aroused other young men in his class to harder and better work. The battle of life is the battle between right and wrong, be- tween good and evil, between light and darkness. This is the real battle of life. Try to suppress the wrong with the right, that there will be a brighter, better, and more flourishing life.

E. P. KUEHL

Pennon in Elliott's Coun'th School.

Fairmont, W. Va.
Mr. D. A. Casey, of the Woonsocket Business University, has recently been elected principal of the commercial department in the High School of Woonsocket, R. I.

Mr. S. McVeigh, of North Adams, Mass., on April 5th delivered an interesting and instructive lecture entitled "Business Training" before the Men's Union of the Baptist Church of that city.

H. C. Bentley, former proprietor of the Winsted, Conn., Business College, is now on the staff of Haskins & Sells, public accountants and auditors of New York. This is probably the leading American firm of its kind, employing in different cities upward of two hundred men.

W. W. Merriman, of Stanley's Business College, Thomasville, Ga., has contracted with the Lanier Southern Business College, Macon, Ga., for the coming year. Mr. Merriman is one of our up-to-date, hustling, skillful penman and commercial teachers.

Prof. G. E. Weaver, our old time friend and former pupil of Mr. Morris, Jr., is about to sever his connection with the Mt. Morris College with the view of going on the platform professionally as a chalk talk artist. Mr. Weaver has two good qualities which are rare today, and when you find the two combined you are sure to triumph. We wish him the best of success.

Mr. D. W. Hoff the accomplished penman, artist, and supervisor of Lawrence, Mass., delivered, on Thursday evening, April 3rd, before the Daily Club of that city, a lecture entitled "Sea Mosses." From extracts published in the daily papers we infer that the lecture was one of unusual interest. We compliment Mr. Hoff upon his extensive research in this intensely interesting and little known field of knowledge.

Mr. S. L. Caldwell, teacher of penmanship and drawing in the Nebraska State Normal School, Frem, Neb., has been re-elected at an increase of $200 per year. Mr. Caldwell is preparing an exhibit of his work for the National Educational Association at Minneapolis in July.

Mr. E. W. Engles severed his connection with the Literary and Commercial College of Fall River, Mass., as principal of the Commercial Department, to accept a similar position in the English High School of Lynn. He began work in his new field on the 15th of April, the beginning of the spring term.

Frank K. Moore has been elected principal of the Commercial High School, Brooklyn, N. Y., and James J. Sheppard has been chosen principal of the New York High School of Commerce.

We acknowledge an invitation to the Thirteenth Annual contest between the Ema- mon and Knickerbocker Societies of Pittsburgh Academy at the Carnegie Music Hall, Pittsburgh, Friday evening, April 5th. Mr. E. T. Overend is in charge of the commercial department of this very popular Pittsburgh school.

J. A. Zeigler is the new teacher of penmanship and commercial branches in the Hazelton, Pa., Business College. Mr. Zeigler is an old Zanctian boy, and we wish him much success in his new field of labor.

Redmond Kerr & Co., of 4 Wall St., N. Y., and 25 LaSalle St., Chicago, are sending out a pamphlet describing the letters of credit they issue. The pamphlet is well printed and contains good business paper, and will be found of interest by commercial teachers. The firm announces that it will be glad to send these pamphlets to commercial teachers for instruction purposes.

T. J. Riesinger, the accomplished penman and teacher of Utica, N. Y., of Commerce, recently engraved a handsome set of resolutions which were presented to Admiral Schley. They were passed by the Chamber of Commerce of that city, of which Mr. Riesinger is a member.

Mrs. L. H. Packard and Mr. and Mrs. I. L. Williams recently returned from a delightful Mediterranean cruise on the great steamer, "Celtic." They visited all the countries of the Levant, including Egypt and the Holy Land, Switzerland, France and England were also in their itinerary. We welcome them home again.

The 1902 Announcements of Drexel Institute, Philadelphia, are at hand. The commercial courses outlined are very suggestive. Every commercial teacher should examine them. The Director of the Department of Commerce and Finance, Professor Parke School, will be glad to mail copies free to inquiring teachers.

Announcements of the courses in higher commercial education, in the University of Michigan and the School of Commerce of the University of Wisconsin, have been received. We trust that the teachers among our readers will write to Dr. W. A. Scott, Madison, Wis., and to Professor Edward B. Jones, Ann Arbor, Mich., requesting copies of these announcements.

H. E. Wyman, formerly with the Willi- mantic Business College, Willimantic, Conn., has been chosen commercial instruc- tor in the High School, Livingston, Mont. We trust that the teachers of this school will write to Mr. Wyman, enclosing a letter, if necessary.

We acknowledge an invitation to the forty-fourth anniversary and commencement exercises of the Packard Commercial School, Friday evening, May 23rd, at Carnegie Hall, New York.

The Packard Budget is the name of a very bright little school paper put up by the stu- dents of the Packard Commercial School. Such work is excellent drill for students and fosters a spirit of fraternity among the students, a spirit which the brief courses of former days did not permit to develop.

The high schools of Revere and Hyde Park, Mass., and of Boston, are putting in commercial departments for next year. The salary will probably be from $100 to $200. No doubt many commercial teachers in private schools will be, as usual, in such cases, applicants for the positions.
The editors recently had the privilege of looking over some specimens of writing done by Mr. W. V. Naper, a student of Business College, Minneapoulis, Minn., Mr. H. A. Franz being the teacher of penmanship. The specimens showed first rate work, and disclosed the fact that the pupils, one and all, were doing a great deal of grading work. In fact, we do not remember of having ever looked over specimens that showed more uniform improvement on the part of all. Mr. Franz is teaching simplified penmanship, which also means individual penmanship, as each one’s writing partakes of the individual’s characteristics. No one would mistake Franz material work. Josephine McIver, made second; Martin Hanson, third; and Della Frystok, fifth. All deserve much credit, as does also Mr. Franz.

M. W. Cassmore, penman in the Richmond, Ind. Business College, writes a thoroughly professional hand. He recently favored us with some specimens of his penmanship, in writing from the pens of his pupils, which indicate that he is teaching an unusually practical style of penmanship. His pupils averaged upwards of twenty-five words per minute of five letters the word, and the writing was good at that.

Mr. C. A. Braniger teacher of penmanship in the Mountain State Business College, Parkersburg, W. Va., writes fine work on figures and wide spaced writing of students. The work is among the best received at this office, and his work has had professional approval, and leads one to conclude that Mr. C. A. Braniger is doing something more than merely business penmanship. The skill he is developing is something certain.

Mr. W. W. Fike, of Manisteer, Mich., favored us with a number of “before and after taking” specimens in writing, which show that Mr. Fike is doing a very high grade of business penmanship, as his pupils have made unusual improvement in their handwriting in such a way as to develop a character in their handwriting. A half dozen or more of the ones sent could become professional penmen of more than average excellence.

W. N. Currier, Principal of the Commercial Department of the Danville, Va., Military Institute, writes fine specimens in penmanship, which show unusual ability. The one making what seems to be phenomenal progress is W. N. Currier, and one doing nearly as good work is Ernest Wilton. Mr. Currier writes a most beautiful hand, and he has the faculty of inspiring his pupils in such a way as to lead them on to a high degree of excellence. Mr. Currier’s method of inspiration consists of hard work by himself as well as his pupils.

Mr. E. E. Gaylord, Principal of the Commercial Department of the Beverly, Mass., High School, writes a large number of specimens which clearly demonstrate that he is doing quite as proficient work in penmanship as in the other branches of his work. The specimens received from his pupils are the best received by this office. One specimen in particular from Frank E. Delius demonstrates ability capable of becoming one of the finest.

Specimens of students’ writing from the Rider School of Business, Trenton, N. J., H. H. Keating, teacher, were received. They are intensely practical. They are not fine from a professional standpoint, but from a purely business standpoint, they are excellent, and in that way the students paid money to acquire. Such work and such teaching deserves the highest praise.

Mr. G. A. Henry, whose portrait and signature appear herewith, was born March 4, 1860, on a farm near Vernon, Iowa, where he attended country school, and later high school at Keosauqua, Iowa, graduating therefrom in the Spring of 1876. He next attended a Business College in Ottumwa, Iowa, afterward attended the Capital City Business College of Des Moines. On January 2, 1890, he entered the Zanerian, and graduated in the professional course. After leaving the Zanerian, he wrote policies for the Des Moines Life Insurance Co. of Des Moines, until he secured a position as penman and bookkeeping teacher for the Iowa Business College of Des Moines, which position he held until April, 1900. The same month he was employed by the Central College of Business and shorthand of Kansas City, Mo., as principal of the Business Department of that Institution, which position he still holds.

Mr. Henry is a young man of excellent character, a splendid penman, and a progressive, practical teacher of penmanship and commercial branches.

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How to apply for one and get it. How to make advertising pay. And "Every Day Pays for Every Day People." The titles of three books which should be in the hands of every young person just starting in to make a living. The regular price of these three is 75c, but we will get you three other books such as "How to Read Character From Handwriting," "How to Read and Write of Make a Speech," "How to Handle People, Knobs and Wrenches," etc., if you will send us 20 cents in stamps.

Hand it to "Uncle Sam," and you will receive by return mail something which every good bookkeeper and progressive business man who wishes to keep up with the times should possess.

Guide to Success in Practical Drawing.

This is unlike anything heretofore published, in that it is not a cheap picture book, but a work of original pen and pencil drawings, the author being a practical artist. He has spared no effort in making this the most practical instructor in the art of drawing for the advanced student, as well as the beginner. The pages are here made plain and simple in a true and practical way, and are written on a basis that is most practical. The author was receiving personal instruction from the author. All the drawings in this book are just like the original drawings. The size of the book is 8 1/2 x 11 x 1/2 inches, and contains 42 illustrations.

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"Business Correspondence in Shorthand Number Two," is a valuable correspondence book, and one in which there is actual correspondence, giving the form and expressions generally met with in the office of various branches of business. Forty pages, price twenty cents. Isaac Pitman & Sons, 33 Union Square, N. Y. City.

"The Science and Art of Phrase-Making," by David Wolfe Brown. This 35-page reservoir of invaluable information to the shorthand writer was prepared by a veteran reporter whose ability and authority is recognized everywhere. We touch briefly but imperfectly on a few of the salient features of the book.

The author's comments on the requisites of a good phrase are excellent. He calls attention to the fact that phrasing, if not naturally done by combining those words which come together in speech, not only destroys legibility, but at the same time retards speed instead of increasing it. His comment on the bad or difficult junctions to be tolerated, should command the attention of every student, and would appal those uncertain phrases because they seem hard to execute at the beginning of the phrase. The remarks on expression, variation, and vocalization of outlines used in phrasing are worthy of most careful study by every shorthand student.

The distinction between "implication" and "expression" is a good one; it puts the subject in concrete form so that the student can readily understand these points, which always seem far or less difficult of comprehension. This explanation being supplemented by exercises, affords excellent practice to fix the principles.

Under the heading of "contra normal Expedients" phrasing is set forth which, though different in form, is in the same spirit in which repeating, seems somewhat difficult for the beginner.

The "Tick" word signs, the use of the cir- cles, the brief "w" and "v" the "h" and "p" books, special word signs, the double-length principle, its possibility and restriction, the "m" and "a" the "i" and "r" books, the middle and shortening, the "l" and "r" books, the use of phrases are taken up in their order and disposed of in a clear, distinct, and common-sense manner. The splendid list of phrases to illustrate pronunciation, sound, matter, etc., is small in importance. In short, it is work worthy of the highest commendation.

"Pitman's Complete Writing," published by Sir Isaac Pitman & Sons, Ltd., London, this book of 252 pp, is interesting and concise. Beginning with Assyria, Babylonia, and Egypt, a rapid survey of commerce among the ancients is made. Beginning with the Middle Ages, a somewhat more detailed presentation is attempted, although it is well arranged for classroom use. The main purpose is to present the subject from the English point of view, and with especial reference to British commerce. Nevertheless it is a book that should have a place in the library of every teacher of the History of Commerce.

The book is profusely illustrated with maps and half-tone plates, wherein it sets a much-needed example to our American publishers of our National History and Geography. The maps representing British and Continental Europe are particularly good, but the map representing trans-continental lines here is quite inaccurate.

"Guide to Success in Practical Drawing," by George L. Och, Clifton, Ohio; price $1, is the title of a book recently received. The same is intensely practical and to the point. The style of the book is very good, language is particularly good, but the map representing trans-continental lines here is quite inaccurate.


If you want good reading, good copies for home practice in writing, letters, school work, writing, the new system of Pitman'salford, writing, send fifty sets and get in return mail written, annotated copies of The Pitman'salford Journal. More than 900 pages of the best text so far printed containing the latest subscription price of The Pitman'salford Journal and $1 per year. if you order the 300 assorted cards and a 3-year subscription now, we'll make both for $1.50.

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"Position Secured" by J. M. Moore, Box 7, MORGAN, KY.

"Typographical and Artistic Handwriting" by J. M. Moore, Box 7, MORGAN, KY.

"A Concise Handwriting Course" included in "Typographical and Artistic Handwriting," 100 pp., price $1.50, with a preface by H. D. Nettleton, M. D., President of Hastings College, Nebraska. The book is illustrated and contains a comprehensive study of the different forms of handwriting. The student is instructed in the principles of design and composition, and is also taught the rules of orthography and punctuation. The book is designed for use in schools, colleges, and private libraries. It is also useful for the study of the history and development of handwriting and the art of calligraphy. The book is written in a clear and concise style, and is illustrated with numerous examples. It is a valuable resource for anyone interested in the art of handwriting.
The Steel Pen, Its Manufacture, and How to Test It.

By Francis B. Courtney.

One of the greatest inventions of the 19th century was the steel pen, the instrument used in recording thought. The steel pen belongs to the age of mighty machinery. It could not have existed in any other age. The demand for the instrument and the means for supplying it came together. When the steel pen came into use, it is hard to say. It is certain that steel and other metals are brought into the closest contact and used to a large extent before they came into general use, but they were not sufficiently hard and to find much favor.

In 1853 the first metallic pens were regularly introduced for sale. They were made in barrel form, being adapted to the shape of the hand, and under the name ‘Perpetual Pen’ were industriously distributed throughout the stationers’ shops of London. The prejudice was strong against them, and up to 1855 there was a decided fall in the trade. Joseph Gillott devoted much pains to the improvement of the material and manufacture of steel pens. One of his patents was in 1857.

It is certain that the advent of the steel pen, with its crispness and delicacy, its strength and elasticity, and its expressive temper, marks a very important and high intellectual and material condition of the world’s population. This crispness and delicacy, this strength and elasticity, this expressive temper were imparted to the material and developed under the hand and management of the firm of the true founder of the steel trade, Joseph Gillott. He was the first to substitute the swift, precise action of machinery for the slow work of the human hand. From the day of his introduction to the world, until to this day, we find the pens of Joseph Gillott & Sons the finest product of the 20th century. This plant, which turns out millions of pens which are used with favorable consideration in all parts of the world, is one of the foremost in Eng- land, the home of the pen industry.

The penmen of America, and there are none so skillful in any other nation, can attribute their high skill and pleasing effect in making a pen to the perfection of the steel pen, which is produced by Joseph Gillott & Sons.

The raw material out of which pens are made is steel, which must be the finest kind and of equally grain throughout, for other metal or alloy which possesses the elasticity or durability of steel. The process of manufacture is as follows:

1. The material is thoroughly annealed, to soften the iron and make it more malleable. Each piece is polished, and the excess is removed.

2. The strips or ribbons are then rolled cold under enormous pressure, thus acquiring uniform density.

3. The strips or ribbons are cut into the size and shape desired, and the ends are sharpened.

4. The pens are then placed in perforated baskets and immersed in a tank of boiling soda water, which prepares them for the next process.

5. Tempering. This is accomplished by placing the pens in a barrel containing hot water, which softens the pens without changing their character. This is done to make the pens pliable, yet strong.

6. Hardening. This is done to make the pens hard, yet strong.

7. Cooling. The pens are cooled to room temperature, then placed in a refrigerator, where they are allowed to cool completely.

8. Cleaning. The pens are washed to remove all impurities, then polished to a high shine.

9. Drying. The pens are dried in a furnace, and then packed for shipment.

10. The pens are then ready for use.

The process of manufacture is a long and complex one, requiring skill and patience. It is a process that requires a great deal of care and attention to detail, and it is a process that is continually improving.
The pens are now finished, but before they are offered to the public they are carefully looked over and sorted, and placed in boxes worthy of their quality. It is surprising how many different styles of pens are manufactured, each having its own special mission, and each being a favorite for all sorts of hands.

To test a pen to show its real worth, place the pen between the thumb and forefinger of the right hand. Then place the nibs or split points on thumb nail of left hand. Then by a flick of the thumb nail spread the nibs apart as seen in illustration. If the nibs fail to return to their former position the pen is worthless, and illustrates the fact that it did not pass through the fifth stage, that of tempering, which is so essential to the high grade pen.

Exhibit 2 represents numerous makes of pens, tested by the flick of the thumb nail. The spread of the split points show that it does not possess the spring temperature, so essential to the high grade pen. Gillott's are the only ones which stand this test. This proves that they are the most perfect of pens.

Exhibit 3 represents a complete set of Gillott's pens. Here you will find pens adapted to all.

It has been stated that Joseph Gillott was considered the most wicked man in the world; because he makes the people steel pens and then tells them to do write.

The sort of handwriting you would depend to a large extent upon the implement you use. A careful critic will always select a good article, because he knows that poor pens mean poor results.

We are indebted to Henry Hoe, sole agent for Joseph Gillott & Sons of New York, for assistance in furnishing data to make this article interesting.

Manufacturing Plant of Joseph Gillott & Sons, Birmingham, England, the home of the pen industry.

Resolutions

Arthetically Engraved

by E.P. Laner, Columbus, O.
Bull on Penmanship
EVANSVILLE, IND., May 3, 1892.
Mr. C. P. ZANEK, Columbus, O.
DEAR SIR:

We are greatly pleased with the last issue of the PENMAN-ARTIST AND BUSINESS EDUCATOR, and we hope to soon be able to show our appreciation in a more remunerative way. The general arrangement as well as the educational features are worthy of the consideration of the profession at large.

I am much interested in the discussions relating to the comparison which should be employed in practical work; and by practical work, I mean work executed under the pressure of business, and not such as we see paraded before the public through many of our journals.

For the past five years I have, in a way, investigated the arena of penmanship; including the pen Qualities, the executive and teaching results of the fraternity and, in my opinion, the real possibilities are yet to be developed. There is a wide difference between the penman and the teacher of penmanship. The latter is not only trained for the former but is trained for the former and the latter is necessarily included in the latter. Some of our friends recognize this fact and are giving their talents to such special lines as best suit their inclinations, thereby making practical work. The latter, however, is not to take your time with a discussion of the subject as a whole, nor to condemn those who are laboring under disadvantages, but to unload a few true thoughts which have been developed by school-room experience.

The successful teacher must possess an educational power, together with a personal magnetism, that will awake within his pupils the latent faculties and interest with a desire to excel. The average student recognizes form as a product, but from a lack of mental discipline, his creative faculties are inactive. He must first be taught to understand and appreciate his handwriting as a subject of pride, by which the public not only judges his writing, but judges his stability and character.

Writing is a confession; a strong testimonial of general character written in open view. The writer, whether the writing is legible or not, he judges his stability and character. Writing is a confession; a strong testimonial of general character written in open view. The writer, whether the writing is legible or not, he judges his stability and character.

We have four groups of pupils—First, those who have already been taught to write; Second, those who have not had any previous training; Third, those who are not prone to study; Fourth, those who are not interested in the subject. In the first group, the writer has to do with a pupil who has already been taught to write; in the second group, the writer has to do with a pupil who has not had any previous training; in the third group, the writer has to do with a pupil who is not prone to study; and in the fourth group, the writer has to do with a pupil who is not interested in the subject. In the first group, the writer has to teach the pupil the principles of writing; in the second group, the writer has to teach the pupil the principles of writing; in the third group, the writer has to teach the pupil the principles of writing; and in the fourth group, the writer has to teach the pupil the principles of writing.

But pupil and teacher are prone to seek the lines of least resistance, thereby robbing themselves of a power which can be developed only through persistent mental and physical exercise. Physical penmanship, motion, mental penmanship is conception, and practical penmanship embodies all. A great army are teaching it physically, a great number are teaching it mentally, and a few are teaching it practically. But pupil and teacher are prone to seek the lines of least resistance, thereby robbing themselves of a power which can be developed only through persistent mental and physical exercise. Physical penmanship, motion, mental penmanship is conception, and practical penmanship embodies all. A great army are teaching it physically, a great number are teaching it mentally, and a few are teaching it practically.

The above paper is "pat to the purpose." The specimens Mr. Hill enclosed were practical, and disclosed the fact that he is teaching that which possesses not only legibility and speed, but individuality as well. Yes, brother Hill, the "Pure Muscular Movement" monstrons used must go. You are helping out the old and in the new and true.—EDITORS.

[The above paper is "pat to the purpose." The specimens Mr. Hill enclosed were practical, and disclosed the fact that he is teaching that which possesses not only legibility and speed, but individuality as well. Yes, brother Hill, the "Pure Muscular Movement" monstrons used must go. You are helping out the old and in the new and true.—EDITORS.]

Lessons in Engrossing, No. 19.
BY H. W. KIDDE, TREMONT ST., BOSTON, MASS.

Lesson 15 was engraved same size as the original. We intended a reduction of about one-half in width, which would have shown the cover of an engrossed memorial booklet, 8 by 10 in. This lesson is for the first page, inside of such a booklet, and should be placed a little above the middle of the page. The dates of birth and death are sometimes added in very small, neat lettering or script, but for simple elegance the name alone is better.

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Slant Writing, Vertical, or Both?

At the school board meeting in the City Hall last Monday evening many good speakers brought out some good points in favor of both systems of penmanship, and, to a close observer the slant advocates had the advantage, but they were in the majority. Only a few favored the vertical, and all of its good points were not brought out. The writer does not wish to be understood as favoring the vertical system, but has contended right along that the vertical taught to children below ten years of age in the public or parochial schools has some advantages in its favor, especially in the matter of uniformity, neatness and accuracy. Again, I do not favor returning to the old system of copybook writing, with its shading, slant, engraved forms, etc. I often heard the remark that some persons spoiled their handwriting on account of the vertical taught them in the public schools. This opinion should not be considered seriously, for the reason that pupils do not receive enough practice in the schoolroom to become fixed in their habits, which are only acquired through many years of constant work in the office.

This question of teaching writing can be considered from three or more standpoints. The principal or superintendent of the public school discusses it for his purpose. The business man who employs clerks knows pretty well what he wants, and the business college man who tries to satisfy his patrons and supply the wants of business houses, teaches another style of writing, which, in his judgment, is the best. For composition work in the public schoolroom and for neat work the vertical excels. Many business men prefer the vertical for record work on books having lines with narrow spaces, as the work mainly resembles print. Where speed is not a consideration, for instance in a life insurance office, in the city offices for recording taxes, etc., or any other places where large books of records are kept, the vertical is preferred and even called for. The expert or professional penman's views should not be taken as conclusive, as his ideas are sometimes one-sided. The matter of teaching pure muscular movement to small children is still in an experimental stage, and it must be first demonstrated that this plan will meet with practical results. The teaching of slant writing and movement to young children is likely to lead to scriveling and careless writing. The pure muscular movement, as advocated by some penmen, is too cumbersome, even for advanced pupils, and practice should be confined to develop the muscles of the arm only, but for making capitals and small letters, the combined movement should be employed. The hand movement, which may be called the business movement, and which is generally used by people who were not taught writing in the modern way, should not be condemned or confounded with the schoolboy slant movement, which is so near like drawing. The "hand movement" is principally the result of teaching penmanship in the common schools in the old way where form is the main consideration, be it either vertical or slant.

At this point I would like to add that we have little or no trouble in changing the vertical writer of the eighth grade to slant writing, and must say that the style of writing developed by such students is a "happy medium" between the vertical and the slant, and instead of producing the old slant of 52 degrees it is nearer to the slant of 60 degrees, which is more satisfactory to the average business man than the slant or vertical. The business college will no doubt continue to teach the slant writing, but some of the larger and better colleges are producing some excellent results by teaching an unshaded style of writing with a coarse pen, small capitals and small letters a little larger than the usual. It will be noticed that some business men are inclined to favor the style of writing which is more vertical than the old style of 52 degrees, and if the public school people would at least compromise the matter by adopting the semislant system, with a different style of capitals and small letters than the present vertical, a slight change in positions and pen holding, the subject would be advanced considerably, and I believe, to the satisfaction of the public, business men and school principals.

O. A. Hoffman.

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W. L. THOMAS, Box 512, Wichita, Kansas

WANTED: A well educated teacher of the Commercial branches, Address: Bryant & Stratton College, ST. LOUIS, Mo.

THE TEACHING OF BUSINESS WRITING.

An Arabian Proverb winds up with — "But he knows, and knows that he knows, is a wise man; follow him." I am applying the first part of that statement to myself: I know that the concluding advice is pertinent to many — especially to those who use penmanship in their life's work, or, who teach it.

I've been in penmanship for 25 years: in that time many penmanship problems confronted me as an executant, and as a teacher. I've solved them. The solutions are reserved for those who will attend my Teachers' Course this July, 1902. This course outlines a definite plan of teaching writing from start to finish. It culminates in the "Madaras Method," which, analyzed, means success with 99 pupils out of every 100. You who wish to teach writing, it is indicated that you have had long experience.

There are only two essentials in business writing — legibility and speed. HOW to secure both in the quickest time possible should be the aim of the conscientious teacher. The "Madaras Method" is that HOW. It's a revelation of pointed illustration with common-sense instruction, simple and progressive as the addition of numerals — children of ten see it quickly, adults grasp it instantly. No time is wasted away: nothing left to chance.

Remember, you get EVERYTHING I know about teaching and writing, if you join my class July 1-26 inclusive, 25 two or more hour lessons — $30, the price; if you haven't got all cash, we can arrange suitable payments — HEFFLEY SCHOOL, Brooklyn, the place.

It's up to you — my arguments are closed.

Yours, for success in writing.

L. MADARASZ, 1281 Third Ave., New York.
The Question of Supervisors
Number Four

Five hundred years ago it was generally believed that the many could not successfully or profitably be taught to read, write, and cipher. We now know how narrow was such a vision. One hundred years ago free public schools were but a theory. How true some theories are!

A quarter of a century ago it was questioned whether music and drawing should become a part of our public school course of study. Today they are two of the most potent factors in modern education.

It has taken all these years to learn that the mind feeds upon many subjects and develops best from all sides. Many studies prevent one-sided development. The cry of fewer studies is not in accord with educational progress. The attempt to abolish supervisors is the first determined step against modern education. It means that drawing, music, physical culture and writing shall receive less attention.

Supervisors in the grades are as necessary as special teachers in the high schools. This is the era of specialization. Our public school system must partake of the spirit of the times. Nothing can prevent it. Narrow policies may check, but they cannot prevent progress. Most of the arguments put forth against supervisors apply with equal force against superintendents and principals. Are these luxuries also?

Economy is the principal argument against supervisors. These false economists believe that a few dollars saved at the expense of health, music and art on the part of thousands is a good investment. It is (?) for the one who loves culture less and dollars more. Nothing is too good for the pupils of the grades, and that is where most of the supervisors labor. Drawing and music are two of the things most needed during the first years of school life. Without supervisors they are neglected.

Let the ideal and the practical, the aesthetic and the mathematical, the artistic and the matter of fact continue side by side in our schools. Noble-hearted, broad visioned, clear-sighted, beauty-loving, skilled citizens will be the result.

It is a step backwards to drop supervisors. It is not a question of incompetency. It is a question of giving the many that which they pay for—efficient, modern, practical instruction.

It is not the educated, progressive, modern members of boards of education who are not in favor of supervisors, but the close-fisted, narrow-headed, short-sighted members. As a rule, the latter are in a minority, and as a consequence it is the occasional and not the average supervisor who is in danger of being dropped. The thing to do is to educate the public to the needs of supervision as well as to the need of electing only liberal minded men and women to membership in the board of education.

A REVELATION IN SHORTHAND TEACHING

"The new Twentieth Century edition of Isaac Pitman's 'Shorthand Instructor' will make every teacher of shorthand talk. I adopted the Isaac Pitman system several years ago after a considerable acquaintance with a number of the Pitmanic presentations. I have never regretted the step — was contented from the first — now I am happy. This new Instructor not only saves time for the pupil, but it does away with all drudgery and brings happiness into the school. The introduction of the word signs and sentences at the beginning; the elimination of unnecessary rules and exceptions; and the logical and masterly style in which the subject matter is presented, places it far in the lead of any text-book on the subject I have ever seen. I am confident that anyone can now acquire a knowledge of the art in one-third less time than heretofore. It is bound to be the popular shorthand text-book of the age." — E. E. MULL, late Roy A. Kimball's Mullan School, Broadway and 46th Street, New York City.

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to obtain the suggestions and advice of College Professors, Superintendents and Principals of Schools, Members of School Boards and others interested in Business Education, on questions concerning the work assigned to this committee, viz.: To prepare a Monograph on Commercial Education which shall formulate an efficient code of procedure for the conduct of such education in American public schools.

FRIDAY AFTERNOON, JULY 22-2:15 standard time.

1. The Preparation of Commercial Teachers for Work in the Public Schools—Professor B. H. Myer, Acting Director School of Commerce, University of Wisconsin, Madison, Wis., Discussion by Allan Davis, Principal Business High School, Washington, D. C. General discussion; questions answered.

2. Requirements for Actual Business Graduate: A. Smith, The Booth Preparatory School, New Haven, Conn.

Discussion by J. M. Anderson, President Metropolitan Music Company, Minneapolis, Minn.; T. F. Twiggs, Director Commercial Department, Central High School, Detroit, Mich. General discussion; questions answered.

3. What Shall the Public Schools do for the Commercial Student and What for the Business Man Wanting Help in His Office:

H. M. Kove, Accountant, Author and Publisher, Baltimore, Md.

Discussion by T. W. Bockmeyer, Principal Sandusky Business College, Sandusky, O.; Henry E. Brown, Director Commercial Department High School, Rock Island, III. General discussion; questions answered.


Discussion by P. J. Twiggs, Director Commercial Department, East High School, Cleveland, O. General discussion; questions answered.

5. The Education of Amannences—Charles M. Miller, Principal the Miller School, New York, N. Y.

Discussion by Selby A. Moran, Principal Stenographic Institute and Teacher in High School, Ann Arbor, Mich.; Mrs. M. L. Veenhoffs, Principal Alpena Business College, Alpena, Mich.; Miss Susan M. Henley, Principal The Henley, Syracuse, N. Y. General discussion; questions answered.


7. Reports: Reports of special committees; election of officers.

COMMITTEE OF NINE.

Durand W. Springer, (chairman), Director Commercial Department, High School, Ann Arbor, Mich.

William E. Doggett, Commercial High School, Brooklyn, N. Y.

Cheesman A. Herrick, Director School of Commerce, Central High School, Philadelphia, Pa.

E. E. Gaylord, Director Commercial Department of High School and Editor Business Education, Beverly, Mass.

T. W. Bockmeyer, Principal Sandusky City Business College, Sandusky, O.

Alton Davis, Principal Business High School, Washington, D. C.

H. M. Kove, accountant, author and publisher of business textbooks, Baltimore, Md.

J. H. Francis, Principal Commercial High School, Los Angeles, Cal.


Last month the famous Cleveland (Ohio) Commercial School, founded by F. R. Spencer, Jr., and E. R. Felton, and for the last fifteen years under the management of H. T. Loomis, moved into its splendid new home on Euclid Avenue.

The above illustration affords a good idea of the new structure. Not only in its location on one of the world's most beautiful avenues, but also in its architectural features, are evident the good taste and excellent judgment of the manager.

Instead of a towering office building with rooms for the school in the "sky parlor, a two-story building has been erected, thus conforming to the best modern ideas of construction for school purposes.

The building site, at the corner of Euclid Avenue and Huntington Street, is almost ideal, being just outside the rattle and flurry burly of the business section, within the charming domain of Euclid Avenue's semi-sylvan residence district, yet not more than five minutes' walk from practically every important business point.

The buildings are constructed of red pressed brick and stone, with white enameled terra cotta trimmings, and the roofs are of slate. The front building is 40 x 60 feet in size and the other is 42 x 16. The buildings are twelve feet apart and are connected on every floor. They are two stories high on Euclid Avenue and three stories on the Huntington Street level. The lot is 134 x 300 feet, the building being more than 200 feet back from Euclid Avenue. The school occupies exclusively for its purposes a total floor space of 2,300 square feet.

On the right side of the first floor of the front building are beautiful reception rooms and offices, finished and furnished in quartered oak. On the left side of the handsome entrance hall is the typing room, about forty feet square, furnished with the individual quartered oak typewriter cabinets and Austrian bent wood chairs. The Practical Text Book Company occupies, throughout the buildings, about 4,000 square feet of floor space.

The second floor of the front building is used for office practice, class rooms, penmanship work, advertising, etc. Here in a private office sixteen feet square, is where H. B. Lehman swings his skilful quill on all kinds of expert pen work.

In the large rear building are spacious rooms, all newly furnished in oak, for the Shorthand, Bookkeeping, and English departments of the school.

The buildings and grounds represent an investment of nearly $200,000.00, and the location is such that the land is rapidly increasing in value.

No modern device in school equipment seems to have escaped the quick eye of Manager Loomis. Individual lockers, bicycle room, lunch room, building telephones connecting all rooms with each other and with the principal's office, local and long-distance telephone systems, combined electric and gas light fixtures, electric program clock, numerous conveniently arranged filtered water drinking fountains, and the latest and best sanitary equipment—"all and more are to be found installed in the new home. We wish we might have been at the "housewarming."

Doubtless, Mr. R. E. Felton, the genial gentleman who, as one of the founders and proprietors of the school, has been with it for nearly half a century, takes justifiable pride, with Mr. Loomis, in the delightful conditions under which the Spencerian is beginning a new epoch in its influential life. Here's hoping that the more than 3,000 students who ascribe to the influence of this great school much of the success they have achieved in life, may be but the corner stone of the living monument still to be erected by this worthy institution.

THE NEW HOME OF THE SPENCERIAN, CLEVELAND, OHIO.
Illustration
No. 5

BY G. WINSLOW PLUMMER.

In this lesson we have three different styles of technique. In the large cut of the cathedral the building itself with its adjoining chapter house forms the entire picture. This cut is especially to be studied as showing detail to a degree. The stone work, the Gothic tracery, the windows are all brought out as much as possible. The clear space in the adjoining street and simple building used as a balance gives the desired result, namely: the production of a heavy, massive appearance. A building whose solid, stately strength is indicative of the character of the religious purposes for which it was constructed.

The interior view presents another style of technique producing the "dim religious light" so often shown for in art productions. The lesson heading gives a totally different style of illustration and is full of tone and feeling.

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Also a late copy of The Penman's Art Journal is 50c, and we are improving it every day. The price for News Edition is $1. The Regular Edition, 60c per year. The June number is particularly interesting and filled with public school writing news. Sample copy free. The Penman's Art Journal, 200 Broadway, New York.

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is the name of a department of "view and review" that is original, interesting and profitable, and that is moulding thought in Business Education. It is

Edited by Geo. P. Lord,
who brings wide experience, a liberal education, devotion to the cause, and no small degree of literary ability to bear upon his work.

Heart to Heart Talks which appear in this department are too well known to need a word. They will be continued.
Contributed Articles with editorial comment will form a new feature of this department.

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DEPARTMENT HEADINGS.

Lay off the headings about 7/8 inches long, aiming for correct spacing, and accurate forms. Use appropriate symbols in making headings wherever practicable. The ink bottle and pen suggest the work of the penmanship department, and add greatly to the effect of the heading. Simple and neat designs are in much better taste than elaborate ones for this purpose. These headings contain a good variety of lettering and decorative ornaments, and we believe they can be studied and practiced with beneficial results.

Mr. and Mrs. Joseph Olver announce the marriage of their daughter, LILLIE ADELAIDE, to MR. HENRY C. WALKER, Wednesday, May fourteenth, nineteen hundred and two, St. Louis, Mo.

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25 NEW TEACHERS at least will be required for our increasing work the next year, beginning September 1st, and other schools have applied to us for as many more. We can locate fifty or more good teachers, at fair salaries, if we get the right material.

EXPERT TEACHERS will be in charge of this special school and the work will cover all features of the business, or Bookkeeping Course, and the Shorthand and Typewriting Course. Only those who have a good English education and who have completed a Business or a Shorthand Course, or both, are eligible to enrollment. If they have taught for a time or have had business experience, so much the better. METHODS OF TEACHING will be the paramount aim of the Drill, and each member will be required to do a certain amount of actual teaching.

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P. O. Box 833,

Peoria, Illinois.

L. E. Stacy of Spencer's School, Kingston, N. Y., favored us with a bunch of splendidly written cards—colored cards with a white ink. Mr. Stacy is certainly doing some magnificent work.

We have received some business cards executed by J. C. Searcy of Bowling Green, Ky., a pupil of A. K. Burnett, which equal the work of this class executed by many professional penmen. Surely Mr. Burnett is getting results.

C. W. Ransom, now with Hill’s Practical Business College, Sedaris, Mo., favored us with some very graceful script, some of which we hope to present to our readers of these times.

A bunch of very beautifully written colored cards came from N. A. Adams, of Marietta, O. Mr. Adams did some time past; for that reason was unable to fill a few orders for cards some months ago. He now writes that he is about well and will be able to turn out work as usual.

Have you ever used a pen for business writing that gave absolute satisfaction? We have that kind and will send you a dozen for 10 percent stamps.

Card Writing: Fine, Artistic, Beautiful. Any name, any style, 10c per dozen. Colored Cards, White Ink, 20c per dozen. Lessons by correspondence in writing, cartouehng, Sample 10c. Circular free. Address, ARTIST.

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DO YOU WANT A BETTER POSITION?

If so, REGISTER with us, FREE and we will see what we can do for you. We have vacancies in almost every state.

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BOWLING GREEN, KY.

Short Cuts, A little book, pocket size, showing how to do business figures and half the time of those little calculations which we must figure out every day. Everything from Additional to Discount and Discounted. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, 15c. Address, GEO. A. DEEL, Poughkeepsie, N. Y.

COLORED CARDS,
15c Per Dozen
PENMANSHIP by mail, 12 lessons 50c. Send for specimen of penmanship and sample of cards.

L. E. STACY, KINGSTON, N. Y.
Q|pdTv6^BeniTUbrv-£!}itii^

C^
number

and Quiwic^i) ^Utcatcr^^SI^

(

Six.

We are now ready to begin on the capitals.
Make them three times the height of the
small letters. Raise the pen where you can
do it to advantage. Study form and grace,
these coupled with quality of line, go to
make up the necessities of successful script
writers.

Make the long heavy stroke of C first with
an increasing shade. Make the right side
of the loop and the initial stroke downward,
with a slight shade on the initial stroke.
Study the shades of B. Make the turn of
the large oval low. Do not make the little
loop in the middle too far from the line of
your shades. Make the turn at the top

downward.

e^iai

Secure a graceful oval in U. Finish the
down stroke with a swell shade. Make
the top of O downward with a delicate
shade at the turn.
We have the same initial oval and stem
in Q as in X. The slant of this oval should
be more than the main slant. A little shade
on the first down stroke adds beauty.
Make the loop of Q well to the left. In ,\',
make the stem the same as Q, only finish it
is like the
with a dot. The second part of
main stroke of C unshaded. Finish the last
oval with a slight shade as in C and E.
Make down stroke in the sentence to appear rather compact. Space a little wider
last

U^
C:azeua/?ie^MyyJ^

X

between words than

in

them.

Criticisms.
H. W. S., Hartford: Your work is truly
professional. The line is getting to be unusuallv firm, yet delicate. We see precious
little to criticise. The shade
letter s is usually a trifle low,

on the small

and the

letter
lai-se

K. H.

Taper Holder. Ni.-kel-Plated Ffrriile
Sample. lOc Each.

STOAKES- DUPLEX

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BURKE, Dkxter.
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SHADING PEN.
Each pen makes four
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SEVEN PENS

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pens will do all and more than the old set of 24 shading,
marking; and plain pens combined.
Price per Set, $1,00. Sample, 15c.
My Shading Pen Inks are without, a rival for quality and

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464 large pages, 11x8 inches, beautiful print; :i4 sets of Capitajn, all

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All goods sold hy nie are guaranteed as represented, in

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Bold. Dashy,
itten thousands of cardslie utiful.
One Dozen, 25c.

STOAKES' IMPROVED

a little wide on the base line.
Your work is not
H. W., Washington:
firm enougii, the up lines being as yet too
nervous. Make the loop larger, and bring
the loop further down. Use smoother paper
and larger forms, endeavoring to secure
strength and the appearance of boldness.
You liave ability, and by application you
Is

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Sample

OFFICIAL ORGA^

BUSINESS TEACHERS ASSOCIATION,

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ever.v particular.
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Compendium, 48 Pages,

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W. STOAKES,

25c.

Milan, Ohio

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BY FRED

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THE LEFT-HAND PENJIAN,

SOOTUND,

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UNITED STATES

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DA\'IDSO\.m
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G. BROOKS, Spec/ai Coatribu=
tor to "Puck" and Judge."

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J. M.

(Unitarian)

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Mr. C. H. Peirce.

Favorable Comments.

Number Three.

By CHANDLER H. PEIRCE, DAYTON, OHIO.

I’ve been thinking, and thinking, and thinking over the entire list of our fraternity and concluded that the man of many virtues, whose name inspires for work and worth those who have met him as well as those who have read of him, lives in the city of “Brotherly Love.”

His modest and unassuming demeanor since first I heard his name, (I won’t say when) coupled with the fire and vigor of unsurpassed skill, will send his name down the ages as one admired for his goodness and greatness.

We love him for his nobility of character, for his earnest determination and for the standard he has helped to maintain through the long years of his useful pilgrimage.

He stands a model to our profession and is worthy the highest praise. To emulate his example is to adorn a calling; a blessing to mankind.

In his trinity, as author, teacher, artist, he is supreme. We are proud of him, and have no false modesty in declaring him the embodiment of the gentleman and scholar.

His convictions are infinitely more valuable than countless thousands who live in the shallows of our art, and to whom prudence has never been revealed.

If conversion could come through a single living testimony, then would the many mistakes, which shadow the general presentation of the art of writing, have been avoided by our untiring Flickering, of Philadelphia.

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If you find them satisfactory, send us $1.50 more and we will send you receipt in full; otherwise, return them to us and we will refund your dollar. Isn’t this fair? We think so, and know you will be pleased.

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ILLUSTRATED CATALOGUE.

HOWARD & BROWN, Rockland, Maine.
Announcement Concerning the Winning of the Zanerian Gold Medal For the Year Ending June 1, 1902

As announced a year ago, Mr. E. S. Gause, Principal of the commercial and penmanship department of the Kansas State Normal School, Emporia, an honored graduate of the Zanerian, donated three Gold Medals to be given one each year for three successive years to the "Most Deserving Pupil" of the Zanerian Art College, Columbus, Ohio, said medal to be given to the pupil "making most improvement and receiving best grades," and possessing a good character. It gives us (Zaner and Bloser) much pleasure to announce that

Mr. E. W. Stein

has honestly won, and is hereby publicly declared the winner of, the said Gold Medal. Mr. Stein is to be congratulated. He won it by perseverance rather than by talent, as his first specimen herewith shows. The medal was a strong incentive, without which he would not have worked so faithfully as he did. In this particular the donor's desire has been fulfilled, as his object in giving the medals was for "stimulating excellence" in penmanship and kindred arts.

Two More Gold Medals remain to be won. One will be given June 1, 1903, and one June 1, 1904. Who will the winners be? Why not put on the armor of unflagging interest and perseverance and win two medals at one time—the medal of improvement as well as of gold? Pupils in attendance at the Zanerian during the year ending June 1, 1903, are eligible. If interested, write for further details.

Address the President,
C. P. ZANER, Columbus, O.

A line of easy business writing

M. S. Stein, March 11, 1901

Specimen of Mr. Stein's Penmanship, March 11, 1901, Soon After Entering the Zanerian.

Mr. E. W. Stein, Winner of the Zanerian Gold Medal.

THE GOLD MEDAL
"Awarded for Superior Scholarship in Penmanship," for year ending June 1, 1902.

Mr. E. S. Gause, Winner of the Zanerian Gold Medal.
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Light and Shade—A manual on drawing by Mr. Zaner. It contains 108 lessons on shadows, illustrations, and plain, simple, instructive text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings .......................... 50c.

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Progress—C. P. Zaner's masterpiece in flourished writing. It represents an eagle, forceful and lifelike, winging itself through intricate curves and branches. It is on the front of plate paper, 22 x 28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at $100. "It's great," "It's certainly a bird" are some of the expressions many have made on seeing it. In tube ........................................ 50c.

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A course of 48 lessons in plain, practical lettering, 12 different alphabets. Price $6.00. Write for particulars.

A. G. JOHNSON, LOOMIS, NEB.

The First Step to Success

[Image of a man and a drawing]

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The School Room Becomes a Counting Room.

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When he leaves school he meets new faces, but not new facts.
The teacher adds the functions of a business manager to those of an instructor.
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If you WANT TO INCREASE your usefulness as a teacher, the reputation of your school and the size of your bank account, adopt either of these publications. They are tried and true and possess so many special features educationally and practically that they will compel your admiration and preference if you will acquaint yourself with them.

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Circular, rolling, legible, practical, rapid, easy, graceful character.

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Lessons in Practical Business Writing

BY

LAWRENCE, MASS.

M.R. Keesling.

CANNON'S BUSINESS COLLEGE.

Don't foul, don't flinch, and hit the line hard!  — PRES. ROOSEVELT.

Today, young men and women, the person who succeeds must be able to do something well, willing to do it without grumbling, and then do it, whatever it is in a manner that will please the one for whom it is being done. Since all cater to some one, and in many cases to more than one, the power of pleasing others, courteously toward them, and the ability and determination to push forward, will win many seemingly hopeless battles.

Just at this time the teaching of Penmanship is occupying a great deal of the attention of educators, probably more than it ever did before. The causes leading up to this are many, and I will not take the space here to go into detail regarding them. Good teachers of Penmanship are in demand, but no more than good business writers. A teacher should know what he is going to teach, how he is going to teach it, and then teach it as if it were the only subject in the world.

Now students, you who are going to follow me in this course of lessons, I ask your co-operation, close attention to both the copy and instruction given. Go in with a determination to win. Take the copies as they are given. Stick to them until you have mastered them and the game is yours.

Materials and Position.— Foolscap paper, a medium line pen, and black ink, are indispensable for good work. For position sit squarely facing the table. Have front edge of chair under edge of table. Sit with hips well back in chair. Lean forward, bending at the hips, and rest both arms on the table. Place the paper so that it is exactly parallel with the right arm; then pull the bottom edge of it toward you at least two inches, so that the arm goes diagonally across the sheet. The left hand is always placed just above the writing line, so as to hold the paper down. Lean a little more on your left arm than you do on your right. Do not grip the holder. Keep the wrist almost level, and do not let it touch the desk. See that the penholder points over the right shoulder.

Lesson One.

Copy 1. Direct retrace exercise. Make it two spaces high. Use a push and pull movement. No fingers. Make it rapidly. See that the arm glides in and out of the sleeve. If your shirt sleeve is tight or heavy, cut it off just above the elbow.

Copy 2. Round exercise two spaces high. Same direction, as you make capital O. Make it just as round as you can, trying to keep it regular in height and width. Use no shade.

Copy 3. Two-space ovals, made one third higher than they are wide. Same direction as capital O, and reverse. Watch right left oval in the centre. Keep your work up together in columns, so as to give it a good appearance.

Copy 4 and 5. Make from left to right, and retrace with curve. Copy 6 and 7. Given for review. Remember use no fingers.

Lesson 2.

Work hard on copy 1, six times around and loop. Copy 2. Close "O" at top, watch loop carefully. 3 and 4 make sharp at top, round at bottom. Watch spacing.
Lesson 3.

Try copies 1 and 2. Copies 3 and 4, make capital "A" sharp at top, and close it, retrace about one-half way down the stroke. Copy 5. Small "n" should be made sharp at top; study figures; try copy 7 and 8.

Lesson 4.

Copies 1 and 2, will develop the capital letters. Copy 3. Start to the right above the base-line, finish with the oval; keep oval and loop separate. Copy 4. Start left and down, keep downward stroke parallel. Copy 5. Make all sharp turns at the top, round ones at the bottom. Watch retrace stroke, divide parts equally; study copy 6, try 7 and 8.
Lesson 3.

Copies 1 and 2 develop movement and form; don't slight them. Copy 3. Start with dot, and make small loop in center point down, finishing oval same as capital "C." Copy 5. Be sure to have a visible loop in small "e." Copy 6. Are all figures made the same height? Copy 7 and 8 should receive a great deal of practice.

Lesson 4.

Both round turns at top, and one at bottom; keep downward strokes parallel. Copy 7. Watch height and spacing, keep pen on paper until it stops at base line. Remember haste makes waste. Copy 5. Shows how to join capitals and small letters. Make about two pages of the words.

Lesson 5.

Copy 1. You can't afford to lose these exercises. Copy 2. Keep toe and heel of capital "D" on line, watch width and finishing loop. Copy 3. Has three round turns at top, two pointed, and one round at bottom. Try to space parts equally; keep lines parallel. Copy 4. Start down with loop, and finish with short straight stroke parallel with base line. Words "one" and "mine" are a review on the small letters.
Lesson No. 16.

We will begin lesson 16 with the large direct compact oval exercise. Work very rapidly on this exercise, working out all the white space. Try to keep the exercise one large space high, the full width of the paper. Line 70 is the direct retraced oval finished with a small loop. Retrace each oval ten times. By close study you will see that the capital "O" conforms more closely to the indirect oval than any other capital under this group. Count two for each capital "O."

Lesson No. 17.

Start this lesson with the large direct retraced oval exercise. The small oval exercise given is an excellent one to develop the beginning part of the "C." The two down ward strokes of the "C" should be parallel. Make first part of letter about the size of the small "o." Second style of letter given is used a great deal in business writing. Notice that the first part of the letter is formed like the small "I." Start beginning stroke about half the height of the capital, and finish letter with a small oval. Fill several pages of the word copy.

Lesson No. 18.

In beginning this lesson spend some time on the large retraced oval. Second exercises given are fine to develop the capital "E." Begin capital "E" with a dot or small straight line. Top part of the "E" is one half as large as the base part. The small loop connecting the two parts of the "E" should point downward. Second style of "E" begins almost like second style of "C." Try to write the word Evans without lifting the pen from the paper. Don't hurry over the copies, but study each one carefully.

Lesson No. 19.

Begin this lesson with the large direct oval, finishing with the capital "A." Notice that the under stroke of the "A" is quite straight. Let the upward stroke reach to the height of the letter, and let down stroke retrace some about half way to the base, curving to the right and ending below base line about one small space. See that you are getting four words to the line of the word copy.

Lesson No. 20.

We will begin this lesson with both the direct and indirect ovals made in the direction indicated by small arrows. Retrace each oval from ten to twenty times. Practice the two parts of the letter separately until you can make them well, before joining them together.

The difficult point will be to bring the two strokes together correctly. Watch spacing and height of small letters in line No. 70.

Lesson No. 21.

Lesson 21 begins with the capital "M" and "N" exercise. Use rather a rolling motion of the arm in executing this exercise. See that you are getting round turns at the top, and that the up stroke retraces down stroke about half way. You will find that each part of the letter is shorter than the preceding one. Compare your work with the copies given, and see where you can make improvement.
Practical Vertical Penmanship Copies and Hints

Keep in mind that vertical penmanship is not unlike any other kind of penmanship, except a slight difference in slant. Keep in mind that it may be executed successfully with the arm movement—as successfully as any other style of writing. Also keep in mind the fact that the paper may be held parallel with the desk, parallel with the forearm, or at any angle between these two extreme positions.

The accompanying exercises are given as preliminary practice and training for the capitals which follow. There is need of little or no finger action in the exercises, or in many of the capitals. All circles should be made freely with the arm movement, and the straight lines should be made without much finger action.

Study the forms carefully and learn to criticize your own work. Learn to see good forms as well as to see wherein your forms are poor. In the sentence practice, be watchful of the spacing between letters and of the space in the letters. Observe critically at all times the matter of angles and turns, being careful to keep the n's rounding at the top, and the u's sharp.
The above capitals are from the skillful pen of S. M. Blue, penman in the Broken Bow, Neb., Business College. Being plain—they require the very best control of movement. Many persons can execute flourished letters fairly well, but fail miserably when plain forms are attempted. We would therefore advise all who wish to thoroughly master ornamental penmanship to give the above style considerable attention. He who can execute this style will need have no fears about mastering the usual flourished ornamental style.
J. D. Valentine, of Pittsburgh, favored us with some white and black cards written in white and black ink which display considerable skill.

J. E. Leamy, penman in the Troy, N.Y., Business College, is doing not a little of high grade engrossing, as indicated by some press notices received recently from that city. Mr. Leamy is one of our most accomplished penmen.

Mr. M. K. Staller, Mt. Carmel, Pa., submits some business and ornamental writing and flourishing which disclose skill. Mr. Staller states that the most of his skill is the result of instructions received from THE BUSINESS EDUCATOR.

W. H. Anstine, of York, Pa., swings quite a professional quill, as indicated in a letter recently received.

Mr. Gettie Fore, Ardmore, Ind. Ty., while not following penmanship professionally, is giving some attention to that branch as a side issue, and his writing is far above the average of those not engaged professionally in penmanship.

Mr. S. M. Funk, of Hagerstown, Md., favored us with a few specimens of his ornamental penmanship, which shows that he is losing none of his skill in this line.

Some of the most finely written cards in white ink we have ever had the pleasure of receiving, recently came from the pen of Mr. C. H. French, penman in Goldy's College, Wilmington, Del.

Mr. W. Cassmore, penman in the Richmond, Ind., Business College, sent some specimens from the pen of Mr. Herbert C. Schneider, which disclose the fact that he is doing some splendid business writing. Mr. Cassmore writes a vigorous, simple, business hand and believes in teaching that style.

J. T. Evans, cashier and paymaster for the Vulcan Iron Works, Wilkes-Barre, Pa., swings the pen like a professional. A number of signatures and cards recently received from Mr. Evans show truly a high order of ability. Were he to devote his time and attention to this work, he certainly could become one of the few.
DEPARTMENT OF BUSINESS EDUCATION
EDITED BY E. E. Gaylord, Beverly, Mass.

Impressions by the Way

The new building fever has become epidemic. Only last year the Lynn (Massachusetts) Business College took possession of its last new building occupied by its beautiful and sumptuously furnished new quarters on Euclid Avenue. There is probably not in the world a more richly finished and furnished suite of reception rooms than are those in the new home of the Spencerdale in Cleveland; and schoolrooms better equipped and more convenient would be hard to find.

The Bartlett Commercial College of Cincinnati, is moving into handsome new quarters on the top floor of a new ten-story business block. Mr. Bartlett is a live, aggressive school man, and his energetic policy is already carried out by his efficient principal, Mr. D. D. Mueller. These gentlemen will be glad to welcome to their new home members of the guild of commercial teachers.

Colonel George Soule, of New Orleans, will spend this school year in a fine new building erected especially for the use of his school.

A large force of men is at work on the foundation of a new commercial school in Brooklyn. A new building at the corner of Walash and Monroe Street, Chicago, several floors of which are to be occupied by the Metropolitan Business College, Mr. O. M. Powers having sold the stock and business of his old school occupants.

Mr. O. L. Treanor of Kenosha, Wis., moved his College of Commerce into a new building of his own last fall. This is one of the nicest little schools in the Northwest, and "little" it is not, for there are more than 200 students a year with coming. They are sure to come to a school that offers to its students all the advantages of a high school and a business college in one.

On the way to Minneapolis we dropped in at the headquarters of the Illinois State College of Commerce, and found Messrs. Zaner and Bloser very busy with an unusual amount of business. Great changes have taken place in the city since, as a student, we were there in 1899. Then H. C. Rowland was a student and librarian, now he is the proprietor of an excellent commercial school in the Y. M. C. A. Building, Broad Street, though charming, is not so superlatively beautiful as it seemed in the old days of Kelch, McCloskey, Ware, and Weaver.

Furthermore, twelve years ago our chiro- graphic report wore a heavy high silk hat, and a white funnel suit. He discarded whiskers, and he paid assiduous court to a charming young lady. Now he wears a very sober suit, and plenty of whiskers, he would make a good model for a Murillo portrait—and the lady is now the gracious hostess who welcomes her husband's guests to their ideal home. Long may the vine and fig tree yield the fragrance of happy days to Mr. and Mrs. Zaner.

In 1906 E. W. Rinsler was not a part of the Zanerian; now his earnest work is an indispensable feature of that successful institution, and especially of the BUSINESS EDUCATOR. Mr. Bloser is at his best in his pleasant personality, and we found that even the enthusiastic praise of his old friends did not do him justice.

In the early nineties Columbus had, in its high schools, no commercial teaching; now each of her three high schools has a commercial department, Mr. J. H. Wescott, in charge of the commercial work of the North High School, is to be congratulated because of the excellent new quarters into which his department is to go in September.

The infection of soliciting has reached the business schools of several of our large cities.

New York, Brooklyn, Philadelphia, Newark, Chicago, and Milwaukee are among the unfortunates whose appeal for business has been forced to a lower level. In Milwaukee the business is badly cut up by this practice, and the various schools maintain a disagreeable attitude toward their competitors, fighting from a haughty assumption of superiority which affect not to recognize the existence of competitors, down to the contemptible use of irresponsible newspapers to publish scurrilities about competing schools. The city has been over-run by solicitors, amateur and professional, generally incompetent to teach, and often so devoid of the natural instincts of manhood that they have lied shamelessly about their competitors in order to get business; and they have spared no one who could by any hook or crook pay the price, regardless of age, race, character or mental condition. The result is that a visitor to the office of the average business college in Milwaukee is liable to run up into a veritable shambles of solicitors making their reports or getting their instructions; or he will be compelled to listen to a loud-brained performance and the force of a contract which some Polish or German parent has signed, unable to read English and ignorant of the meaning of the paper.

Here is one of the contracts that...
Mr. William’s Closes the Debate.

Mr. Editor—

A three months’ absence has prevented a reply to Dr. Herrick’s article in your April issue. It seems apparent that the discussion of my paper read at Detroit last summer will not end before the time for the next convention comes. This, however, shall be not the end of our discussion.

Dr. Herrick is disturbed because I ignored his challenge to point out a university college of commerce in this country that “rewards its students for their ability to study six modern languages.” I find such a statement in anything I have written; but, while we are on that subject, I would like to ask Dr. Herrick how the young man, who is pursuing a course of study in a university college of commerce, is to determine which of the six modern languages he shall study. He cannot know in advance which one of the six, nor what two or three of the six he will find use for when he goes out to “solve the great problems which confront the business men of the country.” If he take Spanish, the first business house into which he may be invited to apply his knowledge of “business organization and management” may have use only for English and French, or, probably, for English only; hence he have been unable to see any other rule for his pursuit than to take all of the six. Am I not surprised that Dr. Herrick did not see this point.

Some Unschooled Business Men.

Dr. Herrick expects a university college of commerce graduate to make more rapid advancement than the young man who has been unable to acquire knowledge of “medieval, modern, and American history, trigonometry, economic geography, industrial history of England, business organization—(business organization being a member of the College of the City of London—branches are the feature of the course which aroused this discussion) who has acquired a good English education and such knowledge of modern and American history as the business man requires in his clerical work.” He has “done so and can do so.” There may be exceptional cases where he has done so, but exceptional cases prove nothing. Since Dr. Herrick has cited the “amusing expressions of Mr. C. Search” in support of his contention, perhaps he will permit me to state the fact that seven of the nine wealthiest men in this city never saw the inside of a college, and the fathers of the other two, from whom they inherited their fortunes, had only a common school education, and I might say of all the boys who have been made to be built on as he begins to realize the profession of a noble cause to serve a merely mercenary purpose.

There is a kind of calling at the houses of powerful men, which is not illegitimate and sensible. Honest men know where to draw the line, at least until the spur of un- worthy competition causes their sensibilities gradually to become numbed. If that kind of calling is to be ended, the world will be made to believe he begins to realize the profession of a noble cause to serve a merely mercenary purpose.

I do not accept the term; then we do not deliberate insolently, but when the house to house canvass of the humankind is resorted to, combined with all kinds of menace—response to ignorant people, we protest.

Mr. Editor—

It will be seen from the subjoumn extract from President Hadley’s report to the Trustees of Yale University that I am not entirely alone in my contention that the commercial college course by those who contemplate going into special activities is not compensated for by the knowledge acquired and discipline secured. The main point of the report that has the widest general interest is the one which deals with the relation between the professional schools, the colleges, and the secondary schools. It is well known that there are those who require a college course to get a bachelor’s degree as a condition of admission to the schools of law and medicine. With this view President Hadley takes issue. Although he admits the brilliant training young men require for a career in law and medicine, he believes that the proposition is a mistake and involves a dereliction of public duty, none the less grave because it is unconvincing.
The Minneapolis Meeting of the National Educational Association

Perfect weather, an invigorating temperature, a splendid new city thronging with the titanic task of stupendous production and transportation, an all but unprecedented enrollment of business-like preparation for guests—all united to make the Minneapolis meeting of the National Educational Association one of the most memorable meetings of this powerful organization.

Comparatively few realize the magnitude and influence of this Association. It has eighteen principal departments, of which the Department of Business Education is one, though, as yet, in point of numbers, a small one. It has more than 3,000 active members, and this year more than 12,000 teachers and tourists enrolled during the meetings.

The Association now has a surplus fund—called a Permanent Fund—of $8,180. Its total receipts last year were $32,268.

General Sessions

The opening session consisted of the usual surpassage of a ceremonial in the form of welcoming speeches by all sorts of Minneapolis dignitaries. Economic discussion from professional teachers representing a variety of the higher notches in the educational scale.

From the educational point of view, probably the greatest address of the week was that given by President Nicholas Murray Butler, on “Some Pressing Problems.” He chose from many problems these two: one—struggling in our educational system, and the other—struggling in our civilization. In both these cases, he brought in a wealth of literature and an element in the civilization of the world. The distinguished speaker held the closest attention of a great mixed audience while he spoke of the waste of time in our elementary and college teaching; but when he came to the second problem, his masterful analysis of causes and results, and his eloquent plea for more attention to the literary activities of our libraries, and the academic storehouse from which all the notable writers of modern times have freely drawn; he stirred six thousand auditors to enthusiastic applause.

Second in order to President Butler’s address in interest was that delivered by President Jacob Gould Schurman, of Cornell University. His subject, “Education in the Philippines,” was treated with the philosophic insight, which President Schurman always brings to the discussion of civic, economic and educational questions. He thinks the Filipino should be given independence as soon as he is ready for it, but he does not think him ready for it yet. President Schurman, Chairman of the first Philippine Commission sent out by President McKinley, is in full sympathy with the sentiments contained in President Roosevelt’s Memorial Day address.

The eminent services of Secretary Wilson, and the high rank of the Minnesota Agricultural College, combined to bring out an unexcelled large and earnest crowd to hear Wilson’s address on “The Education of the American Farmer.” He held that teachers are needed who can discover the principles that underly production and can teach these truths in their application to farm life. Pioneer work along this line is waiting—even nearer the frontier than the work of commercial training. The organi-
zation of faculties for instruction, apparatus, laboratories, textbooks, everything, from start to finish, for post graduate work, is waiting. Said he:

"We have adopted much in our system of education from people who have not been trained for a profession. We have men of leisure, passion, class, privilege, caste, birth and blood. They should be educated with a view to their development along the lines of their work with which they are familiar in business."

"What can be done for our producers that they may find in it respect and happiness, that they may help the weary world? Discipline and academic subjects have more time to devote to intellectual, moral and spiritual life? is the previous question which the educator of the great producing states of our country are called on to forget or answer.

"Why should not our system of education be the best? Inferior animals advertise that the farmers' education has been overlooked; draught-stricken fields show that; all cry about for better education. American people always find the man for the hour, and the hour is now crying for the man to organize the class branch of the people who produce 65 per cent of the wealth.

Very interesting and thoughtful addresses were also made at the general sessions by President Attredar of Tulane University, New Orleans; Archbishop John Ireland of Minnesota; Mr. J. H. Finley, Princeton University, and the Hon. Michael E. Sadler, Committee of Education, Lon don, England, who pointed out the fact that space and the requirements of our special department forbid us to give abstracts of these admirable addresses.

The Department of Business Education.

The first regular meeting of the Department of Business Education was called to order in the rooms of the Minnesota School of Business, by President Crissy, Wednesday afternoon, July 9th, at 2:30 o'clock, and continued in lively session, with more than one hundred persons present, until after six o'clock that evening.

President Crissy's annual address explained the reasons for the arrangement of the program and the appointment of the Committee of Nine, and gave so thoughtfully a presentation of the problem of commercial education, as it affects the public high schools, that we present it in full on another page.

Dr. A. E. Winship, Editor of The Journal of Education, read the first paper entitled "Have Commercial Studies Disciplinary Value?" Professor Winship seems to take pleasure in naming his speeches to suit himself, regardless of the title under which they may have been advertised. He is glad to add that the speech is to be held in its place, and glad to vary the review charge in honor of the position that it is possible to do, to teach commerce, banking, and practical economics as to give young people good mental power as as we teach algebra.

"Whatever adds vigor, pose, and alertness to mental activity is disciplinary, and all those who are so impressed in activities that touch the earth's surface is in those that touch it nowhere."

That word 'practical' is robbed of its terror. Columbus was practical because he "got through" the necessary preliminaries, and is one useful, and there is no less discipline required to save human life or to add to its comfort and prosperity than there is in neglecting it by abstract dreaming.

"Commerce has had a new birth on the threshold of the twentieth century, and it is no longer a question whether commercial studies have disciplinary power, but whether in comparison with other studies have any."

"It is a matter of congratulation that men with the keen intellectual perception of commercial studies in the hands of their teachers, their standards of discipline must be current."

D. W. Springer, of Ann Arbor, Michigan, in discussing Dr. Winship's paper, made clear the relation of commercial education to the common school. He believed in the value of shorthand to the high school pupil as a means of getting complete abstracts of class-room instructions, etc.

Dr. E. W. Stitt, of New York, in discussing Mr. Springer's paper, has been making some extended inquiries among business men as to the age at which they thought pupils should begin a four-year commercial course. The ages ranged from ten to sixteen, ten per cent, said at 12 years of age; 14 per cent; said 15; 16 per cent; 15; and the rest were scattered. More than 400 replies were examined. Dr. Stitt thought that a boy ought to graduate from the common school in the eighteenth years of age. In choosing a foreign language, Spanish, for the next few years, will probably be the most necessary. Constant and progressive work in English grammar and composition, and cultural, and thoroughness should characterize everything.

E. B. Bonnell, of St. Paul, followed in discussion, speaking against short courses, and favored the extension of such technical subjects as shorthand and bookkeeping near the beginning of the course, inasmuch as it begets a notion of dropping out of school before completing it, and would be a case of mental and physical parting of the business subjects. The meeting was adjourned at this point, until Friday afternoon.

Thursday, the Committee of Nine held July 10 an open conference meeting in the rooms of the Minnesota School of Business. The object was to draw out the views of men engaged in public school work as principles and superintendents. The attendance was not large, but the remarks were interesting. The committee was ready and able to defend his position regarding the subjects to be included in a Commercial course, their proper position in the School, their relative value, etc. The conclusions arrived at had an influence on the report made by Chairman Springer on Friday.

President Crissy called the meeting, in order promptly, and, after the business of the day, opened an entertaining solo by a Minnesota baritone, E. H. Meyer, of the School of Commerce, University of Wisconsin, read a thoughtful paper on "The Preparation of Commercial Teachers for Work in the Public Schools." He said in part:

"In the preparation of Commercial Teachers I assume thorough training in the commercial branches, such as English, History, Modern Languages, Mathematics, and a thorough mastery of those basal studies which more advanced work in the institution of commerce has been taken with success. Among these may be mentioned the American Almanac, History of Commerce, Political Science, Finance, Exchange, Accounting, etc. Superficial knowledge of arithmetic has now generally recognized the importance of a certain degree of specialization on the part of their teachers. The old fashioned all-around teacher, loose-jointed and laid out on the department store plan, without having the foundation complete, not to speak of the upper stories, must submit to
a process of metamorphosis or else give to an educational system, we are well aware that making our commercial courses a refuge of educational vagrants, we must at the very start entrust a man of great knowledge and judgment to the task of making the whole educational efforts of the best equipped in any other department.

Commercial branches have been spoken of repeatedly, and it behoves us to consider their influence on the preparation of Commercial Teachers. Taken as a whole, these branches may be characterized as studies in an incipient state, they are in a process of becoming. Hence the necessity of thorough familiarity on the part of the teachers in reference to the relative branches of which these branches are being constructed and the study of domestic and foreign government publications, transactions of learned societies, and financial records.

The pedagogical side of the training of Commercial Teachers is becoming. For example, we may utilize the experience of R. S. Booth, whose paper, it was an independent address, as indeed it had to be, Mr. Booth having prepared his paper after he received Mr. Babcock's manuscript. He goes beyond the nominally principal address in tone, treatment, and power, and that we suspect most persons went away with the idea that Mr. Anderson's was one of an educational address, and not merely a discussion.

"A Practical Commercial Course for a Massachusetts High School" gave E. F. Gaylord, of Beverly, Mass., an opportunity to show forth his interest in, and his appreciation of, the cardinal subject of the convention. Amid a running fire of comment and question he outlined a course which allowed to the technical subjects, as much time as is necessary for business schools. He placed Bookkeeping, Shorthand, Typewriting, and Office Practice in the latter years of the course to serve as a bait to hold pupils through a four-year period of instruction.

Mr. Gaylord maintained that a large percentage of the pupils in the commercial departments of the public schools as now organized, are confusing the technical branches and are not able to hold business positions without further training in a private business school. He ascribed these results to the insufficient time given to technical training and to the over-enthusiasm of the courses by the introduction of subjects only indirectly having to do with training for business.

The President's address was of much interest. Professor W. T. Booth, of New Haven, Conn. He showed bad taste by naming and commenting on his competitors, and he disqualified himself as a man of judgment. This is not the best manner in which to hold the attention of the pupils in the commercial branches. He has a large experience in the field and his mind is trained in its requirements.

"Requirements for Actual Business" was the subject of an instructive paper by Geo. A. Booth, of New Haven, Conn. He showed bad taste by naming and commenting on his competitors, and he disqualified himself as a man of judgment. This is not the best manner in which to hold the attention of the pupils in the commercial branches. He has a large experience in the field and his mind is trained in its requirements. This address was of much interest.

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4. Your Committee of Nine, appointed in conformity with a resolution passed at the Detroit meeting, respectfully report progress, as follows: This Committee was assigned the work of preparing a pamphlet on Commercial Education which should formulate an efficient code of procedure for the conduct of such education in American public schools. The meeting was held in Philadelphia, March 5, the only absentees being Messrs. Booknery and Francis. At a second meeting held the following day, the Committee was once more in attendance of Prof. Charles De Carne, of Cornell, and Dean Haskins, of the School of Commerce, Accounts and Finance, of the University of New York. Discussion of the general problems of education in this field was the principal subject of the meetings. It was agreed that the course of study outlined should be four years in length, that each member of the Committee should formulate a commercial course to submit it to the other members of the Committee in time for examination before the Minneapolis meeting. The Committee has held three sessions this week, attended by Messrs. Babcock, Gaylord, Rowe, Francis, Crissy and Springer, and an open conference meeting. Each member present has defended the course submitted by him, and criticized those offered by others. The following minutes are the result of these meetings and have been agreed upon as governing the Committee in its deliberations:

The paramount factor in shaping commercial courses in the schools is the student who goes directly from the high school to his work. It is expected, however, that such courses will provide a training of such character as will fit the student for those schools of commerce and industry now being established by many colleges and universities.

We believe that where possible separate courses in these subjects should be provided; but we realize that, in the great majority of places, the work must be given in the regular public high schools as one of the several courses thereof.

The following courses include many subjects now taught in public high schools although the methods of presentation in some cases may not be those best adapted to the needs of the business student. We realize that in most schools it will not be possible to organize separate classes for the commercial studies with methods specially modified to meet the business student's wants.

A discussion regarding the proper classification of such technical subjects as should be given in a business course, and the order of their presentation, has consumed much time, and it is expected that the Committee will be able to report next year a comprehensive plan of four courses of that will satisfactorily meet the wants of the high school.
COMMITTEE OF NINE
Durand W. Springer, (Chairman), Director Commercial Department, High School, Ann Arbor, Mich.
William E. Doggett, Commercial High School, Brooklyn, N. Y.
Chester H. Herrick, Director School of Commerce, Central High School, Philadelphia, Pa.
E. E. Gaylord, Director Commercial Department of High School and Editor "Business Educational Guide," St. Louis, Mo.
W. T. Bookmyer, Principal Sandsburg Business College, Sandusky, O.
Allan Davis, Principal High School, Washington, D. C.
H. M. West, Director and Author and Publisher of Business Text Books, Baltimore, Md.
J. H. Francis, Principal Commercial High School, Kansas City, Mo.
J. A. Crissy, State Inspector of Business Education, Albany, N. Y.

The election resulted in the choice of the following

NEW OFFICERS
President, J. H. Francis, Los Angeles, Cal.
Vice President, J. P. Twigg, Detroit, Mich.
Secretary, C. E. Stevens, Cleveland, O.
Secretary of Committee of Nine, W. E. Doggett, Brooklyn.

REGISTER OF ATTENDANCE
J. H. Francis, Com'l High School, Los Angeles, Calif.
J. P. Twigg, Central High School, Detroit, Mich.
G. C. Seeberger, Commercial High School, Brooklyn, N. Y.
Mrs. W. S. Shepard, Minneapolis, Minn.
W. F. Wilkinson, Principal Agricultural College of Utah, Logan, Utah.
Edwin H. Silt, Principal Public School, New York, Line Ave and 15th St., N. Y.
D. W. Springer, Director Com'l Dept, High School, Chicago, Ill.
Evelyn Watson Espy, American Book Co., Chicago, Ill.
H. F. Buck, Principal Business College, Chapin, S. Dak.
A. K. Merritt, Eastern High School, Great Falls, Mont.
Evelyn Bryant, Grand Forks, N. D.
Arthur T. Adams, Minneapolis, Minn.
J. M. Dillon, Elmhurst, N. Y.
Kathrine G. Teachin, Prin. S. H. Dept, Lake City, Minn.
Sophia Hagmeister, Ass't, S. H. Dept, St. Cloud, Minn.
F. H. Evans, Winwood Institute, Montevideo, Minn.
Mark A. McNab, Capital City Commencement College, Des Moines, Iowa.
Katharine A. Shaffer, Carthage High School, Ft. Dodge, Iowa.
Chas. X. Haskins, 125 Fulton St., Chicago, Ill.
G. H. Towsley, Prin. School of Commerce, Gustavus-Adolphus College, St. Peter, Minn.
W. J. McAdams, Prin. Oak Park School, Stillwater, Minn.
J. H. Anderson, Principal, Fisher, Minn.
Katheryn A. O'Brien, Chicago, Ill.
H. C. Stuart, Chicago, Ill.

John Winkes, Minneapolis, Minn.
P. F. Miner, St. Cloud, Minn.
E. F. Hart, Dept. High School, La Salle, Ill.
James S. Curry, Harrows Bros., Publishers, Cleveland, Ohio.
C. Tornicky, Supt. Schools, Madison, Wis.
Ira Richardson, Curtis Comm'l College, Minneapolis, Minn.
C. B. Boorman, Com'l High School, Muskegon, Mich.
Clar Krutin, Mt. Lake, Minn.
Cora Kruger, Osseo, Minn.
Miss Eugenia Hardin, Comm'l College, Minneapolis, Minn.
Chas. W. Thomas, Minneapolis Comm'l School of Business, Minneapolis, Minn.
C. G. Pearse, Supt. Schools, Omaha, Neb.
C. H. Mark, Supt. Schools, Louisville, Ky.
O. P. Bottwick, Supt. Schools, Clinton, Ia.
Laura P. Bryan, Rochester, Minn.
W. A. Bader, Com'l Dept, Findlay, O.
J. F. Heschl, Globe Business College, St. Paul, Minn.
R. H. Brown, Prin. X. L. N. Y., Valparaiso, Ind.
A. W. Cooper, Com'l School, Lansing, Mich.
X. S. Beardsley, Hess Business College, St. Louis, Mo.
B. D. Buchanan, Sedalia, Mo.
E. X. Bournell, Com'l High School, St. Paul, Minn.
Jas. F. Bryan, Camden, N. J.
T. S. Riesebeld, Commerce, Ohio.
Harry C. Wist, Minneapolis, Minn.
E. E. Gaylord, Com'l High School, Beverly, Mass.
W. H. McCleary, C. C. C. College, Des Moines, Iowa.
Chas. X. Peak, Supt. Schools, Princeton, Ind.
H. R. Lonn, Com'l Dept, High School, Ithaca, N. Y.
R. C. Herter, School of Commerce, Univ. of Wisconsin, Madison, Wis.

As is often the case, many of those who attended the meetings failed to register.

More than one hundred different persons attended the sessions.

Conveniion Notes.

The three sessions of the Committee of Nine were held at the Hotchkiss Hotel in Crissy's room at the West Hotel. Every- thing was arranged to the satisfaction of all, and the sessions were held in a room adjoining the hotel. The Sessions were held afternoon.

The care with which Mses. Rickard and Grumman looked after the welfare of the vis-

It looked like old times to see the youth-
President's Address.

The work of the present convention of this Department was practically laid out a year ago, when, during the closing hours of the annual meeting the following resolution was unanimously adopted:

Resolved, that the portion of the president's address which refers to the matter of program be referred to the incoming president with the suggestion that as far as possible its ideas be carried out, and that a "Committee of Nine" be appointed to prepare a monograph upon commercial education.

COMMITTEES ON COURSES OF STUDIES FOR BUSINESS SCHOOLS

I was not present during the closing hours of that session, but from reports received from the retiring president, the mover of the resolution, and others who participated in the discussion of the resolution I felt justified in interpreting its meaning to be that the Monograph on Commercial Education be prepared by the Committee of Nine should relate specially to business education in the public schools, and that the work was intended to include the formulation of a general course of procedure and detailed courses of study for business education in such schools. This conclusion was also justified by precedent, in the fact that in earlier years similar work had been done in the interests of the private business schools. At the Denver meeting in 1895, on the suggestion of Mr. Mahan, president of the department—the manner of whose sterling work and charming personality is cherished by all who had the privilege of knowing him—a committee was appointed to formulate a course of study for the "business colleges." Mr. Mahan became the chairman of the committee and an elaborate preliminary report of its labors, printed in pamphlet form, was placed in the hands of members of the department at the meeting in Washington in 1898. The final report, signed by the chairman, was presented by ex-President Springer at the Los Angeles meeting in 1898, and may be found in full in the Report of the U. S. Commissioner of Education for 1898-9.

PRIVATE BUSINESS SCHOOLS NOT SHUT OUT.

This statement seems to me a sufficient apology for the close connection of the present program with the work of the Committee of Nine, appointed in accordance with the foregoing resolution. In my circular of January 22nd, outlining the work, I said:

It must not be supposed that in this suggested program there is manifested any intent to limit this department of business education or the consideration of public school interests. The business college men were first in the field, and must continue to maintain their interest in this department, whose conclusions and discussions influence throughout the educational world. Between the private business schools and the public schools having commercial courses, there is perhaps from the money side a certain rivalry, but from the educational and intellectual side the interests of the private school and the public school are practically the same, and there is no reason for their not working together to perfect harmony to the advantage of all concerned.

To this statement I now wish to add that while the present program is essentially a monograph on commercial education in the public schools, which throughout the country are taking up the matter of business education in response to a constantly increasing public demand, yet the work of the Committee of Nine is so broad and the papers bearing on it cover so wide a field that the meeting cannot fail to benefit all who are interested in business education. Though the public secondary school is the special subject of consideration, there is not an educational question involved that does not concern the private business school; and for this reason representatives of private schools are most cordially and earnestly requested to participate in all the discussions of this convention. The committee particularly desires to have the benefit of their large experience in this large and important field. Entire freedom of discussion (subject only to time limitations) is invited and expected.

COMPOSITION AND MEETING OF THE COMMITTEE OF NINE.

In the selection of the "Committee of Nine" I have been governed necessarily by two leading considerations: First, to secure men who would serve, not merely in name, but with their best thought and with a keen sense of the responsibility involved; and second, to secure men recognized as having large experience and intense interest in business education. Although another less vital consideration was to have the members represent different sections of the country and also differing views regarding certain phases of the problem in behalf of the public schools, while at the same time cherishing an earnest desire for the complete success of that work, it was evident from the first that the committee could not complete its work in that year. Two meetings were held at Philadelphia, March 27 and 28, at which all but two of the members were present, and a definite line of work was laid out. The program for the current school year has been a free and informal exchange of views which disclosed a harmony on the vital principles under discussion that was highly gratifying. At the second meeting the committee was honored by the presence of Prof. Charles DeGrazia of Cornell University, and Prof. Charles Waldo Haskins, dean of the School of Commerce, Accounts and Finance of the University of New York, each of whom contributed valuable suggestions.

As the members of the committee were selected from Mauclaire to California, no further face to face conference was possible till the present week, but in the interim the work did not languish. Each member of the committee was charged with the forwarding of his individual commercial course for secondary schools, to be sent to the department president and copies prepared and sent out under his direction to all the other members for comparison and suggestions. With one exception of the committee (with the exception of Dr. Herrick, who was unable to attend the convention) has also prepared a formal paper discussing some one of the prominent questions before the Committee of Nine, which was presented as a report at the meeting. Two meetings have been held during the present week and considerable progress has been made. Tomorrow afternoon at a.m. a meeting at 1 o'clock, will be held in this room an open conference meeting, through which the committee hopes to be materially aided in its work by the suggestions of prominent educators who take a keen interest in this subject. The preliminary report of the committee is to be made by Chairman Springer on Friday afternoon, when it will be open for general discussion. I earnestly recommend that the Committee of Nine be formally continued for another year and that the chairman have power to fill any vacancy.

IMPORTANT OF THE COMMITTEE'S WORK.

I could not if I would foreshadow at this time what may be the conclusions of the Committee of Nine at the end of this convention, or who will be the members. It is, I believe, an epoch-making event. The rapidity with which this course has found favor throughout the country, and the steady gain in the number of students entering it, leads me to think that the convention and the right of existence of such courses has passed beyond the stage of argument, quite as much as that older question. "Can young people learn anything of business in school?" If this assumption be correct and these courses have come to stay, there can be no more urgent work for this department than to mark out a line of procedure that will help to bring about the best results, both for the student and the commonwealth.

THE PRIVATE AND PUBLIC SCHOOLS UNLIKE.

In taking up this work it should be recognized at the outset that it would be impossible to model the business course of the public secondary school after even the very best business schools wherever they existed. Both kinds of schools are needed, and both are in a certain sense working toward the same end—the fitting of students to earn a livelihood in business—but the public school is not a business school, private, with no source of revenue but tuition fees, takes paying students at any time in life and in any condition as to previous education, with the object of fitting them at an age when this kind of work by the most direct empirical methods and in the shortest possible time. The public tax-supported secondary school takes into its course every resident boy or girl, rich or poor, who has the required preliminary ed-
ucation—the education of the grammar schools; but as the public school is first of all for the state, for the whole community, its first duty and its first object is to make good citizens and safe members of society, and in order that they may be able to keep themselves safe, to give them finally a reasonably certain means of support. The method by which the public school commerce accomplishes its object is to give to the student a sound general education and to add to that such knowledge of commercial law, business methods, accounting, and amanuensis work as will make it possible for him, if need be, to go directly from the school into a business house and earn his living, and also give him the opportunity, through the use of his trained faculty, to play a high and more responsible position in the world of business. It is in the last mentioned studies that the private business school and the public business school run practically in parallel. I believe that the first lines that our Committee of Nine needs the counsel of our fellow teachers of the private schools. In this respect both classes of schools are seeking to do the same work, both solve the same problems, and there need be no rivalry between them, except only that generous rivalry as to who shall be most helpful to the student and to one another. It is to the students of the fabric of business education that I shall speak when I speak of the business of business education till it shall become an honor to this young and vigorous nation, which manifest destiny is pushing to the very forefront among the great commercial powers of the earth. 

The right making of a citizen requires of education much more than a knowledge of the three R's, as Dr. Hyde, of Bowdoin, said in a recent article: "Education aims to fit for three things: to earn a living, to support the institutions of society, and to enjoy the products of civilization." It will be observed that the first branch of this triad of Dr. Hyde has to do with man's necessities, the second with his citizenship and patriotism, and the third with his capacity for enjoyment.

Such an education must have that foundation in general culture which is the first stepping stone to the accumulated experience of mankind. There must be first and foremost a careful study of English, that the student may hold the key to all the other studies and be able to express his thoughts clearly and forcefully. There must be a study of history, that he may see what the race has been and what it has done—its failures and its accomplishments; a study of physiology and hygiene that he may know his body and how to keep it sound, as the fitting casket of a sound mind; a study of geography, to broaden his mind, through a knowledge of the vastness of the earth and of the variety of its peoples and its products; a study of civics, that he may understand and appreciate the principles and ideals under which the government by which he is protected and be able to compare it with the governments of other countries; a study of some foreign modern language, which aside from its practical value for actual use, will add much to that mental discipline so necessary to quick and accurate thought; a study of mathematics—arithmetic, algebra, geometry—to develop the powers of exact reasoning; a study of science, that he may be acquainted with the underlying principles of trade and the foundations of national wealth; a study of the best literature, that his imagination may be broadened and there may be open to him the keenest enjoyment of the products of art and civilization; and finally, a study of the sciences—physics, biology, chemistry and kindred subjects. Not only for their practical utility, but that in the field and in the woods and in the retirement of the laboratory, he may acquaint himself with nature's laws, wrest from her her most intimate secrets, and thus be brought into closer harmony with the Great Creator of the Universe.

Where the business branches come in.

If to the foregoing we add a competent knowledge of bookkeeping, commercial paper and business forms, as complete a study of business practice and methods as can be made in a secondary school with proper equipment, a study of commercial law covering the subjects of contract, agency and bailment, in their application to the affairs of ordinary business; a study of drawing, shorthand and typewriting, and business correspondences, I think we shall have satisfied pretty fully the comprehensive trial laid down by Dr. Hyde, and furnished such an education as should make a self-supporting and valuable citizen.

Bookkeeping in the high school.

I am not in accord with the contention that the commercial high school course should not train students in the art of bookkeeping. This idea seems to carry with it a faint suggestion of the play of Hamlet with Hamlet left out. Let no man presume to enter upon any manner of business without a knowledge of the manner of regulating books," said the immortal Dr. Johnson. I esteem these words as a "golden text" for the business man, and it seems to me that whatever things he can afford to neglect in his education, a working knowledge of accounts is certainly not one of them. Without this knowledge he can never be truly master of his affairs, but must depend on others to tell him his exact financial condition. Of course this does not imply that the merchant prince should be his own bookkeeper. What I mean is simply that he should be able to read with quick understanding the story which his books have to tell, even though it should happen that incompetency or dishonesty had been making the entries.

President Crissy's educational creed.

Now if you will kindly hear with me another moment, I will undertake to recite a few of the tenets of my educational creed as it stands today; but I wish it to be understood that this is without prejudice to the Committee of Nine, and, like the railway time-tables, is "subject to change without notice."

I believe that the great fountain of business education for the masses of the people is to be the four year commercial course in the public secondary school.

I believe that this course should and will possess educational content and development of power equal to any course in the school in which it is given.

I believe with the Committee of Ten, that the required studies of the commercial course in the public schools should be taught in the same way and order, whether the student is or is not expected to complete the course.

I believe, with Commissioner Michael E. Saller, of the London Board of Education, that "It would be a blunder from the point of view of the later efficiency of the pupil, to deprive him of a liberal education in order to impart to him an early knowledge of the technicalities of business life."

I believe it would be impolite and unjust for the public day schools to receive pupils for the sole purpose of instructing them in the technical business subjects.

I believe that as matter of sound policy and growing necessity the normal schools and the universities must establish courses for the technical training of commercial teachers for the secondary schools.

I believe that the high school commercial graduate should have such knowledge of the technical business subjects as would fit him to keep the accounts of any ordinary business, or to perform the duties of an ordinary clerkship as soon as these were clearly made known to him.

And finally, I believe, with Prof. De Garbo, that, "If he has equally efficient teachers and is supplied with equally good facilities, the student of the commercial course is not inferior to his brother in the arts course in the range of his education, in the quality of his discipline, in the dignity of his work, or the worthiness of his destination."

By B. F. Courtney, Iowa Business College, Des Moines, Iowa.
To
Mr. Nathaniel Dove
Master of the Academy
In Hoxton.
Sir,
Aug. 30. 1740.

The great Improvement you have made in the Art of Writing is a plain Proof of an uncommon Genius, and that Modesty which attends your Merit has justly gained you the Esteem of the ablest Penmen.

As you have been pleased to favour me with several Pieces for the Service of my Universal Penman, I think it incumbent on me to pay you my grateful Acknowledgments for your friendly Assistance.

However, I must still desire you to write a Piece or Two more for me in your legible, free, and expeditious Manner, which, I doubt not, will answer the Expectations of the most Curious. And the sooner you oblige me in this Particular, the more acceptable it will be to

Sir,
Your most Obliged
Humble Servant
G. Bickham.
The Business Educator

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SUBSCRIPTION PRICE, $1.00 A YEAR. IOC. A COPY.

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

 feal.

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

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

The Best Advertising Medium of Its Class

The Business Educator being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

To the heads of Commercial Colleges, Commercial Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, etc. Then it is preserved as few journals are many subscribers have long known that this is the best book for finding rates for space are extremely low—lower than those of any other high class journal published. Wide awake advertisers will find our columns money makers. Write at once for rates.

Change of Name

The name, PENMAN'S ARTIST AND BUSINESS EDUCATOR, has never been quite satisfactory. It is unwieldy, awkward, and too long. It has therefore been changed to THE BUSINESS EDUCATOR, beginning with this number.

Of course the policy of the journal remains the same. Penmanship will receive the same attention as before, looking after it in the past, or even more. We have simply shortened the name, and in no way altered our purpose.

We believe this change will receive the approval of many friends and supporters of the journal.

Penmen and Lovers of Good Penmanship

The National Commercial Teachers' Federation, of which the National Penmanship Teachers' Association is a part, meets in Milwaukee next Christmas holidays. The object of these meetings is to further the cause of practical education and benefit all connected therewith. As a penman, you can benefit the cause of good writing and be benefitted in turn by being in attendance.

Co-operation is the law of progress and prosperity of the twentieth century. This is as true of education as of commerce and industry. You cannot live and teach by yourself, but the result of present day needs, which means that all who love progress and are ambitious to succeed should bend every energy to be there.

This year being the semi-centennial of Specenerian penmanship, it is particularly desired to celebrate the event by as large an attendance as possible at the home city of the oldest son of Platt E. Spencer, as well as the old home of his family. We are therefore connected with that historic family of penmen.

The Executive Committee are endeavoring to provide a program of unusual interest and to that end are desirous of hearing from any who have suggestions to make for services to offer. Be free to communicate such information as you may have to give without delay to the following:

C. P. Zaner, Columbus, O.;
A. E. Dix, Kansas City, Mo.;
J. F. Fish, Chicago, Ill.
Executive Committee.

An Official Report

The National Commercial Teachers' Federation is now one of the leading educational associations of the world, and practical education, for which it stands, is the very essence of the American education system. Is this bearing true, why should it not have an authoritative report of its yearly proceedings reported and published in permanent form as other similar associations?

Such reports will be of the greatest value to educators and schools. As an object of financial aid, moral support, and to reformating the papers and speeches presented there. By so doing, all interested would apply to the Federation for extra copies of the proceedings in order to get it in the professional journals. This would insure its success from a financial point of view. The membership fee could be raised to $200 instead of $100, and a contribution of $250, for $50.00 to all who are not members. A permanent membership, with annual dues of $200 each, whether in attendance or not, could be created at the commencement of the annual meeting, for the annual meeting, and that several thousand are taking his course will be a matter of pride and honor of success. The Richmond, Ind., Business College secured a modern reformer, Mayor Samuel M. Jones of Toledo, Ohio, to deliver the address at its commencement. Mr. O. C. Cushing, author of the series of lessons now running in our journal, and with the Rider, Moore & Stewart Schools of Business, Trenton, N. J., is now one of the superintendents of the Cannum School of Business, Lawrence, Mass.

From Commencement circulars and invitations issued by the Columbus University, the editor of the Commercial Record, Mr. W. C. Stevenson the well known penman and commercial teacher, formerly of Emporia, Kansas, and more recently of Port Deposit, Md., was a candidate for the degree of Bachelor of Science in the law school of the above named university. Our congratulations.

W. E. Luther, recently of Seio, Ohio, is now with the Bliss Business College, North Adams, Mass.

Mr. E. B. Bush, the wide awake and progressive supervisor of writing and drawing in the public schools of Sandusky, Ohio, recently had a public school pupil, the student's work in the schools, offering prizes for the best work in writing and drawing.

The Typographical Error

More aggravating than usual occurred on page 33 of our July issue, under ‘‘ Favorable Comments,’’ by C. H. Flickinger, of the “Flickinger,” of Philadelphia. The copy was all right but the compositor set it “Flickinger” instead of Flickinger and the proof readers failed to catch the blunder. This is the 58th time we have been bothered ten times over as much as any one else—hence this note of explanation.
The Business Educator

W. X. Currier, recently with the Danville, Va. Military Institute, is now with the Rider, Moore & Stewart Business Colleges, Trenton, N. J.

T. J. Kisinger, Proprietor of the Utica School of Commerce, Utica, N. Y., on the evening of July 2d will hold an open house, to overcrowding with the capacity of the New Century Auditorium of that city, where he expects to overgrow the commencement exercises, presided over by distinguished citizens of Utica and New York.

J. M. Peterson, of Bridgeport, Conn., is now connected with the Douglas College of Mercantile, N.Y.

Mr. M. M. Link, of Racine, Wisconsin, has taken charge of G. W. Brown's Terre Haute, Ind., Business College.

Mr. P. B. McElroy, formerly of Content, Texas, is now principal of the Commercial Business College, Brownwood, Texas.

Mr. A. C. Moss, formerly of Rome, Ga., is now principal of the commercial department of the Business College, Athens, Ga.

Mr. H. R. Parsons, formerly of the Columbus, Ohio, Commercial College, has accepted the position in the Meadville school made vacant by Mr. Carrier.

W. H. Carrier, formerly of the Meadville, Pa. Commercial College, re-signed his position with that institution and purchased a new location and the building of the old building, and the commercial department is in an office building today.

J. B. Macc, who few years ago published the National Penman, recently opened a commercial school in Natchez, Miss., and will locate there permanently. His brother, A. D. Macc, is principal of Macc College, Tompkins, N. Y. The report splendid business.

W. J. Kinsley, the well known expert examiner of forged handwriting, of No. 29 Broadway, N. Y. C., has prepared a lecture entitled "Tales of Commercial Writing," which he delivers before schools, church and literary societies, lecture bureau, etc. He has heard the same spoken of in the highest terms. From what we know of Mr. Kinsley, we think the lecture will be successful. We therefore hope to have him visit our city sometime and be interested in the same.

Mr. H. T. Loomis recently sold his financial interest in the Spencerian Commercial School, Golden, Mo., to S. Van Vliet, of Kansas City, Mo., Caroline T. Arnold, and Ernest E. Merri, who for many years have been connected with the old Buffalo College. He has rented to them the new building, and the school has been opened.

The thirty-eighth annual catalogue of the Peirce School of Philadelphia came to our desk covered in gray and without illustrations. It has a distinctly literary appear and is without the appearance of a school catalogue, but is one of the most serious publications of the year.

A very artistic and interesting catalogue is at hand from the Remington Typewriter Company, Chicago.

The Brockton, Mass., Business University, C. W. Jones, Prin., greets us with a maroon covered prospectus of 32 pages which is aygroveau.

The Wilmington, Del., Business School, which has been issued one of the finest catalogues of the year. S. B. and R., Kider, Proprietor, of the Practical Text Book Co., Cleveland, Ohio.

"Read and Butter" is the title of a monthly journal of splendid thought, published by Mr. C. H. Rutland, Minn., is issuing one of the best illustrated and printed catalogues that have been seen. The vignette half-tone illustrations as the school are of a very high grade.

One of the most unique and illustrated and newly opened schools dropped into our mail box from North Park, Bloomington, Ill. The catalogue is printed with the most elaborate and costly illustrated journal devoted to business education and the building of the school, that we have ever had the pleasure to examine. Papers and thickness of paper, a distinctness in the cause of educational education which is the school catalogue is printed and embossed in a most effective manner in these colors.

The Michigan Business and Normal Colleges, of both the men and women, is printed on gray, artistically printed, well illustrated catalogue--such a catalogue and publishing of the press--that there is a good school back of it.

The Fort Smith, Ark., Commercial College in issuing its 18th annual catalogue has again given the beaten path in the way of preventing some portraits of the pupils of the typography department, by having them photographed in the act of working upon the machine. The catalogue indicates a most prosperous institution.

Some specimen pages from "The Rogers' Compendium of the Grammar System of English," published by the Rogers' Press, of Macomb, E. T., are very appropriate. These institutions in this system will do well, we believe, to investigate the matter. It is the South and the North and the West, from the publishing Co., Battle Creek, Mich.

The Elliott Commercial Schools of W. Va., located at Wheeling, Charleston, and Fairmont, are securing a most prosperous business.

The New Albany, Ind., Business College journal compares favorably with others in all respects, and the work that is done is done well. The drawing illustrations of the school which we are told are the most realistic that have been made, as they were made from wash drawings of not a very high grade, and as consequence the realistic appearance now demanded.

The Birmingham, Ala., Business College, Willard J. Wheeler, proprietor, is issuing a catalogue of the place, indicating a high grade prosperous school.

The Salt Lake Co., of Baltimore, Md., is issuing a neat folder with grey cover en. The work is most complete and attention is given to detail. What they modestly call a few walls to the old school is shown and the catalogue goes to show that this firm is very careful to not magnify facts concerning themselves and their school, but an excellent work.

A unique and artistic folder dropped into our mail box from the Greek School, No. 57 Washington St., Chicago, III. You had better get an early one.

The Danville, Va., Military Institute is issuing one of the most beautifully illustrated and printed catalogues that have been received by us. The whole book has a distinctive, refined and progressive appearance, and the内阁 paper has been cut with a deckle edge. The half-tones are printed very finely, and show the appearance of a genuine photogravure.

The Bliss College journal, Columbus, O., is one of the most expensively and attractively printed. It is a large magazine paper and unusually large room crowded with pupils.
Finger Action.

Article Number Two.

Chandler R. Peirce, Dayton, Ohio.

It might well be to make a distinction without any material difference between the "finger action" and "movement." Action as compared to Movement or Motion, is in a restricted sense, not possessing the quality and degree of freedom implied in Movement. I'm contending for the legitimate use of the "fingers" in the process of passing through the various stages of transformation.

ONE OF MY CREEDS.

1. The "fingers" have a function as an incipient power.
2. In the introduction of movement, (with small letter forms) the fingers act as perceptible auxiliaries.
3. When control of the "Arm" has been attained, through the degrees, its rapid action, (seemingly) reduces that of the "fingers," to the minimum.

To declare that they have a minor use, but not of sufficient importance to want some consideration, is assuming that neglect of little things, is counterbalanced by magnanimity in greater things.

Comparisons are odious, especially when you intend to convey the magnitude of importance of the "large" over the "small." Why compare salt with flour? What is one without the other, to humanity? And how comparatively insignificant is the former to the latter? Separate them, and what have you in the staff of life? Combine them, with all the intelligence of the hour, and your heart is made warm and rich in sympathy for the unfortunate ones.

To tell the truth, the little niceties cannot be satisfactorily explained in print, or other wise so that immaturity can appropriate a full meaning. None but those who have passed beneath the shadow, can fully understand.

The discrepancy first comes from not knowing the limits, of "finger action," in following the blind copies which bear no semblance of gradation, and in consequence produce impossible barriers, which even the most precocious cannot surmount. After good "form" is established, (which is only consistent with proper gradation and systematic teaching) the child is ready to be introduced to a higher power, which nature in the mean time has fitted him.

Here, let me challenge the indiscriminate teaching of movement, without any conception of good "form," simply because it is prominent in the building of a great structure. Because the boy is old enough in years and wants to work in advanced mathematics, does not warrant his doing so, if he does not know the rudiments.

Anyone can give medicine, but who can prescribe and proportion it to the existing conditions, so that the greatest good will accrue?

The teaching of "Movement" is dependant on conditions, like every thing else, and to misapply them is dangerous and misleading. If you don't know how to ride astride, don't attempt a bronze at the outset.

With no form development, you go up in the air just as certain, as attempting your perils ride. With proper preparation the bronce can be ridden, so also, can the child be trained in Movement, (but not successfully without some previous knowledge of "form") and led along with a certainty and confidence which begots not only a liking for practice, but a fascination which is positive evidence of victory. But who shall lead the child? ??

The application of "Movement" to "Form" is as varied as the applications of Percentage. Each development of any subject is co-existent with superior judgment (plus * * * ) and unquestioningly penmanship is made an exception by * * *

And now, the child is gliding over pages and "rice paper," paper, which, to a marked degree, is permeating the written lessons. (Lessons written at first, mainly with the fingers), and demonstrating that the large and small muscles can act in union, can always equal proportions.

The leading power in the beginning, in time, becomes a modest factor, but the stroke has not lost its savour. Because you cannot see it in general consumption, is no sign of its absence. Different individuals imbibe in different degrees, till they learn by experience that a "pinch" is all that is necessary. So with the child, by constant repetition, the combination is effected and "just how," may remain a mystery. Nature responds proudly to intelligent practice in any field of art, and when once the key-note is discovered the recipient has reasons for rejoicing. Because the Lord High Executive dashes off with the speed of the wind his lightning bolts, (which to you dear, deluded mortal, seems to come from the Arm alone) you afterwards conclude that just what you see the leading power, (?? ??) and the requisite qualifications in our art. It is as delusive as the movements of the prestidigitator, and unless you are imbued with the secrets, you will deceive every time. Let us not deceive ourselves. These implements of war and subjugation, can be made far more powerful if rightly manipulated. While courage depends very much upon the mode of defence, the man behind the gun must be thoroughly informed in the art of war.

In descriptions and directions, the minute is often left to the discretion of the recipient. While a few may interpret the real meaning and profit by it, the mass are blind, to all except what is on the surface. Because you can't see the "action" of the fingers in rapid execution, you cannot conclude it is not present.

The eye always contains "salt," but no house wife was even put to try in any.

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will bring you a list and descriptive matter of some thousands of text books covering every branch of study pursued in schools and suitable for all grades. Chiefly among those adapted for Commercial High Schools and Business Colleges are the well known Williams and Rogers Series, including:

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Pen Written Copies (Reproduced)
Eaton's Business Forms, Customs and Accounts
Robinson's New Higher Arithmetic
Mc Cleary's Studies in Civics
Bachler's Practical Exercises in English
Hill's Foundations of Rhetoric
Maxwell & Smith's Writings in English
Hefley's Manual of Pitman Phonography
Clark's The Government

American Book Co.,
PUBLISHERS,
CINCINNATI, OHIO.
"Penman's Art Journal Library, Volume 1: Ornate Writing" published by the National Penmanship Press, No. 206 Broadway, N. Y. City, is the title of a publication comprising a compilation of specimens of ornamental penmanship in the form of letters, capitals, versæ, etc., contributed to the Penman's Art Journal during the past twenty-five years by noted penmen of the country. The book is nearly 9 x 12 inches in size, and contains forty pages, with manila board cover. To professional penman the work is of special value in that it contains a collection of specimens easily referred to, and to amateur penman it is valuable in that it contains some of the best possible examples for imitation. Price 60 cents.

"The Ideal Arithmetician," a manual for self-instruction by L. B. McKenna, L. L. D., Quincy, Ill., is the title of a very compact yet extensive book of one hundred and ninety-eight pages bound in flexible covers. The object of the book is to place in the hands of aspiring young men and women a manual with which to train their minds to work with modern business conditions, especially concerning reasonings and the application of figures. The largest set, 11 x 16 inches, was next advised all interested to write for further information.

"Complete Shorthand Manual for Self-Instruction and for Use in Colleges" by Alfred Day; published by the Burrows Bros. Company, Cleveland, Ohio, is the title of a two hundred and fifty-page manual of Pitmanic shorthand. The book is certainly well gotten up, and is recommended as one of the leading books of its kind. Those interested in the latest and best shorthand methods will do well to investigate this publication.

"Ames on Forgery," by Daniel T. Ames, San Francisco, Cal., is the title of a book all teachers of penmanship should have. We called the attention of the public to this work some two years ago, but we do so again to direct the notice of our readers to a good thing. No one stands higher on the subject of forgery than D. T. Ames. All interested will do well to notice his advertisement in this number.

"Three Sets of Capsules," photo-engraved from the master pen of A. J. Taylor, C. S. Jackson, Columbus, Ohio, publisher. Price, 50 cents. A very fine job of work, 11 x 16 inches, was made by Mr. Taylor shortly before his death and is the finest set we have ever seen from his marvelous hand.
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A few sets of our new work on "Linear Perspective," for self-instruction, will be furnished complete in the original plates on heavy bright board as follows:
Send One Dollar for Your Order
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We think so, and know you will be pleased.

H. O. KEESLING,
With Rider Business College,
TRENTON, N. J.

CARD S! CARDS!! CARDS!!! CARDS!!!

The Pratt Teachers' Agency
70 Fifth Avenue, New York
Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

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

W. M. O. PRATT, Manager
The Question of Supervisors

One of the supervisor's chief annoyances is the textbook. That is, he frequently finds that he is expected to secure superior results by means of a text not in accord with his opinions. He is not consulted as to what he thinks is right in that particular, but is expected to push the work en-thusiastically and successfully. As a rule the best thing to do is to push ahead with full steam, endeavoring to produce practical results in spite of rather than because of certain text books which he must use. Should he refuse to do this, either the school board will rebel, or the book company. And between the two, he is in a tight place.

Book companies will sell their wares regardless of supervisors. As a rule they have that which they think is best and they will do all they can to get and to keep business. To do this they do not hesitate to buy members where they may to influence their judgment. It is only natural that the book company would antagonize the supervisor who antagonizes its books. The thing to do is to use the books or "light it out if it takes all summer." Supervisors ought to be consulted as to what they desire and they usually are and then held responsible for results. The average member of a school board does not have enough time to determine the relative merits of textbooks. This should be determined by the supervisor, superintendent, and committee of principals.

All of these things but emphasize the need of supervisors; of supervisors who are intelligent, skilled, and strong enough to win in the line against unenlightened or moneyed opposition. Much trouble along these lines could be avoided by the employment of tact. Were the writer appointed to a position as supervisor his first efforts would be in the direction of pleasing the child, the teacher, the parent, and the school board. He would do this with a view of gaining and establishing confidence. After that he would then endeavor to secure textbooks to his liking, and as a rule success would crown his efforts. The right text book is seldom the one that wins.

Textbooks are important, but between a good text and a poor teacher, or a poor text and a good teacher, the latter combination is the better by far of the two. But, better still, is the good text and the live teacher.

Supervisors themselves are sometimes at the bottom of this textbook business. They sometimes have books of their own which they wish used for the money they may make out of it. Naturally this looks suspicious, and the school board really does not know whether the supervisor is bent on results or riches.

The average supervisor succeeds in securing what he desires by tactful methods, and no one has a better opportunity of winning popular approval if he desires. This he can do by displaying the work of his pupils at public gatherings, conventions, etc. Displays of penmanship and drawing stimulate interest and arouse enthusiasm. Classes in music and calligraphy are in demand at entertainments. Through these and other means the work of the supervisor may be shown for what it is worth.

This is a pen sketch of Mr. Dave Parkinson, the illustrator, who is responsible for our new heading for the Department of Business Education. It easily discloses, as does also the above sketch, that Mr. Parkinson is doing up-to-date drawing and designing. He is a native of Canada, attended the Zanerian in '90, and has since been employed in Columbus, Detroit, and Cleveland. Doing the work he can do best, Mr. Parkinson owes what he has largely to industry and optimistic perseverance. He is possessed of a fine physique and good health which in turn are in part at least responsible for his congeniality. You'll have the pleasure of seeing more work from his head and hand in the Business Educator.

PROOFREADING AND PUNCTUATION,

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John Jones.

BY G. E. CRANE, MINNEAPOLIS, MINN.

The foolish and obtuse are often deceived by others, the shrewd and quick are often deceived by themselves. Without that best of all qualities of the mind, common sense, there is little to choose between the two.

There is not so great a fool on earth as the civilized man, when he is one.

G. P. R. James.

BY T. COURTNEY, PROVIDENCE, R. I.
At a Special Meeting
of the Board of Directors of the

UNION SAVINGS BANK

EATON, MASS.

held at their Banking Rooms, Wednesday,
February twenty-second, Nineteen Hundred and one,
the following preamble and resolutions were unanimously
adopted:

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For second inside page of an engrossed booklet. The letters in the scroll are made without outlining. Use a very coarse pen for the first strokes, and a finer one to put on the finishing lumps and fine lines. The principal line may be on a simple curve if desired. The lines of script can be separated more when it is desirable to cover more space. In a booklet with pages eight inches wide leave a margin of one and one-fourth inches.

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Address, ZANERIAN & BLOBER, Columbus, O.
Demand for Sign Show Cards, Advertising Signs, Tickets, etc., is on the increase. The general competition in the display of advertising is responsible for this. Retailers in all progressive cities and towns content strongly for first position in the attractiveness of their windows, and the publicity that can be given to the entire store and goods through neat Sign cards.

Original ideas that will increase business are always rich in opportunity for the alert. From a merchant's viewpoint, show cards and tickets call attention and sell goods that otherwise, very often, would lay on the shelf. Now show cards are assistant clerks. An artistic display card in the window speaks louder than words. The art of show card lettering can be acquired by the student with a reasonable amount of patience, and plenty of practice.

The student who has acquired a fair degree of proficiency in this class of lettering will find a steady and increasing demand for various styles of display signs and cards in any locality. Good show card writers are always in demand, they have no "dull season." Lettering of this class is today a recognized business necessity, and a valuable accomplishment for any young man, clerk, or window-striker in business.

In order to begin practice in lettering soon as possible, we will now get ready for business.

How to Hold the Brush.

The brush or lettering pencil should be held similar to the manner of holding an ordinary pen or lead pencil, except that the brush head should be held in the hand with the fingers, and the handle will lay on the table or desk. This will allow the hand to roll on the fingers without disturbing the pencil. For card work the arm should rest in a natural way upon the table or desk. This will allow the hand to roll on the fingers without disturbing the pencil. For card work the arm should rest in a natural way upon the table or desk. This will allow the hand to roll on the fingers without disturbing the pencil.
Lettering and Designing

Number Fourteen

BY E. L. BROWN, ROCKLAND, MAINE

This design was made and used for a catalogue cover, and it contains much practical lettering and designing.

Suggestions: Size of original about 9 x 12 inches; sketch words "Business College" first, making initial "B" seven inches long, and arrange the bulk of the decoration around this letter. The remaining letters should be one inch in height. Strive to obtain the graceful sweep of the scrolls containing words "Annual Catalogues," "Union," etc. Observe that the curves are well formed and that your design hangs together, so to speak. Don't use profusion of lines in shading around the scrolls and letters. Study the shade lines of the copy very carefully. Observe the points where the darkest shadows occur. The lettering was all executed freehand with the exception of the words "Business College." Many of the letters should be stamped in with a broad pen, and afterwards finished with a common pen.

Students' Specimens

The Rowe College, Johnstown, Pa., held its commencement exercises on Thursday, June 30, in the Opera House, at which time 15 pupils received diplomas, being the largest graduating class in the history of the college.

Messrs. Joseph Lening and D. E. Waitman, who have been connected with Bank's Business College of Philadelphia, have started a school of their own, the name of which is Philadelphia Business College. We wish them success.

Miss Mary E. Baker, the accomplished penman and teacher of penmanship and drawing of Belness Falls, Vt., has been elected to the position of supervisor of drawing in the public schools of Rutland, Vt. We congratulate Rutland upon this accession to her schools.

Mr. E. A. Plummer, penman in the James-town, N. Y., Business College, submits specimens of students' work showing that he is teaching an intensely practical hand, and that they are acquired in the same.

J. S. Clay, penman and commercial teacher in the Bingham School, Mebane, N. C., submits specimens of students' work showing that he is a practical teacher of practical writing.

S. X. Falder, penman in Jones Commercial College, St. Louis, Mo., sent a batch of specimens from his summer class in business writing, which not only disclose splendid teaching and practical writing, but a large school as well. The specimens are among the best we have received at this office, indicating a strong tendency toward individuality, as the specimens are not all alike, and with but few exceptions are all splendid business writing. Mr. Falder is certainly one of our most progressive and practical teachers of writing.

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Lessons in Off-Hand Flourishing.

BY

W. E. Norton

Brooklyn, N. Y., 357 Fulton St.

Number One.

It is doubtful if any line of art work requires more practice than off-hand flourishing, and yet in the eyes of some, nothing has less utility. If one begins to practice this branch of penmanship with the sole idea of making money out of it directly, he will very likely be disappointed. But still it has its uses, as the practice of off-hand flourishing is not altogether a waste of time and skill. To that work known as artistic engraving, it is almost indispensable, for nothing trains the hand and cultivates a light touch like flourishing, and the designer who has become an expert in flourishing can lay out a piece of simple or elaborate work with far more ease and dexterity than one whose hand is untrained in this direction. Such work in the designers and engravers line consists in drawing scrolls, curves, etc., and when done with the off-hand movement as used in flourishing it possesses a great deal more life and spirit than when worked out in a slow laborious manner.

Flourishing is used to a great advantage in embellishing certain styles of lettering, Old English and German text especially, and unless done off-hand it never looks right. Thus it is, this much condemned art has its place, and in a way can be made profitable if combined with other kinds of skilful work.

The market for flourishes, swans, eagles, birds, etc., is indeed small, but as the practice of such is very pleasing and fascinating and a fine training for the hand and eye, we will have to touch up on it in the course of these lessons. Writing teachers who can throw off these little designs in a rapid, easy manner will find such skill a great factor in waking up a class and keeping up an interest in the subject of penmanship.

Movement.

Movement is almost everything in flourishing. A bold, free, whole-arm movement, with a strong yet delicate touch is the thing. Fore-arm movement is also used in some of the minor strokes and occasionally the finger movement; a little judgment combined with practice soon tells which is best. Control of arm seems to be the main thing in execution. So much of this whole arm practice is necessary that right here it may be said that it is a great help in blackboard writing, and while one is practicing flourishing he is at the same time constantly bringing into play these movements so necessary for bold, strong blackboard work. Here then is another incentive to practice flourishing, as the blackboard is not always at hand.

Exercises.

It is impossible to do a good piece of work before acquiring strength and precision of movement, therefore practice as much as possible on simple strokes and curves, ovals in particular, as given in the exercises herewith.

Learn to make ovals in every position. Practice also on straight lines, then slightly curved, then combine simple and compound curves and see if you can get harmony, symmetry, and a pleasing effect. You will find it exceedingly interesting when you can make these free, rapid strokes of the pen represent and mean something, then it will be no effort or drudgery to practice, but rather a most fascinating pastime.

Form.

Some imagination and idea of form are just as important as the most perfect control of hand and freedom of movement. Graceful curves and fine smooth shades amount to very little unless well arranged. So it may be seen that in flourishing two very important things are required, form and movement, as when used together beautiful effects can be produced.
In this lesson we take up again the study of texture. As an illustration I have prepared a drawing from one by Mr. D. A. Gregg, one of the masters of architectural rendering. The cut is of an old blacksmith shop, Swanton, Vt. The sunlight effects in this are an exhibition of masterly skill and directness. The student will note that the lines of brickwork are everywhere brought out, while a few of the bricks are indicated quite clearly. This drawing is of an entirely different style of technique from any shown in this course of lessons, and the student will do well to try and appreciate the general tone and feeling expressed in this particular rendering.

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1890
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"SPEED DEMANDS CONSIDERABLE SLANT" ETC. ETC.

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The Bowen-Merrill Company
Indianapolis, U. S. A.
Important Announcement.

Last May we received the letter herewith presented from Mr. Huntsinger. It caused us to resolve to do that of which we had already given some thought. We immediately entered into correspondence with Mr. Hinman, with the result that he consented to undertake the task of preparing a History of Pennm and early Business Education and Educators in America.

Mr. Hinman is the one man living to do the work, and from what we can determine from the correspondence we have had with him, and from what he has already had from pioneer business educators who are still living, we can assure our readers that a most interesting and valuable series of articles of indefinite number is in store for them.

The work will demand much of Mr. Hinman's time and effort, and on our part no small expense. The profession will be the richer for it. We would advise that you secure each and every number containing the History, as it will sometime be prized beyond price.

MR. C. P. ZANER.
COLUMBUS, OHIO.

DEAR SIR: The Business College Profession lost its historian in the death of the late S. S. Packard. There is no man now living who could write so complete a history of what the Business College Profession has done; its stages of disappointments, prosperity and progress, as could the late S. S. Packard. The point I am about to make is: What may be done in the way of preserving the history of our war horses, or veterans as you would probably call them, in penmanship? There are but few of the old members left, who know details, from the famed Platt Spencer down to the present generation. Would it not be a capital idea to publish in book form a history at some length, with possibly illustrations, of the work and character of penmanship, from the time of P. K. Spencer, Sr., to the present day? The only man that I can recall now, who is able to give that information as it really is, is the person of A. H. Hinman, of Worcester, Massachusetts. Hinman has all this information at his fingers' tips. I believe he could make a readable article on the subject. I am equally sure that the profession would be more the gainer by publishing such an article. Possibly it would stir up the old memories of the remaining few men, who can recall from actual experience, the teaching power of the renowned John D. Williams and William H. Duff of Pittsburgh. It seems to me that such a history should be preserved in type form. I feel sure that Mr. Hinman would be willing to lend a hand in this matter. Possibly L. L. Williams might be induced to write a column or two on the subject. J. F. Mosar of Boston would also be able to furnish some data. I should rather like to see this history written by men outside of the Spencer family. The judgment of outsiders would be better than the descendants of the families. Then there is that inimitable penman, that true type of manhood, H. W. Flickinger of Philadelphia, who could render some exceedingly valuable assistance in giving data concerning the great penmen of the land. Who does not believe in H. W. Flickinger? To me he seems to be the essence of all that is great and good in man. He combines the judgment and skill of an expert with a modesty of demeanor that is not equaled by any other man in the profession.

Now, Mr. Zaner, as an exponent of good writing, of all that goes towards making up the sum total of skill and judgment, you are the man to publish such a history.

May 16, 1902.

I know full well that there cannot be any money in it, but the best things of this life are not purchased with money. You have done a great deal of real service to the profession of the present age, and that of the profession yet unborn. Your name will be handed down to posterity as a progressive educator.

I trust this letter will appeal to you, and I also trust that you will publish in the near future such a history.

With very best wishes for your best health, your business success and prosperity generally. I have the pleasure to subscribe myself,

Yours most sincerely,

E. M. HUNTSINGER.

Mr. A. H. Hinman.

Mr. E. M. Huntsinger.
Lessons in Practical Business Writing

By

N. O. Keesling. CANNON'S BUSINESS COLLEGE.

Lesson 8.

Copy 1: Review reverse oval one space high, then try exercise on capital Q, start with the loop. Copy 2: Start left to the line down, keep loop at the bottom parallel with base line, watch slant. Copy 3: Make round at top, and on base line. Retrace same as small n. Copy 4: Start same as figure 2, make small loop in center. Backslant shows about the right slant. Copy 5: Work hard on the review words.

Lesson 9.

This lesson is to develop capital stems, and if mastered, will assist you in making one third of the capital letters. Start the stem left to the line down, stopping on the base line of the last downward stroke; watch the slant carefully, then try joining the capital stem with the other copies as shown by illustration.

Lesson 10.

Copy 1: Review exercises on capital W, it is a good one. Copy 2: Watch height and width of capital W, and remember that the parts gradually decrease in height. Make turns round at top. Copies 3 and I show two styles of small w. Try to keep all parts the same height. Copy 4: First stroke shorter than the last; watch width; stop the last downward stroke just after crossing the stroke parallel with base line. Copy 5: Keep small letters all the same height.
Lesson 11.

In making capital X, retrace the downward stroke at least half way up. Remember to stop at all sharp turns. Finish with a curve. Small o should be made one third higher than wide. Close it at the top. Figure 5 should have a sharp angle in the center. Join the dash to first part and keep parallel with base line.

Lesson 12.

Try capital Y exercise, making the first part reverse and last part direct oval. Watch beginning and finishing loops in capital Y. They should be made about the same size. Make small a pointed and close at the top. Watch turn at base line. Start figure 6 with a straight line and watch finishing loop. Give the words plenty of practice, watching height and spacing.

Lesson 13.

In capital IF we again make use of the capital stem. Notice how capital IF stands on the line. Keep all parts open and angles clean. Small c is made similar to the first part of small a, with the addition of a little hook at the top. Do not lift the pen. Watch the compound curve in making a figure 7 and make the downward stroke longer than usual.
Lesson 14.

I prefer the last style of capital H, and suggest that you start it just a little above the base line, making sharp angle at top and finish first downward stroke with a dot. The last downward stroke starts with a curve and gets straight as it approaches the line. Curve the upward stroke in small r, make a sharp angle at top, a square shoulder and bring the last stroke down parallel with the first one. Figure 8 starts with a dot and the upward stroke gives it the slant.

Lesson No. 22.

We have for this lesson the capital H, beginning like M. Learn to make the two parts of the letter well before combining them together. Make last part of the H with a downward stroke, pausing at base line and finishing with a small loop, joining the two strokes together.

Fill page after page of the word copy.

Lesson No. 23.

You may begin lesson 23 with the indirect retraced oval, finishing the same with a small flat loop and a compound curve. Drop last part of the 2 in below base line. The 2 may begin with a small loop or small straight line. See how many times in a minute you can write line No. 80.
Lesson No. 24.

Beginning this lesson with the capital I' exercise, which is composed of compound curves. Turns at the base and headlines should be round. Gradually let the exercise diminish toward the base line as you move the pen across the paper.

Finish letter slightly below full height of letter. Line 91 begins with large indirect oval exercise. The capital I' is similar to the I, except that the up stroke is retraced same as in capital A. Practice the words with a full and easy movement.

Lesson No. 25.

We have for lesson 23 the capital I', beginning exactly like the U. Care should be taken in finishing the letter not to get the loop too large. The up stroke of the loop should cross down stroke on base line. Second style of I given makes a splendid business letter. This style of letter is finished on base line, with two compound curves and a sharp hook. A great deal of systematic practice on the words and sentence given will mean a great deal to you in the way of improvement.


To develop the Z we have two indirect retraced ovals combined together above and below base line. Oval below base should be smaller than the one above. Fill several lines of the oval finished with the loop. Make a short pause at base line on downward. Top part of second style of Z is made like figure seven. Write the word Zanerian without lifting the pen from the paper.

Lesson No. 27.

Make light line oval exercise one large space high and make from 125 to 150 downward strokes of the oval per minute. Second exercise is the oblique straight line with connection. Start exercise full height of letter and diminish toward base line. The first part of the W will be found similar to the first part of the X. Make second part of letter as high as first part. Notice that the second down stroke curves slightly at the base line. Last part of letter should be about two small spaces high. Practice each word separately until you can see some improvement before leaving it.

Encouraging Words from I. O. Crissy.

Renewing his subscription to THE BUSINESS EDUCATOR, part of Mr. Crissy's letter is as follows: "I congratulate you most heartily on the change of name of your journal, and also congratulate you on the excellence of your editorial department. Your September number, thanks to the indefatigable work of Brother Gaylord, presents the best report of the Department of Business Education, N. E. A., that has come to my notice, and I thank you sincerely for the very handsome presentation of my address as president.

My extensive list of periodicals since I began my work as Inspector has been rather a heavy draft on me; but I am going to cut off some of them at the end of the year. I take pleasure in enclosing $1.50 for which please enter my subscription to your journal one year, and also please send me a few extra copies of the September number."

Inspector Business Education, Albany, N. Y.

Truly encouraging and appropriate words from one who looks below the surface of things. It shall be our constant endeavor to make our journal so valuable to the great cause of practical education that Mr. Crissy's name will always be found on our list.
Failures in learning to write well are due, to some extent, to the same causes of other failures. "Stick to your text" is an old saying and a good one. Stick to the base line in writing and you will be less likely to write illegibly. Then try to write between the ruled lines, using the eye only to regulate the spacing. See how uniform you can maintain the appearance. Write one word over and over many times until you see material improvement. Do not go from one copy to another until results are plainly noticeable.

Use a rolling movement in finishing the B. Drop nearly vertically after finishing the oval part of R. Retrace the first part of these letters at least half the height of the letter. Join the capitals with a free, retracing, and rolling movement, pausing at the finish of each before beginning the next letter.

Benjamin Runyan, Bennington, R.I.

The figures should be practiced in the order given, first in their natural order, and then according to similarity. The little finger need not slip while making figures; neither do the fingers need to act much. The movement comes mainly from the arm but is modulated and controlled by the little finger resting rather than slipping. Form the habit of making figures simple and intensely plain. Omit the commonly used initial or up stroke to the figure T or it may be mistaken for 7.
Learn to make figures in columns by watching the column as well as the figure while making it. This can be acquired so that neatness and plainness will both be objects of comment. Unlike letters, figures have no relationship by context, they therefore need to be unmistakable, and merely recognizable. Make them so plain that even when you make them hurriedly and under adverse circumstances, they will be legible at a glance.

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These letters are relatively difficult to make well—more difficult than any we have thus far had. In joining the $t$, pause at top before starting down in order to insure a retracing. The $d$ is the same as $g$ except that the second part is the same as $t$ without the cross. The $p$ is on the print order, therefore plain. It resembles a $d$ reversed. Cross the $t$ carefully and never loop it. Close the $d$ or it will resemble $c$ or $d$. Close the $p$ or it may resemble $j$'s.

- Use a free, in-and-out action of the arm in making the exercise above. Then make the forms following it and on the same line somewhat more deliberately. Begin $h$ the same as $t$ and finish like $n$. Begin $k$ the same as $b$ and end it like a capital $K$ reduced in size. The looped $h$ and $k$ are not as legible as the ones given, and these are easier and require less finger movement. In fact, simple forms demand less finger movement than intricate forms.

- These letters are comparatively easy. The construction is simple, therefore easily comprehended. Finish the $K$ nearly vertical, begin it the same as $H$ and finish it like $K$. Practice the exercises with a free and easy swinging movement. Watch the spacing between the small letters and do not forget to "stick to the line."
New Name Pleases Mr. Flickinger.

"I congratulate you on the new title for your excellent journal. It's a great improvement over the old, which was too clumsy. I never liked it."

H. W. Flickinger,

We are pleased to say that the many friends of our journal have been practically unanimous in their approval of the new name. Mr. Flickinger's words are similar to those we have received from a large number of others.

Of course, it should be well understood that all the old features which have made the journal popular will be retained and improved as far as is possible, while new ideas will find full swing in our pages from time to time.

It's Daddy Golder Now.

Born, August 26, 1907, to Mr. and Mrs. G. A. Golder, St. Paul, Minn., a bouncing 82-pound girl, named Mary Edna. All are doing well; the father included.

Men's muscles move better when their souls are making music."

"Truth is the highest thing that a man may keep."

"The way of honest fame is this: study to be, what you wish to seem."


Practical Vertical Penmanship Copies.
The new building at the corner of Wabash Avenue and Monroe Street, Chicago, to be occupied by the Metropolitan Business College, was started July 6th, though August 8th the twelve stories of construction work up, and the sing for the first two or three floors had been laid. The building is to be completed by February of the Chicagoans generally. The next time the Federation meets in the image, the public will be in the largest building on Wabash Avenue, north of the famous Auditorium.

We found Brother Gregg away, as an Irishman might say; Mr. Young was on a trip of inspection to Bloomington, a number of his fellow members of the Chicago City Council, observing how people lived in the right and Rural Life in Crawford (Chicago), has a rapid transit problem to some of his friends jokingly say—was just starting for a Prince Henry stay to before school and after school, or a C. W. Kint, the genial shorthand man, was visiting New York. Mr. Fish of the Gregg schools shows very substantial growth at the end of its first year under the principle of expansion.

D. B. Williams, formerly with Orr & Brothers, now with the Department of Education, opened up a school of his own in the uptown district.

J. F. Fish, whom many of our readers have not met, is a convention speaker opening up a school this fall on the North Side. He is in good company with the Metropolitan Business College.

Cleveland is smoky, Pittsburg is smoker, and Boston is second. In the business districts they are each too miserably crowded. After leaving the city, especially on Wentworth Avenue, the sights, sounds and smells combine to make an indescribable sensation without regulation.

Chicago has the "soliciting" disease in the home of a Mr. Newtin. The principal of one of the largest schools said that he felt sure there were some one hundred five or six solicitors in the field there during the first week in August.

Another principal of one of the large Chicago schools said that he of his personal acquaintances, his own daughter, his son and his son-in-law, had been soliciting. He had planned to take a few days off on the street line before last day, just after luncheon, when he had settled himself for an afternoon with one of the latest books, a man called and spent an hour with him laboring to persuade him that — Business College was the best in the city; just as his interest, after this inter-ruption, began to take hold of the store he would visit on the street line the next two. He put in an earnest half-hour with
this misguided father, and then took his departure. Evening was drawing on, and the irritated patient vented his misgivings in malapologies on the business colleges and their salesmen, once more turned to his pillow. He woke up from his sleep before dressing for dinner, but just as he was starting for the dining room bell, the skin of his head began to burn. Turning to the front door, he met a strave gentleman who apprised himself of So-and-So's Business College. The fond father caught himself in a sudden convulsion, and the burn became intense, while, with piteness strictly feared, he looked into his second face, waved it, and blushed and...
The auditor should not spend all of his time, as many do, in looking for the third-class of errors, as this is the kind he is least likely to find. Ninety-ninth of the crookedness in books is perpetrated under cover of the other three kinds of errors. Defalcations are generally committed by persons who thoroughly understand the books of the business, and these defalcations are so cleverly covered up as to tax the skill of the auditor to the utmost. This fact should be kept in mind, and where fraud is suspected he should be more careful in critically examining every transaction in detail; every erasure, alteration, cross entry, and interline should be carefully examined, for every dash, dot, or character may have a meaning.

Qualifications of an Auditor.

It is not an easy matter to state just what the qualification of an auditor should be, but the qualities that go to make a successful auditor may be briefly indicated. Undoubtedly the higher his educational attainments the better, but, in addition to this, a special knowledge of the particular duties and responsibilities is absolutely necessary. He should be a man of reliable character, having good judgment and plenty of "back-bone." He should be a man of uncomprising integrity, acquainted with his duty and willing to do it without fear or favor. He should thoroughly understand financial and business matters, and have a working knowledge of the principles of political economy.

So much depends upon the skill and judgment of an auditor in the infinite variety of circumstances with which we will be confronted, and there are so frequently occasions when he may be called to demonstrate his views, that a special training for such duties will be found invaluable. He should therefore have a thorough knowledge of bookkeeping in all its phases and be a good accountant. As an accountant it is likely to be a good bookkeeper, but the bookkeeper may be far from being an accountant. The bookkeeper may be able to do only routine work such as posting, etc., but may not thoroughly understand the principles of bookkeeping, nor the bearing of one account on another, nor the relation between capital, revenue, etc. Such a man would be of no use as an auditor; he works mechanically and not by principle, and his accounting knowledge extends no further than the requirements of his particular set of books. It is a common thing to see auditors appointed by trading and financial communities, societies, churches, etc., who know absolutely nothing about the science of accounts, nor even the principles of conducting an audit; the main qualification would seem to be that the particular person appointed had a "pull" with the officials or that he had exhibited at times an aptitude for figures. No one will dispute the fact that there is absolutely no substitute for ability, nor for the assistance of the auditor, and that sooner or later the clash will come which will show conclusively the falsity of such appointments. Where two persons conduct an audit it may be sufficient that only one of the two be a professional, while the assistant be a man capable of doing accurate checking, etc., but it must be understood that the audit is under the direction of the professional.

In England it was necessary to serve an apprenticeship of five years under articles with some reputable public accountant before being entitled to the distinctive title of auditor. While that is not required on this continent, it behoves the person who aspires to the position of auditor to secure as much practical training as possible with some good firm, as bookkeeper, and later to engage as assistant to some professional accountant in order that every detail of the work may be mastered.

The next article will be devoted entirely to the details of an audit.

Commercial Geography in Current Literature.

Miss Laura V. Horne.

TRANSPORTATION.


From New York to Chicago in Twenty Hours, Russell Doubleday. World's Work, August, 1902.

RUSSIA.
The Future of Russia. Nineteenth Century, 1902.

GERMANY.
The Anti-British Movement in Germany. O. Eltzacher. Nineteenth Century, August, 1902.

COTTON.

The Southwestern States.

CUBA.

GREAT BRITAIN.

MACHINERY.

CUBA.

ECONOMICS.


CENTRAL STATES.

The Education of a Stenographer.

Paper Read by Mrs. N. L. Veenefiek, Principal Alpaca Business College, at the Ninth Annual Convention of Business Education, at the National Education Association, Minneapolis.

As seventy-five per cent. of stenographers are employed in business offices, the opinion of business men and teachers as to the fitness of young women to undertake the equipment of a shorthand secretary or general office annamnestic is of first importance to us in determining the essentials of a stenographer's education. The employing public, while the schools lay down a standard of requirement which is steadily moving upward, and the schools training in this particular branch of practical education fail in their duty if they do not elevate or sustain their standards, as well as test and increase their production in proportion to the advance in the demand. As indicating how high that standard is, I insert a few of the replies I received last month from a number of prominent business and professional men to whom I addressed these questions—

Some Practical Questions.

1. Wherein do stenographers most frequently fail to meet the requirements of business offices?

2. Why do you place the responsibility for these defects?

3. Considering a practical course of stenography, what would you advise as to:
   a. Content of curriculum.
   b. Speed requisite in both shorthand and typewriting.
   c. Tests—in other words, what proficiency would you require for a certificate or diploma?

Some Thoughtful Answers.

The President of a corporation which has made itself felt in trade matters this past year, wrote: "A stenographer should, first of all, be intelligent, quick to catch the language and meaning of the dictator, rugged in spelling, and use of good English, able to punctuate, type, and make short-hand notes, etc., and arrange it pleasingly without being told. She should at least know the elements of bookkeeping, and be able to make ledger book entries, classify and file letters and papers so that she can produce them without delay. The ideal stenographer for any business man's office, must be neat, methodical, and secretive. The stenographer who does not understand that the secrets of the office should never pass beyond the office door, is dangerous. Schools should train particularly on this point. Also, a business stenographer should be good in figures and ready in the correction of errors of all kinds.

Who is to blame for the great number of inefficient stenographers? The schools. They don't require enough special as well as general training, and of time is too short. It should certainly take as long to make a good stenographer as to make a good dentist, civil engineer, etc.

Another wrote: "A good stenographer is one who can spell. The stenographer who is generally well informed. Shorthand without a good English education back of it simply qualifies some young man or woman to be an aggravation—a thorn in the flesh to be endured. It is a hard problem for the 'steno' who, in transcribing a recommendation of our head chemist, made the statement, 'He is a thinker,' read 'He is a thin cur.' Can you teachers weed out such stuff material? It seems to me this is where your duty lies."
A lawyer wrote: "As you know, I lean decidedly to the culture requirements of a stenographer's education. Thorough drill in English, composition, business forms and on-tons, legal papers, and a general knowledge of English literature and history, and familiarity with the elements of the sciences which are such an important factor in the business of today, are as necessary to the stenographer as ability to take dictation, shorthand, and typewriting.

Here is the opinion of a successful teacher of shorthand: "I wish to think of the profession of stenography seriously—as a distinct business venture, rather than as a temporary step in the public schools. Better! A groundwork of English, composition, spelling, and punctuation must be had by every stenographer. In addition to these, for the better class of positions, a considerable knowledge of bookkeeping, familiarity with business papers, and a great deal of information of a general nature, increase a stenographer's usefulness very greatly." And another wrote: "The crucial test of knowledge of English is composition. One who can read good literature intelligently, and can write English with purity, force, and clearness, has a sufficient command of the language to meet the needs of anyone except the professional instructor."

In the light of these replies, and from what we hear and read on all sides, we have a pretty good basis from which to figure out the essentials which should enter into the training of a stenographer.

Native ability, the quality known colloquially as "gumption," scholarship; these are the things required to make stenographic service effective. Not the least important of these requisites is "gumption," used in the sense of ready perception and discrimination, quick discernment, acuteness, common sense. The stenographer who has not "gumption" is a nuisance, and the uncultivated one, an asset on the part of some school.

But what shall we do with the students who lack this sense of the relational things? Don't try to make stenographers of them; that is just to something else, keep them at other work until the quality of "gumption" is acquired. In this day of liberality in school matters, there is seldom any excuse for mistake in the selection of the trade or profession best adapted to any student's particular abilities, acquirements, and the time at his disposal.

No matter what other sins we may have to answer for, let us see to it that turning out poor stenographers isn't one of them. There is no sense in it, no cause for it. Young men and women who haven't gained this respect than the public schools, and the teacher of business subjects who does not feel that his responsibility is first, always, to the profession he represents, falls in that highest attribute of a teacher—its which makes for character in his students.

STENOGRAPHY SHOULD NOT BE OBLIGATORY.

Business education within the scope of secondary schools naturally divides itself along two lines, bookkeeping and stenography. Necessarily, these two courses of study overlap, and there are those who advocate that, especially in the public schools, there shall be only the one commercial course, made up of bookkeeping and correlated branches plus stenography and typewriting; but it is but fairly to the students who wish to prepare for positions as bookkeepers only to make stenography and typewriting obligatory. Ability to do business and record business are the requisites of the bookkeeper or business manager. The successful bookkeeper need not be able to write shorthand nor operate a typewriter, but the successful business stenographer must be footed in bookkeeping and business practice, commercial paper, etc. Hence, it is the stenography course, which, in the secondary schools, should require the longer time and greater preparation.

THE MARK STECNOGRAPHER IN DEMAND.

Especially is this true of male stenographers. Last year the employment department of the prominent typewriter company placed 1635 stenographers in seven of the largest cities of the United States. Of this number less than twenty nine percent, were men, although the number of calls for men stenographers to replace women agencies alone toped up forty per cent, a fair average of the discrepancy between the demand and the supply for this kind of stenographic help throughout the United States.

The Government pays men stenographers $1200 a year at the beginning, which is increased to $1400 in six months if the service is satisfactory; but even at these figures, Uncle Sam cannot secure all the men stenographers he needs; and the demand is equally great from business and professional offices.

This demand for men stenographers does not indicate any desire on the part of the Government or of business or professional offices to supplant women stenographers. Last year's marvelous increase in the number of women stenographers placed in good positions indicates that stenography has opened up to women a source of permanent as well as profitable employment; but there is a class of stenographic work for which men are especially desired, and it will be matter for congratulation if the public schools are more successful than the private schools have so far been in inducing young men to fit themselves for amanuensis work.

By making the course sufficiently thorough on the side of business training, the stenography course should attract both sexes equally.

A SUGGESTIVE SHORTHAND COURSE.

I herewith submit a course in stenography, which, probably, will require two years of high school time, because of the long vacations, short hours, and class-plan of work.

Stenography—Theory of stenography, according to system used. After the textbook part of the work, with daily drill in phonetics, carefully planned dictation exercises leading to accuracy and speed in taking and transcribing business letters, literary, legal, scientific, and historical matter, contracts, specifications, etc.

Time—Throughout the course.

Tests—1. Ability to take new matter easily at a minimum rate of 100 words a minute and read back in the same time.

2. Ability to write from memory from 500 to 750 words of new matter, covering a wide range of business subjects, general information, legal papers, contracts, ordinary correspondence, etc., and to make correct typewriting of the same as given in the typewriter in not more than four hours.

3. Ability to take lectures, sermons, testimony, depositions, etc., and to transcribe same correctly.

Typewriting—Expert or piano method (correct position; proper stroke; location of keys not dependent on sight; use of all the fingers; continuous movement of the carriage, the hands writing as the eyes read.) Word per minute rate of leading machines, plain copying, copying from rough draft, legal and business papers, invoking and tabulating, making carbon copies, duplicating processes, letter press work, indexing and filing, writing from dictation, speed drills, arrangement of subject matter as to..."
Headings, margins, spacing, paragraphs, etc., and adjusting the matter to the size of the paper.

Practice—Practice daily throughout the course to insure muscular endurance, quickness, and accuracy of sight in following copy, and keen development of the sense of location.

Tests—1. Ability to copy plain manuscript or typewriting at the rate of thirty-five words a minute for one hour, the transcript to be well arranged, accurate, free from errors or faulty typing.

2. Ability to write accurately from dictation, a book, or a newspaper, at the rate of a minimum of fifty words a minute.

Bookkeeping—Thorough grounding in the elements of single and double entry bookkeeping, business practice, simple transactions, and the correct handling of ordinary record books, business forms, practice in making deposits and keeping bank account.

English Language—Spelling, pronunciation, word study, composition, punctuation, business grammar, special rules, grammar principles, dictation, synonyms, essay writing, and structure of the paragraph, impromptu writing, proof-reading.

Literature—English and American classics, with particular attention to prose style. Selected reading, as a basis for speed practice in both stenography and typewriting.

Selected plays of Shakespeare.

History and Biography—American, English, general. History, biography, and literature can be handled through dictation, weekly quizzes, and assigned readings.

Arithmetic—Practical problems covering every subject of business arithmetic, daily drills in rapid calculation, speed practice, metrication, money, weights and pay rolls, foreign money, and exchange.

Current Events—Correspondence—Arrangement and style of letters, exercises in correcting, condensing, and summarizing, one letter relating to special subjects, contracts, sales, credit, collections, social letters and forms, telegrams, circulars.

Business Forms and Customs—Commercial invoices, sales and purchase orders, bills of lading and manifests, discounts, securities, collections, filing devices, card index.

Penmanship—A plain rapid business hand. Time, at least one hour a day until proficient.

Commercial Geography—a general survey of the subject with emphasis on the commercial, industrial, and economic geography of the United States.

Commercial Law—Fundamental principles governing the ordinary activities of business; paying particular attention to contracts and negotiable paper, principal and agency, common carriers, bailment, partnership, etc.

Civics—Constitution of the United States; principles of government. Dictation from any good text on Civil Government.

Elective courses—(One course may be chosen; two may be taken if elected in the third year through dictation): natural history, geology, chemistry, physical geography, physics.

Conversation and Impromptu Speaking: One hour a week.  

Electives: To those who have good standing in the principal branches of the courses—algebra, elementary geometry, Latin, Spanish, French or German.

In many schools, this course has been in operation for a little over three years, and has resulted in stenographers of creditable mental development and intellectual power.

The average time for the completion of the course has been fifteen months. We work on the credit plan, and how long it takes any student to get the required number of credits for graduation depends entirely upon himself; his previous preparation, natural ability, application, and the number of hours he works each day. He may, at any time, ask for a transcript showing what subject of the course, and showing the required proficiency, he is given credit.

SHORTHAND COURSES NOW TOO SHORT.

In conclusion, I take the liberty of quoting from a paper by Mr. Charles Victorri before the National Shorthand Teachers' Association last year: "Allow me to suggest a thing which has long been a handicap to school men and educators in stenographic typewriting, and which, in my opinion, should be corrected at the earliest possible moment; namely, that of the too short period of tuition prevailing in the schools throughout the country. Six and eight months is not long enough for a pupil for the work, I believe, the average period now obtaining in the majority of schools. This time is much too short, and especially in this day, now that typewriting has made its way so rapidly it is necessary with stenography, and demanding such careful and thorough instruction."

Training for Business.


Prior to the Civil War, we were an agricultural country. We had as yet scarcely made an impression in the manufacturing world. The industrial system was crude and primitive as compared with today. With the exception of our railroads, we had no great corporations, as we now understand that term, and even then they were not very important, and insignificant accumulations of capital.

The small merchant at the cross-roads was at once producer, manufacturer, and distributor, furnishing the raw material, producing the products, and sending them into the market.

We have in operation two hundred thousand miles of railway, or more than the entire continent of Europe, and our railroads give employment to more than one million men. Of the six billion dollars annually earned in transportation by all nations, we are now earning thirty-four per cent, or nearly double the earnings of England, our nearest competitor. The mind cannot grasp the magnitude of these figures.

Self-satisfaction DANGEROUS to our SUPREMACY.

It may be asked what all this has to do with education—indeed, our unrivaled successes are sometimes urged in evidence of our superior training, and have led to the belief that in education, as in other things, we have little to learn. It is not strange that we have failed to note the need of better preparation for the new problems imposed by our stupendous growth, for that we have indulged in self-satisfaction, attributing our marvelous success in the great struggle which is stirring the nations to our own superior intellect.

We have said to ourselves,—"Surely such results sufficiently vindicate the methods and forces which produced them." We hear much of Yankee ingenuity, and phone ourselves the greatest of inventors, manufacturers and merchandisers. We have come to believe that all this unexampled prosperity is due to the special skill of American workmen, and the superiority of American methods. This comfortable doctrine is lulling us to sleep. No greater fallacy ever threatened the prosperity of a nation or pointed the way more unmistakably to sure defeat; we have persistently ignored other easily discoverable causes of our prosperity. Let us look for a moment at conditions as they actually exist.
Our foreign pupils may surpass their teachers.

It is time that we were disillusioned in these matters. Europe is waking up. England, Germany and France, are putting on modern ways, and adopting machinery and equipments of all the very newest type. They are discovering the secrets of their advancement to the first place in the world's trade. The two elements, namely: raw materials and new equipments, both contributing most largely to our advancement, are already clipped, and we are to be increasingly lettered until, in the not far distant future, the advantages arising from these two sources. When deprived of our advantage in method, equipment, and raw material, we must then stand on an equal footing with our competitors, and be thrown back upon the efficiency of the individual artisan, and our supremacy must be held, if at all, by his superior intelligence and skill.

It is significant how England, France, and Germany have met our menace to their industrial development. Denied the advantages which we have enjoyed in cheap materials and modern equipments, they have addressed themselves to the scientific study of their varied industries, and have established technical schools, bringing to bear upon their industrial system the world's highest scientific knowledge and skill.

Germany offers the most forcible example of what can be accomplished in this way. Fourteen years ago, her young ruler came to the throne. He was met by hostility and the persistent opposition of the powerful conservative element. He was looked upon at home and abroad as an impulsive young man, not to assume the responsibilities of State, yet by his restless intelligence he has overcome every obstacle, and through wise commercial legislation and the fostering of commercial and technical education in his empire, he has forced Germany into the very front rank of industrial nations. This he has accomplished in little more than a decade.

Unless we follow his example, it is questionable if we are to hold our present position in the world's market.

The scientific study of business indispensable to our future welfare.

We hear much about our present industrial system eliminating the need for intelligent operators and reducing the artisan to a position calling for no responsibility or intelligent action. We hear of the operator being "chained to his machine", and "wearied and degraded" - about the great aggregations of wealth denying the individual worker the privilege of rising, etc., etc. No greater fallacy was ever spread abroad and in large measure excused and unconvicted. In no age have we needed greater knowledge, or moral responsibility. There was a time when it could be almost literally said that every man looked after his own affairs, and had the coded right to a large measure executed his own orders and wishes. But with our increasingly complex industrial organization, it is literally true today that the business of the country is too large and intricate for the 

Our industrial conditions demand a higher average of disseminated intelligence than ever before, and conditions which confront us demand that we adopt, and at once, the special educational method which is rescuing England, Germany, and France from threatened commercial extinction, and which are helping them in the front as our powerful and successful rivals.

It cannot be disputed that in view of our recent national expansion, as a result of the Spanish War, our destiny is to be largely determined by our relation to the world's markets. Thirty years ago this would have been heresy, — today it is accepted without argument. Our manufacturing and commerce are to play an ever increasing part in our national prosperity. To neglect or retard either, invites national disaster. To state it in positive rather than negative terms: there is no more imperative duty confronting the American people than to establish conditions which shall not only conserve, but develop to the highest point of efficiency the three great fundamentals of our future prosperity; namely, production, manufacturing, and commerce.

Special education for the males.

Most of our states are now offering complete facilities for the young men who wish to enter the learned professions. The law, medicine and commerce are amongst the most worthy of assistance, and the young men who enter these professions, find the avenues of preparation open to them. In view of new conditions and our rapidly widening national horizon, it is sometimes asked whether the various occupations engaged in gainful occupations in the country, only a little more than one per cent, are in the learned professions (1, S. Census, 1890). The other ninety-nine per cent find their schooling less fixed and less formal in our industrial system. For this ninety-nine per cent, we provide the common schools, and our colleges. It is safe to say that at least ninety-five per cent. never get farther than the frame, and who, paid Alzbeko from a very few technical courses, such as engineering in its various branches, we are doing practically nothing in specialized education for

The United States a storehouse of raw materials.

It must be conceded that during the first century of our national life, we enjoyed simply a healthy normal growth. Our rapid growth, commanding world-wide attention, but the latter part of the 19th century, or from the beginning of that era of invention to which I have referred. The partition of Africa had not yet begun, in fact, that continent was still unexplored, the Dominion of Canada was in a very real sense yet unpeopled; Australia was as yet but a continent of struggling colonies, and the great domain of Russia was still unknown to the outside world. Thus, within, until a comparatively recent date, we have enjoyed the unique distinction of furnishing practically the only source of the world's supply of raw materials. Providence has furnished ready at hand practically, every raw material that enters into our great manufactured products. These are ours. We have over-estimated the ability of the local farmer to cultivate an average forty-four acres, his annual product having a value of nine hundred dollars, and, against thirty acres, for the French farmer, which is worth of one acre than the American produces from three. With the early disappearance of our free lands, and the progressive reduction of the area by the middle, we were gradually losing our capacity for production as at present compared with the continental farmer. In fact, we have already begun to realize the dependence on which we are, to the old and industrial system, as we are in the vast domains of Northern Russia, Western Canada, and Australia. Each year is to drive home upon us the consciousness that we no longer stand as the world's only supplier of agricultural products and other raw materials.

The importance of modern equipment.

A second advantage contributing largely to our unrivaled advancement in manufacture is, our whole industrial system, an outgrowth of recent development, ensuring newest types in equipment and most modern improved methods. Europe, on the other hand, is passing through a transition period, bound by established customs, and to which the newly equipped factory bears to the plant of ten or twenty years ago, which still retains tools of obsolete pattern and capable of but indifferent results.

Much of our success in our world's competition, may be traced to the two causes just enumerated, namely: free raw materials and newest equipments.
this great mass of workers, who are to be the determining factor in our national prosperity.

In every line of business, the ceaseless quest goes on for better help—four men of trained hand and brain, for men of exact knowledge who can deliver the merchant and manufacturer from the slow and wasteful process of education through which his helpers and operatives must pass. Every man in business knows that the problem most difficult of solution, is the procurement of competent help, and that the growth of his business is to be largely determined by his success in solving that problem. What business man has not exclaimed in utter discouragement after some vexing experience with incompetency: "If I want anything done well, do it yourself?"

Every state in the Union should provide for its sons and daughters the highest possible form of instruction adapted to the special industries of that state, and should open to its citizens, without tuition fees, the opportunity for the highest possible attainment in these special lines. This technical and commercial instruction might begin, say in our high-schools, the courses to be elective, and to lead directly to departments of commerce in our great universities, so that the young man who plans to enter the great mercantile institution, or to engage in railroading, commerce, or manufacturing of any kind, may fit himself with all the accurate scientific knowledge obtainable upon the special department of usefulness which he purposes to enter. Divorced from sentimental reasons and placed purely upon economic grounds, no better investment can be made by any state. A single illustration will suffice to emphasize this point.

**Special Education in Minnesota.**

Some years ago the state of Minnesota established a practical school and college of agriculture in connection with her State University. While pursuing the scientific study of all subjects touched upon, the work was of the most practical nature. The young men and women were instructed in such subjects as chemistry of the soil, chemistry of food, care and breeding of stock, dairying, the study of grasses, blacksmithing, carpentering, cooking, sewing, etc. In the one item of dairying, the state has probably been repaid for its total expenditure. Ten years ago Minnesota was not thought of as a dairy state. Today we have 600 creameries, most of them the result of instruction and encouragement from the agricultural college. Minnesota dairy products have, in recent years, taken a larger percentage of prizes than similar products in any other state at fairs and expositions, where, in some cases, nearly every state in the union competed. At the Omaha exposition, she captured more than 50 per cent. of all prizes and against all competitors. Her butter is recognized in Eastern markets and even in London as of the very choicest quality. In one instance, a large New York dealer offered to take the entire output of one of Minnesota's largest creameries and to pay a cent and a half a pound more than the highest market price. The scientific methods resulting in marked improvement of both quality and quantity of the state's agricultural products, is repaying her many times over for the cost of maintenance of this agricultural college.

What Minnesota is doing for its farmers, every state should do for its leading industries. Every distinctive industry should be fostered in the same way and, at public expense, under conditions making these advantages attainable to the humblest and poorest citizen without money and without price.  

**Prosperity Is Based on Intelligence.**

In its last analysis the prosperity of the State must rest upon the intelligence of its citizens. If that intelligence be so fostered by the State as to contribute directly to her capacity for production, she has at once served the best good of her citizens and her own highest interests. The best type of service is that which results from genuine interest. The drudge who follows a daily round of toil having for him no fascination nor absorbing interest, is wearing out an existence but little removed from slavery. The seeds of unrest and anarchy are easily planted in such soil, but the hand that is driven to the commonest labor by an enthusiastic intelligence, is seldom raised to destroy the fruits of that labor. The highest interests of both individual and state demand that our present educational systems be so expanded as to embrace most thorough and comprehensive industrial, commercial, and technical instruction. Our failure to recognize this imperative need must greatly impede our splendid progress toward the world's industrial supremacy, if indeed it does not lose for us the position we have already attained.

**Concerning the Shorthand Program of the Milwaukee Meeting.**

It is the intention of the Executive Committee to so shape the program as to compel the entire shorthand section to take active part in the exercises. The time-honored format does not seem to accomplish this. It is apt to assume ideal environments and conditions in the schoolroom, and thereupon construct an impracticable method. Also, results will be rated by the paltry figures that are discouraged rather than informed and stimulated. It is proposed to treat the association as a class under the leadership of certain selected teachers. Each leader will receive shorthand notes—all the work showing the teacher's markings of errors; also any other practical work that would add to the interest of the exhibit. These exhibits should have the name and location of the school and the name of the teacher conspicuously endorsed upon them. Don't be afraid to send in an honest exhibit If you have troubles, be consoled by the fact that there are others.

It is not intended to dispense with papers entirely; they have their province. Mr. William Whitford, of Chicago, the eminent medical reporter, has promised one. One, however, will have to be written by Mr. Francis E. Turner, of the New Mexico College of Agriculture and Mechanic Arts, on "English-Spanish Stenography," a subject forced upon our attention by the rapidly-growing intimacy of our relations with Spanish-American countries.

The preceding statement is to some extent tentative and subject to revision by the other members of the executive committee—Mr. Jerome B. Howard and Mr. John K. Gregg. However, it will have the effect of stirring up those interested in having a thoroughly instructive meeting at Milwau-keen, and induce them to help the committee with needed suggestions. Who shall lead the class?  

**Chan, T. Platt, Chinn. Exc. Com.,**  
66 Hudson Street, Hoboken, N. J.
The Business Educator

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

The Best Advertising Medium of its Class

The Business Educator being the most popular and widely read journal of its kind, follows that it is also the best advertising medium. It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial field completely, giving as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, etc. The space is sold as for space only — lower than that of any other high class journal published. Wide-awake advertisers will find our column money makers. Write at once for rates.

True Progress.

Progress in writing — in long hand writing like in most things, is the result of slight changes in numerous ways. The use of arm movements makes writing easier in execution. The employment of simple forms makes writing pleasant and swifter. The slighting of slant is the individual makes writing more aesthetic and natural. Allowing one person to write a running style; another person a compact hand; another, a round hand; another, an angular style; and another, a mixture of all, small, heavy, &c., time hand, makes writing individual and human.

To the extent that we encourage individuality in movement and form do we advance the cause of good writing, as there is no way to make a handwriting teacher, for some then, but not for others. Some will continue to use the vertical, while others will use some other standard.

Simplification of form involves one of the true principles of reform.

Movement has been pushed to its utmost. Thousands of the best writers have practically reached all the speed they can be expected to reach, even if there are for many years better trained advocates: one slant advocate; one form for all advocates; one position advocates; each and all are wrong, in that they limit rather than extend the powers of the individual. If these people had had their way, or were to have it, we would have writing by law with injunction lawyers and judges to imprison any one who might decide to write differently.

The true way is to aid the individual to discover which movement, which slant is best for him, and to develop it to the degree of proficiency demanded. The true reformer points in the direction of the individual and not in the direction of his own system. The reformer recognizes that there are many things which enter into and go to make up good teaching and good writing. Not movement alone, not form alone, not position alone, not slant alone, not writing, and the modern teacher recognizes these things.

It is foolish to play on but one string of a violin when there are four for that purpose. A follow of drifting touches upon the various essentials in writing — form, position, speed, etc. Not only does he play upon these elements of writing, but he plays upon this or that element in order, for the time being, to emphasize some essential. Indeed, at times he "harps" upon it to impress it upon the mind of the pupil or to drill it into the muscle.

One slant for all, one movement for all, one way for all are each and all giving way to some one way for each. The individual is being recognized, considered, studied, and developed as never before. Let the good work go on. The Business Educator is not championing but one chiropractic essential (lubricizing it), but all that goes to make up good writing.

Vertical and Simplified Penmanship.

Vertical writing is all right for some persons, but we do not believe in forcing it on all. Some acquire it very easily, while others find it very difficult and incline toward the slant style. We believe in allowing much liberty in this particular and in encouraging individuality. No one slant is best for all, but it seems that there is one slant best for each. Teachers should endeavor to assist each pupil in finding his individuality in this particular. The same is also true of many other things as regards writing.

But the most valuable reforms are not to be found in the problems that concern slant, little slant, or no slant at all. The various slants and the vertical were used long before the vertical question was agitated in the commercial schools. Mr. Beale for some time, but not for others. Some will continue to use the vertical, while others will use some other standard.

Simplification of form involves one of the true principles of reform.

Movement has been pushed to its utmost. Thousands of the best writers have practically reached all the speed they can be expected to reach, even if there is a restriction to the system. And even the efforts of the best and quickest fall far short of the required commercial rate of speed in correspondence, which the typewriter has relieved.

If we wish speedier writing the forms must be simplified.

J. B. Raechtkenricher, of Lafayette, Ind., spoke at the summer session of the Palmer House, Chicago. He did a very good business.

L. E. Dwyer, formerly in charge of the commercial department at Spring- field (Mass.) High School, is this year in charge of that department in the Wayland (Mass.) High School, at a very satisfactory increase in salary.

C. F. Moore, who owns a business school in Marble, Wis., has purchased of E. O. Folsom, the Shelbogian Business College, and is opening a new school in Racine, Wis. Mr. Folsom is connected with the Cream City Business College of Milwaukee.

F. W. Tamblyn, the able penman of Kansas City, spent the summer abroad, returning to this country August 1st. His work while there is good, but his stay will not be long.

L. M. Thorburn, principal of the commercial department of the Paterson (N. J.) High School, spent a part of his vacation in Maine. His many friends will be sorry to learn that he has not been in good health. He is a busy man and his valuable work he is doing will wish him a speedy and complete restoration to good health, with many years of usefulness before him.

N. S. Phelps, president of the Ellis Publishing Co., Battle Creek, Mich., has built a splendid auditorium at Battle Creek, and has recently completed a reorganization of the Malta Vita Pure Food Co., of which he and others have been the principal interest, increasing its capital to $5,000,000. He seems likely to continue in that capacity. Who says business college men cannot succeed in business? Mr. Phelps was for many years the president of the San Francisco Business College, and quit that position to found the Ellis Publishing Co. in Battle Creek.

W. P. Richardson, who has been in charge of the commercial department of The Hedly School for many years, will this year give his entire attention to the Reynolds Law School, which he and Mr. Hedly organized last year.

At the annual convention of the National Shorthand Reporters' Association, which was held in Boston, the late Mr. Beale, of Boston, was elected second vice president. Shorthand training in Boston is very extensive, and the name of Mr. Beale, and those who attended the banquet of the Eastern Commercial Teachers, who were present, will be remembered in the obituary column. Mr. Beale made a very appropriate speech.

Mr. Beale is to be congratulated, as also the Association of which he is an officer.

Jerome B. Howard will be the official editor for the Association this year, and those who take the Phonographic Magazine will seat him, as before, for the articles regarding the workers as well as the teachers in the world of shorthand.

A modest circular comes to us from the St. John's Law School, noting the work of the commercial department of that school. It contains some striking before-and-after demonstrations and several testimonials of some of A. H. Barber's pupils in writing.

We note with pleasure that Col. George Soule, of New Orleans, and his great-great-grandson, Charles Soule, of Toulane University, the Harvard of Dixie. This is the proper spirit of looking contemptuously at the higher institutions of learning,-minded young men who serve a course in these institutions, if it be possible to do so.

The publishing business formerly conducted by B. F. Palmer and Joseph E. McCauley, will hereafter be known as The Commercial Text Book Company, B. F. Palmer, manager. He has been with the Capital City Commercial College for several years, and is well known, as exclusively to the publishing business. We wish the new company the utmost success.
The catalogue of the Cedar Rapids (Iowa) Business College is an attractive one this year, and we are told that the school has the pennant of former students as ordinarily, there are samples of some beautiful work done by students, together with some creditable work done by other teachers and pupils of this well known school.

J. S. Hamilton, of Clyde, Kansas, is now with the Iota, Kansas, Business College.

We learn that Wood's College, Newark, N. J., has the largest summer school in the history of the institution, and that the prospect of breaking attendance for the present term.

A. L. Fischer, formerly of LeRoy, N. Y., is now connecting with the Commercial Institute, Rochester, N. Y. Mr. Fischer is quite a fine penman, and of course, is a supporter of THE BUSINESS EDUCATOR.

Mr. F. B. Courtney, who has been with the Iowa Business College, Des Moines, is now with F. E. Wood's New York Business Schools.

Mr. W. K. Phillips, of the Ohio University, is now employed in the Ohio Valley Business Schools, East Liverpool, O., E. F. Weaver, Pres.

R. J. Bennett, formerly with the Woodstock Business College, New York, is now connected with Peirce School, Philadelphia, in which institution he teaches Commercial Geography, Business Law, Bookkeeping, and Business Methods. Mr. Bennett is a Chartered Accountant and brings to his office a large and valuable addition to the faculty of the Peirce School. As is well known, this institution is recognized as one of the very best commercial schools in the U. S.

Mr. O. T. Johnson, a recent Cincinnati boy, is now associated with the Willow Business College, Fergus-Falls, Minn. Mr. Johnson is a young man of more than ordinary ability, not only in penmanship but in business as well.

We recently learned that Mr. W. G. Ottinger, President, Business College, Woodward, O., is concentrating on himself a life-time ambition to build up and maintain the new alliance the success and happiness due it.

E. W. Van Kirk is a new penman in the Salt City Business College, Hutchison, Kansas. We learn that he is giving splendid satisfaction, and that he is establishing a reputation as a remarkable penman.

Mr. K. A. McDowell, of Newcomerstown, O., is again with the Clergy Business College, Oxford, O. We heard from him as we have from our penman that he is one of our best penmen and that his work as he does a remarkably neat and uniform page.

J. E. Miller, of Swifts, O., is now a teacher in the Business College of Canton, O. Mr. Miller spent his summer at the Zanerian Institute.

On July 31st, 1902, Mr. W. L. Thomas and Miss Lulu Haythorn, both of Wichita, Kansas, were married. We wish them much happiness and prosperity.

Prof. J. E. Bowman has resigned his position as teacher of penmanship at the Actual Business College, Cleveland, O., to accept a similar position in the Edmonston Business College, Cleveland, O.

Miss Nina P. Hudson, of St. Johnsbury, Vt., has charge of the writing and commercial work in Cavanagh's Commercial School, New Britain, Conn. Miss Hudson is one of America's most accomplished lady penmen, as well as a successful commercial teacher.

Appreciative Words From a Subscriber.

"Your journal has been to me a source of gratification and education. Its numbers having been so full of inspiration, intelligence, and help, I feel that a recognition of the earnestness with which the officers of the journal have endeavored to give practical benefit to the profession is due you gentlemen, for your perspicacity, conscientiousness, and thoughtfulness and effort manifested in every number to make it so."

Yours,
H. S. DAN DUNY.
No. 85 Lexington Ave., Brooklyn, N. Y.

The St. Johnsbury Academy issues a very neat envelope-size circular concerning the school. The catalogue indicates that this department is on a par with the best business schools.

"What School" is the title of a splendidly written but rather cheaply printed paper received from School of Business, Big Rapids, Mich.

The Highland Park College Bulletin," Des Moines, is the title of a 32 page circular giving the work of that educational institution.

Those interested in raised letters for sign work will do well to write to W. A. Thompson, Penman, Chicago.

Hesser Business College, Manchester, N. H., favors us with a very neat little brochure giving information concerning that school.

Wood's College, Newark, N. J., is putting out a profusely illustrated catalogue, indicating an unusually large school.

W. L. Staley, Principal of the Capital Business College, for its new location, is issuing some very neat and attractive advertising literature.

The Western Iowa College, Council Bluffs, La., has a new President, W. F. Weaver, Penman, and favors us with an attractive little circular concerning that institution.

Mr. Watt has recently purchased a very neat specimen of a farm and is therefore now sole owner and reports a prosperous year.

Booklets from the Carlisle, Pa., Commercial College indicate that that institution is prospering as usual.

The Smithfield Practical Business College, Richmond, Va., is issuing a 32 page pocket-sized catalogue, containing the merits of that well known institution.

The Northampton, Mass., Commercial College, under Principal, W. F. Weaver, Penman, is putting out a neat and tasteful catalogue concerning that institution.

The Richmond, Ind., Business College, O. E. Fulham, President, W. N. Cassmore, Penman, is issuing an attractive catalogue printed in color, which has a very pleasing effect.

Clark's Commercial Colleges, Covington and Newport, Ky., W. D. Clark, President, and A. E. Hamburger, Secretary, is putting out an effective catalogue, suggesting a high-grade institution.

A "Home Thrust" is the title of a booklet issued by the Nick, for circulars, type specimens, and the like in the interests of McKee's New Standard Shorthand.

A catalogue issued by Linder's Southern Business College, Macon, Ga., gives the impression of a good school. Mr. Herriman, penman of the institution, is well backed as well as a skilled penman. The half-tone illustrated pages of the faculty are poorly engraved and poorly printed.

Huntington's Business and Shortland School of Hartford, Conn., issues a catalogue distinctive for its size, rather than for its content. The size of the book makes it hard to handle the text; high-grade, straightforward, and plain.

One of the best illustrated circulars containing a good variety of penmanship and pen work received at this office came from the Richland, Ind., Business College, A. H. Hinman, Penman, Hinman's Business College, Worces-
College advertising literature has been received from the following:

Elbert Hubbard's "A Message to Garcia" on deckle-edged paper, with an attractive cover, is the high-toned hint that accompanies a circular announcement of the Drake Business Colleges of Jersey City, N. J.; Orange, and Bayonne, N. J. Albert J. Gleason, the president of these schools, is an enterprising business man as well as a successful commercial teacher.

A copy of "Shoemaker & Clark's School News," full of the vigor that characterizes Mr. Shoemaker's work, came to our desk recently. This enterprising school is rapidly forging into the market with a catalogue of 60 pages containing scores of portraits of pupils holding positions, etc., The pronoun "we" seems to be a conspicuous word in its columns.

The Gen. City Business College, Quincy, Ill., D. L. Musselman, Principal, in issuing its 32nd annual catalogue has illustrated a large, prosperous, and flourishing school, the attendance having been larger the past year than ever before with an outlook for still greater success. The printing, paper, and typography of the catalogue we think is inferior to the school it represents or to that employed in the average catalogue received at this office.

The Bay City, Mich., Business College is issuing an "Special Testimonial and Photographic Catalogue," which is thoroughly modern, artistic, and progressive in style.

"Reasons Why" is the title of a little deckle-edge, envelope-size circular issued by Isaac Pitman & Sons, No. 11 Union Square, N. Y. City. Their system has been adopted by the New York High School of Commerce.

The Union Business College, Quincy, Ill., is issuing a thoroughly high-grade, high-tone catalogue of 52 pages, oblong in shape and printed in what appears to be double tone ink. The illustrations are among the best we have ever seen, and the printing is superb, the half-tones appearing very much like actual photographs or photogravures.

Crane & Co., Publishers, Topeka, Kan., are issuing an eight-page illustrated catalogue descriptive of their "Commercial Geography" by Walter II. Olin, J. F. Good, Superintendent of City Schools, Ottawa, Ill., which will do well to address as above.

The Bridgewater, Va., College issues a 68 page gray-covered catalogue, ten pages of which are devoted to advertising the commercial department.

Georgia Normal College, Abbeville, Ga., Messrs. Little & Kuhl, Proprietors, greets its patrons this year with a purple colored catalogue advertising and describing a progressive, practical institution, of which the South may well be proud.

By A. R. Burnette, Bowling Green, Ky.

THE ROYAL ROAD TO BOOKKEEPING.

THE PROGRESSIVE COMMERCIAL SCHOOL WILL USE AND IS USING MODERN ILLUSTRATIVE BOOKKEEPING.

For Particulars Address:
American Book Company
CINCINNATI, OHIO.
The above is one of the many plates found in the New Spencerian Compendium of Penmanship, which is admittedly by far the greatest work on penmanship ever published. This plate is reduced, however, and greatly lacks the charms of grace and delicacy found in the original work. The size of the plates in the work are 7½ inches, and the pages on which they are printed are 9½ inches, heavy plate paper being used. The first cost of this Compendium was upwards of $80.000. It was prepared by Lyman P. Spencer, the finest penman and artist of the five Spencer Brothers, known as the Spencerian Authors, all sons of Platt N. Spencer, father of Spencerian Penmanship. Many regard Lyman P. Spencer as not only the finest pen artist of the Spencerian Authors, but the finest the world has yet seen.

The work is simply a whole-school of penmanship in itself, covering almost every conceivable phase of penmanship. In writing, we could not take the space here to mention the number of styles or attempts to describe the inspiring beauty of each style. Flourishing, lettering, pen drawing, etc., each receives most thorough treatment, giving about each line that has never been excelled, if equalled.

Any one who intends doing anything with penmanship simply cannot afford to be without this work. And, on the other hand, any one who does not intend to do anything with penmanship probably cannot afford to possess it.

The work was published in book form, and also in eight parts, the parts, however, consisting only of the plates, nine plates to each part, and do not contain the instructions, etc., found in the book. A few of the books are still to be had, and all of the parts, excepting part three, can be furnished. It will be but a short time, however, until no more of either the book or parts can be had at any price, as we have in our possession all that remain of both.

Persons desiring to capture a copy of the book, or one each of the seven remaining parts, will find it to their interest to write for further information and terms. Address,

ZANERIAN COLLEGE, COLUMBUS, O.

Merit.

Did you carefully examine the first lesson in Price-Card Marking and Automatic Lettering by W. A. Thompson in our September number? Mr. Thompson is an expert at this business, and his lessons will no doubt be highly appreciated and prove very valuable. Young men and women who closely follow these lessons will find that they can readily turn their skill into cash, as there is continual demand for the best work of this character wherever goods are exhibited in a show window.

This valuable course of lessons was not mentioned in our announcement for the coming year; but then the policy of this journal has always been to give much more than it offered to give.

A New Departure--RAISED LETTERING

For Novelty Signs and Show Cards in any plate color, Gold and Silver Bronzes, Metallides, Flitters, etc. Presents the appearance of fine embossed lettering, but in greater relief and more attractive. In producing this style of work the operator simply manipulates the Air Pencil, as he would an ordinary pen or lead pencil, the raised work or lettering being produced wholly by the pressure of the Air Pencil in the hand of the operator. It is a money-maker from the start. Circulars free to all interested. Headquarters for Show Card Writers' Supplies. Address, W. A. THOMPSON . . . Pontiac, Mich.
Number Eight.

The first stroke of A is an unshaded modification of the capital stem, and can be made either up or down. Start the shaded stroke with a hair line, curve the top slightly to the left, and increase the shade gradually till you reach the base line. Make the oval part last and place the shade high on the oval.

The initial stroke of Y is nearly like the first one of L. Curve the down stroke to the left and swell the shade to the middle. As you near the top with the second hair line curve it to the right, and the last shaded stroke should be curved to correspond with the up stroke.

The oval of Y and U is similar to that of A and O, only some smaller. The shaded compound curve in these letters is alike, except the one in U is much the larger. The capital stem with but little variation finishes Y, while a straight stroke like small t is the final for U.

It would be well to follow the sense of the sentence all through the lesson, for the hand will soon learn to execute that which the mind clearly perceives and dictates.

[When getting this lesson ready for the press, we noticed that the instructions did not agree with the copies. Upon investigation, we found that the copies and instructions in the September issue did not agree, but we will endeavor to make the correction when we run the next plate. Ourselves and not Mr. Stein are responsible for the error. C.P.Z.]

An Immediate Success.

WHEN we predicted that RATIONAL TYPEWRITING would revolutionize the methods of teaching type writing, we were acting on the wise maxim of Hozea Biglow—Never prophesy unless you know.

Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us.

WHAT THEY SAY:

"I wired you to send me express sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangement is certainly a great improvement over the old style manuals."—C. E. Howard, San Francisco Business College.

"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—D. D. Mueller, Bartlett Commercial College, Cincinnati.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. Mueller, Bartlett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,
57 Washington Street, Chicago.
"History of Sindbad the Sailor" from the Arabian Knights' Entertainments, printed in the easy reporting style of phonography, in accordance with the "Manual of Phonography," by Benn Pittman and Jerome B. Howard, price 25 cents, published by the Phonographic Institute Co., Cincinnati, O., like all their publications, is printed in the highest style known to the shorthand art.

"The Rogers Compendium of the Graham System of Shorthand," by H. Edison Rogers, published by the Fireside Accounting Publishing Co., Ltd., Battle Creek, Mich., is the title of a text book on shorthand containing upwards of 750 pages. The work impresses us as being first class in every particular. The illustrations are numerous and photo-engraved direct from the pen and ink manuscript. The shorthand characters are sandwiched in with the text, making the book a difficult one to compile and print, as well as expensive. The book is divided in three parts. Part I. deals principally with the presentation of primary reporting style principles. Part II. is devoted to advanced principles, and is intended to be used largely for reference. Part III. illustrates by face-sample notes, with key, the application of all the principles set forth. The same is accompanied by a notebook of review questions to accompany the system.

"The Isaac Pitman Shorthand Instructor" 19th century edition, revised, to 1902 is received, containing 300 pages. It is a compact, high grade, splendidly edited and printed phonographic text book.

Why go to "College" to learn BOOK-KEEPING, when I will make a First-Class Book-Keeper OF YOU AT YOUR OWN HOME

In six weeks for three dollars or RETURN MONEY! I find positions, too, everywhere. FREE.
I have paid at $20 weekly, June 2, one at $25, July 7, another at $30 July 15 and several since. The idea: "My dear Goodwin—My accounting abilities have been tested by you, and I am now earning $30 per week as an auditor for Fred De Fast & Co. Publishers. With a bouquet of thanks for this position which you have obtained for me. I am, with regards, yours sincerely, M. J. Ribbons, 42 Park St., New York June 21st" I place pupils almost daily. Have placed thousands. Perhaps I can place you too! Save this and write,


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Send for sample pages of our Letter Writer, and also price list of our other publications, including PRACTICAL BOOK-KEEPING, HIGH SCHOOL BOOKKEEPING, COMMERCIAL LAW, COMMERCIAL ARITHMETIC, etc.

Try a quarter gross of the Musselman Perfection Pens, 30c prepaid.

D. L. MUSSELMAN PUBLISHING COMPANY.
QUINCY, ILLINOIS.
Columbus, Ohio, 1879.

Account of Deed of

Daniel Smith

Received of

Julia G. White

as agent of the

State of Ohio

in the sum of

$500.00

for services rendered.

FR.

[Signature]

M. E. Wadsworth, Mayor

[Signature]

Mayor of Columbus

[Signature]

[Signature]
Whereas,

The Board of Directors of the Union Savings Bank having learned with profound sorrow of the sudden death of

DAVID N. WARREN,

who had been a member of the Board some thirty years, organization, and desiring to give expression to and to place on record our sense of loss at his death, and our appreciation of his sterling qualities, both as a business man and a Christian gentleman lawyer.

Lessons in Engrossing Script
NUMBER TWENTY-ONE
By R. W. Hibbs
RICKMANTOWN, BOSTON, MASS.

For third page of an engrossed document. All pages should have the name placed a little above the center of the page when lettering and writing, so that when the balance is taken, a black line of any simple design which was afterwards an end note. Sometimes the paper is divided into several sections, by which the each section may contain a page or two of same sections, may be easily read in a single page. The "Whereas" of each section may be displayed only the first one. For the line shading in upper part of letters in name we use Gillott’s No. 24 pen and for the line ornamental work around name and at end piece, a No. 40.

Modern Penmanship Publications for Penmen and Teachers

In Line of Progress.

MANTEL LAND & BROS.

GENTLEMEN,

We have the pleasure of naming the following line to every one interested in the work of penmanship, which has lately appeared in the line of penmanship. All work intended for the use of penmen and teachers, whether in the line of workmanship or lines of engravings.

Lessons in Ornamental Penmanship written and by illustrated with the work of penmen and teachers.

Companion of Splendid Vertical Penmanship is a work which will be of the most advantage and will greatly assist in the study of penmanship.

Manual of Ornamental Script in which the penman is taught the art of penmanship in detail and the penman is assisted in the study of penmanship.

Land’s Book of Penmanship—a work compiled, containing an entire series of penman’s, of the penman’s element of penmanship, and the penman is taught the art of penmanship in detail and the penman is assisted in the study of penmanship.

Land’s Book of Penmanship—a work compiled, containing an entire series of penman’s, of the penman’s element of penmanship, and the penman is taught the art of penmanship in detail and the penman is assisted in the study of penmanship.

Land’s Book of Penmanship—a work compiled, containing an entire series of penman’s, of the penman’s element of penmanship, and the penman is taught the art of penmanship in detail and the penman is assisted in the study of penmanship.

ADDRESS:

LANELL & BROS., PUBLISHERS, LONDONDERRY, IRE.
Lessons in Show-Card Marking and Automatic Lettering

By W. A. Thompson, Pontiac, Michigan

Number Two.

In this number we will present a full alphabet which will be found very interesting and of practical value to the calligrapher. In beginning, a plain letter well made, is far superior to a fancy letter poorly done. If you have practiced faithfully on the exercises given in Number One, you will now be able to master this alphabet very readily.

Be careful to maintain an even width of stroke in curves, straight lines, etc. This will be found good practice and the foundation for success in all styles of Brush lettering. Use one color till you can do fairly good lettering. Some experimenting may be done and more easily and rapidly executed, but they are more easily read by the general public than ornate letters. When experimenting, begin with the simplest stroke, and take the time to make each stroke in an orderly manner, before learning the letters of any desired size.

Take B of D as a gauge by which to determine the general width of most letters. Take attention to a few general rules, as follows: The first strokes of E and F are precisely the same. Make the top of F as long as top of E. Always place the middle stem of E and F a little above the center. The first stroke of G exactly like C a little wider, so as to allow for short perpendicular stroke and horizontal curve finish. Make H almost the same width as D. The bottom of K should be wider than top; let the second stroke strike the perpendicular stroke a little below the center and have the bottom shunt stroke strike the upper slant as shown in illustration. The rest are all easy when you have mastered this alphabet so far. Note the small figures, these show the order of how the different parts go together to make up a complete letter.

The lower case or small letters given in the illustration will be found interesting, as a few simple strokes make up the set. If the letters are followed faithfully, the learner, in a short time, will be able to form letters free hand without a ruler, compass or any other guide, except the eye. Spacing should be determined by the form of the letters. As a general rule make the spacing between open or curved letters narrower than between full letters. If the letters are full at the bottom, the space at the bottom governs.

Our next will embrace a variety of figures, strong and prominent for general display card and ticket work.

If "the greatest study of mankind is man," then the study of his character is most important, since a man is what his character makes him.

What am I and what are my inclinations? What peculiar traits have my friends? Who are good, and who are bad, and why? Why do the people of a certain type like to do certain things? Who are generally adapted to do certain lines of work? As preachers, teachers, lawyers, authors, lecturers, laborers, and out-door workers? Why are some men hogs, temperate, thieves, criminals.

The book "Character" answers all this and more. It is so comprehensive that the ordinary person can not help but understand its meaning.

"Character" contains more sensible, serious, sound sense than most $1.25 and $2.00 books, but our price for the present is only 25 cents, post-paid.

If you find it isn't all we claim and more, return the book and your money will be cheerfully refunded. Address, ZANER & BLOSER, Columbus, Ohio.
The Pratt Teachers’ Agency
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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

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W.M. O. Pratt, Manager

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We teach Shorthand, Typewriting, etc., successfully by mail. Best and most popular system taught by up-to-date method. Low tuition and thorough instruction. If you are interested, send 2c. stamp for booklet and full particulars.

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CARDS! CARDS!! CARDS!!! CARDS!!!!


Address, Mt. Morris College, Mt. Morris, Ills.

DO YOU WANT
A teacher, or a position, or wish to buy, sell or exchange school property? Address,

AMERICAN COLLEGE EXCHANGE
CUMBERLAND, MD.

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STUDENT LOOK HERE! The Wisconsin Farmer, popular, 12c. weekly, N. W. Business College, Madison, Wisc., offers to dash off (for a 2c. stamp) 6 cards in styles for names and addresses of 10 young people especially interested in penmanship. If you love

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

500,000 COLORED CARDS

$1.00 for 1,000 Quality Guaranteed
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Berkshire Card Co.,
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BY A JUDICIOUS USE OF YOUR SPARE MOMENTS.

Learn to Letter Signs, Price-Cards, Etc.,

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AUTOMATIC SHADING PEN.

A Profitable and Most Fascinating Line of Work Which is Coming Into Demand More and More Every Day.

We manufacture, and always have ready for shipment, a large and complete line of the best supplies for Automatic Pen workers. Goods first class in every particular and prices reasonable. Your inquiries shall have prompt attention. Address,

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.
Lettering and Designing
Number Fifteen

BY E. L. BROWN, ROCKLAND, MAINE

Department Headings. "Banking." This style of shading is very soft and pleasing in effect, and is easily acquired. Short vertical lines should be used, and half-shadings avoided. Thicken the lines where the shading occurs. Use a very coarse pen for the darkest shadows. The originals of these headings were made nine inches in length. Study the style and character of the letters in the different headings, then try your hand on other words along the same style of lettering and decoration. Aim for uniform spacing and accurate forms. Trace your pencil drawing in ink by hand.

The Question of Supervisors
Number Six

Politics creep into the supervisor question at times and need to be dealt with tactfully. Such should not be the case, but unfortunately it is in many localities. Where this is the case, it is well to be on the side of the majority, or be "numm." It is indeed a narrow board of education who does not recognize merit, and as a rule the man who attains strictly to his own business wins in the long run. But one of the best ways to keep in the graces of a board of education is to keep acquainted with its members and endeavor thereby to learn of their wishes.

The supervisor, like the superintendent, needs to be a tactful person. By tactful we do not necessarily mean two-faced and rubber backed. By it we mean that he should be quick and keen enough to avoid serious friction and discord. There is a quiet, reserved, cool-headed way of dealing with people which wins where presumption and out-spokenness fail. The supervisor comes in contact with pupil, teacher, principal, parent, superintendent, and member of the school board; and needs therefore to know how to treat these several classes of people advantageously.

The supervisor is needed to enthusiasm the regular teacher. Inspiration can be generated by superior work. Without a supervisor the work in the so-called special branches is apt to be unrelected and dry. By correct supervision the work is carried on uniformly from the first year to the last. The regular teacher will work more interestingly when he has someone to plan the work, and when he knows that her efforts are being watched by a trained eye.

The pupils, too, will work with a purpose when they expect their work will be seen and criticized or complimented by an expert.

If pupils are to be inspired, they must have a teacher who loves that which he is teaching—"one who has that particular branch in the brain." This specialist has. They know one thing well, and are expert in it. By so doing they possess that which inspires others, and that which in spires lends on to something better.
Lessons in Off-Hand Flourishing.

By

M. E. Atkins

Brooklyn, N.Y., 357 Fulton St.

Number Two.

Herewith are given a few exercises for developing control of hand in flourishing. Until a good command of the pen is secured not much can be accomplished in the way of a design. It should be the aim of the learner to make strokes large and small, heavy and light, in all positions, then he can begin to form something that his imagination dictates.

EXERCISE TO SECURE BOLDNESS AND FREEDOM.

Movements.

As a rule, in flourishing, nearly every stroke is made from left to right, though sometimes strokes are made by holding the pen as in writing and using the same movements employed in forming capital letters. The learner should not be guided too much by cast iron rules, but depend more on his own judgment. No two artists work exactly alike, so in penwork no two penmen always work the same. As soon as one finds out the best way for him to do a certain thing, he should follow it up that way. Generally, flourishing is done with the whole-arm movement, but not always; there are many strokes which can be done more accurately with the forearm movement, especially if one has it well under control. In many of the ornaments, such as sprigs, etc., the forearm movement can be used to great advantage, and sometimes the finger movement. So it appears that all movements are necessary. But still the tendency in flourishing is to develop the whole-arm movement more than any other, because this is the movement generally used, and without it not much can be done.

Therefore, in learning this branch of decorative art, keep in mind that skill is only to be acquired by a great deal of practice on graceful curves and movements; then see what you can form by putting them together. Designs elaborate will be given in future lessons.
FINE ART PENMANSHIP BY C. C. CANAN, DUKE CENTER, PA.

**Computation Made Easy.**
Figures don't lie, neither does the Ideal Arithmetic; therefore, it should be the aim of every business man's desk to have a penmanship book of the highest order. It introduces the student to the use of the pen in its various forms of writing, and shows him how to write with ease and speed. It is a valuable possession for every business man's desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail $1.00.

L. B. McKENNA, LL. D.,
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**Laird's Syllabic Shorthand.**
A modernized Pitmanic system, so adapted to syllabic structure, that words are readily analyzed, written and read quickly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style, on time-tried principles; combining extreme brevity, legibility, cursiveness and adequacy. Complete Manual $2.00 postpaid; sent to schools for examination. Mail instruction. Booklet free.

Laird's Shorthand Institute,
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**Resolutions Artistically Engrossed.**

by C.P. Xamer, Columbus, O.

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**MR. PENMAN**

I can give you a price on Colored Cards that will open your eyes. Send for price list. Cards written, 15 cents per dozen. 12 lessons by mail $2.00.

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Kingston, N. Y.

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WRITTEN PRINTED BLANK CARDS! CARDS! CARDS!
Fancy Written Cards, 2 doz., 25c
Black Cards, white ink, 2 doz., 25c
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100 Social Cards, printed shaded old Eng., 60c
1000 Hand Cut Cards, 2 ply Wed., Bristol, 75c
1000 Hand Cut Cards, colored cards 8 colors, 80c
All orders promptly filled. Send for samples.
W. TcBEE, 19 Snyder St., Allegheny, Pa.

"EVEREDY" CUFF HOLDER
fastens link or lever cuffs to inside of coat sleeve. Neat and comfortable. Cuffs always properly adjusted and can remain in sleeves when changing coats. Price 10 cents. Special rate in large quantities.
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SIMPLY WONDERFUL are those Capitals by this lamented PRODIGY.
Three sets, his last and finest work, all different, 25 cents.
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60 W. 2nd Ave., COLUMBUS, OHIO.

Short Cuts.
A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College.
Price, cloth, 50 cents. Address: GEO. A. DEEL, Poughkeepsie, N. Y.

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Home lessons by well-known Illustrators. Highly profitable; takes space hours only; practical instruction in Newspaper, Magazine, Book, Br"
Is a work devoted exclusively to the fascinating art of flourishing. It starts at the beginning, showing the student how to make the simplest strokes and exercises, and finishes with a great variety of designs, displaying the highest degree of skill yet attained in this art. Three editions of this popular work have already been sold. The constant demand for an instructor of the very highest order in this branch has necessitated our publishing the fourth edition. This edition is a great improvement over former ones, containing all that appeared in previous editions with much additional matter added. While all of the instructions and the greater number of the designs, are from the pen of Zaner, who has long been recognized as the prince of flourishers, in order to illustrate the treatment of different masters of this art, designs are presented from the pens of the following recognized leaders in this work: W. E. Dennis, E. L. Brown, F. B. Courtenay, M. B. Moore, H. P. Behrensmeier, H. W. Fleckinger, and C. C. Canan.

It is unquestionably the best work on flourishing ever published.

Flourishing, like music, is an accomplishment, and any penmanship lover who has before him this book, paper, pen and ink, will find his hours going by altogether too rapidly.

Price, post paid, 30 cents.

Reforms and Reformers in Writing
Part Two - The Universality of Writing

About the time Columbus discovered America the scribes were evolving a more expedient, and in some particulars, a more beautiful style of writing. Previous to this time nearly all writing was done in the form of printing the letters were of the Roman, Italic, or Text character.

The invention of printing, the first half of the fifteenth century, and the spread of commerce did more than all other forces to transform the detached letters into connective, round hand, script-like characters. For previous to this time and to these events, writing was truly the "art preservative," used as it was, principally for the purpose of creating books that were to outlive centuries. But with these new conditions writing was to be used as a means of communication (principally of a commercial nature) between nations, and for the purpose of creating manuscripts for the printer. Thus it was that a speedier hand was demanded; durability was no more the essential element of writing as printing came to perform that part of thought service.

During the fifteenth, sixteenth, seventeenth, and eighteenth centuries, round-hand evolved from the disconnected, print-like character to a connective, free-hand, graceful, fine art style, perhaps never to be excelled, surely unequalled today. And it is not likely that we shall ever again witness such elaborateness, boldness, beauty, and intricacy as was displayed in script characters during the seventeenth and eighteenth centuries. Writing in print form reached its height in the fifteenth century (for the books that were produced by hand in those days were costly, beautiful, elaborate, and intricate), and writing in script form reached its height from a fine art standpoint, in the eighteenth century.

Previous to and including the fifteenth century but few people could write even their names, or read, not even kings, the scribes, monks, and a few philosophers were the ones who did nearly all such work. Following the invention of printing, the discovery of the new world, and the extension of commerce, people in general began to read and write, and writing then became a serviceable rather than a fine art. As writing began to be employed by people in general, a more simple, expedient style was needed. The intricate, elaborate, off-hand letters gradually merged into the more plain, simple, and speedy; such as were employed by the signers of the Declaration of Independence.

Noted Expert Dead

On August 30th, 1902, Wm. E. Hagan, one of the most noted experts in handwriting, died at his home in Troy, N. Y.

Similar Words Are Coming From All Directions.

"I hope to send you a healthy club this fall, as I think you have by far the best paper published in our line of work and should have the strongest endorsement and cooperation of the entire profession."

W. W. Merckman.
Prin. Lanier Southern Business College.
Macon, Ga.

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For a short time we will give a full course of Automatic Pen Lettering, which includes our large outfit of 10 copy books with their different Alphabets, 12 Auto Pens, and 12 fine ink Powders (different colors). It also includes about 125 lessons with corrections on same and lesson paper furnished. The lessons have all styles of plain and fancy lettering. Price $3.50. Artists materials, bronze books, metallics and adhesive inks at low prices. If you wish to become an expert Auto Penman in a short time, this is your chance.

ART PENMANSHIP CO.,
Cleveland, Ohio.

SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.
GILLOTT’S PENS,  
THE MOST PERFECT OF PENS,  
HAVE GAINED THE  
GRAND PRIZE,  
Paris Exposition, 1900.  
This is the Highest Prize ever Awarded to Pena.

Colored Cards  
The Kind That Bring the Dimes.  
Something new and they catch the eye,  
tickle the fancy and please the purse  
string of your customers. Come in six  
colors. Great for advertising purposes.  
Schools use them. Penmen use them.  
Everybody wants them. You write a dozen  
and each person who gets one of the  
dozen will want a dozen. They are just the  
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to be had. 1 ream by express 1.40  
Send stamp for samples of paper.  
Envelopes—100 fine blue by mail, post-  
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paid 40c  
1000 either kind by express 1.50  
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Best machine made for general all-round work, and combines in its advanced ideas, DURABILITY, SPEED, BEAUTIFUL WORK.

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HANDS OF EVERY STUDENT.
The Onward March of Commercial Education.

Once more the doors of the commercial schools of our country have been opened, and again reports indicate an unprecedented enrollment. Even old and well established schools are figuring an increase in attendance of from 25 per cent to 40 per cent over that of last year. This is encouraging news for the thousands of loyal men and women engaged in the work. It also means much for the cause of practical education. The future of this phase of education never before seen so bright. School proprietors are making money, and, as a rule, teachers are receiving good salaries. This is right. Both should be well paid. The proprietor has capital invested, runs risks, and has on his shoulders no small responsibility. And what shall we say of the teacher? Surely his hands are full, and let it be sincerely hoped that his remuneration will never be so low that it will drive the brainiest and most enterprising into other walks of life.

While the money side is by no means all that should be considered, still it cannot be denied that human nature is greatly influenced, encouraged or depressed, according to financial conditions.

No proprietor makes a mistake in securing the best teachers at good salaries. The teachers make the real difference between schools. One school is better than another, simply because one has better teachers than the other. All things have a bearing, but the teacher has by far the most to do in shaping the finished product of the institution. His influence is the lasting one.

Undoubtedly, a good portion of the future mighty men and women are now in the commercial schools. Great merchants, bankers, financiers, statesmen, presidents, Who knows? Truly the material is worthy of our highest efforts.

Let us rejoice, keep cool heads, work hard in the interests of those entrusted to our care, be cheerful, friendly, helpful, even though our work be heavy and our hours long; improve the school and ourselves all we possibly can, and while the attendance may not continue to increase as rapidly as it has during the past few years, commercial education will have advanced another step, and be capable of bestowing upon humanity still greater benefits.

Commercial School Advertising.

Of course, not a little of this rush to the commercial schools is due to the unusually liberal amount of advertising employed by school managers generally. Never before have their advertising campaigns been so carefully planned, skillfully managed, and so much money spent for this purpose. Many schools in the larger cities have occupied full pages in the newspapers, while the half and quarter page advertisements have increased.

Catalogues, school journals, posters, and novelties have also been used in greater numbers than heretofore, and it is gratifying to note that whatever the shape used the advertisements generally were written on a higher plane than formerly prevailed. In fact, it is now the exception to find in all of this class of advertising matter unfriendly reference to a competitor, while some years ago the opposite was the rule.

While practically all schools used the local papers, a few of the largest entered the advertising columns of journals of the widest circulation. For instance, we find Peirce School of Philadelphia occupying a whole column of the Saturday Evening Post, while the Packard School of New York City uses good space in Success.

Surely business education is now advertised, the like of which has never before been known, except, perhaps, in an individual case and that was in the days of Eastman.

This THE BUSINESS EDUCATOR is glad to note. It indicates a healthy growth of a great cause, which shall never be allowed to revert to an unfavorable position in the educational world.


Any one who gives serious consideration to the matter must conclude that the National Commercial Teachers' Federation Meetings are not as permanently and completely reported as they should be. No one can turn to any one source and receive anything like a full report of its proceedings, because none exist. A number of professional journals now print what are purport to be "complete reports," but which in reality are but abbreviated and garbled reports of the various sections of that important assembly of business educators.

The BUSINESS EDUCATOR's reports of these meetings are certainly up to the average of those published in the other journals, but we are free to confess they do not do the Federation and cause justice. Certain it is that the time is here for the Federation to take this matter into its own hands and publish a full and authoritative report of its yearly proceedings. This can be done profitably to itself, to practical education, and to the profession.

Not only this, it can be done expeditiously by securing copies in advance of all papers to be presented at the meetings. Then all that is necessary will be to write up the proceedings from stenographic notes. This should, of course, lie in the hands of the officials of the Federation as well as in the hands of a committee specially created for this purpose.

This we offer, brethren, and act upon it in time at our next meeting to get such report out after the holidays. Let us put out such a report that educators in general and business men in high positions will recognize that in practical education lies the hope of modern progress. An Official Report is what we are coming to soon or late. Why not be "on time" rather than late in this matter?

The Two Month Term Plan

From a recent letter from Mr. Geo. A. Goldor, of the Globe Business College, S. Paul, Minn., we clip the following:

"Prospects are good and the school is larger than at any previous opening. We have re-arranged our school year, and will hereafter have the year divided into six terms of eight weeks each, giving four weeks vacation, one during the holidays and three weeks during August and September. Thus far this is the only school which is doing this in the Northwest. All other business colleges have a continuous session."

Appreciation Backed by Cash

Mr. C. C. Gaines, President of the famous Eastman College, Poughkeepsie, N. Y., recently renewed his subscription to THE BUSINESS EDUCATOR in a way that does an editor's soul good, and also shows the largeness of his heart. Incidentally, we might say, too, that it shows something regarding his estimate of the value of THE BUSINESS EDUCATOR.

Among other things in his letter we curl the following: "You are publishing a very excellent paper. No copy of it ever comes to my desk which does not interest me sufficiently to receive some attention.

"I hope you are making the enterprise a decided success, to which end I inclose you herewith $3 to pay my subscription for five years."

Best Paper on the Subjects

Mr. V. R. Boyett, Montgomery, La., a subscriber to THE BUSINESS EDUCATOR writes: "THE BUSINESS EDUCATOR is the best paper on the subjects it discusses. Please let me know in due time when my subscription expires, as I do not want to miss a single copy."
Lessons in Practical Business Writing

BY

LAWRENCE, MASS.

N. O. Keesling. CANNON'S BUSINESS COLLEGE.

Number Three.

Lesson 15

The first part of capital K is similar to capital H. Start last part with a curve and finish with a curve. Join it to the first part about half way down. Small s should be made pointed at the top and kept full and round. Figure 9 is made similar to small a with the addition of a straight slanting downward stroke. Figures 7 and 9 are made through the line.

Lesson 16

We make the first part of capital Z a capital stem, retrace slightly in making the loop. Try small t. Exercise retracing as far as you can without using the fingers, then cross them, keeping cross stroke parallel with base line. Close figure 9 at top and watch the width. Devote about two pages to the words in each lesson, making them in columns and keeping work neat and clean.

 Participants in the forum are currently discussing a variety of topics, including...
Lesson 17

The capital U exercises are valuable movement drills, and I would suggest that when beginning each lesson that you devote some time to the practice of the exercises in that lesson. Make small r round at bottom and finish with a curve similar to that seen in the mouth of a pitcher. Bring last downward stroke of small d down to the line, and make it with a firm stroke. Now review the figures, making them small and neat.

Lesson 18

Capital U is made round at the bottom and the last part sharp at top. Keep downward strokes parallel. Small p is made without lifting the pen and the last part closed on base line. The exercises will aid in development.

Lesson 19

The last downward stroke in capital Y is a straight slanting stroke. Small j requires exactly the same form as the last part of capital Y, but it is made smaller.
Lessons in Business Penmanship

BY A. K. BURNETTE, ASHLAND, ILL.

Number Six.

Lesson No. 28.

The first stroke of the capital K may begin with either the loop or small straight lines. Second part of letter is two compound curves joined together by a very small loop. Finish K above or below base line. In practicing the words and sentences see that your hand is gliding smoothly over the paper.

Lesson No. 29.

Begin lesson with curve line exercise, with a count of 1-2-1-2, making a short pause at the top and bottom of exercise. Begin second exercise with up stroke of small I, finishing with indirect oval at the top. Exercise 2 begins the same as No. 2. Here we have the direct and indirect ovals combined, together forming the upper and lower part of the G. Finish letter with sharp angle and horizontal curve. Second style of G is finished with downward straight line, stopping on base.

Lesson No. 30.

Begin lesson 30 with the figure eight exercise. From this exercise we develop the down stroke of the capital S. Curve up stroke of letter well. Down stroke should be a compound curve connected with a horizontal curve forming the lower part of the letter. Finish the S with a sharp angle or dot. Try to get your work the same size as copies.

Lesson No. 31.

We will begin this lesson with the same exercise as given in preceding lesson. First part of the F and T is formed like the second part of the capital S. Finish the two capitals with a small loop and compound curve thrown over first stroke. Begin second style of letter like top of figure seven. Spend at least one hour on the word copies.
Lesson No. 32.

Spend from five to ten minutes on the indirect oval before beginning on the capital P. Begin the capital with a compound curve, finishing with a small indirect retraced oval, forming the finishing stroke. Second style of P begins with the up stroke of the capital S. Care should be taken not to get the capital P too wide through the center.

Lesson No. 33.

We will begin lesson 33 with the same exercise as preceding lesson. The capital R is the P finished with a small loop and compound curve; the small loop connecting the two parts of the capital should point upward. Try to write the words and sentence with as much freedom as possible.

Lesson No. 34.

Begin first style of B with a right curve and downward straight line. Care should be taken not to get the loop too large in second part of the capital. Finish the R with a sharp angle or small dot. Second style of B begins like second style of P and R.

We recently received specimens of writing done by the pupils of Mr. J. L. Wallace, of the business department of the Portland, Oregon, Business College which show an unusual degree of proficiency not only on the part of the pupils but on the part of the teacher as well.

Some very creditable specimens of writing have been received from W. E. McLoughlin, of the Fresno, (Calif.) Business College. If we mistake not, Mr. McLoughlin will some day be one of America's finest penmen.

One of the best letters in a professional business hand received at this office during the past month came from the pen of Miss Nina P. Hudson, teacher of penmanship and the commercial branches in Cavanagh's Commercial College, New Britain, Conn.

Mr. O. H. McLendon, President of the McLendon Business College, McHenry, Miss., states that he is highly pleased with the BUSINESS EDUCATOR. He also states that he thinks every aspirant to a high mark of calligraphic ability should read the BUSINESS EDUCATOR. Some specimens of Mr. McLendon's work in the way of flourishing, ornamental writing, lettering, etc., which he recently sent us, show that he possesses much more than ordinary ability for handling the pen.

G. A. Henry, penman in the Central Commercial College, Kansas City, Mo., sends a number of very well written cards, ornamental style. If we mistake not, some day Mr. Henry will be known as one of the finest in the country. The cards do him much credit, indeed.

Mr. W. H. Bergherm, formerly Principal of the Forman, North Dakota, High School, now has charge of the shorthand, typewriting and penmanship in Aker's Business College, Fargo, North Dakota.

A large variety of well written cards is at hand from the pen of Mr. G. E. Weaver of Mt. Morris, Ill., the chalk talk lecturer, penman, artist, etc. Accompanying the same was a letter written with white ink on blue paper, which is the finest thing we have ever seen from Mr. Weaver's pen. When Mr. Weaver entered the chalk talk business we were afraid his penmanship would not hold up, but this specimen would indicate that he is improving.
Lessons in Real Rapid Writing

by C.P. Frazier

Ease

Next to legibility and speed comes ease of execution. If one cannot write with ease and comfort, much writing is inclined to become burdensome and distasteful. The secret of ease in writing is the employment of the larger muscles of the arm. This at first is rather difficult, because the muscles being large and used to performing large and strong acts, they are not skilled sufficiently to perform such small motions as are necessary in such a small and skillful art as writing. By practice and repetition they can, however, be trained to assist the fingers, so that writing becomes what is known as “easy” in execution, meaning by that term that it is not so tiring as finger movement writing.

You will, therefore, do well to cultivate as much arm movement as possible, and it is possible to learn to write with almost pure arm movement. At least learn to use enough arm movement to relieve the fingers of excessive action. This can be easily done by causing the little finger to slip toward the right between letters. Therefore, do not let the little finger rest in one place, but see that it slips freely toward the right.

Now is the time to improve in writing

Make the diminishing N exercise at the top of the above plate with a rapid, easy, semi-rolling, arm movement. Make it at a rate of from two to three hundred down strokes to the minute, and learn to make it orderly and round at the top and angular at the base. Study the form of the N and then make it much the same as the exercise. Study turn and angle, and spacing between words in practicing upon the sentence. Be careful how you finish the w in the first word. Be careful how you finish each word.

Use a rapid, up and down, arm movement in the compact, straight-line exercise given. Then the form following it, avoiding a loop and retracing as far as possible. Study the j, r, and g, as all are quite similar. See that each r has two turns and that the g is closed at the top. Then they will never be mistaken one for the other. Letters should be alike as well as unlike; alike in general qualities, but unlike in some important detail.

Mind your muscle and you'll win.
Aug 28, 1902.

Messrs. Zanes & Blose, Columbus, O.

Gentlemen:

Enclosed find One Dollar for the Business Educator for the coming year. I could not afford to do without it for twice the price. We are very busy here now and the indications are that the attendance will be very large.

Shall try to get you a good club soon.

Yours very truly,

W.N. Currier.

In this plate we have the looped j, r, and g, instead of the retrace forms as formerly given. Practice them. Then use the ones you can make best and like best. In this way you can learn to like writing and learn to write so that others will like your writing. Endeavor to do all work freely. The loops need not be long or large. In fact, they should not be, as they then interfere with the writing beneath.
Philada., Sept 17, 1905.

At sight, pay to the order of
Howard J. Haines
Five Hundred Dollars, value received in charge to account of
Truomon Kane, / York, Pa.

HIGH GRADE BUSINESS FORMS BY E. C. MILLS, ROCHESTER, N. Y.

Join letters uniformly.

Improve always. Ind.

Train the muscle.

Freedom and easy.

Zeal and sense win.

Xenia, a city in Ohio.

Sureness and grace.

Main wisdom and skill.

Learn to be liberal.

Kindness always wins.

Huntington, W. Va., Jan 4, 1901.

Kind months after date we promise to
pay to the order of Martin Cunningham Co.
Fifteen Hundred Dollars

Value received.

BY S. M. H. E.
BROKEN ROW, N. H.
BUSINESS COLLEGE.
Impressions by the Way.

While on our annual vacation trip among the schools, during the past summer, we went from Chicago to Muskegon, Michigan, by boat, arriving in the pleasant harbors soon after sunrise. As the air was cool and invigorating, we set out for a pedestrian tour of the city, after a good breakfast at the Wellington Hotel. Having located the domicile of E. G. Bisson, the view and practical head of the commercial department of the Muskegon High School, and swallowed our disappointment at finding him, like ourselves, away from home on a vacation trip, we walked out through the principal residence and business streets, finding the city one of the most attractive small places we have seen. The High School occupies a particularly pleasing building set in the midst of spacious grounds, well kept and shady. Mr. Bowerman, who has an enviable reputation for getting good results in his commercial teaching, is to be congratulated, because of the almost ideal conditions under which he is permitted to do his work.

About nine o'clock we dropped into the office of the Muskegon Business College, where we were courteously received by E. G. Bisson, the proprietor. Mr. Bisson has very pleasant rooms in a modern business block, in the heart of the city. His equipment is up-to-date in every respect and he seems to be conducting a short vacation trip to the summer cottage in northern Michigan; Mr. Parsons’ son, however, showed us about the convenient and roomy building which Mr. Parsons owns and which is used exclusively for school purposes. This school is a type of the more prosperous schools of the Lake and Mississippi Valley states. It gets a good class of students whose age averages probably nearly eighteen years; students who come largely from the country and the smaller towns, having received a fair fundamental training in the public schools and having had to do enough manual labor at home to have developed a considerable degree of “stick-to-ittiveness,” common sense, and ambition to excel. This is the class of young people that invariably receives a welcome by the shrewd business men of our large cities. The country boy who thinks that there is no place for such a him in the city should dismiss his fears in a hurry, for the country boy with healthy body, alert mind, and good habits is just the material that astute business men are eagerly looking for. Here is a school that enrolls from two hundred to two hundred fifty young people of this kind every year, and it is but one of scores of its kind. Is it not an outrage that its printed matter may not have in the mails the same rights that are accorded to that sent out by more pretentious but oftentimes less practically effective institutions? Is not this question now rivalry with mail rates a matter of direct interest to the business man who obtains the product of the business schools, and is it presuming too far to ask for his support in bringing about, in the next session of Congress, action that shall secure just treatment of the commercial schools at the hands of government officials?

Our experiences in Battle Creek were varied and interesting. We “put up” at the Post Tavern, an elegantly furnished hotel, in which the Post Company or its service by any but the most expensive caravansaries of the largest cities. Of course we knew that we should have Grape Nuts and Postum Cereal for breakfast and we were offered Post checks to send to our friends as souvenirs, for this institution is one of many monuments to the industry and business success of C. W. Post, the great apostle of cereal foods and the matchless exponent of the success of intelligent advertising. Besides the “White City,” where the various proprietary articles of food controlled by Mr. Post are manufactured, there are in Battle Creek, to be mentioned, a new, attractive and successful American, a Post Theater, the Post Building, Post Tavern, and Post Street.

But there is another man whose impress has been made and is being made on this home of the Seven-Bay, Adventists. This man is N. S. Phelps, president of the Ellis Publishing Company, of the Phelps Sanitarium, and of the Malta Vita Pure Food Company, whose product is now rivaling those of the Post Company in every market. The magnificent Sanitarium, built at a cost of about $100,000, is capitalized at $150,000; the Malta Vita Pure Food Company is capitalized at $50,000, and at the foundation of all this glittering structure of business activity and prospective wealth lies the business of the Ellis Publishing Company. The plant of this Company is in an unsatisfactory part of the city, in a most uninviting building, but it is the scene of remarkable activity, and the harvest it reaped in the days of its greatest popularity made possible all the business expansion that its promoters have since enjoyed. Besides the publications of the Company which seemed to occupy somewhat a minor place in the interest of the workers, the speedy presses were printing tens of thousands of Malta Vita car.
The Business Educator

Pictorial Pointers

Several months ago we de
cided to introduce this year, as a feature of this journal, a series of views of public and private commercial schools, including buildings, class-
rooms, offices, and equipment. The space for this department being limited, how-
ever, and our report of the Minneapolis con-
vention with our selection of the papers read there, being rather extensive, we have been prevented from carrying out our pur-
pose until this issue. Nevertheless we have been accumulating good material, as the hand-some illustrations in this num-
ter indicate. Subsequent numbers will contain, in pictorial form, other valuable suggestions to alert school men. We have other helpful and interesting features in process of development, but, in accordance with our policy of promising little and doing
much, we shall let the appearance of these special features be their own an-
ouncement.

Legitimate Soliciting

Mr. Editor:

You have requested me to give your readers my opinion of "soliciting" as a means of promoting the welfare of commercial schools. As everybody knows, or should know, the idea of canvassing for pupils did not origi-
nate with commercial schools, nor is the abuse of that method chargeable to com-
mercial schools alone. I was solicited to attend a denominational seminary by a clergyman, who was a member of the faculty of that institution, about forty-five years ago, and he told me a story about the advantages the school afforded and the quality of accommodations those pupils enjoyed who "bearded in," which, as I look back upon it now, seems as strong as the circumstances justified.

Drawing the Line

There is no objection that I can see to a representative of a school of any kind call-
ing on suitable young people and honestly laying before them the advantages pos-
sessed by that school. Indeed, it seems to me a perfectly legitimate and proper
method of advertising a school. There is, on the other hand, every objection to solicit- ing everybody who has the price without reference to age, ability, or attai-
ments. As I see it, no school can afford—to put it on no higher ground—to receive a candidate as a pupil whose mental and educational equipment are not such as to assure his success in mastering the course of study—certainly cannot afford to urge his attendance. One ill-prepared, thick-headed pupil, going out and attempt-
ing to use the knowledge provided by the very best commercial school, will do the school more harm than a dozen bright, successful ones will do good. Everybody with whom the dullard comes in contact is certain to know what school he attended, while the bright one will do his work well,
The Business Educator

as will be expected of him, and no questions will be asked or statements made.

PAY SALARIES, NOT COMMISSIONS

When canvassers or solicitors are employed by a school, there are no bound instructions as to what to say and what not to say, and they should be paid salaries, never commissions. The latter places so strongly before the solicitor the temptation to say the untruthful things that it strains the honesty of a rather right-minded man.

Canvassers, working on commissions, have done irreparable harm to all the schools in cities where they have operated. The injury is to secure teachers from schools which employ them, but that method of advertising, and its inevitably attendant evils, casts a stigma on the business which honest methods practiced by other schools cannot.

The sooner every commercial school proprietor learns that the public hates sham, buncombe, and unwarranted statements, and that it wants good schools at just about their real value, the better it will be for themselves, the rising generation, and the cause of commercial education.

L. L. Williams.

Rochester, N. Y., Sept. 15, 1902.

The Advantages and Disadvantages of Soliciting Students

Mr. Editor:

This subject, I understand, has been argued by college men, and now that you invite me to discuss the question, I presume you want the opinion of a business man, or the business view of it combined with that of the school man.

Soliciting, if done properly, is perfectly legitimate, and is necessary in all lines, but the main objection to solicitors in general is that they are not strictly honest, and for this they are perhaps more to be pitied than blamed. This class of solicitors are shiftless; they work here and there on the surface of the earth, and have no regular call, no office in which they can be seen, no good talkers, and smooth; but they lack permanency, uprightness, and truthfulness, and when engaged in this class of business, calling upon the laboring man, they take advantage of his ignorance, and, in unscrupulous way, represent things to him which the school manager knows nothing about.

UNPLEASANT EXPERIENCE

It is true, I have had considerable experience with solicitors in general, not only in this business but in other lines. If business college men would act fairly toward one another, and not hire those men and take them away from each other, and if the college principal, before engaging another man employed in the city in the same line of business, would have the business courtesy to ask his competitor as to the standing and reputation of this man, if his accounts are satisfactorily closed, and if collection is made in the manner, if he would use his good judgment and decline his services, the unsavory solicitor would soon look to some other source.

We find, however, that college men even endeavor to secure a business name by stealing names of schools, and thereby rob the children of the kind of training they have been accustomed to, and seriously interfere with the progress of such students. There are other solicitors who go from school to school, carrying information from one school to another, and work upon the sympathies of the proprietor and endeavor to secure a situation by gaining his confidence and condemning his competitors and praising the school and the president with which he is connected, and offer to affiliate himself. Such men, who flatter should be carefully watched, as they usually practice deception also.

I know from experience, men who will work for a certain salary under the pretext that they will work faithfully, and at the same time work for some other firm. There are others who pretend they are working, hand in their written reports and such agents, then offer to the college which they claim as the school they have been sent. Such men, as a rule, when discovered, will turn around and endeavor to secure employment with another college in the same locality and then to cover up their track, go about condemning their former employers.

How can such a condition of affairs be avoided? The school that has a good standing and reputation, the man who is honest and has a good character, is run down to the level of a common politician. If the colleges would combine, and keep their word, and not engage men of this class, perhaps better conditions could be secured, but as a rule, in every locality, there are some who make rules and laws with a view of breaking them. It is known that some even resort to such methods to break the contracts of their competitors and instruct their agents to do so, and write articles to be printed in irresponsible papers condemning their competitors, and use such articles against their competitors in competition.

Then again, there are colleges that pretend to teach their pupils how to make contracts and respect them, and then, in their circulars and pamphlets, announce in large headlines, "Do not sign any written agreements when making arrangements to join a school." There are college men, and principals at that, who even endeavor to entice students from another school after they are once seated, contracted, and tuition paid for.

SIGNING CONTRACTS

The last two arguments lead me to write about the matter of signing contracts. Business generally is conducted upon contracts, and personal work is not left to a void any misunderstanding. I find that more misunderstandings arise on account of verbal agreements, than in any other way. A man would say: "I am certain that this is denied. A year ago the agreement was made, and the memory now fails. Unless both parties are reasonable, the misunderstanding sometimes resolves itself into a lawsuit. The memoranda have been kept, and when engaged in the business, with, on the part of the agents, was the promise or guarantee of situations and the offering of books free, etc. We think it well to insert a clause in the contract so that when there is an misunderstanding, and the party who signs the contract will then have no right to complain. Of course, other colleges again offer books free, and personal and are that it is a general rule of all schools. There are many other abuses which can be traced to the agents. I pity the unfortunate fellow who is dishonest, and does not know it, and who is only a boy. I think that business college principals could organize an association, sign agreements, and place their grievances in the hands of a committee so elected to adjust this is undoubtedly which may arise through the solicitors or representatives. If men are bound by an association of this kind, it will not be necessary to draw up legal contracts to protect one's business when attacked by unprincipled solicitors.

The Public Not Altogether Innocent.

The general public is also somewhat to blame. People will twist the least thing said by a solicitor or representative who offers a little assurance in the way of employment, and misrepresent the meaning as a direct promise and guarantee for furnishing employment with the education, and school managers who will allow the business to come to such a level cannot exist very comfortably in a community and place their students upon their own resources, so that those who are really worthy and ambitious should be favored while those who do not deserve a recommendation should be left to look out for their own interests. Such promises also interfere with the discipline of the school, and if a boy feels that the college must furnish him a position when his time is up, he takes things easy, becomes lazy, and is apt to waste more or less of his time, and not work for promotion and advancement.

Another reason why contracts should be entered into, is, that they give experience for the office clerk. They can be employed upon the books and classified as to day or night school business, what course is to be pursued, books sold or loaned, the terms of payments, what day, month, how much, length of time, and what kind of courses.

SUGGESTED REGULATIONS FOR SOLICITORS.

If college men cannot combine and form an association, they should instruct their solicitors to observe some rules like the following:

Do not go to your competitor's place of business and hand out your cards and circulars.

Do not represent yourself as a teacher in the school when you are not employed as such.

Do not fail to hand in the money that you have collected, even though you think that you have something coming to you.

Do not offer books free when the college is not prepared to sign a contract to send books.

Do not guarantee positions to all your patrons. Allow them to try to obtain a place for themselves, and encourage them to do so;

Do not fail, faithfully for your employer, and endeavor to learn his policy and principles of doing business.

If you are employed on a commission, do not misrepresent the business in order to get your commission.

If you are employed on a salary, work just as hard and faithfully as if you were employed on a commission.

Make your employer's interests your own interests.

Do not promise big inducements, short courses, etc., but sell a course for the length of time required to complete the same.

Do not break contracts or discourage people after they have once made arrangements to enter another school.

Do not visit other colleges and endeavor to secure a situation in case you lose the one you are now holding.

In case you leave your employer and work for another party, do not run him down or condemn him. Remember, he has paid you a salary in the past and helped you to earn a living.
Do not make people sign contracts, and as an inducement, tell them that if they do not want to go and do not like it, they can stop at the end of the first month.

Do not be afraid to make a straight sale; represent your business properly.

Try to be honest, sincere and truthful.

Will you?

O. A. Hoffman.

Milwaukee, Sept. 4, 1892.

Business Tips.

George Horace Lorimer.

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in The Saturday Evening Post, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass, to whose courtesy we are indebted for permission to make extracts. —THE EDITOR.]

TO A STUDENT FINISHING SCHOOL.

The sooner you adjust your spending to what your earning capacity will be, the easier they will find it to live together.

There is plenty of room at the top, but there is no elevator in the building.

If you gave some fellows a talent wrapped in a napkin to start with in business, they would swap the talent for gold brick and burn the napkin; and there are others that you could start out with just a napkin who would set up with it in the dry-goods business in a small way and then coax the other fellow's talent into it.

Pay day is always a month off for the spendthrift, and he is never able to realize more than sixty cents on any dollar that comes to him. But a dollar is worth one hundred and six cents to a good business man, and he never spends the dollar. It is the man who keeps saving up and expenses down that buys an interest in the concern.

When a lot of young men get off by themselves some of them think that recklessness with money will brand them as good fellows, and carefulness is meanness. That is the one end of a college education that is pure cussedness; and that is the one thing that makes nine business men out of ten hesitate to send their boys off to school.

The meanest man alive is the one who is generous with money that he has not had to sweat for, and the boy who is a good fellow at some one else's expense would not work up into first-class fertilizer. That same ambition to be known as a good fellow has crowded my office with second-rate clerks, and they will always be second-rate clerks.

The fellow who has to break open the baby's bank for car-fare toward the end of the week isn't going to be any Russell Sage when it comes to trading with the old man's money.

The boy who does anything just because the other fellows do it is apt to scratch a poor man's back all his life. He's the chap that's buying wheat at ninety-seven cents the day before the market breaks. They call him "the country" in the market reports, but the city's full of him. It's the fellow who has the spunk to think and act for himself, and sells short when prices hit the high C and the house is standing on its hind legs yelping for more, that sits in the directors' meetings when he gets on toward forty.

Use a little common sense, caution, and conscience. You can stock a store with those three commodities, when you get enough of them. But you've got to begin getting them young. They ain't catching after you toughen up a bit.

ON COLLEGE TRAINING AND BUSINESS.

Some men learn all they know from books; others from life; both kinds are narrow. The first are all theory; the second are all practice. It's the fellow who knows enough about practice to test his theories for blow-holes that gives the world a shove ahead, and finds a fair margin of profit in shoving it.

I think you'll find it safe to go short on the frills of education; if you want them bad enough, you'll find a way to pick them up later, after business hours. The main thing is to get a start along right lines, and that is what I sent you to college for. I wanted you to learn good mental habits, just as I want you to have clean, straight physical ones. I haven't any sympathy with a lot of these old fellows who go around bragging of their ignorance and saying that boys don't need to know anything except addition and the "best policy" brand of honesty. We started in a mighty different world, and we were all ignorant together. The Lord let us in on the ground floor, gave us corner lots, and then started in to improve the adjacent property. We didn't have to know fractions to figure out our profits. Now a merchant needs astronomy to see them, and when he locates them they are out somewhere near the fifth decimal place.

There's just as many chances for a fellow as ever, but they're a little gun shy, and you can't catch them by any such coarse method as putting salt on their tails.
I’ve always made it a rule to buy brains, and I’ve learned now the better trained they are, the faster they find reasons for getting their salaries raised. The fellow who hasn’t had the training may be just as smart, but he’s apt to paw the air when he’s reaching for ideas.

TO A YOUNG MAN JUST OUT OF SCHOOL.

It’s not what a man does during working hours, but after them that breaks down his health.

A fellow and his business should be bosom friends in the office and sworn enemies out of it.

A clerk in the city is one that is swept clean of business at six o’clock every night and isn’t opened up for it again until after the shutters are taken down next morning.

Some fellows leave the office at night and start out to whoop it up with the boys, and some go home to sit up with their troubles—they’re both in bad company. They’re the men who are always needing vacations, and never getting any good out of them.

You will always find it a safe rule to take a thing just as quick as it is offered—especially a job. When I was a young fellow and out of a place I always made it a rule to take the first job that offered, and to use it for bait. You can catch a minnow with a worm, and a bass will take your minnow. A good fat bass will tempt an otter, and then you’ve got something worth skinning.

Putting off an easy thing makes it hard, and putting off a hard one makes it impossible.

There is one excuse for every mistake a man can make, but only one. When a fellow makes the same mistake twice, he’s got to throw up both hands and own up to carelessness or cussedness.

Seeing the world is like charity—it covers a multitude of sins, and, like charity, it ought to begin at home.

TO A YOUNG MAN ENTERING AN OFFICE.

A business man’s conversation should be regulated by fewer and simpler rules than any other function of the human animal. They are:

Have something to say.

Say it.

Stop talking.

Beginning before you know what you want to say and keeping on after you have said it, lands a merchant in a lawsuit or the pothouse, and one’s a shortcut to the other.

Remember, too, that it’s easier to look wise than to talk wisdom. Say less than the other fellow and listen more than you talk; for when a man’s listening he isn’t telling on himself and he’s flattering the fellow who is.

There’s no such thing as love at first sight in business. A man’s got to keep company a long time and see some early and stay late and sit close, before he can get a girl or a job worth having.

Whenever anyone offers to let you in on the ground floor it’s a pretty safe rule to take the elevator to the roof garden.

TO A NOVICE IN THE OFFICE.

I haven’t any special objection to your writing to girls and telling them that they are the real sugar-cured article, for, after all, if you wouldn’t always be around when customers were — Very few men are worth wasting time on beyond a certain point, and that point is soon reached with a fellow who doesn’t show any signs of wanting to help.

It isn’t the little extra money that you may make for the house by learning the fundamental business virtues that counts so much, as it is the effect that it has on your character and that of those about you, and especially on the judgment of the old man, when he’s casting around for the fellow to fill the vacancy just ahead of you. He’s pretty apt to pick some one who keeps separate ledger accounts for work and fun, who gives the house sixteen ounces to the pound, and, on general principles, to pass by the one who is late at the end where he ought to be early, and early at the end where he ought to be late.

(Continued in December Number.)

Commercial Geography in Current Literature.

MISS LAURA E. BORNE.

EDITOR’S NOTE: It is intended that these references shall be cut out and pasted on cards of uniform size, which may then be filed on edge, alphabetically by subjects, in a pasteboard box or other convenient receptacle. A year’s accumulation of the card indexed references will be very helpful to the teacher of Commercial Geography.

CANADA.


Mr. Clegren of “New Ontario,” Arthur E. McFarlane, Saturday Evening Post, September 15, 1902.

RICE.

Irrigation and Rice Growing in Louisiana, Forestry and Irrigation, September, 1902.

NEW ZEALAND.

New Zealand, Henry Denare, Lloyd, National Geographic Magazine, September, 1902.

FOREIGN TRADE.

Notes on a Northwestern Fir, J. Grevin Peters, Forestry and Irrigation, September, 1902.

The Lumber Industry in New York, Forestry and Irrigation, September, 1902.

AGRICULTURE.


A Giant Automobile Harvester at Work (Illustration) Review of Reviews, September, 1902.

The Diffusion of Agricultural Prosperity, Prof. Henry C. Adams, Review of Reviews, September, 1902.

THE BUSINESS EDUCATOR.

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Pictorial Pointers.—Front view of the banking fixtures in the Shoemaker & Clark School of Business, Fall River, Mass.
Auditing.

R. J. BENNETT, CHARTERED ACCOUNTANT,
PHILA. SCHOOL, PHILADELPHIA.

The auditor of a partnership or company must certify to the accuracy of the Revenue (Profit and Loss) Statement, Balance Sheet, and Statement of Receipts and Payments before they are presented to the parties interested. To do this it becomes necessary for him to determine the present value of the assets, see that all liabilities are included, verify the details of the several books of the business, and the accuracy of all accounts. The above statements are known as the financial statements, and are usually prepared by the bookkeeper, but they are by no means complete unless certified by the auditor. Should the auditor find it necessary to accept the figures of the bookkeeper, or some other person immediately connected with the business, or should there come to his notice during the investigation any item that the bookkeeper cannot explain to his entire satisfaction, it is his duty to incorporate such information in his final report. And in case he accepts the valuation put upon an asset, such as stock in trade, by some one else, he should satisfy himself that such valuation is a conservative one, but the circumstances should also be given prominence in the report. He should satisfy himself conclusively on all points before reporting, as he is responsible according to the impressions conveyed therein; but in order to make a thorough investigation, the work must not be curtailed nor neglected. When serving for a fixed fee there is a tendency at times to become neglectful and slight much of the work that is especially important. The young auditor will do well to guard himself against encouraging such a habit, as he is professionally capable if he fails to detect an error or fraud by taking anything for granted, providing it comes within the scope of his investigation.

The main object of any business is to yield a return to the parties interested, and as these parties are unable to examine into the accuracy of details, it becomes necessary to engage the services of an auditor, whose duty it is to see that his clients are thoroughly informed on all matters pertaining to the business. He must see that the concern is properly and economically managed, and ascertain whether all regulations of a financial kind have been properly complied with as laid down in the articles of co-partnership, articles of association, resolutions, agreements, the law, etc.

PARTIAL AUDITS.

Sometimes an auditor is instructed to make a partial audit of accounts, and it may be left to his own judgment as to what should be done. While a partial audit is not advisable in all cases, it becomes necessary at times to comply with such a request. In this case the addition of all booklets of original entry should be verified, all exceptional journal entries carefully scrutinized, and the posting to all nominal, representative, and special accounts, both as to aggregate amounts and separate items, should be checked. An audit, to be at all effectual, should include the checking of all cash payments and the verification of the final cash balance. The cash receipts should also be verified if possible, and all securities examined, whether they be on hand or lodged with the bank as collateral.

(Continued in December Number.)
The Federation.

From Mr. E. W. Spencer, of Milwaukee, Wis., Chairman of the Executive Committee of the National Commercial Teachers' Federation, which meets in Milwaukee, December 29, 30, and 31, 1902, at the Spencerian Business College, we learn that the general program is about ready for publication but is withheld at this time because a few changes may yet occur.

On Tuesday evening the banquet will be held, at which time speakers and chairman, J. A. Bruce, editor of the American School Board Journal, and Hon. Geo. W. Peck, Ex-Gov. of Wisconsin, will appear. Those who were in Milwaukee in 1887 at the old Business Educators' Association will remember with relish the Governor's humorous account of his book-keeping methods and experience in his early days as a country editor and job printer.

On Wednesday afternoon from 2:30 to 6 o'clock there will be a joint meeting of the Federation and the Milwaukee Teachers' Association.

From Mr. J. A. Lyons, president of the Federation, we learn that Wednesday afternoon, December 29th, will be devoted to Federation matters. Monday afternoon, will be devoted to sectional meetings. Sectional meetings will be held Tuesday forenoon and the Federation business in the afternoon. Tuesday evening the banquet will be held and Wednesday forenoon the sectional sessions will be in session.

Present indications point to the most successful meeting yet held. The time we think is just right, as it will allow everybody to spend Christmas at home, and as the meeting will close Wednesday evening at 6 o'clock, it will allow nearly everybody to spend New Year's at home also.

On to Milwaukee!

Special Session
Business Managers' Association

In view of the fact that the time for holding the next session of the Commercial Teachers' Federation at the City of Milwaukee will be limited to three days, thus giving the Business Managers very little time to transact the very important business that will come up at the meeting, I have deemed it advisable to call a special all-day session of the Business Managers' Association to be held at the rooms of the Spencerian College, Milwaukee, Saturday, December 27th, at 9 o'clock a.m.

I trust that every Private Business College will be represented at this meeting. Matters of great importance will be considered. It will be to the interest of every school to take part in the proceedings of this meeting. If we desire our business to take on an important and properly conducts schools, subjects that will receive attention in addition to the subject of organization. Some rather original and perhaps startling suggestions will be offered. I repeat every wide-awake business college proprietors should be present as he will certainly learn things to his interest.

Sincerely,
H. N. Rowe,
Chairman Executive Committee,
Baltimore, October 2, 1902.

The Program of the National Penmanship Teachers' Association

WHICH MEETS IN MILWAUKEE DEC. 29-30-31 IS ABOUT COMPLETE.

The indications are very favorable for a full, complete, varied, and interesting program. Such men as the Spencer's, Madsen, E.L.S., Hinman, Courtney, etc., are expected to be there and to be on the program. As an intellectual feast, it is going to be worth going to hear and to see.

Better lay your plans early to be there as the meeting is not going to be merely intellectual. The meeting is going to be a distinctly social one and entertainances will be numerous and interesting. A social good time is assured. Heart as well as head is to be administered.

The entire Spencer family is expected there. Who is there who does not want to meet them? And this is the one opportunity to do so. Come now and treat yourself to a pleasure and honor never before offered. Don't let money squeeze the dollar, or someone else whom you can see any time.

Be a part of this great gathering of the Knights of the Quill.

G. F. ZANER, Chairman Ex. Com.

National Shorthand Teachers' Association

THE BUSINESS EDUCATOR

GENTLEMEN:—There is every indication that our Milwaukee convention will surpass any meeting that we have yet held. First, the unique methods employed by the executive committee of the National Teachers' Association will certainly appeal to teachers whose ambitions to stand in the front ranks. Second, the Shorthand teachers have carried the attendance banner heretofore and they have no secret plans for doing so again. Third, the Shorthand teachers are becoming educated to recognize the N. S. T. A. as the power which indicates the progress in stenographic pedagogical methods. Fourth, the central and easily accessible point, at which the convention is to be held, makes it possible for almost any one to be present.

The active Shorthand teachers of the country are members of the association, and from the East, West, North and South a lot of loyal as well as royal penstewers will gather to profit by what the other fellow knows. The Shorthand teachers are fillets of the "giving" fellow sufferers"—the benefit of their special and their practical knowledge they have acquired.

Yours truly,
M. A. ARNOLD,
DENVER COLO., October 10, 1902.

Central Bus. College.

National Commercial Teachers' Federation

DANVILLE, Ill., October 8, 1902.

ZANER & BLASER,
COLUMBUS, OHIO.

GENTLEMEN:—Please say in your next issue of the BUSINESS EDUCATOR, that we are planning for the Commercial Section of the National Commercial Teachers' Federation, and believe that we can promise a program that should secure the attendance of every progressive commercial teacher. The program will be completed in the near future and the fact that some of the leading commercial educators of the country will be on the program, including Ferger, Hinman, Courtwys, and many others of equal note, will be a sufficient guarantee of the excellence of the future.

Every effort is being made to condense the greatest possible amount of thought-producing discussion that can be crowded into the three days of our meeting.

Yours truly,
W. C. WALLACE,
Chairman Ex. Com. Business Section.
A History of Penmen, Early Business Education and Educators in America.


I believe from good sources of information that there were schools in the year 1800. Duff's College of Pittsburgh, Comer's College of Boston, and Bartlett's College of Cincinnati.

At that time our country was commercial -ly speaking. We were along the water ways, the coast of the Atlantic, the Ohio and Mississippi rivers, also a few towns were located upon the shores of the Great Lakes. The country back of without experience and settled, there being no railroads, most of the travel and shipping was by water routes.

Boston, New York, Philadelphia and Baltimore were the leading northern cities; while Savannah, Charleston, St. Augustine, Mobile, New Orleans and Galveston, were the southern coast towns of the country.

Pittsburg, at the head of navigation of the Ohio river, also Cincinnati and St. Louis were villages.

Most of the merchants in those days kept their accounts by single entry, or by cutting notches on tally sticks, while others who could not write would draw pictures of goods sold, as a hawker or saw a circle with a hole in it was a grindstone and without the hole it was a cheese.

The science of double entry bookkeeping, as known is not yet taught, was not known in 1800. An earnest young man then living in Philadelphia wishing to learn bookkeeping, applied to many merchants but none would teach him or accept him as a bookkeeper, except in the capacity of an errand boy. He went to New York and found no one there to employ him or teach him bookkeeping, as each merchant had his own way of keeping accounts.

Young men who wished to get in business without experience and who had no means of apprenticeship, under merchants who generally charged parents for employing their sons, teaching them business and their ways of keeping accounts. This method was continued for many years after business colleges were started, and is still practiced in England, and other foreign countries.

About 1835 the first business school in New York City was started by Henry Edmonds, a native of England, and the instruction given was in penmanship and bookkeeping. He published a book of bookkeeping, and was a gentleman of good address and ability. His school was up Broadway, from the Astor House. Mr. James Gordon Bennett, founder of the New York Herald, and a native of Scotland, soon after his arrival in America, opened a bookkeeping school in New York.

Oliver B. Goldsmith conducted in New York for many years a school of penmanship, a work on which he published. The school was opened about 1835. He was an accomplished penman in the English style. His flourishing and ornamental style were artistic, his manners were graceful and he dressed with considerable elegance. His school was handsomely furnished, and the walls were adorned with elaborate specimens with himself. We were the earliest schools in New York.

I will now give an outline of one of the first if not the first, then called Mercantile Colleges, established in 1840 by Peter Duff.

Peter Duff, the founder of "Duff's Mercantile College of Pennsylvania," was born in New Brunswick in the year 1802. His parents had that year emigrated from Scotland, and settled to the clearing of land, cultivation of a large farm in the Province.

Drawn by his tastes toward the city, and filled with a desire for the knowledge of a busy life, Peter Duff, while a young man, left his father's farm and went, with the permission of his parents, to add to and finish his education at Edinburgh, Scotland. Having remained there for some time, with some inclination toward the study of medicine, his future calling was fixed as that of merchant, and not doctor, by what would seem a lucky circumstance.

With what means he could command he took up for himself, and, Scotland, a load of goods for the purpose of sale in the Province. Wrecked on the way home, he recovered the amount of his insurance, and, returning, invested in other goods.

With these, as it happened, he arrived at St. John at most opportune season. The market for his goods proved ready. The prices he obtained added large profits to his investment, and thus encouraged, he made a large number of sales, and profited thereby, almost before he was aware, embarking in life as a merchant and an importer.

From this time forward until the year 1853, Mr. Duff carried on business of exceptional success. He became a leading citizen of St. John and one of its wealthiest merchants.

Large warehouses at home and ships on the high seas called him their owner. His qualities of mind and his traits of character were such as to make him esteemed and honored among men, as well as to insure for him success in any enterprise in which he had his heart.

He was a man of great tenacity of purpose, persistence of all simplicity of life and habit. He was a man of most sincere and unpretentious piety. He was honesty itself. During his long career, first as a merchant and afterwards as an educator, in prosperity and amid the trials of adversity, this latter trait made him marked and distinguished.

He was a consistent man, the same at all times, single and diligent of purpose, and pure of heart.

In the year 1853 a disastrous fire in St. John made shipwreck of many fortunes, and among them that of Peter Duff.

St. John's was a city of no mean order at that time. The place promised to be a great port of entry for all the northern shore of the Atlantic. When this fire swept the town, the underwriters, being chiefly individuals, were unable to meet the losses; therefore the owners of property and merchandise lost everything. Mr. Duff with a proud, sensitive heart, decided to leave his connections and circle of friends, living himself away to the "states." He had a friend in the cotton business in New Orleans, making a success of merchandising there. This friend moved him to go to New Orleans and join him in his business enterprises. To make this journey he crossed the Alleghenies, arriving in Pittsburgh in the early Summer of 1850, intending to take boats to New Orleans, and save his money, and while waiting some six weeks for water his pockets dropped correspondingly low. He was forced to take up something to meet his expenses, and in doing so he took charge of a cotton mill, and started his first teaching by giving lessons in the evening. After lingering beyond the time for his departure he grew into the school work by degrees and became a fixture.

He commenced, in 1850, in the midst of much difficulty and despair under many difficulties and the pinching of poverty, that school which was subsequently incorporated by the Legislature of the State of New Jersey, as "Duff's Mercantile College of Pennsylvania." At the time of its foundation no similar institution existed. Its design was the education of young men for business. Without capital other than his experiences — "a telegram and money." Mr. Duff conceived the idea of turning this experience to his own account, as well as to that of the many who desired to enter business life, but who dreaded the drudgery of an apprenticeship, and who lacked the knowledge necessary to gain them position.

From that time forward the history of the College is the history of its founder.

Bookkeeping was not then as it is now, a system of bookkeeping, had not yet found its way. Arithmetic was learned as an extra subject at school. Bookkeeping was considered a trade, and was not taught, save under the eye of business men themselves, each of whom pursued some method peculiar to himself, the result of his own thought and necessities. Hence the system of one man, in one kind of business, might, even when learned, prove of little benefit to another in a different sphere. Two demands then were pressing. First, well-digested system of bookkeeping, having explanatory rules, and capable of adaptation to the wants of business men in general; and secondly, a place where such system might be successfully taught to such as chose to avail themselves of the opportunities so offered. To supply these demands was the aim and success of Mr. Duff's life.

To meet the first demand, he published "Duff's Bookkeeping," a work intended to provide instructors with the means of imparting practical instruction in bookkeeping; to introduce improvements having for their object the abbreviating of the process, and giving security against error, and to supply all classes of merchants, mechanics and others, with a complete book of reference.

To meet the second demand he founded Duff's Mercantile College, and became himself its Principal.

The appreciation by the public of these efforts was, and has continued to be, marked to an extraordinary degree. "Duff's Bookkeeping" has passed through over twenty editions, and from the College an army of students has been graduated.

The success of the book is to be attributed to its perfect adaption to the wants of all persons and merchants desires of learning bookkeeping as a system.

The success of the school may be attributed to the following and other causes: it has always had, and has now, a full
The Business Educator

The corps of educated instructors, thoroughly acquainted with all the details necessary to be learned by those desirous of becoming bookkeepers. It has always closely pursued the policy of teaching in the colleges only that which pertains to the thorough education of a business man, without wasting the time of the student in the branches which do not belong to a Commercial College, and with the probable connection with the duties of a bookkeeper. In this the College differs from many others professedly of the same character.

No sooner had the success of this institution proved the feasibility of educating men for the counting house than they sprang up all over the country schools with a similar design. Few, if any, of these were under the proper system, hence their inability to compete with such an institution as this, whose teachers had been instructed in the school of the real business.

In 1844 Mr. Duff was getting measured for a suit in the tailor shop of one of his pupils named Lee. While being measured the tailor reached for a yard stick and struck a boy across the shoulders, in turn explaining that the young rascal was using up all the chalk he could get on, marking the walls and the floors. While smarting under the blow, Mr. Duff good naturally invited the lad to come to his school, where the pupil's personal paper would be furnished gratuitously, together with some hints upon writing. The boy accepted the invitation. That boy was John D. Williams. Mr. Duff wrote a very good, a very attractive letter of introduction. After the youngster had evinced a talent for this kind of work he also displayed aptness in other lines, encouraging Mr. Duff to prepare him for an assistant. In doing so, he secured the co-operation of M. Rice, a graduate of P. K. Spencer, was spreading himself on the specialties of penmanship. Returning from Buffalo, Williams became a full-fledged instructor of penmanship at Duff's College, where he remained for some 12 or 14 years. John D. Williams was gifted. He also had vanity, showing much extravagance in dress and style of living. At this time there were only a few customers over the country, and Williams in a short time overtopped his contemporaries; and from all sections he received constant adulation, which had a tendency to turn his head; so much so, that his, instead of directing him in his labors. After some four or five years of success he broke with his benefactor, leaving the College and taking a first clerkship on a very notable steamboat plying between Cincinnati and Pittsburg, known as the Messenger. That boat was looked upon as a gorgeous production of the age, and was a leading steamer of a large number plying between these two cities. Her cabins were done in white and gold, with her machinery built for speed and comfort. A position on such a noted steamer was more than that of an ordinary kind. But after holding this position and made application (and supplication) for a return to his place as teacher of penmanship. The return lasted for a number of years. He assumed that John D. Williams' name made Duff's College, and that unless he was a part owner he would no longer continue as an employee; and as that was not a probability he severed his connection for all time, going to New York. In New York he engaged with Packard & Webster, who gave his entire time to making eagles and flags for the entire chain of Bryant and Stratton Colleges, besides furnishing other designs for diplomas, show cards, etc. During these times he (Williams) got up the famous Williams and Packards "Gems." This work was done under Mr. Duff's direction, and was to be engraved and published by him, when the engagement was broken off and all such work was declared off. Once he left New York, returning to the field of his successes, he formed large classes in a number of the very large towns in Western Pennsylvania and Eastern Ohio. In doing this he would have a lecture on the Chirographic Art and John D. was a very persuasive, impressive talker. During the interim of some two years, while Williams was doing the steamboat clerking, a man named John Tracy entered his name at Duff's College. Few of our people today have heard of this man. He was like a meteor flashing through the starry firmament, Mr. Duff picked him up upon his arrival in New York City from the north of Ireland. He wrote the most accurate round hand I ever saw — and I have seen much of this kind of work. His pen drawing was done by fine cross hatching, using no brush or washing whatever. His lettering, his pen drawing, and his smoothly shaded round hand were par excellence. Williams upon returning to the College took up this particular style of line work in pen drawing, and soon acquired it to a high degree, and nothing like his master Tracy. Mr. Alexander Cowley, who was then a phenomenal writer, took this kind of work, and executed beautiful drawings and lettering. Tracy's writing was too slow and labored to suit the requirements of the students at the College, and as he could not get into Williams' style, the place became vacant, and Williams returned to take charge of the penmanship. Tracy then associated himself with Victor M. Rice, P. K. Spencer, James W. Lusk, who were a coterie of writers to advertise certain Colleges by exhibits at the State Fairs, which were great things at that time. Tracy did much of the work. Even when the writing was to go upon these fine ornamental specimens, Tracy would do the script. Some of these productions can, no doubt, be found in Buffalo or in Cleveland. To those who could appreciate such exquisite work, the specimens were very attractive. This very worthy penman and instructor, Tracy, died of consumption, in miserable circumstances in New York City, some ten years after landing in this country.

One of Williams' brightest and most devoted pupils, Mr. William H. Duff, son of Peter Duff, took charge of the penmanship of Duff's College in 1890 and has been giving his efforts to that part of the work up to the present time, with the exception of two years when he left the College to engage in the real estate business. His associate teacher for many years was Charles A. Cochran, now at the head of his own College in Chicago. Mr. Cowley for twenty years with the Iron City Business College of Pittsburg was in his time one of the most skilful and famous penman of the country. He is now a successful stock broker in Philadelphia. William Allen Miller, father of Charles Miller of New York, was a penman in Pittsburg about the close of the war. He came from a school in Cincinnati. He later went to Packard's College, New York. After a number of years with Packard, ill health caused him to go to California, where he died. P. R. Spencer, Jr. and James W. Lusk were connected with the Iron City College, Pittsburg, for a long time while they were touring and teaching in the South.

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The Business Educator

Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1892.

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COLUMBUS, OHIO, NOVEMBER, 1902

Subscription Price, $1.00 a Year. 10c a Copy.

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

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

The Business Educator is the most popular and widely read journal of its kind, it follows each and every movement in education.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the hands of Commercial Colleges, Commercial High Schools, Commercial Departments in Public High Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is prepared in such a way that it is more comprehensive and truly representative plan than ever before attempted: you will readily see that the latest and greatest steps in the art is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The Business Educator being the most popular and widely read journal of its kind, it follows each and every movement in education.

Invention-Writing.

Script writing, off-hand writing, free, rapid writing as we know it today, has been evolved since Columbus discovered America. Writing previous to that time was what we would now call "printing," and the manner of execution we would call "drawing." Writing in that form, and indeed as we have it today, has been the product of slow evolution through centuries.

The first great step in the progress of writing was the invention of printing, to which, during the fifteenth century. It soon monopolized the business of making books by printing them by presses and machinery, instead of by pen and hand. The mammoth quantity of books, magazines, and newspapers issued daily, tell of the progress made in this mode of expressing thought.

The second considerable step in the progress of writing was the invention of shorthand. By it the speed of the pen was multiplied five fold. The regret is that it did not replace the script characters except perhaps for ornamental purposes. This is a mistake that we have made.

Certain it is that its introduction into our high schools will do much to popularize it and bring it into more universal service. Following shorthand came the invention of telegraphy, a truly modern way of expressing, recording, and transmitting thought by wire and cable, and telegraphic instruments undreamed of a century ago. Then came the telephone, a modification of telegraphy, and farther removed from the art of writing, but still a department of expressing and transmitting thought.

The more recent and closely connected invention in the way of writing was the typewriter. By and through this, writing was made more legible, easier, and two or three times as fast. Typewriting is now in its infancy. It is relieving daily the pen of much writing that has become through the stress of commerce mere drudgery and mere scribbling.

The latest and most wonderful of all inventions to express, record, and transmit thought is the phonograph. The future is pregnant with promise in this line. Let us hope the postal envelopes and cylindrical letters may take the place of many of the present ones.

These are the things invention has done for writing in less than five hundred years. But we will not use the pen as did the ancients. In spite of the phonograph and invention, more writing is being done today with pen and pencil than ever before. Therefore, you need not become alarmed at the decrease in the demand for the art. Instead of this being the case, there are more fine penmen today than ever before, and there is a greater demand for fine penmen and teachers of penmanship than ever before.

Invention has therefore with all its strides and remarkable achievements not kept pace with the world's output of writing. The progress of events has been greater than the output of invention. In consequence, more pens are manufactured by far, and more writing by hand is being done today than ever before.

A Good Suggestion.

BY ZANER & BLOSER.

I feel that my pupils are making splendid progress in Writing, and at times am tempted to send you samples of their work. The forty-five minutes a day, devoted to writing, is usually divided in about these proportions: phonetic, movement exercises, including capital letters used as exercises; second fifteen minutes, a study of special letters with regard to form, best movement, and combinations with phonetic. A systematic outline of letters and words is given, and there is a specimen line of my own writing, after which the pupils write about ten lines of a new copy from the board for the day's specimen letter.

I sometimes wonder that some of the leading penmanship teachers do not say more about the order of their daily teaching and favorite methods to interest their classes, and the above outline is given more as a query along these lines than with any other intention. Why could not a symposium be arranged for one issue of your paper, giving the views of leading teachers along these lines? Now if one has already been given or something similar, and I have not seen it, you will please pardon the suggestion. Of course there is no fixed rule for conducting classes and ought not to be, yet all teachers have their favorite methods and I am after new ideas.

Enclosed find a card for subscriptions to "THE BUSINESS EDUCATOR," beginning with October, to be sent to the following pupils all of Waynesburg. Will try and send more in a few days.

Very sincerely,

H. E. BARNES,
Principal Waynesburg Business College.

The above remarks and suggestions are "put to the purpose of the writer, and will follow suit and submit their methods with out delay. Let us hear from you now; don't wait till it is too late. An exchange of views is not only beneficial, but it is most refreshing to hear from new sources the benefit of your experience. We will furnish the medium of exchange if you will furnish the ideas. [EDITORS.]

In the Harness For Twenty-three Years

Mr. L. C. Mulkins, supervisor of penmanship in the public schools of St. Joseph, Mo, has been in the harness as a supervisor of penmanship for twenty-three years. This is a long time to be active in the work, but there are many others in the work, who have been engaged in it longer than this, but Mr. Mulkins is the only one who has remained to the bitter end. The BUSINESS EDUCATOR should be grateful to Mr. Mulkins for a good many of its suggestions, and we would thank our friends for information in this particular, Mr. Mulkins writes a remarkably clever hand.

Miss Emie Titus, also a graduate of the Boston Bryant & Stratton School, has been elected to take charge of the commercial department of the Hyde Park, Mass., High School.

M. D. Fulton, the vigorous Treasurer of the Worcester (Mass.) Association, not only maintains a high-class commercial department in the Auburn (N. Y.) High School, but maintains the reputation of a popular typing machine "on the side," and has formed a list of instructors in the evening classes of the Providence Y. M. C. A., as the teacher of business college.

At the September meeting of the Boston Association of Bookkeepers and Accountants, last year, Mr. R. M. Barber, New York, was elected an honorary member of the Association but now proprietor of a commercial school in Warren, Pa., was elected an honorary member of the Association. A letter from Mr. McNish was read acknowledging the receipt of a handsomely engraved set of resolutions adopted on the occasion of Mr. McNish's resignation.

B. M. Barlow, New York, has been advertising his Evening High School work; offering courses in Higher Accountancy, and bookkeeping, in the use of logarithms in calculations connected with bonds, sinking funds, annuities, etc., and as a result his first week found him with about sixty students in each of two classes, four classes, having for an evening class in Bookkeeping.

An attractive catalogue comes to us from the Worcester (Mass.) High School, and is one of which C. B. Post is the proprietor. This catalogue has a unique cover in imitation of the old silk cap.

Providence, R. I., has abolished vertical writing, and has adopted the semicircular. Soon there will be none so poor as to do reverence to a system of writing that, in its day, excited an amount of partisan feeling on the part of theorists worthy of a better method. In the English High School of the City of New York, the practice of writing, Messrs. F. H. Read, F. E. Lakey,
and A. T. Swift, each of whom subscribes for THE BUSINESS EDUCATOR and uses it in his classes. About 250 in this high school are taking the course, which is taught by A. C. Bell, director of the Commercial Department, St. Johnsbury, Vt.

A. F. Kegel, an old Zanerian student who is now a student of the Business Department, Business College, writes that they enroll 150 students last year, and that they are confident of having the number that have already entered. He also states that they are unable to supply the demand for trained help. The BUSINESS EDUCATOR is much pleased to learn of his success.

Mr. W. V. Kellogg, who is now conducting a course of lessons in business writing in this journal, is a pupil of the Business College, and has a very fine reputation for his work. He is a very capable, enthusiastic penman, and is doing very well in his work.

Mr. H. H. Funk, a recent Zanerian, is assisting Mr. Kellogg in the writing course. He has made rapid progress and is doing well in his work.

Mr. W. V. Kellogg, who has been writing for the BUSINESS EDUCATOR one year, and states that he has made good progress in his work, has been promoted to the position of head of the Business Department, Business College, St. Johnsbury, Vt.

Mr. J. T. Henderson, President of the Oshkosh Business College, Wisconsin, reports that he has been writing for the BUSINESS EDUCATOR one year, and states that he has made good progress in his work.

Mr. F. J. Hinkley, former pupil of the Oshkosh Business College, Wisconsin, is now teaching in the Business Department, Business College, St. Johnsbury, Vt.

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Number Nine

The capital stem is the foundation for all the letters of this lesson and is nearly the same in all, being a little shorter in T and F than in the others. This is a compound curve. The shade swells gently to the middle and then as gradually diminishes. Keep the bottom well rounded and finish it with a dot.

Slant the oval part of T and F a little more than the main slant. A delicate shade may be added at the beginning and ending of this part. Study the forms of P, B and R. Follow the copy closely. Do not make loops in the middle of the second parts of P and R only-never slanting.

Do not become discouraged because your progress is slow, but remember, “that keeping everlastingly at it finally brings success.”

A correction.

[Instructions which should accompany the copy in the September number. Ye editor got things mixed.]

The first exercise, the compound curve, which is known as the line of beauty, is the main feature of all these letters. Practice it well. Make this a gentle compound curve, with the highest part of the shade in the middle. The up strokes are more slanting than the down ones.

The first stroke of T, the curved part, may be made either up or down. The bottom of it is similar to the bottom of F. The top may be curved slightly to the right. The slanted stroke is more nearly vertical than in the other parts of the letter. To make the slanting stroke to the right and finish with a dot.

The first part of C, H and Z is difficult. Study it well. Keep the turns well rounded and make it the very essence of grace and beauty. The slanted strokes of I and Y are more slanting than that of X. Finish them with a compound curve, make it upward, and carry the top well to the right.

Make the top of Z similar to the first part of H. The lower part is the same as that of small z. These letters are hard and require much practice, but they are also the most beautiful of the capitals. Practice the words separately. Study closely the shades and turns, the slant and spacing, and aim to make them beautiful and attractive.

The Kansas Federation

**The Business Educator, Columbus, O. G**

GENTLEMEN: The convention of the State Teachers’ Federation of the State of Kansas, will meet in Salina, Kans., on Friday and Saturday, Nov. 20 and 21. We are going to have the strongest and most profitable program yet given. The following addresses and special invited to be present:

Yours fraternally,
S. B. FAHNESTOCK.

The Kansas Special Teacher’s Federation

**Friday**

**MORNING SESSION—10:00 A. M.**


**AFTERNOON SESSION—1:30 P. M.**


**EVENING SESSION—8:30 P. M.**


**Saturday**

**MORNING SESSION—9:00 A. M.**


**AFTERNOON SESSION—1:30 P. M.**


**ADJOURNMENT**

Struck the Keynote

Mr. J. W. Smith, of the Mountain State Business College, Cumberland, Md., writes:

“I have decided to give you your share of clubbing this year. Your excellent paper deserves the support of every teacher of penmanship.”

Short Cuts.

A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure on every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, 50c, remitted to.

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Mr. Patrick J. Sweeney,
The Wide-Awake Editor of "Chat" published by the Manhattan Reporting Co., 90 Nassau St., New York.

Mr. D. S. Hill,
The Progressive Teacher of Writing and Commercial Branches in Lockyear's Business College, Evansville, Ind.

The Globe Business College, Messrs. W. C. Stephens, and Geo. A. Goldsby, proprietors, of St. Paul, Minn., is issuing a 30-page purple-covered catalogue of good quality. The half-tone illustrations disclose the fact that this school is thoroughly modern in equipment, and we know its proprietors to be progressive and thorough in ability.

A neat little circular is at hand from the Wisconsin Business College, Madison, Wisconsin. Messrs. Buck and Whitmore, proprietors, indicating a special amount of push and practical brains, as well as one of the largest schools in Pennsylvania.

Quite a large grey-backed catalogue is at hand from the Wheeling, W. Va., Business College, with a branch at Belaire, O.

"Prospectus" of the Spencerian Business College, Milwaukee, Wis., is a 32-page warm-gray-covered well-printed, splendidly written piece of advertising literature.

"A Message to Garcia," by Elbert Hubbard, is at hand from the American Business College, O. C. Dorney, Principal, Allentown, Pa. This is considered a splendid piece of advertising literature.

The Ohio Business Institute, H. C. Rowland, Principal, Columbus, O., is issuing a 30-page catalogue, indicating a practical school and a progressive management.

The Scho, Ohio, College Bulletin is a newspaper-size, four page circular, filled almost to overflowing with portraits of students, indicating push of the kind that pays. Mr. W. J. McCarty, who was a pupil in the Zanesville College, now many years ago, has been engineering this school.

"What Has Been Done" is the title of a royal blue-backed compendium, displaying specimens of penmanship as taught in Sadler, Bryant and Stratton's Business College, Baltimore, Md. It also gives a great many before and after specimens in penmanship, showing improvement made in this art under the instruction of that master penman, Mr. C. C. Lister. The evidence is very convincing. We doubt whether we have ever seen evidence of a higher order. You will do well to secure a copy.

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Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us.

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"This work on typewriting is a valuable addition to our library and is probably the most complete work on typewriting which has yet come to my attention."—D. D. McMillen, Bartlett Commercial College, Cincinnati.

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A million Free will be printed until our Institution has educated you and secured you a position. Write for Your Tuition Contract and master the course which interests you.
CORRESPONDENCE INSTITUTE OF AMERICA, Box 853, Scranton, Pa.
Resolved,

That in the removal of Mr. Hutchinson the Massachusetts Benevolent Association loses a most valuable member, one who was wise in counsel, energetic and prudent in action, ever faithful to the interests of the organization, and cautious in all business transactions. We shall miss the cheering and inspiring influence of his presence and it will be very difficult to fill his place.

Lessons in Engrossing—Number Twenty-two—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

For fourth page of engrossed booklet. As in the preambles the resolutions may occupy each a page, two or more on a page if very short or may be divided into two or more pages if very long. The individual's name, on whose account action has been taken, may be made prominent each time it is mentioned or only once. The price must influence the engrosser in regard to display. These pages we are showing could be spread out more with good effect. We are making them compact to economize in cost of engraving.

Reforms and Reformers in Writing

Part Three — The Decline of Round-hand

From eighteen hundred to eighteen hundred and fifty was the transition period from the round hand to the light-line character of today. Some wrote an unshaded, semi-round, or semi-angular hand previous to this, but the round hand was well nigh universal as regards use. But the change from round, shaded forms to light-line, semi-angular ones, was just as complete as during the fifteenth century when the change was from the disconnected, print-like forms to the connective, script-like, round-hand.

During the first half of the nineteenth century there was a tendency on the part of many to write an angular hand. Indeed, for a third of a century, previous to 1850 the two contending hands or systems were the round and angular. The former was the more legible of the two, but the latter was the more speedy. The quill was the chief instrument used in writing; the steel pen did not come into general use until about 1850. And, as near as we can learn, the methods of teaching writing during this period of change from the intensely legible to the speedy in form, were not very scientific or practical, but the same may be said about teaching "readin'" and "arithmetick." The new world demanded more writing and faster writing, and necessity came to the assistance of art, and speedier writing followed.

It is a fact, not to the credit of specialists, that while penmen taught the large, slow, round-hand up until 1850, the people, as a rule, developed a semi-angular, light-line, speedy style for their individual writing.

This is plainly evident by comparison of the writing of the people in general (see Declaration of Independence) and that found in books on penmanship. Teachers of writing were forced to abandon their old, round ideals, instead of anticipating demand and supplying it with timely forms. But a new era was near at hand. Young blood and new ideals were about to enter into the profession and art of writing. Slavery was nearing its end. Events moved faster than people realized. Old ideas were being discarded and new forces were forging to the front. The war came. The slaves were freed. The art of writing was about to be made more free and universal, also. Men were fighting for freedom in writing while others were fighting to free the negro. The one freed the body, the other was developing an art by which to free the mind.

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In our October Number this superscription was credited to Mr. F. S. Heath, Concord, N. H., instead of to Mr. Francis B. Courtney, New York City, who was its real author.
Modern Pennmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low, considering the quality and character of the work. All books mentioned below are sent by mail, postpaid.

Zanerian Theory of Penmanship—A thought provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should have this book. It is a bound body of 256 pages, cloth binding.

Lessons in Ornamental Penmanship—A work in slip form embodying the $100 manuscript, formerly given by us, with some extra plates. A thorough and complete work for home learners. 75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published.

Manual of Simplified Script—A work containing a thoroughly graded course of photo-engraved copies from the pen of that master penman and artist, C. F. Zaner, all in the simplified style. For rapid business purposes many pennmen believe this style of writing unequalled.

Zaner’s Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins by the beginning, showing the student how to make the simplest strokes and excises and finishes with a very large variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks.

Address, ZANER & BLOSER, Columbus, Ohio

The Business Educator

Through the kindness of Mr. H. K. Henderson, of Leeds, England, we have received samples of the copy books used there. Mr. Henderson is right when he says: They are neat and legible, but do not admit of improvement in handwriting as your writing. Where you excel most, however, is in the method of teaching the subject, and the few schools in this country teach the use of the forearms muscles in writing. The proceedings of the country, far too often, are unknown here.

The copies found in the books above mentioned are of the semi-round character, intensely legible and strong, but more or less lacking in neatness and legibility. Nearly all down strokes are shaded, and the simplest forms have hardly any degrees in the various publications. One thing, however, which might be said in favor of these books is, that the learner would be apt to get at least a legible handwriting. A man of average talents would also lack in scrawliness, a thing of which much of our movement writing cannot be said.


Revised Edition, seems to mean that the book is revised. It is to be hoped that this will not be at the expense of a larger extent re-written. Gregg shorthand, as originally designed, is both practical and extensively used new system of shorthand in America. Not only, however, is the system itself good, but the methods of presentation are also new. The shorthand characters in the literature and the publication were written offhand and photographed, and the result is so scientifically correct. They represent the actual writing and not slowly drawn mechanically correct. They clearly demonstrate that the author is a shorthand penman of unusual skill. The book is printed in large type, thus making it easy to read and study. Some of the characteristics of the system are first introduced and the use of the writing is presented; that words and sentences may be written in shorthand without word signs are presented with each lesson, that the shorthand characters are inter-mixed with the actual form of the original writing is introduced from the beginning.

"Rational Typewriting" by Ida McLenan Cubber and Robert P. Schach, published by the Gregg Publishing Co., Chicago, Ill., is a new book embodying "a new idea in secretarial education," but one of the writing is presented; that words and sentences may be written in shorthand without word signs are presented with each lesson, that the shorthand characters are inter-mixed with the original writing is introduced from the beginning.

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Carrollton, Ga. Sept 4, 1902

J. B. Closser
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Gentlemen, In this you have a fair specimen of my business writing. Hoping it may please you.

Yours truly,

J. Thornton

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A modernized Pitmanic system, so adapted to syllabic structure, that words are chiefly analyzed, written and read swiftly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style on time-tried principles; combining extreme brevity, legibility, cursiveness and adequacy. Complete Manual $2.50 postpaid; sent to schools for examination. Mail instruction. Booklet free.

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The swan used to be considered by old-timers one of the most difficult things to flourish, and no doubt it does require about as much practice as any small design.

It is necessary to have great freedom of movement in order to make it look graceful. Here is a fine opportunity for a free swing of the arm and graceful movements. Nothing seems to possess more real ease and grace than the beautiful pose of the swan, whether in nature or in art. Study the graceful movements of a real swan—a live one, swimming on the lake, and there you have a whole kaleidoscope of easy and graceful motions, all different, yet beautiful.

Now, in flourishing this beautiful bird, strive to get some life and expression in it.

Flourishing that is mechanical has not much beauty. It can be done in such a way as to appear as if arranged with a pair of dividers, but it is too suggestive of music that goes by machinery; the one great charm, expression, is missing. Therefore, in this little art of flourishing do not aim so much for rigidly exact curves as ease, grace and naturalness. Everything should appear to have been done without effort.

Rapidity in working is one of the things necessary to produce this effect.

The time spent in making the one given herewith was probably not over five minutes, yet it took years of practice to learn to make it.

The starting point is under the bill, then follow continuous lines and curves without raising the pen, all with the whole-arm movement. Then in a slowed and more careful manner the head, bill and eye are drawn.

Don't be discouraged if you make a hundred and then fail to get it to suit, for nobody ever learned to make it well without trying probably thousands of times. But then the skill acquired in all this practice will stand by you in making other designs, so it is not labor lost or devoted to acquiring proficiency in just one thing.

Unless you are left handed, the swan looking to the right must be made with the paper reversed. Some parts of it in this position are far more difficult than when made in the regular way, but it affords excellent practice for the whole arm movement, and the student who is trying to master flourishing will find it an advantage to practice the swan both ways. The regular way first, however, as it is much easier.
Lessons in
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and Painting, and
Automatic Lettering

BY
W. A. THOMPSON,
FONTOIC, MICHIGAN

Number Three.

Making good figures is no more a gift than is good reading, grammar or any other attainment leading to business. It is and can be acquired, viz.: by patient and studied effort.

Rapid lettering, figures, etc., is just as much a subjective for study and thought as any other branch of education. Study must, however, be united with practice. The correct form and construction of general lettering and figures must be learned by study, while practice must give the manual dexterity for its easy and graceful execution. Many persons fail in this line of work because they do not properly unite study and practice. Careful study with too little practice will give work comparatively accurate in its form and manner of construction, but laborious, stiff and awkward in its execution, while upon the other hand, much practice with little study imparts a more easy and flowing movement, but with less accuracy as regards to form and general proportion which will commonly have a loose and hasty appearance.

To make these figures easy, the first requisite is a knowledge of form. The next most important essential is skill with the lettering pencil, which only comes by proper effort, repeated. In beginning, first take up the component parts of each as learned in small figures in illustration. Practice on these until you can make each one any time of the day without preliminary practice. Review instruction given in former numbers. Pay close attention to a few general rules while at work: that the brush or lettering pencil, bows and practice paper are in proper position, also freedom of stroke and steadiness or control of motion by the grip of brush upon the surface when lettering. This is quite evident when paint in good working order. Show Card Points of the right consistency will always work free and make a solid and even stroke. Be careful not to go any faster than the work can be done well. Practice patiently and earnestly until a poor figure is an exception, not the rule.

The slanting figures given in illustration can be used to good advantage in all styles of Card and ticket work, and when mastered, becomes a general favorite. In our next two numbers we will take up Marking and Shading pen lettering for general Card sign work, after which Brush lettering will follow again and continue every other month. For instance February, brush lettering; March, Pen lettering, and so on.

Practice all your spare time—make note of anything that may not seem clear. We have some fine work ahead.

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Reminder—

Spencer's Elements of Commercial Law
for January Classes

THE BOWEN-MERRILL COMPANY INDIANAPOLIS, IND., U. S. A.
The Federation.

As near as we can determine from the characters of the programs presented and the information received from other sources, the Milwaukee meeting is destined to be a success. Possibly the best meeting of the kind ever held. This is as it should be. Nothing else should be expected. Since commercial education is occupying a more important position today than ever before in the history of the world, it is quite natural that the National Commercial Teachers' Association should be larger than ever before.

As a member of our profession, you ought to consider seriously the advisability of being at Milwaukee during the holidays. You can get a perspective there of the work of the profession that cannot be secured any other way. Here it is that you come in contact with your fellows and estimate yourself and are estimated by others. Here it is that you learn to know your strong and your weak points, especially your weak ones. For, after all, we are not unlike the chain, the strongest link is as strong as its weakest. Socially and professionally the meeting is a promising one. We urge you to be there.

Self-education is one of the modern studies, and a trip to Milwaukee as well as to other various cities where these meetings are held, is an additional lesson in that subject, and is one that cannot be gotten from books. So much is developed in the true sense when you associate with co-workers. Personal contact means much. Without it our skill and knowledge are but little more than dry bones. For professional growth, no one at these meetings need come here. Be on hand and partake of the intellectual, social and other feasts in store for all who go.

Why This Commercial Revival?

Upon all hands we hear of unprecedented attendance at business schools. Everybody seems to be having more students than ever before. This seems to be true alike in book-keeping and shorthand. But why?

If we look about us we find a general prosperity, perhaps never before equalled. Certain it is that times are good and everybody busy. Why even tramps are hard to find. Then why should business schools not be prosperous?

The inference would naturally be that good times alone were the cause of the increased attendance of business schools. It must be admitted that prosperity is a primary cause in this increased attendance, but not necessarily the primary or sole cause.

A better, more fundamental reason is that practical education is in the ascendency, while theoretic or classical education is in the decline. This is due to two or three causes. Practical education is in demand in the commercial world. Expansion has been so sudden and extended, that the demand for young men and young women who could do something has far exceeded the supply.

Another reason is that theoretic, classical, or abstract learning has to a large degree been found to be uneducational even for the professions. Educators have been and are abandoning the old systems and methods of education until today our colleges as a rule are vastly different than they were a decade or ago.

Still another reason classical or college education is being replaced by practical education is that in these days of phenomenal progress young men and women cannot spend five to seven years in learning that which will not aid directly in the battle of life. They therefore turn to the business college, where in from six to twelve months they may be able to earn a fair salary from the start, and put them into line for promotion even years before they come in contact, if ever, with their classical fellows.

Classical or liberal education, if it of the modern sort, is all right for the few, and the fact that our business schools are so prosperous indicates that the many are now conscious of this fact.

Business schools are prosperous because practical education is popular, and not merely because times are good.

Something Worth Considering.

Some years ago we had a Western Penman's Association. From it was evolved the Commercial Teachers' Federation. In order that it might grow and prosper the word National was prefixed. It prospered. It drew from the central states and the eastern West. It drew also from the seaboard and cultured East. It held forth in Chicago for our eastern patrons; if the Federation could get it to come eastward, in recognition of the patronage from the East. But the movement was met by the arguments that it was a western association, deriving its patronage from the western states; that it was national only in name; that the easterners had an association of their own; that if it were allowed to come as far as Cleveland, Buffalo, Pittsburgh, Wheeling, or Washington, the eastern boys would steal it, and keep it, etc., etc.

The answers were: it is no farther to New York for our western brothers and sisters, than to Chicago for our eastern patrons; if the Federation is truly national, it is worth passing around; by holding meetings in different places new members are secured, many of whom will ever after attend; change of location means educational and opportunities in the way of observation and study of cities, country, institutions, customs, and people not otherwise possible; if it is national, let us have our share of it, and in return we shall make it better and bigger than it could hope to be as a local institution; etc., etc.

No patronage comes from west of Nebraska, but considerable does come from as far east as Massachusetts. It would seem reasonable to suppose that if the Federation is to be truly national, and to continue to receive eastern support, should recognize the justice of meeting at least midway, if not occasionally in the western East. Either that or drop the word national.

The eastern Commercial Teachers' Association has not been and is not in any sense a rival association, holding, as it does, its meetings at a time when they cannot conflict in the least with the "western" association. But what would happen if our eastern brethren were to become tired coming west continually? Or if they were to become self-satisfied with their own association? We never want such to be the case.

We have hereby but echoed aloud the sentiments we have heard. We hope to see the National Commercial Teacher's Federation become truly and unmistakably national; and to become such it must consider seriously the interests of its various members.

Commercial education has a big future—bigger than any locality. Does the Federation recognize this? In the interests of harmony; of oneness of purpose; of "in union there is strength?" of the highest possible success and usefulness of the National Commercial Teachers' Federation, the Business Educator hereby counsels serious consideration and unselfish motives in shaping the destinies of this modern, mighty factor in commercial education.

The Strength of the Business School

By Prof. A. D. Wilt, Dayton, Ohio, is the first of a series of papers from men whose opinions are worth something. Mr. Wilt has long been recognized as one of our most substantial business educators, and one that has ever stood for the best in practical education.

Finest Ever Presented.

We have on hand several lessons of C. C. Lister's work in business writing. We want to say that we have a surprise in store for our readers. The penmanship is certainly among the finest ever presented in a penman's paper, or anywhere else so far as that is concerned. Mr. Lister is certainly outstanding himself. Teachers of penmanship will do well to keep an eye open for these lessons, and students of penmanship will do well to get in training for them.

Hungry As a Wolf for the Business Educator.

Mr. F. J. Brandt, Philadelphia, Pa., an enthusiastic supporter of the Business Educator, writes: "I wait like a hungry wolf for your journal, which I consider the finest penmanship journal published."
Lessons in Practical Business Writing

BY

N. O. Keesling

CANNON'S BUSINESS COLLEGE.

Number Four.

Lesson 20

The round style of capital P is made the same width at top as at the bottom, and the pen is traveling upward when you finish. The first part of small p is made round at the top and the last turn pointed.

Lesson No. 21.

I prefer the first style of capital R. Retrace downward stroke almost to the top and make top full and round. Hook the little circle around the downward stroke. Small z is a combination of small n and loop. Watch slant. We now take up a few characters that are used in business. The % mark rests on the blue line.
Lesson No. 22.

Capital C is made similar to capital K. Do not join loop to downward stroke. Try to keep both parts about the same size. Small g is made similar to figure 9, and you may use either the cut off stroke or loop.

Lesson No. 23.

Watch curves in capital T. See compound curve in top as shown by copy No. 2, this plate. Small q is made like small g but it turns the opposite way at the bottom. Be sure to get a visible loop at the bottom.

Lesson No. 24.

Capital F, as shown in copy No. 5, this plate, is made with a very small curve at top, a sharp angle at the right, and a curved cross stroke. Watch the space between the downward stroke and the loop at top. Small l, the simplest of the loop letters, must always be made with a visible loop. The downward stroke should continue straight almost to the line, and if you have any difficulty in making it so let your fingers assist you.
Lesson No. 25.
Stand capital S up pretty straight as the loop and not the downward stroke gives it its slant. Make the last part similar to capital F. Small h, a combination of small I and the last part of small n, should be made with last part round at top and downward strokes parallel.

Make loop at top of capital G long, watch carefully the sharp turn at top of last downward stroke. Stop at the angle and consider what you are doing. Small k, the bugbear of most students, is made with a little hook and straight downward stroke. Do not make the last part too large.

Lesson No. 27.
Start capital I just below the base line and sit the last part on the line. Do not double it up as if it had the colic. Remember it is all above the line excepting the start and that the loop shows the slant. Small b is made round at the bottom and is finished with a little retrace stroke. Keep downward stroke and upward stroke parallel.
Lesson No. 35.
The top part of the J is developed from the indirect retraced oval. Finish the oval with the last part of the J. Beginning stroke of the J should begin on or a little below base line. Learn to finish the J both ways. A great deal depends upon the way in which you practice the words and sentences to get the best results.

Lesson No. 36.
We will begin lesson 36 by combining two indirect retraced ovals together, forming the two parts of the J. Make oval above base line first. Let oblique exercise extend above and below base line about the same distance. Fill several lines of the oval finished with the down stroke and lower loop of the J. The top part of the J should be made quite a little larger than the part below base line. Down stroke of the J should be made straight. Try combining three of the capitals without lifting the pen. Study carefully the connecting stroke of the capitals X and Y in sentence given.

Lesson No. 37.
In beginning this lesson spend several minutes on the figure eight exercise. We should by this time be able to make this exercise quite well. The capital L is formed on the same principle as the N, down stroke being the same in both letters. The L is finished like the capital Q. Begin second style of L with a small straight line at the top, down stroke being the same as in first letter. The D is much the same as L.

Lesson No. 38.
In this lesson we will take a short review of some of the large oval exercises. After you make a line of the ovals place a capital letter in the center of each just as given in copy. Retrace each oval about ten times.

Lesson No. 39.
We have in Nos. 14 to 16 a series of capital exercises which may be practiced with much benefit. See that the movement comes from the arm and not from the fingers, and that it is quite free and rapid. Think clearly concerning the joinings before starting. Then do your best to control the movement.

Lesson No. 40.
In this lesson we will take a general review of the capital letters. Spend at least ten minutes of careful study and practice on each letter. Fill several pages of this lesson.

Lesson No. 41.
Great care should be taken in practicing lesson No. 41. Practice each sentence separately, filling several pages of each. This lesson will test your skill in sentence writing. Watch the height of the small letters, and be sure to get equal spacing between each letter. Don't hurry over this work.
Mr. Thos. E. Cupper, of Thomasville, Ga., submits some cards indicating splendid natural ability in penmanship. Some day Mr. Cupper ought to be one of our leading penmen.

Some specimens in ornamental penmanship just received from the pen of A. H. Burke, penman in the Western Iowa College. Council Bluffs, la., indicate that he swings a pen of more than ordinary artistic excellence. In fact, some of the letters in these specimens are among the finest we have ever seen.

We have received from Mr. D. S. Hill, of Lockyear's Business College, Evansville, Ind., photos of blackboard work that he has been doing along the line of the Hinman style. We must say that the work is of a high order, and of a nature that we were not aware Mr. Hill was capable of producing. We congratulate him.

F. A. Curtis, penman in Shoemaker & Clark's School, Fall River, Mass., favored the BUSINESS EDUCATOR with a handsome club of subscriptions, and also inclosed some handsomely written cards, ornamental style, which are truly professional.

Mr. J. C. Fowlie, an advertiser in the BUSINESS EDUCATOR, favored us with a lot of colored cards written in white ink indicating that he is putting out a good grade of writing.

G. S. Herrick, penman in the Marion, Ind., Normal College and Business University Club, the BUSINESS EDUCATOR, and also sent a magnificent written letter, ornamental style. Mr. Herrick's small letters are unusually fine, being very accurate, delicate in line, and dainty in touch.

Mr. Herrick is an enthusiastic supporter of the BUSINESS EDUCATOR.

J. A. Elston, Canton, Mo., favored us with some pen and ink sketches, indicating considerable ability in that line.

Mr. J. G. Christ of Lock Haven, Pa., recently favored us with a liberal and handsome supply of specimens of penmanship, varying from simplified to ornamental, in an envelope decorated with colors. Mr. Christ is one of our most versatile penmen, and we are sorry he is not following the work professionally, as he has qualities becoming one of America's best.

Mr. J. C. Webb, the colored card writer and penman of Pittsburg, Pa., is organizing classes in writing in that community, and reports a flourishing business. Mr. Webb swings the pen with more than ordinary dash.

Mr. M. W. Norton, a seventeen-year-old young man who is a pupil of Mr. B. M. Winkelman, an old Zanarian graduate and teacher in Huntstinger's Business College, Hartford, Conn., recently sent some specimens which demonstrate the fact that Mr. Winkelman is a successful teacher of penmanship, and that Mr. Norton is one of the finest penmen of his age in the country. If we mistake not, he has the necessary natural ability to become one of America's most finished penmen.

Mr. C. R. Tate, penman and commercial teacher in Bartlett's Commercial College, Cincinnati, O., recently favored us with some written cards together with a subscription, which indicate that his penmanship is on the improve, which means that he is getting pretty fine, as Mr. Tate has for some time been recognized as quite a skillful penman.

P. K. Fitcher, Kidwifay, Pa., inclosed some cards indicating more than ordinary skill.

Some cards and specimens have been received from E. L. Stacy of Kingstown, W. V., which indicate that he is following closely the instruction he received from Mr. L. Madarasz. Mr. Stacy is a penman of no mean ability.
Aspiring Penman Wanted.

I want a young penman, a worker, who wishes to be pushed to the top in all-round skill, like F. B. Courtney and other of my famous graduates. He to exchange services for tuition and bear his own expenses. A fine position guaranteed when ripe.

Impressions by the Way

When, during our summer tour among the business schools of the lake region, we left Battle Creek, Mich., we went to the capital. We found H. J. Beck, the proprietor of the Lansing Business University, enjoying the closing days of a pleasant summer vacation. He has large, commodious rooms, well lighted and nicely furnished. Lansing is a pretty residence city, but it does not impress the passing visitor as an especially lively business city, and its Capitol will hardly bear comparison with the Capitol of Albany, St. Paul, Des Moines, or Hartford.

We were warned by friendly acquaintances along the way not to plan to spend the night in Jackson, Mich., if we were depending on a hotel for sleeping quarters, as we were not disappointed when we found difficulty in obtaining even a fair lunch. But we forgot about something like this little inconvenience in honor of business activity that seemed to pervade the whole city. We had in the person of Cyrus W. Field—the young—began to think that we had visited one of the pleasantest cities on the journey. Mr. Field had an unusually bright business class at work, and we were convinced, before we left the city, that he and his associates are doing excellent work.

Our stay in Toledo was a short one, but it was long enough to give us an idea of what it is to live in a thriving lake port. Hunting up the location of the Davis Business College, we found that Mr. Davis had removed from the business center of the city to a business block on the edge of the residence district. We found few schools during our trip, that would equal the Davis school for the outer qualities of a first-class institution. That the school is giving thorough instruction to the young people of Toledo is evident by the size of the school, the esteem in which the proprietor is held by the business, educational, and church young people of the city, and by the fact that this kind of endorsement, coupled with good judgment, has brought to Mr. Davis a competency that is certainly a very practical indication of his business ability.

The Metropolitan Business College is one of the newer schools of Toledo, but Messrs. Browne & Kies, the energetic young men who are at the helm, are making it one of the best known among the schools of northwestern Ohio. Some of their rooms are not as well lighted as might be desired, but they have spared no expense in furnishing them. Mr. Kies was formerly a student under E. K. Isaacs, when that skillful teacher was at the Northern Indiana Normal School, and he has done credit to the instruction obtained there. It would not be difficult to count the school proprietors who can equal him in dashing, ornamental writing.

Our schedule did not give us time to visit the third school in Toledo; in fact, to avoid riding to the lake shore in passing out of the way, we had to telegraph back to have our baggage forwarded, having come so near missing our train, under the pleasing influence of conversation with Mr. Davis, that we did not have time to re-check our baggage.

When we finally reached Pittsburgh, we were much surprised to step out of the sleeper into an imposing new station that had been erected since we had last visited "The Smoky City." Pittsburgh is certainly one of the most promising business cities east of the Mississippi river. Boston cannot compare with it for towering business blocks; and new ones are continually being erected. Our inspection of construction that will be twenty-two stories in height when completed, and there are several that run from ten to nineteen stories high.

It was not especially surprising, then, to find that the Iron City Business College had overflowed into an adjoining building, that H. L. Andrews had what he believes to be the largest short-hand school in the world (with a finely equipped commercial department being established this fall), that E. T. Overend, of the Pittsburg Academy, found his commercial department growing so that he had to engage an extra assistant that William H. Duff was looking forward to an enlarged attendance, and that S. D. Everhart was in charge of one of the best commercial departments to be found in the high schools of the country. Our flying visit to Pittsburgh was inspiring.

After a night run through Pennsylvania at a rate that made us sure, several times during the trip, that our time had come, we pulled into the splendid De Hoy Business College station in Philadelphia. The Quaker City revived a variety of emotions. We had seen them before, it will be remembered, but the conditions were somewhat different. However, we boldly ventured forth, and called at the office of the well-known Banks Business College. To our disappointment we found that the energetic principal of that thriving school had just started for an over-Sunday trip to the seashore, and that the teachers were either absent on their vacations or were out hunting for business. Indeed, the impression was received in Philadelphia in August was, that if a man should attempt to do business there now without soliciting for it, it would be necessary to start in with several million dollars of endowment. Getting school business in Philadelphia seems to be almost purely a commercial affair.

At Peirce School we were pleased to run across W. J. Ames in a breathing spell between trips after prospective students; and we renewed a warm acquaintance formed with members of the office force during the spring meeting. We are informed that the school is "full to the doors.

At Temple College we were fortunate in finding A. D. Skeels, who is now the principal commercial teacher there, just in from some calls that he had been making, and just about to go out to make other calls. There, as elsewhere, renovators were at work putting on the finishing touches preparatory to opening school. Mr. Skeels felt sure that they would have an enlarged attendance this fall.

Beautiful old Girard College grounds were in their most attractive apparel when we walked into Vice President Sheldon's office. Here, too, the whitewashers were at work, demonstrating anew that in Philadelphia the "spring house-cleaning," for the schools, at any rate, is a summer diversion. It is a treat to those who admire classic architecture, and to those who love flowers, which thrive in cleanliness and quiet, to visit this splendid monument to the wisdom and the philanthropy of an eccentric "merchant and mariner," as he loved to be called. If you have never seen it, do not pass through Philadelphia without visiting Girard College.

Cutting short our stay in Philadelphia, we went to Trenton, where we found the ubiquitous carpenters again, although the Rider-More and Stewart schools were practically ready for the business which would not begin for several days. A great change has been effected in the Stewart building since the masterful J. H. More took hold of it. The old rooms have been refitted, the stoves have gone to the junk heap, steam heating apparatus has been installed, new rooms have been added, and a general air of enterprise pervades the atmosphere of the place. The main bookkeeping room of this school is now one of the most attractive in the country, having been newly furnished with the best obtainable desks—desks made for work, not chiefly for show. It is simply remarkable that two such excellent schools as the Rider and the Stewart schools were always known to be, could not only exist but could also, in that comparatively small city, surround with the fittest possible compe-
tition, yield profits that made their owners financially independent; but that is what they did, and the present management is going their elders one better.

* * *

Rapid Calculation on the part of prospective office help, for bookkeeping, a good hand in accounting and rapidity in handling figures, and a knowledge of the elements of account-keeping. In our perambulations about this broad land, we have met a few superior teachers of rapid calculation, and we have been persistently after them to induce them to present to our readers methods of handling this important subject, but they were all "too busy." We began this work in the first number with which this department was added to the paper, but the teacher who began the work became, soon after agree-

It is commonly conceded that business men require chiefly,

suggestions or criticisms. It would help this department and therefore our readers, for whom we are working.

Under this caption, we shall publish, during the remainder of the year, discussions of topics of especial interest to those who are managing business schools. Yet, these articles will be interesting and helpful to all who are engaged in any way in training young people for business life. The article above, by Mr. A. D. Wilt, is the first of this series. * * *

All Aboard for Milwaukee! commercial teachers to attend the annual conventions of the National Commercial Teachers' Federation that argument in favor of such action seems superfluous. Therefore, we pause only long enough to remind our readers that we meet this year, under particularly happy circumstances. The Grand Old Man of the profession is to be the host; furthermore, the occasion will be a sort of Spenerian family reunion, another great deal to aspiring teachers who remember all that the name "Spencerian" stands for, in relation to commercial education. Who would not travel many miles to shake hands with Robert C. Spencer and his notables? Let us meet and greet and break bread with one another at the banquet board in "The Cream City."

The Strength of the Business School

In Competition With the Business Department of the High School

A. D. Wilt, Principal of the Miami Commercial College, Dayton, Ohio

To say that the business school is in competition with the business department of the high school, is assuming that the work of the one school and that of the other is identical, and that therefore the competition is the same as exists between two manufacturing establishments, producing the same products, under the same conditions; a situation which would warrant a highly different and more intense struggle than could ever possibly exist between Business Educators and the high school. Yet these articles are likely to be read by students of business ethics involved, but on account of the manifest impropriety of such competition.

That there has been some ground for wide-spread misapprehension is quite certain, and it is to the advantage of either high school or business college, to say nothing of the broad and general interests involved in educational work, that such a misapprehension should exist.

The work of a well-regulated modern
business school is of an entirely different character from that which can be done in the best-equipped business department of a high school. This is because the students of such a business school are much older and better able to understand the curriculum such a school must provide if it does proper work. Bookkeeping and the collateral subjects which belong to it, is so broad that the average high school student of 11 to 16 years of age cannot grasp it properly.

Modern business has assumed such great proportions and such complexity, and must be conducted with such system, in its offices and in its other departments, that the bookkeeper and office manager of today must know much more than ever before.

Those who assume that the course of study in the high school can be made adequate to the demands of the business public, do not understand the great development of modern business and its requirements. The business school occupies a field of its own, and always wrongs the youth of fifteen or sixteen years of age, who is induced to give up a good high school course for the business course he is not equipped for taking, and this lessens its own effectiveness, and should not have the recognition of superintendents of schools, or high school principals.

In saying all of this, I do not wish to be understood to be under-rating the value of what may be properly taught in the business department of a high school, if its course extends through three or four years. The wisest educators of Germany have settled quite definitely the limitations of high school work of this character, and include altogether much more of commercial geography, elementary technology and physics, than they do of higher bookkeeping, leaving that to be taught in the university courses.

In this country the gulf between the high school business course, and the business course of the university, which mature men of twenty years of age or thereabouts only can take, is recognized; and the university course of business training being provided in Wisconsin, Amherst, and other universities and colleges, includes Political Economy, History of Commerce, Economics, Commercial Law, etc., in courses extending through three or four years.

The class of students who can take university and college courses will always be, comparatively, a very small number, because of the great expense of time and money. The great mass of young men and young women of eighteen years and upwards must therefore come from the business school, and statistics from schools in all parts of this country show very conclusively that the number of such trained in the business school, who are in business, is vastly larger than the number of pupils from the high schools.

Having a field distinctively its own, when all the elements of the question are considered, the business school is really not a competitor of the high school in any respect. The business school principal should encourage the youth about him to complete the high school course as a necessary, or at least highly favorable, preparation for the business school.

When public school officials, and principals of business schools can agree to this presentation of the situation, commercial education will be very largely advanced in this country, and all friction between high school authorities and the business school authorities will be effectively removed.
Rapid Calculation.

L. C. HORTON, WINSTED, CONN.

At the request of the Staff Editor I undertook a short series of articles on Rapid Addition and the Rapid Reckoning of Interest, work that is of very importance in the modern counting-room.

In the majority of schools rapid addition exists only in the catalogue or other literature of the school. In many others no systematic course is pursued with the teaching addition, to produce good results. Some teachers run through a series of "nuts to crack," and tackle the students with puzzlers, and these students are invariably found to be slow additionists.

In the briefest manner possible, I want to say something about teaching students

**Correct Addition.**

**Rapid Addition.**

**Interest Reckoning.**

and I wish to say something about Figure Writing, Timing Results in Addition by the aid of a stop watch, and Rapid Addition Examinations.

Starting a Class.

Upon the blackboard a number of propositions are placed, and the students are shown how it is possible to add by groups. This matter of groups is essential to quick adding. Its possibilities are many. A little time spent every day will be productive of good results. Teachers are sometimes found where the group idea makes it possible to add at an unusually high rate of speed. A class must not think it should not add unless it can find groups. The student must be instructed to make full use of the group when it occurs in any proposition. Any audible expressions when adding must be fought against. A student must not be allowed to repeat the numbers—not even in his mind. For sake of the student, if nothing else, the statement that he should add figures with the same readiness that he would read a word, or a series of words, must not be made. Such adding cannot be done except by those who have practiced.

To begin with, an example of two figures wide and six figures deep may be used. Answers are quickly obtained from so small a proposition; it gives a chance for frequent illustrations.

In my classes, each student uses a mechanical device which produces all the propositions for adding. These propositions are from one figure wide to five figures wide, and from five figures deep to one hundred figures deep. The device eliminates writing the figures, and favors the class with a greater amount of time for addition. My classes are given a very great amount of work to do, and I will not put up with a student who will not get right down to business, and keep there. One example follows another in rapid succession. I depend entirely upon my book for correct answers. They have rarely failed me, perhaps once in a thousand times. I teach them early in the work how to prove results. I believe in the students, and I want them to learn to depend upon themselves. If I had answers to all the propositions, they might depend upon me for the answers.

From an example of twelve figures, we go to one hundred twenty, (four figures wide by five figures deep), and from this, to examples in the following order of size:

<table>
<thead>
<tr>
<th>WIDTH</th>
<th>LENGTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>1</td>
<td>20</td>
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<td>5</td>
<td>20</td>
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<tr>
<td>1</td>
<td>24</td>
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<tr>
<td>5</td>
<td>10</td>
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<td>1</td>
<td>25</td>
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<td>2</td>
<td>25</td>
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<td>4</td>
<td>25</td>
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<tr>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td>1</td>
<td>75</td>
</tr>
<tr>
<td>1</td>
<td>100</td>
</tr>
</tbody>
</table>

The last three sizes are given to advanced students, and are added—their length requiring a large carrying number. More students will stumble on a single column of fifty figures, than on a proposition of five columns of ten figures each.

The carrying number does its job.

A stop watch is invaluable in rapid addition work. The speed of the students can be taken and recorded each day. To constantly refer to these records, puts a class on its toes. Students vie with each other for the highest records. Very frequently some whose records are low will quietly do extra work and catch up with the leaders.

The Business Educator

**Auditing**

(Continued from November Number.)

M. O. BENNETT, CHARTERED ACCOUNTANT.

Peirce School, Philadelphia.

It will be noticed that the checking of postings to individual accounts of customers and creditors is omitted; however, it is advisable to check occasional items throughout the year in order to test their accuracy, and in like manner to examine invoices of purchases and check their extensions as a partial test of their accuracy. The auditor should be in touch with the bookkeeper's time; then the staff will be uncertain as to what portion of the work will come under his close examination, thus producing the same moral effect as a complete audit. Where self-balancing ledgers are used, the aggregates of each should be compared with its corresponding abstract in the general ledger.

**Beginning the Audit.**

It is absolutely necessary that the auditor before beginning the investigation should thoroughly acquaint himself with the general system upon which the books have been kept. He should make a complete list of all the books and note their relation to each other, the particulars of the period covered by the entries therein, and the name of the clerk or clerks in charge of each. It is advisable to stamp or initial each book as inventoried to preclude the possibility of its being replaced at any time during the auditor's absence; this is also advisable when the audit of any book is complete, as it will prevent its being withheld without being missed. The auditor should also initial or stamp all vouchers, securities, contracts, or other important papers that are produced.

In auditing the accounts of a partnership the auditor should obtain the partnership deed and make an exact copy for his own use in future. He should then prepare short notes on the contract for his own guidance, showing in brief the financial relations that are subject to audit, and all to which the books are to be balanced, the stipulation as to salaries, duration and dissolution, etc. Any deviation from the requirements must be sanctioned by the parties concerned.

**Corporations.**

In a company audit it is the duty of the auditor to examine the books and By-Laws, the allotment of stock, the several books of record, the minutes of both shareholders' and directors' meetings, in order to determine whether all acts of the company are in accordance with the charter, the law, resolutions of shareholders, and to see that all obligations are fulfilled and not
over-stepped. All accounts and financial transactions should be in conformity with the charter or By-Laws, or the minutes of meetings. All transactions in connection with the issue, sale and transfer of stock should be carefully checked into the proper books and counterfoils (stubs) of stock certificates examined, that an over-issue of stock may not occur. There are great many defaults in connection with corporation audits that need not be enumerated.

CAH BOOK.

This is the principal book and should be exhaustively examined. Probably more fraud and trickery is perpetrated in connection with this book than with any other.

The cash receipts should be checked with care and compared with the counterfoils of the receipt books, collectors' books, counter cash book, sale slips, etc. Counterfoils should be numbered consecutively and every one accounted for, and if any is missing or lost blank, a satisfactory explanation must be demanded. A canceled or spoiled receipt should remain attached to its counterfoil. Cash sales require careful scrutiny and can be properly guarded only by a systematic internal check. Care must be taken that cash discounts are not entered up when the customer is required to pay in full—this being a common source of embezzlement—and should be watched by tracing all checks and other cash items into the bank or through the petty cash book. It is well to have duplicates, or copies of deposit slips kept.

Cash Payments. It is advisable as far as possible to deposit all cash in the bank and to make all payments by check; the canceled check then becomes the best form of voucher. All payments should be carefully checked with their corresponding vouchers; and yet neither canceled checks nor other vouchers are sufficient evidence without the proper authority which is granted by the resolutions of the directors. Petty cash payments are usually made without any vote of the directors and, therefore, require careful attention. The auditor should satisfy himself that expenditures have been charged to the proper accounts and that "errors of principle" do not creep in. When several columns are used in the cash book, great care must be exercised to see that amounts are not placed in the wrong columns.

The balance as shown by the cash book should equal the cash on hand, plus the balance in bank. If they do not agree it is because of checks that are outstanding and that have not yet been presented for payment. A reconciliation statement should be engrossed on the cash book at the end of each month, similar to the example following:

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Balance in bank</td>
</tr>
<tr>
<td>o/s check No. 145</td>
</tr>
<tr>
<td>o/s &quot; No. 109</td>
</tr>
<tr>
<td>o/s &quot; No. 102</td>
</tr>
<tr>
<td>o/s &quot; No. 171</td>
</tr>
<tr>
<td>o/s &quot; No. 172</td>
</tr>
</tbody>
</table>

The several items in this statement should be carefully examined by the auditor and the actual balance ascertained by an independent statement from the bank.

BILL AND ACCOUNTS.

Bills Receivable. The list of bills and notes should be carefully gone through, to determine whether they are on hand or have been discounted or lodged with the bank as collateral security. All bills matured should be traced into the cash book, and if dishonored, back to the debit of the customer.

Care must be taken that notes overdue have not been paid and no credit given, and that some of the bills on hand are worthless.

Book Debts. A list of all those indebted to the company at the date the books were closed should be prepared and verified with the ledger accounts. A certain amount should be written off the aggregate to provide for possible losses which experience has shown is inevitable. Unless the auditor is qualified to pass on the financial standing of each debtor, it will be necessary to have the manager of the business determine which are good, doubtful, and bad. Any that are worthless should be closed into Profit and Loss, but the doubtful ones should be listed as such in the balance sheet at a reduction of, possibly, one-half.

A good plan is to open a Reserve for Bad Debts account to which is credited annually, out of profits, a sum which bears the ratio to the total sales for the current year that the ascertained loss for the previous few years bears to the total sales for that period. As losses occur in future they are charged against this reserve and profits, for the following years are not burdened with losses upon business transactions of previous years.

Accounts and Bills Payable will present but little difficulty, yet they should be critically examined to see that they have all been credited, and that the company owes all that are shown by the books. The returned note or draft, of course, is suffic-
SUBSIDIARY BOOKS.

The several books of purchases, sales, etc., should be compared and verified, and the ledger entries should be carefully checked with the books from which they are brought. Care must be taken that all invoices received are O. K., and that the amount of such liability is posted to the correct account in the ledger and finally represented on the balance sheet.

GOODS AND PROPERTIES.

Goods on hand should be inventoried at cost and not at the market value, as there can be no profits until goods are sold. While profits should not be anticipated because of a rise in the market, on the other hand a good practice is to lower the valuation of goods that are out of fashion and for which the demand is lessening. The inventory book should be signed by the party who made it, and it is the duty of the auditor to go over the extensions before accepting it as final.

Machinery and Plant. A certain per cent. should be written off each year for depreciation. It is difficult to say what amount of depreciation should be allowed each year, as the life of machinery is uncertain unless the builder is careful, and machinery may become obsolete through later inventions. Boilers, for instance, wear out rapidly, and should have from 10 to 15 per cent. written off yearly, while on other machinery from 5 to 10 per cent. is sufficient. All repairs should be charged to revenue. Perhaps a reserve should be set aside for depreciation, and such a method is commendable.

Furniture and Fixtures. Deduct say 7 per cent. on the reducing balances. Horses and wagons and loose tools should be revalued each year, as no percentage rate of depreciation can be safely determined.

Stocks and Bonds. These should be personally inspected by the auditor and the actual market value determined from the published quotations. They are not subject to depreciation as they fluctuate in value. Care should be taken to see that they are not over-valued.

FICTITIOUS ASSETS.

Such assets as good will, patents, copyright, franchise, etc., while desirable, should be carefully checked. Good will does not depreciate, but may be shattered at any time, or it may gradually increase. If the company is prosperous, however, it need not be written down. A public company's franchise may be closed off during their legal existence.

Such items as bonus, stock discount, organization expenses, etc., should be written off in three or four years.

CONTINGENT LIABILITIES.

These are very important and should not be overlooked. There are generally a possibility of having to pay them. They include notes and drafts under discount or that have been transferred to others, accretions, obligations, disputed claims, cumulative debentures, etc. Contingent liabilities do not form part of the balance sheet, they should by all means be listed at the bottom for the information and benefit of the stockholders.

THE BALANCE SHEET.

This is the most important statement laid before the stockholders, as it shows the exact financial condition of the business. On one side are placed liabilities, not only to creditors but to the stockholders themselves, while on the other side are enumerated the assets and the property of the company.

Before giving his certificate of correctness the auditor must examine in detail each item on both sides, and satisfy himself that the liabilities have not been understated, nor the assets overstated, or vice versa.

The liabilities as shown in a company's balance sheet may be classed under two heads:

1. Liabilities to the Shareholders.
2. Liabilities to the Public.

The former consists of the share capital, surplus, undivided profits, etc. The details and calculations should be clearly stated, and when it is divided into more than one class this should be shown. The balance sheet should also show the authorized capital, the amount subscribed, the calls unpaid, etc.

THE CERTIFICATE.

As stated above, the certificate should be a clear and fearless statement of the facts as they exist at the time of making the examination. If a partial audit is made, such should be stated in the report, but any item of interest to the stockholders should by all means be brought to their notice.

There is no definite form of certificate, as in other business it has been found that the form to be adopted by the auditor. Any clear statement of the affairs will suffice and need not be of great length. Such a statement as: I have examined the above Balance Sheet and believe it correct, would be sufficient; or on the Balance Sheet may be written, 'Examined and found correct,' to which would be appended the name of the auditor. There are often two auditors engaged on an audit and in that case both should sign. Such a report as 'Examined and found to agree with the books,' would not be satisfactory, as the books may not be correct.

The following auditor's report may prove suggestive:

PHILADELPHIA, Sept. 30, 1902.
TO THE STOCKHOLDERS OF THE CITY TRADING COMPANY.

GENTLEMEN: Having examined the books and accounts of the City Trading Company in a bag I submit the following report:

We find the appended Balance Sheet, Profit and Loss Statement, and statement of Bank Balances have all been correct and in accordance with the books.

We find the books to be carefully and systematically kept, and everything in connection therewith in proper order. We find the financial statements received at the hands of the Manager and his able staff of assistants.

Respectfully submitted,

SAMUEL BROWN, Auditors.
J. W. GREEN,
There's no easier way to cure foolishness than to give a man leave to be foolish. And the only way to show a fellow that he's chosen the wrong business is to let him try it. If it really is the wrong thing, you won't have to argue with him to quit, and if it isn't, you haven't any right to.

The easiest way in the world to make enemies is to hire friends.

ON MARRIAGE
I knew right off that I had made a mistake when I opened the inclosed and saw that it was a bill for "fifty-two dollars for roses sent, per order, to Miss Mabel Dashkam." Of course you're in no position yet to think of being engaged even, and that's why I'm a little afraid that you may be planning to get married. But a twelve-dollar clerk who owes fifty-two dollars for roses needs a keeper more than a wife. I want to say right here that there comes a time to a fellow who blows fifty-two dollars at a lick on roses when he thinks how many staple groceries he could have bought with the money.

Marriages may be made in Heaven, but most engagements are made in the back parlor with the gas turned so low that a fellow doesn't really get a square look at what he's taking.

While a man doesn't see much of a girl's family when he's courting, he's apt to see a good deal of it when he's housekeeping; and while he doesn't marry his wife's father, there's nothing in the marriage vow to prevent the old man from hawking money away.

To marry for money or to marry without money is a crime. There's no real objection to marrying a woman with a fortune, but there is to marrying a fortune with a woman.

TO A SALESMAN
Repatter makes reading lively, but business dull.

Half the people in the world take a joke seriously from the start, and the other half if you repeat it often enough.

He laughs best who doesn't laugh at all when he's dealing with the public. There's such a thing as carrying a joke too far, and the fellow who keeps on pretending to believe that he's paying for pork and getting dog is pretty apt to get dog in the end.

A real salesman is one part talk and nine parts judgment; and he uses the nine parts of judgment to tell when to use the one part of talk.

Of course you want to be nice and mellow with the trade, but always remember that mellowness carried too far becomes rottenness.

Real buyers ain't interested in much besides your goods and your prices. Never run down your competitors' brand to them, and never let them run down yours. Don't get on your knees for business, but don't hold your nose so high in the air that an order can travel under it without your seeing it. You'll meet a good many people on the road that you won't like, but the house needs their business.

(Continued in January Number.)

Commercial Geography in Current Literature.

MISS LAURA E. HORE.

RUSSIA
The Political Situation in Russia. Isaac A. Hourwich. Forum, October-December, 1901.


LUMBER


MINING
The Extraordinary Story of the Uteca. DAILY MILARD. Everybody's Magazine, November, 1901.

The Iron Industry.

SHIpping

AMERICANS IN THE RAW
Edward Lowry. World's Work, October, 1902.

DENMARK

GERMANY
ARGENTINA.

FISHING.

SILK.
Silk Culture in California Carrie Williams. Overland, October, 1902.

THE NORTHEASTERN STATES.

FOREIGN TRADE.
American Trade in the Orient. Walter J. Ballard. The Protectionist, October, 1902.

ECONOMICS.
Industrial Progress in Europe. The Protectionist, October, 1902.
Causes of Prosperity. The Protectionist, October, 1902.
The Competition of the United States with the United Kingdom. Dr. John Wadell. Popular Science Monthly, October, 1902.

RAINFALL.

Department of Commercial Law.
Conducted by J. E. Barber, Bryant-Stratton Business College. Providence, R. I.

INTRODUCTORY LESSON FOR BEGINNERS.

"An ounce of prevention is worth a pound of cure." It is a significant fact that a very large majority of the law-suits involving business interests, arise because of a misunderstanding as to the terms of a so-called commercial agreement made, each business transaction is the result of an agreement such as the law recognizes. An agreement is supposed to involve the meeting of the minds of the parties to the agreement. However, the courts cannot get at the minds of the parties but must judge by outward appearances, such as language and conduct. It frequently happens that a person consents to something the scope of which he does not fully comprehend. Such an agreement is almost certain to furnish disagreeable work for the courts and the lawyers. For all this the losing party must pay and pay well. For, as one has said, "talk is cheap except when the lawyers talk."

LEARN TO KNOW WHEN TO CONSULT A LAWYER.

Some will say, "No one but a practicing lawyer is competent to carry through an important deal in these days of modern complexity." But how is one to know what is "important"? It is too often true that he who does not know, does not know that he does not know. If he did, he would not make his fatal blunder.—A loaned B $2,500 on his note. B was known to be "poor pay," and A would not make the loan unless C would indorse the note. C did indorse and, of course, was liable to pay the note if B did not. When the note fell due, A was kind enough to give B an extension of ten days, without consulting C in the matter. When the ten days had ended, C was asked to settle and he refused. A went to an attorney who advised him that by extending the time for payment without the consent of the indorser (C), he had released the guarantee. Had A known that he did not know the effect of extending the time, he would have consulted his attorney sooner and would have been $2,500 better off. Hence the necessity of working up knowledge of the principles of the law of bills and notes, he would have known better anyway.

The object of the study of commercial law is not to make a lawyer of the layman but to teach him when he needs a lawyer. Not every man can be his own lawyer, and it is but sheer nonsense for him to think of trying it. But it is not the person well equipped with the principles of business law who makes this mistake. He knows what he knows, and he knows that beyond certain limits there is danger. He knows that the law of real property is too intricate for any one to expect to be an expert in the field. If he has a real estate deal on hand, he pays his attorney a few dollars to keep the deal straight rather than pay him many dollars to get it straight after he has muddled it.

HOW TO STUDY COMMERCIAL LAW.
Commercial law cannot be memorized any more than commercial arithmetic. Of course, certain principles can and must be mastered; but, like the principles of arithmetic, they are not mastered until they can be applied. A man may own a fine set of surgical instruments and be anything but a skillful surgeon, unless he possesses the skill to use them. The principles of law and the law itself are not to be got out of them, they must be used. In this connection it is well to remember that "reason is the soul of the law." Once in possession of the principles, and given a set of facts, it becomes for the student to reason out the answer.

But one who reads the text-book for principles must read between the lines. Nothing that is read should be so construed that it will falsify the whole meaning of the law. To illustrate, when one reads "the agreement of the parties makes the law of the contract," he should keep in mind that an illegal contract is void; i.e., after reading the agreement of the parties makes the law of the contract," he should read between the lines, "so long as the agreement is lawful."

ON THE USE OF ILLUSTRATIONS.
Every principle should be fixed in the mind by means of an apt illustration. For example, it is easier to see the force of the principle, "every simple contract must be performed," when it is shown up by at least two sets of facts, one where there is no consideration and consequently no contract, and another where there is a valid consideration and a binding contract; thus, A promises to pay B $100 and B promises to receive no compensation. B cannot hold A to this agreement because he (B) did nothing in return for A's promise. Again, suppose X promises to write an article for Y, and Y promises to pay X $100. In this case X has done something he was not already bound to do. He has promised to pay X $100. Y's promise is a consideration that will bind X to his promise. Then, so far as the consideration is concerned, this is a valid contract.

The learner should select his illustrations under the guidance of a careful teacher. Great harm may easily come from trying to evolve rules of law from cases. Take, for example, the last case given above. It could be written to be a libel, the contract would be void. The learner, overlooking the rule, "an illegal agreement is void," and seeing that the court had declared the agreement void, might be led to think that it was because the consideration was not valid. Great care should be exercised in this particular, because it is easy to get a wrong idea, and wrong ideas, like a mustard seed, are hard to kill when once they are rooted. Only the simplest cases should be taken for illustration, and every detail of each case should be studied, not simply gone over.

THE MORAL AND DISCIPLINARY VALUE OF WORK IN COMMERCIAL LAW.
Aside from the direct value of a knowledge of business law, there is another and most important benefit to be derived from the study of it. Despite the detailed notes of the crook, law consists in right principles rightly applied. Can a person engage the mind in a more wholesome occupation than in looking for, searching after, strengthening, and, if possible, extending the broad lines of business? Probably there is nothing in a commercial course, if there is in any course, which will broaden, deepen, and strengthen (develop and discipline) the mind more than the well-directed study of business law.

We are living on a moving planet and in a moving age. We cannot stop if we would. Unless we make a faithful continuous effort to go ahead, we must slip back. Every day, new work will arise that we must face new problems, problems which we alone can solve. Will the ability to reason help us? It is the only thing that will help us. Every day new opportunities are presented and we are better or worse accordingly as we treat these opportunities. Forces are at work which have already reduced business to a science.

Have the time has passed when a sundering of knowledge and a great deal of bluster and bluff will place a man in the front rank anywhere except in the courtroom as defendant to a suit, or more often in the law-suit as plaintiff. It is almost impossible to become a great law-suit as plaintiff. It is almost impossible to become a great business man without a thorough knowledge of the rules of business than did the average lawyer of yesterday. "Let us, then, be up and doing."
A History of Penmen, Early Business Education and Educators in America.


George Newhall Comer, the pioneer of Commercial College work in America, was born in Liverpool, England, in 1811. His early business training was had in the large banking house of Baring Bros., London, and when still a young man he came to America. For a short time he was engaged in the coal business in Boston, Mass., working as an expert accountant at such times as he could spare from his regular occupation. Mr. Comer had been in Boston but a short time before he realized the need of a school, where young people could be taught bookkeeping, writing and other business studies, and in 1839, he disposed of his coal business and opened a business school under the name of Comer's Initatory Counting room, which name he later changed to Comer's Commercial College.

From its inception Comer's College was very popular and successful. The good people of Boston and New England, recognizing the value of such a school for encouraging young men and women, accorded it their hearty support and strong financial encouragement. From an old circular, bearing the date of 1840, we copy the following:

Comer's Initatory Counting Room

is open day and evening for the purpose, as its name implies, of preparing students of all ages for the practical duties of merchants' clerks, and the other active pursuits of life, upon the following terms:

A course in Mercantile Writing, Bookkeeping, and Commercial Calculations, including stationery...........$11.00
A course in Writing, Arithmetic, consisting of one lesson each day or evening for three months..............$8.00

Having frequent applications, Mr. Comer can usually procure employment for such of his students as may require it.

As an expert accountant, Mr. Comer occupied a somewhat unique position, coming to Massachusetts as he did, at a time when, compared to the present, little business was transacted and the methods of bookkeeping in vogue were of the crudest and simplest kind. Scarcely anybody, except merchants employed in foreign trade, then kept their books by double entry, and it was Mr. Comer's mission to introduce in Boston and throughout New England the Italian or double entry system. Mr. Comer was so qualified as a practical accountant, and his work gave such universal satisfaction, that he was then acknowledged to be the leading authority on all matters pertaining to accounts, and his services were sought after, not only in his home city, but elsewhere in New England and in New York City and state. Through his practical ingenuity many labor-saving devices and methods were devised and introduced in office work, and he was the first accountant to introduce direct posting to the ledger from books of original entry, without the intermediary of the old-fashioned columnar journal, which was at that time in universal use.

Mr. Comer was a writer of acknowledged ability on all subjects pertaining to his chosen profession, and there are in existence many magazine articles, pamphlets and circulars from his pen, all bearing the impress of deep thought, and a close acquaintance with, and a thorough knowledge of the needs and methods adapted to the commercial conditions of his time. He was the author of several standard works on Bookkeeping, Penmanship, Navigation and Commercial Computations, all exhibiting a mastery of the subjects treated and great care in their preparation. Mr. Comer was a fine muscular movement penman and teacher of penmanship at a time when muscular movement writing was generally unknown. He advocated a combined movement of the hand and fingers, with the elbow below the edge of the desk, the wrist clear from it, the fingers being used to form the letters, and the hand and arm sliding along to give fluency to the writing. Mr. Comer's own work showed an ease, speed and strength of execution possessed by few of his contemporaries.

Personally, G. N. Comer was a striking figure—short of stature, with immense depth of chest and breadth of shoulders, upon which was mounted a finely shaped head. His features were large, pleasant and forceful, and showed the ruggedness and independence of thought and action, which was characteristic of the man. He was extremely neat about his dress and person, one of his favorite expressions being that "An eye for dirt was better than an ear for music," and everything under his control had to be kept scrupulously clean.

Mr. Comer's character was many sided,
with, perhaps, strength of purpose, independence of thought and action, and love of truth that is characteristic of a man of large heart and generous nature, which won him the strong affection of his students and the warm esteem of a large circle of friends. He had a great hatred of sham and pretense, and never hesitated to use both voice and pen in condemnation of such as came to his notice. Although making much money from his school and expert fees, he never accumulated a fortune, being too generous to his family and friends to admit of it. Another of his favorite sayings was, "The best is none too good for those I love." Mr. Comer was a practical man, an educated man, a kind, yet forceful man, and bringing these characteristics to bear in his teaching, he won and kept for his school an invaluable name and high standing personally among the merchants of Boston and New England.

During Mr. Comer's life his school was uniformly successful, and at his death in 1876, his son, Mr. C. E. Comer, took charge of the business, and being a gentleman of marked ability and an able teacher has maintained its high standing up to the present.

Thus, for over sixty years, under the management of father and son, this pioneer business school of America has continued and prospered, and stands today in the front rank with the strongest and best class of commercial schools of the country, a monument to the foresight, ability, and industry of its founder, George Newhall Comer.

Business Educators and Penmen Send Himman Your Aid.

DEAR FRIENDS ZANER AND BLOSER:

My plan is to present the first three founders of Business Schools: Duff, Comer and Bartlett, and then others in their order of starting and growth. I shall take up other schools in Boston, Pittsburg and Cincinnati, after I have dwelt upon the earliest pioneers and the primitive condition of our country without railroads and with only three million people west and north of the Ohio river in 1840, when the three first business schools were started in the midst of ignorance of anything but the crudest methods of keeping accounts. I don't believe the readers of your paper will charge you or it with what I may write or may not write, but it means work to get the craft to give me facts and pointers, but after I get the matter going in a few numbers, I think there are many who will wish to be in it. I want to show that our baby country, 60 years ago, has bounded ahead of all the old nations of the world and that its marvellous commercial prosperity and unparalleled commercial leadership is due to the commercial training of millions of young men and women of our country since 1840. I do want the business educators and penmen of the country to realize that I cannot know without their aid what to say of them, or how to say what will please them or do them justice,—so I shall be delighted to get from every source as much interesting matter as possible. I realize that some schools will give me a chance to write of them, and others who do not aid me with facts may feel that I have slighted them, when the cause has been that they slighted themselves by withholding material that I would gladly use could I but get it. My history is in its infancy now and will be for several numbers, because I am starting it with men who opened schools before I was born. However, this whole thing is a matter of love and not of profit, and if I cannot reach the modern workers while writing of the pioneers between 1840 and 1870 the later ones will be reached in their order of coming into the work, dominating all and elevating to a whole profession is unbounded, and it will be a matter of the head and not the heart if I fail to do what is in all respects pleasing and creditable to myself, and all worthy members of my craft. I am in the midst of a very busy school and other work, and cannot give the time or thought to write to all the members of the profession soliciting their aid, but I shall be delighted to receive matter from every worthy worker who feels that he has been an earnest instrument in the cause of penmanship and commercial education.

Sincerely your friend,

W. H. HINMAN

Worchester, Oct. 10, 1902.

Rapid Addition.

Those interested in the teaching of rapid addition would do well to lend a listening ear to Mr. L. C. Horton, inventor, manufacturer and publisher of the Numerograph, a device intended to facilitate the teaching and the learning of mathematics as applied to the hustle and bustle of business. Some of our best schools are using the Numerograph, and some of our most progressive teachers are recommending it. You will do well, therefore, to give it attention.

Expert W. J. Kinsley, Raises Something Else Besides Forged Checks and Chickens.

THE STORK

Annoements the arrival of
GERTRUDE ELYRA KINSLEY,
October the Fourteenth, nineteen hundred and two, at
Four-thirty o'clock in the morning,
Weight ten and a quarter pounds,
At Home,
after October the twenty-eighth.

Simplified is Winning.

H. G. Phelps, principal of the Business Department, Montana State College, Bozeman, Montana, like many other progressive business educators, uses the Zanerian Manual of Simplified Script in his writing classes. In a recent letter he states: "Simplified script is gaining in favor every year we use it." His experience, we are pleased to say, is the same as that of all others who have given this style of writing a fair trial.
The Business Educator

Entered at the Post Office at Columbus, Ohio, as Second Class Matter—September 3, 1882.

Edited and Published Monthly (Except July and December) by R. E. BLOWER, 118 N. High Street, Columbus, Ohio.

Vol. VIII. No. 4.

COLUMBUS, OHIO, DECEMBER, 1882

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

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

Rates to Agents and Club Raisers

Sent upon application when you are in a position to sell a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a large sample copy.

Considering the fact that we issue no partial or cheap editions; that the editorial judgment in every particular; that the color feature of the cover alone costs hundreds of dollars; that "leaves," taken from several schools for and our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted, the BUSINESS EDUCATOR is not only the best but the expert, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium. It reaches practically all persons interested in commercial schools, in business colleges, in commercial high schools, Commercial Departments in public schools, stenographers—both large and small, because the BUSINESS EDUCATOR is not only the best but the expert, advertising to the educated mind, the trained eye, the practical mind, and the business man.

Public and Private.

The National Commercial Teachers' Federation is attended and supported by teachers from business colleges, public schools, colleges, universities, etc. The largest number of course comes from business colleges which are private institutions. But of recent years teachers from commercial departments of high schools and from commercial high schools have been multiplying until their numbers are quite noticeable. This growth is but a beginning. They have been active workers in the association and have been cordially received generally. We hope that the number will grow and then upon the part of a small minority of business college men, principally proprietors, to "turn down" for office or otherwise, per some misgivings, thereby being in opposition with the public schools. Some doubtless deserve to be turned down as do a small number of persons in all lines, but there was is spirit back of the act we did not like. The question is, shall we foster this spirit, or put our feet upon it as we would upon a selfish, poisonous serpent?

Let us learn to lift ourselves above petty and imaginary differences in our beloved Federation, and out of it. Let us recognize that commercial education is bigger than a business college, a business school, or a university; that it is bigger than all combined; and that its future cannot be measured by the past.

The commercial high school is drawing itself into the main stream of the college profession because of sureness and size of salaries paid, opportunities for growth and advancement, and of vacation periods for recreation and improvement. As we watch the commercial education and commercial college profession receiving such an influx of ability that the time is near at hand when the graduate of these schools will be something other than a nonentity.

One of the chief merits of the BUSINESS EDUCATOR is that it is a watchword to all the business workers, and that the person is business college teacher or proprietor, high school or university teacher, or principal.

As publishers of the BUSINESS EDUCATOR we only desire to serve one and all alike—to receive support from business as well as high school teachers. We believe both are deserving. We believe the Federation needs both and to that end we encourage recognition on the part of the public school man, as well as on the part of the private school man, letting merit determine the position he shall occupy.

The word division of interest or feelings, unity, is the watchword for commercial teachers with which to sweep the educational sky of commercial education.

Come Again.

"The Business Educator," of Columbus, Ohio, contains an article that is especially interesting to stenographers—"The Education of a Stenographer." By Mrs. M. L. Veenker. For we recognize the same, whether the person is business college teacher or proprietor, high school or university teacher or principal.

As publishers of the BUSINESS EDUCATOR we only desire to serve one and all alike—to receive support from business as well as high school teachers. We believe both are deserving. We believe the Federation needs both and to that end we encourage recognition on the part of the public school man, as well as on the part of the private school man, letting merit determine the position he shall occupy.

The word division of interest or feelings, unity, is the watchword for commercial teachers with which to sweep the educational sky of commercial education.

Sincerely yours,

M. D. FULTON.

New System.

A new system of penmanship by the Hoffmann Metropolitan Publishing Co., 43 Metropolitan Block, Milwaukee, Wis., is a new claimant for public attention on the part of penmanship. Judging from the advance information we have received, the work is well worth investigation. We shall take pleasure in reviewing the publication when it arrives. An advertisement appears elsewhere in these columns.

A Penmanship Revival.

From a number of quarters of the country we learn of persons who are organizing classes in penmanship with good success. Mr. P. E. Matzen, of Battle Creek, Ina, a staunch supporter of the BUSINESS EDUCATOR, organizing classes in his section of the country, and reports the outlook good. From what we can learn, Mr. Matzen possesses the necessary qualifications in the way of skill and energy to give his patrons the worth of their money and more.

A Correction.

On page 26, of the November BUSINESS EDUCATOR, we credited Mr. T. Courtney with a verse in ornamental script, which should have been credited to Mr. J. G. Christ, Lock Haven, Pa.
Mr. J. F. Caskey, recently of Buffalo, is again located in Wheeling, W. Va., with the Elliott Commercial Schools. Mr. Caskey has some very good words to say for his employers. This is confirmed, when he declares to be "the most conscientious business college man" he has ever met.

W. E. Brown, a student of the Zanerian, recently landed a $800 job of engraving. Simply another illustration of what ability finds the way to an opportunity.

Through Mr. H. O. Keesling, who is conducting a series of lessons in business writing in the Business Educator, and who is connected with Cannon's Commercial College, Lawrence, Mass., we learn that they have the largest school Lawrence has ever had.

Mr. C. K. Tate, penman in the Bartlett Commercial College, Cincinnati, O., recently favored the Business Educator with some subscriptions, and closed his letter in the following words: "You are giving the profession a good paper, and I should like to see your efforts receive the appreciation they merit. Each number is worth a dollar to any one.

W. B. Greider, a former Zanerian boy, is now supervisor of penmanship and drawing in the Public Schools of Greensburg, Pa. Mr. Greider is an earnest, honest, enthusiastic gentleman, and we doubt not that he will make a splendid success of the work.

Mr. F. F. Murash, supervisor of penmanship in the Public Schools of Lakewood, O., renewed his subscription to the Business Educator in the following words: "With this you will find a silver certificate for $100. Extend my subscription one year. The Business Educator is a high grade periodical replete with information along all lines of commercial education."

Mr. Murash also states that his work is progressing nicely, and that he has been complimented with an increase of salary each year since entering upon the work there.

Mr. S. B. Fahnestock, Secretary of the McPherson, Kansas, College, reports that they have begun this year's work with the hundred students more than last year, and that they have students from sixteen different states. This is interesting.

Mr. A. E. Kibbe, a former pupil of the Zanerian, is now teaching penmanship in the Metropolitan Select School, Buffalo, N. Y. Mr. Kibbe not only has qualifications along the penmanship line, but has talent in the field of preparation and is pursuing a course of study and practice in that line while teaching penmanship.

W. F. Ovens, formerly Principal of the Wisconsin Business College, opened, on Sept. 1st, an institution of his own at Sheboygan, Wis., known as the State Business College. He reports that business is excellent.

On October 1st, Mr. Herbert S. DeSollar sold his entire interest in the Central Business College of Denver, Colo., to Mr. L. A. Arnold, of Chicago. We wish Mr. Arnold the success his progressive, energetic, worthy efforts deserve.

McPherson, Kansas, College occupied an entire page advertising this worthy institution in the McPherson Weekly Republican, Friday, October 17, 1899.

We have an attractive circular from L. I. Hanum, of Riverside, Cal., advertising a correspondence in penmanship.

The Twin City Gregg Shorthand Association gave its first program at Curtis Business College, Minneapolis, Oct. 16. Ira V. Richardson of St. Paul, is the president, and W. C. Stephens, of St. Paul, is the vice president of this promising new shorthand organization. Verily it is well for brethren to dwell together in unity.

We are pleased to learn that W. G. Laird, well known to most of our readers, has been appointed to a position on the faculty of the New York High School of Commerce, a position much coveted by scores of commercial teachers in the East.

E. S. Colton, Jr., the capable director of the Commercial Department of the Lowell (Mass.) High School, is in charge of a building attended by 100 pupils, who are taught by ten teachers. Besides his duties as principal, Mr. Colton teaches five classes in the day school, and puts in four evenings each week in the evening school work. This is fairly out Roosevelt- ing the President.

The Commercial Text Book Company of Boston, is issuing some very attractive monthly advertisements to its large mailing list. The manager, F. K. F., is showing one commendable enterprise in pushing this new line of commercial text books, although we ought not to speak of them as new, for some of them have been in use for several years and are familiar to many teachers.

D. Appleton & Co., are issuing an attractive series of books which they are calling "The Nineteenth Century Series." We are sure that the hundreds of teachers among our readers, as well as hundreds who are not teachers, will be especially interested in such books as "The Wreck of Wall Street," "The Story of a Grain of Wheat," and "History of Commerce and Industries," all of which are soon to come from the press.

Mr. W. C. Stephens and G. A. Golder, proprietors of the Globe Business College, St. Paul Minn., are advertising extensively and profitably this year a specially good write up in the A. U. W. Guide, backed up by a large display advertisement. If energy and hard and conscientious work will build up a good school, the Globe is destined to be at the front of the procession one of these days.

We have a catchy little advertisement book from the Louisville Spencerian, entitled "Rate Book to Success."

Gideon Bixler, formerly well known in Ohio, where he had a school at Wooster, is now located in pleasant quarters on Oglen Ave., Chicago. He sends out a little folder in the shape of an index card of a closed ledger. In it he names some of his former successful graduates, among them a special messenger to President McKinley, and a private secretary to Mayor Tom L. Johnson, of Chicago.

The September number of The School Review contained a very thoughtful paper read some time ago before the Massachusetts High School Master's Club, on the subject, "The Place of Commercial Studies in the High School Curriculum," by Mr. E. P. Fordham. The present accommodations for space are so crowded that we cannot reprint this excellent paper in full.

Mr. A. K. Burnette, of Ashland, Ill., has been elected to the position of special teacher of penmanship and the commercial branches in Vincennes, Ind., Public Schools.

Mr. Burnette is a fine young man, and there is no doubt but that he will give satisfaction.

Mr. N. A. Conner, formerly Principal of the Commercial Department and Secretary of McPherson College, Pa., Michigan, is in charge of a department in the Detroit Business University, Detroit, Mich.

B. B. Baker, penman in the Sidney, Ohio, Commercial College, recently favored the Business Educator, with a club of twenty-three subscriptions, accompanied with the following words: "Please accept this small club as a token of respect for the good your magazine has done me. May it inspire these students as it has me."
Federation Announcements.

As Christmas comes on Thurs-
day this year, it was thought best to postpone the meeting until Monday. This arrangement permits a session of only three days, but you will not be obliged to leave home on Christmas day to reach Milwaukee in time for the opening session.

There are to be three days of strenuous work, each one filled with much that will be interesting to any commercial teacher.

The session closes with a joint meeting with the Wisconsin Teachers' Association.

The shorthand section has introduced a new feature in its program. The Round Table. It is believed that this will prove to be truly a teacher's program.

Opportunity will be given those Exhibits who have advertised in this program to make the customary exhibit of their wares. Owing to the limited room available for this purpose no other exhibits can be provided for. Advertisers are advised that for information concerning space, etc., they should write Prof. E. W. Spencer, Milwaukee.

Special arrangements will be made for exhibitions of school work.

There are many good hotels in Milwaukee. Our headquarters will be at the St. Charles. This is on the American plan, and it is here that the banquet will be served on Tuesday evening.

Programme National Commercial Teachers' Association.

Spencerian Business College.
MIWALUIE, WIS., 1892.
MONDAY MORNING, DEC. 29TH, AT 9 O'CLOCK.
ASSEMBLY ROOM SPENCERIAN BUSINESS COLLEGE.

Reception and registration of members. (9 to 10.)
Address of Welcome, Hon. David S. Rose, Mayor of Milwaukee.
Response, Mr. A. S. Parish, Grand Rapids, Mich.
President's Address. Committees and Announcements.

TUESDAY AFTERNOON, DEC. 30TH, AT 1 O'CLOCK.
ASSEMBLY ROOM SPENCERIAN BUSINESS COLLEGE.

1 to 2:30, General Election.
The Early History of Commercial Education in America, L. L. Williams, Rochester, N. Y.
The Benefit of Universal Organization among Commercial Schools, Dr. H. M. Rowe, Baltimore, Md.

TUESDAY EVENING, DEC. 30TH, AT 8:30 O'CLOCK.
BANQUET AT ST. CHARLES HOTEL.

Toastsmaster, Geo. W. Brown, Jacksonville, Ill.

Music by Rachis Solo Sextette.

WEDNESDAY AFTERNOON, DEC. 31ST, AT 2:30 O'CLOCK.
DAVIDSON THEATRE.
Joint Session of the National Commercial Teachers' Federation and the Wisconsin State Teachers' Association.

SYMPOSIUM.
2. The High School as a Factor of Commercial Training, Chas. E. McLennag, Prin, West Division High School, Milwaukee.

NOTE.—On Sunday morning, December 30, at 9 o'clock, Assembly Room, Spencerian Business College, the Private Commercial School Managers will meet, None of the other bodies meet until Monday, December 29.

Commercial and Shorthand Combine.

It has been virtually decided by the officers of the Commercial Teachers' Association and those of the Shorthand Teachers' Association to hold a joint session of both bodies on Monday evening, December 29, leaving the other sessions to make such arrangements as they see fit. The work of the joint session will relate to English and its importance in the different departments of commercial work. This should be one of the most profitable and interesting sessions of the entire meeting.
E. W. SPENCER.

Program National Business Teachers' Association.

MILWAUKEE, WIS., DEC. 29-31, 1902.

MONDAY, DECEMBER 29
9:10, Registration of Members. General Meeting of Federation.

NOON
1:00-1:30, Report of Executive Committee.
1:30-2:00, President's Address. Discussion.
U. G. Moore, Springfield, Ill.
3:00-3:30, "Discipline a Problem that Confronts the Teacher," S. B. Fahnstock, McPherson, Kans. Discussion, W. T. Boone, So. Bend, Ind.

TUESDAY, DECEMBER 30
Symposium
9:00-10:00, "Ideal Course in Business Practice," J. H. Craford, Quincy, Ill.; J. C. Walker, Danville, Ill. (One to be selected.) Discussion. Scotch arrangements.
11:30-12:00, Election of Officers.

WEDNESDAY, DECEMBER 31
9:30-10:00, "The Use and the Abuse of the Tongue in the School Room," J. W. Ward, Moline, Ill. Discussion.
10:00-11:00, "The Value of Card Systems," N. B. Parsons, Library Bureu, Chicago, Ill.

Program Shorthand Section.

National Commercial Teachers' Federation.

MILWAUKEE, WIS., DEC. 29-31, 1902.

MONDAY
The importance of Writing Names in Shorthand, instead of Longhand. William Whitford, Medical Reporter.
How I Prepare Amnueses. Led by J. Clifford Kennedy and Horace G. Healey, followed by volunteers up to time limit.

TUESDAY
The Opportunities of the Amnueses. Fred Ireland, Reporter of Debates, House of Representatives.
How I Prepare Amnueses. Led by Selby A. Norton and J. G. Gill, followed by volunteers up to time limit.

WEDNESDAY
The Work of and Demand for, English-speaking Stenographers. Frances E. Lester, College of Agriculture and Mechanic Arts, Mesilla Park, N. M.
How I Teach Typewriting. Rupert P. So-Relle, followed by volunteers up to time limit.

Messes Kennedy, Healey, Moran, etc., will lead the class work; but every member of the shorthand section should understand that he is on the program, and must come prepared to take an active part. In other words, the session will be a grand experience meeting.

As to exhibits, each school should send one. Take a page from a beginner's short-hand exercise book, showing how he is started and how his shorthand tests are corrected. Also add exhibit of dictation—pupil's work—including shorthand notes and typewritten transcript; the transcript showing all necessary corrections, made in the teachers' style. Likewise, samples of manifolding and mimeographing may be sent.

Exhibits should be marked with name of school and teacher, and forwarded, if possible, a week or so in advance of meeting, in order to allow time for their classification and arrangement. Direct them care of E. W. Spencer, Spencerian Business College, Milwaukee, Wis., or outside of wrapper, "Shorthand Exhibit."

Some interesting exhibits will be made of the work of noted reporters of the United States.

CHAS. T. PLATT, TERENCE R. HOWARD, etc., Exc. Com. JOHN K. GREGG.

Program of the National Penmanship Teacher's Association.

Spencerian Business College.

MILWAUKEE, Wis., Dec. 30, 31, 1902.

MONDAY, P. M.

1 o'clock. Registration. General Handshake, etc.

1:30 o'clock. President's Address, Horace G. Healey, Editor Penneman's Art Journal, N. Y. City.


3 o'clock. Speed Contest; Palmer, Healey, Zaner, Gieseman, Crandle, Madison, The Courthans, Eliel Hill, Schuh, etc., etc. A Free-For-All Contest to see who can write best and fastest. Specimens to be published.

4 o'clock. General Discussion Concerning Speed Writing—How Fast Classes Can Write—How Fast Individuals Can Write, etc.

MONDAY EVENING.

7:30 o'clock. Penneman I Have Known. Prof. H. W. Ellsworth, Veteran Penmanship Author and Publisher, N. Y. City.

8:30 o'clock. Five Minute Speeches From All Over Fifty Years of Age, Concerning Penneman They Have Known.

TUESDAY, A. M.

9 o'clock. Roll Call, Registration, etc.

9:30 o'clock. The Worth of Good Writing, W. F. Gieseman, Capital City Commercial College, Des Moines, la.

10 o'clock. Accurate Writing, T. Courtney, Iowa Business College, Des Moines, Iowa.


WEDNESDAY, A. M.

9:30 o'clock. Final Roll Call and Reception of New Members.


9:50 o'clock. Extensive Remarks Concerning Spencerian Authors and Writing—Characteristics, Influence, Merits, and Writings of A. W. Gieseman, C. V. Field, Gieseman, Cranle, Madison, Healey, L. Courtney, etc.

10:30 o'clock. The Future of Penmanship, E. K. Isaac, Los Angeles, Cal., Business College. Mr. Isaac will send paper but is not certain that he will be there in person.

General Discussion to follow all papers when there is sufficient time.

Chairman Executive Committee.

CARDS! CARDS! CARDS! CARDS!

Card Writing—Fine, Artistic, Beautiful. Any name, any style, $1.50 per dozen. Colored Cards, White Ink, 25c per dozen. Lessons by correspondence in writing and cartooning, Sample 10c. Circle Free. Investigate. Address,

Mt. Morris College, MONT. MORRIS, ILL.

DO IT NOW Send 25¢ and receive 3 Sets of capitals by A. D. Taylor, who was conceded to be the finest penman that ever lived. Zaner says: "The large set is the best I ever saw." Charles W. Howe writes: "They are the finest capitals I have ever seen—in fact, they are ideal in their grace and beauty." A Pleasant Surprise.

C. S. JACKSON, 90 West 2d Avenue, Columbus, 0.

DO YOU WANT A teacher, or a position, or wish to buy, sell or exchange school property? Address, AMERICAN COLLEGE EXCHANGE CUMBERLAND, MD.

DO NO REGISTRATION FEE—CO-OPTERATE.

DO YOU WANT A BETTER POSITION?

IF SO, REGISTER with us, FREE and we will see what we can do for you. We have vacancies in almost every state.

CONTINENTAL TEACHERS' AGENCY, BOWLING GREEN, KY.

OBITUARY.

On Wednesday, November 5th, Mr. D. Darlington, of Darling's Business College, Ferguson Falls, Minn., passed to the great beyond. Heart failure was the immediate cause. Thus in the prime of life, and apparently in the prime of health, another business educator has gone.

Mr. Darling was a man of imposing appearance, and so far as we have learned, of splendid character and qualifications. We hope the good school that he founded may go on and prosper.

Through the press we learn of the death of Mrs. E. L. Wiley, on October 18th, 1802, wife of Prof. and Mrs. Wiley, of the Young Business College, Chattanooga, Tenn.

Mr. Wiley has the sympathy of the profession in his bereavement.

ZANER & BLOSER, Columbus, Ohio.
"Uncle Robert's" Greetings to
the Business Educators of
America.

The flourishing city of Milwaukee, with its
three hundred thousand inhabitants,
charmingly situated on the western shore
of Lake Michigan, eighty-five miles north
of Chicago, opens wide her hospitable gates
to the noble profession of Business Educators
for their annual meeting December 29, 30,
and 31, 1902, at the Spencerian Business Col-
lege, where the glad hand will be given by
their "Uncle Robert," who anticipates their
coming with fatherly pride and affection.
The gathering will be historic, marking an
epoch in the business and educational
progress of our common country as affected
and influenced by the earnest and devoted
men and women, whose labors are doing
much to develop the social economic inter-
ests and life of America as a leading factor
in human advancement throughout the
world.

Viewed in this light I esteem it a high
honor to be privileged to extend cordial
 greetings to each and all who are in any
manner identified with or interested in
Business Education and Commercial Train-
ing.

The rich programs and the grand inspira-
tions of the meeting in its several depart-
ments and general sessions cannot be over-
estimated or too fully utilized and enjoyed.
The responsibilities assumed by and
resting upon business educators and com-
mercial schools are vital to the communities
which they represent to the nation and to
the civilization and progress of the age.
Impressed as we should be with these facts,
we cannot be indifferent to, or neglectful of,
our personal and professional obligations
and interests represented by the Milwaukee
meeting of the National Federation of Com-
mercial Teachers and similar gatherings.

As one of the pioneers and founders of
American Business Colleges and Commercial
Education, with my mind and heart
full of the memories and associations of
more than a century of growth, progress
and change, and looking confidently with
the eye of faith to more splendid achieve-
ments, I extend my fatherly and fraternal
 greetings and cordial invitation to all con-
cerned to pull my latch string in Milwaukee,
December 29, 30, and 31, 1902, and share my
hospitalities at the approaching meeting of
American Business Educators. Hoping
that each and all will kindly consider, and
if possible accept, my personal and pro-
fessional invitation, from the heart of a
veteran in the cause, who wishes to welcome
you, grasp your hands and look into your
faces, I shall await your coming with antic-
ipation of pleasure and profit in the approach-
ing meeting.

TO THE OLD GUARD.
To the surviving pioneers, founders and
veteran business educators with whom I
have stood shoulder to shoulder and heart
to heart in the long years of toil, struggle,
discouragements and triumphs, I send the
greetings of Auld Lang Syne with the
ardent desire and hope that they may favor
me and honor the occasion by their presence,
giving to the younger generation merited
recognition and encouragement in the great
work of business education and commercial
training.

I have pride in announcing that we shall
have the pleasure of entertaining the meet-
ing in new and modern quarters. A large
part of the college building has been entirely
rebuilt since the fire of May 31, and the rest
of the building has been remodeled and mod-
erized, resulting in a plant for a commer-
cial school, which probably has no equal in
the Northwest, at least outside of Chicago.

Faithfully and fraternally,
ROBERT C. SPENCER,
Milwaukee, Wis., Nov. 15, 1902.

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WANTED
A first class solicitor, 500,000 people within
a radius of 20 miles. Territory little
worked. Represent a high grade school.
Only a live, energetic man wanted, one
who can get business honestly. Address.
SOL‘C10I0R. Care BUSINESS EDUCATOR

CARDS
Plain or Artistically Executed
Address S. H. PENMAN,
529 Chestnut Streeet.
MILWAUKEE, WIS.

WANTED
Soliciitors for Home
Study Course in Book-
keeping. Rapid Seller.
Write for particulars
and give present occu-
pation. Big money.
FIRESIDE ACCOUNTING INSTITUTE,
BATTLE CREEK, MICH.

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HAVE YOU READ
"What Official Reporters Say About the Benn
Pitman System of Phonography?"

IF NOT
We will send it to you gratis. It is an array of solid
endorsements by the bone and sinew of the Reporting
Profession of the United States.

THEN READ
"What Leading Schools and Colleges Say."

And you will realize that the
Benn Pitman System of Phonography
Is the Best for the Reporter and the Best for the Ammonenum.

PUBLISHED BY
The Phonographic Institute Company
CINCINNATI.

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

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THE JEWETT TYPE-WRITER

Best machine made for general all-round work,
and combines in its advanced ideas, DURABILITY,
SPEED, BEAUTIFUL WORK.

E. H. SELL & CO., General Agents,
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OFFICE OUTFITTERS, BLANK BOOKS, ETC.
CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, can't be beat. only 13c. Colored Blank Cards, 10 colors. 10c to mail. 30c. 50c by express. $1.00 by express. 5c box. Pen holder for business writing, 5c; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 25c. Resolution.>«

W. A. BODE,

NO. 46-48 57TH ST. S., PITTSBURG, PA

GREAT REDUCTION.

1 Set of Artistic Caps... $1.20
1 Oblique Pen... 1.25
1 doz. Colored Cards, White Ink (any name)... 25c
1 Copy Sixter's T. T. in Penmanship (former price $2.50)... 3.00
1 Lesson in Artistic Writing... 3.00
1 Small Flourish... 25c
1 Box of Penholders... 2.50
Total All for $1.00 if ordered at once... $1.50


CARDS written in dashy flourishes, any color, while they last 25 cents per dozen. Will take a few students in penmanship by mail.

Address,

P. E. MATZEN,

Battle Creek, Ia.

ROUND'S SPACING T SQUARE

A Great Aid to the Pen-Artist and Draftsman.

This cut shows the head section of 24-inch blade and a few specimens of shading, photo-engraved from work done by aid of this square with a common ruling pen, the lines being separated at perfect intervals and made as rapidly as by free hand. Space between lines may be varied, by turning thumb screw from zero to one inch; lines are made horizontally or upon any desired angle.

Used and recommended by Draftsmen and Pen-Artists everywhere.

CHICAGO, Nov 1, 1902.

The T Square I recently bought of you works “like a charm.” I am fully satisfied with it and believe it would sell for a larger amount of money if you would ask it. It is certainly worth more than $4.00.

R. E. HURST.

Price $4.00, shipped securely packed, by express, on receipt of money order.

H. A. ROUNDS,

513 Carroll Ave., Chicago.

WE OFFER
THE MOST
ATTRACTIVE
PROGRESSIVE
TEXT BOOKS

On the market for Commercial Departments of Private and High Schools and Commercial Schools.

Modern Illustrative Bookkeeping,
Office Routine and Bookkeeping,
New Introductory Bookkeeping,
New Complete Bookkeeping,
Commercial Arithmetic,
New Commercial Law,
New Practical Grammar and Correspondence,
Seventy Lessons in Spelling,
Platt's Pitmanic Shorthand Instructor (New),
Mental Commercial Arithmetic,
Civil Government of United States,
Penwritten Copies Reproduced.

Special Descriptive Circulars Sent on Request.

AMERICAN BOOK CO.

NEW YORK. CINCINNATI. CHICAGO.
Lessons in Engrossing Script
"Ell. Sim.

Number One

The first half of H and K is nearly alike. The initial stroke of these letters is like the one of 1, only smaller. The tops of the three parts of these letters should make an ascending series, the first one being the lowest.

The last half of H should make a good C. Make the loop downward and lift the pen across the shades to prevent dragging the ink.

Start the second half of K well to the right, and make a graceful, compound curve. Do not make a loop in the middle of this part. Finish with another compound curve and an oval like the H.

S and L are very much alike, only the ending. S ends with a dot at 1, with a loop. Make the heavy down strokes first with plenty of twist. Make the loop and initial stroke downward, shade the first stroke slightly and the loop at the turn the same as L.

Care must be taken that the heavy down strokes are regularly spaced, that they may contain the element of repetition and beauty which characterizes all fine arts.

Study the qualities expressed in the sentence more and you will need to practice less.

Lafray's Syllabic Shorthand.

A modernized Romanic system of simplified orthography. Words are carefully analyzed, written and read entirely by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high grade work in one hand style, on time-saving principles, combining extreme brevity, legibility, ease of spelling, and durability. Complete Manual 50 cents postpaid, sent to schools for examination. Visit instruction. Booklet free.

Lafray's Shorthand Institute,
112 E. 63rd and Green Sts.,
CHICAGO, ILL.

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,
GEO. A. DEEL, Doughtepole, N. Y.

SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.

An Immediate Success.

When we predicted that RATIONAL TYPEWRITING would revolutionize the methods of teaching typewriting, we were acting on the wise maxim of Hozea Bigelow—"Never prophesy unless you know."

Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us.

WHAT THEY SAY:

"I wired you to send me sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangement is certainly a great improvement over the old style manuals."—O. R. BENTLEY, Rock Island, IL.

"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—G. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. MULLEN, Baird's Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,
57 Washington Street, Chicago.
CATALOGUES CIRCULARS

Four Magnificent Offers.

This advertisement should interest every journal reader. The offers are genuine bargains. The price asked is but the cost of mailing. When the limited supply we have on hand is exhausted none of these books can be had at any price. If you are interested send your order to-day.

PARTLY ILLUSTRATING THE AMES' COPY SLIPS.

AMES' COPY-SLIPS.—Portfolio of 36 movable copy-slips (1/4"x2" inch) devoted to Writing Business forms, Shaded, Professional and Engrossing Hands. Alphabets of Old English, German and Engrossing Text and various useful Lettering Alphabets—Roman, Italic, Gothic, Brush-marking, etc. Tons of thousands of copies of this work have been sold. Regular Price, per set $5.00
Our Sample Price 15

AMES' MASTERPIECE—CENTRALIC PICTURE OF PROGRESS.

GRANT AND LINCOLN EULOGY AND MAINE MEMORIAL.—Two large, beautiful engravings on Bristol board (11x14). Regular Price $1.00
Our Sample Price 50c

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Above prices include postage. Cash must accompany order. Stamps taken.

MINIATURE REPRODUCTION OF A FEW OF THE COPIES IN "AMES' COPY SLIPS"

AMES' MASTERPIECE—CENTRALIC PICTURE OF PROGRESS.

GRANT AND LINCOLN EULOGY AND MAINE MEMORIAL.—Two large, beautiful engravings on Bristol board (11x14). Regular Price $1.00
Our Sample Price 50c

Above prices include postage. Cash must accompany order. Stamps taken.

C. E. DONER, 203 Broadway, New York.

The Martin Shorthand and Commercial School, Pittsburg, Pa., dropped into our hands one of the best received catalogues received during the past month. It is printed on the finest kind of coated paper, and bound in cream linen flexible cover. This catalogue, like the proverbial Lincoln rat hole, is worth looking into.

The Owasso, Mich., Business College, is issuing a catalogue of considerable worth. To one familiar with the lucubrations of the script in this publication has been poorly done.

The Beloit, Wis., Business College, greets us with a profusely illustrated college paper, which is more effectively gotten up than the average of such journals.

We know nothing of the Lowell Commercial College, other than the information gleaned from the catalogue recently received. We presume it is a good school, but its catalogue is too poorly printed to do it justice. So far as the printing is concerned, it is about the poorest one received at this office for many a day.

The Buckeye Business College, Sidney, O., is putting out a profusely and attractively illustrated catalogue, indicating that prosperity is with them.

Fitzgerald's Shorthand and Business School, Schenectady, N. Y., issued a 28 page brown covered catalogue of good quality.

Mr. J. C. Fowlie, who is advertising in our journal, captured the first price for his penmanship exhibit at the Portland, Oregon, Fair.

A well gotten up, effective four page college circular entitled "The Elliott Bulletin," reaches us from the Elliott Commercial Schools of W. Va.

College advertising literature has been received from the following: Mansfield Business College, Mansfield, O.; Peirce School, Philadelphia, Pa.; Danville Business College, Danville, Ill.; Sacred Heart College, Watertown, Wis.; Head's Business College, San Francisco, Cal.; Jackson Business University, Jackson, Mich.; Darling's Business College, Fergus Falls, Minn.; W. W. King College, Huntington, Ind.; Northwestern Business College, Madison Wis.; Commercial and Shorthand Department, Marysville Seminary, Marysville, Mo.; McComb Business College, McHenry, Miss.; New Britain Commercial College, New Britain, Conn.; Mt. Union College, Alliance, O.; York Business College, York, Neb.; Hamblet Business College, Akron, O.; Williamson Business College, Willimantic, Conn.; Marion Business College, Marion, Ind.

The Green Business College, Braddock, Pa., is issuing a neat little catalogue of 8 pages bound in gray blue and printed in brown.

Certainly one of the best written and most effective school advertising sheets received comes from Lincoln, Neb., entitled "The Business College" and published by the Lincoln Business College.

"The Remington Typewriter" by Wycoff, Snaps & Benedict, is a very artistic catalogue. The illustrations are by the half tone method, and are printed on tint blocks, giving it a very artistic and handsome appearance.

The Michigan Business and Normal College of Battle Creek, C. J. Knight, Prin., sent us a "A yard of evidence" and other leaflets containing some up-to-date points in printing.


"The Commercialist!" is the title of a very well gotten up journal, published in the interests of Business Correspondence Schools, Scranton, Pa.

Hill's Business College of Sedalia, Mo., John T. Hill, president, and C. W. Ranson, penman, gives its prospectus in a well written, well printed catalogue, containing a well illustrated, splendidly printed, green covered catalogue with embossed title, giving one the impression of a wide-awake practical school. Miss Pearson, one of their students, wrote an article for the National Gregg Shorthand Convention at Peoria, Ill., for which one of the fastest shorthand writers who had entered school since September, 1900.

Bartlett Commercial College, Hamilton, O., C. A. Bolin, Prin., and Givesome, very flattering advertising notices in the Daily Press. A large circular, giving information Wednesday, October 1st, by one of the pupils, Miss Elizabeth Ayres, who wrote shorthand blindfolded. These public exhibitions were given at the State Fair and aroused no little interest and comment.

Greenville, Ill., College Register is a 36 page catalogue, in which we find the name of Walter Armstrong Orr, A. M. LL. D., the president of the college. He is the principal of the commercial department.

These schools of business in connection with literary institutions are getting to be the rule rather than the exception, and this is as it should be.

The San Francisco, Cal., Business College, issues a very attractive covered catalogue, covered in dark green with embossed gold title, with a large advertisement typewriter furnished at home to every shorthand student free. This is a step in advance of any eastern school of which we have knowledge.

The Reno Shorthand and Penmanship School, Pittsburg, Pa., greets us with the prettiest catalogue received at this office for many a day. Mr. H. G. Burtner, an old Zanerian student, takes charge of the penmanship. The catalogue is gotten up in such shape as to impress us favorably.

The Bartlett Commercial College, Cincinnati, O., issues a very telling circular of 16 pages and cover respecting that well known institution. Upon the cover we find the following: "Organized 1851: Chartered 1851, and Incorporated 1858." In the center of the circular is presented a two page diagram of the new rooms of this institution. Those interested in school room construction, etc., will do well to get a copy of the catalogue.
CERAMIC ART
As Applied to
Colored Models for Drawing and Art in Schools.

Ceramic Art, older than history, is ever finding new avenues of expression and new services to perform. One of the latest of these is the manufacture of vases, bowls, teapots, mugs, and other forms as models to be used for the double service of teaching drawing and color, and decorating the school room.

The white, geometric, monotonous, uninteresting, drawing models have seen their day; the bright, cheery, artistic, modern, scientific art pottery, has taken their place. This new application of fine art to the teaching of art in schools is in the hands of Mr. C. E. Towne, supervisor of penmanship in the Zanesville, Ohio, public schools, who some years ago attended the Zanerian, and through drawing became interested in art and things beautiful.

Having located in the city famed for its clay art industries, he became interested therein, and gradually grasped the idea of utilizing this product of nature and skill in the service of education. The result is a series of "Modern Fine Art Colored Ceramic Model Forms for Schools."

A few schools, realizing the need of color as well as form in models for drawing, introduced Japanese vases, etc., chiefly because there was no home product. The chief objections to such wares were the high prices and the inability to duplicate forms and colors. These have now been overcome by the School Model and Supply Company of Zanesville, who are manufacturing a set of forty model forms, comprising twelve standard colors, from red to green, and yellow to blue, at a price within reach of the average individual and school board. These forms are duplicated in shape, size, and color, making them something other than "a pig in a poke," as similar products have too frequently been.

The accompanying illustration gives but a faint idea of the beauty, variety, and charm of the real ceramic products, because the most attractive part, color, has been omitted in photographing.

Those desirous of further information concerning this new art, will do well to correspond with Mr. Towne. Should there be sufficient interest manifested among our readers, we shall be pleased to give a description of the process or art of manufacturing these art products, as ye editor recently visited the factory and had his "eyes opened" to many of the difficulties, beauties and principles involved in this branch of ceramic art.

GILOTT'S PENS,
THE MOST PERFECT OF PENS,
HAVE GAINED THE GRAND PRIZE,
Paris Exposition, 1900.
This is the Highest Prize ever Awarded to Pens.
The Business Educator

PUBLICATIONS RECEIVED

"The Legend of Sleepy Hollow," by Washington Irving, graphic Institute, New York, is a thirty-two-page flexible back booklet written in the living style of Shorthand. Price twenty-five cents.

"Part One of Isaac Pitman's Shorthand Dictionary" has been issued by Isaac Pitman & Sons, 33 Union Square, N. Y. City, is at hand, and is a very concise and important work. This contains 542 pages, twenty weekly parts of sixteen pages each. The price is $1.00, per copy. Students, teachers, and writers of Isaac Pitman Shorthand, will doubtless hail with delight the advent of this valuable addition to their shorthand library.

"William's New English Grammar," "A New English Grammar," "The English Grammar," in which the grammar of the English language is taught, is published by The Commercial Text Book Co., Des Moines, la., is the title of a well bound, well printed book of 22 pages. From the preface we take pleasure in quoting the following: "This book is designed to present the essential facts of English grammar in a manner consistent with pedagogical principles."

"I have not been the purpose to offer anything new in the teaching of English, but rather so to arrange, classify, and illustrate the subject-matter as to produce a teachable treatise.

"The student that dislikes the formal grammar should find in this book a happy union of the theoretical and the practical."

We take pleasure in endorsing this publication, and believe in this subject—and who should not be interested?—Would do well to secure the information or to send for a copy. Price—

"Isaac Pitman's Shorthand Manual" (being Part I of Pitman's Shorthand Instructor) published by Isaac Pitman & Sons, 33 Union Square, N. Y. City, price—$, is the title of a 12 page, flexible-back, compact book presenting this well known, widely used system. Typographically and otherwise the book is directed to the compactness of the manual makes it a very convenient one for the beginner of any age. With the help of the four inches wide and six and one-half inches long. This of course, is the 29th century edition, being a refined and perfect product after over sixty years of use.

"The Essentials of Business Law," Francis St. Burdick, Columbia University Law School, D. Appleton & Co. This excellent text-book is one of the latest of this company's valuable series of text-books, having been published last August. It has been written for boys and girls taking commercial courses in our secondary schools. Its most prominent distinguishing characteristic is its simple, non-technical, diagnosis.

The treatment of the Principal Law, The Law Merchant, and Common Law is much more satisfactory than in any other high school text-book we have seen.

Of its 270 pages of text, 61 pages are given to the law of Contracts, 62 pages to Negotiable Paper, and 21 pages in the Sales of Personal Property. The matter is carefully presented than in any other text-book of this character now in use, 43 pages being devoted to the subject. Ample space is given also to, Agency, Bankruptcy and Insolvency, Insurance, Banks, Joint-Stock Companies, and Corporations.

The style of type used for side-heads, and the essential elements of the principles, together with the numerous simple, illustrative facts and questions combine to make this new work on Commercial Law very attractive for class use.

A pamphlet containing four questions, to which is sent with the book, is especially valuable. We understand that the text-price is $1.10.

"Lessons in Shorthand"—W. S. Rogers, Author and Publisher, This is a clear, concise presentation of Shorthand by a teacher of fifteen years' experience, two of which were spent as principal of Andrew J. Graham New York School of Shorthand. Mr. Rogers arranges on one page the consonant alphabet, with names of characters pronounced, and illustrative words. His grouping is commendable. His treatment of the vowels, with illustrations showing how they are used besides strokes made in different directions, is very good.

The book excels in the happy middle ground chosen regarding the volume of reading and writing exercises to be given to the student. The methods of representing "har" in line with the best practice, and all rules are commendably explicit.

The engraving is good, but there is an apparent disparity in the size of shorthand characters in different plates. This is a book that every Graham writer and teacher will want to see.


The pages are 12 inches long and about 3 inches wide, affording an especially good opportunity to represent in facsimile 21 uniform pages that are highly characteristic. Explanations and court decisions are placed on the back of these forms to facilitate reference. There are 96 pages of text, besides 1 pages of suggestive questions. The engraving, the press-work, the paper, and the binding are of the best. This book is so that absolutely different from any other book that we have seen, on this subject, and so authoritative, that we feel like urging our readers to send the examination price for a copy of it. Teachers of Commercial Law in schools should rush for copies.

From An Old Subscriber.

Enclosed find $1.00 to renew my subscription to THE BUSINESS EDUCATOR. It seems that your paper grows better and more helpful with every number, although I long ago thought you had reached the high water mark. May it continue to increase.

SOMETHING GOOD.

Is my mail come in penmanship. Write me now, while you think of it. Written cards, white or colored, 6c. per dozen. They will please you.

Stacy, Kingston, N. Y.

FOR SALE.

One half interest in a well established business college. Business calls the premises. Can be had for $50. Must be sold for particular address.

"ABROAD."

Care of Zaner & Bros., Columbus, 0.

BY L. FAREIMA, BATH, ME., BUSINESS COLLEGE, AGE 19, AND PETER OF K. L. GURK.

THE SKILLED PENMAN AND HUSTLING BUSINESS COLLEGE MAN.

Best

"I enclosed find six subscriptions to THE BUSINESS EDUCATOR without any reference for same. Your paper is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principle one in my efforts along the line of ornamental writing.

T. L. B. Brink.

With San Francisco, Cal.

TEACHERS WANTED.

Owing to the exclusive adoption of the Isaac Pitman Shorthand by the S. Y. High School of San Francisco, there is a large demand for teachers of this system than we can supply. It will pay teachers to adapt this system. Write for "Reasons Why."

ISAAC PITMAN & SONS,
33 Union Square, N. Y.

COMPUTATION MADE EASY.

Figures don't lie, neither does the Ideal Arithmetic; therefore, it should lie on every business man's desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail $1.00.

L. B. McKenna, L. D., Pres. of Union & Quincy Business Colleges.

CARDS! CARDS! CARDS!

Plastered Design Cards, 12 for 25c

Facsimile Designing, 2 for 25c

Color Designs, (colors) white ink, 2, 3, 25c

Social Cards, printed, shad. ed. English, any

Court Card Out Cards, 2 ply wedding Bristol, 7c

Hand Out Cards, colored cards, revolution, 30c

Letters, 1.5c

Anson, 10c

Embraced, 25c

J. C. Fowle, Arlington, Ore.

Will send one dozen black cards, while any number of cards for letter blanks on a dozen only. We care to please in this line of business. We have blank or full sheets for Arithmetical Lessons and Business Writing. 5c. Letters, business blank, business writing. 5c. Work will please you order, which will be promptly filled. Send for sample.

W. M. McAllister, Snyder St., Allegheny, Pa.

SOMETHING GOOD.

Is my mail come in penmanship. Write me now, while you think of it. Written cards, white or colored, 6c. per dozen. They will please you.
Lessons in Show-Card Marking and Painting, and Automatic Lettering

BY W. A. THOMPSON,
PONTIAC, MICHIGAN

Number Four.
With this number we take up Marking Pen Work. These pens throw a solid line or stroke full strength of color, 1/8 to 1/2 inch wide. The use of these pens enables the learner to acquire a neat and compact style of lettering. With strict attention to the instruction and exercises that accompany each number, the student in a short time will be able to do very creditable work, and later on have a good control of general show-card work and off-hand lettering with either pen or brush.

Inks. A good ink is very important for neat work. Common writing fluid is too thin to produce a deep color or brilliant letter. You need ink strong in color, with enough gum Arabic in it to be about the thickness of common syrup or varnish. This will keep it from flowing too freely. Should the ink become too thick and make broken work in your lettering, add a few drops of water and mix. Marking and Shading Inks on the market are made of good material and of the proper consistency will flow freely, cut clean in lettering and dry hard with glass.

Practice Paper. Any paper of a smooth and firm surface will answer. Wrapping paper of this quality will give good results. Don't use paper of a glazed surface. "Butcher's Manilla" generally used in retail stores for wrapping paper is good for either pen or brush practice. Marking ink or water color paints set up nicely on this paper and will give justice to every stroke you make.

Care of Pens. Before you commence place a glass upon your table containing about a half inch of water, then place pens in this as in glass on table in Figure 1. This will keep them in good order for doing nice work. When a method of this kind is not used the pens are liable to get clogged, which is very vexing, as rough and broken lettering is the result.

Using Ink. Never dip marking pen in ink. Figure 2 shows a neat and quick method of inserting the ink in pen. Shank should be at an angle of about 45 degrees from the base line, and preserve this position in all marking and shading pen lettering. When you have caught the idea you have already learned one of the first essentials for rapid and ornamental lettering with an easy movement.

How to Hold the Pen. Observe Figure 3 closely, take the pen in your hand and hold it in an easy and natural way as suggested in this illustration. See that the nib is at an angle of about 45 degrees from the base line, and preserve this position in all marking and shading pen lettering. When you have caught the idea you have already learned one of the first essentials for rapid and ornamental lettering with an easy movement.

How to Letter. Practice a few minutes with a dry pen, following the strokes or principles given in this lesson, then write copies of some on your practice paper. Before commencing to letter see that your pen throws a full and clear stroke. Have a small slip of paper on hand to make test strokes before beginning on any particular work. If you use manilla or plain white paper rule it with a lead pencil, so that you may have your work neat and even. If you are careful a base line will be all that is necessary to preserve the proper position. Go slow,

study the position and movement of the different characters. In lettering always use downward pressure and only sufficient to make the ink flow. The pen should never be moved upward unless running edge-ways. Fine lines are made by sliding the pen in this way, either up or down.

To those who wish to begin practice in this line of work, I will sell Outfit of Marking Pens, etc., postpaid for $1.00.

Our next will contain a full alphabet and figures.

---

Colored Cards

The Kind That Bring the Dimes.

Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

H. O. KEESLING,
Care Cannon Business College,

LAWRENCE, MASS.
The first object sought in the preparation of this cover design was to make it suggestive of winter and the holiday season, and with that in view we have adopted a decorative head of Santa Claus, the center, a symbol of prayer, the holy, mistletoe, lighted tapers, etc., emblems of festivity, and the old pine with its snow covered branches, a reminder of winter weather. A rough sketch was first made the exact size of the desired cut, and special attention was given to the several values, style of the letters and the general arrangement of the design. This done, the sketch was enlarged about one-third, on a sheet of card board. The size of original drawing measured (7 x 12) inches outside, border one-half inch deep. The oval must be in the center of the design, and about 9 inches in diameter. The drawing of the various objects should receive careful attention, and all parts of the design must be in perfect harmony with each other, and the whole shade should be studied with critical care. The light is supposed to come from the upper left hand corner, and of course all shadows must appear opposite to this point. Make the sky darker around the winter educator, and the snow covered limbs, and use spots of solid black and coarse lines to represent the darkest shadows on the trunk of the tree and its branches. The script in the oval was first carefully drawn, and then outlined. Care should be exercised not to lose the written, dashy appearance in inking around the script. The latter being the "Business Educator" were outlined with a No. 5 Sennecott, and then, drawn in pencil. Lastly we will say: strive to obtain desired effects with few lines as possible, and cross-hatch all of your lines as near right angles as convenient.

**Advertising Results Satisfactory.**

The Berkshire Card Co., of North Adams, Mass., who have been running an advertisement in our journal writes: "The results from our advertisement so far have been very satisfactory and prove to us the value of the Business Educator as an advertising medium, we having received inquiries from about every state in the union. The truth of the matter is, as advertisers are beginning to find out, the Business Educator leads in securing results in this particular as well as in others.

"The Way to Wealth,"

Said Franklin, "is as plain as the way to market." Not less plain are our books to the earnest students who, over all this broad land, are now scanning them for useful, practical knowledge. Not less plain is it that the hundreds of teachers who are using these books are relieved of an almost incalculable amount of drudgery in the preparation of daily work for class use, while the use of several of these texts means to the student, also, a great saving of time and physical energy, which may be transmuted into intellectual gain.

It is equally plain to those who are familiar with the text-book business that our books are popular everywhere among commercial teachers. There is a reason for it. These books live up to their name: they are PRACTICAL.

We publish Book keeping (in three editions), Shorthand (Graham-Pitmanic), Typewriting, Commercial Arithmetic, Business Correspondence, Commercial Law, Spelling, Commercial English—our famous plain English—and Business Practice. Our 20th Century Business Practice can be used with any text-book, and once used is always used. It is clear, concise, convenient, interesting, intensely practical, and inexpensive.

Our catalogue is sent free. Our wholesale, introduction, and exchange rates are admittedly very reasonable.

**The Practical Text Book Company,**

475 Euclid Ave., Cleveland, Ohio.
LEARN DESIGNING! THERE'S MONEY IN IT.

Mr. Pound, who executed the effective hat design, and who generously sent it with his compliments to his alma mater, is one of the many successful graduates of the Zanerian College. He recently captured a $100 prize for producing the best original design for advertising a well-known piano. He is now employed at a good salary as foreman of the art department of one of the large engraving establishments of Chicago, in which city a number of other Zanerian boys are winning success as artists, designers, illustrators, engravers, penmen, teachers, etc.

Mr. Pound is free to state that he knows of no other place where he could have received so good a start in the work in so short a time as he got at the Zanerian College. What he has done you can do if you will.

Our instruction is based on modern requirements—that is to say, is practical—and we delight in preparing ambitious young persons for good positions and a successful future.

The work is pleasant—yes, intensely fascinating—and there is no limit to the heights that can be attained in either the work or in income, except one's own mental and physical resources.

If you wish to get a start in a profession, the future of which seems unusually promising, write today for our illustrated catalogue entitled, "Zanerian," and carefully look it over.

ZANERIAN COLLEGE, COLUMBUS, OHIO.
Increase Your Skill
in using the pen. That often means a raise in salary. You can do this by practicing from MILL'S LESSONS BY MAIL.

Spare time only required. If you are looking for the best in instruction and experienced criticism, markings you should write at once. Full information for a stamp.

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

ESTERBROOK'S STEEL PENS.
THE MOST POPULAR IN USE

EACH PEN CAREFULLY EXAMINED AND ABSOLUTELY GUARANTEED.

Always Ask for Esterbrook's Pens. All Stationers Have Them.

THE ESTERBROOK STEEL
PEN MANUFACTURING CO., AND
Works, Camden, N.J.

A New Departure—
RAISED LETTERING

For Novelty Signs and Show Cards in any plain color, Gold and Silver Bronzes, Metallies, Filters, etc. Presents the appearance of fine embossed lettering, but in greater relief and more attractive. In producing this style of work, the operator simply manipulates the Air Pencil as he would an ordinary pen or lead pencil, the raised work or lettering being produced wholly by the pressure of the Air Pencil in the hand of the operator. It is a money maker from the start. Circulaires free to all interested.

Headquarters for Show Card Writers' Supplies. Address:


Colored Cards.
The Kind that Bring the Dimes.

Something new and they catch the eye, tickle the fancy and loosen the purse-strings of your customers. Come in six colors. Excellent for advertising purposes. Schools use them. Pennmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

H. O. KEESSLING,
Care Cannon Business College.

LAWRENCE, MASS.

Franklin Engraving &
Electrotyping Company,
Designers—Engravers,
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SPECIAL CARE AND ATTENTION GIVEN TO REPRODUCTION OF
Pamphlets, Maps, etc.
What is a Good Advertisement?
Is this a Good Advertisement?

IF IT ATTRACTS THE ATTENTION OF COMMERCIAL TEACHERS and leaves in their minds the impression of the true value of the Sadler-Rowe publications, it is a good ad; otherwise, it is not.

LIKE EVERY OTHER BUSINESS CONCERN, we try to make our ads remunerative; that is, we like to get inquiries and business from them.

OF COURSE, OUR ADS DON'T PAY AS WELL as they used to, because, we now have a large majority of all the commercial schools, public and private in the country as customers, still there are doubtless those who would like to know more about what we have to sell, and we are glad to give them information in detail if they will write to us.

WE HAVE GREAT FAITH in our commercial publications—a faith that is based upon the esteem in which they are held by commercial teachers. After all, they are the ones who decide the real merits of a book.

DON'T THINK THAT ALL COMMERCIAL TEACHERS think that our books are the best, and this is no discredit either to the teacher or to the book. The important fact is that about seven teachers out of ten believe the Sadler-Rowe publications to be the best obtainable, both in subject matter and in method.

THE SADLER-ROWE COMPANY has never issued a book that was not in many respects an innovation. Many good teachers thought the Budget System for instance, while all right in theory, would not work out in the school room. It was hard to break away from the old idea. Teachers could not conceive that pupils could take up business practice work from the very start, using all the business papers, and still do their work accurately and without increasing teachers' work, and yet these teachers now wonder why the illustrated method of teaching was not adopted long before.

WHEN PROOF SHEETS OF THE INDUCTIVE SET of Commercial and Industrial Bookkeeping were submitted to a few teachers, they almost without exception, thought that the introduction of the cash-book from the start was not practical, that it was too difficult, that students would not understand their work, and so on. Today, many of the leading cities of the United States have adopted this set for their grammar schools, and the pupils have a better understanding of the cash account than they ever could have had from the old method, and so it goes. Old ideas must give way to the progress which comes from experience and intelligent advancement.

THERE ARE THREE GOOD REASONS why any school should change text books: one is, to put in a book that will give better mental discipline to the student, that will train him to think logically, accurately and independently of the teacher. This is the highest aim of education—to train the mind; another is, to give the student a better practical training than he is now getting, because, that is the important reason why we have commercial schools; the third is, to introduce something that will lessen the labor of the teacher without lessening the value of his instruction. This means that one teacher can look after more pupils, and of course the expense of salaries is reduced.

THESE QUALITIES will be found pre-eminent in the Sadler-Rowe Commercial Publications. Full particulars regarding them can be had by addressing the publishers, but state your wants fully and don't forget to let us know who you are. We don't care to do business with any but teachers, school proprietors and officers.

Sadler-Rowe Company, BALTIMORE, MARYLAND.
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ALL TRANSACTIONS ARE PERFORMED OVER THE COUNTER

PUBLISHED BY F. A. BLISS, SAGINAW, MICH.
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The most concise, practical book yet offered to schools. A compendium of Commercial Law that will be read with delight by the student. Single copy for examination with the privilege of returning, $1.50
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In Twenty Years we have saved the world enough labor to build an Empire.

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QUINCY, ILLS.

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PUBLISHED BY
BRIGGS BROTHERS,
PLYMOUTH,
MASSACHUSETTS

20TH CENTURY COVER DESIGNS

20TH CENTURY COVER DESIGNS

20TH CENTURY COVER DESIGNS

Tenth Century Cover Designs is a volume for the artist penman who wishes a text book on the most lucrative branch of his art. It is the only book devoted exclusively to cover designing, and is prepared in a most elaborate manner, containing hundreds of reproductions of notable cover designs, thirty-five of which are full-page color plates. The book contains a reproduction of the design which won the $500 prize for Jessie Wilcox Smith, the recent $500 Chickering design drawn by Bradley, together with the work of Parrish, Pyle, Leyendecker, and in fact all leading American decorative designers. The following subjects are treated by different artists, critics, binders and printers: Viennese Inlaying, Book Covers and Cover Designing, The Art of Cover Designing, The Cover in Advertising, Concerning Cover Papers, Booklovers' Bindings, Pyrography as a Fine Art, The Cover Page, The Use of Colors on Covers. The price of the book is five dollars, net. Send ten cents to the publishers for a portfolio prospectus, containing a selection of color plates, 9 x 12 in size, and other attractive printing.
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The N. Y. High School of Commerce,
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From schools and teachers invited. We want every teacher to become acquainted with our excellent text-books—books that have been developed by competent teachers and authors from years of experience in the class-room—BOOKS THAT HAVE STOOD THE TEST.

Taylor's Natural Method of Shorthand
THE BEST GRAHAM-PITMANIC TEXT.

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A sample copy of any one of these books sent express prepaid to any teacher for examination upon receipt of fifty cents in stamps.

THE BOWEN-MERRILL CO.
INDIANAPOLIS, U.S.A.

As a rule we do not care to say much concerning the contributions appearing in The Business Educator, but we have been so highly pleased and sincerely impressed with the nature of the History of Early Business Educators and Penmen by Mr. Hinman that we must congratulate ourselves and the profession upon the character of the same. It is intensely interesting, and what is still better, it is highly instructive, and of great value to business educators and penmen generally.

Interesting as the Historical is to the older members, it is none the less interesting, and doubly valuable to the younger ones, as it gives them an authentic account of the business and commercial dispensations a generation ago, and before. We know of nothing that has ever been presented in our professional journals so opportune as the contributions under consideration. Now that the leaders of the past generation are stepping one by one into eternity, it is the time to place upon record the deeds of the pioneers of the new, but now popular, practical education. And Mr. Hinman is allowing no stone to go unturned in his search for facts and items of interest and value.

The new generation of commercial educators and penmen can now see how great has been the progress of business education, and how it has been the butt of ridicule and attack on the part of our "classical" brethren all along the line these many years. The wars that these early business educators won have not been without price, even though they have been bloodless. They have been won on the battlefields of skill and common sense as applied to education. These pioneers of practical education blazed the way from mere knowing to doing.

Mr. Hinman, here's to your unselfish, timely, thorough, valuable endeavors. And here's to the profession for the many, many good things in store for it, the goodness of which has but barely begun.

Regarding Postal Rates

When postal rates and methods were first established the present magnitude of the business of news carrying was unforeseen. Therefore the past could not justly provide for the present. Reform has been necessary from time to time as evils and abuses become manifest.

At the present time the rates are as follows: First class (authentic and comprehensive matter), two cents for each ounce or fraction, or at the rate of thirty-two cents a pound; second class (newspapers, journals, magazines, etc.), one cent a pound; third class (printed matter with circulars, catalogs, books, etc.), one cent for each two ounces, or at the rate of eight cents a pound; fourth class (manufactured articles, blank paper, pads, and all merchandise), one cent for each ounce or at the rate of sixteen cents a pound.

Upon first class matter the government makes a handsome profit—possibly two or three hundred per cent. Upon second class matter the government loses not a little. Between the two there is too great a difference—thirty-two to one is too much of a good thing in favor of publishers. Letters should go for one cent each. No one should be allowed to use the mails for less than cost except our Uncle Sam.

In order to overcome the defect which annually confronts the department, Third Assistant Postmaster-General Madden, in his annual report recently submitted, recommends a new rate for monthly, bimonthly, and quarterly publications. Should his recommendation become a law, such publications would have to pay four cents a pound instead of one cent a pound as at present. This rate of four cents a pound he would also extend to books and merchandise.

Why newspapers and weeklies should go for one-fourth the amount that monthly journals pay, we cannot imagine. The former as a rule are political, while the latter as a rule are educational. Of the two, the magazine or journal should be favored if favoritism is necessary, which we know is not. It looks as though politics have crept into the recommendations for a purpose.

The proposed reduction of the rate on printed matter, books, and merchandise is, we believe, in accord with present progress and needs.

As many of our readers are aware, the department of the present year of forty years from the mails as second-class matter, business college journals, etc., because "They were not regularly incorporated institutions of learning," admitting, however, such publications from old, established, and in many respects, antiquated institutions of learning. Learning is learning, and if any kind is to be favored, let it be the new and needy, the kind that business colleges teach. But favoritism is not necessary. It is not so much the province of the department to determine the relative merits of business and literary education, as it is to determine what are and what are not educational institutions. And if Business Colleges are not "educational institutions" in the full and true meaning of the term, we certainly should like to know it.

All we want is justice. Business schools are being unfairly discriminated against. Should the proposed recommendations become a law which we do not believe they will further injustice would be the result, and greater discrimination, without assurance that the deficit would be lessened.

The way to reduce the deficit is to reduce the exorbitant rate paid the railroads by the government for carrying the mails. The express companies get a much lower rate than the government—a most ridiculous condition indeed.

We hope school managers, commercial school teachers, and all interested in fair play and practical education, will do what they can to correct the rulings made by the department through Congressional influence, affiliating with the School Manager's Association, etc.

Scarcity of Penmen, Commercial Teachers and Artists.

For some years there has been an increasing demand for teachers of penmanship and commercial teachers until at the present time persons qualified in penmanship, bookkeeping, and shorthand have not trouble whatever in finding employment. This, of course, is especially gratifying to schools preparing this class of persons, and to those thus-prepared and preparing. And what is still more hopeful for the cause of commercial education, is the fact that there is an increasing demand for high grade ability. And it is due to a scarcity of well trained ability that there continues such a demand for medium ability, and for the inexperienced. All this but emphasizes the substantial growth of practical education and the advisability of young men and women of ambition and ability to prepare in and for business education.

Incidentally we might also remark that there is a like demand for artists as engravers, designers, illustrators, etc. Practical education and art education are each drawing talent that formerly drifted into general teaching, and the professions. Many persons with inclinations toward law now find an output for such talent in the teaching of it in our commercial schools. Persons with art and political aspirations find the cartoon the most effective mode of winning votes and issues. All of which but emphasizes the demand for and persons qualified in, penmanship, commercial subjects, and pictorial art.

What They all Say

I enclose $1.00 to renew my subscription to The Business Educator. I am very much pleased with your journal, and believe it is far in the lead of any other journal of the kind published.

E. S. GAT'S E. Penman,
State Normal School, Emporia, Kansas.
A good business writer is one who writes legibly, easily and rapidly. Legibility, or that feature of writing which makes it easy to read, is the result of careful and systematic study of good standard models of the various letters, and an unlimited amount of practice on them. They should be practiced until a definite way of making each letter has become a habit. Habit is defined by the Standard Dictionary as being a tendency or condition, which by repetition has become easy, spontaneous, or even unconscious. This is why it is necessary that there be a great deal of practice on each copy. Much practice on a few copies is far better than a little practice on many different copies. Of course, it is not essential that each letter be perfect in form to constitute good, practical writing; but it must be well enough formed to make it readily recognized and the nearer it comes to the model, the better the writing will be.

In order that one may write easily, trained to move while writing. In business writing is to train the different and get them under good

Teaching which does not involve connection, but that of the mind is to have an abundance of proof of this practice which a better student in the lower graduated. Then train the hand to make the copies well while the hand

One of the stumbling blocks in writing, is carelessness in position and to make some kind of writing student's important points. And if prudently, almost if not entirely, an

The position at the table should be one being the front position, dinner table, with both arms resting right arm just off the edge of the table, and the right fore arm is directly

Now, as to all important penholder. The illustrations given show different views of the hand in an easy, natural position. Notice the position of the first finger over the penholder. Notice how the thumb is placed against the penholder. Study closely the position of the little finger and the one next to it. Also observe that the wrist is not touching the paper. The only place the hand touches the paper is on the little finger from the nail to the first joint. The holder should rest in the little fold in the hand just back of the large knuckle. The end of the first finger should be about one inch from the point of the pen. The arm should rest naturally and easily on the large muscular cushion between the elbow and wrist. Correct position can not be fixed in a day. It will necessitate frequent comparisons of the hand, arm, pen, and paper with the illustrations and instructions.

It is advisable at first to spend a great deal of time on exercises in which there is little variation of movement in order to form correct habits in penholding and position, and to learn to move the hand over the paper easily. The copies for this month are designed to lay the foundation for muscular movement writing.

Plate No. 1 contains a good variety of movement exercises for developing the muscles of the arm. The student should at least learn how to make these exercises before attempting the copies in which letters are introduced. This is especially true of Nos. 1, 2 and 3. This plate (No. 1) is a regular magazine of movement power. And these exercises are not like postage stamps to be used only once, but are to be used faithfully and frequently by all through this series of lessons. They should be mastered, not for their value as a product of the pen, but for the training the arm gets while making them.
The copies in plate No. 2 are to introduce some of the more simple letters in the way of movement exercises, and to begin training the hand to move while writing. In writing, the hand should move easily and freely from left to right. Since this is true, all the copies must be such as will influence this movement.

Take Copy No. 1. Turn the paper so as to write across the lines. Count off ten lines and make a check mark. Then let the hand and pen glide lightly and quickly forward and backward. Make a lot of it. Then practice Nos. 2, 3, 4 and 5 as indicated. Place the paper so the hand will move straight across the lines. Be sure to make loops in the e's and angles in the i's.
The letters in plates 3 and 4 should all be practiced across the lines as indicated in plates 2 and 5 before practicing the way the line runs. This kind of practice is more certain to develop movement, and it is excellent practice to train the hand in accurate spacing of letters—an important feature in good writing.

The letters introduced are i, n, w, c, m, a, t, and x. The i's and n's should be angular at the top and rounded at the bottom. The e's should always contain a loop. The u is just like the u except the dot or period which should be made distinct before turning to the next letter. This dot is what distinguishes the u from the n.
Copies 1, 2 and 3 in plate No. 4 are good exercises to develop the movements in the m's and n's. Be sure to make turns at the top of m's and n's. Great care should be given the last part of these letters. Make a good dot at the top of the r. This is made without lifting the pen. Every movement in it is the same as that of the r. In the a you drop to the base line before turning to the next letter instead of turning from the top as in the r. It is a little difficult at first, but with a little practice it becomes a very convenient way to make it. Learn to write smoothly and accurately. Be sure to make all these copies with a light, free movement. Do not be satisfied with anything else. It is the foundation for all good writing.

$977.00

Troy, N. Y., Jan 4, 1902.

Thirty days after date we promise to pay to the order of Timothy E. Jennings...

Nine Hundred Seventy-four Dollars.

Value received, without interest.

Summer F. Dillon
Lessons in Practical Business Writing

BY

LAWRENCE, MASS.,

N. B. Keesling.

CANNON'S BUSINESS COLLEGE.

Number Five.

Lesson No. 28.

Capital $ starts the same as capital $ but it is made much larger at the top. The downward stroke should be made straight, and in order to make it straight you must throw the top over to the right. The top is made twice as wide as the bottom part. The small $ is made just like small $ with the exception that it runs through the line. The cut off style is used a great deal. Review the figures.

Lesson No. 29.

This lesson is given as a review on small letters, and is a model form for their practice.

Lesson No. 30.

I would suggest that you take the small letters and give them a great deal of extra practice, following the style shown in the previous lesson.
Lesson No. 31.

The plate of figures are given to show how you should practice figures. Try to keep them in columns so that if necessary you could add them. Try making three, four, five and six groups on a line.

\[ 1234567890-1234567890-1234567890-1234567890-1234567890-1234567890-1234567890-1234567890-1234567890-1234567890 \]
Lessons in Business Penmanship

BY A. K. BURNETTE, VINCENNES, ILL.

Number Eight.

Lesson No. 41.

Great care should be taken in practicing lesson No. 41. Practice each sentence separately, filling several pages of each. This lesson will test your skill in sentence writing. Watch the height of the small letters, and be sure to get equal spacing between each letter. Don't hurry over this work.

Lesson No. 42.

We have for lesson No. 42 business forms which contain a great deal of valuable work for practice. This is a very important lesson and should have quite a good deal of hard study and practice. Write and rewrite each form very carefully until you can see quite a little improvement. Notice carefully the arrangements of these business forms.

This lesson will end the short series of lessons which has been a pleasure for me to conduct. Hopes that those who have been following this course of lessons, may have been benefited in some way along the penmanship line.

Wishing you abundant success.

Yours respectfully,

A. K. BURNETTE.

Mr. D. L. Callison, of El Reno, Okla., submitted specimens of ornamental penmanship, disclosing the fact that he is a penman above the average in skill.

The Courier-Journal of Louisville, Ky., on Sunday morning, October 12, 1891, presented a large half-tone engraving of a set of resolutions, handsomely engrossed by Mr. H. C. Walker, of the city of Louisville, but now of St. Louis. Mr. Walker is forging to the front as a practical engraver.

Mr. E. M. Finkles, of Burnt Corn, Ala., sends some written cards indicating considerable skill in the way of writing.

Mr. E. D. Pennell, Principal of the Commercial School of Alma, Mich., College, included some slips containing specimens of ornamental penmanship, disclosing the fact that Mr. Pennell writes a quill with considerable dash and accuracy.

Mr. R. R. Baker, penman and commercial teacher in the Buckeye Business College, Sidney, O., sends specimens of students' work in business penmanship showing more than usual improvement.

Some splendidly written signatures, executed with white ink on large-doled cards, came from T. B. Bridges, of the San Francisco, Calif., Business College. Mr. Bridges writes a very fine, graceful and graceful pen, and if he continues it will not be long until he will be numbered with the very few.

Mr. G. S. Herrick, of Marion, Ind., submits specimens of ornamental penmanship, which are not a little above the average. In fact, the work is quite artistic. Mr. Her-

rick was a pupil of ye editors several years ago, and possesses good qualities other than his penmanship.

"Before and After" specimens from students of the New Britain, Conn., Commercial College, Miss Nina P. Hudson, Teacher, indicate unusual improvement for the length of time given to the subject. The ink and paper used were of too poor a character to engage successfully of we should have given our readers the opportunity of seeing the work. The improvement was such that it is possible only where simplified is taught.

Mr. J. S. Clay, Melane, N. C., penman and commercial teacher in the Bingham School, placed in our hands some specimens of students' writing which show first-class instruction in this practical art. Considerable individuality is shown in the writing, indicating that Mr. Clay is something more than his name implies. Or, in another sense, what it implies, as he is successful in moulding into good commercial forms the plastic qualities of writing at the hands of young men under his charge. Among those who are doing especially creditable work we mention Messrs. Hep. McGhee, Stovall, Don Humphrey and John Leigh Hunt.
Mr. E. F. Whitmore, of Easton, Pa., submits specimens of ornamental penmanship, which indicate ability above the average. We hope to see more of his work and to hear more of him in the future than we have in the past.

Specimens of business, ornamental and roundhand penmanship have been received from Mr. H. H. Funk, No. 302 Nevada Street, Philadelphia, which disclose the fact that he is getting to be one of America's promising penmen. His roundhand work is getting to be unusually dainty and fine, indicating the fact that he is an availing himself of Mr. Charlton A. Howe's instruction, the proper thing, of course, to do.

A number of exquisitely written cards, ornamental style, have been received from Mr. J. E. Leamy, of the Troy, N. Y., Business College.

Mr. Leamy is pushing his work up by the side of that of the best. It is quite professional, being delicate in touch, smooth, dashy and forceful.

Mr. Henry Walker, Manor, Wash., who has been practising from Mr. Stein's lessons, is getting to be quite proficient in roundhand, as evidenced by samples of work he has been submitting.

Mr. A. J. Karlen, of Villas, South Dakota, favored us with a proof of a very creditable set of ornamental capitals.

E. E. Kent, with the Rider- Moore & Stewart Schools of Business, Trenton, N. J., favored us with a photo of a set of resolutions, which he recently engrossed, which indicate more than usual artistic merit. The original was illuminated in many colors and was reduced so much in photographing that much of the original beauty was lost. For that reason we have not endeavored to secure a plate of the same. Mr. Kent is to be congratulated upon the excellence of his work.

Good Words From Mr. Cast

"I am at present with Mr. Blair at the Blair Business College, Spokane, Wash., in charge of the English Department. THE BUSINESS EDUCATOR brings to me each month something more than the feeling of pleasure. When such gentlemen as Gaylord, Denison, Kibbe and others give us the result of their years of study, the pleasure passes upward into the realm of inestimable benefit. To such contributions one feels drawn closer at every examination, interest increases, and continued study yields rich results.

To my mind your paper will prove of value to all true lovers of penmanship in the degree that the mental predominates over the physical in the preparation of the articles presented for study. The work of such gentlemen as mentioned above is practically all original thought, and not the result of mere physical training directed to the copying of models that aroused admiration nearly a generation ago."

E. A. CAST,

Blair Business College, Spokane, Wash.

InCREASES INTEREST

Mr. K. Gillespie, of the Bay City, (Mich.) Business College, writes: "Your paper is giving our students entire satisfaction, and is increasing their interest in the work."

We are pleased to state that similar expressions are coming from many sources, making it evident that wherever THE BUSINESS EDUCATOR is given a fair chance it is unequaled as an arouser of interest and as a class assistant for the teacher.

Considered Best in Canada, Also

We are delighted with THE BUSINESS EDUCATOR, and think it the best in the market.

J. B. BEVERIDGE,

Brandon College, Brandon, Manitoba.

BY W. W. FIKE, MILLEDGEVILLE, N.Y.
The letter Q looks like the figure 2. Keep the small loop at the base line rather small and horizontal. The sentence, "Quickness and sureness are commendable," is a good one to practice. Watch the letters as you write them and think of spacing as you execute the letters, so as to form the habit of correct spacing. "Quickness and sureness in writing are two commercial qualities much in demand," you and your writing will be in demand if you acquire these qualities.

\[
\begin{align*}
\text{Quickness and sureness are commendable.}
\end{align*}
\]

The z begins the same as a and finishes with a loop below the line. The q begins the same as a, but finishes with a loop below the line made the reverse of the one in z. Two f's are given. The first is rapidly replacing the second. It is much easier in execution and about as legible. All loops should be about the same size and slant or they will not look good as a page of writing. Endeavor, therefore, to make loops uniform. As a rule, make them open and short. Tall, slender loops are in the way and are difficult to make well.

Two styles of f are given. Try both and then take your choice. Both are good if made well. It is simply a matter of individual preference. Excellence in anything is admired. Writing is not an exception. Good writing impresses everyone favorably. Do you wish to create good impressions? Then learn to write well—legibly, neatly at least.

\[
\begin{align*}
\text{X is a letter not very often used. X X X X.}
\end{align*}
\]
At Random.

By the time this number shall have reached our readers, those who have left their pleasant homes to attend the Federation convention. We trust that it may be the greatest meeting of the kind that has been held. Commercial education, assuming a remarkable place in the school life of this nation, and both the scope and the methods in vogue will be changed to keep pace with changing conditions. To be in the van, it is necessary to study the professional papers and attend professional gatherings.

We hope that the proceedings of the Milwaukee meeting may be in keeping with the dignity and importance of the cause; that falsehood may not prevail in anything, and that earnestness, enterprise, and a catholicity of spirit may characterize the attitude of all who as commercial teachers take part in the work.

An official report of the proceedings should be published by the Federation. The cause has become important enough that to delay longer in taking this logical action will be to expose the organization to its critics. Let those who read this paragraph before the Business Meeting shall have been held, write to their friends at the convention to vote for an official report.

From the Seats of the Mighty

Business education and preparation to business life have been receiving attention recently from men high in civil and educational affairs. At the banquet given November 20 by the Chamber of Commerce, following the ceremonies incident to the dedication of the splendid marble palace that is to be the home of this great organization, former President Cleveland, in the course of a speech, commended the Chamber of Commerce for its "expression of the cause of business education among our people," adding that "it has gone a great deal farther than practical."

President William J. Tucker of Dartmouth College, at the annual dinner of the Boston Commercial Club, November 20, quoted some statistics which he had compiled with reference to Dartmouth. He said:

"Twenty-three percent of the students registered are the sons of professional men; 41 percent are the sons of business men; 12 percent are the sons of farmers, and 21 percent are the sons of wage earners. Professional men have sent their sons to college. The farming element in New England has in a degree raised its heads. But the business element has increased, and the wage earners constitute an entirely new element in collegiate life."

This new constituency has come in because new outlets of thought have come in. In the old days men were usually trained for the ministry, because the ministry was the power. Ministers came not to serve but to rule. And it has always been characteristic of collegiate education that it has followed the line of power, and a power has followed the line of collegiate education. In college, education has come to occupy a place in the organized education of law, of medicine, and latterly of engineering. And it has now come to the point where it is organizing commercial education.

In attempting to organize education based upon the principles and methods of the business world he said that colleges would undoubtedly make many blunders, but, he added, you have forced the conditions upon us. If we bind you will tell us about it, if we succeed, we shall simply do what you have made it possible for us to do, and made necessary.

Little Lessons on Economy

Teach your pupils that waste is wickedness; that it is the glory of the product of someone's hard work; that its worst effect is the deterioration that it brings about in their own character. Try to make them see that employers count it a merit in their help to be seen shutting off the gas when it is not needed; using odd pieces of clean paper from the wastebasket near the desk for temporary memoranda, instead of lithographed letter heads; the uselessness for the purpose is provided; showing a recognition of the loss occasioned by errors in transcripts or in directing envelopes; dumping unremittable canceled stamps from spoiled envelopes; looking up mail and express rates to see which is the less expensive when sending a package; taking advantage of excursion or holiday rates or buying a scalper's ticket when about to make a journey; using the mails instead of the telephone when it can be done as well and when it will result in a saving of expense; using plain instead of lithographed or embossed sheets for all but the first sheet of a long letter; in brief, to be economical of everything. This will lead to economy in the use of time, and the concentration that avoids errors, two economies that more than pay all and financial fortunes for those who practice them sedulously.

The work done in most schoolrooms would be infinitely more sympathetic and thus more whole-some and successful, if the teacher would take the time and make the effort to become acquainted to some extent, at least, with the conditions of life that surround his various pupils, and with the aims and personal habits of these young people. Dr. Henry K. Sanford has well said:

"Too many teachersthere are who can estimate percentages and keep their school 'marking time,' but who never study the personal dispositions, habits or environment of their pupils; they know nothing of the peculiar difficulties against which many try to work, or why they are falling in their daily work."

Business education is the work of teachers, and teachers must be trained to do it.

There is a great deal in our practical teaching which our arithmetic, our books on Commercial Law, our Bookkeeping text-books, and our works on English that is impractical; found in the schoolroom only. The commercial schools have set the public schools an excellent example in lopping off much that is impractical in school work, but there is yet much to be done even among the commercial schools. As examples of the nonsensical problems that children in the public schools are still asked to waste precious time in solving, we use the following, clipped from a recent educational journal:

Six men bought a grinding stone, 6 inches in diameter, each paying one-sixth part of the expense. They agree to grind down their respective shares in succession. If the axe renders a space in the center, 3 inches in diameter, useless, find the diameter of the grinding stone when each of the men, standing in the ground hole is shaved. School Arithmetic, page 211, problem 200.

Find the first time after 5 o'clock that the hands of a watch are exactly distant from each other. Algebra, page 69, new edition, exercise 281, problem 10.

But, fortunately, many of the leaders in the ranks of the public school workers recognize the waste represented by teaching that which will not be met in real life. Dr. T. B. hose, Principal of the State Normal School, California, Pa., pungently expresses himself thus:

What concerns the child outside of the school and the employment of the school do not reflect the real life of the home, the office, the store, the place of amusement. All is unreal, uninteresting, unprofitable. Every hour of school work should have some direct and intrinsic interest to the pupil. No honest teachers should try to justify dull methods and useless information by the plea of discipline and subsequent value. School is not a preparation for life, but a part of it. Life is unity throughout. It is all one piece. Nothing pays in school that does not pay afterward. The habit should be formed of doing what is most worth doing, and of doing it well. No contrary habit should be formed.

The Gregg Writer

We read each month, with interest, the spicy little magazine that is published by the owner of the Gregg system of shorthand. Some recent changes have been made in the staff, among them being the addition of K. P. So Relle as editor of the Department of Commercial Training. Mr. So Relle takes up his work vigorously and with originality. We wish him and The Gregg Writer unlimited success.
From the Business Manager's Desk

Athletics as an Element in Advertising.

ARCHIBALD TSE, PRINCIPAL OF BANKS BUSINESS COLLEGE, PHILADELPHIA.

A consideration of "Athletics as an element in advertising" must involve an understanding of general publicity, referring to the reaching of a mass of people, a certain percentage only interested in a business education; and a special class, all of whom are more or less eligible to become students of a business college. Athletics in business deals with this peculiar phase of the situation, which is to a very large extent responsible for the results to be derived from an athletic department. Our large universities and public and private schools throughout the country have openly set the seal of approval upon a uniform training of the body in connection with the cultivation of the mind.

The Commercial School Should Continue What the Preparatory School Has Begun.

Business colleges receive support from young men and women, who have not only become grounded in the preparatory education necessary to fit them for taking up a business course, but who have also been interested in athletics as developed in these primary institutions. With an appetite whetted by a little knowledge of the subject, there is a natural desire to become identified with an institution which encourages a subject proved to be of abiding interest. This argument in itself should be sufficient to convince business college proprietors of the benefit afforded by an athletic department, and the advantage immediately becomes manifest when there is competition with a rival institution which does not believe in business athletics.

To these primary principles may be added a dozen different branches, which render athletics a most valuable advertising medium. It should be the purpose of a business college having an athletic department to enlist the support and approval of the athletic departments of public and private schools from which the business college may draw its patronage. It is certain that every school is aware of games to be played, that it has an interest in the success or defeat of its colors, and sends a delegation of routers to help along the contestants. Not only does athletics thus reach the student body of a school, but it also interests a certain number of unattached young men and young women, who love sport for sport's sake. In this manner the name and purpose of an institution becomes thoroughly ground into the minds of a most desirable class, and the influence extends to their friends who may appeal to them for recommendation of a school.

Teams Must Be Composed of Amateurs.

It is perhaps needless to say that the greatest value in athletics must come from the fact that these schools, public and private, from which a business college draws its patronage, shall be competitors in different games or sports with the business college. A free lance schedule will prove a losing one, inasmuch as independent teams are made up from young men holding positions who were formerly athletes in different schools. It is a difficult task, especially in the larger cities, to secure games with public and private preparatory schools. Amateurs in every sense of the word represent these schools in athletics, and, as the difference between an amateur and a professional is most clearly drawn by the Amateur Athletic Union, or any association in control of athletics, it is necessary that the business college limit its sports to amateurs in good standing, not only with the controlling body, but also with the school. The practice of paying a school team in order to insure its success is most pernicious. It is impossible to conceal the fact from the sport-loving public, and a reputation for playing "ringers" is damaging in the extreme to the securing of games with desirable schools. This policy is also apt to cause a lack of interest among the student body of the school itself. If an institution will descend to the practice of giving free scholarships to well-known athletes, or of playing any athlete not in good standing in the school, this act bars from active participation a thoroughly eligible student, who is perhaps not so skilled in the playing of a particular game, and the student soon recognizes the fact that athletics are not conducted for students, but for the immediate gain of the institution itself.

Free Advertising in Press Reports.

The next point to be handled delicately is the matter of free advertising through the press. I have stated the foregoing factors first, because I assume that the average school proprietor is apt to believe that the sole value in athletic advertising is gratuitous notice in the papers, and believe that is really of secondary importance. An order to insure recognition from the press it is necessary that sports should be conducted, ostensibly, at least, as a matter of public interest. The securing of games with public institutions is a prime factor in this recognition. Keeping sport clean as outlined above is also another element which meets with the favor of sporting writers. Manliness and fair tactics are bound to meet with approval, and to secure the largest and best notice it must be proved to the paper that athletics are of sufficient interest to the student body to warrant the

Pictorial Pointers. The Penn Mutual Life Insurance Building, Philadelphia, home of Banks Business College. This is one of the most imposing office buildings in Philadelphia, or in this country. The school occupies the second, third, and fourth floors of this building, which is on the street car lines, near the Reading and the Pennsylvania stations, and not far from the Delaware ferries, almost an ideal place for a great school.
purchase of a paper in which a notice is given. It must be remembered that an unfavorable or derogatory squib is most injurious in moulding schoolboy opinion against the athletics of any institution, so that great care should be exercised to make them above criticism. It is also a mistake to believe that newspapers are obliged to give free reading notices because of advertising done during the season with those papers. While I have no doubt that the advertising department is often responsible for some athletic recognition, it would be an unwise policy to make this the sole cause of favorable mention. I am not sure that this would be true in a small town, where the press is dependent upon its advertising patronize, but a large city paper can find other news items, and is absolutely independent.

GUARD AGAINST PHYSICAL INJURIES.

A losing team is a poor advertisement at best, and in order to have a winning team it is necessary to have a coach who is able not only to instruct in the fine points of the game, but also to take charge of the proper training required to undergo the severe strain of competition. It is imperative that there should be no serious physical injury to a student. The relating and widespread publication of an accident will do more harm to a business college than a whole season of prosperity and success in athletics can benefit a school. No boy should be permitted to represent a school team who is not physically capable of standing hard knocks without danger. The sole cause for uneasiness in conducting athletics lies in the possibility of a serious set-back because of accident, and every safeguard should be employed to prevent this. There should also be an effort to make athletics interesting to the athletes of a school by giving each one an equal chance to compete.

THE SCHOOL SHOULD PROVIDE UNIFORMS.

I believe that the supplying of all uniforms is necessary. A boy taking a business course is seldom able to spend the money needed to furnish himself with the proper equipment, and a liberal policy in this respect will benefit the subject of athletics. The impression of the students that their equipment will be uniform and have the colors and individuality of the school. If a school has a good name in athletics and its teams are successful, the graduates will show a disposition to further identify themselves with sport after leaving the school, and an athletic association will be easy to form and keep in existence, because the best graduate talent will be represented.

ATHLETICS HOLD THE INTEREST OF ALUMNI.

Athletics help as much to make a school journal interesting as any other item of news, and the boy will read the sporting department of such a paper with eagerness. I know from experience that former athletes of any institution are always interested in school teams and will go out of their way to get news.

DIPLOMACY IN MEETING PRACTICAL PROBLEMS IN ATHLETICS.

The running up of high scores with weaker antagonists should be avoided, because school boys do not like to be humiliated, and are apt to refuse to schedule games after a crushing defeat. Substitutes should be given a chance in less important games. It is generally found advisable to have the coach write up his own account of games for publication, and an account ready to print is more apt to be noticed than if the sporting editor of a paper is compelled to go to the trouble of writing it himself. Have photographs taken of different athletes, as well as group pictures of teams, and papers will be glad to insert them on their sporting pages. For indoor games a gymnasium is indispensable, and every effort should be made to arouse the interest of the student body to attend these games. It will also be found advisable to have inter-department and inter-class competition. This will hold students' interest to a greater extent than games with outside teams, and an interesting account can be written up after each game and forwarded to the press. A physical instructor is necessary for general gymnasium exercises, although in small institutions the coach may act as a double capacity. If gymnasium classes are held regularly, the fact becomes known to the public at large, and not infrequently requests are made by students when entering to be allowed the use of the gymnasium. This feature may also receive gratuitous notice through the press.

In closing I would speak a word of warning to business college proprietors concerning the excessive advertising of athletics in school catalogues or circulars, or paid advertisements in the press. It is not wise to allow the public to get the idea that athletics is a means to an end. Let the athletic department advertise itself in a great extent. Do not make a special point of it, or there is bound to be an objection to it on the part of the parent. A student does not enter a business college for the purpose of becoming stronger physically. Education should be the chief aim, and athletics will become a valuable and pleasing adjunct to the school work, and the popularity of the institution advocating athletics will be found a valuable and pleasing adjunct to the school work, and the popularity of the institution advocating athletics will become established on a permanent basis.
The Business Educator

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

PREPARATORY TO THE STUDY OF CONTRACTS.

THE NECESSITY FOR A SOLID FOUNDATION.

A thorough knowledge of English is necessary to any successful study. In this work, some knowledge of the elements of general law and of the more common words and phrases peculiar to the subject, is indispensable.

THE ORIGIN AND BASIS OF LAW.

To get a working idea of law, it is necessary to begin with the foundation: viz., "The Rights of Man." However enshrined in the conscious state, once there, he had from his very nature, certain absolute rights. From this point on, the evolution of society resulting in our present state of civilization is a gradual process. As there can be no civilization without the recognition and protection of rights, this process has from the first, been accompanied by rules for human conduct, based on the three natural or absolute rights: viz. The right to security of person; i.e., the right to be free from bodily harm at the hands of another; The right to liberty of person; i.e., the right not to be detained or imprisoned in any place; and the right to own private property.

These rights were recognized and respected by custom before there was any written law. Later on, when courts were established, they sanctioned those customs brought under their notice, if they were firmly established, and had been universally followed by the people of a certain district or of a certain class, each custom must have been reasonable, and in harmony with all laws in force, and must have been practiced for a time so long that "The memory of man runneth not to the contrary." Such is the origin of the common or unwritten law.

THE GROWTH OF LAW.

Our law is the result of a gradual growth. New laws arise only as they are needed for the protection of rights under new conditions. In the savage state, where there was a constant war among all, no "Business Law" was required.

THE NECESSITY FOR GOVERNMENT.

One important step, in the evolution which differed to differentiate man from the lower animals, was the act of uniting together for mutual aid and protection. Single-handed, man could hardly have withstood the hardships of climate and the ravages of wild beasts. Even so, there would have been nothing to stimulate him to progressive action. Honor and self-sacrifice (without much more fear of the beast) would forever have remained unknown to him. Thinking to make his own existence more secure, every man would have sought the life of every other man. This alone would have brought the extermination of the race. Man, is by necessity a social being. His hopes and destiny hang on this question of Society-Civil Government. Law seeks to promote "the general good and the ends that were had in the beginning." This can be done only by making civil government supreme. Therefore, the individual must always yield his rights to the highest government demand it. Knowing this, how can a same person he disloyal to the flag?

SOURCES OF LAW.

The basis of our law came mostly from three sources outside our own country: viz., From the Roman law: from the customs of traders, called the "Law Merchant"; and from the common law of England. There is no general common law in the United States, but it is modified in the different states, being based on the common law of England as it was just before the Revolutionary War. Louisiana is an exception.

DIVISIONS OF LAW.

Written law, that law enacted by persons in authority and published in set form, comprises constitutions, treaties, and statutes.

The Constitution of the United States.

The United States Constitution is the supreme law of the nation in all matters of which it treats. It contains the principles upon which the general government must be conducted. Any law which conflicts with the Constitution is "unconstitutional," and cannot be enforced.

Even law-makers sometimes disagree as to the meaning of what they have laid down. It is, therefore, necessary that some one should be clothed with authority to interpret the laws. This is done by the United States Supreme Court.

A few years since, Congress passed a law, taxing people on their income, a certain man refused to follow it, and a suit followed. When the matter came before the court, the law was found to be "unconstitutional." Note that courts do not decide questions unless such questions are brought before them in accordance with law, such a case as the above is called a "test case," because it is brought to test the validity of some law.

STATE CONSTITUTIONS, STATUTES, ETC.

Each state constitution is to that state, what the United States Constitution is to the nation, and is the supreme law of the state above all other laws by the national government. The State Supreme Court is the highest authority of the state as regards the interpreting of state laws.

But mark the following: The U. S. Constitution created Congress, and defined its power to create hereafter, Congress can make any laws which the Constitution does not authorize, while a state legislature may make any laws which the state constitution does not expressly prohibit. Of course, state laws must not conflict with national laws.

The Common or Unwritten Law.

The great body of our common law is contained in the decisions of our courts. These decisions, known as "court reports," are printed and preserved in book form, and may be found in the law library of any state.

Is a court decision common law? Many of the decisions give expression to common law, but there are also many cases where the court is concerned in interpreting and applying statutes.

The Ownership of property.

The right to private ownership of property is the basis of commercial law. Ownership gives the owner the right of control as against all others except the government. One may acquire ownership of almost any thing except light, air, and navigable waters.

CLASSES OF PROPERTY.

Personal Property consists of movable things, things of a personal nature.

Real Property includes what is fixed in a certain place; as land, houses, etc.

The laws of real property differ widely from those of personal property. Many of the laws of personal property are derived from the "law merchant," while the laws of real property are quite an extent the product of the "feudal system."

How Property May be Acquired.

By Occupancy. He who first appropriates anything in nature is the rightful owner; also, the first to take possession of what another has abandoned or cast away, is the rightful owner; and he who finds what another has lost, gains it against everyone but the true owner.

By Creation. Whatever a person produces or makes, belongs to him until he voluntarily parts with it. To write a book, I alone have title to it. But if I publish it, without first securing copyright, I lose my title.

By Gift. One may acquire as good title by gift in any other way, unless there are circumstances attending it such that creditors would be defrauded. Of course, an incompetent (insane or weak-minded) person could not give good title, nor could one under age. When property is given by one in immediate expectation of death, if he should recover, he could reclaim the property.

By Will. If a person of sound mind makes a will in compliance with law, at his death the property in question will vest in the person or persons named in the instrument.

By Legal Succession. If the owner of property dies without a will, his relatives succeed to the ownership, subject, of course, to the provisions of the law. If he has no relatives living, the property will go to the state.

By Purchase. Purchase includes contracts, where one passes his title to another in return for something which he is to receive in payment; sales, to satisfy judgment, and other kindred features.

How Ownership is Qualified.

Every owner of property holds it subject to certain qualifications and restrictions. Emulous Domain: The kind of soil in England under the "feudal system," the king owned all the land in the realm, so with us the title to all land is supposed to proceed from the government. The government reserved the right to take a "banded property" for public or quasi-public, use, under the following conditions: Emanuets of Emulous Domain: It must be for public or quasi-public use, it must be in the "continuous" by proper proceedings.
It must be appraised by persons duly appointed, and
must be paid for.

Taxation Laws. Private property must be taxed to defray government expenses. If the
taxes are not paid, the property may, after due notice, be sold and the amount de-
ducted from the proceeds.

Police Regulations. These are laws intended for the good of the general public.
Such as regulating the quality of materials, the height of buildings; the quality and
workmanship of plumbing: the sale of liquors, etc.

Circumstances of Extreme Necessity. A
good example of this is where property is
destroyed to prevent the spread of disease.
Pledges, Mortgages, etc. These will be
explained hereafter.

No person has a right to use his prop-
erty as to infringe on the rights of others.

RIGHTS—WRONGS.

Rights are claims of human beings upon
another. Wrongs are violations of the
rights of others. (Lack of space forbids ex-
plaining the different classes of rights here.)

Wrong are of two classes: civil and criminal.

A civil wrong is either a tort or a breach of
contract. When one fails to carry out his
part of a contract to which he has bound
himself, he is said to have committed a
“breach of contract.” He has broken his
contract and is liable for damages. All
other civil wrongs, such as slander, libel,
negligence, deceit, malicious prosecution,
false imprisonment, and the like, come under
the head of torts.

When a right is violated, the injured
party must set the law in motion to secure
justice, unless he can come to an agreement
with the offender peaceably.

AN ACTION AT LAW.

The law is set in motion by bringing an
action. The person who brings the action
is the plaintiff, the one against whom it is
brought, is the defendant.

STEPS IN A CIVIL ACTION.

The Writ. This is a written summons
calling the defendant before the court.
It must be properly filled out, signed by the
clerk of the court, and served by the proper
official.

The Pleadings. First the plaintiff,
through his attorney, makes written state-
ment of his charge against the defendant.
Then the defendant likewise sets forth his
ground of defense. The plaintiff's paper,
called a declaration, and the defendant's
paper, called an answer, must be filed with the
clerk of the court a certain number of days
before trial.

The Trial or Hearing. When the case
comes up before the court, the attorneys can
argue only those questions indicated in the
pleadings.

Many are apt to speak inaccurately of
the argument of an attorney as “pleadings.”

The Judgment. This is the decision by
which the court seeks to render justice to
both parties.

HOW JUDGMENT IS ENFORCED.

When judgment is given in favor of the
plaintiff, it is generally to the effect that the
defendant shall pay to the plaintiff a cer-
tain sum of money and also the costs of
court. If the defendant does not comply at
once, the court issues orders to the sheriff
to seize and sell the property of the defen-
dant and to pay the costs of court and satisfy the
judgment. If the defendant has no property
or only what is exempt from execution, then
the judgment may fail. But the judgment
remains in force for a time ranging from
five years in some states to twenty years in
others, and should the defendant acquire
any property within that time, it is liable
to seizure.

ATTACHMENT.

In many cases the property of the defen-
dant debtor is seized before the case is tried.
This is done by means of a writ of attach-
ment served on the debtor. This process
ties up the property attached until after the
case is tried, and if the plaintiff proves his
case, it may be sold to satisfy judgment and
pay costs.

Garnishment. It is not only possible to
attach property which the defendant has in
possession, but if he is known to have
property in the hands of another person,
that property may be attached. For ex-
ample, X sues Y for debt, Y has no prop-
erty in his possession, but Z owes Y a cer-
tain sum of money on book account. X can
attach the money due Y, after which Z can-
not pay it to Y, but must hold it subject to
the order of the court. In some states these
two processes are allowed only in certain
cases.

NOTE. It is impossible here to do more
than hint at a few of the more important
points with which the learner should equip
himself before plunging into the study of
“contract law.” It is well to read some
work on elementary law. There is no great
danger of laying too strong a foundation.

(Continued in February.)
Business Tips.

GEORGE HURACE LORIMER

(Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and interesting book recently published by George Horace Lorimer, that for some months has appeared as Bill of the Day in the Evening Post, and that are soon to be published in book form by Small, Maynard & Co., Cambridge. Mass. We are indebted for permission to make these extracts.—The Editor.)

(Continued from December.)

TO A SALESMAN.

We aren't specially interested in orders that the other fellow gets, or in knowing how it happens after it has happened. If you like life on the road, you simply won't let it happen. So just send us your address every day and your orders. They will tell us all thing we want to know about "the situation."

Of course, you are bright enough to be a half-way man, and to hold a half-way place on a half-way train by half the work you are capable of, but you've got to add dynamite and ginger and jounce to your equipment if you want to get the other half that's coming to you.

You've got to believe in yourself and make your buyers take stock in you at par and accredited interest. You've got to have the scent of a bloodhound for an order, and the grip of a bulldog on a customer. You've got to feel the same personal solicitude over a bill of goods that strays off to a competitor as a parson over a backsider, and hold special services to bring it back into the fold.

You've got to get up every morning with determination if you're going to bed with satisfaction. You've got to eat hog, think hog, dream hog—in short, go the whole hog if you're going to win out in the pork-packing business.

Nothing earns better interest than judicious questions, and the man who invests in more knowledge of the business than he has to have in order to hold his job has capital with which to buy a mortgage on a better one.

I ain't one of those who believe that a half knowledge of a subject is useless, but it has been my experience that when a fellow has the half, he's better than the other half which would really come in handy.

What you know is a club for you, and what you don't know is a metax for the other fellow.

I want to see you come up smiling; I want to feel you in the business, not only on payday, but every other day. I want to know that you are running yourself full time and overtime, stocking up your brain, so that when the demand comes you will have the goods to offer.

When a fellow brags that he has a pull, he's a liar or his employer's a fool. And when a fellow derives that he's being held down, the truth is, as a general thing, that his boss can't hold hi up.

When a fellow knows his business he doesn't have to explain to people that he does.

Education will broaden your horizons, but there's no known cure for a big head.

Tact is the knack of keeping quiet at the right time; of being so agreeable yourself that no one can be disagreeable to you; of making inferiority feel like equality.

A tacful man can pull the stinger from a bee without getting stung.

Some men deal in facts, and call Bill Jones a liar. They get knocked down. But your tacful man says that since Baron Muchasen no one has ever been so cloak and daggered at Odd Town, and when that comes back to Bill he is half tickled to death, because he doesn't know that the higher criticism has hurt the Baron's reputation.

A mistake sprouts a lie when you cover it up. And one lie breeds enough distrust to choke out the prettiest crop of confidence that a fellow ever cultivated. It's easy to have to make a half-hearted confession of the buyer, but you've got to have both. The house pays you your salary, and the buyer helps you earn it. If you skin the buyer, you will lose you trade; and if you play tag with the house, you will lose your job.

Some salesmen think that selling is like eating—to satisfy an existing appetite; but a good salesman is like a good cook—he can create an appetite when the buyer isn't hungry.

ON APPEARANCES.

Of course, clothes don't make the man, but they make all of him except his hands and face during business hours, and that is a pretty considerable area of the human animal.

A dirty shirt may hide a pure heart, but it seldom covers a clean skin.

If you look as if you had slept in your clothes, most men will jump to the conclusion that you are too lazy to try to look well and will never get to know them well enough to explain that your head is so full of noble thoughts that you haven't time to bother with the dandruff on your shoulders.

I have seen a recent slave and a five-cent shine get a thousand-dollar job, and a cigarette and a pint of champagne knock the bottom out of a million-dollar pork corner.

It isn't enough to be all right in this world: you've got to look all right as well, because two-thirds of success is making people think you are all right.

Pot has six eyes, and you will have four make eight, and the young man and the small bottle make a damned fool so often that they are hard to convince that the combination can work out any other way.

A man can't do what he pleases in this world, because the higher he climbs the plainer people can see him.

When a fellow gets to the point where he is something in particular, he doesn't have to care because he doesn't look like anything special; but while a young fellow isn't anything in particular, it is a mighty valuable asset if he looks like something special.

Just here I want to say that while it's all right to blow one's horn, don't do it by appearances, it's all wrong for you to go on them. Back up good looks by good character yourself, and make sure that the other fellow does the same.

ON SPECULATION.

Trading on margin is a good deal like paddling around the edge of a trading hole—it seems safe and easy at first, but before a fellow knows it, he has stepped off the edge into deep water.

The wheat pit is only thirty feet across, but to me it is a hall. And trading on margin means trading on the ragged edge of nothing. When a man buys, he's buying something that the other fellow hasn't got. And it's been my experience that the net profit on nothing is nit.

You have been in the parking business long enough now to know that it is a bull only thirty seconds to lose his hide; and if you'll believe me when I tell you that they can skin a bear just as quick on "change, you won't have a Board of Trade license for a rug during the long winter months.

If a clerk sells pork, and the market goes down, he's mighty apt to get a lot of ideas with holes in them and bad habits as the result. If he's just a kind of fellow that the market goes up, he's likely to go short his self-respect to win back his money.

The only safe road to follow in speculation leads away from the Board of Trade, on the dead run.

When you become a packer you may go on "change as a trader; until then you can go there only as a sucker.

TO THE BUSINESS MANAGER.

Enthusiasm is the best shortening for any job; it makes heavy work light.

There's no alarm clock for the sleepy man like an early-rising manager; and there's no thing breeds work in an office like a busy boss.

Consider carefully before you say a hard word to a man, but never let a chance to say a good one go by. Praise judiciously instead of scolding.

The phonographic records of a fellow's character are lined in his face, and a man's days tell the secrets of his nights.

Be slow to hire and quick to fire. Your secret weapon is that if you have a threat is a promise to pay that it isn't always convenient to meet; but if you don't make it good it hurts your credit. Save a threat till you're ready to act, and then you won't need it.

Keep close to your men. When a fellow's sitting on top of a mountain he's in a mighty dignified and exalted position, but he's missing a heap of interesting and important doings in the valley.

Never lose your dignity, of course, but tie it up in all the red tape you can find around the office, and tuck it away in the safe. A fellow bossing an office is the funniest thing without having to draw an imaginary line between them, because they will see the real one if it exists.

(Concluded in March Number.)

The Sterngicators Protest.

Doubtless many who have read the numerous letters from stenographers, which have appeared recently in the Sun, have been led to believe, among other things, that members of the shorthand fraternity are the least appreciated, the poorest paid, the most unspectacular, the most dissatisfied and disinterested in the universe. They explain that they work hard and long to acquire skill in their profession; that they wait weeks and months to secure a situation; that they are unemployed, they are forced to perform duties inconsistent with the dignity of their occupation, and, furthermore, that their salaries are altogether too small, their competitive boss can most amusingly without having to draw an imaginary line between them, because they will see the real one if it exists.

(Continued on Page 41.)
A History of Penmen, Early Business Education and Educators in America.


R. M. Bartlett.

R. M. Bartlett, one of the earliest commercial school pioneers, was born in Washington County, New York, in 1801, of English parentage, and died in 1891 at his son's home near Cincinnati. At the age of ten he also moved with his parents from New York overland to Sandstone, near Pittsburg. Here they made barges and placing them on the Pittsburgh, worldly goods, floated down the Ohio River to a point now known as Augusta, Ky. His boyhood days were spent on a farm, hewing timber and raising marketable grains, which he and his father loaded upon light barges and floated down the Ohio and Mississippi rivers, many hundreds of miles, to market in New Orleans.

After converting their produce into cash, they pulled their barges back home, first his father, then himself pulling the two poles, while the other used the pole to guide the boat. They usually loaded the craft at New Orleans with actual necessities of life, for which they found a ready sale in their sparsely settled neighborhood.

Bartlett and his family then returned east, making trips they experienced some trying ordeals, as the Indians along the Mississippi were hostile and they were obliged to travel by night and rest by day. The old Bartlett homestead in Kentucky had on it a tree glazed by Daniel Boone, who frequently visited the Bartlett family on his hunting trips through the wilds of Kentucky.

From his earliest schooling was in a little log cabin which the teacher, to give it standing, named it "The Beaver Creek High School." Between the years 1828 and 1831, Mr. Bartlett was employed in a woolen mill at Ripley, Ohio, and patented an attachment for weaving, which was sold for $500. In 1830, the company which bought the patent realized a profit of $3,250,000. At Ripley, Mr. Bartlett's expertness of figures made him famous. He mastered every arithmetic within reach, also originated mathematical problems, which bewildered and astonished the natives. He also studied one term at Ripley College.

Visiting Philadelphia in 1831, to gain a knowledge of commercial work, he sought an office position and invariably the question was asked, "Are you familiar with bookkeeping?" to which he was obliged to answer, "No, I am not." When asked where such knowledge could be gained he learned that it could only be obtained in accounting offices. After finally securing a position, where he gained a knowledge of accounts, he determined to carry out a resolution, that if he could ever become familiar with accounts, he would give the opportunity to gain such valuable information. He opened a school in Philadelphia, which he conducted until 1838, when he moved to Cincinnati and opened Bartlett's Commercial College, where for half a century he taught the science of accounts, mathematics and rules for financial management. The establishment of this new kind of school was a very difficult matter. Finally, becoming desperate, he visited a number of the leading merchants of Cincinnati, and securing the sons of twenty-five of these gentlemen, gave them a course of instruction. After completing the work, he secured a hall, and, inviting the merchants and bookkeepers of the city, gave an exhibition of the skill of his students in accounting, tabulating, etc. This was the turning point to his future career of success.

He ever afterwards commanded the respect of the citizens of the city, and, in 1867, the Legislature of Ohio issued a charter to the Bartlett school. In 1869, after ten years of preparation, aided by three employed mathematical experts, he published what was soon widely and famously known as "The Bartlett Commercial and Banking Tables." It embraced Time, Simple Interest, Unexpired Time and Interest, Interest, Account-current, Time and Average, Compound Interest, Scientific Discount, both Simple and Compound, Annual Income and Annuity Tables, equally adopted to the currencies of all commercial nations. The true or intrinsic value of the Gold and Silver Coins, and the Standard Weights and Measures of all Commercial Countries; also American, English, French and German Exchange, together with the Exchange of Brazil and the Importation of Rio Coffee. This was planned for the purpose of harmonizing the accounts and exchanges of the world and has accomplished more than any other work in that direction. These tables have been copied in many later works and the work itself was recognized by all of the leading Commercial Boards of the United States and foreign countries.

Since the retirement from school work and the death of Mr. Bartlett, the institution is still being ably conducted by his son, who, under the tutorship of his father, became an enterprising and successful teacher and manager. The College today is grandly equipped.

Mr. Bartlett has leased the tenth floor of a large, modern building, covering a floor space of more than 14,000 square feet. He has expended ten thousand dollars in dividing this floor into convenient rooms with panel, glass, and rolling shut partitions, and equipping the whole with the latest improvements in furniture, typewriting machines, interior telephones, electric program clocks, card cases, filing systems, etc.

The rooms are delightfully large and light, very airy, and well heated and ventilated. In order to prevent all unnecessary noise, the seating is done upon noiseless, stationary and revolving chairs, and the doors of the various rooms have been hung so as to close noiselessly and to prevent slamming. It has been his purpose to make disorder difficult by making everything about his rooms quiet, pleasant, and comfortable.
Richard Nelson

Among the most highly esteemed business teachers and commercial text-book authors of the past was Richard Nelson, of Nelson's Business College, Cincinnati. He was born in Castletroy, Ireland, in 1822, and died near Cincinnati in April, 1895. He was educated in the Parish of Ballycluiter and at the English and classical Academy at Strafford, and educated for the ministry under Dr. T. Campbell, of Belfast. He came to America in 1840, and taught in the Wheeling Public Schools. In 1841 he moved to Cincinnati, and, mingling among business men, discovered that the commercial books were making theoretical book keepers, and that business men wanted practical clerks. He then established Nelson's Business College, which he conducted upon the plan of training students for actual business practice through transcribing and recording real transactions, also the making of all the business papers connected therewith. He was an earnest, conscientious, strictly practical man and aimed in all his work and methods to prepare students, as exactly as possible, to meet the requirements of business men. Finding no text books arranged to meet his ideas, he prepared them, and in 1856 published "Nelson's Practical Arithmetic." In 1857, a work on "Bookkeeping," and in 1858, "Nelson's New Bookkeeping;" in 1861, "Accounts on Business;" and in 1865, "Banking and Business Calculations." As an earnest and original worker and publisher, and as a man of strong character, he did much to promote the cause of business education in Cincinnati, also, through his valuable textbooks, his influence was felt in many schools throughout the country.

George W. Eastman

PIONEER BUSINESS EDUCATOR AND INVENTOR OF COMMERCIAL TRAINING.

George Washington Eastman was born in Marshall, Oneida County, N. Y., Sept. 9, 1827, and died in Rochester, N. Y., April 25, 1882. After leaving the district school as a boy and young man of 17 and 18, he showed great aptitude with the pen and began teaching penmanship in Waterville and surrounding towns. He also taught in Hamilton Academy while in attendance there, and in Aenea Seminary while attending there one winter. It was during a later period of itinerant teaching that he saw and recognized the necessity for a permanent school, wherein could be taught in combination penmanship and the science of bookkeeping. His ambition culminated in the opening of the Rochester Mercantile College in 1851. The venture proved a success. In 1858 he published a work on single and double entry bookkeeping, which was recognized for many years as a standard work. Mr. Eastman was a man of bright intellect and possesses a practical turn of mind. He saw the need of instruction more tangible and applied it. He prepared text books and manuscripts, to prepare young men as thorough and safe accountants. While working to perfect his course of study and training for young men, he conceived the idea of introducing actual business transactions, and putting into daily practice that which had heretofore been only theoretical. Thus, in 1858 there was introduced into the Rochester Mercantile College, the National department of banking, forwarding and commission insurance, brokerage and jobbing, and wholesale houses, thus giving the student in a few months, practical knowledge that in the ordinary routine would take years to gain. Thus, to Mr. Eastman belongs the honor of founding the first school, conducted upon the plan of training students for business as merchants and accountants, through a practical system of actual business practice.

As a further description of the methods of Mr. Eastman, the following is from one of his graduates, Mr. C. G. Burnst, a practical accountant in Rochester for the past forty years:

"The writer commenced taking lessons in penmanship and bookkeeping of the late Prof. Geo. W. Eastman in the year of 1852. Mr. Eastman continued his school during the winter months until the autumn of 1858, when he opened "Eastman's Mercantile College" in this city—introducing actual business transactions, dealing in merchandise (by samples), real estate and stocks, having offices for insurance, express, railroads, steamboats, commission and money brokers. "Eastman's College Bank," bills of which were always at par. Capital Stock $8,000 of Bills of the College Bank. Canada and Michigan Banks that had been in circulation. The students (about 90) traded with each other, buying on time, giving notes and paying cash; their books were kept in the most approved business manner; all students kept an account with Eastman's College Bank, deposits and checks made as at any business bank. Notes given by customers were discounted, and, not paid, were "Protested" and renewed, etc. At that time Canada, Western and Southern money was at a discount. The College Bank, or other banks, did not receive it for deposits. Students, like other business men, were obliged to dispose of same at brokers, at a loss for the discount, so as to make proper entries. Students were required to keep their books posted and accounts well collected—a few failures were allowed. A balance sheet was made at stated times (also inventory) which was examined by some of the faculty, errors, if any, pointed out, etc. Each student on entering business was given a capital stock in merchandise, real estate and cash of $2,000 to $4,000. Partnerships were formed. All accounts used in large businesses were kept; the books in the College bank were kept in the most approved style.

"Mr. Eastman's rules for journalizing, Law and Order in Balancing accounts, Opening and Closing Ledger, have been pronounced by experienced accountants the best extant.

RICHARD NELSON.
—and during my fifty years experience as a practical bookkeeper, I have never seen anything better.

(Signed) C. G. HUSTON.

It will be interesting to many business teachers and penmen of today, to know that Mr. George W. Eastman's son, George Eastman, of Rochester, was the pioneer in the invention and manufacture of the famous dry plate process of photography, and is also president of the widely known Eastman Kodak Co. In 190, the French government conferred upon him the decoration of Chevalier of the Legion of Honor. As an officer in many of the leading banks of Rochester, and as an active member of various Art and Social clubs, Mr. Eastman ranks, as did his father before him, among the most worthy, influential and highly esteemed men of Rochester.

To be Continued.

FINEST SUPPLIES

For Penmen and Artists

CARDS INK PAPER ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol will finest surface for fine penmanship.

- 100 by mail postpaid. ... $20
- 500 by express. ... $1.25
- 1000 by express. ... $1.50

Black Cards—Best made for white ink:

- 100 by mail postpaid. ... $20
- 500 by express. ... $1.25
- 1000 by express. ... $1.50

White Card and Wedding Bristol for fine pen work.

Sheets are 22 x 28.
- 6 sheets by express. $1.00
- 12 sheets by mail postpaid. ... 1.50

White Card and—With hard finish, much like ledger paper. Sheets are 22 x 28.
- 6 sheets by express. ... $0.75
- 12 sheets by express. ... 1.50
- 24 sheets by mail, postpaid. ... 2.75

Black Cardboard—Finest for white ink.

Sheets are 22 x 28.
- 6 sheets by express. ... $0.50
- 12 sheets by express. ... 1.00
- 24 sheets by mail, postpaid. ... 2.00

Wedding Paper—Finest for penmanship or drawing. Sheets are 22 x 28.
- 6 sheets by express. ... $0.50
- 12 sheets by express. ... 1.00
- 24 sheets by mail, postpaid. ... 2.50

Zanerian India Ink—A fine drawing ink, and best for preparing script and drawings for photo-engraving.
- 1 bottle by mail postpaid. ... 25
- 12 bottles by express. ... 1.50

Arnold's Japan Ink

Neris 1/2 pint bottle by mail, postpaid. ... 60
- 1 pint by express. ... 50
- Quart by postpaid. ... 75

White Ink—Very fine.

- 1 bottle by mail, postpaid. ... 25
- 12 bottles by express. ... 1.50

Writing Paper—Best for the money to be had. 1 ream by express. ... 1.40

Practice Paper—Best for the money to be had. 1 ream by express. ... 1.40

Send stamp for samples of paper.

Envelopes—100 fine blue by mail, postpaid. ... 15
- 100 fine white by mail, postpaid. ... 15
- 1000 either kind by express. ... 1.50

Address, ZANER & BLOSER, Columbus, O.
The Business Educator

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VOL. VIII. NO. 5

WHOLE NO. 30

COLUMBUS, OHIO, JANUARY, 1893.

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

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

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to subscribe for a few or many subscriptions, let us know, so that we can favor you with the best possible terms and a few sample copies.

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

The Best Advertising Medium of Its Class

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

Held up.

Some of our advertisers being late in sending in their copy, compelled us to hold up our forms for our December number a short time after our usual time for closing. We take this opportunity of kindly requesting all advertisers to get their copy here before the first of the month as is possible. By doing so we will greatly oblige, and in no way delay the progress of the journal.

Under date of November 12th the Commercial Text Book Co., Des Moines, Ia., writes: "We have been a little dilatory in this number only because we have been kept so busy filling orders that have come as a result of our advertisement in the November BUSINESS EDUCATOR."

This is of course a good reason. The BUSINESS EDUCATOR certainly bringing results for advertisers.

We hope, however, that copy can be sent earlier, nevertheless, which will give us a chance to bring results quicker and cause still more business. We are busy ourselves and we delight in helping to keep our friends busy.

Our New Year's Say

This seems an opportune time to extend cordial and sincere thanks to our many staunch friends who have assisted in making 1892 a successful year for the Business Educator. The number of subscriptions received this year indicate that our supporters appreciate the efforts we have made to publish the best journal of its kind. And the more you have to offer to the department of Business Education, and the more we can do. Good as THE EDUCATOR has been, we intend to make it much better. We are by no means satisfied with it. Business education has a big future, and it must therefore have a truly representative journal.

A glance through our advertising columns will disclose the fact that publishers are beginning to recognize the value of THE EDUCATOR as an advertising medium. This is due to three main causes: First, our circulation is among the most intelligent and progressive teachers, publishers, and students, as well as in the profession. Second, we issue no cheap edition. Third, we publish the most artistic journal of its kind. We not only preach good art but we practice it in our printing and cover design. This is substantiated by the FEDUCATOR's success with advertisers. The cover alone costs nearly as much as a student's edition would with a common cover and title.

Therefore, shall we have larger type and a larger edition? We think not. Whether this art is something more than a reprint of addresses; it contains articles from eminent men prepared expressly for it month by month—matter that cannot be obtained elsewhere. And advertisers, in business penmanship are from the pen and brains of leaders; the series just begun by Mr. Lister is perhaps the best ever given in point of subject matter, skill of execution, typography, and extent of text and illustrations.

The lessons by Dennis, Brown, Thompson, Keasling, Burnett, Kibbe, Stein, and others, have been of the most practical, but they all are in order, and so they shall continue to be.

The History of Penmen, Early Business Education and Educators in America. By Mr. Homer, is already awakened more interest, attraction, and excitement, and elicited more words of appreciation and encouragement than anything ever printed in our profession. And it has but barely begun. No one who is interested in our beloved profession will want to miss a number containing it.

Again thanking you, one and all, for substantial support in the past, and soliciting a continuance of the same as long as we deserve it, we enter the new year with a pulsing, earnest desire to publish a journal of the kind of practical education which will make us.

Art in Advertising

If there is such a thing as a truly new art and industry, surely art in advertising is it. The art of advertising is old, but there is also a new art of advertising as witnessed by the many concerns, schools, etc., giving their time and energies to that phase of modern commercialism. The writer, artist, and Smith, etc., is here to stay. The art of advertising is today a wonderfully modern and timely science and art, for it is surely both of these, and the art that is advertising is the soul of the art of advertising. Without art (pictures) advertising would be a far more difficult and far less effective thing. Pictures to attract, pictures to appeal, pictures to instruct, pictures to tell, pictures to show, pictures to make appear real, are the new language, for all kinds, all styles, all manner of things, there is no limit. But all must be good to pay. And that is what they are made for.

This art in advertising has drawn, is drawing, and will continue to draw to it talent from the more conservative and less remunerating field of painting. Men of ability and talent are engaging in art in advertising quite as seriously as others engaged in the ministry, and with as much hope of heaven. For there is need and he who supplies a real need in anything is a beneficent to his time, and to all time.

What we wish to emphasize is that art in advertising is just as good as art in any other thing, if it is good art. And that is what much of the art we see in advertising is—good. Art in advertising means the training of advertising to an art; and not the lowest grade of prescription. Why not decorate your advertisement, your circular, your catalogue, your poster, your sign boards, as well as your home, your barns, your hut, etc.? If the function of fine art is to state a true thing or adorn a serviceable one, then art in advertising is as high and holy as in anything else, if done well.

A man is not being done better today than ever before, and what is still better, it promises to be done better tomorrow than today.

The Great Cartoonist

Thomas Nast died of yellow fever at Guayaquil, Ecuador, December 7th. He was, without doubt, the most famous caricaturist and cartoonist of his day. His most effective work was done during the Civil War, and later his trenchant and brilliant cartoons were directed toward the corrupt Tweed ring of N. Y. City, his work appearing in Harper's Weekly.

Route to Milwaukee

Those going to Milwaukee should purchase tickets via Chicago, Milwaukee and St. Paul Ry., from Chicago to Milwaukee, and request the ticket agent to give a certificate receipt, as it is only by the presentation of this certificate receipt at Milwaukee that you are able to secure a return ticket at one-third fare. Passengers arriving in Chicago on the C. B. & Q., Panhandle, Chicago & Alton, or Pa. Rys., do not have to make transfer here to the train at the Chicago Union Station. Trains leave Chicago from the Union Station, Canal and Adams Sts., at 7:40 to 9:50 and 11:30 A.M., and 3:00, 5:00, 6:00, 6:30 and 10:30 P.M. The 11:30 A. M. train does not run on Sunday.

C. E. Donner, of The Penman's Art Journal, 205 Broadway, New York, in a recent letter to THE BUSINESS EDUCATOR, says: "I received your letter: I'm glad you've got the picture at page 29 in your December number has brought a great many responses from all over the United States and Canada. I am still able to fill more orders, and would advise all your readers to take advantage of the four magnificent offers I make."
Brown's Peoria, Ill., Business College recently purchased a handsome residence in that city, into which she has moved her school. This is doubtless a good move, and one which is not a foolish expenditure. It will enable us to do a better business. We have always thought it a mistake to spend money on rent, but doing so we think, as a whole, they are making no mistake.


Mr. Bert Gernan, of Fremont, O., Secretary and General Superintendent of the C. S. Cutlery Co., is about to organize a new school under the name of "Practical Experience Business College," in which he expects to teach the art of the business of business, subjects, also the normal branches. He expects to take his advanced pupils into the offices of the business company and give them actual experience.

Mr. W. C. Faust, teacher of penmanship and drawing in the Mt. Vernon, O., Public School, has attacked the hitherto usual line of chalk talks and lectures before institutes. Mr. Faust has a pleasing, magnetic personality, as well as the accessibility, both natural and acquired, to make a success of the platform work.

The Newark, N. J., Sunday News, Novem ber 30th, with a lead-line illustration of a page to illustrations of expert W. J. Kin- sky, his home and examples of handwriting, along with an interview with him upon the question of handwriting, and the possi bility of teaching it.

Mr. Kinisky must be in demand, his serv ices having become quite valuable and popular, not without deserved reason.

T. M. Nilan, of Abbeville, Miss., has purchased a one-half interest in the Southwestern Business University, Oklahoma City, Okla.

We recently learned that Mr. Keeling, whose excellent lessons in business writing have been running in the BUSINESS EDUCATOR, secured his start in penmanship under the instruction of that enthusiastic teacher of writing, Mr. M. D. Fulton, of Austin, Tex. We hope that Mr. Fulton's when he was teaching in Indiana some years ago.

Mr. C. G. Gilbert, formerly principal of a La Casa Grande School, and a graduate of the Milwaukee Normal School, has been appointed principal of Holland's Metropolitan Business College of Milwaukee.

On Thursday evening, December 1, 1902, Mr. Guy Logan Casley, of Cleveland, Ohio, took a song and a half better in the home of his sister, Mrs. Miss Lydia Anna Schott, of that city. Congratulations and best wishes.

The Twin City Gregg shorthand Association is keeping things hot in St. Paul and Minneapolis, and their pleasing entertainment was given by this organization at the rooms of the Globe business college, St. Paul, November 7th.

X. C. Brewer, formerly in the public schools of Elmina, X. Y., is conducting a very successful business school at Penn Yan, New York. His readers will remember the absence of the principal and the work with the automatic pen.

The many friends of Frank Vera, Jr., formerly principal of the New Bedford Business College, recently a student of the law schools of Chicago and Princeton, and a junior in the law school of Boston, will be pleased to know that he has been appointed clerk of the third district court of Bristol County, Massachusetts.

The Cedar Rapids Business College sends out an attractive and handsomely made envelope and booklet of its former student and present special student, Mr. L. M. Beekman. This is a highly commendable plan of holding the interest and influence of the alumni, and the latest advertising force in any good school.

We gratefully acknowledge an invitation to attend the opening reception given at the new residence of Mr. Charles H. Peoria, III., November 23. We gladly extend congratulations.

More than 100 students enrolled in Brown's Business College, Sioux City, Iowa, last year. "Lost We Forget," is an excellent adaptation of the refrain in Kipling's "The English Grenadiers," but is printed on the face of a similar inside in side of which are several blank leaves for pocket memorandum.

Shoemaker & Clark's Fall River School of Business has been sold to Frank S. Stone, of Fall River, Mass., Elmer, Cleveland, and W. S. Rogers, of the San lynn, Ohio, overhand, Ohio. Mr. Stone assumed active management of the school December 1st, and Mr. Rogers will assume his duties at the school about February 1st, when he will go to the southern schools.

Mr. Stone has been with the Cleveland Spencerian for fifteen years, as assistant secretary in the Chicago office, and was very successful business getter, and a careful and skilled instructor. His previous professional training was obtained under D. T. Ames, and so he goes to his new field well prepared.

The Fall River school has already earned under the leadership of Mr. Rogers a reputation for training a splendid class of business men.

Mr. Rogers is a shorthand specialist who stands in the very front of the leaders in the profession. He took his course under the personal instruction of A. J. Graham, and has honorably completed the course, Chicago school. Mr. Rogers was at the head of the shorthand school in the Cleveland office for five years, and in the same school in which he had a financial interest. He is a man of good education, and has had a library which is a source of practical stationery and reporter, teacher and author; and has the excellent reputation that the Fall River school has made in training successful amanuenses.

Mr. Stone and Mr. Rogers make a splendid team, one of the title of a well written booklet, the other to manage the business.

Mr. H. J. Shoemaker, the former proprietor of the school, will remain with the new management for the present.

The Capital City Commercial College, Des moines, Iowa, has been Hillaried in fine exercises in the Y. M. C. A. Music Hall on Friday evening, December 16th, 1902.

Prince School of Philadelphia, Pa., held its high school exercises on Friday evening, December 6th, 1902.

Among the richest specimens of typo graphy we have seen in many months are the elegantly printed by the Business Departments of Pittsburg Academy, Pittsburg, Pa., and the Pittsburgh Academy Business School, New York, which is found in the school. In typography appearance there is much to be said in favor of the work, and an ordinary business college paper there is between John Wannamaker's New York weekly and store in some country village. Send for a copy and convince yourself.

Some Suggestions about a Business Education, written by a business man setting forth the advantages of Alma College and the Summer School, Alma, Mich., E. D. Pennell, the wide awake principal, is a pen man and teacher of exceptional ability.

Lockyear's Business College, Evansville, Indiana, is the most splendidly equipped with seal, ribbon and quill, there is. But there is more than the cover. The lies the inside, and the best with the best being a well-equipped progressive institution.

"A Few of the Many Who Have and Why" is the title of a splendidly printed, illustrated and bound catalogue of Mr. McKee Publishing Co., Elliott Square, Buffalo, N. Y.

Wood's Commercial School, Washington, D.C., Prof. Court F. Wood, Principal, issues a catalogue splendidly bound in cloth in gold side-stamp. The same indicates that it is a well equipped and progressive school.

The Pathfinder is the suggestive title of a catalogue of the Peoria Western Business College, Madison, Wisconsin, R. G. Hammer, president, and G. E. Smith, principal.

Kasumussen Practical Business School, St. Paul, Minn., Messrs. Walter and Julian Kasumussen, Proprietor, just issued a splendidly printed, well bound and illustrated catalogue of the school, which has visited the Southland as well as elsewhere.

The school at Nashville, Tenn., has recently moved into the Cole Place, one of the finest residences in Nashville.

Professor Drangham has just bought a splendidly printed, well bound and illustrated catalogue of his school, which has visited the Southland as well as elsewhere.

The school at Nashville, Tenn., has recently moved into the Cole Place, one of the finest residences in Nashville.

Professor Drangham must have his hands full, with so many schools under his direction. If he keeps on he will be the G. W. Brown of the South.

Adverting literature has been received from N. E. R. Cooperative, Peoria Business College, Middletown, Conn., Wisconsin Commercial University, La Crosse, Wis.; American Book Company, Buffalo; and Southern State Commercial College, Texarkana, Texas.

One of the best catalogues recently received by us is from the Meredith Business College, Zanesville, O. It is beautifully illustrated, splendidly printed, tastefully cover ed, revealing a splendidly equipped school for a city like the size of Zanesville, and so far that is concerned, a credit to a city of the size and character of Zanesville.

"A Stepping Stone to Success," is the title of a forty page booklet printed by and with the co-operation of the A. L. M. Tepe writer Co. The booklet contains a section which includes such men as Edward Bok, Hon. Gen. B. Gratz, Hon. Gen. J. T. Horace, Hon. John Thompson, and many other eminent men have been well represented as a stepping stone to their success. The booklet will be of great value to business college people insomuch as they will be able to secure from the information which will encourage their shorthand pupils and patrons.

Attractively illustrated circulars have been received from the chalk talker, G. E. Weaver, Mt. Morris, Ill.

The Central Business College, Denver, Colo., L. A. Arnold, Principal, placed in our hands a four page catalogue printed on pink paper, covered with yellow embossed leather, with embossed title in brown, showing the work of the college in the various lines of business. Mr. Arnold evidently intended to build up a substantial, prosperous institution in the West. We believe he has the right qualifications for such an enterprise. We there fore wish him the good fortune that he merits.

(Continued on Page 35.)
Mr. A. P. Root

Whose likeness appears herewith, after much perseverance to favor our readers with a brief review of his life's work as a penman. His unexcelled modesty has hindered him from comprehending and telling the truth truly concerning his work and with. Mr. Root is a man when he discloses his brilliancy is of the most delicate and nervous type. His health from boyhood has been the opposite of the robust, but by temperate, intelligent, right living he has achieved, enjoys, and expertly to more than fits the lot of many. At the age of sixty, he writes a hand that for delicacy, accuracy, grace and beauty is equal to but few of any age, and what is still more phenomenal, not following penmanship as a profession.

He is an expert jeweler, conducting a business of this character (and you may depend upon it) conducting it as but few can. At his house in King'sville, O.,

While in Philadelphia he created what is known as "Peine College Writing Slips," one of the most complete compendiums of its kind ever published.

But we have said enough, though we have barely begun. We will let him tell the rest in his own way, though he doubtless expected us to edit his friendly communication.

KING'SVILLE, O., Nov. 28, 1892.

DEAR FRIENDS: I was born in Gustavus, Trimble Co., O., July 28, 1822, and lived there until I was 18 years old. We had a large farm of 26 acres, and, like country boys, I had to do for all kinds of farm work.

When about 14 years old we employed a man by the name of Brackett who had but a short time before completed a course in writing at the old E. G. Folsom College in Cleveland. He was a man of great natural ability in an artistic way, but an entire failure from a business standpoint. We all thought him a marvel as a penman, and so he was for the time. When he announced his intention of getting up a writing class, myself and a dozen other young people were prompt in our enrollment. The course was for twelve lessons.

I equipped myself with a lot of goose and turkey quills, a pint of Maynard and Xoyes' ink, and began business. From the first I took great interest in the work and made very rapid gain, so much indeed that I was soon asked to supply for other persons. This was the beginning and end of my personal instruction in the art. I never had the mid-year offered to aspiring young men or women to push me onward, but had to try to get what I could from various sources. I gave Spencerian large credit for inspiring me, for like our good friend Flickinger, I aimed at the most perfect form, many times working many hours at one sitting. I gave the Spencerian system of work in the office, as well as in the school, and to my practice I made it an inflexible rule never to draw the forms with a very slow motion, but to produce them easily if not rapidly.

In the meantime whilePersistence explained itself to King & Bros. jewelers in Warren, Ohio, where I remained three or four years in all. Near the close of the war I enlisted in the 171st Ohio Volunteers, under Capt. Wilbur Root, at Johnstown, Ohio, for the whole period. Had not been there three days before I was detailed for work at headquarters, and there I remained till mustered out, having plenty of work to do in the offices at headquarters and spent it in practice. Of course I had no copies, but some what, I thought good ideas, and worked away.

From the army service I went direct to the jewelry business again, never dreaming of being a professional career. I was there but six months when one day I had a call from Mr. Jno. Drake, teacher of bookkeeping in the B. & S. School. His mission was to inquire if I desired to take up writing in a professional way. To say I was hit hard is putting it very mildly. He said, "Think it over, and if you like, come up to our office and have a chat with the principal." I went, and in less than two hours I was launched upon the sea of a professional life, engaged for the first year at a salary of $900.

At that time C. E. Wilbar was in charge of the writing department. He had been there some time, and class-cumulation had brought him to a position he did not long out as soon as I could break in. After working there three or four months he announced his intention of leaving at once, so that I had to buckle in for all there was in me. The school was very large and you may imagine I had my hands full for an inexperienced penman. I managed, however, to keep at least a neck ahead of any of my students, and I think I gave fair satisfaction. At least no fault was found. I was of letters affect a hand. I always have held and taught that slant in writing was not vital at all, except as to a uniform pitch of letters. I never desired anyone to be fixed for a week or more. My health has always been very poor from a little boy, and I've had to learn fully how to conserve nerve force. When teaching, my mental machine was schooled and trained to run as if in oil, hence little friction. What I've been and what was accomplished, be it more or less, was mainly the result of my own thought. As I've said, I never had but the twelve lessons mentioned. I've always felt that some one could do better than I. My ideals have been so far above my reach that I never could see the merit in my work that others have so generously accorded me. I recognize one fact, however, that I received the highest salary for some years of any living penman, for the kind of work I did, and I can't believe it would have been paid me unless my services were at least felt to be worthy of it, and yet I have never been able to see myself as others seem to have done. What more can I say? Starting at zero I worked my way up and hope I've been of some benefit in a small way. If there is any feeling of pride respecting my work, it is in the fact of its being a product very largely of my own unaided effort.

I've been urged time and again to speak out and give the younger members of our profession the benefit of my experience, but somehow I've never gotten to it. I will give you the credit of calling out more than I've ever said to any one else. If you see fit to let it commend or even condemn, it will not hurt me either way. Use it not just as interest (your own) may suggest. Not how much, but how well, has always been my aim.

Wishing you abundant success, and with a most friendly feeling I remain

Fraternally,

A. P. Root.

MR. A. P. ROOF.

full of snap and good nature, which very likely helped me out. I remained in charge of the writing department for two years, when I resigned and accepted a position in the public schools of Cleveland, Ohio. Supt. of Writing, Etno Davis, resigned, I remained in the school continuously till the Fall of 1890, when my health failed. Mr. A. J. Kickoff, then superintendent, held the place open to me for the school year, since he did not desire to change the course I was pursuing unless absolutely needful.

I taught one year for Bryant of Chicago, and the last eight years for the Peine School of Business, Philadelphia.

In all my experience, from first to last, I never gave practically any attention to the ornamental side of writing, but was content to devote my energies toward what is termed practical writing, and, while I always adhered strictly to a systematic style in my teaching, I freely permitted great departure from it in the student's work. If natural to write a fine hand back, vertical hand, or a hand on any degree of slope as it was uniform, I encouraged them to do so. The result was that students could be found in my classes writing all sorts of styles so far as the pitch or slant

One dozen colored cards, white ink, name, for both.

One dozen white cards, plain or ornamental style. Letter, showing style of business writing.

Twelve lessons in business writing.

Work will please you.

Order and be convinced.

Winner of first premium, Oregon State Fair, 1902.

No free specimens, send 10 cents for samples.
ISAAC PITMAN TEACHERS WANTED.
Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N.Y. High School of Commerce, and Mt. St. Mary's Technical High School, (under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for Reasons Why.
ISAAC PITMAN & SONS
33 UNION SQUARE. NEW YORK.

Ornamental Capitals By H. B. Lehman, Cleveland, Ohio.

STOAKES’ IMPROVED
large Taper Holder, Nickel-Plated Ferrule
Sample, 10c Each.

STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS
comprise one set, in sizes from No. 0 to No. 8; and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined.

Price per Set, $1.00. Sample, 10c.

My Shading Pen Inks are without a rival for quality and color.

Sample for 10c Stamps.

All goods sold by me are guaranteed as represented, in every particular.

Compendium, 48 Pages, 25c.

J. W. STOAKES,
Milan, Ohio.

Computus Made Easy.
Figures don’t lie, neither does the Ideal Arithmetic; therefore, it should lie on every business man’s desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail $1.00.

L. B. McKENNA, L. L. D.,
Quincy, Ill.
Pres. of Union & Quincy Business Colleges.

STOAKES’ DUPLEX PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

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J. W. STOAKES,
Milan, Ohio.
Miss Nina P. Hudson

Whose portrait, signature and letter appear herewith, was born in Providence, R.I., in 1861. She received her education in her native city, St. Johnsbury, Vt., and South Framingham, Mass. At the age of seventeen she graduated with honors from the latter named institution. The following year was spent in traveling through the west and California, and upon her return she entered the commercial department of St. Johnsbury Academy under the direction of Mr. A. H. Barbour, for whom she has a high estimate, both as a man and as an instructor. Completing the work in much less than the usual time, she then took Gregg shorthand. In 1801 she had charge of the Commercial Department, of Craftsburry Academy, N. H. In 1802 she attended the Zanerian, and while there accepted her present position with the New Britain Conn. Commercial College.

Miss Hudson is a young lady whose education is well rounded, having completed work in English, business, shorthand, penmanship and art. She is therefore a young lady of many talents. She is one of the most skilled lady penmen in the country. In fact, she has demonstrated that women can learn to write quite as practically as men.

Accomplished as she is professionally, she is no less accomplished socially, being a young lady whose social and moral qualities are far above the average.

The readers of the Business Educator, especially students of writing, will be pleased to learn that Miss Hudson is preparing a series of lessons in "Practical Business Writing," which will appear ere long in our columns. This will be the first extensive series of lessons ever given by a lady, in a penny's worth paper. We believe we have a pleasant surprise in store for the profession, Miss Hudson is doing the subject justice, and is bringing to us some new thoughts out of the beaten path.

"Life and Labors of Sir Isaac Pitman," as told and illustrated by Benn Pitman, published by Benn Pitman, Photographic Institute, was extra select, containing 96x18 inches, 390 pages, leather binding, green cloth. The book above mentioned is not only a credit to Sir Isaac Pitman, the inventor of Pitman's shorthand, but it is a credit to the author, and to the bookmakers' art. Benn Pitman is not only a shorthand artist, but an artist as well, and a man not without poetic impulse. The book is one of the most instructive and interesting publications of the kind we have ever read. Sir Isaac Pitman was a man of strong convictions, and followed them with a tenacity of purpose seldom equaled.

Persons interested in the history of shorthand, phonetic spelling, etc., etc., have in this book a rare treat. "Gregg Shorthand Dictionary," by John Robert Gregg, published by the Gregg Publishing Co., Chicago, III., price $0.75, is one of the newest, most convenient and artistic spelling dictionaries, and we have seen one copy at a day. It is vest pocket size, 3x6 inches, covered with flexible leather, printed on tough linen paper, containing 18 pages. The short-hand words were photo-engraved from writing done by Miss Pearl A. Power under the direction of the author.

"Rip Van Winkle," printed in the easy reporting style of photography by Benn Pitman and Jerome B. Howard, published by the Photographic Institute, Cincinatti, Ohio, price twenty-five cents, containing twenty-two pages. This and similar books are intended for shorthand pupils who are not accustomed to taking as long naps as old Rip had been given credit for, they are for wide awake people.

The Natural System of Pennmanship, Dedicated to the Public Schools and the Youth of America. By O. A. Hoffman. Published by Hoffman Metropolitan Publishing Co., Metropolitan Block, Milwaukee, Wis.

A new system of Pennmanship is placed before the American people. This is a work of about 90 pages, size 5x8, printed on heavy enamel paper. The script cuts are products of the skill of the most accurate and finest business penne. The title page consists of a most elegant half tone, showing the statue of Liberty to the left, and the statue of Light to the right; the lettering is of a very superior order and consists of the following words: "The Natural System of Pennmanship, Dedicated to the Public Schools and the Youth of America." Within this enclosure is an eagle design upholding a banner on which appears the word "Hoffman."

"One of the features of the system is the fact that the principles contain little or no shading. The capital stem is finished with a period pointing downward, and the reversed stem ends with a blunt shade. This is the outgrowth of experience in business college work, and is in the college course, settled after many years of research for the best methods of obtaining results, and has become a fixed course after having reached perfection in the school-room. There are many new ideas introduced in this system which are not to be found in the comendiums issued by the present-day pens. It varies distinctly from all other systems or methods of penmanship that have thus far been put upon the market as far as systematic arrangement is concerned. The criticism which can be almost universal on this book is that they are a mere conglomeration of exercises, which seem to follow no special system or plan.

One of the features of the book, which makes it valuable to business college men, is a chapter on Correspondence, containing a series of Model Letters for dictation or study, and can be used in the school-room in teaching the art of social and business correspondence.

"It is announced that a copy-book edition for public schools is in press, the work will be ready about the first of the year."

From an inspection of this advance proof sheets the work demands to what it is claimed--something new and out of the beaten path. The illustrations of position are numerous and first-class. Some excellent methods of taking the names of the alphabet, and Character and individuality, Price, $2.00.

Funds and their Uses, by C. CLEVELAND, Wharton School of Finance. Published by H. Appleton & Co. L.

The author groups his exceedingly interesting material around these three central ideas: (1) What Are Funds? (2) How Funds Are Obtained. (3) The Institutions and the Agencies Employed in Funding and operations, to each of which several chapters are given.

Under the first general heading, are three chapters, covering Money Funds, Credit Funds, and Instruments Used in Transferring Credit Funds. As an example of the very general scope of the treatment of the subject, How Funds Are Obtained, we may give here a few of the side heads of the chapter on Sales of Long-Time Paper, in which the various kinds of mortgages, corporate bonds, certificates, etc., are clearly explained and profusely illustrated. Real Estate Bonds and Municipal Bonds, Consolidated Mortgage Bonds, Divisional Bonds, Collateral Trust Bonds, Car Trust Bonds, Debenture Bonds of Financial Companies, Railroad Debenture Bonds, Income Bonds, etc. Thousands of people read these terms on the financial pages of their dailies, but have no idea of their meaning. We fear, too, that not a few teachers of Commercial
The Business Educator


In short, this is a book that should be read and studied by every commercial teacher, all advanced commercial students, and general readers.

"Twentieth Century Cover Designs," published by Bridge Bros., Plymouth, Mass., price $5 net, is a book of unusual work and merit. It is of value alike to the printer, publisher, advertiser and illustrator. No artist who is interested in commercial art can well afford to be without this timely publication. It contains examples from the finest artists in the world, as well as critical and instructive articles from leading authorities upon the subjects treated. A collection of cover designs from various publications covering such a range of subjects, and of such a widely different character that the attractiveness and value cannot be well measured in dollars and cents.

"The Pedagogy of Commercial Branches," an address delivered by J. A. Lyons, at Peoria, Ill., July 7th, and published and distributed with the compliments of Powers and Lyons, Chicago. This little book is thirty-two pages is check full of the information that the average commercial teacher is in need of. We know not who to compliment most, the author or the cause of commercial education, as the book is a credit to both.

Those desiring positions to teach Commercial English to their interest to correspond with the Central Teachers' Agency of this city. The managers of Messrs. Adams & Rogers, are practical Business College men, prompt and reliable in all their dealings, and have been very successful in placing Commercial teachers in good positions.

LAIRD'S SYLLABIC SHORTHAND
A prognostically adapted Pitmanic System. Articulation, analysis, and interpretation of syllables, all contained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extensively used, legible, and flowing.

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If so, register with us to-day. Qualified teachers secured for schools; positions sham for qualified teachers. TEACHERS and SCHOOLS carefully assisted co-operatively by becoming members of this Bureau. School properties bought, sold and exchanged.

AMERICAN COLLEGE EXCHANGE TEACHERS' BUREAU
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Free $1.00 Worth of Books.
For a $1.00 money order I will send Zaner &Brose to you the BUSINESS EDUCATOR one year, and I will send you 50 LESSONS in daily business writing, price 78 cents, and the PENMAN'S WORD BOOK, containing 3000 of the best words in penmanship practice alphabetically arranged for instant use, price 25 cents.

E. D. SNOW, RUTLAND, VT.

The Perfect Pen Puller performs the work perfectly and painlessly and with clean fingers.

C. P. ZANER

Esterbrook's New Pens
No. 702
No. 707
Modified Slant or "Medial" Writers

A MONO: pen there is a demand for a pen that is adapted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant pens. These pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

The Esterbrook Steel Pen Mfg. Co.
26 John St., New York. Works, Camden, N. J.
In Memoriam.

Professor William J. White, of Duff's Commercial College of Pittsburg, Pa., one of the best known business educators, died at his residence in that city, on Nov. 6, 1902.

Graduating at the College in 1859, he soon thereafter became assistant teacher of Bookkeeping and Penmanship therein, and subsequently became its Secretary and Business Manager. He was well known among the business men of Pittsburg, many of whom had been graduated under his instructions. Prof. White was born at Williamsburg, Nov. 19, 1834; but while in youth was taken by his parents to Columbiana County, Ohio. In Oct., 1852, he was married to Jennie E. Gamble, who, with two sons, George and Robert, and one daughter, Gladys, survive him. He was a member of Trinity Protestant Episcopal church, and at one time a vestryman in St. James Protestant Episcopal church. He was a member of Pittsburg Lodge No. 81, F. & A. M. Professor White was a man above reproach in all walks of life. Of Scotch-Irish ancestry, he possessed in a marked degree the characteristics of his race. He was singularly loyal to his convictions and to his friends. He was honest in all things, beyond question; devoted to his profession, to his home, to his family, and to everything that was clean and inspiring in social life. He was industrious and ambitious, and a growing man in his chosen profession. He was a man of real and unpretentious piety, and a constant reader of his Bible. He loved his fellow men and had charity—the charity of an open hand, as many who mourn his loss will testify.

His attainments as a teacher were of a superior order and covered a wide field. He was an excellent penman, and in certain lines unequalled. His skill as a rapid calculator and his knowledge of accounts were such as would accune to a man of ability by twenty-three years experience. Aside from his accomplishments as a teacher, he had executive ability of high order. Altogether, his life was a useful one, and his death a subject of regret.

W. H. DUFF.

Advertise

Mr. W. McRee, of Allegheny, Pa., who has been advertising in our columns for some time past, under date of November 8th, writes: "Inclosed find remittance for another insertion of my advertisement. The ad. has paid me more than I expected."

We are glad to be able to state that our advertisers generally are finding THE BUSINESS EDUCATOR a most profitable medium. We feel confident that if all advertisers knew the value of our columns we should soon be compelled to enlarge our journal many pages to accommodate them.

Remarkable Improvement

Enclosed herewith we hand you $1.00 for renewal of our subscription to THE BUSINESS EDUCATOR. You are to be commended for the good business journal you are giving the public, and we would not think of getting along without it. You have made some remarkable improvements during the past two years. Wishing you continuous success, we are,

Yours very truly,

W. O. DAVIS, Principal.
Davis St'd and Bus. School, Erie, Pa.

HAVE YOU READ

"What Official Reporters Say About the Benn Pitman System of Phonography?"

IF NOT

We will send it to you gratis. It is an array of solid endorsements by the bone and sinew of the Reporting Profession of the United States.

THEN READ

"What Leading Schools and Colleges Say."

And you will realize that the Benn Pitman System of Phonography

Is the Best for the Reporter and the Best for the Amateurs.

PUBLISHED BY

The Phonographic Institute Company
CINCINNATI.

Benn Pitman, President, Jerome B. Howard, Manager.
Lettering and Designing
Number Eighteen
BY E. L. BROWN, ROCKLAND, MAINE

Make a careful pencil sketch of the heading, "Catalogues and Circulars," giving especial attention to the light and shade values. Observe the pleasing effect between the solid black and half-tone effects in the treatment of the cut and foliage. The lettering is modern, artistic, and well adapted to similar purposes. In applying the ink use a coarse pen for the line shading, and a Soennecken pen for laying on the solid black. The desired effect must be obtained with few lines.

ORNATE FOOT PIECE-A very useful bit for decorating circulars, booklets, etc. In copying this design follow the same general plan as previously outlined. Special care, however, should be given to the arrangement of the lines to produce the light and shade effects.

FOR SALE
It is worth your while to make inquiry about one-half interest in a well advertised and highly reputable Business College. Facts will be given to show that the investment will be a paying one from the start. Address, "REPUTABLE," Business Educator.

WANTED
A well educated male teacher of the Gregg system of shorthand, who can assist in the typewriting department.
Address.
BRYANT & STRATTON COLLEGE,
ST. LOUIS, MO.

The Practical Age, which is very surely taking its place with the standard magazines of the country, offers the following great values for the following small sum of money:

Frank Leslie's Popular
Monthly, Frank Leslie's Art Calendar for 1903, and the Practical Age, one year, for $1.30.

The Practical Age is a magazine for people who think and act. The editorial discretion exercised in the selection of manuscripts appearing in the Practical Age, is experienced and fair, ranking for the best interests both of magazine and readers. Besides the several departments already appearing in the magazine, new, interesting, and valuable departments will be added, from time to time.

REGULAR SUBSCRIPTION
50 CENTS A YEAR

SAMPLE COPY FREE

ADDRESS
PRACTICAL AGE
MOLINE, ILL

SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.
349 Broadway, New York.

ROUND'S SPACING T SQUARE

A Great Aid to the Pen-Artist and Draftsman.

This cut shows the head section of 21-inch blade and a few specimens of shading, photo-engraved from work done by aid of this square with a common ruling pen, the lines being separated at perfect intervals and made as rapidly as by free hand. Space between lines may be varied, by turning thumb screw from zero to one inch; lines are made horizontally or upon any desired angle.

Used and recommended by Draftsmen and Pen-Artists everywhere.

CHICAGO, Nov 1, 1902.

The T-Square I recently bought of you works 'like a charm.' I am fully satisfied with it and believe it would sell for a larger amount of money if you would ask it. It is certainly worth more than $1.00.

E. F. Hemen.

Price $4.00, shipped securely packed, by express, on receipt of money order.

H. A. ROUND,
513 Carroll Ave., Chicago.

ORNATE FOOT PIECE ACCOMpanyING MR. BROWN'S LESSON.
Lessons in
Script

Number Eleven.

I. Make the left side of the loop of G first, similar to the heavy stroke of C. The lower shaded stroke is a compound curve finished with a dot. Make the loop and introductory stroke the same as S.

The heavy stroke of D is the capital stem. Extend the loop well to the left and make the hair line graceful and smooth. Slant the oval more than the main slant and shade the down stroke of it.

Is another capital stem letter. Make the stem first. Finish it with a dot. Make the light line downward with a delicate shade. The stem of Y needs a good bit of compound curve. Swell the shade to the middle. Make the hair lines downward.

Care and perseverance are two qualities you need to possess. They are the keys that unlock the difficult places of script writing as well as all other things in life.

Removal Notice.

Isaac Pitman & Sons, the well-known Shorthand and Educational Publishers, 33 Union Square, New York, being compelled to seek more extended quarters owing to their greatly increased business during the last few years, will remove on or about February 1st, to the newly erected Bank of the Metropolis Building, 33 Union Square, Northwest Corner of 8th Street. Their new premises will be very pleasantly located, and will afford about three times the space previously occupied.

Why go to "College" to learn book-keeping when I will make a First-Class Book-Keeper of you at your own home in six weeks for an outlay of $20.00? Investigations have shown that the method of book-keeping taught at leading colleges is not equal to that taught by the Pitman System. By practically all business men, the Pitman System is considered the best method of book-keeping. The Pitman system is the only system that can be taught by correspondence. It is not possible to teach you the Pitman System in six weeks unless you can get the books at home and study the rules and exercises in the Pitman System, and make the books in your own home. The Pitman System is the only system that can be taught by correspondence.

Colored Cards

The Kind That Bring the Dimes.

Something new and they catch the eye, tickle the fancy, and keep the public in constant demand for them. Use them in your business and you will be surprised how much easier it is to write a letter and get the person to whom you are writing to do something for you.

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Banks Business College, Philadelphia, is sending out a handsome catalogue, with half-tones in a soft brown tint. They advertise 1,000 pupils last year, with accommodations for 1,200 at a single session, and 1,000 worth of typewriters. We are reproducing some views on other pages.

Probably the most readable folder received recently came from the four Cs, Des Moines. It is called "Iowa at Washington," and besides that it shows the promising young people who occupy the seats of the mighty in the Nation's capital, it is an interesting synopsis of an address given to the students of the four Cs a short time ago, by Senator H. F. Burton, who gives "Success in Life." This splendid young school has a daily attendance of more than 400 of Iowa's best young people.

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The design given this time is to represent a "Bird in a nest." It may be necessary to name it, as I have seen many who did not know what it was meant for. Some would take the whole thing for a bird, and others for a floral design, while after careful study another would see what it was.

Now in flourishing, it is best supposed to get very close to nature, but we can express grace, harmony, proportion, symmetry and other artistic qualities. If one will study some of the antique styles of ornament, the acanthus leaf in particular, he will perceive the same ideas that should be carried out in flourishing; that design and arrangement are the basis. All the forms in the acanthus scrolls are of course conventionalised, and are what is known as the natural leaf, which suggested them, as some of the finished designs are unlike the natural objects from which they were taken. But the same principles apply in both; the first and most important perhaps, is design, for no matter how skilful and clever your execution may be, nothing can be very pleasing in general effect unless there is a design for a foundation. When you get a good conception of a design, see what skill and artistic finish you can give it. The one here is an excellent one for practice in harmony of curves. That it is extremely difficult no one will deny who has tried it many times. So many separate strokes are necessary that one is apt to make a miss before it is finished. The most difficult part seems to be the nest. In this, great freedom and precision of movement are necessary. To make all the strokes round, full and graceful, blending together in a harmonious manner, certainly requires a great deal of practice. After striking out the bird, make the main stroke of the nest as a general outline, then the inside strokes are made, the same for the upper part of the nest, which forms a complete oval. Now comes the most difficult part— to swing off the bold outside curves and have them free, easy and shapely. After this, the minor strokes and ornamenting are looked after, but be careful not to do too much. Nothing is easier than to overdose. It is not the number of intricate shades and hair lines, but arrangement that tells. It is always better to do too little than too much. A good rule to follow in flourishing, as in any artistic work, is not to put on any extra touches unless you feel sure they will be an improvement.
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Number Five
Study and practice on the construction of letters given in the first line of above illustration, and review work on Number Four before commencing on alphabet.

For a quick mastery of any style of lettering it is necessary to get familiar with the component parts and the order in which they make up a complete letter. Practice carefully on / stroke and oval of 0. Always hold pen so that the blades will retain the same slant. Study proportion, spacing and freedom of movement. When lettering lift the pen after stopping—not while in motion.

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That the entire point of pen rests full width upon practice paper.

That the pressure of pen is just enough to secure a full and even stroke.

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S. R. FAHNSTOCK, PRESIDENT, KANSAS
STATE FEDERATION OF COMMERCIAL
TEACHERS, 1902.

The Salina Convention.

At the Second Annual Session of the State Federation of Commercial Teachers at Salina, Kansas, Nov. 28-29, 1902, much enthusiasm was manifested and a number of excellent papers read.

Ideas were introduced which caused much comment, and many interesting arguments followed. Among the important subjects treated was that of State Supervision. Upon this point there was some diversity of opinion, whether it was best to help the individual by giving him a business training and building, as it were, a house upon a trestle, or to require the applicant to lay a foundation by acquiring a good English Education before allowing him to enter the business career. The argument was largely in favor of the latter. That is, to grade our schools, grade our teachers and know that they are prepared to teach business as it should be taught, and then grade our scholars by requiring them to take a Preparatory Commercial Course, or to prove themselves eligible by passing a prescribed examination in the ordinary English Branches. Another important question was, how to best prepare our shorthand students for their important duties. It was agreed that the applicant aspiring to high ideals in this profession should in his early work treat the subject of shorthand as secondary, keeping it in the background, as it were, until the other more important things are mastered, such as spelling, punctuation, composition, commercial law, commercial geography, political economy, civil government, etc. It was also unanimously argued and agreed that each individual should become very proficient with the pen, using a strictly muscular movement, and that he should be required to join the regular class in business writing and practice daily.

The Typewriter Subject was handled very skillfully by the representative for the Remington Typewriter Company, Mr. Reppert. It was argued and unanimously decided that more typewriters should be placed in our shorthand schools, and a competent instructor be put in charge and much more attention given to this important subject, touch typewriting being the only practical method. In both shorthand and typewriting, speed was not kept in the background, and accuracy predominated in all cases.

The election of officers resulted as follows:

The association adjourned to meet November, 1903, in the rooms of the Wichita Commercial College, Wichita, Kansas.

J. C. OLSON,
Chairman Press Com.
The Stenographers Protest

(Continued from Page 24.)

looked in vain for a place that would pay $25 a week; and he is about ready to conclude that there are no such places. Another writes that he has been obliged to render "unprofessional" service, such as sweeping the office, in addition to taking dictation, in order to obtain $18 a week. And so runs the tale, drifting from bad to worse, until one who signs himself "An Old Timer" says flatly that "learning stenography and typewriting is simply a waste of time," that salaries of $25 and $30 per week for amanuenses do not exist, and that people who say otherwise "lie and they know it."

A GULF BETWEEN AMANUENSES AND REPORTERS.

How are our friends who pursue the "winged art" to be reconciled, assuming that reconciliation is possible? First, let it be understood that this cry of distress comes from office stenographers—those whose duties are usually confined to taking letters from dictation and transcribing them on a typewriter—as distinguished from general stenographers; that is, verbatim reporters who are capable of reporting a speech or a case in court. The gulf between the two classes is wide and deep. The average office amanuensis could no more record the ipse dixit words of our stenographer in an impassioned ille al a pater noster, or that of DEFEE when telling a funny story, than he could swim across the Atlantic Ocean; and if he attempted to report them, he would be apt to fail as woefully as did a young and enterprising scribe some years ago who sought to keep pace with a member of Congress in whose speech appeared this quotation: "Audiens Plato, amicus Socrates, sed magis atque veritas." His report read: "I may cuss Plato, but I may cuss Socrates!" said Major Veritas.

STILL ROOM AT THE TOP.

Is it true that the field for good office stenographers—incompetents are not worth considering here—is overcrowded, and that, in consequence, those who hold places are underpaid? According to the statements of many whose business it is to find such clerks for employers in New York, it is not true. These intermediaries inform us that a stenographer's pay is usually commensurate with his skill; that if he is worth $25 a week, he will get it; and that if he is worth more and doesn't receive more where he is, he can get it elsewhere. Of course, a great deal of perseverance on his part is often-times needed. It is undoubtedly a fact, nevertheless, that some employers, owing to their lack of experience with amanuenses of both sorts, the good and bad, frequently undervalue the services of the good. But sooner or later they discover their error.

Do employers demand too much of stenographers? We have never heard of any uniform rule whereby the duties of an office stenographer were fixed or determined. We should hate to think that any conscientious employer would ask his shorthand assistant to do, in addition to his note-taking, what the late BILL Nye claimed to have done for his boss, namely, "wash the windows, mop the floor and rejuvenate the cuspidors." And it is improbable that any such duties are exacted.

MACHINE-LIKE STENOGRAPHERS.

We fear it is the same old story of a lack of energy or of adaptability on the part of the kickers themselves. As one correspondent has put it, a great many of the complaining wordcatchers render a purely automatic service; in other words, they are "machine" stenographers, who seem to think that all depends upon their ability to make "pot hooks" while somebody else talks. They lose sight of the fact that the only thing that their employer values is the finished product. He cares nothing whatever for the queer-looking hooks and quirks in the stenographer's notebook. The evidence that there is "room at the top" for really able office stenographers is overwhelming.

We advise our stenographic friends who have been good enough to favor us with their view of the situation to persevere and be patient. As to their professional skill we can't say, but no stenographers were ever found to be too expert. Those having the swift art at their finger tips, together with a good knowledge of the English language, need not worry about poor pay as the result of an over-production of alleged stenographers from short-term schools.

[Editorial in The New York Sun.]

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Most of the work in this book is from the pen of Zaner. The other masters who have also contributed to this valuable publication are:

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L. Madaras,
F. B. Courtney,
A. D. Taylor,
E. C. Mills,
C. E. Doner,
C. C. Canan,
E. W. Bloser,
and others.

A letter written by A. D. Taylor a short time before he died, is presented facsimile, and is alone worth more than the price of the book, as it is one of the finest, if not the finest, ever written by mortal hand. It is an inspiration and a treasure to all lovers of the beautiful in penmanship.

A set of Mr. Taylor's finest ornamental capitals are also presented, and like his letter, appear in a penmanship publication for the first time.

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Treasurer, C. A. Faust, Chicago.

The Convention of 1902 was a successful one; the meetings in all the Association were well attended; discussions were lively but good-natured. Probably more practical work was done than at any previous convention of this important organization. The Spencerin had not fully recovered from the effect of the disastrous fire that visited the building last spring, but the genial host was so gracious and hospitable that no one was conscious of serious inconvenience. As usual, all sessions were opened late, but the sunny-tempered president of the Federation helped to keep everybody happy. Mr. Lyons made an ideal presiding officer.

The Saturday sessions of the Private Commercial School Managers' Association were unexpectedly well attended, and while a good deal of wrangling took place, a start was made that is undoubtedly the promise of greater things to be in the application of modern business principles to the conduct of business schools. The business meeting on Tuesday was a lively and somewhat protracted one, but the results were apparently satisfactory to the large majority of those who have the good of the Federation at heart, and are willing to work for its interests rather than for personal advantage.

Let us all look forward with pleasure to the next holiday meeting at the Bartlett Commercial College, one of the pioneer schools of this country. And let us all unite to help J. W. Warr, our true-hearted, high-minded president, make the 1903 meeting eclipse all others.

The General Meetings

About one hundred and fifty persons assembled in the Spencian Business College about 10.30 o'clock, Monday morning, December 29, to listen to the welcoming address of Mayor Rose, of Milwaukee; but the Mayor was absent, so Robert C. Spencer, in his happiest vein, cordially welcomed his guests to the Cream City and to the Spencian. A. S. Parish, of Grand Rapids, was to have responded to the welcoming address, but he was unable, on account of sickness, to be present, and A. A. Palmer kindly consented to step into the breach. After these formalities were out of the way, President Lyons read his address, which contained many worthy recommendations, among which was none better than that in regard to lengthening and improving the courses of study in our commercial schools. Mr. Lyons was practical in what he said, for his suggestions are being put into practice in the Metropolitan Business College, of Chicago, of which he is the Vice-President. When this address appears in full, it should be read with care by every commercial school teacher and proprietor.

The Generous Host of the Federation

ROBERT C. SPENCER,
President Federation 1902.

J. A. LYONS, CHICAGO,
President Federation 1903.

J. W. WARR, MOLINE,
Monday evening, about eight o'clock, quite as many teachers again assembled at the Speecianian to discuss the subject of English. This was to have been a joint session of the Commercial and Shorthand Teachers' Associations, but the Penmanship Teachers hurried off their evening program during the afternoon, and so practically the full membership took part in this interesting meeting, over which A. C. Van Sant, of Omaha, presided very acceptably.

The ball was set rolling by B. F. Williams, the manager of the Commercial Text Book Company, of Des Moines, who read a thoughtful and practical paper on "What Place Should English Grammar Occupy in the Commercial School Curriculum?" A hot discussion began at once and continued without cessation until adjournment, about 9:30 o'clock. G. W. Brown, Geo. P. Lord, Wm. Leuders, C. T. Platt, J. A. Hiner, C. C. Marshall, T. J. Allen, a lady representative of the Gregg School of Chicago, and others, were active participants in the general exercise. One of the most enjoyable incidents of the evening was a spirited tilt between G. W. Brown and the Chicago lady just mentioned. Brother Brown is a terror to the uninitiated, breaking forth into song on the slightest provocation, and using his tornado-like style of speech and his power of ready retort to crush his opponent without mercy. But the lady from Gregg's so completely took the starch out of the veteran debater that the crowd applauded her to the echo. Many interesting points were brought out, but the substance of it all was, that English was very much needed, but we do not know exactly what we want and should not know how to get the students to take it if we did.

Tuesday afternoon, at about 2:30 o'clock, all of the Associations met to take part in the business meeting and watch the other fellows elect the officers of the Federation. Through the failure of the Secretary to make any minutes of the general meetings at Detroit two years ago, the amendment to the Constitution adopted there, making it possible to have nominations and elections participated in by everybody, was not recorded, and through some hocus-pocus arrangement this serious omission was sanctified at St. Louis one year ago. As a result the same old wheel-within-a-wheel scheme was followed in the Milwaukee general election. That is, an "electoral college," made up of the president, vice-president, secretary, and three executive committees each of constituents, (six from each of the four Associations of the Federation), nominales and elects the officers of the Federation. The members of the various Associations sit and look on as spectators, but, as each is in the sport besides there—unless, indeed, they have taken a hand with an ulterior purpose in view, in the elections in the various sections, where these "electors" were chosen. Theoretically, the plan is a good one, for it gives equal representation to each of the Associations, in the make-up of the general body. The Penmanship Rhode Island has as much influence as the Shorthand New York; but many members would prefer the more democratic plan of an election in open meeting, with a vote for each one. The election was disastrous to the two-year-old machine, but it was overwhelmingly popular.

When it came to choosing a meeting-place, there was a distinct change in the atmosphere, because here was something in which each one could take part. Some motions that were made in a spirit of fun resulted in a parliamentary knot, which President Lyons very affectively cut, and in comparatively a short time Cincinnati was chosen for the next meeting. Cleveland being the only other aspirant for the honor that was in the race at all, although invitations were received from Quincy, Little Rock, Chicago, and Niagara Falls. C. M. Bartlett showed himself a skillful and persistent fighter, and he was ably seconded in his efforts by D. D. Mueller, his efficient principal.

After the business meeting, the regular program was taken up.

L. L. Williams, who was to have read a paper on "The Early History of Education in America," was absent. We
hope to publish his interesting paper in a future number.

Horace M. Battin, State Auditor of the Standard Oil Company for Wisconsin, read a very able paper on "Office Organization and Methods of a Large Business." In the masterful style of the company he represents, Mr. Battin set forth the modern requirements for successful accounting. And, incidentally, he made it quite clear that most of the business schools of the country are teaching only the most primary part of the subject of accounting. As coming from a representative business man of the modern type, the following is one of the best things in his excellent paper:

"One of the essentials in a business career is a good general education, and those who take up a commercial course before having successfully mastered at least the grammar grades in the common school, or some other school of equal grade, make a lasting mistake. The commercial school should be the finishing, not the preparatory school. It is not my purpose to criticise, but permit me to suggest that any commercial school or college that will admit pupils who have not a good general education, perpetrate a wrong upon themselves, the pupil, and the business community. It is, or should be, your purpose to equip young men for business to be of use to themselves and their employers, but I am sorry to say, from my observation, that this is frequently not done, partly because not all young men who try can become good accountants, any more than they could become proficient singers without voices, and partly because they have not the correct foundation of a common school education on which to build."

H. M. Rowe, of Baltimore, followed Mr. Battin with a very thoughtful and carefully prepared paper on "The Benefits of Universal Organization Among Commercial Schools." It would be unfair to the hard-working and able author of this paper to attempt to epitomize here the valuable address that he read. We shall hope to give it to our readers in full in an early number. It will be found very suggestive.

The session Wednesday afternoon in conjunction with the Wisconsin State Teachers' Association, was not as well attended as it should have been, because many of the commercial teachers had to save the city during Wednesday forenoon. The program carried out, however, was one of great interest. Prof. J. Monahan, of the University of Wisconsin, was the star of the afternoon, though Robert C. Spencer was listened to with close attention, and Prof.

C. E. McLenigan, of the West Side High School, Milwaukee, spoke with emphasis of the invaluable part that the high school plays in correct commercial training. It is a matter of regret that every commercial teacher who attended the convention was not permitted to remain for this profitable session.

The Banquet

At about ten o'clock Tuesday night a hungry crowd of pedagogues suddenly solved to quit all appearance of polite indifference as to the desire for food, and so, without waiting for the elevator, they began to climb the stairs toward the sky parlor, on the fifth floor, where the banquet was to have been served at 8:30 o'clock. The baldheaded German genius who presides over the destinies of the St. Charles Hotel met the famishing banqueters-to-be, and calmly closed the door. When his Highness got thoroughly ready, he indicated that fact to President Lyons, whose towering form barred the only means of ingress until Peck's Bad Boy (Ex-Gov. George W. Peck, of Wisconsin,) Robert C. Spencer, and the other speakers and officials could squeeze in. Then the famishing ones had their innings.

After a painful pause, which, though only minutes, seemed like hours, the major domo signaled to President Lyons by wireless telegraphy that he might sit down, if he wanted to, and, as he wanted much to sit down, realizing that he could not restrain his fastidious friends much longer, he quickly seated himself and we all followed suit. Salted almonds and olives soon vanished, and the genial editor of The Western Pennman nearly brought about a riot by cornering all the pickles within reach. An old war-horse from Des Moines, one Giessenman by name, got his revenge on the peripatetic philosopher from Cedar Rapids by bombarding said philosopher with holly berries parloined from the table "decorations." The editor of the Metropolitan Journal was seated not far away, but he was none of this, for he had troubles of his own; and Zaner was meditating on the sin of going to a theatre on Sunday night.

Probably one hundred and seventy-five persons were at the banquet tables, and they spent an hour and a half in disposing of a fairly good fifty-cent hotel dinner. They were not slow. They were not overfed. They had to wait on the waiters, who were girls that had done the usual day's work for an abnormal number of hotel guests, and that were, at this midnight hour, doing the work that should have been done by an entirely new set of waiters. All things considered, they did admirably, and practically everyone, when the last armful of dishes spasmodically disappeared, sat
back in a peaceful frame of mind to enjoy the real feast, "the feast of reason and the flow of soul."

G. W. Brown, as toastmaster, introduced each of the speakers in his characteristic manner, and in some instances, after the speaker had finished, commented very appropriately on what had been said.

Ex-Governor Peck was delightfully entertaining in his remarks, which were put to the occasion. He closed with an inspiring appeal to teachers and to parents to try to understand the boys, to have fellowship with them, to make chances of them.

George William Bruce, editor of The American School Board Journal, made no effort to be humorous, but he delivered a finished address that was one of the very best heard during the convention. In closing, he painted a touching word picture of a pale little factory lad who went to an evening commencement school under the instructions of our Uncle Robert Spencer: and before he had ended his pathetic, though uplifting story, we all knew, while the unbidden tears started to our eyes, that we were listening to that same pale-faced factory lad—now one of the distinguished citizens of Milwaukee—as with moving eloquence he poured forth his gratitude in a beautiful oration of our great-hearted host. Who can doubt that Editor Bruce is a friend of the honest business school.

J. W. Warr, the only Warr, was at his best, though he evidently gave us a meal of the busier orator; in other words, a speech that had been prepared for and delivered on another occasion. It was essentially an address for a G. A. R. campfire, but it caught everybody within the sound of Brother Warr's voice. He declared that after he returned from the Civil War, he "joined the silent majority"—he got married. And then he gravely assured us that for eleven years thereafter "there were Warrs and rumors of Warrs," Of course we wept—with violent laughter. As the toast master said, in introducing him, "Peace has her victories and so has Warr."

Well, we are proud of our new president.

Only those who have heard the inimitable Carl C. Marshall can appreciate the treat that was enjoyed when he gave his address. Sarcasm is one of Mr. Marshall's most dangerous electrical weapons, and he is a pastmaster in its use, but in the admirable address that he gave at the Milwaukee banquet he struck a high note which carried him happily above the range of sarcasm. He made an earnest plea for higher practical ideals in our twentieth century teaching, concluding with Edmund Vance Cook's recently published poem, "How Did You Die?" which was received very effectively.

The best of the wine was kept to the last of the feast, for beyond doubt none other than Mrs. John K. Gregg could possibly, at almost one o'clock in the morning, have kept an all but worn-out audience awake, to say nothing of arousing enthusiasm. But if any mere man had dared to blink an eyelid during the spirited postprandial address of Mrs. Gregg, we are sure that he would have been unceremoniously dropped from the fifth story window of the banquet hall to the indelicate pavement below, in order that he might be thoroughly awakened—or properly put to sleep. Mrs. Gregg declared that if a woman could not be elected to Congress, she would at least be Speaker of the House—and now we know why John Robert is so meek, and therefore why he seems about to "inherit the earth." Mrs. Gregg has a voice of excellent quality for public speaking, she used pure English, and she is a good enough railway official to appreciate the importance and use of good terminal facilities.

The Milwaukee banquet will be long remembered for the lateness of the eating, the very ordinary menu, the conspicuity of the Saxon hotel manager, and the unusual excellence of the speaking.

MRS. J. K. GREGG, CHICAGO.

The Private Commercial School Managers' Association.

REPORTED BY JOHN K. GREGG, CHICAGO.

For some weeks previous to the Milwaukee meeting there was much speculation as to the probable nature of the proceedings of the Private Commercial School Business Managers' Association. It seemed to be the general impression among school men that the Association was "getting out of its swaddling clothes" to quote President Enos Spencer, and that it was about to adopt some measures of far-reaching importance to school proprietors. This belief probably accounted for the fact that, although the first meeting was held two days in advance of the regular opening of the convention, the attendance far exceeded that of the meeting of the Association held last year.

President Enos Spencer delivered an able and virile address in which he reviewed the work of the Association in the past and made a number of Important recommendations. Incidentally, he delighted the audience by his plain-spoken references to those "narrow-minded, selfish and penurious" school men who held aloof from the organization while profiting by its fruits. Among other things, he declared that the endorsement of a particular typewriter by the Association last year had resulted in concessions from other companies favorable to the schools. The recommendations of Mr. Spencer were afterwards, by vote of the audience, placed in the hands of a committee instructed to have them duplicated and distributed among the members to facilitate the discussion in the afternoon session. As these recommendations were discussed in executive session, we cannot refer to them here.

The constitution of those assembled may be imagined when it was announced that the secretary and treasurer, Mr. M. G. Rohrbough, was not present, and had omitted to forward the books or records of the Association. A privacy was absolutely imperative regarding most of the proceedings, and there was no way of ascertaining who were or were not members of the association, or of reporting the work of the organization in the past year, it appeared that the only thing to do was to adjourn, and a motion was actually made to that effect. Here was a situation! A large number of school proprietors had come from all parts of the country at considerable expense, two days in advance of the Federation opening, at a time when the approach of the January opening of their schools made every day of importance to them, and all this sacrifice of time and money to be rendered absolutely useless through the negligence or in-
difference of one man. As a matter of fact, the books and records did not arrive until Monday or Tuesday, too late to be of any material service.

Mr. Lyons interposed with the suggestion that the time might be spent in discussing those things which were of a general nature, and the motion to adjourn was withdrawn. The remainder of the session, to which so many had looked forward in the confident expectation that it would bring forth something of momentous importance, was spent in discussing questions which obviously belonged more properly to the shorthand or business sections.

The first topic was: "How much of a business connection in shorthand typewriting can be taught to student before he goes to work?"

Mr. Lord said that in his school most students take the whole course and "some of them take it twice." Mr. Bartlett stated that it was necessary in his school for the student to be proficient in punctuation, spelling, correspondence, and penmanship, as well as in shorthand and typewriting, in order to graduate. He believed that a small set of books in the hands of each student would be of incalculable value. In spelling, students were required to correctly spell 90 out of 100 words.

Dr. Rowe declared that the whole matter was covered by the question: "How much will she need to make her services valuable as a stenographer?"

What was expected was the practice of the first class stenographer, as the subject which brings into use knowledge of English and punctuation. The stenographer does not need book-keeping, penmanship, etc., but it is important that she should understand and be able to use shorthand and typewriting, with speed and accuracy.

The stenographer must be able to write documents, bills, notes, drafts, acceptance, endorsements, because these are referred to in the correspondence, and it would be difficult for the stenographer to write intelligently without some knowledge of them. He believed it desirable that the stenographer should have at least an elementary knowledge of accounts, and pointed out that many large houses were now employing stenographers to make out statements on the machine.

The stenographer should also know something of commercial law, so as to be able to write contracts and legal papers; in fact, he thought a good law book should be used for dictation purposes to acquaint the student to law terms. For this reason he often recommended teachers inquiring for a dictation book to use Richardson's Commercial Law, published by the Sadler Row Company. (Here President Spencer instructed the acting secretary to charge up ten dollars against Dr. Rowe for advertising.)

Mr. Walker Rasmussen stated that in his school students were required to write forty or fifty law forms, and an explanation was given of the terms occurring in them.

Mr. C. M. Miller described the work of his Model Office, a term borrowed from his friend, Mr. Lord. In this department there are thirty machines in drop cabinet desks; a teacher is in charge who dictates to the students, both collectively and individually. The letters are afterwards dissected, the information contained in them placed on cards and duly filed, under the direction of the teacher. While this department is a regular part of the school, the whole effort is to create the business atmosphere surrounding a business office. As a result, students take more responsibilities and command higher salaries at the beginning of their business career, and it is easier to find employment.

Mr. C. M. Miller believed there could be but one answer to that question: that schools should train their students in the use of the machine, and that they are likely to be called upon to use when they leave the school.

A gentleman whose name was not given took the opposite ground, maintaining that the school was the duty of the school to guide students, and that schools should be established to provide the best possible education for the student, so that he could effect improvements when he found existing methods defective.

The writer expressed the opinion that while so many concerns constantly devoting new and improved office methods, the busy school proprietor was fortunate if he could find time to make himself fully acquainted with these methods already on the market. It is not the province of the school to devise or create new office devices any more than it is to devise or create a demand for new typewriters.

The proceedings at the other meetings of the Association were for the most part held in executive session, and cannot therefore be reported. It will suffice to say that it was decided that the suit in regard to second-class rates on school journals should not be carried to the Supreme Court. The Legislative Committee was, however, continued with a view to securing concessions favorable to commercial schools.

A committee to look after the interests of business schools at the St. Louis World's
Fair was appointed, consisting of E. H. Fitch, St. Louis, L. A. Arnold, Denver, and —

The most notable feature in connection with the proceedings of the Association was a paper on "Organization," by Dr. H. M. Rowe. This paper was the subject of much vigorous discussion; and while there was considerable difference of opinion regarding some of the plans outlined in it, the paper was conceded to be an extremely able one. It was evidently the outcome of much close and long-continued thought, and greatly enhanced the reputation of its author as a thinker and organizer. A committee of five was afterward appointed to take up the question of organization and submit a plan at the next meeting of the Association, which is to be held in Boston next July, in connection with the convention of the National Teachers' Association. This committee consists of H. M. Rowe, (Chairman), R. C. Spencer, F. B. Virden, C. M. Miller, and J. C. Walker.

Members Business Managers.


BY W. E. WHITE, QUINCY, ILL.

MILWAUKEE, WIS., DEC. 29, 1902.

The Business Teachers' Association convened in the rooms of the Spencerian Business College.

The time from 9 to 10 a.m. was taken up with registration of members.

W. E. White, of Quincy, was appointed temporary secretary.

President Frye, on account of other duties, turned the meeting over to Vice President Brubeck, who took charge.

At the instance of the vice president a committee, consisting of Carl C. Marshall, of Cedar Rapids; J. A. Hiner, of Louisville; F. M. Allen, of Wilkes Barre; and N. B. Van Matre, of Omaha, was appointed to draft suitable resolutions expressing the sympathy of the members with our honored president on the recent death of his wife.

The report of the executive committee was read by J. C. Walker, of Danville, Ill., President Frye delivered an address on his work in connection with the bank examiner, at Chicago, giving many interesting points in this connection. He also made some valuable suggestions on auditing.

In the absence of Secretary J. H. Craf- ton, the temporary secretary was elected to that office for the session.

W. T. Bookmyer, of Sandusky, O., sent notice he could not be present.

J. A. Hiner, of Louisville, Ky., presented his paper on "What a Business Education Ought to Do for the Individual." This paper was discussed by Geo. W. Brown, of Jacksonville, Ill., in a way that excited considerable enthusiasm.

The President then appointed a Conference Committee on the Spencerian library project. This committee consisted of Geo. W. Brown, of Jacksonville, Ill.; H. M. Rowe, Baltimore, Md.; and W. H. Whigan, Chicago.

R. A. Brubeck, of New London, Ct., then delivered an able discussion on "The Future of the Business Schools," in which he expressed his belief that they would remain a permanent feature of our educational system.

S. B. Fahnestock, of McPherson, Kan., read an able paper on "Discipline," illustrated with several interesting object lessons designed to show his method of attracting the attention of his pupils and of developing their powers of concentration.

W. T. Boone, of South Bend, Ind., led in the discussion of Mr. Fahnestock's paper under the heading of "Problems That Confront the Teacher." Other discussion followed.

The committee on resolutions reported through its chairman the following expression of sympathy, which on motion was adopted and ordered spread on the minutes, and the secretary was instructed to prepare a copy to be presented to our president, Mr. U. S. Frye.
Resolution.

WHEREAS, A domestic bereavement—painful and grievous beyond the power of words to express, has fallen with crushing force upon the heart and life of the worthy and honorable president of this association, and whereas, though we realize that no paeon of sympathy and condolence may assuage the pain of such a grief, we yet know that the desire to offer such an expression rises naturally in every manly or womanly heart, and works that "fellows feeling that makes the world go round.

Therefore, Resolved, that in the recent death of Mr. L. Wilton G. C. G. M. there has gone from among us, and from her sorrowing husband, a noble and gracious presence, a bright and winning companion, a faithful friend, and a loving wife.

Resolved, That sorrowfully, and in tenderest sympathy, we offer to her stricken husband our sympathies and condolences, and cite him to such consolation as may be drawn from a remembrance of the virginal and lovable qualities of her that has passed away, and from that promise of hope that the Giver of all joy and sorrow has vouchsafed to them that walk in the way of truth and love.

[CARL C. MARSHALL, Committee]
J. A. HINER,
P. M. ALLEN,
X. B. VAN MAIRE.

A motion to appoint a committee to look up more members was laid on the table.

December 30, 1902.

The Secretary was instructed to read a letter from D. W. Springer, of Ann Arbor, Mich., stating his inability to be present to present his paper on "Commercial Geography." On motion the same was placed on the file.

D. W. Springer, of Ann Arbor, sent his paper to the secretary to be read before the convention, but on account of the crowded condition of the program the same was ordered printed in the "Practical Age," for the benefit of the members of the section.

Wilton F. White, of Quincy, Ill., then led in a symposium on "An Ideal Business Practice Course," which stress was laid on an ideal course of practice, an ideal teacher, and ideal equipment. J. C. Walker, of Danville, followed on the same topic, using blackboard illustrations and emphasizing business-like transactions to the exclusion of overdrawn conditions, and unheard of undertakings. W. H. Whigam, of Chicago, followed as the third member of the symposium, discussing some points mentioned in the previous papers and also many new features, such as the importance of intercommunication, etc.

The discussion which followed was very spirited, Enos Spencer, J. E. Brandrup, U. S. Frye, M. Lister, H. M. Rowe, Geo. P. Lord, and O. L. Trinay, participating.

Enos Spencer, of Louisville, Ky., then read his paper on "Advanced Accounting," strongly recommending loose leaf systems, the banishing of expense account, the pruning of the merchandise account, the use of adding machines, and noted the fact that courts of law are now insisting on the use of typewritten records.

M. H. Lockyear, of Evansville, Ind., at the invitation of the Business Teachers' section, presented his paper on "How and Where Business Schools Should Advertise." He condemned programs, special editions, etc., and recommended local city dailies and country weeklies. He also thought small space used often better than broadsides occasionally. He also urged the use of good paper and good printing in the school papers and circulars. Mr. Lockyear's paper was well received and called for considerable favorable comment. It was written to be read before the Private School Managers' Association, but was crowded out of that section for want of time.

The newly elected president appointed the following as the executive committee for the ensuing year: W. H. Whigam, Carl C. Marshall, and J. A. Hiner.

Adjourned to general session.

December 31, 1902.

Several members who could not be present, sent in their membership fees, among them being J. A. Clark, D. L. Muselman, A. W. Dudley, D. W. Springer, Chas. Hermann, J. C. Olson. J. W. Waar, editor of the "Practical Age," read his paper on the "Use and Abuse of the Tongue in the School Room." It was a strong paper, and sparked with Brother Waar's usual good sense.

A spirited point of "hobby" riding was then indulged in, and a series of short, extemporaneous talks on points of teaching, which the members thought worthy of special attention in the school work, resulted. J. C. Walker, of Danville, Ill., touched on his pet hobby of teaching spelling. This was discussed by several members.

Carl C. Marshall aired his plan of teaching some composite numbers less than one-hundred which do not appear in the ordinary multiplication table. Discussed by Dr. Rowe, of Baltimore.

M. Lister, of Milwaukee, spoke of his method of teaching the subject of journalizing with special reference to drafts and notes. Discussed by Carl Marshall and Enos Spencer.

Enos Spencer then rode his hobby of making students clean, accurate writers and calculators. He used the blackboard to illustrate his ideas of the utility of cross multiplication.

The Capital City Commercial College Delegation, Des Moines.

[Images of delegates]
Mr. Lockyear showed his method of using check figures and also spoke on rapid addition methods. This subject was further discussed by W. E. White, Enos Spicer, M. Lister, J. C. Walker, G. E. King, Robert C. Specht, and other members.

Dr. Rowe extended a cordial invitation to the meeting of the Helley School in Brooklyn with the Eastern Commercial Teachers' Association. No action was taken on the invitation.

N. B. Parsons, of the Library Bureau of Chicago, read a paper on the "Values of Card Systems." He thought that results were at least two to one in favor of the cards, but made the point that they were not perfect, and that they required as much attention as other systems. He showed that they were especially adapted to insurance companies, banks, signature books, savings accounts, commercial ledgers, etc., and strongly recommended the use of the vertical filing system. On motion a vote of thanks was extended to Mr. Parsons, which was graciously acknowledged.

On motion the body adjourned to "take the Wisconsin teachers' examination" provided by "Uncle" Robert. Dr. Rowe received the highest markings on the test, which was very exhaustive. Certificates will be issued later.

Members Business Section.


The National Shorthand Teachers' Association

REPORTED BY F. M. VAN ANTWERP, LOUISVILLE, KY.

The Shorthand Section was called to order at 2:00 o'clock, Monday, Dec. 29. After a few remarks by President Arnold, and Mr. C. T. Platt, Chairman of the Executive Committee, the President's very practical address was read. He advised plans for helping each other in the work of the school room by a more extensive use of the exhibit room, by bringing to the conventions a larger variety of the work of students, by a more free and open comparison and discussion of methods of teaching. The standard of efficiency is steadily increasing because of the demands of business men, and the teacher should be more observing, alert, and progressive so that he may be better able to train amanuenses who will meet these demands. A continuance of the summer school for shorthand and typewriting teachers was recommended, the program of last summer proving very satisfactory.

The report of Secretary Davis showed the Association to be in very good shape, forty new members having joined during the year and thirty-six having renewed their membership. The Secretary recommended that the Constitution be so changed that the Secretary can be elected for three years, for in one year it is impossible to become acquainted with all the teachers and be in a position to do the most good. The Secretary's report was unanimously adopted.

The first number on the program was a paper by Mr. William Whitford, "The Importance of Writing Names in Shorthand, Instead of Longhand," but on account of the absence of Mr. Whitford his paper was not read.

"How I Prepare Amansses," by Mr. J. Clifford Kennedy, was probably the most interesting and beneficial number on the whole program. Mr. Kennedy outlined his method of teaching and traced the progress of the pupil, step by step, from the day he enters until the day he graduates from the Model office and goes out into the business world. Some of the more salient points brought out by Mr. Kennedy are as follows:

Pupils should be supplied with two note-books—one for miscellaneous practice, and the other for the regular work mapped out for the teacher, which must be done. The latter should be regularly and systematically inspected and corrected by the teacher, and the pupil required to rewrite all incorrect outlines.

The words in every lesson are dictated to the pupil after he has practiced them, and he must reach a rate of 50 words a minute on the first lesson before being permitted to leave it. The rate is increased five words for each lesson until a rate of 90 is reached.

A rate of 75 words is required for beginning dictation. Three dictation classes, A, B, and C, are held every week for promotion and for graduation. Time required to finish the comes six to ten weeks on the theory; sixteen to eighteen weeks in dictation.

The discussions which followed were extremely lively, interesting, and instructive. Everyone was urged to ask Mr. Kennedy...
Mr. H. G. Healey informed Mr. Kennedy on the same subject with a well written and well delivered paper which told a great deal of what should be done, but very little of how to do it. The paper was a good one, an inspiring one, and should be read by all teachers. Mr. Healey emphasized particularly the fact that we should never train amanuenses with the idea that shorthand is to be the end; that we should not train for subordinate, but for principal positions. The men who draw the salaries today are the ones who get business, not those who perform the little details of taking care of it. "You will not get good business" would be a very good motto for every young man to start out with in the business world.

At a business session held at this point, a resolution was passed authorizing the President to appoint a committee to consider the recommendations contained in the President's address and the Secretary's report. Also a resolution was appointed by a Special Committee whose duty it would be to promote a wider circulation of the proceedings of the Association, and other information pertaining to it and its work, by furnishing the Associated Press and other news-gathering agencies with such information. If this plan can be carried out, it will be the means of bringing the National Shorthand Teachers' Association and its work before all the newspaper readers of the country.

Tuesday, 9:00 A. M.

"The Opportunities of the Amannensis" was the subject of a very interesting and helpful talk by Mr. Fred Irland, of Washington. The demand for competent stenographers, especially untrained, is never so great as it is today, and the opportunities for advancement offered the amanuensis are far greater than are offered in any other clerical position. But the standard of efficiency required by the business world is increasing, and shorthand schools must see to it that their courses of study are so much improved and their work so well done that they will be able to send out graduates who will fulfill the requirements of the business world. When they do this, they will have given the young man a training which practically assures his success. Mr. Irland related many instances of men and women who have come under his observation, showing the excellent opportunities that are offered to the young man who is prepared to take advantage of them. Every young man should make it a point to acquire a reserve fund of information and capability that may be instantly drawn upon in an emergency, for the emergency is sure to present itself sooner or later. Be prepared always for something better than that which you are now doing.

The subject of "How I Prepare Amannensis" was again taken up, and Mr. Selby A. Moran of Ann Arbor, Mich., gave his idea of the best method. Much of the same ground was gone over as at the session the day before, but some new ideas were advanced. Mr. Moran laid special stress upon the importance of learning many other things in addition to shorthand. The more general the education, the more successful will the pupil be in shorthand. We make a mistake often in trying to make shorthand too easy. Discussions by Irland, Platt, Hall, and others followed. The idea conceived by the Executive Committee of having different teachers tell explicitly just how they do things was an excellent one and resulted in bringing out a freer and wider discussion and expression of methods than at any other meeting.

At the business session officers were elected as indicated in another column, and Charles T. Platt and R. A. Grant were elected directors of the summer school.

The resignation of The Typewriter and Phonographic World as official organ of the National Shorthand Teachers' Association was read, and after some discussion, was accepted. A vote of thanks was extended to Mr. E. N. Miner for the many courtesies and services rendered the Association by The Typewriter and Phonographic World.

Wednesday, 10:00 A. M.

"The Work of, and Demand for, English-Spanish Stenographers" was the subject of a paper read by Mr. Francis E. C. Cleveland, New Mexico. Mr. Lester is in a position to know something about this subject and he gave the Association much firsthand information. The demand for English-Spanish stenographers far exceeds the supply, especially in the states bordering on Mexico, and also in the larger seaport cities from which business is transacted with the Spanish-speaking countries of Central and South America, Cuba, Porto Rico, the Philippines, etc. Mr. Lester thinks the induberences are so great that it would be a good investment for more young men to learn Spanish and prepare themselves for this line of work. The demand for many years to come will be steadily on the increase.

Mr. Rupert P. SoRelle, of Chicago, read a paper giving his method of teaching typing. The subject was discussed by fully half the members present. A vote was taken which showed that a very large majority of those present advocated the use of the blank keyboard. It seemed to be the general opinion of those present that in this way the best results can be obtained.

Members Shorthand Section.

Promptly at 1:30 on Monday, December 29th, the seventeenth annual convention of penmen from various parts of the country, assembled in the rooms assigned the National Penmanship Teachers' Association at the Spencerian Business College at Milwaukie, Wis. This meeting proved to be one of the most successful, if not the most successful, in the history of these meetings. It was attended by representatives of the profession from Nebraska on the west to the New England states on the east, and from Kentucky on the south, to the extreme north. A high tension of enthusiasm prevailed during the three days of the meeting which proved entirely too short to exhaust the bottled-up knowledge in the way of methods and ideas for developing the field of penmanship. Something less than the pressure of a button would cause a flood of information to burst forth with so much continuity, that it frequently required the firm, but courteous voice of the presiding officer to regulate the proceedings so the different members could get an opportunity to air their views.

After a general handshake and numerous introductions, President Horace G. Healey, Editor of the Pennman's Art Journal, New York City, delivered his annual address.

Mr. Healey's address, which was mainly technical in its nature, was well received by the association. After making a plea for better writing in the schools of our land, he reminded those present that this is the semi-centennial of Spencerian writing, and urged the revival of a plan that was set on foot a few years ago for the erection of a memorial at Geneva, Ohio, in honor of Platt R. Spencer, who is known throughout the country as the founder of the Spencerian system of penmanship. It is resolved that a committee of the penmanship section be appointed to meet with similar committees to be appointed by the other sections of the Federation to devise a plan of action whereby the commercial teachers of the land can arrange to cooperate with the cit zens of Geneva, O., the former home of the grand old man of achievement, who has done more to develop the beautiful and practical art of writing than any other who has ever lived.

The committees appointed were as follows: National Penmanship Teachers' Association: H. G. Healey, Baltimore; W. F. Giesemann, Des Moines; C. F. Zaner, Columbus, O.


National Shorthand Teachers' Association: W. L. Musie, St. Louis; Charles R. Platt, Hoboken, N. J.

Mr. D. S. Hill, of Evanston, Ind., then read a paper on "Essentials of Practical Handwriting," which was well taken. Mr. Hill took a stand practically opposing the vertical style of writing, not because it is upright but because it is detrimental to speed. He held that there is a general tendency to the slant style as speed is encouraged. It is believed he touched a popular chord when he urged intelligent practice on a few copies during the writing period, rather than the use of many copies. This paper was discussed by Messrs. Courteney, Fish, Jones, Gaylord, Palmer and Lister.

Mr. Zaner then read a letter from Mr. C. N. Crandle, of Chicago, expressing his regrets at not being able to be present, owing to illness in his family.

This was followed by a paper in a humorous vein on "Pennmen I Have Known," by Mr. H. W. Ellsworth, the veteran penman and author of New York City. He thought it would have been more appropriate to have adopted Seton Thompson's book title, "Wild Animals I Have Known," and said that most professional penmen were more like professional jack rabbits. In speaking of the penmen of long ago who lived by organizing writing classes, he said that "when the money had been collected the magic power of the 'Professor' often evaporated—likewise the class."

There was a call for remarks from all penmen over fifty years of age, but Mr. W. H. Duft of Duft's Business College at Pittsburg was the only one who was willing to admit that he was over fifty—wouldn't have thought this of a body of men.

The next thing on the program was the speed contest. About twenty penmen engaged in the contest, and considerable jolly good humor was manifested. Some time was spent in deciding just how to conduct
it. Messrs. Palmer and Gaylord said they
"wouldn't play if the others wouldn't play
fair." The contest was informal and created
much interest among the participants;
and a lack of time, it was not
officially decided. However, it developed
that there were many who could make from
sixty to eighty-one good business capsu-als
in a minute, or from sixty to eighty-six
in a similar time. Some of those who par-
ticipated were Messrs. Zaner, Healey, Pal-
mer, Gaylord, Grant, Loomis, Way, Lister
and Mrs. Yocum, and others.
Following a day, W. F. W. Giessean of Des Moines, Ia., read a most
elegant paper on the "Worth of Good
Writing." It is an excerpt from The
Business Educationalist further comment
is not necessary.
Mr. T. Courtney, of Des Moines, handled the
subject assigned him, "Accurate Writing
"in an interesting manner. He first read
interesting letters on the above subject
from Messrs. M. N. Zaner, Glick, Hin-
man, Palmer, Lehman, and others. He
thinks most penmen are egotistical. There
seems to be no doubt but that many men
who have the ability to become good pen-
men, are spoiled early in their career by
the flattery of well meaning friends, who
are not competent to judge penmanship. They
make a spurt in the writing field, so to
speak, some unwise admirers tell them that
their writing is phenomenal, and further study
and practice in that beautiful art, which
is almost endless in its possibilities, is
deemed useless. Egotism spoils them.
Mr. G. E. Spohn, of Madison, Wis., in his
"Lesson in Business Writing," which he
presented in a masterly manner, advocated
large exercises at first, two or three spaces in
height. (By spaces, I think he referred to
the spaces between the blue lines on the
customary practice paper) whole arm
movement at first, followed by gradually
changing to smaller writing. He also be-
lieved that the capitals should be taught first.
Penmen are divided on this point. The
point in favor of Mr. Spohn's theory is
that it is easier for the pupil to introduce the
arm movement into the execution of larger forms—than the smaller let-
ters. However this may be, it is true that
most of the successful writing teachers
cling to the plan of training the hand on
the straight line and oval exercises, and
then learn to apply it by beginning with the
simple small letters in the form of gliding
exercises, and gradually leading up to
the more complex letters and to the capitals.
Mr. Spohn urges the importance of thought-
ful practice, and that the letter not well
formed back of the eye can not be well
formed before the eye. This is a point that
decides against an irregular method. He
also discussed the question of placing common faults in
writing on the board before the class was
discussed, for and against. I believe that
Mr. Zaner struck the key note when he said he
had discovered some that were general.
And that he would then proceed to point
them out on the board, and thereby benefit
all in the time it would take to point out the
era characteristic faults. He would point
out the error individually if it was un-
common and only occurred occasionally.
There was an open period on Tuesday
afternoon, and it was decided to hold an
informal meeting of the "Cranks." The
plan was for the president to call a number
to the board and let him demonstrate his
method of handling some feature of the
writing lesson. Those who responded were
Messrs. Zaner, Lister, Palmer, Healey, and
others. It was a departure from the usual
program, but was voted a success. It is
believed that no other period brought out so
much genuine enthusiasm, and an effort
will be made to arrange for a meeting of the
"Cranks" on the program for the next
annual meeting.
At the meeting on Wednesday morning
a resolution was passed empowering the
president to appoint a member from each
state represented, to act as secretory for his
respective state. His duties will be to
give correspondence with the various mem-
bers of the profession in his state and attend
earnestly at these conventions. These
appointments will be made later.
The last and by no means least feature of
the program was a talk of unusual interest
by Mr. Zaner, of Des Moines, Ia., "Uncle
Reek," as he is known to the profession. His subject was
"Reminiscences." He confined himself
largely to those interesting events and pro-
ducts in which his father figured so promi-
nently. He said the name "Spencerian," as
applied to writing, was not of Mr. Spen-
cer's choosing, but was given to it by Mr.
Lask, a pupil of his. He described the ori-
gin of Spencerian writing, which he held
was a compromise between the broad turns
on the one hand and the extremely angular
style, which was of German origin, on the
other. He considered the oval the organ of
nature—being similar in shape to the head,
the heart, the brain, the pebble, etc. His
dominant spirit in teaching was philan-
thropic—his love for mankind being upper-
most in his mind. He had a grasp and a
view of writing beyond any other past or
present.
He had the misfortune to contract alco-
holism, and to free himself of same he
sought the wilds of Ashtabula county, Ohio, with his devoted young wife
and family, where he not only freed himself
from drink, but bought a home as well.
Mr. Spencer was a poet of unusual merit,
and a master in the use of closely resembled turns in poetic style.
A number of Mr. Spencer's poems were
read. Some were truly sentimental, while
others were humorous, one of the latter
very well received by the pupils of the
Des Moines public school.
Executive Committee: H. G. Healey,
New York City; D. S. Hill, Evansville, Ind., and
W. F. Giessean, Des Moines, Ia.

Members Penmanship Section.
H. G. Healey, New York City, N. Y.; C. P.
Zaner, Columbus, O.; W. P. Jones, Little Rock,
Ark.; S. B. Van Benthuysen, Onago, Ill.; D. S.
Hill, Evansville, Ind.; N. W. Wright, Littleton,
Ky.; R. W. James, St. Louis, Mo.; J. A. Savage,
Omaha, Neb.; W. F. Giessean, Des Moines,
Ia.; E. O. Folsom, Milwaukee, Wis.; E. F. Quin-
tal, Green Bay, Wis.; F. J. Jenet, Watertown,
Wis.; A. N. Symmes, Littleton, Ky.; O. T.
Krus, Milwaukee, Wis.; C. L. Waller, Milwaukee,
Wis.; B. German, Fremont, O.; J. A. Book, Sheboygan,
Wis.; A. H. Dixon, Manitow-
oc, Wis.; A. N. Palmer, Cedar Rapids, Ia.; C.
C. Lister, Baltimore, Md.; Howard Van Deussen,
Owensboro, Ky.; J. C. Jansrud, Wilmarn, Minn.,
Wis., Way, Milwaukee, Wis.; T. Courtney, Des
Moinas, Ia.; O. A. Hoffman, Milwaukee, Wis.;
G. E. Spohn, Madison, Wis.; E. A. Zartman,
Chicago, III.; F. D. Cross, Oshkosh, Wis.; H. W.
Ellsworth, New York City, N. Y.; J. F. Fish,
Chicago, III.; A. E. Zutavern, Monroe, Wis.; W.
D. S. Hill, Evansville, Ind.; H. W. ELLS-WORTH, NEW YORK CITY.
T. COURTNEY, DES MOINES, IA.
A Theatre Party.

One of the most enjoyable side incidents of the Milwaukee meeting was a theatre party given by genial Mr. J. E. Neuhr, of Boston, General Agent of the Underwood typewriter. The party consisted of the following: H. M. Rowe, J. C. Kennedy, W. O. Davis, Enos Spencer, C. C. Lister, C. M. Bartlett, R. A. Bruback, H. D. Harris, H. B. Boylos, M. H. Lockyear and C. P. Zaner.

"The Suburban," Davidson Theatre, and Mr. Neuhr will not soon be forgotten by those who were "up against the real thing." The play was melodrama, but between Bartlett and Rowe we had Komette and Julio, and between the crowd and one of Milwaukee's famous German "tea and cracker gardens" there was plate glass galore. We looked, and Lockyear walked straight on—through the snow, and the other eleven followed—dry on the inside, and sober, to dream of drama—and dramas not drunk.

Convention Notes.

The weather man was good to us. Perfect winter weather ruled while we were in Milwaukee.

One more added to the list of mythical mayors. Mayor Rose did not blossom in our presence.

WANTED: A handy manual on Parliamentary Practice. Address the ex-President of the Federation.

The Shorthand Association did wisely in re-electing Secretary Davis, he is "actual business from start to finish."

The Speed Contest proved a most exciting, instructive, and enjoyable affair. Let us have it all over again—and then some.

President Arnold was a good presiding officer and a hard worker for the success of the Federation. He will bear watching; better things are in store for him.

The Shorthand Section always elects its best men for office. This accounts, in a large measure, for its being the largest section of the Federation.

Genial Fred Irlan has the sincere thanks of the shorthand teachers of this country for the hearty interest he takes in their work. We hope to have him with us every year.

The Spencer family reunion, so widely advertised, was only a dream. Lyman F. Platt, R. Jr., and Harvey, whom we all wanted very much to see, were not in evidence.

The various section meetings were more than usually interesting, although there were more absentees among those advertised to speak than has been the case for several years.

Lister captured the pennies—and the presidency. With such officers as Healey and Lister, the association must prosper. Lister is a level-headed fellow, a fine picman, and a noble man.

President Healey proved an ideal officer. The excellent program as carried out in the Penmanship Section was the result of his "spur on the spot" suggestions and creations. Congratulations, brother.

An unfamiliar though welcome figure at the convention was that of C. L. Bryant, of the Buffalo B. & S. School. Mr. Bryant was looking for two good teachers. It pays teachers to attend these meetings.

There were no contests for any of the offices in the National Shorthand Teachers' Association, and there was no politics in the election. Everybody knew the best man for the place and voted for him, and that settled it.

The typewriter companies outdid themselves in their exhibits this year. The Denison people were especially happy in their choice of an attractive, ten-year calendar, bound in celluloid, which was distributed as a souvenir of the occasion.

A member of one of the other sections remarked, on entering the Shorthand Section, that whenever matters were dragging along in an uninteresting way in his section he always went over to visit the Shorthand people, for there was always "something doing" there.

One o'clock in the morning is an unconscionable hour at which to rise from a banquet table. Arrangements should be made so that the physical part of a four-day banquet may be out of the way by nine o'clock, so that the speakers may have wide-awake listeners to the end.

For Sale: Cheap, a "machine" that has been doing good convention work for two years. It was slightly damaged in the recent convention at Milwaukee, but it is certain that there are in it still sundry elements of usefulness. Apply, after office hours, to the Chief Cook and Bottle-Washer.

Zaner's simplified writing justified all that their hearts and ambitions were worth. Not only did Zaner outdo the famous "mucular movement" champion in point of speed, but he did his work beautifully, and without fuss and feathers. There was no mistaking the fact that the crowd was with him.

Uncle Robert did everything just right. He stands alone in the hearts of his fellows, as one who labors unceasingly for the cause of business education, lie has no equal. All honor to "the grand old man." The "samples" of good cheer which he freely gave to all are cherished by many to whom their trip to Milwaukee will long remain a pleasant and uplifting recollection.

S. Van Vliet, of the Cleveland Spencerian, and C. W. Benten, of the Valparaiso, Indiana, Normal School, are "a pair to draw to," as the boys say. They are such physical giants that an ordinary man of five feet ten looks like a school boy in their presence. And their hearts and ambitions are just as big as their bodies. They aspire to the best and biggest in their profession.

The man who has contracted the bad habit of eating too fast should spend a month at the St. Charles Hotel. Those who attended the convention will sign a testimonial unanimously declaring that such a course of treatment will certainly effect a cure—while he is at the St. Charles, at least.

It was commonly voted the lowest place that a commercial teachers' convention ever struck.

Everybody enjoyed Uncle Robert's playful allusions to, and descriptions of, the Milwaukee examination prescribed for...
those who aspire to possess a teacher's certificate. Several glasses of a variety of Milwaukee's famous product are set before the applicant for pedagogical honors, and he is expected to show his discriminating taste by sampling and naming each brand. Uncle John called for volunteers, and was really surprising to see how many were willing to take the Milwaukee examination.

Some of the engraved cards that were freely handed out in and about the penmanship section had a remarkably suspicious resemblance to the classic hand of Nadaraz, and it was strongly suspected that Adolph, who had not improved the situation. Let's see, Nadaraz will write cards, will he not? And zinc engravings can be made from them, can they not? And then other cards can be printed from these zinc etchings. Of course no one would do such a thing, but such things might be done, and—there were those who wondered.

Talk about fun! How could anything generate more downright, dead-in-earnest fun than a tug-of-war for a matching place? What a marriage! City of Roches, as he styled Little Rock and Secretary Wilson's "perfume of violets, aroma of roses, and fragrance of carnations"—all alleged to be extravagantly blooming on the Arcadian hills after the Clean. We began to hunt "In the Good Old Summer Time," and then there decided to cross our legs under Brother Bartlett's mahogany, in Cincinnati, Queen City of the Ohio Valley.

The Metropolitan Business College "wasn't so good" an aspect of the many times during the voting for a meeting place for 1905, but it is likely to be a prime favorite for 1904, because its magnificent new quarters, its perfect equipment, its advanced courses, and its probable position as the largest of the western commercial schools, will make it a powerful magnet. No one should fail to see the new Metropolitan, when passing through Chicago. Mr. Powers is to be congratulated for the business enterprise he has shown and the success he has achieved. Here's to his health and his family's. May he live long and continue to prosper.

Honesty is apparently not the best policy—in the Private School Managers' Association. When the presiding officer said, in his annual report, that he had considered it advisable for membership in that body, one honest man arose and said that he had guaranteed positions to his constituency, condition that he explained. He wanted to know where he stood. As compensation for his candor he was lambasted without mercy. Another proprietor, much better known, one of the school presidents, went so far as to say that such a practice, is also guaranteeing positions, but he believes that silence—on certain subjects—is golden; but he lifted up his voice at frequent intervals on less dangerous topics, and asked why the school presidents should have rewarded him with the highest office in the Federation.

Worth of Good Writing

BY W. F. GIESSMAN, CAPITAL CITY COMMERCIAL COLLEGE, DES MOINES, IOWA

For nearly twenty-four years I have been teaching penmanship almost daily, and in all that time I have not felt the necessity of formulating an expression of the worth of good writing. Taking it as a matter understood that good writing was a good thing and that everybody was anxious to get all he could, conscious of the fact that his getting would not lessen the amount for his neighbor.

A good handwriting is worth more today than ever before, notwithstanding the encroachment in its field of shorthand, type-writing, the telephone, the telegraph, the phonograph, etc.

Hundreds of letters are now dictated and transcribed, where one would be written with a pen. Thousands of messages are sent by telegraph and many require the intermediary of the pen, but in keeping with all this growth, the pen is used more, and skill with the pen is rated higher than in any previous decade. In business, especially in the larger things, things have lightened work, recorded the multiplicity of transactions and made a place of their own.

The requirements today are greater; both speed and accuracy are being held efficient than heretofore. This is true of other things as well as penmanship. There are many penmen today, more penmanship teachers, policy writers, engravers, etc. They earn more, and certainly appreciably, enjoy greater advantages than ever before. The centuries have never known the possibility of a penman's convention until this present generation.

Good teachers in penmanship are in steady demand, and there is an increasing demand in the private schools, and a larger field to be developed in the public schools. The key for which today that formerly required the intermediary of the pen, but in keeping with all this has grown, the pen is more used, and skill with the pen is rated higher than in any previous decade. In business, especially in the larger things, things have lightened work and recorded the multiplicity of transactions and made a place of their own.

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The Importance of Personality

This country is overrun with men and women who have diplomas from our great colleges and universities reciting degrees. Many of these individuals are laden with letters of recommendation as to character and ability. Why is it that hundreds of persons thus well educated are on the books of every teacher's agency in the land, willing to accept a salary that most commercial teachers would scorn to consider? There is commonly something objectionable in their personality. Alice Freeman Palmer sets forth most forcibly, in the following paragraph, the importance of this element in the make-up of a successful teacher:

The time will come when the examiner of a candidate will inquire first into the personal and private character of the teacher. High ideals are not secondary to noble character. It is not the learning that she has, nor the training that she has, that makes the true teacher. It is her personality. Many of the best teachers today never received a normal school certificate that they had been thoroughly grounded in the newest and most approved methods. Their success lies in the power of their own high character, and their endeavor to promote, through love and sympathy, the best possibilities of the children under their charge. Professional training is not to be disparaged. It is a great power in itself, but it is not the greatest nor the highest. Manners and morals, and they are one, in the teacher's personal character are of far greater value. To feel that his teacher lives a noble and beautiful ideal will make the pupil aspire to such an ideal.

Rapid Calculation.

L. C. Horton, Winsted, Conn.

The teacher should put "lots of enthusiasm" into the subject of interest. It's a dry subject to many students and it needs a rain fall of spirit and dash by the teacher to grow desirable results.

Students can be taught to compute interest at an astonishing rate of speed, and they can be taught so that they will not forget the principle involved.

It seems to me that the wisest thing to do is to thoroughly teach them "principle" first, and "rapidity of reckoning" second. The table given below is one which I use in my classes.

1. It comes as near being a mechanical method as any I know of. Don't understand me, however, as advocating a plan of computing interest that involves no reasoning by the pupil.

I explain this table as thoroughly as I know how, and the explanations are given very often.

I use the 6% rate almost exclusively. It must be apparent to my fellow teachers that this rate has greater possibilities for "ready reckoning" than any other.

<table>
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<th>3</th>
<th>2</th>
<th>1</th>
<th>0</th>
</tr>
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<tbody>
<tr>
<td>Rate.</td>
<td>Per Cent.</td>
<td>1 Per Cent.</td>
<td>10 Per Cent.</td>
<td>100 Per Cent.</td>
</tr>
<tr>
<td>1</td>
<td>Days #0</td>
<td>36</td>
<td>1 mo. 6 da.</td>
<td>360</td>
</tr>
<tr>
<td>1 1/4</td>
<td>18</td>
<td>180</td>
<td>1800</td>
<td>1800</td>
</tr>
<tr>
<td>1 3/4</td>
<td>16</td>
<td>144</td>
<td>1440</td>
<td>1440</td>
</tr>
<tr>
<td>2</td>
<td>12</td>
<td>120</td>
<td>1200</td>
<td>1200</td>
</tr>
<tr>
<td>2 1/2</td>
<td>10</td>
<td>90</td>
<td>900</td>
<td>900</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
<td>60</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td>4</td>
<td>6</td>
<td>45</td>
<td>450</td>
<td>450</td>
</tr>
<tr>
<td>5</td>
<td>5</td>
<td>40</td>
<td>400</td>
<td>400</td>
</tr>
<tr>
<td>6</td>
<td>4</td>
<td>35</td>
<td>350</td>
<td>350</td>
</tr>
<tr>
<td>7</td>
<td>3</td>
<td>30</td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td>8</td>
<td>2</td>
<td>24</td>
<td>240</td>
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</tr>
<tr>
<td>9</td>
<td>2</td>
<td>25</td>
<td>250</td>
<td>250</td>
</tr>
<tr>
<td>10</td>
<td>1</td>
<td>20</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>11</td>
<td>0</td>
<td>16</td>
<td>160</td>
<td>160</td>
</tr>
<tr>
<td>12</td>
<td>0</td>
<td>14</td>
<td>140</td>
<td>140</td>
</tr>
<tr>
<td>12 1/2</td>
<td>3</td>
<td>12</td>
<td>120</td>
<td>120</td>
</tr>
</tbody>
</table>

Arrangement when the Rate is 6 Per Cnt.

<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Decimals</td>
</tr>
<tr>
<td>0</td>
</tr>
<tr>
<td>60</td>
</tr>
<tr>
<td>600</td>
</tr>
<tr>
<td>6000</td>
</tr>
</tbody>
</table>

The number of days in a month, in a year, and the number of months in a year are ready multiples of 6. The rate, too, is universally used by our banks.

Let me show, to an extent, how I explain this table: Suppose I wish to use the 6% rate. I place a proposition on the board like this:

$4200 for 24 days at 6%;
360 days to the year (ordinary int.)
The $4200, the 6% rate, and the 24 days are all multipliers, and the 360 days (ordinary int. year) is the divisors.

I arrange the proposition as follows:

$4200 x 36 x 24
--------- = 36000

The 6% has been set down in decimal form.

Strike out the decimal and add two ciphers to the 360

$4200 x 36 x 24
--------- = 360000

Cancel the 6 into the 36000

$4200 x 6 x 24
--------- = 360000

If $4200 is put at interest for 6000 days at 6% it will earn $4200,—that means 100% of itself.

The interest then on $4200 at 6% for 6000 days is $4200.

What is the interest for 600 days?

$4200 x 6 x 24
--------- = 36000

Moving toward the left, cut off one place in both your "sum at interest," and the 6000 days, and the result is $420.

What is the interest for 60 days?

$4200 x 6 x 24
--------- = 3600

Moving to the left cut off still another place and the result is $42.
What is the interest for 6 days?

\[
\frac{420\times 6 \times 24}{36500} = \frac{5040}{36500}
\]

Moving to the left cut off again another place and the result is $4.20. We have now cut off as many places as we can.

It is apparent that the interest for 6 days is $4.20. For 24 days we may now multiply the $4.20 by 4. (24 days is 4 times greater than 6, so the interest will be 4 times greater). Result $16.80.

Now we may arrange an explanation something like this:

<table>
<thead>
<tr>
<th>Principal at Interest</th>
<th>No. of days at Interest</th>
<th>Rate</th>
<th>Number of Places to Point off</th>
</tr>
</thead>
</table>
| 4200 6%              | 6000 6%                | 42 0 | 4
| 420 0%               | 600 6%                 | 42 0 | 4
| 42 0%                | 600 6%                 | 42 0 | 4
| 4 0%                 | 60 6%                  | 42 0 | 4

Number of places that must be cut off in the $8’s when the days are,

**NUMBER OF PLACES**

| 6,000 | 1 |
| 600  | 2 |
| 60   | 3 |
| 6    | 3 |

Here is a good illustration:

\[
\frac{4\frac{2}{3}}{60} \times 6 \times 24 = \frac{20}{100}
\]

The final result in each proposition given below is the same. I show the student why it is so.

$4200 for 24 days at 6%

$420 for 6 days at 42%

$6 for 24 days at 4200%

$6 for 420 days at 4200%

$24 for 6 days at 4200%

$24 for 420 days at 4200%

In the beginning I give the class simple propositions, I keep on the simple examples and concern myself with the principles involved. By easy steps I go to the more complex examples, i.e., those of odd number of $’s and days, and of different rates.

The matter of dividing up the number of days at which principal is at interest must be carefully gone over. Upon a good division very often depends the accuracy, and most assuredly the speed.

Sometimes it is advantageous to compute on a basis of 6 days, and other times on a basis of 60 days. Depends upon the number of “interest days” or the amount of the principal.

*(To be concluded in March.)*

**Worth More than All the Rest**

"I am a subscriber to five other journals, but THE BUSINESS EDUCATOR is worth more than all the rest." - A. Hein.


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**Commercial Geography in Current Literature.**

**MISS LAURA E. HORNE.**

**OKLAHOMA.**

The Next Commonwealth. Charles Moreau Harger. The Outlook, February 2, 1901.

**IRRIGATION.**


**RUSSIA.**


**CUBA.**


**THE PHILIPPINES.**


**CANADA.**

Quebec. The Crowned City. Lillian W. Betts. The Outlook, March 2, 1901.

**SPAIN.**

By Diligencia to Granada. Thomas R. Dawley. The Outlook, April 6, 1901.

**PORTO RICO.**

San Juan. Mrs. Guy V. Henry. The Outlook, April 6, 1901.

**TANNING.**


**AUSTRALIA.**


**THE CATTLE INDUSTRY.**


**AFRICA.**


**RUBBER.**


**SALT.**


**SHIPPING.**


**SIBERIA.**


**PETROLEUM.**


**JAPAN.**


**FISHERIES.**


**BRAZIL.**


**MINING.**


**UTAH.**


**Clas. Waldo Haskett.**

**THE BUSINESS EDUCATOR AND EXPERT ACCOUNTANT. SUCHS TO PNEUMIA.**

On January 9th, Fred Haskett, dean of the N. Y. University School of Commerce. Accounts and Finance, died of pneumonia. He was also Pres. of the N. Y. State Society of Certified Public Accounts and of the National Federation of Societies of Public Accounts in the United States, and senior member of the accounting firm of Haskett & Sells.

Fred Haskett was born in Brooklyn, Jan. 11, 1852. He served an apprenticeship of five years in the accounting department of the Importing House of Frederick Butterfield & Co., of N. Y. City. He next entered the accounting department of the North River Construction Co., and soon had supervision of the construction accounts of the company. Later on he became a general bookkeeper and auditor of disbursements, after which he entered the profession of public accountant upon his own responsibility. He held many important administrative offices. Two years ago he was engaged to examine and report upon the system of accounting of the Bureau of Mint. Being the founder and dean of the University School of Commerce, he became in a short time a prominent man in business education circles.
A History of Penmen, Early Business Education and Educators in America.


Albert G. Scholfield's Commercial Academy of Providence, R. I., the second Pioneer Business School of New England, was founded in 1846. At that time the idea of such a school was new and strange, and the sceptical public was induced to patronize it only through the most vigorous soliciting of the principal. For the first three years only business men and their clerks were induced to attend, but by the very persistent efforts of the manager, young men were drawn into the school, and the idea gradually grew into public recognition. It was shown that good accountants could be made in a school, and that growing up in business through apprenticeship was not the only or best way of mastering the science of accounts.

During the earliest years of the Scholfield Commercial Academy, writing and accounts were the chief branches taught. Gradually the public grew less sceptical and recognized the necessity of business training as an aid to young men wishing to engage in business as merchants, clerks and accountants. Then other branches were added, until in 1880, the name was changed to Scholfield's Commercial College. The common and higher English branches were embraced, also a mechanical drawing department. In the absence of suitable quarters, not to be found in the city, the Academy was first located in the Mallet building, while the Jones building was built in 1847, with apartments arranged for the Academy. The growth of patronage was so great in 1850, that the Academy was removed to the McNeal building, where it thrived beyond all precedent. At this stage of growth, it crowded seven large apartments to their utmost capacity, until the constantly increasing number of students compelled the removal of the College to the Howard building, where it occupied the entire 3rd floor, 62 feet in width by 198 feet in length. One room contained 100 students, 4 other rooms had a seating capacity for 300 other attending students. In time, other removals were made to more modern buildings, and finally to 28 Westminster St. The College patronage has ranged from 50 students to 250, and the teachers have numbered from 2 to 12, as the business has demanded. During the 56 years of its existence, the College has enrolled 12000 students, and graduated 8000 accountants.

(Continued.)

Our Report

We desire hereby to thank Mr. John Robert Gregg, Chicago, Mr. W. E. White, Quincy, Ill., and Mr. F. N. Van Antwerp, Louisville, for their assistance in putting out what now appears to be one of the most concise reports thus far made of the National Commercial Teachers' Federation. Their services were as prompt as they were efficient.

A Penman's Toast to the Farmer.

"Here's to the Farmer that tills the soil, that grows the corn that feeds the geece, that raises the quills that flourishes the birds, that lays the eggs that lay in the nest that Penmen draw."—C. S. CLARK.

No Concern.

I have greatly admired the color effects on your cover designs which are far in advance of any other similar publication, and when I send you a design for the cover, I have no concern as to its artistic effect when engraved and printed. THE BUSINESS EDUCATOR from cover to cover shows the effect of your skill and judgment concerning matters artistic.

Sincerely yours,
E. L. BROWN.

How's This for a New Year's Present

Born, Paul Howard Staley, son of Mr. and Mrs. W. I. Staley, Salem, Oregon, Jan. 1, 1903. Congratulations. May all prosper and the son "get there" sometime as a practical educator as has his father.

Worth Hundreds of Dollars.

Every number of THE BUSINESS EDUCATOR represents the highest grade of work in our profession, the originals of which are worth hundreds of dollars. No one who is at all interested in penmanship can afford to do without a single number of THE BUSINESS EDUCATOR. I hope you are securing a very large subscription list this year. With best wishes, I remain,

Your friend,
E. C. MILLS.
Rochester, N. Y., Oct. 9, 1902.
Observation and experience have been his instructors, conscious responsibility his incentive; and singleness of purpose admitted of nothing else but to go forward in the line of duty. For what he is and what he wrought.

Lessons in Engrossing—Number Twenty-three—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

Memorials and testimonials are not always written in the form of resolutions; they are sometimes short, and in making up a booklet it is desirable to make as many pages as possible; in such cases a few lines may be written just a little above the middle of a page, well separated, and one or two ruled lines drawn above and below as shown in copy. Slender end pieces of any desired elaborateness may be substituted for the ruled lines. Following this plan, no attention is paid to paragraphs or even sentences; just fill up the allotted number of lines.
The student should bear in mind that good writing is the result of a systematic course of training of the writing muscles. These muscles are located in the hand, forearm, upper arm and shoulder. While all these muscles are used more or less, in the various kinds of writing, the muscles of the arm predominate in strong business writing. The use of the muscles of the fingers and hand give accuracy of form, the larger muscles give strength and endurance. The finest writers we have, have acquired wonderful control of all these writing muscles, so that a slight action of the fingers or hand can be brought into use almost imperceptibly, while the hand is being propelled or swung along from letter to letter. The ability to combine the use of these smaller muscles with that of the larger muscles—those of the arm—combined movement, if you please, gives the greatest skill in writing.

It is well, however, for the beginning pupil to devote himself largely to the use and control of the larger muscles, because, as a rule, he has been accustomed to an excessive use of the finger muscles. A little time spent daily on some of the large movement exercises in Plate One of the January lesson—preferably some one appropriate to the copy to be practiced—will tend to develop the use of the arm muscles. Then a faithful effort on a copy comprising some letter or letters of the alphabet will gradually develop control and accuracy. It must be remembered that nice control and easy movement come slowly. It takes time, but every copy or exercise mastered, brings you that much nearer the goal. He who does his best every day, betters his best.

The copies to be taken up this month consist of the remainder of the one space letters and the figures. These will tend to continue the development of the movement of the hand from left to right. Great care should be given to the space between letters, and to the width of the letters. Fairly formed letters, nicely spaced, make more legible writing than well formed letters irregularly spaced. It is a good rule to make the space between the letters wider than the letters.

Each letter has something about it that is peculiar to itself. Whatever this is, must be discovered and cultivated. Then every letter, or nearly every letter, has some double; that is, some letter that is likely to resemble closely, especially if it is a little deformed. Consequently, care must be taken to avoid this deformity.
PLATE 6.—Copy No. 1 in this plate is a good exercise to practice awhile at the beginning of each practice period while working on the remainder of the copies on the minimum letters. It serves to develop that easy swing from left to right. Make two little check marks about an inch apart, then glide back and forth around them. Notice the little double turn in the first part of r, and that little dot as a finishing point before turning to the next letter. The o should be nicely closed at the top, or it may resemble the r. The a is a slanting oval, nicely closed at the top and finished just like the small i. Be sure always to drop to the base line in finishing the a, as that is the chief distinction between the o and a. Practice these letters freely, both the way the lines run and across the lines, as illustrated in Plate Five of January lessons. This cross line practice stands supreme as a scheme for cultivating good spacing and lateral movement.

PLATE 7. It is an excellent plan to take any one of the one space letters and repeat it about one-third across the page, and then finish by adding a flat figure eight over the entire group of letters as illustrated in copy No. I of this plate. Always begin the c with a distinct dot or period at the top and let it curve but little on the downward stroke. Of course, much curvature does not detract from the legibility, but it does somewhat from the beauty of the letter. Learn to join the c's nicely without lifting the pen. The a should be sharp at the top and closed nicely at the base. The style of r in Copy No. 10 is a good standard letter. Care should be taken to get that little kink in the top. Many make it too quickly to get it just right. If made too narrow, it may be mistaken for i.

The various words given in these copies are selected with a view to giving good words to practice the different letters and joinings of letters as they are introduced. Try to get so you can write them smoothly and space the letters nicely.

PLATE No. 10 contains words using all the letters introduced up to this point. Take them one at a time, and write them over and over until you can make them look like good business writing.

It is worth a great deal to anyone to be able to make good figures rapidly. In order to acquire this accomplishment, it is necessary to take the different figures, one by one, and study them and practice them the same as you would the different letters of the alphabet.

There are but ten different characters to master in order to be able to express all the numbers we will ever have occasion to write. But each figure should be very distinct and precise. Each figure has something about it that is different from all the other nine figures. Learning to make good figures means learning to bring out these different characteristics distinctly and to do it quickly. An excellent place to take up the figures is right after the thirteen minimum letters, as the practice on these small forms should prepare you for practice on the figures.

We will take the figures made principally of straight lines first, as we can get started just right on them with less difficulty than the more complicated figures. Some people make smearsy, ragged, heavy looking figures and others make sharp-line, clear-cut figures. It is the latter kind that you should cultivate—those that have life in them. If you place your pen on the paper, move it slowly and carefully, and bear on the pen slightly, you make such figures as primary grade pupils would make. If you place the pen on the paper and move it with a quick, sudden motion you produce a clear cut figure.

Take the figure 1 and make it with a light, firm stroke. Learn to place it accurately. Stop with the pen on the paper. Move the hand to the right about half an inch, letting the pen touch the paper lightly as the hand glides from figure to figure. It is a good plan to count "one" for the figure and "two" for the dash or glide. Make them about the size of the copy. Do not try to make them very rapidly at first—let speed come afterward. Make a page carefully, then take the figure 2. It has three quick movements—down, out, down; or 1, 2, 3. Always begin the last part of 4 higher than the first part and stop short below the lateral stroke to avoid giving it the appearance of 7. Next take the figure 9 and make the top just like the small a.

PLATE VII
which has already been practiced, then make a quick downward stroke, stopping a little below the base line. Be sure to close the \(9\) at the top, otherwise it may resemble the \(7\). There are two motions in making the \(9\). After these figures have been practiced liberally individually practice them together. See how many of each you can make in a minute. In making the \(7\) press the pen to the paper, make a light quick movement to the right, then downward, finishing below the line as in the \(9\). The \(7\) sometimes looks like the \(4\). Avoid this tendency.

Make the \(0\) small, round, and always closed at the top. A flat \(0\) is sometimes mistaken for a \(1\) and if left open at the top, for a six. Begin the \(0\) a little higher than the other figures so it may not be mistaken for an \(O\), and finish with a quick turn at the bottom.

Review the \(1, 4, 9, 0, 7\) and develop speed on each. Never practice, even in speed drills, faster than you can make good figures. Make the \(2\) by pressing the pen to the paper, making a little dot or a very small loop, turning quickly to the blue.
line and finishing just like the cross stroke in a 4. Be sure to make a sharp point where the 2 touches the line. Begin the 3 the same as the 2 and make two quick turns downward and to the left. Exercise No. 8 in plate eight is excellent to develop the motion used in making the 3. Place the pen firmly on the paper, then turn downward and to the left rapidly. Give it a little swing just as you finish. Make very small loops. Some finish the 3 with a dot, while others lift the pen while swinging it around to the left and upward. Finish the bottom part of the 3 like the 4, and always try to join the little dash at the the top of the 3 to the beginning point.

In making the 8 press the pen to the paper, form a small 8 and finish by gliding the pen up through it toward the next figure. Review all the figures, try your speed on them separately and in combinations, then see how neat a page you can make. Practice across the lines, making figures on the lines and between the lines, as indicated on plate 9. Figures should be small and equally spaced in all directions. This kind of practice should encourage proficiency in arrangement, size and spacing.
Lessons in Practical Business Writing

BY

CANNON'S BUSINESS COLLEGE.

Number Six.

Lesson No. 32.

In this plate and the next one I give some movement exercises which you no doubt will be interested in. They will develop your movement, form of letters and the art of joining them together.

To the Student.

The lessons from now on are intended to act as a review of what we have gone over and to gradually lead you into body writing. It will not be necessary for me to give you instructions regarding them, but I am sure that if you follow, study and practice them carefully, you will develop a strong business hand.
lessons - 34 - 35

Aim always at advancement, aim!

B B b b b b

Begin business by being busy.

lessons - 36 - 37

C c c c C C C C C C C C c c

Canton, consumes, cinnamon, cocoa

D d d d D D D D D D Bunning

Dabbling, does, double, damage

30.25

St. Louis, Mo., Jan. 1, 1904.

Mr. C. P. Zaner, please pay Mr. E.

W. Bloser, or order, thirty dollars in

goods from your store and charge

to my account.

E. C. Mills
The Business Educator

The Business Educator is the Best Advertising Medium of Its Class.

We have recently been hearing from a number of advertisers who hesitate, unwillingly and voluntarily commend THE BUSINESS EDUCATOR as an advertising medium in words of the very highest terms.

Advertisers are beginning to find out that THE BUSINESS EDUCATOR is unquestionably the best medium in its special field. Our subscribers have no doubt noticed that more advertisers are coming to our columns and that the old ones remain.

We wish to state in this connection that much of our advertising patronage grows, as it is bound to do when others learn of the real value of our columns, the journal will be enlarged, so that as much or more space will be devoted to advertising as in the past, with the addition of pictures, etc., as has been devoted to this purpose in the past.

But why is THE BUSINESS EDUCATOR the best advertising medium of its class?

The reasons are clear. It is the most beautiful, interesting and valuable journal of the kind, and is therefore preserved as is no other similar publication.

We publish no cheap student's edition. It is well known that the student's editions of some journals make up a surprisingly large part of their circulation, and that these student's editions are worth little or nothing to the advertiser of school books, etc. These editions are thrown aside after the first issue, and so the writing lesson.

Not so with the attractive BUSINESS EDUCATOR. It follows then that the better editions of these journals are surprisingly small, and that when they are compared, the business school edition with THE BUSINESS EDUCATOR, the latter seems as a mountain upon a hill.

These are only a few reasons for advertisers to consider. Many more could be given. Investigation will lead to no other conclusion.

Take Business Schools.

Now and then we hear some disgruntled, misguided individual assert that most business schools are "fakes," "frauds," "imposters," etc. As a rule the person speaking is not a success himself, and he naturally "has it in" for business schools for having discovered that he was a failure as a teacher or as a man.

There have been, and there are, some business schools, but nothing to what there are in the clothing business. There are fakes in our line, but each year they are getting fewer.

We have been pretty intimately acquainted with business schools and business educators for the past decade or two, and must confess to having known some pretty tough cases, but I'm that "bygones be bygones."

Our magazine is a credit to the community, and the average commercial teacher and penman is intelligent, practical, progressive, temperate, and moral.

Few people as a class are more temperate than penmen today. At our associations we rarely see a glass of beer pass the lips of a member, and few or no cigars have been noticed. Then, too, the conversation has generally been unusually chaste and upright.

These things mean that business education stands for moral education as well as for commerce. Since the teachers of business schools are moral, upright men and women, it means that the schools in which they labor are the same.

Where you find one "fake" business school you will find many good ones. Business schools, commercial teachers, and penmen are all on the mend, and have been from the beginning. They now compare favorably with the best in any other profession.

It is now an honor to say that you are a commercial teacher or a penman. As so it shall continue. Onward and upward, forward and outward is the outlook.

Our Portraits

"What is worth doing is worth doing well" is an old, old saying, and well worth keeping in mind. Of course, one can stand out through the long run, the good, the excellent is better at any price than the poor, the middling or the cheap. The portraits that we present from time to time are the best we can secure. They are good size, fine in quality, and in price two and three times as expensive as the small, cheap ones so frequently used. We receive many compliments upon this one thing alone. But in this, as in other things, THE BUSINESS EDUCATOR endeavors to lead all others of its class.

At Chicago.

While enroute to and from Milwaukee we stopped in Chicago to visit pupils and friends. Business schools, books, and Rounds were each prospering and progressing. Mr. H. is building up quite a business in designing and engraving. Mr. P. is forging to the front as an illustrator, and is the owner of a most commodious home in Forest Park. Mr. K. is doing the finest engraving in Chicago, being the head man at Ricketts' engraving establishment.

Mr. Ricketts, the engraver, has built up a substantial business, and years ago he had a severe sickness on account of too many years of hard work, and we were sorry to learn, while there, of the serious illness of his family. Our best wishes, brother.

Mr. J. C. Y. Cornwall, the veteran card- writer and all-round true gentleman, unable to carry on his business because of age, being seventy-one years old, is now enjoying life as became one used long and well. He has doubtless met more famous men and women than any other man in our calling. He is a man whose talents would hold a credit to any profession. Penmanship has been a peculiar gift as penman, and polish and true worth as a man. May we see many more New Years together, honored brother. Here's to your health and congenial, hospitable family.

Brown Burned Out

The following was taken from a recent letter by W. E. Compass, Principal of Brown's Business College, Rockford, Ill., and is self explanatory:

"Enclosed find draft for $100 in payment of our subscription to THE BUSINESS EDUCATOR.

"You have no doubt learned of the total destruction of our school by fire on Thursday night, December 11th. I am pleased to announce that, owing to the prompt and efficient action on our part, we are not only quite comfortably housed in very pleasant temporary quarters, and that the question is being agitated by the business men here of a fine building for a permanent home for Brown's. It behooves us, then, to have it ready for us some time next fall.

"We lost only a few days school on account of the fire. In fact, our shorthand department resumed work the Monday following the fire, having lost but one day. The bookkeeping department lost only three days. This scores another mark for President Brown's ability to bring things to pass."

The Bounding Stag.

Mr. W. E. Dennis, the inimitable penman, flourisher and engroser, whose advertise-ments appear in this journal, has recently gotten the finest specimen of the kind ever seen in this country. Mr. Dennis has a peculiar stylish's old English lettering, with the added beauty of the penmanship of John L. Williams, and we mean the rough, untidy look of the pen of that world renowned penman. When it comes to the hand of Mr. Dennis, we doubt whether Mr. Dennis has or ever had an equal in this art. The swans, birds and deer are certainly the embodiment of grace and beauty. How anything can be done in this line, and yet not be what we do not know. Aspiring penmen, professionals and schools will do well to secure a copy of this masterpiece. It is certainly worth more than the price asked, as no one but a Dennis could have done the work.

Brown's Business College, Rockford, Ill.
The Students of Spencer's Business College, Kingston, N. Y., made the principal of the Commercial Department, Mr. L. E. Stacey, his guest a few days ago. This speaks well for Mr. Stacey and the students who realize that they appreciate a good thing.

T. J. McNamara, the well known penman of Philadelphia, Pa., recently renewed his subscription to The Business Educator, and with this, the following words: "I consider your paper the best of the kind ever published."

We might add that Mr. Rineer has voiced the opinion we are receiving from all quarters, which is truly encouraging, indeed.

J. W. Anshutz, a former Zanerian student, recently submitted his resignation from the Zaner & Bloser Employment Bureau, with the Lebanon, Pa., firm.

Mr. Anshutz is a well educated, skillful, reliable gentleman, and will no doubt make a valuable addition to the faculty of the above named institution.

Miss Julia Bender, a student of the Zanerian during the past summer, is now teaching penmanship in the business department of the W. Va. Conference Seminary, Buckhannon, W. Va.

Miss Nellie B. Hight, of Saco, Me., has been doing some itinerant teaching in writing at Eastport, Me. Miss Hight is one of America's most skillful lady penmen, and possesses the qualities of an artist in the way of enthusiasm and hustle, which go to make up a successful teacher of writing.

The Mountain State Business College, Parkersburg, W. Va., on Dec. 7, 1902, gave a house concert by Mr. John J. Edgell, of the firm of Edgell & Company, in the Auditorium. Mr. Edgell was in the audience.

The Register, the official organ of the Knights of Columbus, has in full front page article the story of number, sketching the career of Mr. J. Sweeney, the editor of Chat. We are pleased to note that Mr. Sweeney received some of his varied training, and under the instruction of Mr. J. J. Edgell, the very able proprietor of the Egan School of Penmanship, Boston, N. H., by the way, the handwriting of Chat was exceptionally good. Those of our readers familiar with Chat will appreciate the special charm that has come to one of the annual events of importance there. Cemtris Griscom, the student of Mr. Sweeney, representing The Hilarious Real News, of the Marine Co., of the latest of the great Morgan combinations, was the presiding officer.

and Senator Hanna and Ex-Governor Renville D. Minneton, Director of the Census, were the speakers. It is needless to say that the exercises were up to the usual high standard.

L. A. Arnold, the new proprietor of the Central Business College, Denver, is putting the school on a really first class footing. The qualities that have made Mr. Arnold good presidential times are also characteristic of the National Federation of Commercial Teachers, will win success way up the Rockies; former students of the college have told out, his enthusiasm never burns low.

H. B. Smulliere, principal of the Elliott Commercial School, Clarksburg, W. Va., recently sent out the following number of the Clarksburg Daily Telegram.

The Globe Business College, of St. Paul, Minn., is in the hands of the young men who might well fill the description (except the money in their pockets) as they are given in a very old dictionary. It says, "The flea is a small animal with six legs, an unfledged creature." We receive literature of every description, from St. Paul, containing bright original photographs, illustrations and advertisements of the Globe Business College. Success to these young men who have added boys and girls to their excellent school, but who carry the principle into their homes, a donation for Mr. Knoxville of the Clarksburg Daily Telegram. If Mr. Green is the author of the wonderful rate, the other fellows might as well hop into the band wagon.

Mr. E. N. Hull, who is with the Home Correspondence School, Laconia, Mass., has prepared a most excellent syllabus on Commercial Law, basing his outline on the law of business. The accompanying parallel readings in many other books on this subject are equally well prepared. These "puzzles" would be helpful to many of our readers who are commercial teachers.

Through the courtesy of E. M. Barber, of New York, and Mr. Blachley, of the By-Laws of The New York State Society of Commercial Teachers, we are able to note that in December of last year there were 80 members, and among them are at least four former students, Mr. John H. F. Smith, Mr. John K. Sparrow, A. W. Teele, and A. O. Kittredge.

The December number of The Michigan Alumnus, published in the interest of Michigan University, contains a very interesting article on the subject of Commercial Education. Among many good things in these articles, we append the following:

"The hard test which it is necessary to make that not all of the men who emerge from college with degrees are educated, in any real sense of the word, by night work and private study, has made up for the work that would be done in the classroom, and whose mind is better trained and stored with useful knowledge than that of the colonists of old who built a university was largely occupied with social and political discussion."

We acknowledge with thanks the receipt of attractive announcements of the American College of Medicine and Surgery and the Dental College, both of which are under the direction of Prof. H. P. and Mrs. N. P. Brown, with Northern Indiana Normal School, Valparaiso, Ind. By the way, in our next number we have an exceedingly interesting and practical article from President Brown, on "The Relation That Should Exist Between Teacher and Pupil." Those who know best the remarkable personality of President Brown, and associate most a treat in store for them.

We note that W. E. Lamb, formerly of Vassalboro, Me., is now in charge of the commercial department of the Freedhil Military School, Freehold, N. J.

Mr. H. E. Brown, of the commercial department of the Rock Island (I11.) High School, is to make a talk at the high school of Naperville, Ill., which will be present at the public opening of the new school of Naperville, Ill., which was held Dec. 19th. Mr. Brown is to conduct a talk on his being able to work in so handsome and convenient a new building as has been a befitting welcome to his old home in having Mr. H. H. Hayden as his city superintendent. We know Mr. Hayden to be one of the progressive educational men of Illinois who are wide awake to the possibilities for good educational training, when properly carried on.

We received with pleasure, an invitation to the graduating exercises of the Capital City Commercial College, Des Moines, which took place December 20th. We wish that we could have attended this event, and heard the chief speaker of the evening, President Honer H. Scred, of the Iowa State Normal University, who was the speaker. He was one peculiarly fitted to call forth his best efforts. The four C's is the largest commercial school in Iowa, and one of the best in the land.

"Learn to Do What the World Wants Done" is a good motto, and it is one of the advertising specialties of a booklet sent out by the Nebraska Business Institute, Lincoln, Ne. It will be of interest to some of our older readers, at least, to know that the principal of this school, Mr. A. E. Atkinson, is a son of Mr. E. A. Atkinson, the pioneer commercial teacher of Sacramento, Cal.

School Advertising

The Northwestern Business College, Madison, Wis., is issuing a clean eight page journal.

The Danville, Ill., Business College Jour- nal has been issued for some time favorably. The President, Mr. J. C. Walker, is a man prominent in his profession.

The Parsons, Kansas, Business College, is curiously illustrated, and we may judge from the advertising received.

The Capital City Commercial College, Des Moines, Ia., issues some of the highest grade things in our line of business. The latest are a booklet entitled, "A Directory of New Students of the Four C's, and the other is a folder containing illustrations of their big work.

The American Book Co. has just issued an illustrated twelve page circular devoted exclusively to the Williams & Rogers series of "Modern Illustrative Bookkeeping.

Rusklin College, Trenton, Mo., is issuing a fifty-two page catalogue of that famous institution. The plan and scope of this institution are unique. We are sure that all of the Business Department, is one of the big men of the profession.

The Santa Rosa Business College and Business Institute, is the title of a very attractive college journal by J. S. Scott, Santa Rosa, Calif.

On Sunday, December 25, 1902, the South Bend Tribune presented some attractive illustrations of the proprietor, faculty and students of the South Bend Commercial College. We have since learned how connected with either of these institutions.

C. E. Elster, a Penmanship Expert and Eclading Teacher, Says:

"I have just examined with great care a copy of "The Natural System of Penmanship," and wish to say that you have rendered the public a real service by putting before the public something entirely new in the way of a series of lessons in practical writing."

"The free trip is a work of art, the illustrations of position, penholding, etc., are natural.

"The abundance of well written copies given me to examine, and published in good business writing, and the work in correspondence is a very commendable fea-

Practical Penmanship Suggestions.

By an Observing Penman.

Fine penmanship does not come to those who get tired of writing and thinking of graceful forms.

Small things neglected often mar the appearance of an otherwise beautiful page.

Strive to make every stroke count.

To write with poor pens, paper and ink is enough to make any one sick of penmanship.

Clean your pens often and keep the arm swinging on the forearm muscle and little finger rest.

Be patient, practice, think, then practice again.

All things come to those who wait, and work.

Intelligent perseverance makes success of anything.

Successful penmen imitate the postage stamp by sticking to one thing.

Does it pay to spend the winter evenings in hoarding when there are so many calls for good penmen at good salaries?

If the future penmen are not up and doing they will be down and out for nothing.

Let your overtover ambition be to make the most of your time, talents, heart—everything.

Teachers and Positions

Secured by the Continental Teachers’ Agency, Bowling Green, Ky.

We have filled positions all over the United States. Write us. Free Registration.

The Practical Age

The Practical Age, which is very exactly taking its place with the standard magazines of the country, offers the following great values for the following small sum of money:

Frank Leslie’s Popular Monthly. Frank Leslie’s Art Calendar for 1903, and the Practical Age, one year, for $1.30.

The Practical Age is a magazine for people who think and act. The editorial discretion exercised in the selection of manuscripts appearing in the Practical Age, is experienced and fair, making for the best interests both of magazine and readers. Besides the several departments already appearing in the magazine, new, interesting, and invaluable departments will be added, from time to time.

REGULAR SUBSCRIPTION

50 Cents A Year

— SAMPLE COPY FREE

ADDRESS

PRACTICAL AGE

Moline, Ill.
Artistic Engrossing and Designing

Lessons in
Off-Hand Flourishing.

BY
W. E. DENNIS
Brooklyn, N. Y., 337 Fulton St.

Number Five.

In this lesson we will endeavor to present a more practical side of flourishing. Old English and German text lettering never look complete without the flourishes. There are two distinct ways of flourishing. Old English and German text, especially Old English. One, the engravers' style, is making a very plain and rather set flourishes, having the appearance sometimes of being done with a pair of dividers. This is a neat and often a very appropriate style, such as is often used for diploma headings, in resolutions, etc., where a gaudy display of flourishing would be entirely out of place, and give the work a ridiculous appearance. But in large pieces of ornamental penmanship where great command of the pen and a fine conception of harmony and grace are to be displayed, then a different style is employed, more like the specimen given herewith. In this style of flourishing text lettering a great many graceful and intricate curves may be introduced with good effect, only the penman should bear in mind that even in this he can overdo. Nothing detracts more from a graceful piece of flourishing than to load it down with senseless and meaningless ornaments. The ornaments should add and not detract from the work. Tasty and neat ornaments in the right place tend to give finish and beauty to the flourishing. A good rule is to stop when you are not sure that something more will add to the general effect. Much study and observation are necessary to show just what to ornament. As a rule beginners put too much, for getting that it is not the amount of work they put on, but the manner in which the lines and ornament are arranged that gives character to the work.

Much boldness, freedom of movement and confidence in one's hand are necessary, which come only by practice. Put in the bold strokes first—those which have the most to do in giving the right character to the work, then the minor strokes suggest themselves, and last of all the ornaments and delicate touches. Be careful not to flourish a piece of lettering so much that you see nothing but flourishes and no lettering. The lettering should be the foreground and the flourishing the background to give it the right pictorial effect.

"SCRIB" THE "SCRIBBLER"

Will send you beautiful specimens including Flourished style, embellished with gold. A line of fancy Script, and 1 dozen finely written cards for use with stamps or silver.

C. D. SCRIBNER, 49 West High Street, Room 38, Columbus, O.

DO IT NOW. Send 25c and receive 3 Sets of Capitals by A. D. Taylor, who was censured to be the finest penman that ever lived. Zandonay says: "The large set is the best I ever saw." Chariton V. Howe writes: "They are the finest capitals I have ever seen—and in fact, they are ideal in their grace and beauty." A Pleasant Surprise.

C. S. JACKSON, 90 West 2d Ave., Columbus, Ohio.

WANTED A well educated, male teacher of the Gregg system of shorthand, who can assist in the type-writing department. Address, BRYANT & STRATTON COLLEGE, 64 LOUIS, MO.

Degree Business Course

at home or on campus, by correspondence or come and take Resident Course at the College. Course covers Bookkeeping, Shorthand, and all the commercial branches, and diploma with degree of "Bachelor of Accounts" will be granted on finishing Terms. Boarding department in college building. For full particulars, write CHAS. J. BURTON, PRESIDENT, Mahaska Business College, SKALKOSA, Ia.
Reforms and Reformers in Writing

Part Four—The Era of Beauty and Business.

About 1830, Dunton, Lisk, and Spencer came upon the scene of action, as regards penmanship. They found the round and angular hands being taught. They discovered that the former was too slow and the latter was too illegible. They decided to abandon the heavy shading and extreme rotundity of the first, and the extreme angularity of the second. The semi-angular (angular rather than round) hand was created. It was a distinct improvement over its ancestors. It was graceful, fine-lined, and free. It enabled people to write more rapidly. Its characters were connective and contained certain essentials of speed. In fact, with the new hand came what is now known as the connective slant.

Previous to this, in the old round hand, the up and down strokes were made on about the same slant by means of retracings. But in the semi-angular hand, the retracings were omitted and the up strokes slanted more than the down strokes. It seems to be a fact that the up strokes of writing have been created for the purpose of speed.

Following in the footsteps of these reformers came Ellsworth and Ames, who are still living. Many more names come to mind and deserve to be mentioned but space forbids. Spencer’s sons, particularly Lyman P., and P. R., Jr. (still living), and H. C., and H. W. Flickinger, are names we cannot omit. They improved, beautified, and unified the heritage they received.

The semi-angular hand was both a success and a failure. It was a success inasmuch as it was an improvement upon that which superseded and in that it is truly graceful and beautiful. But it was a failure in the business world because it was too beautiful for every day, knock-about service. Its claims were that it was a thing of beauty and a thing of business. Thus it was a thing of beauty rather than of business. The world, in 1850, demanded a handwriting that was at once graceful and rapid, and the Spencerian, as we now call the then new creation, supplied that demand admirably. It is the same story over and over: the same round-hand that was a success in 1830, proved a failure in 1860. That which proved a success in 1830 could not meet the conditions of 1860, without at least, considerable modification. The forces that demanded elaborated script characters in the eighteenth century, condemned the same in the nineteenth. The forces that demanded beauty in 1850, deserted it in 1860. Conditions changed gradually. Commerce increased surprisingly. Writing changed only at intervals. Reforms and reformers were necessary. Doctors in all lines will fail behind. Doctors do not seem to be an exception to the rule.

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What C. E. Brown, Pen Artist, Has to Say:

“I have perused the pages of "The Natural System of Penmanship" very critically, and will say that I find the instructions for penholding, position, etc., brief and to the point. The paragraphs are accurately written and carefully graded. The book in its entirety is practical, artistic and instructive, and its pages challenge emulation as well as admiration.

It is sold for $1.00 to Hofmann’s Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free for one year.

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Flickinger’s
UNRIVALLED COPIES.
Fifty Cents a Set.

If you haven’t got one, better get a set now.

H. W. Flickinger

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Messrs. Zaner & Bliss,

Columbus O.

Gentlemen,

Find 100 for one reason of your best roll, wide and faint ruled writing paper. Also send a sample of your envelopes.

The December No. of the Educator just received. The excellent qualities, the judicious selection and arrangement of topics and the general happiness and attractiveness of the penmanship, first, are some of the evidences of the pains and labor behind the publication of your work. In what language should be in the hands of every young person who desires to learn handwriting. If you desire a Merry Christmas

and a Happy New Year,

A. Press.

---

Address, Zaner & Bliss,

Columbus, O.
LEARN AUTOMATIC PEN-WORK

If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.

THE GREATEST OFFER EVER MADE
COMPLETE LEARNER'S OUTFIT FOR $2.00

(WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

COPY OF FAUST'S COMPREHENSIVE OF AUTOMATIC PEN LETTERING AND DESIGNS.
3 SIZES AND STYLES OF AUTOMATIC PENS.
3 COLORS OF AUTOMATIC SHADING INK.
1 BOTTLE OF ADHESIVE
1 BOTTLE OF GOLD INK
3 PAGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class—they do the work. If you have the compendium you can get the balance of goods for $1.00, prepaid. Order at once.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.
E. C. MILLS, Script Specialist.
195 Grand Ave., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

A CARD WRITER of 16 years experience, will write any name, either plain, medium, or flourished on assorted color of cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents, Circulators. Address,

W. T. MORRIS COLLEGE, M. Morris, I1l.

The Pratt Teachers’ Agency
77 FIFTH Avenue, New York
Recommends college and normal graduates, specialists, and other teachers to college schools, and families.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O., PRATT, Manager

FREE! FREE!
One Bottle of White Ink With Each Order of 500 Colored Cards
At 70 Cents. Order Now.

The Business Educator

CATALOGUES


The New Britain, Conn., Business and Shortland College Journal, indicates a successful school under the management of T. Clay Cavanagh, and under the principalship of Miss Aina P. Hudson.

"A Brown Study" is the title of one of the brainiest, loveliest, best envelope-booklets received at this office. It is issued in the interests of Brown's Business College, Day report, La., under the management of J. E. Gustus.

Central College Journal, Denver, Colo., published by the Central Business College, L. A. Arnold, President, conveys the impression of a thorough, up-to-date, big business school.

"A Yard of Orders" is a unique folder put out by the Practical Text Book Co., of Cleveland, O. On one side is a yard measure, and on the other are the names of prominent schools who have recently ordered books. The statement "25,000 books to twenty-five commercial schools" is startling, but is substantiated by the names of the schools and the number of books they ordered being given.

The Parsons, Kansas, Business College, J. C. Olson, President, issues a very neat catalogue printed on pink paper covered with purple, with a very graceful monogram in gold printed thereon.

The Lansing, Mich., Business University is greeting its patrons with a silkworm-like covered catalogue of pale green with half-tone illustrations on the inside printed with a darker tone of the same color. The catalogue has more individuality in its get-up than most such catalogues have that reach our desk. It is a credit to the school and the cause it represents.

The Commercial College of the Ohio University, of Athens, Ohio, issues a little twenty-two page circular concerning that institution. We are personally acquainted with Mr. Copeland, Principal of the Commercial Department, and Mr. Cunnin, Instructor in penmanship, and know them to be men of ability, enthusiasm and character above the average.

The Lima, O., Business College, issues a thirty-two page catalogue covered in red that bespeaks a good school, under the proprietorship of Mr. J. P. Chees, a gentleman with whom we touch elbows as students in '86 at Delaware, Ohio.

"The Sacred Heart Collegian," Water town, Wis., is a clean, well written and printed journal of its kind.

The Souvenir Program on the thirtyseventh anniversary of Spalding's Commercial College is a very neat thing. A splendid half-tone mount of the President, James F. Spalding.

The Central Commercial College, Cumberland, Md., issued some very beautiful invitations to its fourth annual commencement on December 19, 1902.

"The Three P's—Push, Pluck and Perseverance" is the unique title of a college journal issued by and in the interest of the International Business College, Saginaw, Mich.

HAVE YOU READ

"What Official Reporters Say About the Benn Pitman System of Phonography?"

IF NOT

We will send it to you gratis. It is an array of solid inordences by the bone and sinew of the Reporting Profession of the United States.

THEN READ

"What Leading Schools and Colleges Say,"

And you will realize that the Benn Pitman System of Phonography Is the Best for the Reporter and the Best for the Amanuensis.

PUBLISHED BY

The Phonographic Institute Company
CINCINNATI.

BENN PITMAN, President. JEROME B. HOWARD, Manager.
"The Penman Entertainer" is the title of a blue backed, nicely gotten up circular by Francis H. Courtney of N. Y. City. Mr. Courtney is planning to give out a little of his versatility and talent in the queen of arts to public entertainment.

"Simpson College Bulletin," Indianola, Ia., is a folder gotten up somewhat outside of the conventional lines. Mr. E. L. Miller, Principal of the commercial department, is one of the best men in our profession.

Cannon's Commercial College, Lawrence, Mass., G. C. Cannon and H. O. Keeling, Principals, is issuing a very neat, high-grade booklet in the interests of their school. The same is covered in dark green and printed in brown and black. This same school also issues a well printed four page circular.

"Plain English" is the striking artistic title of a sixteen page circular advertising a text book devoted to that subject, published by The Practical Text Book Co., Cleveland, Ohio. On the back is presented a half-tone illustration of the new home of the company and of the Spencerian Commercial School. Circulars issued by that firm are of the very finest grade, and evidence more originality than any similar line of circulars received at this office.

The Commercial Text Book Co., of Des Moines, Ia., is sending out some attractive advertising calling attention to their line of text books, which are meeting with unusual favor.

One of the very best, if not the best illustrated school journals received at this office, came from the Ryder-Moore & Stewart School of Business, Trenton, N. J. It is worth looking into.

The Trenton Times, December 31, 1892, contained a full two page advertisement of this big institution. This is one of the largest and most beautifully illustrated advertisements that has reached our desk.

YOU OUGHT TO HAVE IT: addition, subtraction, multiplication, fractions and square root, and velevon work, only 10c. LIGHTNING CALCULATOR, Box, $1.00. Write for Circulars. D. L. Musselman Pub. Co., Quincy, Ills.

The Automatic Shading Pen

STOAKES' IMPROVED
large taper holder, nickel-plated ferrule
Sample, 10c Each.
STOAKES' DUPLEX
SHADING PEN.
Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS comprise one set. In sizes from No. 6 to No. 8 and the seven pens will do all and more than the old school of 24 shading, marking and plain pens combined.

Price per Set. $1.00, Sample, 15c.

My Shading Pen Inks are without a rival for quality and color.

Sample for 12c Stamps.

All goods sold by me are guaranteed as represented, in every particular.

Compendium, 48 Pages, 25c.
J. W. STOAKES,
Milan, Ohio.

ISAC PITMAN & SONS, Inc.
33 Union Square. NEW YORK.

TEACHERS
Of Commercial Branches WANTED

Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Typography. Salaries $600 to $1500. Register early. Send for circular. Advance fee not required.

THURSTON TEACHERS' AGENCY
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago

STOAKES' IMPROVED
large taper holder, nickel-plated ferrule
Sample, 10c Each.
STOAKES' DUPLEX
SHADING PEN.
Each pen makes-four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS comprise one set. In sizes from No. 6 to No. 8 and the seven pens will do all and more than the old school of 24 shading, marking and plain pens combined.

Price per Set. $1.00, Sample, 15c.

My Shading Pen Inks are without a rival for quality and color.

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J. W. STOAKES,
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TEACHERS
Of Commercial Branches WANTED

Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Typography. Salaries $600 to $1500. Register early. Send for circular. Advance fee not required.

THURSTON TEACHERS' AGENCY
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago
In this number we present a variety of show cards and price tickets, made up of the alphabet and figures given in October and November numbers. This style of alphabet can be made very rapid in any size desired. The size of show cards depend more on the surroundings than on the amount of lettering they contain.

Cards, something of the order of "Goods that never vary," in above illustration, should not be larger than 1½x2 inches. In this size and about the same wording using a brush that will throw a line one half inch wide. The same composition on a card 1½x1 inches, or even less, may be made strong and prominent with a smaller brush or lettering pencil.

The tip finish—small horizontal curve, at top and bottom of letters, will add strength to lettering of this style. This can be neatly done when you have the lettering pencil worked down to a chisel point as when finishing a word, or when paint is about all used in the pencil. Care should be taken not to have too much paint on brush or pencil when adding this light curve stroke.

Price cards may be made any style or shape with good results. To cut out novel designs, first outline a pattern the desired shape and cut it out with scissors or sharp knife for a pattern in future use. Square cards may be made very neat with either a plain border line or simple scroll. In the above illustration we give a few scroll outlines which may be used to good advantage. An endless variety of neat and novel designs can be used in the make up of display signs, window cards, etc.

Our publications are universally recognized as the finest along their lines. The prices are very low, considering the quality and character of the work. All books mentioned below are sent by mail, postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A hook of 176 pages, cloth bound, $1.00.

Lessons in Ornamental Penmanship—A work in slip form embodying the $100 course formerly given by us, with some extra plates. A thorough and complete work for home learners, 75c.

Compendium of Simplified Vertical Penmanship—in book form, and by far the most thorough and complete instructor in vertical writing yet published. 50c.

Manual of Simplified Script—A work consisting a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequaled. 50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill attained in this art. Two editions of this popular work have already been sold. It unquestionably the best work on flourishing ever published. 50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks.

Address,
ZANER & BLOSER, Columbus, Ohio.
Lettering and Designing
Number Nineteen
BY E. L. BROWN, ROCKLAND, MAINE

DECORATIVE END PIECE.
The original of this design was made 12½ inches long by 7½ wide. First draw top and base lines, then bisect these lines and place the face in the center, giving special attention to the drawing. Next draw the few lines of leaves and fruit, suggesting the light and shade. The light is supposed to come from the upper left hand corner, and all the shadows must appear on the fruit, leaves and face. Opposite this point, in adding the ink observe carefully the arrangement of the light and shade.

SPECIMENS RECEIVED.
Our first aim in planning this design was to make it appropriate for the purpose required, and our next to make it neat and artistic in appearance. The original drawing was made from sketches, and the lines were made quite strong and coarse to allow for reduction in engraving. The work on this design was all done with a pen, which fact accounts for its swing and dash.

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"Practical Lessons in Newspaper Illustrations," published by the School of Illustrations, Chicago, Ill., is the title of a series of booklets of about twenty-four pages each used in connection with lessons in drawing, designing, illustrating, &c., by mail. Parts 1, 2, 3, 4, 5, and 6 were reviewed some time ago in these columns. Parts 7, 8, 9, 10, and 11 have just been received at our desk, and we take pleasure in saying that they are what their name implies—practical.

Part 7 is devoted to Caricature, and we find it is treated in a most liberal, varied and effective manner. The student who cannot find in these lessons the necessary information and stimulus has certainly missed his calling.

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"Model Business Letters," by Chas. R. Weirs, is the title of a forty page book, a practical catalog of typescripts of large and small size. The book is published by the author at Trenton, N. J. The book best describes itself by the following headings found in it: Importance of letter writing; construction of letters; general information; a few practical do's and don'ts on correspondence; outline of letters; letters containing enclosures; letters of application; letters of complaint; summon letters; letters ordering goods; letters of acknowledgment; letters of endorsement; letters requesting quotations; letters of inquiry; letters containing requests, and miscellaneous letters.

Our one criticism is that it contains no modeled letters in script or typewriting. Price and further information given upon application to the author.

"Moderno Punctuation," a book for stenographers, typewriter operators, and business men, published by Isaac Pitman & Sons, 1 Union Square, N. Y., price forty cents, is the title of 12 page book devoted to this very necessary but greatly neglected part of a common English education. The illustrations and examples given are taken from the text-books and the phraseology of the business world rather than from the usual literary sources. The book is well worth looking into.

"Progress," published by the Hofmann-Metropolitan Publishing Co., Milwaukee, Wis., single copy five cents, one year twenty-five cents, issued quarterly, is the title of a new claimant for public favor in the form of a twenty-cent monthly, devoted largely to the interest of practical education and office duties. The first number of this magazine impresses us as possessing an abundance of punch and brains. There is room for a magazine of this kind, and we see no reason why "Progress" may not be a permanent success.

"Photographic Outlines of Medical Terms," by the Society of Medical Photographers, published by Isaac Pitman & Sons, 31 Union Square, New York City, N. Y., price sixty cents, is a uniquely gotten up book of seventy-six pages, all of which have been engraved and printed from stone. The entire volume, with the exception of the Preface and Introduction, consists of definitions of medical characters. Any one interested in medical terms will do well to give this book attention.

"The National System of Penmanship," by O. A. Hoffman, published by the Hoffman Metropolitan Publishing Co., Milwaukee, Wis., reviewed in our January number, is received, and contains some very creditable work. The plan is somewhat out of the ordinary, and embodies Mr. Hoffman's well known check system of instruction. The printing is first-class, as is also the paper. The title is a beautiful piece of work, being the product of Mr. E. E. Brown, whose work is a regular feature of THE BUSINESS EDUCATOR.

The publishers are offering prizes to those who make most improvement in writing by practicing on the book. Conditions made known by application to the publisher.

A VERY DIFFICULT TASK

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<th>Time</th>
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<td>BOOKKEEPING</td>
<td>20 periods per week of 45 minutes each.</td>
<td>Business Bookkeeping and Practice or Commercial and Industrial Bookkeeping—5 sets each with or without Business Practice and Office Work.</td>
</tr>
<tr>
<td>ARITHMETIC</td>
<td>5 periods per week of 45 minutes each.</td>
<td>Sadler's Commercial or Essentials of Arithmetic.</td>
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<td>ENGLISH and CORRESPONDENCE</td>
<td>3 periods per week of 45 minutes each.</td>
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<tr>
<td>PENMANSHIP and SPELLING</td>
<td>5 periods per week of 45 minutes each.</td>
<td>Lister's Writing Lessons and New Method Speller.</td>
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<tr>
<td>COMMERCIAL GEOGRAPHY</td>
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Concerning Those Lessons in Business Writing by Miss Hudson.

We have now on hand the entire series of lessons which will begin in our next issue, by Miss Nina P. Hudson, of New Britain, Conn., announcement of which was made in our January number. The lessons in point of text and illustrations are worth looking forward to, as they compare favorably with the best that is being done by our best penmen. This series of lessons will certainly dissipate the idea that women cannot do things as well as men.

Surely Miss Hudson leads in this new field of endeavor, and so does THE BUSINESS EDUCATOR.

Attention, Commercial Teachers!

It is greatly to the advantage of every teacher of commercial branches to be enrolled in one of the sections of the National Commercial Teachers' Federation.

We have left over from our last convention at Milwaukee, a large number of the beautiful souvenir badges, a cut of which you will notice in connection with this letter. It is of bronze, one side of which is a likeness of Platt K. Spencer, the other a cut of his log seminary at Geneva, Ohio. In addition to this, the publication committee getting out a complete report of the Milwaukee convention. This with the souvenir badge will be given to all members of each section of the Federation. Those who are not enrolled are urged to send in their registration fee of $1.00 and they will be enrolled in any of the teachers sections, or in the Business Managers' Section for the regular fee of $5.00.

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Danville, Ill., and mention THE BUSINESS EDUCATOR.

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Mr. N. A. Albright, penman in the Portland, Oregon, Business College, has prepared a series of six lessons in high-grade roundhand especially adapted to engraving, for such purposes as letter-heads, bank notes, etc. The series will be especially helpful to professional penmen who are desirous of learning how to prepare work successfully for photo-engraving. They are out of the usual line of such lessons, nothing like them ever having appeared. They will in all probability be begun in the April number of the BUSINESS EDUCATOR. Get ready for them.

Fire

On the morning of February 5th, Sadler's, Bryant & Stratton Business College, Baltimore, Md., suffered quite a severe loss by fire, the damage to fixtures, furniture, pictures, typewriters, etc., being about $2,000. Mr. Sadler immediately ordered forty-one new typewriters, secured other rooms, and proceeded without delay with the regular school program. We have not learned as to the amount of insurance carried. From a letter received inclosing clippings, Mr. Sadler says: "While our damage was great, it might have been so much worse, that we are not kicking at all. We were fortunate enough to have a couple of unoccupied rooms in the lower part of the building; so everything is moving along nicely as usual."
The sudden death of Mr. C. Dean Haskins, W. Haskins, Dean of the School of Commerce, Accounts, and Finance, of New York University, deprives the movement in favor of higher commercial training, of one of its most notable champions. Mr. Haskins was no mere theorist. He was an intensely practical man, and he was putting into the policy of his school work the spirit that brought him great personal success in large undertakings. Those who attended the E. C. T. A. convention in Philadelphia last spring will remember his excellent address on "Training for Business." His firm had been engaged to audit the books of one of the government departments at Washington, and at the time he was speaking, his assistants were at work on the municipal books of the city of Chicago. Mr. Haskins was laying the foundation for an influential school, and he will be sadly missed by those who are looking for greater things in the field of commercial education.

But the leaders among professional and business men are everywhere showing a remarkable interest in the cause of practical training for the youth of the land. The Michigan Political Science Association held an exceptionally interesting meeting at Ann Arbor early in February, at which the subject of Business Education was thoroughly discussed by a dozen of our foremost educators and the following eminent business men: David M. Parry, Indianapolis, President of the National Association of Manufacturers; E. H. Abbott, Boston, formerly of the Wisconsin Central Railway; A. C. Bartlett, Chicago, Vice-President of the Hibbard, Spencer & Bartlett Hardware Co.; James R. Dill, the great corporation lawyer of New York City.

We expect to give to our readers, in subsequent numbers, some of the excellent papers read at the Ann Arbor meeting. It is matter for congratulation that men of affairs are invited to join with educational leaders in order that the plans to be worked out may be sound in both theory and practice.

The Three R's

Former Postmaster-General James gives in this number of THE BUSINESS EDUCATION, a most vicarious example of his interest in the subject of practical education. As the president of one of New York's great banks, he is in a good position to judge of the evils of which to speak forcefully. This is a syndicate article published some months ago in several of the leading Sunday newspapers, and is another instance of the keen interest that men of affairs are taking in the subject of useful education.

The E. C. T. A. Convention

Those of our readers who are within reach of New York should be planning to attend the Easter meeting of the E. C. T. A., which will be held this year in the rooms of the Heffley School, 28 Ryerson St., Brooklyn. The Eastern Commercial Teachers' Association is as large and as enthusiastic an organization as the National Federation of Commercial Teachers and its meeting this year in the metropolis of the nation is likely to be signalized by a program and an attendance not surpassed by any other meeting of commercial teachers yet held. The exceptional ability of President Charles M. Miller, and the activity and energy of Chairman George P. Lord of the Executive Committee, give ample assurance of a meeting worth traveling half way across the continent to enjoy. Besides, it is worth while to make this trip if there were no other program than a well arranged series of visits to important business and educational institutions. Attend the E. C. T. A. convention. "If a man empty his purse into his head, no man can take it away from him; an investment in knowledge always pays the best interest.""}

Commercial teachers generally should also be making plans for attending the July meeting of the National Educational Association, which will be held this year in Boston. This is an organization that is national in every branch of its membership. Its membership is drawn from all parts of the Union, and its meetings are held in widely separated large cities; Detroit, Charleston, Los Angeles, and Minneapolis having had the honor, in recent years, of entertaining this huge Association, with its 12,000 to 15,000 visitors. Great plans are being made to entertain the teachers in New England. Inexpensive excursions to places of literary and historic interest will be a regular afternoon feature of each day's doings, and low-priced railroad excursions to the White Mountains, Lake Champlain, the resorts of Maine and Nova Scotia, the St. Lawrence, etc., will hold many visitors in this charming part of our country during the vacation season.

President J. H. Francis, of the department of Business Education, is one of a type of the well educated, forceful, inclusive Westerners. He is the principal of Los Angeles Commercial High School, and a Stanford University man. His plans for the convention of commercial teachers are sure to result in a very large attendance this year. Commercial teachers generally, and high school and college commercial teachers particularly, should arrange to be present. The program this year will be especially interesting to the latter class of teachers.

The genial reporter of the U. S. House of Representatives, Mr. Fred Irland, (the "I" is sounded as in "Irksome"), is as welcome at the conventions of shorthand teachers and writers as a burst of sunshine in a New England winter, although the implication of the latter part of the simile is inapt. In the address he delivered at Milwaukee there is so much sound advice, though indirectly given, and there is so much of encouragement to the ambitious among our thousands of young people hard at work on shorthand and typewriting, that we are glad to publish the address in full in this number.

In connection with Mr. Irland's allusion to his service on the Coal Strike Commission, the following newspaper paragraph will be of interest:

"One of the liveliest performances in shorthand reporting is credited to the stenographers of the anthracite strike commission. Sometimes there are three and sometimes only two. They began taking notes at ten o'clock in the morning and they shift every thirty minutes with the typewriters. The full and verbatim report of all the proceedings, the testimony of coal operators, miners, railroad men, boys and women of a dozen different nationalities and a score of dialects, all go into the official proceedings, together with the wrangling, examining, cross questioning and arguments of two score or more lawyers, never less than twenty-two, and the questions and comments of the seven members of the commission. Yet every morning each of the commissioners, lawyers and chief witnesses is handed a full and complete typewritten report of the proceedings of the day previous."

Mr. Irland's closing comment on the influence of the teachers that were before him suggests the uncommonly interesting and instructive article in this number, written by the honored president of Valparaiso College, a man who has the esteem of tens of thousands of practical people in this country, many of whom ascribe to the initial impulse of his magnetic influence and the singularly stimulating effect of life in the old N. I. N. S., the success they have since achieved. Read President Brown's inspiring essay.
To know what we know, be it ever so little, to know that we know it, and to make the best use of it—this is an education in itself. Let us, then, use our general knowledge to matter where we may have obtained it, so it be authentic. Let us use it in our study, as a good workman uses his tools.

Much of our difficulty as students, lies in the fact that we do not connect with our "book work," that every-day practical knowledge acquired by contact with the world around us. We are too prone to look on our study as something entirely apart from the outside world.

I say our difficulty because I am only a fellow student, a little way in advance of my classes, perhaps, yet not so far ahead but that I am often startled when I have met along the way. When I cease to study and to learn more about the work, when I no longer share the burden with other students, when I forget that I had to creep over some of the ground where others stumbled, it will be time for me to change my occupation.

When told that two persons have agreed on some point, we understand just what is meant. This is positive proof that we know in part what an agreement is. Yet when we read in the text that a contract is an agreement, etc., we are liable to surround the terms with a cloud because it is found in a book, instead of giving to it the ordinary meaning. This is only one of almost numberless illustrations which might be submitted.

The Definition and Nature of a Contract.

A contract is an agreement, but it is more. The persons who agree (parties) must be of sufficient mental and moral capacity (competent); they must agree to do or refrain from doing something definite, lawful, and possible to be done which they were not already bound by law to do (subject matter). Again, a party who agrees to do something for another, is not bound to do it unless the other, on his part, does something he was not already obliged to do in order to fulfill a promise (valuable consideration).

Essential Elements.

The essentials that must be worked into our definition of a contract are: Competent Parties; Definite, Legal, Subject Matter; A Valuable Consideration; Mutual Consent or Actual Agreement, and the Time in which the contract is to be performed.

Definition.

A definition is worse than useless unless it means something to us. Given a good firm grip on the essential elements, we can easily make our own definition and it will then not only mean something, but it will also stay with us.

How to Test the Validity of a Contract.

We must keep in mind the fact that not all agreements are contracts, but only such as the law seeks to enforce; that is, those which have all of the five elements named above. When any set of facts come up for decision, always look for the essential elements. If they are all present, and the agreement is in the form required by law, you have a valid contract.

The Great Classes of Contracts.

Thus far we have been talking of Simple Contracts only. Besides Simple Contracts, there are Sealed Contracts and Contracts of Record.

The Simple Contract.

By a Simple Contract we mean one not under seal. It may be made orally, in which case it is called an Oral Contract; or it may be written and signed by the parties to be bound, when it is called a Written Contract.

The Sealed or Specialty Contract.

A contract made in proper form and bearing a seal (a Sealed Contract) differs from a Simple Contract in the following particulars: If a contract is simple, there must be a valuable consideration; if it is sealed, it is not affected by the absence of consideration; again, if I owe you on a Simple Contract for a time, ranging from two years in some states to six years in others, and nothing has been paid or done under the agreement, the courts will not help you to enforce payment after that time. The debt is then considered "outlawed." Under the law of most states a Sealed Contract is enforceable for a longer time, and in some it will not be "outlawed" until the end of twenty years. Also a Sealed Contract often takes precedence over a Simple Contract.

Contract of Record.

A Contract of Record is not properly a contract at all. It is the obligation imposed on a person by judgment of a "court of competent jurisdiction" (a court that has the right to act in that class of cases and within that territory). This judgment must be entered of record; it is then known as a "quasi (as if) contract." No consideration is necessary nor is it necessary to have the consent of the person against whom such judgment is entered. This obligation holds good for a time varying in different states, but commonly much longer than for other contracts.

Commercial Geography in Current Literature.

Miss Laura E. Horne.

AFRICA.


Subduing the Nile. World's Work, December, 1902.

RUSSIA.


ASIA.

The Han River District. Under Commercial Geography, Scottish Geographical Magazine, December, 1902.


Japan, the Schoolmaster of Asia. Review of Reviews, December, 1902.

GERMANY.


FISHERIES.


The Blueback Salmon. The World Today, December, 1902.

CANADA.


THE WEST INDIES.


SUGAR.

Columbus the First Planter of Sugar. American Agriculturist, November 8, 1902.


SHIPPING.


The "Ship Combine." Review of Reviews, December, 1902.

POPULATION.


MANUFACTURES.


CALIFORNIA.


IMMIGRATION.

The Relation that Should Exist Between Teacher and Pupils

H. B. BROWN, PRESIDENT VALPARAISO COLLEGE AND NORTHERN INDIANA NORMAL SCHOOL, VALPARAISO, INDIANA

The school consists primarily of teacher and pupils, the purpose of each being practically the same, and yet the work of each very different. That the greatest good may be accomplished the fullest harmony must exist between these two important factors. How this condition may be most effectively brought about so that the best results may be realized, not only to the child, but to the world into which he must go, has been the study of educators for many ages.

The Master

In the early history of education the master was the one who could control, whose authority was absolute—rather than the teacher, was required. Without complaint or approval, the pupil was considered a mere receptacle for what the master felt disposed to offer. Such a condition would constantly tend to strain the proper relations that should exist between teacher and pupils and would separate them farther and farther from each other. As a result, no progress was made and the schools were held in disrepute to such an extent that the pupils would resort to any means, honorable or dishonorable, to avoid attendance. Those who were fighting for a more perfect system of public schools were disheartened and many gave up the struggle. A few brave, noble men and women continued with zeal unabated, with devotion to humanity sacred, with hope deferred yet not in the heart sick, to study the school problem.

The Pupil

Up to this time the difficulty was that but one side of the problem—the master—had been considered; and it was not until the child was placed on a common level with the teacher, considered as an equal factor, that any advancement was made. For educators of the present day to think of a condition where the pupil would not be considered is almost impossible, and yet may there not be problems with which they are struggling today which may, in after years, seem as improbable as those with which early educators had to contend?

Master and Pupil Co-ordinate

As soon as it was determined that the pupil was an equal factor with the teacher rapid progress was made. Instead of the master came the teacher. Soon these were found working together, living together, thinking together, happy in each other's confidence. It is not surprising that out of this condition should develop our magnificent system of public and private schools, imperfect in many ways, yet guided by conscientious, self-sacrificing men and women, they are constantly being directed toward that which is perfect. That which has brought about a better understanding of the relations between teacher and pupils has been that the teacher has realized that he must not only make the school attractive but that he must make it a place of real value. Children, no more than grown people, can be deceived very long. No amount of sarcasm, no apparent superiority, will take the place of true worth. Lectures have been given and many books written on this subject, yet it must be admitted that even at this late day the true relation between teacher and pupil is still in its infancy, and any new discovery along this line is hailed with delight.

The True Teacher Radiates Inspiration

Those who have experience have said that it requires as much good judgment to govern a school as to govern a state, that the mental and moral power in each instance is brought to its highest tension. Again, that the tact and good judgment that must be exercised in the one case equal those of the other. The true school will not necessarily be characterized by good order, good behavior, perfect manners. These, of course, are essential elements, yet the teacher who might stand again in the presence of that teacher. No one could describe any one characteristic in particular that the teacher possessed. It was not his superior ability as an instructor, nor his scholarly knowledge, but his power to control—it was more. He was constantly before us, a living example of the importance of truth, honesty, virtue and self-reliance. He instilled into each of us the notion that he could do something, some one thing better than anybody else. Not that any one would become especially renowned, but that he could accomplish something. This teacher was an active, living example of all these virtues. Each one present attributed a large degree of the success which he had attained to the life of this teacher. He was one of us. He entered into our little circle and made us part of his whole heart, not just in word, but in deed, and in the respect of the vanquished. He was our friend. There was no need of rules nor compulsory laws. We worked together because we knew each other—more, we respected each other, we were equal. We did what we were asked to do because of any rule, but because of the high regard we had for the teacher. Besides knowing these subjects were taught, we knew that the teacher held a knowledge of the outside world with which he made us acquainted, and which perhaps more than anything else, was the cause of the success of his pupils.

Know the Environment and Inherited Tendencies of Your Pupils

While the relations between teacher and pupil, in a general way, are the same in all schools, yet in a business college there are peculiar conditions that are not found in other institutions of learning. To understand these conditions and be able rightly to familiarize the student with them is the duty of the teacher. In order to do this he must be familiar with the new and the old, the old environment and the new, the old conditions and the new conditions. He cannot work on these subjects by the light of his own understanding, for the same conditions that are old to him are new to his pupils. He must see that his pupils see the same conditions as new. To teach them to be aware of the new and the old environment is the duty of the teacher. The new environment, he should make them understand, is the business world, in which they are to be placed. To know the business world is to know the environment of the pupil. He must make them aware of the business world.
young people, in most instances, must be attributed to parental neglect. The talents of young men and women they see little in the positions at home as merchant, lawyer, physician, teacher, or preacher, to spur their ambition; but they see in the same position platoons of well-grown men of power and influence, and they prefer to make a strong fight for the high stakes and tempting prizes of the city. These at first invade, then capture the city, and are in turn taken captive by it as by some monster than devours those who feed upon him.

INSPIRE TRUE EDUCATIONAL IDEALS.

At first those who left the country or village home and attended college were the only ones who found their way to the city. Those who remained in the country, hearing only of the successes of their companions and not of the countless failures, because restless and felt that they must enter the strife. Unprepared—failure is the result. To equip such young people for their work is the purpose of the business school. The business man who has this equipment is the work of the teacher. This teacher says to these young people, “Let me help you so that you may be able to meet the difficulties that must certainly confront you.” The true teacher will not hold out to these young folks the false notion that by means of an education they can certainly enter some of the professions, that they can become prominent in the affairs of the world, and that wealth will flow into their hands without effort. To such an extent has this false notion prevailed, that no little of the encouragement given by parents to their children to attend school is that they may make a living without working so hard; and no sacrifice is too great on the part of parents that their children may complete a course of study. Young people being thus educated, without any of the responsibility of providing the funds, necessarily come out of school feeling that they are entitled to a competency without work. To safeguard against such a failure of education and cause the young people to realize the responsibilities of life, is not the least of the teacher’s duty. Understanding the true relation that should exist between him and his pupils he will make clear the point that it is not the purpose of the business college to train young people for office positions only, but to train them for work in all the avenues of life, that they are securing an education that can be used on the farm and in the shop as well as in the great business houses, and that to use their knowledge in the one is as reputable as in the other; that a commercial education is a general education and gives a peculiar mental training such as no other department of education can give.

TRY TO REALIZE THE LIFE TO WHICH YOU ARE SENDING YOUR PUPILS.

Again, the teacher must know the world into which the pupils go. Many teachers are “blind leaders of the blind.” They take one step at a time, it is true, but not knowing whether it tends to a sure foundation or the perils of a deep abyss. The teacher must know the road over which the pupil must pass, not only while in school, but left alone in the great struggle for existence. Such a teacher familiarizes himself with the work of the farmer, the merchant, the mechanic, the lawyer, the physician, the statesman, the accountant. Dr. Harris, United States Commissioner of Education, in one of his reports says, that only three per cent. of all who attend school are required for the professions. Ninety-seven per cent. must work with their hands. Hence no teacher understands the true relation between himself and his pupils who does not realize that the education that does not recognize this condition must be defective. What, then, would I say, should be the relation between teacher and pupil?

1. Above all, the teacher’s life should be a living example of truth, honesty, virtue, industry, so that if he should say to the child “Follow me,” it would not only do so, but its respect would be so great that it would be happy in obeying the command, and would also feel that it could not go far astray.

2. That he must have a safe, sure knowledge of the subjects to be taught.

3. That he must have a proper conception of the mind and the true nature of its development.

4. That he must know the environments of his pupil before he enters school, as well as a knowledge of the world into which he must go after leaving school. Then he can safely direct him from one point to the other.

Pictorial Pointers.—Home of the Hefley School, 235 Ryerson Street, Brooklyn, meeting place of the E. C. T. A. Convention, Easter week. Plan to be there.

Soliciting Students.

CHARLES R. BARRETT, SUPERINTENDENT.

The Athenaeum, Chicago.

In response to the request that I give my opinion regarding the practice of business colleges of soliciting students, I wish to go on record as strongly opposed to this very common custom.

In the first place, it lowers the dignity of educational work and puts it on a level with stock jobbing and junk dealing. When educational work loses its dignity, it loses half its value. The solicitor starts on his begging tour along the street, from door to door, and when he finds one willing to listen, represents the institution as offering a special education as offered in the school for which he solicits. He often induces boys and girls to leave the public schools at the early age of fourteen or fifteen years to take a business or a shorthand course.

Foundation First: Superstructure Afterward.

I favor the special course plan, as all successful work must be special. The finished education of today is special, but a general education must underlie it. The foundation must be broad and substantial under all the details of the superstructure. Special educational work should be honest and dignified and so attractive as to induce those interested to avail themselves of special work when qualified for it.

The solicitor is often unqualified to have any association with schools, and his influence is harmful to reputable business schools. Every good school suffers from the exaggerated false statements of one who has no interest in the student beyond dollars and cents. He does not assume any responsibility toward the student. Therefore he will make any statement or promise for the sake of the fee. I regret to say it is also the practice of some schools to send their teachers on begging tours. This I consider even worse than sending out the mere solicitor, for it lowers the dignity and lessen the strength of those teachers in the classroom.

First-class Schools Do Not Solicit.

I assert that no first-class school solicits. It never puts its work below the level of understanding, in the commercial world the solicitor calls upon his customer three or four times a year, but is obliged to deal honestly with him or lose the business, whereas the educational solicitor separates from his patron as soon as the patron has arranged to spend a little time and money in the school.

The school that does not attract through its work and through legitimate advertising shall not exist. Proprietors of such schools should have no recognition in the educational world. Many of the students of the business colleges are wholly unfit for the courses they are pursuing. They have been induced to pursue a good work to prepare for a business career, on the guarantee of situations at good salaries on the completion of a brief course. No reputable school guarantees situations. All they can do is to qualify, and qualified students are sought. It is simply a practice of humbugging the ignorant and innocent and is often destructive of the highest aims in life. It is disgraceful practice in educational work.

A true educator is a giant among men. He not only has a developed mind and possesses and exercises good principles, but he is also engaging and others to acquire and exercise the same qualities. He thus does more than anybody else for the development of good citizenship. His work is the link between the home and the world.

The student’s patronage should be so honestly secured, and he so thoroughly instructed, that the institution will always be one of pleasant recollection in the life of the student. It should feel its influence in after years. Educational institutions should stand at the top in point of honest, dignified, useful work.

Citizenship should be their fruit.
Opportunities of the Shorthand Beginner.

FREDERIC IRVING, OFFICIAL REPORTER, HOUSE OF REPRESENTATIVES, WASHINGTON, D. C.

AN ADDRESS DELIVERED BEFORE THE NATIONAL SHORTHAND TEACHERS ASSOCIATION AT MILWAUKEE, DEC. 30, 1902.

I think if you can get any man who is the father of a boy of fifteen to tell you the thing which is giving him the greatest anxiety, he will tell you that the question which worries him most is as to what work his boy is to do; how he is to get his chance in the world, how he is to obtain a membership card in the Society of the Successful. And if the boy thinks about anything of importance, I suppose the same subject is in his mind.

WEST POINT VERSUS THE COMMERCIAL SCHOOL.

I suppose if the average boy had presented to him two chances, one to enter the Military Academy at West Point, with a view to becoming an officer of the regular army of the United States, and the other a chance to enter a good business college to study shorthand; and if he was given the assurance that in the first instance he would be able by hard work to pass his examinations in the Academy and at the end of four years receive his commission as a second lieutenant, and in the other case that at the end of four years he would have so trained his brain and fingers as to be able to write 200 words per minute in honest shorthand, there would be little doubt that his first impression would be in favor of West Point and a career in the regular army. Suppose if an ambitious mother with a lovely daughter had letters of introduction for two young men, one of whom had just been commissioned as a second lieutenant in the regular army and the other had no commission at all, but was an understood master of shorthand, she would, other things being equal, think there was no comparison between the future chances of the two men. And I should undoubtedly agree with her that this was true, but I should mean a very different thing from what she meant.

Let us consider for a moment the reasonable chances for the future of the boy who enters the United States Military Academy. The moment he is enrolled as a cadet, after passing his entrance examination, he begins to be boarded and clothed at the expense of the government of the United States, and receives a salary, I believe, of $500 per month in addition. During his academy course he has to work very hard or he will fail in his examinations. But I do not consider that this can be any figure whatever, because a boy must expect to work as hard as he possibly can the first few years in any case, or he will never attain any success by his own efforts.

The pay of a second lieutenant, not mounted, from the moment he receives his commission, is $1,400 per year, with a ten per cent. increase for every five years of service, until a maximum increase of 45 per cent. is allowed at the end of ten years, and then a salary under commission as a second lieutenant. He also receives an allowance for his board and clothes. I think military men will agree that it is a conservative statement to say that an officer in the regular army of the United States is doing very well if, on an average, he becomes a captain by the time he is forty years old. The pay of a captain, not mounted, begins at $1,900 per year, with the usual 10 per cent. increase every five years.

If this young army officer succeeds in winning the lovely daughter of the ambitious mother, as he very likely will do, the wife's daughter will have to spend most of her time during those twenty years in very uncomfortable and out-of-the-way corners of the country, and she will be in daily fear that her husband will be ordered to some other place still further away and still more undesirable. The young army officer will spend his life mostly in places where he does not want to live, and in wondering what chance there is for him, if he is lucky, to become a major or lieutenant-colonel before he is retired. You will agree with me that after all there is not much in a military career, so far as material success and comfort are concerned.

SHORTHAND A SCALING LADDER.

I think you will all agree with me that a boy twenty years old who can spell correctly, who can write shorthand 200 words per minute, who can operate a typewriter well, and who is what is called a live man, can earn at least $100 per month in almost any large city in the United States. I do not compare him with the cadet, for winning the respect of mankind, and not the opportunities for failure. I am trying to give the boys a little insight into the way to play a sure-thing game, or one in which the chances are greater on one side than on the other. If I am trying to tell them how they can pick out a "sure winner."
The Business Educator

of the important business of the United States is being managed today by men who a quarter of a century ago were stenographers, typists, shorthand clerks, secretaries, and stenographers in the offices where they are now presidents, vice presidents, general managers, general superintendents, corporation counsel, and other high-priced officials.

INSPIRING EXAMPLES OF TRULY SUCCESSFUL STENOGRAPHERS.

Twenty years ago I went to work in a railroad office in St. Louis. Across the hall were two young men, who, three or four years before that, had entered the office as stenographers, typists, and shorthand clerks, with an available capacity, and had received daily lessons in the business of the office while they were taking the letters dictated by their employers. When I went there these two young men had already risen to chief clerks in the office of the vice president, and the other in the transportation department.

One of these young men was Charles M. Hays, who recently succeeded the late Collis P. Huntington as President of the Southern Pacific, at a salary said to be the largest ever paid to a railroad man in the world, and who is now at the head of the management of the Grand Trunk Railway of Canada. The other young man was George Smith, who since then has been General Manager and President and Receiver of more railroads than I can remember the names of, and who is now at the head of the great Western Air Brake Company of Pittsburgh. I went into a hotel at Scranton, Pennsylvania, the other day, and saw my old friend Smith sitting in one corner of the dining room, comfortably reading the morning paper. I went over and sat down at his table and he said to me: "Hello Irauld, what are you doing here?" I told him I was helping report the Anthracite Coal Conference. I asked him what he was doing, and he said he was building a railroad up that valley. My friend Smith has almost always had one or two little side enterprises of this kind on hand.

If I should call the roll of the twenty or thirty other shorthand clerks employed in St. Louis at that time you would find that nearly every one of them has risen and prospered. The two I have mentioned by name have larger incomes than the President of the United States, and if you average up the success of the others and compare it with the progress of a similar number of boys who entered the Military Academy at West Point at the same time, you will find that fortune has dealt a great deal more kindly with that bunch of bright-eyed stenographers than it has with the boys who were ambitious to wear the shoulder straps. I do not say these men have risen simply because they learned how to write shorthand; but I say the fact that they were stenographers enabled them to enter a school where they learned the business of railroading as they could not possibly have learned it in any other way, and they were paid $125 a month from the beginning, and more and more each year, during all the time they were learning the railroad business.

THE STENOGRAPHER IS ON THE INSIDE.

The stenographic amanuensis knows just what is going on in the office. Every day of his life, if he has any brains, the chance is presented to him to see how the "old man" solves some difficult problem, how he accomplishes some neat piece of business strategy, how he fortifies against hostile attack, or how he avoids a fight by some smooth bit of diplomacy. Why, a boy cannot help learning, if he will simply sit

Pictorial Pointers.—A view of the Bookkeeping Room of the Hefley School. The folding glass doors will be noticed, also the limited blackboard space. The public office is behind the blackboard shown here, and the private office is at the left in the picture, separated from the Business Practice counters by a glass partition.
got into a dispute with one of the South American Republics about a matter involving a very large amount of money, and finally the matter was left to the decision of three arbitrators, one appointed by the United States, one appointed by the South American Republic, the third one being Lord Chief Justice of Canada. The protocol under which the arbitration was carried on gave the arbitrators three months in which to reach a decision. The gathering of the three arbitrators took a long time. After the lawyers on the two sides had spent several weeks in presenting the case, and the arbitrators had spent several weeks in arriving at a conclusion, one of the three arbitrators was ill for several days, and then the representative of the South American Republic, who knew that the case had gone against him, asked for a month; and the arbitrating of the decision and the opinion upon which it was based did not begin until forty-eight hours before the time limit expired. It was a very complicated matter, and the dictation of the day, being hurried work, took more than twenty-four hours. The stenographer who took the dictation and his capable typewriter assistant remained on the scene, working faithfully day and night. There was nothing done for that for which is that is what stenographers and typewriters are accustomed to. It was near midnight. The protocol expired at noon on the following day. The copy of the dictation was to be delivered to the clerks of the State Department to be written upon parchment, as is the custom in such cases. When they found that eight engrossed copies must be made in the course of the next few hours, they o'clock the next day, they reported that it would be utterly impossible to accomplish this task. The arbitrators did not know what to do. They decided to send a verdict while the time, and the writing proceedings would fail, and as one of them expressed it, they would become an international laughing stock. They began to wonder if the shortness of the time had had anything to do with the desire for delay on the part of the defeated nation. The stenographer to whom the opinion had been dictated told them that he felt certain he could solve their difficulty for them. All the necessary papers and communications were on the protocol, and this parchment copy is signed by the President of the United States. The work is beautifully done, and it occurred to the stenographer that if he could get this opinion engrossed in the same way that is, set up and printed upon parchment, a very handsome piece of work would be done. So he went to see the foreman of the Government printing office, and told him what he wanted, "There is no trouble to print this tonight," said the foreman, "but I must have an order from the State Department." The stenographer told him how important it was, that half a million dollars depended upon the mere detail of getting the decision into proper form before noon on the following day. The foreman replied: "That is all right, but I have been here for thirty years, and every piece of work that has come to this office has been emergency work. I appreciate the importance of this, but you must get an order from the State Department before I can do anything about it." It was then after midnight. The State Department was closed, the whole proceedings was out of the usual course, and the stenographer knew from experience that if he went to the head of any one of that department his request would be refused.

I think Solomon had in mind when he wrote the proverb, "Seek thou a man diligent in his business? He shall stand before kings."

**THE OPEN DOOR OF OPPORTUNITY**

I want to say to you that this matter of getting a chance at what you want is the finest thing in all the world. Most people spend the best part of their lives outside the place they long for to dream about, and through long waiting become discouraged, so that they do not spring at their opportunity when it comes. There is no more splendid picture presented to the imagination than the verse in Revelations that says, "Behold, I have set before thee an open door. Think of the millions of young people who are employed in small places, who earn a bare living, or who have no employment at all, whose hearts cry out because they want to enter the paradise of success, where the work may be hard but where it counts; where the returns are large and the compensation is ample; where a man can win the things that make life sweet. It is not possible for everyone to have these things. But I wish to say that, given health, some brains, great industry and a willingness to serve others to the utmost, the boy who learns shorthand is almost absolutely sure of at least a fair degree of prompt success, by a short and comparatively easy road. Propinquity counts for a great deal, in other things besides matrimonial matters; and it is the nature of the work of the stenographer which gives his employer a chance to find out what stuff there is in him more quickly than almost any other occupation.

It makes me tired when I hear young stenographers talk in a way that shows they are envious of the success of others, and complain that they have had no chance. Of course some have a great deal better chances than others, but opportunity knocks sometimes at everybody's door. We once had a boy in our office who was con-
continually complaining that he did not get enough salary. Some extra work came along which it was necessary to do after hours, and this boy had the opportunity presented to him to earn about $300 a year by doing this every evening for a month or two. His reply was, "My father would not allow me to work after regular office hours." This boy was always trying to please his father, he could do. In a curious coincidence that when the next session of Congress came around those who came into the office to look for this young man did not find him there.

VERBATIM REPORTING A GREAT FIELD

You will observe that in all I have said I have made no reference to the opportunities presented by the business of verbatim reporting. Very few people study shorthand nowadays with the serious intention of becoming reporters. The result is that while there are thousands upon thousands of shorthand writers, the number of competent reporters is no greater in proportion to the amount of work to be done than it was twenty years ago. I have in mind a bright young man who, a very short time ago, were employed as amanuenses, one in a government department, the other in a reporter's office. Both of them mastered the art of shorthand in ten years, but ten years of earnest work to do it. They recently started a reporting business in an eastern city, and in the very first year they made more money than the salary of a brigadier-general in the United States army.

During the recent recess of Congress, I was employed by the official reporters of a very high class, in a difficult case to assist them in getting out a daily copy of the proceedings. My daily task consisted of sitting in the court room an hour and a half in taking down what was said, and then afterward dictating to a typist that is a type that is an operator. I had no other duties, no other responsibility, and the stenographers who employed me as an assistant, voluntarily paid me a rate which averaged $50 per day, and in addition for the right of having a correct report of 90 minutes' talk. In conversation with some very intelligent gentlemen who do not know much about shorthand, I mentioned that the compensation I was receiving, and I do not think that I had yet recovered from the shock it gave them to know that it is possible for a stenographer to earn more than ten dollars a week in protest.

Let me tell you that the number of really gifted shorthand reporters in the United States is so very limited that when I was compelled to leave that case on the assembling of Congress I was situated in one of the cases in which I had been assisting in this law suit had the greatest difficulty in getting any one to assist them in the work they wanted done. The importance of the case and the technical difficulty of it did not seem to be sufficiently appreciated by the news media but I was able to get two very good reporters who tried the job gave it up after a day or two. Neither of them could stand the pressure of that 90 minutes' talk, and the $30 a day was no object to them. The Supreme Court was a twenty-five thousand shorthand writers in the United States who would have cheerfully volunteered to attempt the reporting of that case. Perhaps before you graduate a successful pupil you open the door of opportunity, and you increase immensely the chances of a successful human career. To do this is an inspiring thing, and I congratulate you upon the importance of the work in which you are engaged.

THE THREE R's OF EDUCATION.

HON. THOMAS L. JAMES, PRESIDENT LINCOLN NATIONAL BANK, (THE VANDERBILT BANK) NEW YORK CITY.

It is quite true that there has been marked progress along educational lines in the United States within the past few decades, but it is also quite true that the results of these schools and business career of the business and commercial problems.

It is all very well to declare with the voice of one crying in the wilderness that education should not be considered solely as a means of amassing wealth or of earning a living. I agree to this. It is entirely proper to encourage general culture among those who have to make their own way in the world. I say amen to any plan for mental training that will spread sound culture everywhere. But the plans which include attempts to rear the superstructure of culture before the foundation stones thereof are laid, are harmful alike to the individual schooled under them and to the nation as a whole. They impair his personal efficiency and they lower the general standard.

A MATTER OF FIGURES.

Some who read these lines will think I am old fashioned when I say that "nature study," freehand drawing, musicianship, class instruction, and a lot of the subject to which so much attention is paid nowadays in our public schools, should be rigidly subordinated to matters that are more practical. I do not mean that the pupils are concerned. In fact, none of these things, in my judgment, should be extensively "taken up" by the great mass of public school children until after they are well and thoroughly grounded in such essential things as spelling, handwriting, the construction of simple, direct English sentences, and the elementary operations of arithmetic.

Not long ago a bright looking lad under eighteen, applied for a job in a retail shop on one of the cross streets in New York. "Where have you been to school?" asked the shopkeeper.

"Public Schools; graduated from Grammar School Number 4," replied the lad.

"I like your looks," continued the shopkeeper, "and I want a boy. It's only a matter of figures. Now, if eggs are $3 cents a dozen, how many can you sell for 25 cents?"

The boy couldn't answer, and he didn't get the job, though he had spent years in the public schools of the greatest city of the western hemisphere. This boy, you will observe, was wholly unitted to grapple with the simplest practical problems. Hundreds, yes thousands, of such stories might be told, although the vast amounts by the things are so spent in proportion to school population by any other city on earth) which the city of New York devotes annually to the education of its boys and girls.

You may say that the pupil with artistic ability, who has latent talents that will enable him with proper training to make beautiful pictures, to model graceful statuaries, to become a finished musician, or to

(Continued on Page 22.)
Lessons in Business Writing.

BY THE SADLER, BRYANT AND STRATTON

The best facts or truths which are to be used as a course of study for the youth of the land, are those which serve two purposes—as mental discipline and as knowledge to be acted upon. While a course of study which develops and strengthens the mind is good, one which not only improves the mental faculties for future problems, but which also stores the mind with a rich fund of knowledge as well, is still better. Likewise, a course of physical training which not only serves to develop a sound body, but which is useful as well, is better than exercises which merely serve as physical developers. For instance, chopping, sawing and splitting wood, which not only makes a strong man but also keeps up the fire during the cool strike, is more profitable than the swinging of Indian clubs in the gymnasium, which serves only to make strong muscles. The same principle applies, in a measure, to movement exercises in writing. While the large oval exercises are excellent to strengthen the writing muscles, they are in no sense letters of the alphabet, and I believe it possible for students to waste a great deal of valuable time on big oval exercises, which could be used to better advantage on movement exercises made up of letters of the alphabet, like copies 1, 3, 5, 6, and 12 in plate 7 of the February lesson, and copy 1 in plate 11 of this issue. In fact, I have seen pupils who could make wonderful oval exercises who were nothing but scribblers so far as writing was concerned. I do not wish to underestimate oval exercises, but do not work on them excessively just because they are easy, and neglect such exercises as I have pointed out.

Plate XI

This month I desire to give special attention to the extended letters; that is, letters that are longest on the main slant of the writing. A little time spent at the beginning of each practice period on the first copies in plates 11 and 12 will tend to make it easy for the hand to play forward and backward easily and freely in the main direction of these letters. The small t should be about twice as high as the minimum letters. Curve the upward stroke well and retract to the height of the one space letters. Never form a loop in the t. Practice copy No. 2 in plate 11 until you can repeat the t 1 to 10 times well without lifting the pen, then cross the entire group with a light straight line. The final t should be made as indicated in copy 3, plate 11. Keep it short, sharp at the top and avoid spreading it too much at the base. Never make a loop in the top of it. The words in this plate will serve to apply these letters.

The d is a combination of the small a and the t. It is well to review both these letters before practising the d. Be sure to bring the t part of d down so as to join it to the small oval well. Never leave those parts of the d spread apart. The small loop-topped d is a favorite with most good writers, as it seems easier to make a loop than to retrace. But be careful not to apply too much rolling motion in finishing this style of d.

Plate XII
Two styles of p are given. The latter is but an outgrowth of the former. The former is more precise, and is possibly a prettier style, but there is an easy swing about the latter that appeals to the rapid business writer. Make a sharp point at the top and close the little oval well at the base line. Avoid making it too large below the line.

Begin the q like the figure b. Make it narrow below the line, and always join at the base line just like you would in making l. Practice freely on copy 4 in plate 13.

The exercises in copy 1, plate 14, are just the ones for preliminary movement drills each day just before working on the various loop letters. Copy 2, plate 11, is the foundation for l, h, k, b and f. Make a business of loops until this copy becomes easy. Use a great deal of rolling movement. Always make a loop in the top and a turn at the bottom.

Many persons make r's and l's alike. That is, they make loops for r's as well as l's. Liberal practice on copy 3, plate 11, will help to overcome this fault.

The important part to watch in the h is the finishing stroke. Make a good double turn, like the last part of u or n. Study the last part of k closely. It is difficult. Avoid making the bottom part of k too broad. Keep the little turn small, and try always to get that little straight downward line in the last part of this letter.
The \( b \) should always have good turns at the top and bottom like \( l \), and should be finished with a little dot or point like a \( v \) or \( w \). This little point is important, as it is what distinguishes it from the \( l \).

The first style of \( f \) has good turns at both top and bottom, and is joined at the base line—just at the line, not a little above or below. The abbreviated style is popular with good writers. It is quite easy after mastering the first style.

Practice the various letters introduced in this issue, singly and in groups, watching closely the points mentioned, until they can be repeated easily; then apply them in the words given in these copies. Write the words over and over. Become able to write them smoothly, and so they will look like good business writing.

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Supplementary Lessons in Practical Business Writing

By

LAWRENCE, MASS.,

STANLEY F. Keesling.

CANNON'S BUSINESS COLLEGE.

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Lessons-38-39-

Every endeavor earns enthusiasm

Fine figures all from fingers.

Lessons-40-41-

George gets gallant games going

Happiness holds her head high.
The W is not an easy letter. The curves are so slight that it takes critical study to perceive them. In the first style, it is well to pause briefly at the base of each part. In the second style, no pause is necessary except in the finish. The second style is becoming more popular because it is easier and swifter. Adopt the one you can make the best, and prefer. Watch the turns and angles in the letters in the sentence.

Write with a free and rolling arm action.

(Continued on Page 24.)
write thrilling romances, does not need to be able to "do sums" in mental arithmetic and has no call to worry about such petty things as the price of eggs. Suppose this is granted, the fact remains that only an infinitesimal percentage of the boys and girls of this age, or any other, have in them exceptional artistic, musical or literary possibilities. And even if every one of them by training could be taught to paint like Raphael, to model like Phidias, to compose and play like Liszt, or to write like Dickens, still only a few could find a market for their wares, while the remainder would have to make their way along old-fashioned humdrum lines, in spite of their genius.

**SOME CURIOUS LETTERS.**

The number of youngsters graduated from our public schools and colleges, too, I am forced to say—who can not write clear, concise, and readable letters, is much larger than the number who have not mastered the simplest rules of arithmetic. And here I can give examples from more direct personal observation. The financial institution with which I am connected requires written applications from all who desire to enter its employment, and these letters are kept on file. Here is one of them from one of them who has been trained in two colleges, besides, presumably, in the common schools. It will be noted, too, that part of his schooling was obtained outside New York, and I mention this in order to show that not all the inadequate schooling of the age can be charged to the metropolis:

"Sir:

"Applying for admission into your employment, I wish to state that I have never been in business, being in school at—college in Maryland, and— in New York. My father's position is a bridge carpenter on the railroad. I live at —. I refer to— and—.

Yours respectfully.

[Signature]

This letter gives no information whatever that would be of value in determining the young man's fitness for a place as bank clerk. It does not even tell his age, and, besides, it is badly composed. I am sure the most ardent opponents of "soddiness" in education will agree with me that this young man's training in the elementary subjects has been sadly neglected; that so far as rendering him capable of making a demonstration that he "has an education" it is an utter failure.

Here is another letter of application, more specific in some ways, but decidedly of the sort that causes the judicious would-be employer to grieve. I say "would-be employer," because it is true that bankers, merchants, manufacturers, even "soulless corporations," are quite as anxious to get good employees as men out of work are to get good jobs.

"Gentlemen:"

"Enclosed you will find my application.

I wish to state I am twenty (27) years of age, and would like to receive a salary of $12.00 per week at first, as I am at present holding a situation which pays me $15.00 per week, but the only objection I find is that it is not steady employment.

"Remember, I can furnish the best of references from the time I left school until present day. Any kind of a position will satisfy me, providing I receive steady work. Thanking you in advance for your kindness, I am.

Yours sincerely,

[Signature]

This young man says he can, but does not "furnish the best of references." He is in one place that he is "twenty" and immediately afterward that he is "(27) years of age. He does not give his business experience. His English is inexcusably bad. And his handwriting, like the hand-writing of the other young man whose letter I have copied, is ragged, labored, and unattractive to the eye.

**Wretched Handwriting the Rule.**

Now I have a permanent quarrel with modern school authorities practically everywhere because of their inexcusable neglect of the art of handwriting.

When I was of school age we were obliged to learn to write at least legibly. We had "copy books" with engraved "cops" printed at the head of each page. We were required to devote a certain space of it each day to imitating these copies, which were really beautiful specimens of ch
650 Students Enrolled from September 1, to February 1. 475 in Daily Attendance at Latter Date.

I remember very well the good natured ridicule that used to be poured out in print upon the copy books of other days and the goody, goody sentiments of the lines, but their abandonment has cost too much. I remember very well also the beginning of the "anti-copy book movement," if I may so term it. This began with the young women who started in some years ago to acquire what they termed the "English hand." The characters thus affected are long, cramped, sprawling and irregular, and their production has cost thousands of fair creatures much pain and trouble and worry of mind, with the net result of illegibility, ugliness and the utter ruination of much good writing paper.

**CURRENT CONTEMPT FOR SPREADING.**

In the old days, too, we gave much time and attention to spelling. We had written spelling lessons and oral spelling lessons, and the spelling school, held on specific evenings, in which the grown-ups took active part, was a regular feature every winter.

But now the "word method" has come in. Children are taught to recognize each word by its general appearance, without regard to its component parts. I have heard teachers speak with elation of pupils who had actually gone through school without knowing the order of the letters of the alphabet, without knowing anything at all about "spelling" as we understood it in my younger days. Those who believe in the "word method" declare that pupils educated under this plan - spell quite as well in actual practice as those who were educated under the method of yesterday; but, so far as I can judge, the facts do not warrant the declaration, and my view of the matter is borne out by the observation of many of my friends.

An editor of my acquaintance, for instance, showed me the other day a manuscript on a technical subject, by an expert on that subject, who was also a graduate of a standard university, and had passed through the best technical school in his line. The article was admirable as an exposition of the subject, but its English was labored, unidiomatically - in some instances positively ungrammatical - and the whole was disfigured with many errors of spelling. As to the handwriting of the expert I can not speak, since the manuscript was done on the typewriter. The errors in spelling were his own, however, for he had learned to "use the machine" and had "pounded the stuff out" with his own hands.

As a horrible example of "spelling as she is sometimes spelt," I am going to add a letter of endorsement which I received the other day, though it is only fair to say that I do not know whether the writer was an old or a young man, a product of the schools as they are or as they were:

(Concluded on Page 37.)
This plate is a good one to study. Be careful to avoid the common errors so many make, and which alone make otherwise good writing poor. Carelessness with a few details of a few letters makes writing illegible and undesirable. No writing is wholly bad. As a rule it is bad only in places. Watch, therefore, the bad places in your writing and but little else or more will be necessary.

Common faults and tendencies to be avoided.

This compound curve exercise requires a graceful motion without stops or pauses. Finish the \( T \) high enough so it will not be mistaken for \( U \). Finish the \( U \) toward the right so it will not be mistaken for \( Y \). Learn to write well by observing wherein writing is poor as well as wherein it is good. Keep the fingers from acting much, as they prevent writing being graceful or easy.

Very truly yours. Uniformity is needed.

This plate illustrates a style of writing specially adapted to correspondence and accounting. Small writing requires less energy to produce than large writing. In modern accounting, large writing is out of the question. Note the uniformity of the slant in the down strokes as well as the uniformity of height in the small or minimum letters. See how nearly you can imitate or acquire these qualities.

Writing needs to be strongly legible. Where there is much writing to be done, it needs to be rapid. In order that it may be continuously rapid, it needs to be easy in execution. To be easy, it needs to be done with a large proportion of arm movement. This necessitates much careful practice.
A History of Penmen, Early Business Education and Educators in America.


Commercial Schools in New Orleans

After the purchase of Louisiana in 1803, New Orleans was blessed with some local and with some itinerant teachers of writing until about 1810. During this period, there were also special teachers of Mathematics, of Languages, of Bookkeeping, of Music, etc. Writing schools and Writing Academies commenced about 1825 to set forth their respective advantages, and about 1840 to the Writing School was occasionally added the subject of Bookkeeping, of Navigation, or of Mathematics. In 1832 the Dolebear Brothers visited New Orleans as itinerant teachers of Writing, on the Cas- tarian system, and at the time that regular Writing Academy in New Orleans and in New York. About 1853 they connected Bookkeeping and Arithmetic with the Writing Schools and opened Dolebear's Commercial Schools, the first of its kind as a commercial college in New Orleans. It had a varied experience for many years with a low-grade course and bombastic advertising, but became extinct in 1857.

From 1855 to the present date, 1892, there has been upward of forty Commercial Colleges, Shorthand Schools, Telegraph Schools, Literary and Commercial Colleges, Commercial and English Academies, etc., all of which have ceased to exist. There are at present writing upward of thirty Commercial Schools, Shorthand Schools and Telegraph Schools, including the Commercial Departments of the High Schools, the Literary Schools and the Commercial Schools connected with the various Catholic institutions. Nearly all of these schools have short, low-grade and incomplete courses in the Commercial Sciences.

GEORGE SOULE

In 1856, Geo. Soule established the Soule Commercial College, in New Orleans, and in 1872 he extended the course of studies to include English and Academic courses, and in 1884 Shorthand and Typewriting courses were connected. Each of these schools or departments has a separate corps of teachers and is specially equipped for the course taught therein.

In the 16 years' work of Soule College it has had various experiences with commercial courses of study and methods of teaching. The questions, "What shall constitute a course of business study? and how shall it be taught?" were born with the commercial school, and, like Banquo's ghost, they will "never down." Forty-six years ago Soule College confronted these questions, and has since labored by experiment, investigation, and reason to solve them. As early as 1856, the founder of this institution taught the bookkeeping branches of a business course practically—in the sense in which the word practically was then used. J. N. Bartlett, Peter Duff, and Geo. N. Comer, the fathers of commercial schools in this country, and Jones, of St. Louis, and Gomby, of Cincinnati, the leading pioneer disciples of the fathers of commercial education, and some others of less fame had already illumined the American business world with their methods of teaching Bookkeeping. With these methods as a basis, Soule College commenced its work of evolution in methods and in course of study. In a part of its course it introduced the actual transactions of a mercantile house, and connected therewith all the business papers, correspondence, etc. It presented the exact forms of books used by the leading houses of New Orleans, and gave extended work in Practical Arithmetic, Commercial Law, English Composition, Penmanship, etc. It tried the Merchandise Card System, the Board of Trade System of Buying and Selling, the Sample Merchandise Store System of making purchases and sales. It also investigated the merits and demerits of the various fads and fakes which were front to time injected into the commercial school work, by various teachers.

Soule College as it exists today, is the growth of nearly half a century. Its attendance is yearly increasing. In 1892, last session, 677 students were in attendance. Its facilities have been year by year increased, and its courses of study have been each year extended and made to meet the demands of the continual change in business affairs and in practical education. The Commercial or Business course of study is now of the highest grade, and includes the text-book, the individual instruction, the lecture and the business practice systems of teaching, combined with actual store work, wherein real goods are bought and sold, actual money is received and paid, and in which the students keep the books by the most labor-saving forms, on the Department System. Loose Leaf Ledgers, Order Blanks, Triplicate Sales Forms and Binders, the Reverse Posting and the Check Figure Systems of proof are used in the actual store work, and actual cash is balanced by the student daily. This special feature of Soule College is not possessed by any other Business school on either continent.

Another distinguishing characteristic of Soule College is its High Bookkeeping course. It presents the special forms of books, general and auxiliary, that are used in the leading lines of business, instead of the impractical forms given in the ordinary textbooks of the day.

The growth of the college has necessitated the recent erection of a large and elegant building admirably planned for the present and future needs of each department. The work was well begun and the present department is so complete that its graduates are admitted to Harvard and Yale. Soule College is not only the largest but for many years it has ranked as the strongest in its courses of study and its equipment and the thorough equipment of its graduates. As a scholar and courteous gentleman Colonel Soule has for many years been regarded by business educators as almost an equal. Socially in his family and throughout the south he is a recognized leader. My wife and I had the pleasure of visiting New Orleans a number of years ago and arrived in the midst of the great Mardi Gras festivities which in February attract thousands to the city. Hundreds of thousands of dollars are spent in making the city a fairy land of flowers and gorgeous decorations. Scores of barges and floats of marvelous beauty form a part of a royal procession headed by the King of the Mardi Gras and his attendants. At night the King and attendants give public receptions in some house beside beautiful beyond description with evergreens and flowers. Who was to be King was a close society secret. We called upon Colonel Soule, and in stating that we supposed it impossible to gain admission to the special Mardi Gras receptions he assured us that nothing would be easier, and writing our names on a beautifully engraved card he presented it to us in confidence with the compliments of Colonel Soule, King of the Mardi Gras. During the festivities as King, and later at his beautiful home, as Colonel Soule, he gave us royal treatment. While there are today many worthy schools throughout the south, imparting business training there are none so ably managed, so highly esteemed or so creditable to the cause of Commercial Education throughout the country as Soule's Commercial College, the oldest, largest and strongest in the south.

JOHN D. WILLIAMS

Was born in Pittsburgh in 1828, but his boyhood days were spent in Newcastle, Pa. He showed an early love for writing and drawing, and his skill in the use of chalk or charcoal and a board fence would come as near making him perfectly happy as anything could. Those were the days of the various writing masters, wherein wonderful results were achieved "in ten lessons," by candle-light, with quill pens. The traveling writing master was as much a curiosity to the country boy as the menag
er or circus, and was possessed of as many antics—chirographically speaking—as the monkey or the clown. In fact, the "show" or framed "specimens" was quite as curious in general and in detail as any circus bill that was ever printed. And it never ceased to be the topic of wonder that any mere mortal could attain to such sublime skill of portraiture through the instrumentality of a quill pen; and in fact, it is an even thing whether, as mere objects of curiosity, the world has ever produced the equal of the "kit" of the traveling writing master of sixty years ago. Impossible elephants in red and blue ink, carrying their cork-screw trunks between their striped legs; flying horses, birds of gaily mixed plumage (blue and red) with out-stretched wings and fan-like tails, of species unknown to naturalist or taxidermist; angels with wings and trumpets, proclaiming to the world that "the unrivalled chirographist, Mr. Seth Jones, is about to start a writing school, at the frame school-house at Dixon's Cross Roads, on Monday night next, at early candle-lighting, to continue for ten lessons, at a dollar a head, each pupil to bring his own candle and to furnish his own paper, ink and quills. Success guaranteed in every instance."

It was just such a show as this that attracted the boy, John D. Williams, and just such inspirations that started him on a career wherein he finally made his mark as the best off-hand penman of his time.

At the age of twelve he came under the notice of Peter Duff, of Duff's Commercial College of Pittsburgh, who gave him his first writing lessons.

Mr. Duff knew how to utilize Williams' skill, and not being afraid to puff him generously in the Pittsburgh papers, he soon made him famous and gave him the incite-

ment which he needed to push him forward in his artistic field. At that time the famous and eccentric O. K. Chamberlain was running an opposition school in Pittsburgh. He was a pupil of Spencer's, though by far too egotistical to acknowledge any mere man as his master, and nothing pleased Williams or Duff better than to stop the louder boasting of Chamberlain by the superior work of Williams. Williams was a rapid and tireless workman, and he fairly "thung" his specimens about with an extravagant liberality that awakened wonder. Chamberlain was far more skillful with his tongue than with his pen, and it began to be pretty well understood that while he could beat Williams in blowing, Williams could surpass him in penmanship skill. The influence of those early and sometimes bitter contests never left him. He was always a competitor; always noticing the work of others and determining to beat it. No where was he so truly in his element as at a State Fair, where there was plenty of competition and a chance to win the premium as a "Champion Penman." He omitted none of the accessories, and was untiring in his efforts to secure the most advantageous position to display his skill, the best recognition from officers and men of influence, and the best chances of winning the premium. While he was always anxious to deserve the first place in the final award, he was just as anxious to secure it, and left no stone unturned to this end.

As a practical penman, Mr. Williams made no claim for great excellence. Owing to an accident which almost totally disabled his right thumb he was unable to make use of what is known as the "finger" or "mixed" movement, and while he was able to draw for the engraver with great accuracy, by holding the pencil as in the position for flourishing and using the arm movement entirely, he could not use the pen with any marked skill in ordinary writing. This fact was the source of much regret to him, the more especially as it left open to conjecture whether the copy lines which appeared in his published books were the engraver's or the author's. It is saying no new thing to state that no author who ever prepared copies for an engraver did it with more care or more exactness, and whatever work of

(Continued on Page 46.)
Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

Edited and Published Monthly (Except July and August) by Zane & Blesser, 118 N. High Street, Columbus, Ohio.

Vol. VIII. No. 7. Whole No. 52. Columbus, Ohio, March, 1903

Subscript Price, $1.00 a Year. ICC. A COPY.

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

Rates to Agents and Club Raisers

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

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

The Best Advertising Medium of Its Class

The BUSINESS EDUCATOR being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium. It is read by persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, began again to move more freely, and the people felt the need of greater speed in penmanship. As a consequence the

New Angular Hand

came into use, and from 1800 to 1850 increased in popularity. As concerned speed, it was a decided improvement over the round style it superseded, but it was less legible. So much so that at times it was inclined to illegibility. The round hand was slow but legible; the angular was rapid but illegible, unless unusually well written.

The strenuous times of 1850 began to disclose the fact that a more legible hand than the angular was needed; and one that was, if possible, still swifter. Father Spencer and his contemporary laborers came upon the scene and discerned the new need and endeavored to meet it in the evolution of the

Demi Angular

or Spencerian hand, which soon proved so practical and popular. This style embodied the then essential writing, legibility, rapidity, and beauty, for beauty in shade and hair-line, and curve and flourish, was at that time thought to be a part of business writing.

In the seventies, Gaskell began the advocacy of more arm movement applied to writing, and in the eighties, Michael advocated more speed. Both of these reforms (if such they may be called) had many followers, and have had results. The chief progress that has been made has been in the discarding of fine lines, shades, and, to some extent, flourishes and complex forms. The result was that in the early nineties the Unshaded Hand

Facts—Historical and Scientific.

About the time that Columbus discovered America the scribes discovered that the

Disconnected Static Hand

was too slow for the then awakening commercial needs. In their endeavors to write more rapidly, though somewhat less legibly, they naturally drifted into connecting their letters, and the result was the development and creation of the

Simplified Writing

sprang into existence. It is a step in advance of the preceding style, in as much as it is more legible, easier to acquire and execute, and swifter. The writing of the many can be improved by making writing easier to master. This can be done by making it more useful. Writing is the old hand reconstructed and shorn of its complex and difficult features. It is not an end but a step in the direction of something still better. Give it a trial.

In our February number, in our brief and hurried notice of the death of Prof. Charles Waldo Haskins, we allowed the name to slip through as "Haskell." The notice came too late for proper proof-reading, hence the mistake, for which of course we are sorrier than any one else.

We thank you, friends."

"I congratulate you on the high standard represented by your publication, and the interest manifested in your report of the Convention is excellent."

John R. Gregg.

Gregg Publishing Co.

Chicago, Ill.

"The next best thing to being at the Milwaukce Convention is reading THE BUSINESS EDUCATOR. I have enjoyed it all over again, and am the more pleased to report that you and Brother Gaylord have displayed in giving it so complete and full. I'll club you more."

W. F. Gerigman.

C. C. C. College, Des Moines, Ia.

"I must congratulate you upon your very creditable report of the Milwaukee meeting."

G. P. Lord.

Salem Com'l. School, Salem, Mass.

"You deserve congratulations for bringing THE BUSINESS EDUCATOR up to the top of the ladder. It surely leads."

J. E. Leamy. Troy, N. Y.

"THE BUSINESS EDUCATOR is the leading journal now worth a making. Grand success of it. Will send you a club in a short time."

W. L. Thomas.

Wichita Business College.

Wichita, Kans.

"Your report of the Convention is the best I have read. It is brimming over with good nature and embodying much of the spirit that should prevail at such meetings."

C. G. Finch.

Duke Center, Pa.

"I link you know that I appreciate THE BUSINESS EDUCATOR very much."

Archibald Conn.

Bank's Bus. College.


The February issue of THE BUSINESS EDUCATOR is iridescently delightful to us. It is the best number that you have ever published, and the best of its kind ever published. Your Milwaukee report is certainly going to make you many good friends."

George K. Spohn.

Nadison, Wis.
A recent number of the Chicago Record Herald contained a full page attractive advertisement for a new College of that city and a description of its "million-dollar business course." The Metropolitan is a happy middle ground in its proposed courses, having steered clear of the usual college, and having shunned the extremes. The present day experimenters in the commercial schools of the universities. If the courses outlined are to be trusted, President Powers is to be congratulated on his courage and foresight in the step that ought to be both attractive and profitable.

"Success" is the name of a very suggestive booklet issued by the American Correspondence school of Springfield, Mass., of whose commercial department Mr. E. S. Hull, former principal, has charge. Those who have school advertising in charge will do well to obtain a copy of this pamphlet.

Mr. Charles R. Barrett, the scholarly business-like superintendent of the Chicago Athenaeum, has been contributing to the Daily to-day the greatest club of instructive articles on subjects of interest to those who are trying to grow the business. Those who enjoy the personal acquaintance of Mr. Barrett know that he exemplifies in his daily the qualities of which he writes so incisively.

In an article on "the Mormons" in the December World's Work there is a hand-

Circulars.

CATALOGUES AND

One time we noticed in these columns a circular of the Commercial School catalogue of Cleveland, Ohio. Another, also very splendidly improved in the way of printing, the half-tone illustrations coming up far better than the original, has been published by the Elsworth Co., N.Y. City. If this circular does not convince you that you have been reading the right kind of paper, then you are surely not interested in pen-

"Chat," published by the Manhattan Publishing Co., No. 59 Nassau St., N. Y. City, comes to us regularly laden with short chatty, cheerful, choice articles and editorials upon timely topics, office infor-

From a letter to our friend and former pupil, Mr. J. E. Joiner, of Lancaster, Ohio, we have learned that the Commercial University of that city, which we thought a very successful school, has been placed in the hands of a newly furnished school with an equipment that is first class. I believe the course of the Commercial College, Chicago, is a much more ambitious undertaking than any similar institution in this part of the country.

He also expresses his admiration for the BUSINESS EDUCATOR.

A Universal Opinion.

"Enclosed find $1.00 for which please renew my subscription to THE BUSINESS EDUCATOR another year. I think your journal the best and most practical pertaining to penmanship and business education."

O. S. EVERLY,
Taylor, Wis.

We are indebted to J. W. Barlow for interesting advertisements of Humboldt College, Henry M. Brown said: "A Few Facts from Hessert College, comes to us, in the straightforward style of the proprietor, J. H. Hessert, Manchester.

Commercial schools, it seems, are not alone guilty of the sin (?) of soliciting students. At a recent alumni dinner in Boston, President Watt of Colby said: "I have been astonished at learning within three months of the methods employed to get students. Advance agents, who are paid so much a head for boys delivered at the college, are creating a demand in Maine that I would rather have my classes and better material at Colby."

The Fourth annual entertainment con- sisting of music, speeches and dancing, given by the Bliss Business College of North Adams, Mass., S. McVeigh, Principal, was held on Tuesday, Jan. 9th, 1906. The same was an enjoyable success if we may judge by the reports received at this side of the line.

E. C. Davis, formerly of Quincy, Ill., is the new penmanship teacher in the broken Bow, Nebr., Business College.

B. F. Wilson, formerly with the Western Normal College, Shenandoah, la., has accepted the office of principal of the Sharps- burg, Ia., Bank. D. L. Callison, the well known penman, has succeeded Mr. Wilson in the college.

To accommodate the growing demand for the Isaac Pinchant Shorthand Publications and General Fact Books, Messrs. Sons, of 31 Union Square, New York, have appointed as their general agents, Bookellers and Publishers of San Francisco, who will handle their publications on hand. A similar arrangement has been made with Messrs. A. C. McLurg & Co., of Chicago.

The Wingfield Connelly Business College, Mitchell, S. Dak., has been purchased by B. A. O'Mealy, and will hereafter be known as O'Mealy's. Mr. Wingfield is still principal, and we understand his departure is a splendid- work.

The stenographic department is superintended by Miss Sadie Brown, who is doing a splendid job. We are glad to learn that the enrollment has nearly doubled during the past three weeks.

Some time ago we noticed in these columns a fair catalogue of the Commercial school of Cleveland, Ohio. Another, also very splendidly improved in the way of printing, the half-tone illustrations coming up far better than the original, has been published by the Elsworth Co., N.Y. City. If this catalogue does not convince you that you have been reading the right kind of paper, then you are surely not interested in pen-

Our new correspondent, Mr. Burt German, who opened German's Actual, of Kansas City, Mo., on January 5th, enrolled seventy pupils during the first three weeks. This is certainly a very good start for a new business school. BUR- CATOR wishes Mr. German much success with his new institution.

Under the management of Messrs. L. H. Webber and C. H. Elliott, of Vancouver, B. C., Business College was opened January 5th of the present year. Mr. Webber claims that they already have a splendid enroll-

We notice that a very beautiful Old English head title page has been employed throughout our publication, and that it is familiar with Old English it seems a very ar- ticulate and good thing. The advisability of using this style of text for the general public, for we remember that the title page is not a mere thing to a Chinese puzzle to us. Whether or not the columns are 1903, the book is written with Old English to read it readily we are in doubt.

A "New Education in Penmanship by Countess," is the title of a little book being sent out by L. H. Hausman, River- side, Calif, in the interests of his courses by correspondence. Interest in work of this nature and in penmanship will do well to consult this work. It contains many very suggestive, stimulating ideas upon the subject of writing.

The Southwestern Business University, Oklahoma City, Okla. T. N. Nilan, Princi- pal, is sending out a good grade of advertis- ing literature indicating a progressive in- stitution.

The Northwestern Business Journal is the title of a well printed, well written, high grade, four-page journal issued by the Business College of Chicago, Ill., J. F. Fish, Principal. We have learned that he had started a school of his own in Chicago; we knew it would be a go, because he possesses the right qualities for success.

Howard & Brown, of Rockland, Me., are sending out a very handsome circular relating to their diplomas which favors as leading the business of this kind in the country. The circular is beautiful.

The Brazil, Ind., Business University Journal published by C. & H. A. Munson, reaches us regularly and always catches our attention.

A very unique and attractively illustrated folder-circular has been received from the Business College, West Point, Miss.

The Business Department of the Marion Normal College, Marion, Ind., C. W. Boucher, Manager, and O. S. Herring, Manager, are sending out a very nicely illustrated cata-

logue of thirty-two pages containing some beautiful specimens of penmanship done by Mr. Harrick, a very well known of the school for many years, and have never heard anything but good of it.

A splendidly printed twenty-four page circular of the Western College of Commerce, Lectures and Lessons, Theory and Art of business is being published by the Ellsworth Co., N.Y. City. If this circular does not convince you that you have been reading the right kind of paper, then you are surely not interested in pen-

"Chat," published by the Manhattan Publishing Co., No. 59 Nassau St., N. Y. City, comes to us regularly laden with short chatty, cheerful, choice articles and editorials upon timely topics, office infor-

From a letter from our friend and former pupil, Mr. J. E. Joiner, of Lancaster, Ohio, we have learned that the Commercial University of that city, which we thought a very successful school, has been placed in the hands of a newly furnished school with an equipment that is first class. I believe the courses of the Commercial College, Chicago, is a much more ambitious undertaking than any similar institution in this part of the country.

He also expresses his admiration for the BUSINESS EDUCATOR.

A Universal Opinion.

"Enclosed find $1.00 for which please renew my subscription to THE BUSINESS EDUCATOR another year. I think your journal the best and most practical pertaining to penmanship and business education."

O. S. EVERLY,
Taylor, Wis.
Annual Meeting, Heffley School, Brooklyn, N. Y., April 9, 11, 1903

Reduction in Fares on Certificate Plan

All members are earnestly requested to obtain certificates, so as to secure a sufficient number (100) to entitle to reduced return fare.

A reduction of fare and one third, on the certificate plan, has been secured for those attending the meeting in all territory covered by the New England and Trunk Line Passenger Associations. The advertised dates of the meetings are from April 9 to 11; consequently you can obtain your ticket not earlier than April 6 nor later than April 10.

Be sure that when purchasing your going ticket you request certificate. Do not make the mistake of asking for a receipt.

Present yourself at the railroad station for ticket and certificate at least 30 minutes before departure of train.

Certificates are not kept at all stations. If you inquire at your station you will find out whether certificates and tickets are to be obtained. Each certificate should be validated at place of meeting. If not, agent will inform you at what station they can be obtained. You can purchase a local ticket hence, and take up a certificate and through ticket.

2. On your arrival present your certificate to Mr. H. M. Rowe.

It has been arranged that the special agent of the Commercial Teachers' Association will be in attendance to validate certificates on April 11. A fee of 25 cents will be collected for each certificate validated. If you arrive at the meeting and leave for home again prior to the special agent's arrival, if you arrive at the meeting later than April 11, after the special agent has left, you cannot have your certificate validated and consequently you will not get the benefit of the reduction on the home journey. No refund of fare will be made on account of failure to have certificate validated.

So to prevent disappointment it must be understood that the reduction on return journey is not guaranteed, but is contingent on an attendance of at least 250 persons holding certificates obtained from ticket agents at starting points. The minimum of full fare of not less than 5 cents on going journey, provided, however, that if the certificates presented fall short of the required minimum and it shall appear that round trip tickets are held in lieu of certificates they shall be reckoned in arriving at the minimum.

If your ticket and ticket number is in attendance and your certificate is duly validated, you will be entitled up to April 15 to a continuous passage ticket to your destination by the route over which you make the going journey, at one-third the limited fare.

Hotels

The Executive Board has made arrangements with the following hotels for the entertainment of members:

St. Denis, Broadway and 1st St., Etropian plan. Single rooms, one person, $1.50 per day; two in a room, $2.00 to $2.50 per day.

Hotel Albert, 1st St. and University Place. Single room, one person, $1.00 per day; two in a room, 75 cents per day.

Banquet

The banquet will be held at the St. Denis Hotel, Friday evening, April 10. The New York Commercial Teachers' Association has accepted President Miller's invitation to hold the banquet at his own expense, under the auspices of that of the Eastern Commercial Teachers' Association, which insures a most enjoyable and brilliant occasion.

HOW TO REACH HEFFLEY SCHOOL, BROOKLYN, FROM NEW YORK

Via Brooklyn Bridge—Take DeKalb Ave. trolley at the New York end of the bridge and get off at Kyser's St., Brooklyn, (no change necessary) or take Bridge cars New York to Brooklyn; then take an East New York train on the Brooklyn Elevated railroad to DeKalb Ave. station.

Via 2nd St. Ferry—Cross 2nd St. Ferry New York to Broadway, Brooklyn, then take a Franklin Ave. car and change at DeKalb to a DeKalb Ave. car for Kyser's St.

Program of the Eastern Commercial Teachers' Association for Annual Meeting, April 9, 10 and 11, at Heffley School, Brooklyn, N. Y.: A meeting of commercial teachers for commercial teachers and by commercial teachers.

An old-fashioned meeting conducted in the old-fashioned way for the old-fashioned purpose of getting new fashionable ideas.

Thursday, April 9, 10:00 A. M., GENERAL SESSION

1. Address of Welcome, N. P. Heffley, Principal Heffley School.
2. President's Report.
3. Appointment of Committees.

Luncheon 12:00 M. BUSINESS SECTION 1:00 P. M.

2. ROUND TABLE DISCUSSION Query: "How Broad a Course in Commercial Geography Should be Attempted by a Commercial School?"

Friday Evening—Banquet at St. Denis Hotel

Saturday, 10:00 A. M., BUSINESS SECTION

1. "My Hobby," being an untruthful statement of the particular educational idea that represents the burning thought of the speaker. Each member is cordially invited to participate. Each speaker will be limited to five minutes and discussions to two minutes.

For a number of years it has been remarked by members that sufficient time was not allowed on programs for discussion of practical school problems. The Board has provided the opportunity at this time, in both sections, to bring out a rich fund of school room experience and enthusiasm, in which it is earnestly requested that all members will participate. It is hoped that the experiment will prove so successful that it will become a permanent feature in the programs of the Association.

SHORTAGE SECTION 10:00 A. M.

1. "My Hobby." Being an unpremeditated outburst forth of the particular hobby of the speaker. A Round Table Discussion
in which it is earnestly desired by the Executive Board that all members shall participate.

Each speaker will be limited to five minutes and discussions to two minutes.

Let every member of the section be prepared to air his particular daring thought.

Saturday, 1:00 P. M.

GENERAL SESSION

1. Reports of committees. 2. Election of officers. 3. Selection of place of meeting.

ADJOURNMENT

Eastern Commercial Teachers' Association.

The annual meeting of the E. C. T. A. will be held in the Heffley school, Brooklyn, New York, Thursday, Friday and Saturday, April 9, 10 and 11.

The Executive Board has put forth every effort to prepare a program of exceptional merit and attraction. Every possible precaution looking to the comfort and entertainment of the members is being taken.

It is the purpose of the Executive Board to make the banquet a particularly attractive and enjoyable occasion, and with this object in view, opportunities will be offered for the renewing of friendships and a cordial interchange of greetings between members and visitors.

The menu is the special charge of a member of the committee who is noted for his discrimination in things gastronomical, which insures the hearty approval of those who shall surround the banqueting board. Good cheer and good fellowship will be in the atmosphere, and every one is assured a royal good time during the evening.

An opportunity will be given all members who desire to discuss the various papers, and a time has been set apart for all those who desire to do so to discuss any subject in which they are especially interested.

Very respectfully,

THE EXECUTIVE BOARD.

By J. L. Wallace, Portland, Oregon, Business College, who does not pose as a professional, but who writes a remarkably practical hand, specimens of which we hope to present later.

CARDS! CARDS! CARDS!

Flourished Design Cards, 5 for 25c
Flourished Border Cards, 2 doz. 50c
Colored Cards, or colored white ink, 2 doz. 25c
Both Social Cards, printed, shaded and English, 50c
Linen Hand Cut Cards, 2 ply Wedding Brilliant, 50c
Hand Cut Cards, colored cards, or colored Sec.
5000 Hand Cut Cards, 2 ply, Wedding Brilliant and Colored, 52.50
Agents wanted, send 25c for agents sample book
All orders promptly filed. Send for samples.

W. McBEED, 19 Snyder St., Allegheny, Pa.

Accurate, Dashing, Artistic Writing

One set Fancy Shaded Caps, $1.20
Fine Letter Cases, 15c
Cartridges, either white or colored, 20c
Fitted quality blank cards, either white or dark blue, per 100
Orders filled promptly. Satisfaction guaranteed.

Address, B. C. HOYT,

Box 111, FERGUS FALLS, MINN.
Power in the Art of Handwriting.

Huntsinger's Business College,
The Business Educator, Hartford, Conn., November 11, 1902.
Columbus, Ohio.

Gentlemen:

Let me congratulate you upon securing the masterly hand of W. E. Dennis of Brooklyn to give a series of lessons in Off-hand Flourishing.

Although the Business College profession rarely ever indulges in dragons, horses, stags, lions, geese and other creations, the skill obtained in their execution still commands the respect of a large portion of the profession, because such skill indicates power in the art of handwriting.

Yours very truly,

[Signature]

The above is from the vigorous pen of Mr. Huntsinger, the well known aggressive, progressive business educator of Hartford, Conn. The signature is a fac-simile of the ones attached to letters received at this office. As will be seen, Mr. Huntsinger puts it on thick, and with a force and strength rarely seen. Back of this signature one can see grit, determination, ambition and thoroughness, all of which are characteristic of the man if we mistake him not from this distance. While he is penman of no mean skill, he is as skilled as a teacher of penmanship as he is successful as a manager of one of the best schools in this country. We know of no school turning out students who write a more uniformly strong handwriting than Huntsinger's Business College.

For ten years this signature has been going broadcast over the State of Connecticut, and as a consequence there are thousands who recognize it at a glance, containing as it does a certain amount of attractiveness not found in the effeminate hand written by a great many of our professional men. The pictorial arrangement of the lines are such that when once seen the signature is pretty sure to be remembered.
Brush and pen work by Mr. Skillman, who, as is clearly shown by the excellence of the work, does not belie his suggestive and appropriate name.

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

If you contemplate publishing a form letter or designing a new piece of work, or if your own letters or correspondence have need of improvement, let us be of service.

W. L. THOMAS, PEN SPECIALIST
195 Grand Ave., Rochester, N. Y.

Lettering Curves
For drawing simple or compound curves for letters of correspondence, the new curves are ideal. The book contains complete instructions for their use.

AMERICAN COLLEGE EXCHANGE TEACHERS' BUREAU,
DUNDEE, MD.

CAN YOU HOLD A BETTER POSITION?
If you, register with us to-day. Qualified teachers secured for schools; positions secured for qualified teachers. TEACHERS AND SCHOOLBOARDS carefully assisted co-operatively by becoming certified members of this Bureau. School properties bought, sold and exchanged.

AMERICAN COLLEGE EXCHANGE TEACHERS' BUREAU,
DUNDEE, MD.
E. O. Folsom, penman in the Cream City Business College, Milwaukee, Wis., recently favored us with a set of capitals, which are certainly very practical. The ink in places was too fast to engrave well, which should have prevented them from our readers.

G. E. Weaver, the bustling penman and artist of Mt. Morris, Ill., whose advertisement appears elsewhere in our columns, writes that he now has more students than he has ever had before. He also states that his order work is increasing. Mr. Weaver has won quite a reputation as a chalk talker, and is a manly sided man.

Some splendid specimens of business, ornamental and engrossing penmanship have been received from Joe Barnes, who is policy engrosser in the Northwestern Life and Savings, Milwaukee, Wis. Mr. Barnes has been a pupil of Mr. Gieseman, both of whom are to be congratulated upon their work.

Mr. H. O. Keesling, of Cannon's Commercial College, Lawrence, Mass., favored us with a batch of specimens of students' practice in writing, evidencing the fact that Mr. Keesling is a practical teacher as well as a practical penman. The specimens are uniformly good.

We also notice that they were written on paper ruled on the copybook standard without the "boxes." We believe this is a good idea for a very amount of practice, as it helps pupils to regulate the heights of their letters and thereby their movements as well.

Mr. Keesling is nothing, if not up-to-date.

G. A. Newman, Jr., Buffalo Gap, Va., submits specimens of ornamental penmanship, flourishing, carving, writing, etc., indicating that he possesses natural talent along the line of penmanship.

Mr. O. M. Allig, teacher of penmanship in the Olivet, Mich., College, renouces his subscription to THE BUSINESS EDUCATOR, and states that he finds the journal very helpful in this teaching. He adds that THE BUSINESS EDUCATOR is certainly "leads'em all."

Some cards Mr. Allig enclosed show that he is making rapid strides toward the top in penmanship.

Mr. W. L. Carter, of Brock, Tex., recently favored us with a title page for THE BUSINESS EDUCATOR, containing not a little merit.

Some splendidly written cards, ornamental style, have been received from K. C. Galloway, Pitts-town, Pa. Mr. Galloway was a student of the Zanerian a few years ago, and if he keeps on he will make one of the finest.

Mr. S. McVeigh, Principal of the Bliss Business College, North Adams, Mass., recently favored us with a batch of specimens of business penmanship from students indicating a neat through and practical training in this commercial art. While all are very good, the specimen of Miss Florence Pero is exceptional for its straightforward, business-like tendencies, being strong, rapid and quite accurate.

Mr. Ben Kupferman, @ Morris St., E. Boston, Mass., recently favored us with some cards and a letter which disclose the fact that he has more than average skill. He writes a number of hands very successfully, and what is still better is a successful teacher of penmanship as well.

Mr. C. R. Tate, penman in the Bartlett Commercial College, Cincinnati, Ohio, recently favored us with a batch of about three hundred specimens of writing from students in that institution. The specimens all indicate a freedom of movement that is unusual for so large a number of pupils. This indicates that the instruction in writing is pushed with more than usual wisdom and vigor. Some of the specimens are remarkably good, indicating some talent and plenty of pluck, the work of the young ladies being quite equal to that of the young men. Quantity and quality considered, the specimens are worth anything to equal the specimens before us.

Mr. Keesling, of Cannon's Commercial College, Lawrence, Mass., recently favored us with some cards and a letter which disclose the fact that he has more than average skill. He writes a number of hands very successfully, and what is still better is a successful teacher of penmanship as well.

Miss Velle deserves much credit for having accomplished so much in so short a time by her own unaided efforts. Possessed as she is of a sterling character, pleasing disposition, backed by talent and industry, there is no wonder that she has succeeded, as no one fails who possesses these qualities to a like degree. It gives us pleasure therefore to thus briefly introduce her to our readers as one who has won success.

Crisp and Strong

Allow me to commend the shortening of the name of your bright periodical, also the crisp, strong editorials.

DANIEL W. HOFF,
Supt. Writing and Drawing,
Lawrence, Mass., Public Schools.

BUSINESS SCHOOL FOR SALE
In town of 2000. Rich surrounding country. Thirty now enrolled. Address,
SMALL CAPITAL, Care of Business Educator, Columbus, Ohio.

A CARD WRITER of 16 years experience, will write any name, either
plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen.
White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to
Agents, Graduates, Address,
MT. MORRIS COLLEGE, Mt. Morris, Ill.

CARDS! CARDS! CARDS!
Your name written on 100 cards, can't be beat, only 10c. Colored Blank Cards, 10 colors, 100 by mail, 30c. 50c by express, $1.00 by express, $2.50.
Pen holder for business writing, 10c; oblique pen
holder, 12c. White ink per bottle, 25c; glossy black ink per bottle, 25c. Envelopes engraved, diplomas filled. Leasing by mail, etc.

W. A. BODE,
Roo. 46-48 21st St. S., PITTSBURG, PA.

FREE! FREE!
One Bottle of White Ink With Each
Order Superior
Colored Cards
at 70 Cents. Order Now.

If you are practicing writing, list and miss, without making much improvement, you should join
Kann's Correspondence School of Penmanship
our students practice in a systematic way and make every stroke count for the most. Send stamp for information K. C.
MILLS, 101 train Ave., Rochester, N. Y.

BY MISS BESS E. VELLE, SUPERVISOR WRITING AND DRAWING, OSAGE, IOWA, PUBLIC SCHOOLS.
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Who Can Learn to Write Well?

By C. N. Crandle, Chicago, Illinois

As the years go by, and experience ripens, our opinions change. Many things which we advocated a few years ago have been set aside, and the methods have taken their places. This truth is manifest in all vocations of life. Progress is the watchword, and ambition the motor-power necessary for success in any undertaking. The methods of the past are obsolete, and new and wonderful facilities. Many of us remember the old blue-back speller, and how we "toed the mark" when the lesson was to be recited. They were crude ways, but productive of good results. We knew how to spell, because we had to. The children were taught writing by methods which many teachers of today consider obsolete. Observation teaches that the old ways are superior in many cases, and the teacher who advocates that all pupils can learn to write equally well by the same process is certainly laboring under a mistaken idea. The subject, "Who Can Learn to Write Well," might be briefly answered in these words: "All pupils can learn to write well, regardless of obstacles. They possess the necessary desire, coupled with ambition, and their progress is steady and rapid. The teacher of such a class is likely to conclude that all persons, from a business point of view, can learn to write equally well. The old saying: "Any person with one hand, one eye, common sense, and the aid of a good teacher can learn to write," carries with it much truth.

It is generally conceded that the average person possessing sufficient physical power and a willingness to work, can develop a fair degree of proficiency in writing. Accepting this as a conclusion, we come face to face with other questions. Which style are you going to claim for your standard, the slanting or the vertical style of writing? That which is executed rapidly or slowly? The vertical writer will tell you that the old slanting style is null and void. That it covers too much space, will develop in the writer curvature of the spine, and make the reader of such writing cross-eyed. The advocate of slanting writing condemns the vertical, and proclaims that it is not writing at all—merely an excuse for poor drawing. Prejudice must be set aside, and the position of the business man assumed—be who has to pay for the writing.

What kind of writing will he require? As a rule he will not exact a particular style. It may slant to the left, be vertical, or slant to the right. The first quality he notes is that when the writing is clear, even and plain it is pronounced good. If the work to be done is not of the rush-order kind, speed will not be considered essential, and though the execution be slow and laborious, the writing is good for the purpose for which it is to be used. If the necessities require speed, the writing of such a person would be worthless. That which is good for one is poor for another. But he who can write rapidly, systematically and legibly must be acknowledged a good writer. If the latter is the only one to be considered good, then the question is difficult to answer, even if any style be required.

The nervous system of the pupil has much to do with his progress in learning to write. Should he be excitable, it will be difficult to develop a strong, even style of letter, and regular spacing. However, he appears easy and graceful, will possess the useless strokes and irregular finishes. Important factors to be considered in learning to write well are disposition, confidence, grace, mental and physical development. The person who possesses these qualities will unconsciously portray all in a page of his penmanship.

Physically who is so fortunate in the possession of all the natural gifts may become a good writer by the more common course—plodding. If the pupil is nervous, awkward, stubborn, and lacks self-confidence, it is a laborious task to either lead or drive him to the acquisition of a good hand-writing. He will not see the benefits that may be derived from the ability to write well, and the teacher, be he ever so earnest, can do nothing. If he ever improves his penmanship to any noticeable extent, it will be when he gets a position where his success depends upon his ability to write well, and the employer says: "You must get the job, or go on."

This, even in advanced years, he may be found in the penmanship class, plodding for that which he might have secured with comparative ease, had he taken advantage of the opportunity while young. Accepting any style or styles of penmanship, when well written, as being good, the logical conclusion is that any person who is physically and mentally right, and has sufficient influence back of him, can learn to write well.

TO ASPIRING TEACHERS

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C. N. CRANDLE.
The above portrait is a likeness of Mr. P. Escalon of San Francisco, Calif., formerly of Santa Ana, Republic of El Salvador, and more recently a student of Mr. F. O. Young, the left-handed penman of the Pacific Coast. Mr. Escalon is but seventeen years of age. Considering this, and the fact that he has but recently learned English, we think the work contains not a little merit.

The Three R's of Education

(Continued from Page 23.)

"Dear Sir:

"this will introduce my friend—any thing you can do for him I will apprise it very much.

"I have none him for years an upright andonest man.

Yours very truly,

PUBLIC SCHOOLS IMPROVING.

This brings me to one of the elementary studies that were made so much of in the public schools that I knew as a boy, which was placed first in the proverbial list of the "three R's"—reading. In the old days the "reading exercises" were first in the order of classes, and the pupils were taught enunciation, pronunciation, distinctness and expression. You have to listen for a half minute only to the average young man of twenty or thereabouts to know that reading alone had small place in the public schools routine for him. I am happy, to learn, though, that this art is again receiving more attention in the schools, and that in some cities it is being taught with more intelligence than ever before.

In conclusion, then, I wish to say, that for all the flaws I have seen in the practical workings of the public school system, I am by no means of the opinion that there is no improvement therein. On the contrary, I believe it is better, more thorough and more progressive on the whole than it has ever been in the past.

But in their eagerness for "general culture," so called, for "universal art education," for "variety and novelty and breadth," the authorities have temporarily neglected—I am sure the neglect is only temporary—the solid and deep foundations upon which only can true cultivation, real breadth be built. For one, I shall be glad when there is less dissection, less modeling, less wood carving in our public schools, and more real, downright hard work devoted to the three R's of other days—readin', 'ritin' and 'rithmetic.
The Prevailing Opinion

Merritt Davis, of the Capital Business College, Salem, Oregon, renew his subscription to THE BUSINESS EDUCATOR in the following language: "I think your journal is the best of its kind published, and I feel that I cannot afford to be without it."

From a recent letter from Mr. L. E. Stacy, penman and commercial teacher in Spencer's Business College, Kingston, N. Y., we take pleasure in quoting the following: "THE BUSINESS EDUCATOR is fine, and seems to get better with each number. You are to be congratulated upon your success in producing such a good paper. School is booming, and we will break the record this year."

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By
W. A. Thompson,
Pontiac, Michigan

John D. Williams

(Continued from Page 27.)

his came from the engraver's hand was an
exact copy—as nearly as the engraver could
make it—of the artist's lines.

It is, after all, as an author that Mr. Williams will be best known and longest remembered. His "Gems of Penmanship," a book prepared to preserve his style of off-hand flourishing, and to secure to him the credit of originality, which, from the extensive copying of his designs by other artists, he was in danger of losing, than as an em-bodiment of practical and ornamental writing. His series of copy-books and "Guide to Penmanship," afterwards published by Slot, Woodman & Co., were more in the line of instruction and embodied at length the "principles" of his system.

There is one credit belonging to Mr. Williams which he is not likely to have unless given to him here. He was the discoverer of the now famous "Spencerian Pen, No. 1," and which was originally Gillott's 19. The peculiarity of this pen is its quill-like flexi-bility, owing in great measure to the peculiar rotundity of the barrel. This pen was shown to Mr. Lusk, then agent for the Spencerian Books; and by him to the Messrs. Ivison, Philpney & Co., who procured its manufacture by Gillott under the name of the "Spencerian Pen, No. 1." It is prob-ably the most popular pen among good writers to be found.

It is something to be said of Mr. Williams that he never excited the animosity of his competitors, and that at the time of his death at Albany, Jan. 8, 1861, he had not an enemy on earth. The reason lay in the very nature of the man. He could not hold enmity. In love with his profession, he had a genuine respect for every man who was striving to excel in it, and he habitually took as much pride in other people's work as in his own. He had the remarkable quality of being able to criticise his own work, and he often did it unsparring. And he could just as clearly see the failings of others, and did not hesitate to point them out. His criticisms were just, and to an artist who wished to succeed on his merits, invaluable.

While teaching in the Bryant and Stratton college of St. Louis in 1866, it was my good fortune to come under the training of Mr. Williams who was then professionally known as John D. He was then superin-tendent of ornamental penmanship for the chain of Bryant and Stratton colleges and was visiting their various cities and filling each college with ornamental designs far surpassing those of all competing schools. In those days a business college had a poor standing that did not make public displays of ornamental as well as plain penmanship. Flourished specimens were sent with all letters soliciting students. Under his severe personal criticism, Archibald McLees of New York engraved Williams' "Gems of Penmanship" and nothing in the line of script or flourishing had ever been so beautifully engraved. Later Mr. McLees was made the engraver of Spencerian copy-books and their surpassing beauty rapidly won for them unequalled popularity. As a companion I found Mr. Williams very jovial, but as a teacher exacting in the extreme. As an artist in off-hand flourishing combined with lettering and pen drawing his equal was never known. His original designs in style and methods of execution have been the standard for all the leading finishers for the past fifty years.

Doing Good Work.

"Your paper does a vast amount of good in my school." E. E. Washburn.
Jacksonville, Oregon.
Principal High School.
How Shall the Pen be Held?

BY CHANDLER H. PEIRCE, DAYTON, O.

Fashion decrees that you wear your hat about as you please. This, of course, includes the fair sex. The position of the feet determines in no small way the general appearance of the individual, and it is apparent upon observation that a very wide range gives room for comment. The proper angle of the feet should not differ materially, and so we conclude that a law of action must exist in nature which provides for the greatest advantage.

There is a power in walking which comes from a good position of the feet, and this is definable when they are at about right angles with each other, giving a slant from the horizontal between 50 degrees and 60 degrees, or the standard for best written characters.

The feet placed at greater or less than what I will denominate as "standard" detracts from appearance and doubtless to speed and endurance.

The hand formation unquestionably has a best function to perform no less than that found in the feet, and unless malformed or trained improperly the position should be as closely determined for writing as the feet for walking.

Forcing the hand to the right so that the fulcrum consists of the nails of the third and fourth fingers is to me hideous and monstrous.

The oldest inhabitants can well remember the punishment sure to follow for disobeying this most rigid law, but to have clinging to such a barbarous practice down through the years of change and progress into the living present is surely nothing short of an atrocious crime.

Such teaching is not only injurious and deleterious, but stiles a principle which works disaster and ruin where betterment would yield success with one-half the effort.

The hand-rest should form its pivot on the first joint of little finger without the nails coming in contact with the paper. Practically the hand is half closed in the process of execution, with the thumb, first and second fingers curved slightly, (the second finger curved more than the first.)

The corner of thumb nail opposite joint of first finger which extends about half an inch below end of thumb.

I have said the second finger curves more than the first and extends downward, leaving a space which separates the power of motion in the fingers from the fulcrum. Half way between vertical and horizontal is the general position of the hand and will not admit the old saw "let the end of holder point toward right shoulder."

After all has been said at this distance, your head must be clear, else you will not get the essence. You think you understand but you don't, and you never will till you grow it through an experience of a pain-taking character.

Telling doesn't do much good.

How to wear your hat; how to walk; how to act, cannot be gathered from print. Neither do I wish any one to infer that perfect pen holding is the beginning or ending of the whole matter. Nicety and delicacy of touch and expression come through cultivation, and no child, or a beginner of any age, can hold the pen correctly.

No watch will keep time till adjusted. Many things enter into the adjustment of any work of art.

No amount of scribbling with an ancient holder and a rusty pen will acquire the exact way no more than you can be graceful in the waltz in a pair of cowhide boots.

The kind of holder (including the diagonal—oblique) will constitute the ammunition for another shot.

A proper selection determines your destiny.

Dissimilar Similarity

It is said that at one time there was in, the House of Representatives, a handsome man of ability by the name of Charles Henry, and also a small man of limited capacity by the name of Henry Charles. Speaker Blaine having addressed the latter as the former, Mr. Charles said, in correcting him, that there was as much difference between them as between a horse-chestnut and a chestnut horse. Equally wide is the difference between some booklets published on Correspondence, and the books we issue on that important subject. Our special circular, with scores of testimonials from all parts of this country, will reach you almost as soon as this advertisement. If you do not receive a copy of this special circular, send us a postal card request for it.

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<th>Book</th>
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<tr>
<td>CLARKE'S SHORTHAND</td>
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<td>THE PRACTICAL DICTATION MANUAL</td>
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<td>THE PRACTICAL DICTATION MANUAL (Abridged)</td>
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<td>THE POCKET SHORTHAND DICTIONARY</td>
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<td>THE COMPLETE GUIDE TO TOUCH TYPEWRITING</td>
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<td>WILLIAMS'S ENGLISH GRAMMAR</td>
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<td>THE NEW BUSINESS SPELLER</td>
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Any of the foregoing books will be sent to teachers for examination at one-half the retail price.

OUR MOTTO IS: "THE BEST BOOKS ON THE MARKET."

THE COMMERCIAL TEXT BOOK COMPANY,
DES MOINES, IOWA.

Plate 1

Plenty of Positions

Thirteen thousand positions were filled by the Remington Employment Departments during the year 1902 in the cities of New York and Chicago alone. Every city in America shows a similar proportion.

Good Pay

Remember that the user of a low-priced writing machine always wants a low-priced stenographer. The best positions are SECURED BY THE COMPETENT OPERATORS OF THE REMINGTON TYPEWRITER CO., 327 Broadway, New York.
BLISS SYSTEM of ACTUAL BUSINESS FROM THE START.

EVERY PAPER IN OR OUT OF THE OFFICES MUST BE OK'D BY THE MANAGER.

PUBLISHED BY A.H. BLISS, SAGINAW, MICH.
A higher standard of efficiency in the same length of time

Gregg Shorthand

Founded on natural principles, Gregg Shorthand has been adopted by progressive business schools everywhere, and is to-day

The Leading Shorthand of America

All the schools using it have largely increased their attendance through the results accomplished—which, after all, is the "secret" of its phenomenal success.

Rational Typewriting

By Rupert P. SoRelle and Ida McLenan Cutler

This remarkable book meets with the immediate approval of every experienced teacher. Although issued late in the season, it has been adopted by a large number of schools, and we confidently predict that it will soon be the most popular typewriting manual on the market. In addition to the instruction, it contains "a mine of information" on typewriting and correspondence. Ask for sample pages.

Send for booklet, "ABOUT GREGG SHORTHAND." It is free. If you are a teacher, ask for "SPECIAL OFFER TO TEACHERS."

THE GREGG PUBLISHING CO.
CHICAGO.
NO HIGHER INDOREMENT.

"The Commercial High School of New York, by J. J. Sheppard, Principal, is attracting more widespread interest in the United States and Europe than any other public school ever established."—Journal of Education, Boston.

Isaac Pitman's Shorthand

ADOPTED BY THE

New York High School of Commerce,

and GIRLS' TECHNICAL HIGH SCHOOL.

(UNDER CONTROL OF BOARD OF EDUCATION.)

"Destined to be the two leading commercial educational institutions in the United States"—N. Y. Commercial Advertiser.

SUCCESSFUL BOOKS.


Twentieth Century Business Dictation & Legal Forms. Third Edition. A complete manual of Dictation (in ordinary type). Contains over 400 letters, covering fifty lines of business. Also 40 pages of Legal Forms, etc. Cloth black, stiff boards, 272 pp., $1.50; cloth, $1.75.


Write for "Reasons Why," and 24-page Catalogue.

Isaac Pitman & Sons, Publishers, 31 Union Square, N. Y.

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Standard Commercial Books

Taylor's Natural Method of Shorthand

THE BEST GRAHAM-PITMAN TEXT

The Nelson Commercial Arithmetic

BEST BECAUSE MOST PRACTICAL

Spencer's Commercial Law

BEST BECAUSE ACCURATE

We want every teacher to become acquainted with these excellent text-books—books that have been developed from years of classroom experience—books that have stood the test and satisfied every requirement.

CORRESPONDENCE INVITED.

A sample copy of any one of these books sent express prepaid to any teacher for examination upon receipt of fifty cents in stamps.

THE BOBBS-MERRILL CO.
FORMERLY THE BOWEN-MERRILL CO.
INDIANAPOLIS, U. S. A.
Individuality.

It is easy to hoot at individuality in penmanship, but it is well that no one has the power to destroy it. He who wages war against it fights a losing battle. How poor the work of the master penmen would seem if it were all alike—if their individualities were eliminated. No Flickinger, no Taylor, no Madaras—the charm they gave their work all gone, and just one standard of penmanship left. Their individuality is what made their work indescribably fascinating.

What is true in the higher manifestation of skill is also true in a degree in the lower.

Thousands of teachers have tried the plan of teaching one slant, one movement, one form, etc., for all—that was largely the old copy-book method—but see how their pupils have departed from their teaching.

Is the handwriting of Edison and James Whitcomb Riley wrong for their own use, and was their teaching right, or is the reverse true?

Why is the most accurately engraved script, such as is found in the old style copy-books, not best for student's copies? Because it lacks all individuality, life, and is not of the right kind.

The work of all our best business writers is strongly marked with individuality. Individuality, always within the limits of reason, should be encouraged and not suppressed. If it should be suppressed, why don't its opponents suppress their own, and give the world an object lesson?

Individuality is all right, but a few misguided enthusiasts are endeavoring to make it conform to their erroneous one-movement doctrine. But it is too late; the day is past.

Docked for Bad Penmanship.

NO SALARY FOR COURTHOUSE CLERKS WHO WRITE ILLEGIBLY.

Pottsville, Pa., February 24th.—The handwriting of the clerks in the County Recorder's office is so bad that the commissioners today refused to pay for their services. This action was taken at the request of the Taxpayers' Association and several lawyers, who allege that it is impossible to read the indexes of the mortgage books.

Judge Marr, to whom application was made to compel the commissioners to pay the clerks, decided that the handwriting must be legibly done to entitle them to salaries.—Philadelphia Press.

We are Out.

Of February, 1903, numbers of the Business Educator. If you have a copy or two, we would appreciate it if you would send us the same.

Our subscribers have, for a year, written and we cannot always foresee the demand. The Business Educator is too expensive to run extras by the thousands to lie upon a shelf.

We therefore happen to run short now and then and hereby give our friends a chance to show their generosity.

Vertical.

Frequently we learn through the mail or press that vertical writing has been dropped in this place and in that. From these reports one would naturally conclude that vertical was truly a passing "fad" and "dead." But, on the other hand, along comes information that the vertical is a vast improvement," etc., over the old slant.

E. O. Vaile, editor "The Intelligence," Chicago, February 15, 1903, says:

"We have very slight faith in the statement that business men object to clerks who use the vertical system. This statement when made can generally be traced to some teacher in a commercial school. As a class such teachers are strenuously against the vertical system. The reason is very clear. The simplicity and comparative ease with which it can be mastered tend strongly to reduce the importance of their own calling. They oppose vertical writing strictly on business principles, without any regard to pedagogical or humanitarian considerations."

"If it were a fact, as we do not believe it is, that the business world disapproves of vertical writing it would still be the bounden duty of the schools to adopt and teach it. Ease in learning, legibility, speed, absolutely every argument but custom, is in favor of it; that is as a system for children to learn. Of course no one advocates that adults or young people should work to acquire new writing habits. Is it wise for teachers to labor to make their pupils acquire a style too rigidly and literally vertical? Allow latitude but hold to the vertical standard as the ideal. Don't allow the copy-book or the writing teacher—even if you yourself are that teacher—to be a tyrant."

Editor Vaile is right in some of his statements, but to accuse commercial teachers of being opposed to vertical for "business principles" discloses the fact that he is not as familiar with business teachers as he is with school teachers. Certain it is that he himself could be accused of such "business principles," as he is the publisher of a series of vertical copy-books, which, no doubt, mean something to him, though we have never heard of their use.

We know full well from our extended acquaintance with penmen and commercial teachers that if they thought for a moment that slanting penmanship was better than slanting penmanship they would espouse its cause and instruct their pupils in the same. As a class they are as sincere as they are enthusiastic, and to thus accuse them of insincerity as Editor Vaile does, discloses the fact that he is woefully ignorant concerning this class of teachers or that he willfully misrepresents them. From what we know of Mr. Vaile we certainly do not believe it is the latter.

Much of this misunderstanding of penmanship problems comes from the fact that Editor Vaile knows as little about business college conditions as some penmen know about conditions in the primary grades, as concerns childhood and writing.

Discussions for and against the vertical adoption of books, action of school boards, opinions of superintendents, editors, etc., all seem to indicate that the present tendency is toward a slight slant which some call semi-vertical while others call it vertical. Certain it is that vertical is here, and to remain indefinitely, in the lower grades at least.

Certain it is that the rigidly up-and-down vertical is passing, to be supplanted by medium slant—by a style combining the merits of vertical and slant writing, superior to either. Certain it is, too, that with the wane of the vertical, simplified writing is receiving the attention it deserves, and which it would have received long since, had vertical not become the popular idol, for it was the simplicity of most of the vertical systems that won rather than the fact that they were vertical.

Vertical will be written by a great many people, because it takes all styles of penmanship to meet all kinds and conditions of men. Greater diversity will be manifested in the writing world than heretofore, and better writing will be the result.
February was a month of great birthdays — Washington, Lincoln, McKinley, Lowell, and Longfellow.

Would it not be a good idea to arrange to hold the annual convention of the E. C. T. A. during the first week of April, when most of the public schools have their spring vacation?

The E. C. T. A. program justifies our prophecy of last month. It is a crisp, business-like educational bill of fare, "How?" is the emphatic feature of almost every topic, and "How?" is "Teach" is the subject of at least a half-dozen addresses. This is practical, and it will surely give to visiting teachers something tangible to take with them to their class-rooms. Go loaded for discussion!

Probably one of the most interesting and forceful general addresses to be made will be given by Mr. E. M. Barber, Supervising Accountant of the Appraisers' Office, New York City. Mr. Barber is free lance, who is admittedly of the first rank among teachers who have turned their knowledge to practical account in the great world of affairs. He has had no small experience in commercial teaching, and he writes with a canistic pen when the occasion serves.

One of the best banquetts ever enjoyed by the Eastern Commercial Teachers' Association was served at the St. Denis Hotel on the eve of the great November storm, in 1898, when the Association held its Thanksgiving meeting at the Packard School. Those who were present will remember the delightful way in which W. J. Kingsley, as toastmaster, presided over the after-dinner ceremonies, and they will meet again in the banquet hall of the St. Denis this year, assured of a thoroughly enjoyable dinner, followed by appropriate vocal decorations.

In our report of the Milwaukee Convention we unjustly gave the impression that the address delivered at the banquet by President-elect J. W. Warr, had been prepared for a Grand Army reunion and was given to the teachers second-hand. A letter from the generous president of the Federation, which reached us too late to be acknowledged in last month's impression, that we were entirely wrong in our inference; that the address was prepared especially for the Milwaukee meeting, and was given its military flavor because of the Grand Army associations of our host; but that, owing to the lateness of the hour, the educational application was omitted, thus giving rise to the inference we drew. We regret exceedingly that we gave an unfair impression, and we hasten to correct, so far as possible, the wrong unintentionally committed against a man who, for ten years, we have esteemed as a warm personal friend.

A course of study is for the children and not the children for the course of study. American citizens support the schools for the children's sake, not from any love or respect for an outline of subjects. Schoolmasters are the only persons who worship a curriculum. When a teacher reports half a class as failures because they cannot reach the standard, she is cheating so many parents out of their right to receive the money devoted to a style of education suited to their children. The failure that each successive group of pupils should do the same work in the same time is not ogly absurd, but it is cheating the tax payer out of his rights. Superintendents say, "It can't be done otherwise." Yet Superintendent John H. Kennedy goes on doing it in Batavia, N. Y., and every business college in the United States has done it for years.—American Education.

One, 11th, a special examination for the position of stenographer and typewriter was held in the rooms of the Civil Service Commission at Washington, and three-fourths of the seventy-one competitors were men.

The record of the commission for the past year shows that out of 423 men eligibles, 240 men were appointed, while out of the 236 women eligibles but 33 are now filling positions. Just why women are not desired was thus explained by a prominent official: "Man," he said, "has the advantage of long training in office work, and is much better suited for its arduous duties. The chiefs of divisions frequently complain that they cannot properly control an office of women. It is much easier to say to a man that the exigencies of the office require overwork, than to tell a woman to come back after dinner."

"Then again, when a man feels tired, the chief feels no hesitancy in saying that the work must be done regardless of his personal feelings, while if he said the same to a woman he would be called brutal!"

Remember that the new secretary of the Department of Commerce made his debut in Washington as one of these plain male stenographers, less than ten years ago. "There is room at the top" yet.

The Illinois State Teachers Association went on record, at its last convention, in favor of phonetic spelling, and adopted, as a beginning, the following words, with spelling as indicated: Altho for although, catalog for catalogue, decalog for decalogue, demagog for demagogue, pedagog for pedagogue, prolog for prologue, program for programme, tho for though, thor for thorough, thr for thorough, throut for thoroughly, thru for through, thruout for throughout.

This is a subject that has received a great deal of thought and that will some day be settled right, at which time we shall all wonder how we ever tolerated so unscientific and cumbersome a system—"If a system" it can be called—of spelling; just as we shall some day wonder why we were so stupid as to go on using our unscientific tables of weights and measurements, and laughing at our Brit-
ish cousins for continuing the use of an ox-cart method of counting money, when all the while we had, in our table of United States money, a daily object lesson of the saving that might have been effected could we only have overcome our inertia sufficiently to make use of the metric system for all our weights and measurements. While it may be a question how far we shall accept the dictum of the vanguard in the matter of spelling reform, there should be no question about giving, in every arithmetic class, enough work involving the tables of the metric system to demonstrate its simplicity and superiority over our present system.

In all schools, public and private, and in all teaching, wherever done, it should never be kept before the pupils that they from day to day are building a character that must last through life and reach into the great hereafter. That just as a building is erected, one brick at a time; or stone by stone and brick by brick, until at last it stands forth a completed building, beautiful in its outlines, massive to behold, an ornament to the town, an honor to the men who conceived and constructed it, and a glory to the purposes to which it is dedicated; so, too, day by day, the youth should be taught that they are building a character. That daily they should by giving all diligence, add to their faith virtue, and to virtue knowledge, and to knowledge temperance, and to temperance patience, and to patience godliness, and to godliness brotherly kindness, and to brotherly kindness charity."

Then we have the fruits of right living set forth in beautiful language by the wisest man that ever lived when he declares that "Happy is the man that findeth wisdom, and the man that getteth understanding. For the merchandise of it is better than the merchandise of silver and the gain thereof than gold. She is more precious than rubies; and all the things thon canst desire are not to be compared unto her. Length of days are in her right hand; and in her left hand riches and honor. Her ways are ways of pleasantness and all her paths are peace."—D. F. Forney, at the dedication of the new high school building, Clearfield, Pa.

**Business Tips.**

**George Horace Lorimer.**

(Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in The Saturday Evening Post, and that are soon to be published in book form by Small, Maynard

Your head. You're going to meet a good many stray fools in the course of business every day without going out to hunt up the main herd after dark. Because a fellow cuts ice on the Arctic Circle, it doesn't follow that he's going to be worth beans on the Business. A man's as good as he makes himself, but no man's any good because his grandfather was.

On Modesty and Persistence.

I hope that when I get home your boss will back up all the good things which you say about yourself. For the future, however, you needn't bother to keep me posted along this line. It's the one subject on which most men are perfectly frank, and it's about the only one on which it isn't necessary to be.

A man who does big things is too busy to talk about them. When the jaws really need exercise, chew gum.

A man who's giving a dollar's worth of himself for ninety-nine cents doesn't need to throw in any explanations.

Hot air can take up a balloon a long ways, but it can't keep it there.

Life isn't a sport, but a long, steady climb. Some men do a day's work and then spend six lolling around admiring it. They rush at a thing with a whoop and use up all their wind in that. They mistake intention for determination, and after they have told you that they propose to do and get right up to doing it, they simply peter out.

Nothing can cheapen a man who sponges instead of hunting any sort of work, because he's as cheap already as they can be made.

On Abuse, Flattery, and Worry.

There are two things you never want to pay any attention to—abuse and flattery. The first can't harm you and the second can't help you.

Some men are like yellow dogs—when you're coming toward them they'll jump up and try to lick your hands; when you're walking away from them they'll sneak up behind and snap at your heels.

As long as you can't please both sides in this world, there's nothing like pleasing your own side.

There are mighty few people who can stand a thing except their own side.

The only thing I've ever put into my business which didn't draw dividends in fun or dollars was worry. That is a branch of the trade which you want to leave to your competitors. I've always found worrying a blamed sight more uncertain than horse-racing—it's harder to pick a winner at it.

You worry because you're afraid your business is going to smash, and your health busts up instead. Worrying is the one game in which, if you guess right, you don't get any satis-
From the Business Manager’s Desk.
An Advertising Suggestion.

Last year Mr. R. J. Shoemaker, at that time the principal of the well-known school that bears his name, evolved what proved to be a most successful advertising scheme. He made it known that the school would give $50 in gold to the church or charitable institution in Fall River that could muster the largest number of votes in its own favor. His office was packed with the eager members of rivals for the coveted prize, and his efficient corps was kept more than busy showing interested people through his rooms. He decided that it was one of the most effective and, all things considered, one of the most inexpensive, advertisements that he ever used. The ballot is shown below. We should like to hear from others who may decide to try this plan.

### VOTING CONTEST FOR $50 IN GOLD TO BE GIVEN BY SHOEMAKER & CLARK.

**Date**

**I Vote for**

**Name**

**Address**

**Remarks**:

---

**SHOEMAKER & CLARK’S SCHOOL OF BUSINESS.**

109 S. MAIN ST., FALL RIVER, MASS.

**VOTING CONTEST FOR $50 IN GOLD TO BE GIVEN BY SHOEMAKER & CLARK.**

Read conditions printed at the bottom and vote only with this Coupon.

**Date**

**I Vote for**

**Name**

**Address**

**CONDITIONS: **Vote at the school office. No one under 15 years of age may vote. A ballot may be cast for any Church, Society, Hospital, or Charitable Institution in this city. Fill in all blanks in both stub and coupon. No person shall cast more than one ballot each day. Contest closes Friday, Aug. 29, at 8 P.M.

The purpose of this contest is to induce visitors to call to see the school, its superb furnishings, and to better understand the scope and value of its training.

---

**FALL RIVER’S GREATEST SCHOOL.**

Some Facts Concerning Shoemaker & Clark’s School that Should Command Your Attention.

Shoemaker & Clark’s School begins its SIXTH year September 1, 1902. It began its first year with nineteen pupils, and has since enrolled over Seventeen Hundred. The teachers who began with the school, are with it today. Such a Faculty grows stronger every year. It would be impossible to conduct anything but a GOOD SCHOOL with such teachers. The School is known for its honest, aggressive and businesslike policy. Its distinguished annual commencement exercises are in keeping with the standard set by the school.

The Proprietor is a teacher and is competent to criticise the work of every department of the school. Every pupil has the benefit of his personal criticisms. Money spent in such a school for such instruction, is an investment, and is bound to come back a hundred-fold. It conducts two sessions daily—day and evening. Its pupils range in age from 13 to 50 years. Some are learning to read, write and handle figures; some are studying the higher English branches; some are studying shorthand with its kindred subjects; some are studying book-keeping and the branches that complete that course; and many are preparing for Civil Service Examinations. Day Sessions begin September 2; Night Sessions, September 8. Office of the School is open daily from 9 A.M. to 5 P.M. Call at the School and talk with us about what you want to study.

R. J. SHOEMAKER, PRINCIPAL.

---

**Commercial Education in Montana**

H. E. WYMAN, COMMERCIAL DEP’T HIGH SCHOOL, LIVINGSTON, MONT.

The word Montana, to the average Easterner, brings a vision of Indian massacres, gold mines, round-ups and rugged mountains. Room there is for such visions, considering that the state covers a territory as large as New England, New York and Indiana. It contains immense tracts of forest and Indian reservations and mines known the world over, the finest of grazing lands upon which hundreds of thousands of cattle, horses and sheep feed the year round, and some of the best grain producing land in the country.

The population, which is about that of Newark, New Jersey, is scattered throughout the state. There are only eight or nine towns with a population of over three thousand. Considering the sparseness of the population, the educational advantages are wonderful, and many of the school buildings compare favorably with those of Eastern cities of much...
larger population. Commercial education, while still in its infancy, is awakening to its opportunities and responsibilities.

Helena, the Capital City, has one of the finest high school buildings in the Northwest. A stenographic department has already been established and a business department will soon be introduced. To those who claim that women have no part in commercial education, we can point with pride to the Jackman Business College as a result of the untiring efforts and ability of Miss Mary E. Jackman, proprietor, a cultured and charming woman. The school has been fortunate in securing the services of Mr. S. A. D. Hahn, as head of the business department. The teaching staff consists of six instructors.

Butte, the mining center of the Northwest, with its sixty or seventy thousand population, has a school of which it may well be proud; the Butte Business College, owned and conducted by Messrs. A. F. Rice and C. V. Fulton, can boast of a daily attendance of three hundred fifty students. The shorthand department is under the principalship of Mr. L. A. May.

Besides the regular branches, a course in assay ing has been provided.

The school publishes a bright, wide-awake monthly, which is devoted to practical education and practical ideas. The Butte High School has recently introduced a thorough four years' commercial course, and under the able management of Mr. D. C. Alhers bids fair to be a great success. Mr. Alhers certainly has a thorough understanding of commercial work.

Great Falls, with its population of twelve thousand, is one of those enterprising cities which has characterized the West. The work is here represented by the Great Falls Commercial College under the ownership of S. H. Bauman and F. C. Preston. Four gentleman and two lady teachers are employed. The enrollment for the first term of the year was one hundred and eighty-seven. Messrs. Bauman & Preston are enthusiastic in regard to the future of commercial work in the West.

To Missoula, with its nine thousand population, belongs the honor of being called the Garden City of the state, and to Mr. E. C. Reitz, proprietor of the Garden City Commercial College, belongs a large share of the honor of raising the standard for business schools. In the shorthand department no students are enrolled for less than a ten month course, and education necessary for enrollment must be equal to one year of high school work. The Garden City is the only school in the state which holds strictly to commercial work. Thoroughness is Mr. Reitz's motto.

The Billings Business College is setting forth the advantages of practical education in the Eastern part of the state.

Bozeman, the home of pioneers, is the pioneer city of education. The Bozeman State College has a complete commercial course and its equipment is of the best. Mr. H. G. Phelps is at the head of the department.

Livingston, the Gateway City to the Yellowstone National Park, has in its high school a full four-year commercial course.

Business education is already considered a necessity among the educators and business men of the state. Graduates are in demand and are well paid. Solicitors have so far left us unmolested and the standard for the schools has been higher than the average. We feel that we have no apology to offer to our Eastern co-workers for the position business education occupies in Montana, yet we believe great results will be hers in the next few years.

PICTORIAL POINTERS—This is an excellent picture of The Templeton, home of the Salt Lake Business College, Salt Lake City, Utah. The famous Mormon Temple, with its handsome grounds, is just across the street from this beautiful, modern office building.
A few plain principles underlie the Law of Contracts. First make a thorough study of each principle as you come to it, turning it over in your mind and examining it on all sides until you are as familiar with it as with the alphabet.

You can do the most valuable work in time which is generally wasted. When reading or listening to instruction, jot down statements which strike you as important, on a card or in a pocket memorandum book, where you can look them over occasionally while walking or riding. Make it a point to refer to such notes only after trying to recall them without the aid of the memorandum. Use the notes to test the correctness of your ideas rather than as a substitute for solid thought and reflection. It is not necessary to have the book before you in order to study. Too much book is as bad as not enough. It tends to make you entirely dependent upon the text, in which case you will become a memorus versicell with few, if any, ideas of your own.

Everything depends on thinking and reasoning—assimilating what the mind has taken in. Good reading or good instruction, well received, drives the nail; thinking it over carefully afterward clinches it. Whatever is worth reading at all, is doubly worth thinking about to fasten it firmly in the mind. Many people go about thinking of nothing, or what is worse, thinking nonsense. It is small wonder they complain of inability to remember what they read. They take something into the mental receptacle then straightway turn the dish upside down and grumble because they do not retain more. It is surprising that they retain as much as they do. Show me a person who goes about with an empty head, and I will show you a failure.

Dr. Holmes said: "Knowledge and timber should not be much used until they are seasoned." Beware of attempting to apply a rule of law before you have seasoned your knowledge by taking thought.

THE PARTIES TO A CONTRACT
At least two competent parties are necessary to a binding agreement.

A person cannot make a contract with himself or with himself and others.

Question: A, B and C execute a bond in favor of A. Is the bond enforceable?

COMPETENCY
A person of age and rational (in his right mind) is competent to bind himself by a contract.

INCOMPETENCY
Those who are under the age required by statute law (twenty-one years in most states) or are not of sound mind, are said to be incompetent. These are not bound by their contracts generally. Why not?

CONDITIONS OF INCOMPETENCY
Minority,
Insanity,
Idiocy,
Intoxication,
Daress,
Undue Influence,
Alien Belligerency.

MINORITY—"The law assists minors." The minor is not supposed to have the reason and judgment which comes with age and experience. If he were to be bound by his contracts generally, he might be led into making deals injurious not only to himself, but to the general public. For it is for the good of the minor that each should make proper use of his wealth so that he may not become a burden to society. The minor is, therefore, allowed to avoid his contracts in most cases. This means that if X, a minor, enters into an agreement with Y, a competent person, X may avoid the contract if he will, or he may elect to perform his part and hold Y to the contract. This gives the minor great advantage.

As a general thing, one who is allowed for any reason to avoid his contract must return what he has obtained under the agreement. For example, if B, an adult, has purchased from C a quantity of lumber and C has received him to the quality, B may avoid the contract but he must return the lumber. If a minor wishes to avoid his contract, for goods already delivered, he must return the goods if he still has them, but if he has wasted them or disposed of them, he may still avoid the contract. Why is this?

CONTRACTS FOR NECESSARIES—May a minor ever bind himself by a contract? He may for the purchase of "necessaries." Why? Because "the law assists minors." How does this assist the minor? Give this a little careful thought.

What are "necessaries"? The word "necessaries" has been used, is a technical law term and must not be limited in meaning to just the bare necessities of existence. It always includes these and it may cover many other things. In determining what are "necessaries" in any given case, the age, physical condition, social standing, and wealth of the minor, must be taken into account. What is necessary for one might be wholly unnecessary for another. Medical attendance is not necessary for one who is in excellent health, and even food is not necessary to him who is already amply supplied. It would make no difference that the dealer did not know this. Why?

A minor living with his parents would not be bound by his contract for "necessaries," even though he were not properly provided for at home. Think out the reason for this rule.

The minor is never bound to pay more than the reasonable value of the goods received, even though they are "necessaries." Of course he is never bound to pay more than the price agreed upon.
Money is not a "necessary," even though it is lent to the minor to enable him to buy "necessaries." But one who had lent money to a minor under such conditions would probably be able to hold the minor for the reasonable value of the goods purchased, but not necessarily for the purchase price. Again, if minor purchased something not "necessary," or squandered the money, the lender would have no redress. Why not?

Reparations to the property of the minor not "necessaries." It may be necessary to repair a building belonging to a minor in order to keep it from decay, yet reparations to property will not come under the head of "necessaries." The law is plain that "necessaries" must concern the person of the infant" or minor, or his family if he is married, and not his property. From all that we have seen we may safely conclude that "Whoever deals with a minor does so at great risk."

The party claiming incompetency must prove that he was incompetent when he entered into the agreement.

Ratification—On becoming of age, the minor may ratify a contract previously made; that is, he may make it binding upon himself. By the law of some states, this must be done in writing while in others an oral statement would be sufficient. The minor might, in the absence of a statute to the contrary, bind himself (ratify a previous contract) by conduct. This he might do by continuing to keep an article received under such an agreement, for an unreasonable length of time after attaining his majority.

Insanity—The lunatic is not bound by his contracts generally, because he is not capable of reasoning logically so as to determine the consequences of his acts. He may be "cunning" but he is not "rational" and therefore cannot give intelligent "consent" to a contract. An infant does not differ much from a lunatic. This means that the minor and the lunatic are treated much the same in regard to their contracts. The lunatic is bound as by contract for "necessaries" furnished. In such cases "consent" is implied for the benefit of the lunatic, in order that he may be properly cared for.

Idiot—The idiot cannot make a contract because he has no mind and of course cannot "consent" to anything. His estate is answerable for "necessaries" furnished him, for the same reason as in the case of the lunatic.

Intoxication—A person so thoroughly intoxicated as to take away his power of reasoning, may avoid contracts generally, if made while he is still in that condition. But such person must, on recovering his reason, hasten to return what he obtained under the agreement, and he must notify the other party of his intention to avoid the contract; otherwise he will be bound. Partial or slight intoxication is not sufficient grounds on which to avoid a contract. Even complete intoxication is no defense against a crime.

Dress—A person who is forced, through fear of injury or imprisonment, to make some agreement against his will, or who makes such an agreement in order to effect his release from imprisonment, may avoid his agreement if he can show that he had reasonable grounds for fear or that the imprisonment was not according to law. If he is only paying a just penalty for some offence, he is not said to be under duress. If under duress of fear, he must have reasonable cause for fear. In determining whether or not there was cause for fear, the age, intelligence, and physical condition of the person should be taken into account. What would fill the mind of a weak person with terror might not, in the least, affect a stronger mind.

Undue Influence—A person who is influenced to make an agreement against his will is said to be under undue influence and may avoid his contract so made. This does not mean that every person who is induced by the arguments of another to enter into contract may avoid his contract where he has not been deceived. Very often one member of a family has such control over the others that they practically have no will of their own in dealing with him. Sometimes a person whose mind is naturally weak, or has been weakened by age, is easily led into making contracts against his own interest.

In such cases, they cannot give the "consent" which is necessary to a valid contract.

Alien Belligerency—An alien is a citizen of another country. In times of peace he is generally allowed to sue and be sued in our courts, and his contracts are binding upon him. In times of war he is an "alien belligerent" and cannot make a contract with a citizen of our country which will be liable in any way to interfere with the war. Any contract which would necessitate communicating across the line of hostilities would be dangerous, as the secrets of our fortifications or our plan of action might thereby fall into the hands of the enemy. If such contracts were begun before war was declared, they would stand as they were until a peace was concluded, when they would revive.

Following are some questions, the answers to which may be worked out by applying the principles and rules given above. You should think them out for yourself and write down your answer, then compare your conclusions with the answers which will be given in the next issue.

EXERCISES

1. A minor hires a coachman for three months and at the end of one month discharges him. Suppose that, for one in his circumstances, the services of a coachman are necessary; that the salary agreed upon is more than such services are reasonably worth, and that the minor refuses to pay anything. What are the rights of the coachman?

2. A minor, living with his parents, bought clothing on credit. At the trial it was proved that the minor was not provided with clothing suit-
able to one of his age and social position. Should the minor be bound by his contract?

3. A minor purchased an article not "necessary," on credit. He sold the article and wasted the money. Could he then avoid paying for it?

4. Brown wishes to avoid his contract with Smith on the ground of minority. Must Smith prove that Brown was of age when he entered into the contract, or must Brown prove that he was not of age at that time?

5. A minor makes an agreement to work as an apprentice (to learn a trade) for three years, at a stated salary, which is reasonable in amount. Is the minor bound by his agreement?

6. A minor buys a carriage and span of horses. On attaining his majority, he continues to use the outfit for a year. Can he then avoid the contract on the ground of minority? Why?

7. A, while thoroughly intoxicated, buys a carriage. On becoming sober he continues to use the carriage for a week. He then wishes to return the carriage and avoid the purchase. Can he do so?

8. B, while suffering from delirium tremens, is cared for by C. As soon as B recovers, he seeks to avoid paying C for his services. Decide the case.

9. X, while slightly under the influence of liquor, makes a contract. On thinking it over he wishes to avoid the contract on the ground of intoxication. Can he do so?

10. A has made a contract with B, which he now wishes to avoid on the ground of duress. A claims that he stood in no fear of B but that he consented to the agreement as being the quickest way of getting rid of him. Is the contract binding?

11. B has committed a wrong against me for which I could have him imprisoned. I settle the matter by taking his note for a certain amount. Can B avoid paying the note on the ground of duress?

12. An aged father is induced to deed his property to one of his four sons for one-third its value. Would you consider the deed valid?

13. B, an aged lady, sells her property for half price to one who, for many years, has been her attorney. Is this a valid sale?

14. Suppose X, a resident citizen of France, had a valid claim against B, of New York, but before it was settled was carried away by France. What would become of the claims?

15. Could a married woman make a contract in her own name, under the common law? How is it under statute law?

16. X, who is insane, makes a reasonable contract with Y. X appears perfectly rational, and Y, having no knowledge that he is insane, performs his part of the contract. Is X bound?

17. A has been adjudged insane by the court. B does not know this, and, acting in good faith, makes a contract with A. Is A bound?

18. C is insane on the question of social equality, but perfectly sane otherwise. Would he be bound by a contract to purchase property?

19. D is subject to fits of insanity although he has never been adjudged insane. He makes a contract with E after a sane interval. Is the contract binding?

20. X has been adjudged insane and a guardian is appointed. He is now in his right mind again, but the guardian has not been removed. Can he make a binding contract?

**Commercial Geography**

(Continued from Page 11.)

What We Can Learn from German Business Methods. World's Work, February, 1902.

**Great Britain.**


**Cuba.**

The Isle of Pines. Scribner, February, 1903.

**The Philippines.**


**Tobacco.**


**Russia.**

The Polish Threshold of Russia. Chautauquan, October, 1902.


Up the Volga. Chautauquan, January, 1903.

**Mexico.**


**South America.**


**Alaska.**


**Furniture.**


**Watch Making.**

An example of Exact and Delicate Workmanship. World's Work, February, 1903.

**Miscellaneous.**


**Success In Life.**

Senator J. P. Doliver.

[Synopsis of an address recently delivered before the students of the Capital City Commercial College, Des Moines, Iowa.]

**Three Theories of Success.**

There are two or three theories about getting through this world; one of them was propounded not very long ago by Mr. Schwab, the superintendent of the United States Steel Corporation. He was feeling very comfortable in the possession of an income variously estimated from $800,000 to $1,000,000 as the salary of the general manager of that corporation, and in one of his minutes of enthusiasm, he laid down a proposition that a person, in order to get through this world in first-class shape, needs, no education of a book character at all, and to prove it, he pointed to himself as having graduated from the primary class into the rolling mills of Pittsburgh.

There is another theory that if a man desires to get a good grip on this world, he must have a business education and nothing else. That he must be familiar with the intricacies of commercial intercourse and correct financial management, whether or not he knows anything of science, literature, or the arts.

There is a third theory that a man amounts to nothing unless he has a university training,—has had his mind stored with the riches of the world of knowledge and learning; and that school looks with some degree of contempt upon those of us who are in a humble way making preparation for plain, every-day careers in this life. There is a measure of truth in all of those theories. It is true that a man may get through the world without any book learning at all, as did Mr. Schwab, and as Abraham Lincoln did, in a larger field of the world's highest labor. A man may make a success who has a plain business education. There are not wanting, examples of those who have found a university education sufficient to warrant all the sacrifices needed in getting it. The truth is, ample preparation is needed for the work we have to do in the world, no matter what that work may be. In some cases it would seem that a fair and square contact with the work he is doing constitutes in itself, an education for that man.

**Definite Knowledge the One Thing Needful.**

It is also true that a man may get a good education by simply preparing himself for business and taking his chances in the rough and tumble of life, and it is also true that every man,
whether he is a workman or a business man, or a learned university professor, can get an invaluable advantage if he can find the time, leisure, and the opportunity to devote himself to the higher range of culture. What is needed is preparation for the thing which a man has to do.

I had the advantage in my early youth of a college curriculum, and I must say in looking back at it, that while I think it did me a great deal of good, it left me absolutely helpless in the world in which I was living. I found it impossible to take a step in any direction. Living in West Virginia, I was compelled to betake myself to a neighboring brickyard in order to earn money enough to get out of the state. I am bound to say also that the usual university curriculum is a very inadequate preparation for work in this world. I found it practically impossible to pass an examination to teach school in a rural district in Illinois. I found that there were a good many things you had to know definitely in order to pass an examination. I recollect that while at the university, I committed to memory the Universal History of the World,—actually memorized it from day to day. I found after I got out into the cold world that it did not make any difference how much or how little history I knew. The thing that this age needs, I think, is definite knowledge about some thing, and that is one reason I have taken a great interest in this wonderful commercial school which has been built up in the past twenty years, and which has sent out in that twenty years, hundreds, and I may say thousands, of young men and young women to take honorable positions in the state and the nation.

MAKE THOROUGH PREPARATION FOR DEFINITE WORK.

If a man is desirous of entering the business world, there are certain definite things that must be known. A man who can add and subtract cannot get a position in the business world. Although a man may begin at the very bottom to acquire these things for himself, an institution like this, in giving a man a definite preparation to do some definite thing in this world, does him an infinite service. The world is more anxious than ever before for people who can do the thing they undertake to do. If a man undertakes to be a bookkeeper he has an immense advantage over every one else if he understands that business. And the reason, in my judgment, that so many of the boys fail in the labor of life, is, not on account of a lack of ability, nor want of brains, but because when it comes right down to the doing of something, they are wanting. They cannot do it well. There are a great many people who can do the same thing better than they can. In the higher range of thought, there is absolutely room for everybody's attainments. The number of people in this world, that can do things accurately and well is far below the demand and always has been.

TODAY DOLLARS STAND FOR LITTLE; MAN FOR MUCH.

I believe there are greater opportunities in the business world today than there ever were before in the history of our country. A great many people are discouraged; they say an individual man now amounts to nothing, that everything is in the corporation. I myself have lived to see a wonderful growth of corporations in the United States and I have studied with some degree of anxiety and interest into the effect of modern conditions upon the prospects of young men and young women in the race of life, and I have made up my mind that the great corporations, instead of hindering the success of men are going to make a demand for a higher business training than was ever before needed, and the young men and young women who are able to respond to this demand are going to make a success. There never was a day when a dollar, taken by itself, stood for so little, and when a man, taken by himself, stood for so much, as at the present time. A great many men count financial success as the only success there is in this world. Many men feel that the prospect of getting rich is the first object in life: to other men, honor and distinction are the things to seek for. If I ever did see the time when I thought wealth was the measure of a man's success, I have dropped that philosophy,—if I ever did see the time when I felt that distinction and honor were the objects in life, I have dropped all that. I cling to the homely philosophy, old, but never truer than it is today, that the real measure of a man's success in this world is the fidelity with which he approaches the every-day duties which lie all around him in the every-day road of life.


At the November (1902) meeting of the Essex County (Mass.) Teachers' Institute, the question of organizing an association of high school commercial teachers was discussed, and a Committee on Organization was appointed, with instructions to call a meeting of high school commercial teachers during the winter, to consider the feasibility of completing such an organization. The Chairman of the Organization Committee, H. G. Greene, of Metrow, Mass., called this meeting for March 11th, in the Engineering Building of the Massachusetts Institute of Technology.

About sixty teachers from the various sections of New England gathered at the beautiful new Colonial Theatre in Boston, at 11 o'clock, March 7th, to listen to a lecture by Mr. E. J. James, president of Northwestern University, on "The Problem of Commercial Education." A part of this excellent address appears in this number.

At 2:30 o'clock, in the absence of Chairman Greene, who was kept away by sickness, E. W. Engler, of Lynn, a member of the Committee, called the meeting to order.

(Continued on Page 30.)

PICTORIAL POINTERS—Here is an illustration of a unique method of using the phonograph, both for shorthand dictation and for speed practice on the typewriter. Mr. Nelson calls this his Speed Room. We know by having seen it that it is like all the other rooms of this progressive school, a very attractive room. The utility of glass partitions as here used will appeal at once to practical school people.
The Problem of Commercial Education

Dr. Edmund J. James, President of North-Western University

[This is the latter part of a lecture delivered March 7, before the 20th Century Club, Boston. The introduction was a scholarly review of the elements, purpose and place of education in human society, and it led up to a consideration of special technical education, thus to conclude what we take up in the address, which I delivered before a very large audience of cultured people.-- The Editor.]

You are ready now, I believe, to take another great step in advance and to wrestle with the problem of providing a special training for that large proportion of our young people who expect to go into mercantile, commercial, or business life.

A TRIBUTE TO THE AMERICAN BUSINESS SCHOOL.

Thus far, with few exceptions, the only special provision for such training has been made by the so-called business or commercial colleges, which are such a striking characteristic of our American educational system. Proprietary institutions, nearly all of them: having a purely practical—one might almost say national aim—I do not wish to say a word against them. I believe they have done, and are doing, a most valuable service, both to the young people who attend them, and to the business classes whose interest they subservce. I have no sympathy with the current slurs upon their function or their character. Such belittling criticism as is usually meted out to them, springs, as it has always seemed to me, from ignorance of the work of these schools and the practical needs of our American life. Lincoln has well said, "You can fool some of the people all of the time, and all of the people some of the time; but not even the shrewdest of knaves can fool all of the people all of the time." The fact that year after year young people can be found by the hundreds and thousands who have to earn their own money, who will pay high rates of tuition for the teaching of these schools, and that they will advise their friends to do the same thing, and will send their own children to the same kind of schools, is, to my mind, a proof of the value of what they are rendering to society, which the unanimous testimony of all the college presidents in the country to the contrary would not weaken in the least.

They are, however, of a purely elementary character, far from being as efficient for the purpose as they should be, as is shown in the test specimens, and in the worst, they almost justify the severest things said about them.

COMMERCIAL EDUCATION IN THE PUBLIC SCHOOLS.

Now even this work I believe our public school system should take up and our endowed academies and institutes should cultivate and foster, because I believe they could do it better amid better surroundings than the average commercial college can do it. They could turn out better stenographers, typewriters, and bank clerks of a higher type, because the spirit of the school would be more liberal and educative.

The easy objection to this is, that this would be paying for trade and professional education. Of course it is. But by what system of reasoning can you justify the support of high schools to prepare the children of the well-to-do for college and the professional school, as is done now in every state of the Union; or the support, at public expense, of universities where the children of the well-to-do can get the training for the practice of medicine, or law, or engineering, or farming, as is done in nearly forty states of the Union, and yet deny all opportunities to the children of the less fortunately situated to get a training which would prepare them to be more efficient members of society in their field of work?

The properly organized, well equipped commercial high school, such as exists in France, Germany, Austria, and other countries, will serve this purpose; and I believe that every large city in this country should have such an institution, and the largest cities several schools which would insist thoroughly on the disciplinary and liberal quality in their curriculum, while at the same time they would offer the opportunity to get that practical knowledge and skill which would facilitate the obtaining of employment. If the curriculum is properly constituted and properly taught, the young people will get a valuable mental discipline and culture, though it may not carry with it a knowledge of the phylology or history of the wonderful peoples of antiquity.

ADVANCED SCHOOLS MUST TRAIN LEADERS.

But in our schools of national education, we should not stop with providing facilities for commercial training for employment, in our secondary schools. We must propose to train leaders in commerce and business, not merely clerks and bookkeepers. We must insist that the Universities shall turn their attention to training men for the careers of railroading, banking, insurance, merchandising, as they now do for law, medicine, and engineering.

The common answer to this by institutions that are unwilling to adopt innovations or that have no established principle is, that the best training for business is a general college education, which will increase a boy's power, set him intellectually and morally free; and then let him go into the practical work. It has not been so very long since we heard that doctrine preached in regard to the training of the chemist, lawyer, physician, dentist, engineer, farmer, teacher. It is the same old objection that has always been made to any kind of special, professional or technical education. Surely we need such education badly enough if it be found practical to create a curriculum.

THE CALL FOR WELL TRAINED LEADERS IN FINANCE.

Look at the state of the business world today, even in the most successful and commercial country. Look at the banking system of the country. In a chronic state of fear bordering on panic because of the absurd system of government finance, and yet no bankers or statesmen seem to have been found thus far who can devise a scheme which will be practicable and acceptable at the same time. I do not suppose that a lot of college professors constituting the faculty of a school of commerce could devise such a scheme. I know them, alas! too well to dream such a thing—but I do believe, that if such schools turned out young men with a sound training in the principles underlying this great department of business, some of them would become wise enough in the great scheme of things to solve this problem, as their brothers from the technical schools build our bridges and our skyscrapers.

INCAPACITY IN HANDLING TRANSPORTATION PROBLEMS.

Look at the condition of our railway system of today. Who will say it approximates perfection from any point of view? What a breakdown in our whole transportation system have we seen this winter. Who does not believe that if our railroad men were better educated we should have a better managed railway system?

Why, it has grown clear beyond their ability to grasp. They cannot even control a freight car. Cars leave the city of Pittsburg today for Chicago, much as the old-time sailing vessels left New York for London. They are launched upon a trip whose duration no one can foretell; nor even the system of wireless telegraphy enables any shipper or railroad official to trace their course. After
the lapse of many days they may arrive at Chicago, only to be lost in the mazes of a freight-yard whose intricacies of combined wisdom of the freight agents of Chicago can scarcely trace.

What does all this consolidation of railroads mean, except that three-fourths of the men in charge of railroads do not understand their business, and have managed it so poorly that bankruptcy finally stared them in the face, in spite of such an abundance of traffic that they could scarcely move their trains?

A GLANCE AT BIG MEN

Take the whole system of trust which is exciting such universal attention. Many are the contributing causes leading to this wondrous development, but the latter has been the question, that one of the prime causes is the inefficiency, cowardice, and ignorance of the average business man. Mr. Morgan, Mr. Rockefeller, Mr. Havemeyer, Mr. Hill, etc., are all able men, large men, but they are chieft so because the average man engaged in business is so small a man. He is timid, distrustful, resourceless, helpless in the face of a sudden crisis, ignorant, uneducated, untrained even in his own business. The people perish from lack of knowledge now, as they did 3,000 years ago in the time of the Hebrew prophet.

Who can doubt that our business classes, as well as education and training, not in the classics—though I have no objection to that of course; quite to the contrary, in fact—but in the principles underlying their own practice.

THE MUTUAL REACTION OF SOCIAL INSTITUTIONS AND EDUCATION

The remarkable development of our society in its economic, social, and political aspects has caused a corresponding development in our educational system, and at the same time has determined the form and substance of this education. Our schools have of course had a great influence in our economic advance, but the latter has been created by circumstances and powers outside of both.

An advancing and educated society demands, by the very law of its own development, an educated and trained body of men in all departments of its life. This body of men will have. If life itself produces them without the instruction of the schools, well and good; we may safely leave it to life. If life fails to do this and the schools have anything to offer, we may be sure that their services will be in demand.

THE GROWING INFLUENCE OF BUSINESS ON EDUCATIONAL METHODS AND POLICIES

I believe that we have reached a time in this country when all conditions are favorable to large development of special training in our schools for the future business man. In the first place, the country demands, now as never before, and the demand will become more and more imperative—that its business men shall be educated gentlemen as well as good business men, and experience shows that the rank and file of a profession or calling will get a high degree of education and culture only in connection with professional or special training.

In the second place, the business men themselves are beginning to demand of their sons, who will succeed them in business, a higher standard of education than that which they are looking for for a center of study and a curriculum which will not wear their boys from business, but will stimulate their interest in business while it qualifies them for its problems.

In the third place, the youngest who feels within him the desire of going into business is now asking himself, as his predecessor never thought of doing, "Now, is there any school where I can prepare myself better for my future career?" and so he is looking about for just this opportunity.

In the fourth place, the progress of the economic and social sciences has finally begun to give us a body of doctrine and knowledge which furnishes us the requisite means of training the intellect by the study and application of principles at the same time that it supplies a mass of facts which, interpreted by its principles, may become the basis of practical training.

And, finally, the college instructors themselves are waking up to this need as never before, and they are all asking, "What can we do to supply it?"

THE PRESENT OUTLOOK

President Wilson of Princeton, asked some time ago, "Why, you wouldn't have the colleges teach business men, would you?" Well, perhaps not the colleges; but certainly they began to give us a body of doctrine and knowledge which will make them the first to come will be our business men. But our country is becoming civilized and educated. We shall wish that our leaders shall be educated and trained men. The rank and file of our great body of men never become educated and trained except in connection with a trade or business which has called out their energies and efforts. Hence, great commercial schools will be developed. As these schools must have their training, if it is to be high training at all, on the science and principles, they will be most easily and efficiently developed in intimate relation with the other schools, which train for the higher sort of work; and all commercial schools must make up the university.

Hence, the home of the highest sort of commercial training, like that of the highest sort of any kind of training, must be the university. We may therefore accelerate the movement somewhat, if we work for it; we may retard it a little, if we oppose it; but, in either case, its progress is sure; its ultimate victory, inevitable.
A History of Penmen, Early Business Education and Educators in America.


Mr. Harvey Gridley Eastman was born on his father’s farm in Waterville, New York, Oct. 16, 1834, and died in Denver, Col., Dec. 13, 1878. Beyond a common school training, his education was completed at the Albany Normal School, after which he was for a time engaged in the nursery business. In 1854 he attended the Business College of his uncle, Geo. Eastman, at Rochester, and was engaged in that institution, where he gained his knowledge of teaching business by the use of samples of cloth, grain and cards representing merchandise. Mr. Eastman after a time withdrew and traveled for a time in Western New York, as writing master and card writer. In 1855 he went to Oswego and opened his first business school, which he sold. He went to St. Louis and opened a business college in 1858. This was in slavery times, three years before the war of the rebellion, a time when northern anti and pro slavery discussions were at their height, and as Mr. Eastman announced a lecture course with noted northern abolition speakers, Joshua Giddings, Wendell Phillips, Horace Greeley, and others, and as St. Louis was then a pro slavery city, the announcement of such speakers caused numerous citizens to advise him for his personal safety to leave the city as soon as possible. To do this quickly, caused a loss of his capital invested in St. Louis, as he turned his school over to Bryant and Stratton.

Why Poughkeepsie?

After leaving St. Louis and coming to Western New York, Mr. E. began to look around for a place to establish another school, and, as he used to tell the story, he took the map of the United States and made a careful examination of it that he might determine what, in his judgment, would be the very best place to establish a business college. His ambition was to have the largest and most popular school of the kind in the world, and in order to build up such an institution he realized the fact he had but a sufficiently distant from any great city to avoid the necessity of bringing the young men who patronized it within the vile influences of city life. He discovered that Poughkeepsie, which lay upon high, and naturally healthy ground on the east bank of the Hudson River, midway between the metropolis of the nation, and the capital of the Empire State, was the ideal spot. In reading up the Revolutionary History, he found that great events clustered about this part of the Hudson River Valley. This, he saw, he could use to good advantage in preparing his college Literature, and thus making the place attractive.

Mail Puzzled Postmaster

He became very enthusiastic over the matter and at once prepared an attractive bunch of circulars and used nearly every dollar he had in sending them out in great quantities all over the country, advertising his school in Poughkeepsie, a place which to this time he had never visited. A man by the name of Pelham was then postmaster at Poughkeepsie. In response to the multitudes of circulars through some postoffice in western New York advertising the E. N. B. C. of Poughkeepsie, the mail began to pour into the Poughkeepsie postoffice addressed, of course, to Eastman Business College.

This was a puzzler to the postmaster, as he had never heard of the man or his school. Postmaster Pelham wrote the postmaster in New York, but got no light on the subject. Then he wrote the authorities at Washington with the same result, and then made a trip to Albany to consult with the postmaster there and no one knew any such party.

Finally, one day, a long, lean, lank looking individual with a broad-brimmed light-colored hat, stuck his head into the general delivery window and cried in a sharp, shrill voice, "Is there any mail here for Eastman Business College?" The answer was, "Yes, are you the proprietor?" To which Eastman replied, "Yes."

"Then you are the man we have been looking for; you have made us a lot of trouble and explained matters to us." Mr. E. promptly stepped inside and gave a satisfactory explanation. The next thing was to find a place for the school. He had but very little money left and was not looking for very elaborate or expensive quarters. He soon found a room in what was known as the Pine Hall building.

Credit that Meant $10,000

Josh Billings, (Henry G. Shaw) was then in the real estate business in Poughkeepsie, and Eastman rented his school room from him with the understanding he must pay his rent promptly, every month in advance. Having complied with his request for the first month he was broke financially. The difficulty his trainer could not devise how to procure the necessary furniture for his school room, and while he was pondering over this he called at Mallory’s Furniture store and asked advanced him funds without security. It had been noise around that a queer looking stranger was in town, and Eastman as a character or a brack-brained crank, and people had better look out for him. One time when Eastman was telling this story to the school, Mr. Mallory sat in the college auditorium and said he would vouch for every word of that little story, and further that the little sale of cheap tables referred to, had resulted in more than ten thousand dollars worth of business with Mr. E.

1,000 Students a Month

Mr. Eastman landed in Poughkeepsie on a Wednesday morning. He was aided by a number of high country officials who took a fancy to his style and earnestness and saw he had youth, health, address and "go," and he was able to advance his funds without security. The public soon after took stock in his enthusiasm, enterprise and public spirit. His first three students entered Nov. 3, 1859. His college opened on the 1st of December, rented a room with Mr. Billings, hired a janitor and stationer. His patronage at first was so small that only by pluck and close management by himself that he continued the college the first two years. During the third year the college increased wonderfully, and from the college’s beginning’s record as a business college promoter has never been equalled.

Classes were graduated weekly and at one of these graduations sixty diplomas were granted. His bold advertising with circulars full of enthusiastic inspiration to young men, were scattered broadcast and through the mails by the million, and his results and achievements in the newspapers were startling. He would sometimes take a page in the New York Herald or Tribune, and often in the New York Times in insertion. He was always ready and eager to do anything to make a noise in the world and attract to his business general attention. At the close of the Civil War, when the soldiers were discharged, he distributed many thousands of his circulars, and hundreds of soldiers, with their salaries and bounty money, went direct to his school. Mr. Eastman dressed fantastically to attract personal attention, with blue coat, brass buttons, red vest, and broadbrim hat. At one time a picture showed him dressed in his gorgeous attire, mounted on a
The morning that the first dispatches were sent north announcing the surrender of Lee, Eastman requested the boys to come out on parade that afternoon, and told them that each must have something to make a noise with, and they obeyed. The boys, some of them, were all equipped with such bedlam gongs and fish horns and bells, large and small, were utilized. It was almost impossible to hear the band which headed the line.

HENDERSHOT THE HORSE OF '65

Although the war was now over, the patriotic fervor was still at a high mark. Mr. Eastman, realizing that the young Hendershot, who was nearly twelve, would be a taking card, and secured him for the trip through the West. His judgment seemed to be right in the choice of the little hostler. (which of course was thoroughly well advertised in advance) mothers, who had lost sons in the service, and wives who had lost young husbands, and others who would lose their brothers, would invariably call for young Hendershot, who, (by the way, always gave the tenor drum solo at the concerts), tender hearted people would open the window to him, telling how he reminded them of the one they lost in the war. This young man had letters of commendation from Generals Burnside, Banks, Grant and Phillip, whose, of course, were published and distributed throughout the trip. He is now the leader of an organization which has entertainments throughout the country, and has his home in the West.

FROM Poughkeepsie to Elgin and Return

In September, 1865, when Eastman’s band started out, the organization consisted of about thirty men besides a reporter from the Poughkeepsie Daily News, whose object of the trip was to advertise the opening of a new Eastman school in Chicago, as well as to make the Poughkeepsie school better known to the world. Colonel Schofield, the major general, was made drum major of the band, and a more gorgeously equipped organization never traveled the country. The Eastman College Band stopped at the very best hotels, and gave a concert every week day and night, from the banks of the Hudson to Elgin, Ill., and back to Poughkeepsie. New York. This took a little over two months. In the organization was a young man by the name of Hendershot, (the lion of the occasion). This young man had quite a history of his own since he left the ranks. Eastman, the band, was second in the army. He ran away to get into the service, and was with Burnside’s Corps when he crossed the Rappahannock. His troops lay along the river when they were much annoyed by a rebel battery on the heights on the opposite side. General Burnside had asked for volunteers to cross the river and silence the battery, and Eastman was the first one to respond, but the general thought he was hardly a fair specimen, and told him he had better go back to his quarters. The natural result of the man was a desperate undertaking, and seemed to be certain death to those who might undertake the task. The boy asked permission to

follow the men to the river, which was granted, and after the men had entered the boats, young Hendershot made his descent in a boat of them into the stream, and, instead of letting go, hung on to the end of the boat, and was dragged across the river. This act was the cause of the hill, the battery was captured and a number of prisoners taken. The northern papers gave a very glowing account of the affair, especially the part taken by the boy. The New York Tribune Association, after the war was over, found young Hendershot and presented him with a silver shelled drum for his bravery and his spirit of patriotism manifested on that occasion.

The faculty of the school, about sixty teachers, were made up of men, from its earliest inception, who were capable in their special branches, many of the members of the school having been teachers, and several of them were among the first of the profession. The school was free to all who could pay, and was open to all who might be called expert. G. F. Davis had no superior then as an all-round penman and teacher. Professor Hutchings, a gentleman of superior scholarly ability, conducted the correspondence, assisted by Prof. A. J. Newby, Mr. C. A. Wilbur, a man of rare general ability attended to looking after the affairs of the internal working of the school. D. K. Allen, since secretary, the son of the late Dr. Geo. W. Allen of Chicago, and later became a celebrated railroad man; also E. W. Mason, a man of wonderful memory, and versatile ability; Prof. Wear, a man of great ability, and an absolutely competent accountant; Richard E. Taylor, superintendent of boarding houses and general office work; E. P. Eastman, teacher of the Theory of Acoustics (the only brother). He was a man whom to know was to love and respect, a more congenial, companionable gentleman not to be found. He was President of the Eastman Chicago School, D. K. Allen was secretary, and E. W. Mason, principal. F. L. Bardeen was principal of penmanship department in Chicago. Mr. Fielding Schofield, all taken from the Poughkeepsie school, E. E. Mellinger, assistant to A. R. E., (H. G. Mason’s nephew), was an expert arithme-
tician, R. E. Mis, a man whom to know was to respect, and to call Mr. Mis was another brilliant member of the staff, who gave the college the lightning method of figuring interest and averaging accounts. Mr. Eastman was a good judge of human nature and selected good and competent lieutenants to execute the work he wanted done. Mr. Eastman spent a fortune on what is now called Eastman Place. He beat a fine row of brick houses, ten in number, all finished in fancy wood, not a brush of paint inside of them, never did things by halves, and never counted the expense when he started out. He was asked the reason of his ability to win in whatever he undertook could not be shaken after he once got started. Eastman used to furnish a quite a good course of lectures during the winter season, having such men as Wendell Phillips, Horace Greeley, Garret Smith, Dr. Burchard, Mark Wilbur, John B. Geers, Bulletin of the Illinois Gen. Banks, etc., etc. But two societies were organized in the latter ’60’s among the students, and they took the lecture business off Mr. Eastman’s hands. The member of the members created a fund sufficient to pay the lectures. This was quite a saving to Mr. Eastman and proved to be very popular, besides giving great prestige to the school.

Eastman a Revivalist

Mr. Eastman was largely magnetic, and his frequent lectures, glowing with the possibilities before young men of will and push, he so irradiated them with self confidence in their powers and ambition to meet the world and win success, that most of

(Continued on Page 31.)
Lessons in Business Writing.

BY

THE SADLER, BRYANT

AND STRATTON

BUSINESS COLLEGE,

BALTIMORE, MD.

Plate 17.

The copies in plate seventeen are designed to give practice in making the lower loop letters. At least four writing periods should be spent on these copies. The work of each period should begin with a few minutes' drill on copy number two and the last half of copy number four in Plate 1, of the January issue. These two exercises prepare the arm for making these loops. Lower loops should be made entirely with the forearm movement. First take the single J and practice until it can be formed well with a free movement. Make a decided turn at the bottom and aim to have the crossing in the loop at the base line. Then practice joining three or more with an easy continuous movement. When this becomes fairly easy, and the easier the better, take the word jump, and try to equal the copy in number three.

Take up the g, r, and z in like manner, after which, practice the words in copies 1, 5, and 6 of this plate. Be careful to close up the little oval in the top of the g, which is just like the small a and figure 9 previously practiced. Watch the little double-turn stroke in the first part of the r. Most students find that difficult to get just right, especially when the r follows another letter. Many good writers like the abbreviated initial stroke in r when it is the first letter of a word, as you will see in lines 1 and 2. Begin the z exactly like the first stroke of m. Be careful to make it short and let the little angle or point rest on the blue line. These words: Jump, game, gazing your, youth, and zouave, will give excellent practice on the little intricate joinings between the various letters contained in them. For instance, just examine carefully the joinings between the letters in the word zouave.

Plate 18.

Business capitals should be made with pure fore-arm movement. The best capitals to begin with are the round ones, those based on the circular exercises. Before O's, C's, E's, A's, and D's can be made nicely, the student must practice on the oval until it can be made freely and accurately without the least hesitation or friction in the movement. Copy number 1 shows the kind of work to develop this ability. Next try to make well-formed ovals with a single sweep of the pen, as illustrated in number 2. Move along quickly, about like you would count 123456etc. The complete O should have a small loop in the top before turning to the right, although the plain form, as in number 2 is a good practical O. The C begins with a small loop pointing downward on the same slant as the letter, and should come down about half the height of the letters. Be sure to make the C circular.
Exercises 1 and 2 are excellent to develop the C. In learning to make this letter, the student is inclined to get a kind of whirlwind sweep around to the finishing point, and consequently he finds it difficult to control the hand so as to join to the first small letter following. Practicing making C's without lifting the pen until it is complete will tend to overcome this.

Students usually have difficulty in learning to round the left side of the E nicely. It is often flat. Liberal practice on copy number 5 will help to remedy this. It will be found rather difficult at first. But it is only an oval with a loop in the left side. Begin the E with a period made with a slight pressure of the pen and finish with two circular swings. Make the little loop about half its height. Carry the bottom of the E farther to the left than the top.

The A is practically an enlarged form of the small a. It is a combination of the straight line and the oval. The exercises in copy number 1 will be found good to prepare the arm for making A's. Close it up rather close at the top. Many good writers close it entirely. The first exercise in copy number 3 may be practiced to advantage before using the A in a word.

Begin D with a straight line, slanting slightly, form a flat loop on the blue line and finish just like the capital O. Copy number 5 will be found a delightful movement exercise. In writing the sentence—number 6, give special attention to the space between words.
The first principle in copy number I, of this plate, will be used as the initial stroke of several of the capitals to follow. Make a small loop—some prefer just a period, then a well-rounded turn at the top and make a full stop at the blue line before lifting the pen. This line should not curve much after the turn at the top is made. The exercise in the latter part of copy number I, will be found good to develop the Y and X. It is a good plan to make a slight pause when the pen comes to the line the first time, then without lifting the pen continue to repeat the up and down strokes with a fairly rapid movement. Aim to make a turn at the top every time, and to get the down strokes on a uniform slant. When this becomes easy, there will be little difficulty in making good strong N's and X's. After practicing the various capitals, be sure to practice faithfully on the words given in connection with them.

Plate 22.

As will be seen, the W and Z begin with the same initial stroke as the Y and X. Since the W is all angles at top and bottom, and should be made with a perfectly free movement of the hand forward and back, the exercise in copy number I, will be found very good to develop the W. Bring the pen to a full stop at the blue line, then with a fairly quick movement repeat the forward and back movement eight or ten times. Make the point in the top of the W the full height of the letter and use judgment as to the distance between the points that rest on the blue line. Some make them too wide apart and others too close together.

Two-styles of Z are given. As will be seen, the difference is in the upper part of the letter. The latter is certainly a practical one. It begins quite like the printed form of Z. and is also quite like a figure 7. Cultivate the habit of making small capitals. They are the nextest. One who can make neat, small capitals can usually make good large capitals, if they are necessary, but the reverse is not so true of the one who always practices large capitals.

Lessons in Practical Business Writing

By

Nina Pearl Hudson

NEW BRITAIN, CONNECTICUT.

Students practice collected in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson One.

"Come, my friends,
'Tis not too late to seek a newer world."—Tennyson.

The author is very desirous that this series of lessons may prove helpful to all who follow them, but cannot guarantee progress on the part of any one unless each lesson is practiced and practiced again, and that means writing and rewriting many times, criticizing each stroke. Mr. Zaner says: "Be sure you see definitely, then practice systematically, persistently, intelligently." In other words, be sure you see right, then go ahead with all the courage, patience, and stick-toitive-ness you can muster. Do not feel discouraged if success does not attend your first efforts. No one ever found success in the beginning of any work, but with directions given you will be able to make a start and practice will give facility.

BY WAY OF ENCOURAGEMENT.

As an inducement for the home pupils following these lessons, to do faithful practice, the author will furnish a series of ten pen written lessons to the one making the most improvement. Those intending to pursue them, will kindly send with their name and address to Miss Nina P. Hudson, No. Arch St., New Britain Conn., the following:

This is a specimen of my penmanship before beginning your lessons.

Then, write the capital and small alphabet.

MATERIALS.

Be sure to have smooth paper, good quality, so that the pen will not catch in its surface. At the beginning, it is decidedly the best plan to have it ruled.

For ink: I know of no better than Arnold's Japan, though any non-corrosive black ink will do.

Pens should be rather coarse than fine for beginners. Zanerian Business Pen, Gillott's 601 E. F., 601 E. F., or 105 are very good. For a finer pen, Zanerian Ideal or Gillott's 801 E. F.

Cork grip penholders are preferable.

Blotters must always be used under the hands, rough side or the side without the advertising if they have such, next to the hand.

POSITION.

Body. Sit squarely in front of the table, both feet flat on the floor. Bend from the hips and not from the shoulders. Those who are nearsighted will find they can improve their eyesight if they can cultivate the habit of not getting too close to their work. Thow
the weight upon the left arm so that the sight is perfectly free, which should rest upon the table nearly to the elbow, perhaps two inches from the elbow and diagonally to the body.

**Paper.** Parallel to the forearm.

**Hands:** Let the left hand hold the paper just above the line of writing. Place penholder between thumb and first finger of the right hand, grasping it at the cork grip not too near the pen, allowing the cork to rest against the second finger, a little below the first joint. This should point as nearly over the right shoulder as possible, dropping a little below the third joint of first finger. Hand should rest easily on the third and fourth fingers. If your fingers are short, rest on the tips; otherwise, bend fingers at the first joint but not enough to turn the hand so far to the right that it slides on the side of fourth finger and hand.

**Wrist.** Keep wrist free from the table. Notice that we have a double rest in the muscles of the forearm and "little finger rest." This second helps to control the great speed which would otherwise lead to illegibility.

**Plate 1.** With the dry pen, hand in correct position, push the arm in and out of the sleeve, moving on the muscle, keeping thumb, first and second fingers perfectly still. Do not notice what you are making so much as how. Continue this for several minutes till your muscles are entirely free and relaxed. Now, dip the pen and, with this same movement, practice No. 1, not dragging the work out slowly, but two strokes to every tick of the clock. Make it twice the size, then cut it down each time. 3. Given that you may think of form as well as movement. 4. Made with no finger movement.

**Plate 2.** 1. The retracing oval is made with a rolling rather than an in-and-out motion. Retrace five or ten times. 2. The running oval, a good exercise to aid one in moving with ease across the paper, still keeping the motion of 1. 4. Do not lift the pen but make a slight stop at the right, retrace to the left and stop. Repeat five times. 5. Learn to roll the muscle of the arm over a small compass without finger action in the hand.

**Plate 3.**
Plate 3. 1. Running oval with wider spacing than plate 2. After making tracing oval 2, try single oval 3, closing at the top. Keep close watch of thumb and fingers; 1 is 2 with an ending stroke which should be made with a quick motion, arm sliding back into the sleeve. Keep your lines light; do not bear on as though marking on stone. If you find you are grasping pen firmly and cords of wrist and hand are strung tightly, drop your arm to the side till all muscles and cords are relaxed and begin over again. Make strokes of O quick and clear cut, not shaky and drawn out with fingers.

Plate 4. 1. Is made with a gliding upward motion, left to right, changing immediately to a downward movement, stopping at the base line. 2. Make a decided rest at the top of up-stroke and a slight one at the bottom of down-stroke. Keep all down-strokes parallel and straight; have good curve in up-strokes. If you have up-strokes well curved, down-strokes will come naturally the proper slant and straight. 3. Narrower spacing than 2. In 4, notice that two strokes are more narrowly spaced than 2nd and 3rd. 5. Notice the angle at the top of letter, good curve at bottom, especially in u, one-fourth space in height.

Supplementary Lessons in Business Writing, By H. O. Keesling,
CANNON'S BUSINESS COLLEGE, LAWRENCE, MASS.
There is one man at least, whose achievements with the pen have commanded the admiration of all lovers of beautiful penmanship throughout the civilized world. All penmen pay to Pratt R. Spencer, "Father Spencer," as he is generally known, whose home was near Geneva, Ohio, as that man. The history of him and his achievements would be superfluous, as they are more or less familiar to even the school children of the present time.

About ten years ago a move was made toward erecting a Memorial Library in honor of Mr. Spencer at his old home, Geneva, Ohio, near where he taught penmanship in his Log Seminary. The sum of $5,000 and about 3,000 volumes of books are now in charge of a Board of Trustees at the above place, where the ground on which the library is to be built has been donated. The drawings, calling for a structure of $30,000, have also been made.

At the meeting of the Federation of Commercial Teachers, held at Milwaukee in December last, this matter was revived, and a committee was appointed to devise means to carry out this enterprise and report at the next meeting, to be held in Cincinnati next December.

I look upon this as a glorious opportunity and a privilege for every lover of true greatness in man, and every lover of beautiful penmanship, in public or private school, to have an interest in a beautiful Memorial Library to be erected to keep green the memory of the noble founder of Spencerian penmanship.

The first problem to be solved is how to arrange a plan whereby the public—the friends of this cause, can participate in raising this fund. The purpose of this article is to put the matter before the readers of this paper, and invite suggestions along this line.

I would be glad to hear from you either through this paper or personally.

C. C. Lister,
SADLER'S BUSINESS COLLEGE,
Baltimore, Md.

COMMITTEE SPENCER MEMORIAL.
C. P. Zaner, Columbus, O., Chairman.
C. C. Lister, Baltimore, Md., Secretary.
W. F. Gieseman, Des Moines, la.
G. W. Brown, Jacksonville, III.
H. M. Rowe, Baltimore, Md.
W. H. Wiegand, Chicago.
W. L. Music, St. Louis, Mo.
Charles R. Platt, Hoboken, N. J.

Mr. Rohrbough Explains.
OSCAR, NEW, Feb. 13, 1892.
THE BUSINESS EDUCATOR,
Columbus, Ohio.

DEAR SIRs: In the February number of the Business Educator, Mr. Gregg, in making his report of the Private Commercial School Managers' Association, criticizes me by my books and records as to the teaching of Mme. Busk in time for the first meeting of the Association. While this is true, I am not to be censured for it, because they were sent four days ahead of time, and therefore, would have reached their destination two days prior to the meeting, had they not been lost in transit. The rush of Christmas business has been given to me by the express company as the reason for this delay.

A letter of explanation was sent, and as far as I have been able to determine every member of the Association except Mr. Gregg had enough charity to attribute the delay to the express company, and to the rush of business, rather than to any fault of mine.

Yours very respectfully,
M. G. ROHRBOUGH,
Sec. Private Com. School Managers' Assn. for 1892.

[Wisconsin is "IWI", "Coo.
FOND DU LAC, Wis., Feb. 20, 1892.
ZANER & BLOSER,
Columbus, Ohio.

DEAR SIRS: The Wisconsin Business College Association is an incorporated organization, whose existence dates back to the 1st of this month. The Association is organized for the purpose of protecting the reputable schools in this state, to stimulate and maintain a high standard in education, to establish uniformity in requirements for graduation, and uniformity in tuition charges.

So far our membership to the Association is, The Fountain City Business College, Fond du Lac Wis.; The Green Bay Business College, Green Bay, Wis.; The Watertown Business College, Watertown, Wis.; and six other institutions, whose applications are with us for consideration. No school is admitted to membership, whose course of study, requirements for graduation, rate of tuition and general business management, is not passed upon favorably by the examining committee of the Association.

The officers are: President, David E. Johnson, Fond du Lac, Wis.; Vice-President, C. H. Potter, Green Bay, Wis.; Treasurer, E. F. Quintal, Green Bay, Wis.

Yours respectfully,

Mr. Olson Speaks and Acts.

"I have been reading the last issue of THE BUSINESS EDUCATOR with much pleasure. I consider it one of the best magazines published on business education; and it is certainly worth many times the subscription price. I enclose $1.00 for which please put on your regular subscription list."

J. C. OLSON,
Pres. Parsons Bus. College,
Parsons, Kans.
Mr. & Mrs. Benjamin M. Winkleman
8 Church Street, Hartford, Conn.

Miss Emma Tibbets, the well-known commercial teacher in the Salem, Mass. High School, has suffered with pneumonia at this writing, March 3rd.

H. T. Loomis, the manager of the Practical Text Book Co., spent February in the South, and on the 31st of December he and two sons. The older son was taken sick at Columbia University, and his young brother moved him fortunately before he developed a case of the terrible typhoid that has been ravaging the city.

The changes effected by the sale of the Fall River School of Business established five years ago by M. J. Shoeemaker and C. S. Clark, are now completed. F. S. Stone came from the Spencerian Commercial School in Cleveland, Ohio, and W. S. Rogers came from the Sandusky Business College, Feb. 16th. Mr. Shoeemaker, who has charge of the shorthand work, in the Fall River School, took Mr. Rogers' place in the Sandusky School February 1st. Mr. Shoeemaker went to Rochester, N. Y., to join Mr. C. S. Clark, who had established the Commercial Correspondence Schools, an enterprise that we understand has proved to be very profitable.

President C. C. Gaines, of Eastman, Poughkeepsie, recently wrote a very thoughtful and able article on the economic outlook, setting forth what in his judgment the public interest is for and against for their pupils as a preparation for life. Mr. Gaines has promised us an article for an early number of the Commercial Educator.

Algermon Goodwin, a member of the '82 commercial class of the Beverly, Mass. High School, recently made a verbatim report of the examinations in shorthand, phonography, and the Guilly Oil Company, of Texas, to the Beverly Board of Trade, for the purpose of having a seat in that city. Mr. Goodwin's work was entirely satisfactory, both to the committee and the companies.

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Mr. F. H. Runyon, of the Philomath Business College, Philomath, Ore., has purchased the Globe Business College, and is assuming control about April 1st. Mr. Hurd, who has been the principal and the instructor of the college, has accepted this offer.

A badge button and an aluminum card were received from the Globe Business College, St. Paul, Minn. The aluminum card has a calendar for '90 printed on the back. Thanks, Brother Goldie. We shall know when we shall be in for a year, as we shall all have your little card in our vest pocket.

Mr. E. W. Stickney, of the Ohio State Normal School, who has been a prominent figure in the commercial work of Ohio, has been elected a member of the Board of Trustees of the Ohio State Normal School.

Professor Bookwalter, of Versailles, Ohio, has been appointed to the Business Department of the University of Illinois. He will take charge of the business courses in the University of Illinois.

Professor Bookwalter, of Versailles, Ohio, has been appointed to the Business Department of the University of Illinois. He will take charge of the business courses in the University of Illinois.

"Opportunities," is the title of a very interesting pamphlet which sets forth the advantages of business education. It is published in Shorthand in Shorthand, conducted by Patrick Sweeney, editor of "Chat," New York.

Washington's Birthday was remembered in anticipation, by the C. C. C., Des Moines, by a holiday observance, a feature of which was a hike out of town, the afternoon on the blade, was a picture of Washington; on the inside of the program was a program of the school, which consisted of a piece of pasteboard folded and cut to represent a hatchet. On the outside of the program was the program. These Hawkeyes are delightfully original and aggressive. They have practically taken over the care and keeping of Washington's Birthday, by establishing "Secretaries Shaw and Wilson: Senators Allison and Dolliver: and Congressmen Hurst and Beam," in the very personation of the retiring Speaker of the House.

In the Eastman Journal, we note a vital article from the pen of President Gaines, on, "Help to Our Boys in the Eastman," a reference to the recent death of one of W. V. Kinsley, who has charge of the work in Eastman, the graduates will be well satisfied with the satisfaction to those who employ them.

W. T. Williams, who has charge of the commercial work in Lawrence University, must have some lively boys to work with for a recent news note says that twelve of the students, all of whom have smoking some sophomores out of the doors of the administration building with sulphur. The monograph is coming to have a wide use for instruction purposes. It has just been issued by the United States Naval Academy for the teaching of languages. It is thought that the students in this school will have a great advantage in spoken pronunciation than in any other way.

The first American college man to obtain a patent for the phonograph was Cecil Rhodes, a Yale graduate of last year's class.

The Worcester Massachusetts Daily Telegram of Monday, March 12th, contained a column article from the pen of the veteran and accomplished penman, A. H. Hiram, and which was written to "Penman." It was not necessary to say to those who are interested in penmanship that he sees anything but good in the vertical. With the exception of Mr. Hiram's penmanship, which has been the standard for twelve years, the most important news is that the students will have the opportunity to practice their penmanship in a new and practical way.

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Washington's Birthday was remembered in anticipation, by the C. C. C., Des Moines, by a holiday observance, a feature of which was a hike out of town, the afternoon on the blade, was a picture of Washington; on the inside of the program was a program of the school, which consisted of a piece of pasteboard folded and cut to represent a hatchet. On the outside of the program was the program. These Hawkeyes are delightfully original and aggressive. They have practically taken over the care and keeping of Washington's Birthday, by establishing "Secretaries Shaw and Wilson: Senators Allison and Dolliver: and Congressmen Hurst and Beam," in the very personation of the retiring Speaker of the House.
The Future of Penmanship.

BY E. K. ISAACS.

The very subject implies prophecy. Prophecy implies a prophet. A prophet is one who is inspired. With few exceptions all inspired people of the past have expired. Can it be that those who assigned me this subject had designs on my life? I suppose a person ought to consider it a compliment to be considered inspired, even though he expires in the attempt to prophesy the future of penmanship. The art of writing is a matter of evolution. And the question is, does the process of evolution tend toward simplicity or toward complexity? Is civilization more simple, or is it more complex, than primitive life? Which is more complex, nomad or man, miiiler or Milwaukeean, pelican or penman? We have heard much during the past twenty-five years concerning simplifying penmanship. But the fact is, that barring the vertical innovation of the past few years, the script forms are practically where Father Spender left them. True, there has been more or less lopping off of superfluous lines in capitals. But what does that amount to? Not very much. What does the vertical innovation amount to? Very little. Take as an example the old standard Spenderian capital T. It was made with five strokes—two for the stem and three for the cap. Some of the later simplified forms are made with three strokes—one for the stem and two for the cap. But the fact that some lines are omitted in the finished product does not necessarily lessen the labor or difficulty in executing the form. I am not arguing for five-stroke letters in preference to three strokes. Simple forms are more practical than complex and elaborate ones. And here is a strange thing. Reference has been made in the foregoing to evolution. In some of its phases evolution seems to tend toward complexity. As instances we may notice the marvelous "systems" that are incident to modern civilization, such as transportation systems, political systems, educational systems, theological systems. And last, but not least, that marvelous wonderful systems of systematic guess work called medicine.

Another strange thing is that when a "system" gets too complex and cumbersome it falls to pieces. From amoeba to Melba is a great distance. The amoeba falls to pieces, not because it is simple, but because it does not know enough to preserve itself. If Melba should ever disintegrate, it would not be because she is a wonderfully complex piece of creation, but because she does not know enough to keep herself intact. When a great "system" fails and falls, it is because the conditions that called it into existence have changed. Change is the law of nature.

The "system" or the individual, to experience perpetual existence, must change constantly, so as to harmonize with environment.

A Fundamental Truth:

WHATEVER IS IT RIGHT.

Formers and reformers may go into hysteries about the defects and inconsistencies in the present order of things, but the truth still remains that, in its day and generation, whatever is is right.

Our present method or system of longhand writing is ridiculously cumbersome.

As an example, take any ordinary word, say the monosyllable "through." This word spoken, requires but one "impulse of the voice." The word "through," written in longhand requires twenty-six strokes of the pen. The same word, written in shorthand, requires two strokes of the pen. What tools these mortals be.

Shakespeare was everlasting right. And, too, Pope was everlasting right. Whatever is is right. Just think of the amount of time and energy spent by the humanity of the world in writing longhand—in executing twenty-six strokes to represent three sounds, or to take the place of one vocalized breath. It is hard to see through "through," either orthographically or chronographically. Orthographically, why should it take seven characters to represent three sounds? But it does, hence the spelling reform agitation. Spelling reformers, like all other reformers, have a hard row to hoe. And so, those of us who have been tinkering with longhand simplification during the past twenty-five years, what have we accomplished? We have lopped off a few superflous lines in the capitals. We have changed some of the capitals from the stem group to the oval family. We have dropped the beginning and terminating lines in a few of the small letters. That is about all. And again, I say these changes amount to very little when compared with the glaring absurdity of long-hand writing as a system of recording or communicating thought. We are referring to existing longhand writing as a glaring absurdity. I am doing so from the standpoint of the idealist—the prophet, if you please—and not from the view-point of the crank or the soured reformer. From the ordinary view-point, of course, longhand writing is wonderful enough. So is a flower and a felon. It is all right to be an idealist for purposes of private meditation and for purposes of prophecy. To attempt to be an idealist in practice as long as one "lives in Rome," is not an ideal occupation.

Since the subject assigned me implies prophecy, I shall now speak from the standpoint of the prophet: The future of penmanship? There will be no penmanship in the future; or rather, there will be a future time when there will be no penmanship. Even as mortality is destined to be swallowed up in immortality, so is chronography destined to be swallowed up in telepathy.

This is the age of electricity, and a marvelous thing is electricity. Franklin gathered it from the skies by means of a kite—a childhood way of doing it.

We now "generate" it in huge dynamos—and we think we are at the very zenith of scientific attainments. Yes, we "generate" electricity. But we have been on the plane of genera-
tion for ages. Regeneration is next. Even as regeneration is destined to replace generation, so will electricity be replaced by still finer forces.

The coming storage battery is but a suggestion of the “kingdom within.”

The immediate future of penmanship?

As long as the English orthography remains what it is, longhand writing will remain practically as it is now.

There will be a time on this earth when all its people will speak one language.

The orthography of that universal language will be simple and consistent.

The penmanship of that era will correspond in simplicity and consistency with the language.

This century will be a shorthand era.

Shorthand will form a part of the public school curriculum.

Shorthand will eventually take the place of longhand for correspondence and private memoranda.

Longhand will continue for public and private records, legal and official documents.

But there will be a time when records and documents will not be needed.

There will be no divorce records, for there will be no marriages.

There will be no court records, for there will be no law suits.

There will be no bookkeeping records, for there will be no accounting.

There will be no way bills, or bills of lading to make out, for railroad-

ing, navigation, and airshipping will have ceased.

The commerce of the future will require neither railroads, ships, airships or records.

There will be no prescriptions or medical essays to write, for the present stupendously complex system of “medicine” will fall to pieces of its own weight.

The present system of therapeutics requiring its hundreds of medical colleges and numbering its practitioners by the thousand, its victims by the million, and its records by the ton, will be reduced to a single affirmation of three words, namely:

I AM HEALTH.

There will be no sermons or theological discourses to write, for there will be no preachers or theologicians.

The theological libraries of the world will consist of three words written in the intelligent consciousness of each individual, namely:

I AM SAVED.

All that has been said in the foregoing refers to conditions that will obtain on this planet.

And here endeth the prophecy.

If the future of penmanship is not now clear, it must be because penmen are not yet far enough in the future.

It has been maintained that where there is no ear there is no sound.

It has also been said that a prophet is not without honor save in his own country.

In conclusion, I would suggest that “The Future of Penmen” might make a good topic for discussion.

LOS ANGELES, CALIFORNIA.

BY C. C. CANAN, DUKE CENTER, PA.

WANTED A position as penman and commercial teacher with a good substantial school. Experienced, competent. Fine Penman. Address EXPERIENCED, Care Business Educator.

SPENCER'S Business College

KINGSTON, N. Y., Feb. 2, 1903.

MR. L. MADARAZS,

Dear Sir: Before taking your course last summer, I was a doubter. After the first lesson I was a convert, and now I

am your most enthusiastic supporter. Your manner of presenting the subject, together with the relation of each letter to some other part of the work, was of value to me, and I unhesitatingly recommend your course to any one who wishes to teach or learn business writing. The ornamental part of the course cannot be beaten by any other penman. Very truly,

L. E. STACY.

This is the verdict rendered by a LIVE PENMAN to the work of a supposed DEAD ONE; an appellation accorded Madarasz by a person whose standing in the penman’s profession is represented by an engraved signature trued up by a skillful engraver.

I have a circular that tells about the MADARAZS METHOD of teaching writing; it will be sent to you for a stamp, and if you’ve any questions to ask, write freely to

Madarasz.

1281 Third Ave., New York.
was elected chairman, with Miss Helen L. Follansbee, of Somerville, Mass., secretary.

A free expression of opinion was then given as to the purpose and value of the proposed association. Messrs. Lakey, Gaylord, Ellis, the chairman, Mrs. Toman, and Read; and Mrs. Chandler of Boston, and Mrs. Hecker of New Britain, Conn., speaking. The speakers expressly disclaimed any intention of antagonizing any other section of the Association. It specifi-
cally that if they believed that such a purpose were entertained, they would have nothing to do with a new organization.

On motion of C. D. Ellis, of Springfield, Mass., the Committee on Constitution and By-Laws, Messrs. F. H. Read, Auburn, R. L. C. B. Ellis, Springfield, and A. T. Swift, Providence, was appointed on the Constitution in July, to complete the organization by the adoption of a Constitution and By-Laws.

On motion of E. S. Colton, of Lowell, the Committee on Constitution was instructed that regular teachers of the distinctly commercial subjects should be eligible to membership.

It was also decided that the dues should be fixed at seventy-five cents annually.

The following officers were then elected: President, H. G. Greene, Melrose, Mass.; Vice President, F. E. Lakey, Providence; Secretary, Helen I. Toman, Melrose, Mass.; Treasurer, F. H. Read, Providence. It was voted that the organization adopt the name under which this report is written.

It was decided to leave the charter open until after the regular meeting which will be held during the fall, the exact time— as well as the place— to be decided at the ad-


journed meeting in July. President Greene was instructed to appoint an Executive Committee for the purpose of making a liberal collection to defray accrued expenses, the usual votes of thanks were passed, and the meeting adjourned.

The meeting was full of snap and fire from the beginning to the end. An unex-
ectedly lively interest was manifested by the sixty teachers present. The need of such an organization for the comparison of methods, and the improvement of courses of study, the approximating of uni-
formity in commercial teaching, the cultivation of a friendly spirit on the part of school authorities, and the building up of a professional body, was emphasized.

There is a bright future of useful work be-


fore this latest manifestation of the com-

mercial element in education.

Open Letter

TO THE PROPRIETORS OF THE PRIVATE COMMERCIAL SCHOOL IN NEW YORK CITY AND CANADA:

What are you doing to promote and advance your commercial and educational work? Are you a member of the Private Commercial School Managers' Association of the Federation of Commercial Teachers? If not, why not? If you are a member, have you ever taken part in some way or other in the work of the Association? Is your school a member of the Association?

The object of this letter is to make you realize that the Association is the logical extension of the work of the commercial school. The Association is not a body for self-interest. It is not a body to advance your personal interests. It is a body to advance the interests of the entire profession of commercial teachers. It is a body to promote the advancement of the commercial school in the city and the country. It is a body to advance the interests of the commercial school in the education of the youth of the city and the country.

You are a member of the Association. You are a member of the Federation of Commercial Teachers. You are a member of the Commercial School Managers' Association. You are a member of the Commercial School.

Thank you for your time and attention. Please consider this letter as a request for your support and cooperation. Thank you.

E. NOS SPENCER

Pres., Com., School Managers' Ass'n.

Address, Louisville, Ky.

It's O.K. Now.

In the program of the Eastern Commercial Teachers' Association as printed in the professional papers, there was no provision made for a discussion of the program, but since the publication of the same the official program has come to hand in which we find that pennmanship has had recognition.

The day afternoon Mr. H. G. Healey, editor of the Pennam's Art Journal, of New York city, will touch upon the subject as follows:

"Quintyne: "What Effect, if Any, Has Vertically Pennmanship Had Upon Practical Business Writing, and What Effect Will It Have in the Future?" Furthermore, the subject is expected to receive attention in the general free-for-all meetings entitled, My Hobby."
the students left the college within three months eager to go out into the business world, and some of them are making good. Mr. Eastman's success lay in the confidence he inspired in others to will and do for themselves. Luck he called a fool, but pluck a hero, and his exertions would be folowed thousands of his students to resolve to make the most of their possibilities in life and to attain the highest success within their powers. By thus instructing him, he filled the fire of ambition in the minds of thousands who, by ever keeping alive the flame, have achieved wonderful success, though starting with but a limited capital. Thus, by winning the admiration and love of his students, they not only became enthusiastic advertisers of the college, but in the effect of his magnetic personality, they retained the inspiration awakened by his influence through all their after lives. In a sense Mr. Eastman was a revising agent for the ability to arouse young men to a belief in themselves and their slumbering powers, which set them on their feet, inspired with self confidence that earned and retained them to be followed by honorable achievement. In the '60's he showed a friend $80,000 in bonds. He bought the site on which the college building now stands, the Eastman in such a way as to build a beautiful home, and ornamented the grounds at great expense.

In politics he was elected Mayor three times and twice to the Legislature, where he was one of its broadest minded, far seeing members. Through his efforts was built the great Poughkeepsie bridge across the Hudson, and he was made chairman of the board of charities of the city of New York.

NOTHING BUT LEGS AND BRAINS

In an address delivered before the officers of the New York Central R. R. at their thirty-seventh anniversary, Hon. Chauncey M. Depew said:

"I know Eastman intimately, knew him for years. Eastman was a magnificent specimen. No man did the work he had to do with more intelligence, more energy and more resolution or power than Eastman. No man went into fun and sport with more vigor and enjoyment than Eastman. No man had so much time in Poughkeepsie for the public work of Poughkeepsie, or in Albany for the public work of the state, as Eastman. No man could drop into a seat alongside of you in a railroad car and make life as enjoyable between Albany and Poughkeepsie, or Poughkeepsie and Albany, as Eastman. Eastman could absolutely make a beautiful day out of any Poughkeepsie. Ordinarily when you are travelling in a railroad car and a man is alongside of you, in fifteen minutes at the latest you would commit suicide or murder him; but with Eastman you were sorry when the journey was over. Eastman started to build the Poughkeepsie bridge. He built it. Nobody can tell what he would have accomplished if he had lived. No human being but Eastman could have diverted traffic to the bridge, created new conditions in the relations between the East and the West, except a man of the energy, creative power and terrific force of our friend. He had no great ancestor behind him; he had no aids of fortune; he had nothing but legs and brains, and he used them both all the time."

SET A FACE UNEQUAL

The fame of Eastman's College was so great that it was known in all parts of the United States as the largest school of its kind, and was therefore chosen by them to be the best; for they estimated its worth by its success. Students from all sections of the country would pass by their local business schools to go to Eastman's. Thiserged. Then by a jealous feeling among business school men, which caused many managers to condemn Eastman's College. This was especially so with Messrs. Bryant & Stratton, an arm with a chain of schools who were ambitious to monopolize commercial teaching. This bitterness of feeling on the part of Bryant & Stratton and of some of the Principals, was so great that an attempt was made, in about 1861, by Bryant & Stratton, to open a competing school at Poughkeepsie, if possible, to defeat the Eastman College. They employed Henry Spencer, John D. Williams, C. C. Curtis, and other famous teachers, yet failed to check the flow to Eastman's College. Mr. Eastman, for fun and business, returned the compliment by going to Chicago, and in Metropolitan Hall and other buildings, opened a Chicago branch of his College. Thiserged. Then by advertising boldly, far surpassing that of Mr. Bryant, of Chicago, Eastman College enrolled about five hundred pupils. Mr. Bryant, after several years of strong competition, was glad to approach Mr. Eastman with the proposition, which he accepted, to close the Bryant & Stratton College of Poughkeepsie, and purchase the interests of Mr. Eastman, in Chicago. Mr. Eastman's bold, successful methods were in many ways copied by other active men who were on the same road of achieving success. As the custom of employing celebrated lecturers began with Mr. Eastman, numerous schools then and since adopted the same method with good results.

In originality and boldness of methods, Mr. Eastman set a pace which no schools of his time or since have been able to keep up. All this he gave an object lesson to the business educators of the country which has been of value to many. His plans were bright and clever; with push and money, he won patronage and success by startling methods which attracted attention, and secured to him the confidence of the students. In broadly advertising commercial education and bringing it in its early days before the public in all parts of the country, Mr. Eastman did more than has been accomplished by any other one individual.

DRAWING TEACHERS

During the summer months the wise drawing teacher plans his work for the coming year. Order a set of our Colored Ceramic Art Models, 10 pieces and twelve colors, use them during this coming spring term, and the question of art supplies for the coming year will be settled. You can't be beat. Just the thing you are looking for in the art department of a summer school.

School Model and Supply Co., Box 606, ZANESVILLE, OHIO.
The work of the writing master is always a mark of excellence and progress in our public and private schools, and the great importance of this office is beyond doubt or question. Writing should receive extraordinary attention in our schools and no one should feel satisfied short of the best that can be had for improvement in writing. Under the supervision of a competent writing master, and the aid teachers are always ready and willing to give, it would indeed be hard to find a better method for the highest and best results in the advancement of good writing; but leave the teachers without a supervisor and you will have a ship without sail or rudder, an army without a general, or an orchestra without a leader. The writing master is always a welcome visitor to the pupils and teachers alike, and his kind words of encouragement and his skillful methods of teaching are a never-to-be-forgotten inspiration to all. Under the supervision of the writing master the teachers are taught how to teach the pupils, and the pupils are taught how to write in a most satisfactory manner.

WRITING FORCED TO THE WALL.

The chief qualification of the school master of less than fifty years ago was the ability to write well. In the early history of our public schools writing was considered one of the most important subjects, and while many new subjects have been added to the curriculum it still remains one of the most important branches of modern accomplishments. The addition of many new subjects and the thoroughness in which they are taught has forced writing to the wall (not the blackboard) and is looked upon by some as a bit of ancient history and art. The inability of the common school teachers of today to write well is not altogether their fault. Room had to be made for new subjects as well as for modern methods, and they find little or no time to qualify to teach penmanship successfully.

FEW HAVE PROFESSIONAL TRAINING.

The public school teachers today make no pretensions at being at all prepared to teach penmanship as it should be taught, but they willingly yield to the instructions of the writing master for their own good as well as for the good of the school. The State schools and universities, from which our public school teachers are selected, are busily engaged in preparing students to teach a large course of studies without giving much, if any thought, to penmanship, consequently but few public school teachers have any professional training in penmanship, and therefore cannot be expected to teach penmanship scientifically nor have they acquired as much as a good hand. Fully eighty per cent. of our public school teachers are poor writers, and cannot inspire students to reach anything but humble efforts, and about all they can do is to tell the pupil what should be done, which alone falls short of accomplishing very much. It has been proven time and time again that writing done under the close supervision of the writing master who has had time and opportunity to prove his worth, is far superior in legibility, rapidity and beauty.

H. B. LEHMAN.

Business men are not at all satisfied with what is generally termed a school hand. Writing which is legible, rapidly written and beautiful, has the winning merits, and anything short of this qualification will not win the approval of business men. The fore-arm movement, about which the average school teacher knows but little, is the source of true success in mastering a lasting handwriting. The writing master who is familiar with the latest and best methods of teaching writing, and who is skillful in handling pen or chalk can inspire pupils to higher and nobler efforts than can possibly be reached in any other way. To give pupils a copy to imitate, unaccompanied by instructions in movement drills, position for holding the pen, sitting at the desk, etc., is not teaching writing.

H. B. LEHMAN.

The Gloversville, N. Y., Business School, Patterson & Burr, proprietors, issues a very creditable catalogue; above the average in many respects, having received many new students, and whose own school building, being a beautiful and pretentious one, is in excellent condition. The school is well situated, being within a stone's throw of beautiful surroundings, tennis garden, etc., in the residence section of the city, the first floor of which is devoted to office and residence purposes, the second floor to short courses in penmanship for business men and the entire building to business. This certainly gives the school a certain prominence which we should therefore judge that they have no difficulty in interesting the best class of customers.

Friday morning programs keep dropping in from the Capital City Commercial College, Des Moines, 1a., indicating a weekly exercise that is energetic, entertaining and inspiring. Prominent speakers are engaged for these exercises, and we know of nothing else that is doing so much for commercial education, especially in a secondary way, as work of the kind.

Northwestern Business College, Madison, Wisc., is sending out a neat little souvenir of recent work from the pen of Mr. G. E. Spohn.

The Normal Bulletin, Shenandoah, 1a., published in the interests of the Western Normal College, reaches our desk and receives attention not accorded to all papers of this class. It is clear that prosperity has been smiling upon this worthy institution, as it is now free from all debt. A $10,000 Carnegie Library has been secured for the city, which will be free of access to all students, and the college has also been accredited by the State Board of Examiners for the State of Iowa, which enables their graduates to secure a state certificate. This is gratifying not only to the president, Prof. House, but to the friends of the institution.

"The Commercial College Reflector" published bi-monthly by the South Bend, Ind., Commercial College, reaches our desk regularly. It conveys the impression of a successful school. Mr. F. E. Belliss, a former Zanerian boy, is secretary, and is a gemmum of more than average ability.

A circular entitled, "A few words in regard to school literature," is received, and at the bottom is the graceful, forceful signature of C. C. Keenick, School Advertising Specialist of the firm of Keenick, Chicago. This means that Mr. Keenick is one of the first, if not the first, experienced school man who has taken up school advertising as a specialist, and from what we know of him we have every reason to believe that he will make a success of it. Mr. Keenick is president of the Standard Advertising Association, with offices in New York, Chicago and Denver. We wish him great success.

The summer school of the Nebraska State Normal School, Peru, Nebr., is issuing a very neat booklet of twenty-four pages, advertising the work and worth of the institution.

Mr. S. L. Caldwell, the well-known penman, has charge of the penmanship and drawing in this school. From the number of persons he has interested in these special subjects we would conclude his success as a teacher is above the ordinary.

The "Official Program" of the Eastern Commercial Teachers' Association, which is to be held in Brooklyn April 9th, 10th and 11th, 1893, is received, and it is a handsome and interesting one. We should strongly recommend the same society (and who is not interested?) to tender the same favor to President Chas. M. Miller, No. 135 Broadway, New York City.

Lettering Curves

For drawing simple or compound curves for lines of lettering. Once used no person who does it will do without. More than twenty years' constant and in 'our office has demonstrated their great value. A set of ten curves 25c.

H. W. KIBBE, 181 Tremont St., Boston, Mass.
Lock Haven, Pa., May 1, 1902.

Zane B. Bower,
Columbus, Ohio.

Gentlemen: A specimen of the Simplified Penmanship for General Business purposes. This is practical and neat enough to suit any one with an eye to utility. Consider it a splendid style to learn, as it is a help to ornamental penmanship, giving strength and sureness to it. A fair trial will convince you.

Yours very truly,

John G. Christ

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Mr. Will X. L. Others,
Dear Friend:

Upon investigation, you will find that the only system of Short-hand that does not need position, word-signs, prefixes, affixes, or other abbreviations, with a simple vocabulary of 24,300 words, that improves the spelling, exercises and develops the reasoning faculties, thus awakening the dormant minds, facilitates articulation in foreign languages and leads the Short-hand world in brevity of outline, flow of movement, ease of learning, clearness to read or legibility, capacity and speed of it, and capable of applying every means of abbreviation resorting to other systems, is Clark's Tangible Short-hand.

Send $2.00 for self instructor in this purely connective vowel system.

Fraternal yours,

Frank Clark

323 College Street,
Springfield, Mo.

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FOR SALE: A live Business College in the city of 80,000 inhabitants and good country to draw from. Students now from 40 states. Present enrollment more than 350. Well advertised and doing good business. Other investments demand entire attention. Will sell for cash only.

Address "A. W."

Care BUSINESS EDUCATOR.

THE PUBLIC SCHOOL SYSTEM

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Adopted by the Boards of Education of Philadelphia, Boston, St. Louis, and fifty other American cities.


The Phonographic Dictionary—contains 12,000 words and phrases in engraved phonographic characters and type key, 52 pages, cloth, $3.00.


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

Send for complete catalogue and information.

The Phonographic Institute Co.
CINCINNATI, OHIO.

Benn Pitman, Pres.  Jerome B. Howard, Manager.
Reforms and Reformers in Writing

Part Five—Movement and Speed.

History discloses the fact that when the world demanded faster writing reformers endeavored to meet the demand, not by trying to train people to write the old forms faster, but by creating such forms as were more rapid in construction and simple in execution. Speed was thus increased, not by increasing human activity; by abridging and simplifying form. For a quarter of a century following 1850, the Spencerian system was well nigh universally taught and used, and until within a few years it was used more than any, and perhaps all, others in public schools.

About a quarter of a century ago business people and business colleges began to realize that writing, as it was then being taught, was not as business like as it should be. Gaskell began the cry of movement as a panacea for the shortcomings of writing. He emphasized the need of more freedom in the practice of writing by means of exercises, the purpose of which was to train the arm rather than the hand. He saw that the fingers were doing more than their share of the work, and, as a means of counterbalancing excessive finger movement, he, and contemporary workers, advocated the so-called muscular movement. Many of his followers assumed that finger movement of any sort was an evil, and as a consequence, the "sinon-pure muscular movement" theory as an end, instead as a means, was born.

About this time Michael began to advocate speed as a means of developing practical writers. His cry was "sacrifice form for speed," but in due time people learned that a thing sacrificed could not be regained. Many who passed, now sacrifice form for movement would do well to profit by others' experience. These two reformers possessed energy and enterprise, but they lacked originality. Both appropriated the Spencerian forms and at the same time denounced the system as being slow. This was inconsistency, for few at the time detected it. While nothing was thus added of real and lasting value to the penmanship world during the century, yet there was an immense interest awakened and the people practiced penmanship as they had never practiced before.

Through these agitators and their followers, arm movement and speed were overestimated and legibility and finger cooperation were underestimated. The Spencerian system was slow and unbusiness like because of the beauty, delicacy and intricacy of its forms. The reformers thought it was slow because people had not been taught to write rapidly and without the aid of the fingers. It was simply a case of wrong diagnosis. Then, too, it was a case of people endeavoring to revolutionize the art of writing without changing or improving the forms. To attempt to make the beautiful letters faster than they were intended meant the same thing as the reader as if by the one who raked and bound the grain that was thrown from the cradle of one who swung it faster than he could swing it well.

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"GEMS"

Worth its weight in gold to any one desiring to learn or improve his penmanship. Hand positions fully illustrated; in this, it has no rival.

Teachers

You cannot afford to be without it.

Students

It will help you greatly to put your time to the best use.

Send thirty cents in Postal Money Order, or silver at once and secure a copy. They have been sent all over the world.

Address the Author and Publisher,

CYRUS W. FIELD, Detroit, Mich.,
Cor. Woodward and Gratiot Aves.
All that we call evil in the material and spiritual world is good so long as we hold it in subjection as servants to the spirit; and only becomes evil when we succumb. All evil consists in the dominance of the lower over the higher; all good in the rational use of the lower by the higher.

If we cannot practice the higher virtue of temperance in all things, we must even try the lower virtue of total abstinence in some things.
Lettering and Designing

Number Twenty-two
BY F. L. BROWN, ROCKLAND, MAINE.

Modern engraving embodies the greatest variety, drawing and designing, including brush work, linoleum and color illumination, and the successful engraver must not only be able to write the shaded rounded hand well, and execute the rapid text letters with accuracy, but he must be proficient in designing as well. The subject given herein will bear out this statement.

OUTFIT. The outfit should at least include the following articles: Drawing board, T-square, dividers with pen and pencil points, ruling pen, and a set of the regular outfit of pencils, holders, pens, etc. In addition, the practical engraver must have a variety of colors, and for the benefit of those who may take up the art, I will name the following colors: Light red, Antwerp blue, cobalt, warm sepia, yellow ochre, rose madder, crimson lake, brown madder, yamdyke brown, Hooker's green, No. 2, Payne's grey, black, lemon yellow, cadmium yellow, Chinese white, vermilion and burnt sienna.

BRUSHES. Two No. 7 brushes will answer for many purposes, one for the color and the other for use in fluid purposes. The best brushes for use are deer or moose, and are made by the best engravers. The brush should be kept clean, and washed when wet. The brush dry by pressing the finger tips several times across the point, and if it still retains some of its pointed form it is doubtless good. If it becomes brittle, it is useless. A fine pencil point is necessary for the best results in all classes of work.

INSTRUCTIONS AND SUGGESTIONS. The elaborateness of a set of resolutions is governed by the size of the piece. A good rule is to choose a type of line grade to suit the size of the piece. The lettering is used for prominent headlines on the cheaper pieces, while the more elaborate and intricate styles of lettering, decoration and design on the more expensive ones. It should be remembered that to do work is not always artistic and pleasing, and beginners should be careful to justify display, and keep in mind the principles of simplicity and harmony. Each detail should be worked out in such a manner as to produce an artistic combination.

The design given herewith was reproduced from pen and brush work, and is presented as a specimen of High grade up to date engraving. The decorative matters in this design are confined almost wholly to the second word "Whereas," and perhaps the word and its ornaments were given more thought and study than any other part of the design. Note the arrangement of the solid and shaded face letters, and the artistic and dignified effect obtained.

The original of this design was executed on toned and toned paper. The tone is the same as the paper, or the ground. It will profit the student to observe the following measurements: Length of line of "The Taconnet Club."... (Further details are provided.)

In laying off the design first draw vertical center line and with the dividers strike curve for "The Taconnet Club," reversing the curve at the ends. Roughly suggest the cartouche and laurel in pencil and the word "Whereas," following with the line "Hollingsworth & Whitney Co." text, etc. Pencil in the text, and ascertain as near as possible the exact space it is to occupy. It requires no little experience to size up a set of resolutions, and see at a glance how the prominent headlines should be arranged, and elaborated to produce the best effect, also the space the set should occupy to show up to the best advantage. Much careful attention should be given the elaborated ornaments, and the design should be carefully pencilled. The ornaments should be free and graceful, and the pose of the female figure spirited and lifelike. Use waterproof ink in filling in all the lettering, ornaments, etc., that are to be shaded in wash. The script and engraving text may be added in ordinary India ink diluted with water to the proper consistency, after the washes have been applied. The color washes should be kept to a height of 10.5. Where any dividers are used it is best to keep them within the line, as far as possible.

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Who are competent, and who will purchase, make and sell dip pens, guarantees personal interest. Have eight colleges and expect to open other colleges. Closed Stock, $300,000. Dividends guaranteed by bank. State qualifications, etc. Booklet telling all about our plan, profits, etc., send address, DRAUGROHN'S Business College Co., Nashville, Tenn.

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MODIFIED SLANT OR "MEDAL" WRITERS.

A LONG PENDEX there is a demand for a pen that is adapted to the Modified Slant or "Medal" Writing, to combine increased speed with the legibility of Slant. Whereas Can, every detail should be

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A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read, with syllables as spoken, rather than slowly by letters. A high grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual 2.00 postpaid. Booklet free.

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Henry Replies to Peirce.

Kansas City, Mo., Feb. 28, 93.
Editor Business Educator.

I should like to answer the question, "How Shall the Pen be Held," by Mr. C. H. Peirce in the last issue of The Business Educator. Mr. Peirce may have answered the question according to the position he uses in writing, but it seems as though he has been a little narrow and somewhat positive in his statements. The position of the hand and fingers depend entirely upon the individual, and no iron rule can be laid down that will fit every hand. I agree with Mr. Peirce upon the position of the thumb and the first and second fingers, but I do not agree with him on the position of the third and fourth fingers. Nordo I agree with him on the position of the penholder.

If Mr. Peirce will study the anatomy of the forearm he will find that the thick muscular part of the arm rests more fully on the desk when the hand is lying flat upon the table. If the hand is turned over on the side the arm rests on the bony part, and the movement is therefore changed. Therefore, the position of the penholder should be pointing toward the right shoulder, although not directly over the shoulder. The student must hold his pen in such a position that he can get the hand movement, and that position is with the elbow pointing toward and nearly over the right shoulder. The exact angle of the pen depends upon the arm of the individual and cannot be determined by any other than the person who is holding it. I contend that "half way between the vertical and horizontal" is too far over on the side. The normal position is one where the arm is held in a horizontal position the more freedom the writer will get.

I would like to ask Mr. Peirce what becomes of the third finger? According to his explanation we may as well cut it off as far as use in writing is concerned. Here again the individual decides. I believe that the third finger should also rest on the paper in order that the hand may have a better support. It is true, I presume, that some penmen use the hand in Mr. Peirce's position, but I believe the most of them use the position I have described with the third and fourth fingers resting on the paper.

I suppose I have committed an "atrocity crime" by advocating the position that I, and some penmen use the hand in Mr. Peirce's position, but I believe that this position will stand the punishment without a complaint. The tendency of the penmen of today seems to be a radical departure from anything that has ever been used before. There are two methods of teaching, position, analysis, speed, slant or no slant, simplified penmanship, with numerous valuable hints to the teacher and student. It unravels numerous knotty problems, convincing illustrations being used, and opens many new avenues for thought and investigation.

There are some persons who can write quite well, but are not good teachers. They give the book the best endorsement. The chapter on the "Duty of Supervisors of Penmanship in Public Schools" is alone worth the price of the book. Zanerian Theory of Penmanship has received the strongest endorsements from penmen and educators generally, and deserves the highest rank.

Many competent judges have pronounced it by far the greatest book on penmanship ever published containing the deepest, clearest thought yet contributed to this subject.

Some have pronounced it the "Shakespeare of Penmanship Literature."

It goes into the depths of the subjects discussed, and is written in the language of the teachers who are using scientific educational principles of penmanship.

It has provoked much discussion, and surely no teacher can read it without feeling better prepared for his work, and no student can study it without receiving great aid.

It contains 124 pages, 6x9 inches, and is bound in cloth. Price $1.00 post-paid.

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In subscribing to The Business Educator I made one of the best investments that I have made in my life. My writing has improved greatly since following the lessons in your excellent paper.

May THE BUSINESS EDUCATOR achieve the success it merits.

Yours respectfully,
Ben. McN吹as,
Baltimore, Md.
96 Fawn St.

We have lost the record of these capitals, therefore cannot give credit for same.

Sketching Nature

For Home, Class, and Reference

This book is for those who desire to learn to sketch direct from nature with pen and pencil.

Many persons go through life unconscious of the marvelous beauty in nature all around them. To be capable of fully appreciating it means to doubly enjoy life.

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If you get this book you will certainly go out and learn to sketch and appreciate nature.

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We publish other books, too.
Write for our complete list.
These birds are called eagles. To penmen, it is not necessary to name them, but to many who haven't been initiated into the mysteries of the penman's art—off-hand flourishing, such creations are simply a confusion of tangled up lines and curves. To make with an off-hand continuous flourish a design having the semblance of an eagle, and have the strokes all graceful and harmonious, is of course a work of skill, though an artist might say there is not much art in it. But for cultivating boldness, confidence and freedom of movement the penman who wishes to do something beside plain writing will find this a first rate exercise. Those who have practiced the Swan design considerably will see at once the same elements in the eagle: the main lines that form the body, the wing strokes and the tail are very similar. So if you can flourish one you will have very little trouble with the other.

But little can be said as to how it is done, the main thing is a very free movement of the whole arm, at the same time aiming to place the strokes in such a position as to resemble something. Loose, free curves may be well executed, but they must form something or there is very little meaning to them. There is no doubt but this kind of practice greatly facilitates the hand for other artistic or skilful work, so it may not be altogether a waste of time to practice these designs.

If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.

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Lessons in Show-Card Marking and Painting, and Automatic Lettering

BY W. A. THOMPSON, PONTIAC, MICHIGAN

Brush Lettering.

NUMERO EIGHT.

If you have practiced faithfully on the alphabet given in October number, you will now be able to master this alphabet very readily. In this style of alphabet outline a letter complete with No. 1 lettering pencil before filling in. Be careful not to get the light lines or joinings too heavy, as this will have a tendency to make your work appear heavy and clumsy. Note the form and make up of open letters in upper illustration. The small figures show the order in which each letter is made. Make the upper part of B smaller than the bottom, the bottom stem of E a little larger than the top stem. First stroke of G the same as C, but a little wider, so as to allow for G finish. Make the bottom part of K as wide as bottom of A. Let the slant line of K that forms the lap strike the perpendicular stroke a little below the center. First stroke of X and figure d should slant more to the left than the first stroke of either I or W.

For general proportion of letters read Number Two, (October issue). Always have your lettering pencils or brushes in good working order before charging with color. Aim at all times to practice thoughtfully and with a view of improving each and every form. The small or lower case letters should be about two-thirds the height of large letters, and the extended letters as in b, d, f, h, k, l, to run as high as the capitals. The size of letters in this alphabet may be varied for any kind of work, and look well when in proportion.

A letter and some cards from Mr. R. A. McDevitt, penman in the Easton School of Business, inclosed specimens of ornamental penmanship and card writing which are above the average received at this office, which means considerable.

Mr. McDevitt is not only a successful penman, but a fine young man and a practical teacher of a practical writing.

E. F. Whitmore of Easton, Pa., penman in the Easton School of Business, inclosed specimens of ornamental penmanship and card writing which are above the average received at this office, which means considerable.

Mr. Whitmore also inclosed a batch of specimens of business writing from students under his tuition, which reveal the fact that he is not only teaching good writing and easy writing, but rapid writing as well. A set of capitals by Mr. Frank Fitts made in twenty-nine seconds is something exceptionally good. One hundred and ten capital O's made by Miss Maud Sexton in a minute are exceptionally fine.

Mr. A. A. Henry, penman in the Central College of Business and Industry, Kansas City, Mo., sent specimens of business writing by students under his instruction, which indicate that he is giving them a free, easy, rapid, legible style of writing, which is in demand in the business world today.

Mr. B. B. Baker, Principal of the Buckeye Business College, Sidney, O., favored us with quite a large batch of specimens of business writing from students of that institution. The same indicate that Mr. Baker is teaching practical writing, and a number of them indicate a flourishing school.

Mr. A. A. Reim of Philadelphia, Pa., recently favored us with a sheet of monograms of the style used by jewelers and engravers, which indicate more than usual ability, as some of them were quite intricate and elaborate.

E. K. Knapp, pen artist with Rothschild & Co., Chicago, sent us a lot of cards written in ornamental style, such as he is turning out every day in large quantities.

Mr. Knapp is an enthusiastic friend of the Zanerian College, and advises all young men and women who think of taking up this work to come this way.

A number of well executed signatures, ornamental style, have been received from P. B. McElroy, penman in the Howard Payne College, Brownwood, Texas. Mr. McElroy sways a pen that is quite professional indeed.

Some unusually bold and graceful penmanship has been received from Mr. J. G. Christ of Lock Haven, Pa. Mr. Christ not only writes well an ornamental hand, but when it comes to holding a letter, he is stepping into the front ranks, being an ardent believer in and supporter of that style.

Mr. E. W. Stein, penman in the Iron City College, Pittsburgh, Pa., sent a package of specimens of actual business writing from the students under his instruction, which show a practical proficiency not frequently acquired. Much individuality as concerns slant, angularity, rotundity, etc., is shown. Each pupil seems to be endeavoring to solve his own handwriting problems, and is doing it, as is evidenced by the specimens.

Among the very best might be mentioned those of James Davis, Wm. E. A. Mooney, Marie Tegethoff and Nellie E.annon.

CARDS! CARDS!

Your name written on 1 doz. cards, can’t be beat, only 1.50. Colored Blank Cards, 9 colors, 18 by mail, 25¢ by express, $1.35, 100 by express, $17.50. Pen for business writing, 3¢; ogilbe pen holder, 10¢; White ink per bottle, 25¢; glossy black ink per bottle, 3¢. Resolution-engraved, diplomas filled. Lessons by mail etc.

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A CARD WRITER of 60 years experience, will write any name, either plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 10 cents per dozen. Very fine and sure to please. Special inducement to Agents, Circulators, Address.

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NOW READY.

Isaac Pitman’s Shorthand Teachers’ Handbook,

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The object of this work is to provide intending teachers of Pitman’s Shorthand with reliable information in the work they desire to take up, and, at the same time, to assist those who are already engaged in teaching the subject to obtain better results. It is a work of which no progressor in this line can afford to be without. Chotlu, 12th edition, 111 pages.

ISAAC PITMAN & SONS, 31 Union Sq., N. Y.
faction out of your smartness. A busy man has no time to bother with it. He can always find plenty of old women in skirts or trousers to spend their days worrying over their own troubles and to sit up nights waking his.

ABOUT MONEY AND MARRIAGE.

Money ought never to be the consideration in marriage, but it always ought to be a consideration. When a boy and a girl don't think enough about money before the ceremony, they're going to have to think altogether too much about it; and when a man's doing sums at home evenings, it comes kind of awkward for him to hold his wife on his lap.

A good wife doubles a man's expenses and doubles his happiness, and that's a pretty good investment if a fellow's got the money to invest.

There's a point where economy becomes a vice, and that's when a man leaves it to practice to his wife. The least trouble with a lot of these fellows is that they're "made land," and if you dig down a few feet you strike ooze and ooze under the layer of dollars that their daddies dumped in on top.

I always feel that there's more hope for a fellow who's an out-and-out cuss than one who's simply made up of a lot of little trifling meannesses.

The Iowa Commercial Teachers' Association

Program of

Des Moines, Iowa.

Friday, May 15, 1915.

Capital City Commercial College. 1:30 p.m., enrolling.
Committee: Miss Carrie Clark, Des Moines, B. C. Cummins, Cedar Falls.
Clay D. Slinker, Des Moines.
Music.
Course of Study: The High School Commercial Course, Clay D. Slinker, Des Moines.
Discussion: J. C. Grason, Council Bluffs, F. L. Smart, Dubuque.
Extended Commercial Course in the Business College: W. A. Warriner, Des Moines.
Investment: A. W. Jones, Des Moines. Banquet, 7 p.m., at the Savory Hotel.
Toastmaster: J. W. Warriner, Moline, Ill., President National Commercial Teachers' Federation. Toasts to be announced later.

Sundays, 9 a.m., at Highland Park Community Church.

Discussion: G. E. King, Cedar Rapids, M. E. Austin, Iowa Falls.
How I Teach Shorthand: L. E. Stamm, Des Moines.
How I Teach Typewriting: Elizabeth Irish, Iowa City.
Discussion of above topics: Mary S. Hornor, Waterloo, C. M. Nabre Nettler, Marshalltown.
Penmanship: Transition from Movement Work to Form. Application, W. F. Gieseman, Des Moines.
Discussion: A. X. Palmer, Cedar Rapids.

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Is the way a humorist parodied a well-known saying. It is that natural touch that makes us all love Mark Twain. He likes to be comfortable; he wants to take things easy. He dislikes to be "fixed up." He very much prefers to spend the day in his pajamas, it is said, to dressing for dinner. Of course everyone knows that his home for many years was a Hartford, Conn., not a long way from the excellent school of E. H. Huntsinger. Near him lived Mrs. Harriet Beecher Stowe, on whom he called one day. On his return his watchful wife saw that he had worn no necktie, and she lectured him roundly for his inexcusable disregard of the commonest proprieties in the matter of dress. She finally succeeded in reducing the poor man to a very abject state of mind. It appeared to him that he could do no less than to apologize, and so he wrote to Mrs. Stowe a very humble letter of explanation and apology, and enclosed the necktie to complete the call.

And this reminds us that some of the good people, who for many years used our Practical Letter Writing, thought that it lacked something, and so to be up with the fashions of the day, we prepared a little companion book of lessons in the writing of letters, and exercises in the correct use of words and in intelligent punctuation. It has proved to be the "necktie" and more. A postal card will bring you our special circular, which not only describes these books and gives sample pages of them, but which also contains scores of letters from well-known teachers in all parts of this country and Canada, telling why they think these incomparably the best books for school use on the subject of Correspondence.

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REUNION OF ZANERIANS.

In 1888 the Zanerian Art College was organized. Since that time upwards of a thousand pupils have been in attendance. At the earnest solicitation of many of these from time to time to hold a reunion so that as many as possible could meet and renew friendships, it has been finally arranged to do so.

Time. After carefully considering a few, the date finally decided upon is June 22-26, inclusive, 1903. During that week the Zanerian will keep “open house” as never before. It is now located at the corner of High and Long Streets, where all students of the institution will be doubly welcome.

Program. A program of unusual interest and helpfulness will be arranged to meet the needs and wishes of the hand, the head, and the heart. This will consist of Lessons by the leading lights of the Profession, and Lectures by Men and Women who have won and are still winning, success. It will be a real reunion of the G. A. P. (Grand Army of Penmen.

Convention. It will be a veritable penman’s, artist’s and teacher’s Convention. Institute and Love Feast all combined by Knights and Ladies of the Quill. The Past, the Present and the Future of the Zanerian, of its Students and of Penmanship, will all be presented by those competent to speak and whom you cannot afford to fail to hear.

Banquet. A Banquet will be given by the Zanerian at the finest hotel in the city for to all who journey to Columbus, on Wednesday evening, June 24, 1903.

Visits to parks, a picnic, sketching expedition, interurban ride, etc., etc., will all be in order from day to day.

Mid-Summer Day-dreams of Zanerians from far and near—all dear to the hearts of the faithful, will be doled out to those who do things and win. There will be cheer without beer, joy without jag, and a heartfelt farewell.

Gold Medal. The winner of the Zanerian Gold Medal will be made known at this time, and we sincerely hope that the giver, Mr. Ganske, can be present to make the announcement and presentation.

Welcome. To all Zanerians we say Come. Accommodations at private residences and hotels will be arranged for at special prices so that board and room need cost no more than at home, unless otherwise desired.

Information Wanted. Let us know immediately whether you will be on hand and at what time (whether the whole week or but part) so that arrangements can be completed and notifications sent accordingly. It is really necessary that we hear from each one at once, whether you can come or not. Please to decide early and notify without delay, and thereby contribute to the success of the gathering, as the time is now limited.

Such a Gathering of Penmen, Artists, and Teachers cannot fail to be most beneficial. Indeed, it will be worth more than a month’s schooling, as it will be the means of giving and getting invaluable information and inspiration.

Parliament. The Zanerian Parliament, which meets every Friday morning, may arrange a debate between the intellectual giants of our beloved family.

New Students. Persons who intend to attend the Summer Term of the Zanerian, beginning July 6, will do well to come in time to attend the greatest gathering of the kind ever held.

DoublHess such men as Weaver, the Comic; Wise, the Wit; Faust, the Entertainer; Fahnestock, the Substantial; Crane, the Orator; Cole, the First Canadian; Donovan, the Skillful; Laird, the Progressive; Pound, the Artist; Canan, the Artist-Penman; Ware, the Author; Witter, the Publisher; Miss Hood, the Art Teacher; Whitmore, the Rustler; Utterback, the Aggressive; Wessel, the Worthy; Barnhart, the Brilliant; Harris, the Reserved; Hummel, the Humorist; Harman, the Handsome; Hayward, the Hustler; Holt, the Gentle; Gilmore, the Great; and a host of others quite as entertaining, will all be on hand.

Come. We bid you a heartier welcome than when we relieved you of your money upon your maiden trip to Columbus. Come.

Cordially,

Zanerian.
First Class Schools
AND
FIRST CLASS TEACHERS
WILL FIND IT TO
THEIR INTEREST
TO CORRESPOND
WITH THE

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Finest Supplies for Pen-
men and Artists

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All goods listed below go by mail post-
paid.

Zanerian Fine Writer Pen—The best and
finest fine writing pen made—best for
genocasting card writing and all fine
script work. Gross 1.00, 2 Gross 25c.,
1 Doz. 10c. Zanerian.

Zanerian Ideal Pen—One of the best pens
made for general penwork—business
or ornament. One of the best pens
for beginners in penmanship. Gross
75c., 1/4 Gross 25c., 1 Doz. 10c.

Zanerian Business Pen—A business,
durable, common sense business pen. For
unshaded business writing it has
never been excelled. Equaled, Gross
75c., 1/4 Gross 25c., 1 Doz. 10c.

Gillott’s Principality No. 1 Pen—A fine
writing pen. Gross 60c., 1 Doz. 25c.

Gillott’s Double Elastic E. F. No. 604 Pen—
A medium fine writing pen. Gross 75c.,
1/4 Gross 25c., 1 Doz. 10c.

Gillott’s Magnam Quill E. F. No. 601 Pen—
A business pen. Gross $1.00, 2 Gross
25c., 1 Doz. 15c.

Gillott’s No. 303 E. F. Pen—Used largely
for drawing purposes. Gross $1.00,
1/4 Gross 25c., 1 Doz. 15c.

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

Gillott’s Crow Quill Pen No. 650—Very
fine points. 6 pens 25c., 3 pens 15c.

Sueaceous Lettering Pen—For making
Sueaceous lines, English, and all
broad pen letters. Set of 12—numbers
1, 2, 3, 5, 7, 9, 20, and 30 up to
double pointed. 25c.

Double Holder for Sueaceous Pens—
Holds 2 pens at one time 15c.

Zanerian Oblique Holder—Hand-
made, rosewood, 12 inches long, a
beautiful and perfect holder. 1 holder 60c.

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

Excellor Oblique Holder—The best low
priced oblique holder made. Many
hundreds of gross have been sold.
1 Holder. 25c. 1 Dozen 1.00

Gross 10c. 1 Gross 25c.

Straight Penholder—Cork tipped and
best for business writing, flourishing,
etc. 1 holder 10c., 6 holders 40c., 12
holders 55c.

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Over 1100 of these schools are on our books as customers and use one or more of our commercial publications.

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ZANER & BLOSER, Pub., COLUMBUS, OHIO.
"He had talents equal to business, and aspired to no higher things."—Tacitus.

Probably because he had received a good business education and was content to make good use of it.

When a boy leaves school, he must chose an occupation, and he begins at once a search for a "job." If his studies at school included the elements of a business education, and he has acquired some clear ideas of commercial affairs, his entry into the business world will be greatly facilitated.

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Among other volumes in the Series of Twentieth Century Text Books of Commerce in preparation are History of Commerce and Industry, by Worthington C. Ford, Money and Banking, by Professor F. M. Taylor of the University of Michigan, and Transportation, by Professor E. R. Johnson of the University of Pennsylvania. All of these are of interest and value to the business man as well as to the student in a school of business.

Supplementary to the Twentieth Century Text Books, for reading and reference is Appleton's Business Series, including the following volumes now ready: Funds and Their Uses, a treatise on Instruments, Methods, and Institutions in Modern Finance, by Dr. F. A. Cleveland of the Wharton School of Finance, University of Pennsylvania, The Work of Wall Street, by Sereno S. Pratt, Trust Finance, by Dr. E. S. Meade, of the Wharton School of Finance. Other volumes of the Series in preparation are: The Modern Bank—The Trust Company—The Insurance Company—Credit—Modern Accounting.

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THE GREGG PUBLISHING CO.

CHICAGO.
The Banquet.

The seventh annual banquet of the E. C. T. A. was one of the most successful, and altogether delightful affairs of the kind that the organization has ever enjoyed. High credit is due to Mr. J. E. King and Mr. G. W. Harmon, the Banquet Committee, for their enterprise and skill in bringing together 210 banqueters to listen to such a man as Mr. Lewis Nixon, president of the United States Ship Building Company, the great ship building trust of this country, employing 25,000 men.

Mr. Nixon spoke in favor of an enlarged navy, an American merchant marine and governmental encouragement. He said that in writing for a New York paper recently on the subject of success for young men, his first rule was, "Take a year's work in a first-class commercial school."

The speech, though excellent, was no more than can be read any day in any of our good magazines, but to meet and listen to such men is a part— and no small part, either—of a liberal education. Mr. C. W. D. Collin is entitled to the distinctive honor of having secured Mr. Nixon's consent to speak.

Assistant Superintendent Henry W. Jameson, of the New York High and Training Schools, paid a high compliment to commercial schools, saying that "the new movement in favor of commercial education is to be credited to the efficient work of private commercial schools." Mr. Jameson was once a commercial school teacher in St. Louis, and he induced his own son to take a one-year course in a good business college before entering Yale.

Mr. A. L. Osborn, of Rochester, N. Y., chose to speak on "Opportunity." His remarks were listened to with the close attention and the sympathetic interest that this high-minded gentleman and teacher always commands when he rises to speak. He strongly recommended that every commercial student read "The Letters of a Self-Made Merchant to His Son."

The last speaker was Creswell MacLaughlin, editor of The School Master, Cornwall-on-Hudson, N. Y. He was introduced as the Mark Twain, of the Hudson, and he richly deserves the title. At last we have found in the East, a match for our own J. W. Warr, president of the National Federation of Commercial Teachers. Mr. MacLaughlin has an extravagantly woful countenance while he, with apparent hesitation, perpetrates the most delightful pleasantries. His plea for an education that would fit for more than mere money getting was earnest, and his finale was the most artistic touch we have ever heard.

Mr. N. P. Heffley presided with ease and readiness, and he was commendably brief and to the point in his introductions. The music was well rendered; the menu was tasteful, and the viands satisfactorily served. The large company broke up at the seasonable hour of eleven o'clock, apparently delighted with the evening's entertainment.

General Sessions of the Convention

E. B. Fisher, Burdett College, Boston

At 10:30 A. M. April 9th, the convention was called to order by President Charles M. Miller, there being about 125 delegates present.

The address of welcome, a scholarly production, by N. P. Heffley, gave to all the assurance that we were thrice welcome at the headquarters of this splendid school, and that the opportunities and advantages in seeing the educational and historic places while sojourning here, were quite as numerous as in other cities previously visited.

The President's address was full of good thought and recommendations for the future advancement of the Association, chief of which were recommendations to appoint a committee to amalgamate the forces of the lately organized New England
High School Commercial Teachers' Association—and our own—the Eastern Commercial Teachers' Association; and another committee to draw up resolutions against the short term, fake schools.

The first paper of the day was by Edward M. Hull, Principal of the Home Correspondence School, Springfield, Mass. It was entitled: "Commercial Education by Correspondence." Mr. Hull made plain the main objects of the correspondence schools, in a manner that cleared up, in the minds of many, points that needed light. "The Correspondence School," he says, "is not to take the place of resident schools, but is intended to supplement them, and eventually will be conducted by the resident schools."

To show that Correspondence Instruction is not without able advocates he quotes such men as Dr. Harper, of Chicago University.

"One of the chief values of correspondence instruction is the development of self-reliance, which the student acquires when studying alone. He does not rely so much on being told. Such students become more self-reliant, more confident, because, through necessity, they read more intelligently, think more clearly and meet emergencies as they come."

"The work done by correspondence," says Dr. Harper, "is even better than that done in the class room. He does it in writing and does twenty times as much writing as much reciting as he would in a class of twenty persons. He works out the difficulties himself and the results stay with him." Mr. Hull places first in a list of representative correspondence schools the Correspondence Department of Chicago University; second, American School of Correspondence affiliated with The Armour Institute of Technology; and third, The International Schools of Correspondence.

Edward Everett Hale says: "After the general system of public school instruction this system is the next most important organized system of education I ever looked up to it for the accomplishment of John Adams' hope—that every man and every woman in the nation might receive a liberal preparation for the business of life."

"A Contribution to the History of Commercial Education," by Edgar M. Barber, Supervising Accountant in the Appraiser's Office, Port of New York, was one of the able articles ever contributed to the cause of Commercial Education, and has already been termed a classic in its line. A unanimous vote of thanks was extended to Mr. Barber, and it was also voted by the body to have the article published in pamphlet form for distribution among its members.

This paper will be found in full in the number of THE BUSINESS EDUCATOR.

"Office Economy in Commercial Education, Particularly Filing Methods and Labor Saving Devices," illustrated by lantern slides and exhibits, by Geo. Harvey Seward, Ph. B., Lecturer on Office Appliances, New York School of Commerce, Accepted. Mr. Wright, of Brooklyn, did not respond to his article, "Positions for Graduates; How I Get Them," explaining that he had refused to speak on that subject, but did read a most commendable article on "Opportunity," placing in the following order these three requisites to success: 1. Health. 2. Appearance. 3. Education.

BUSINESS MEETING

The business meeting was called to order promptly by President Miller, Saturday afternoon at two o'clock.

The report of the committee appointed to draw up a resolution in regard to schools that guarantee positions was discussed freely. Messrs. Harmon, Himan and Cobb, favoring the guaranteeing of positions under what they considered appropriate restrictions, while Messrs. Blackman, Coleman, Norman, Spence, Platt, Bussard, Merville, and Court F. Wood were opposed to guaranteeing positions. It was resolved that the Association condemn the practice of guaranteeing positions.

The Membership Committee presented 109 new names, which were accepted.

The Committee on Resolutions presented the usual resolutions of thanks, and these were adopted.

Enos Spencer urged interest in the Commercial School Exhibit at St. Louis, and in the Private School Managers' Association, speaking vigorously in advocacy of the Boston meeting of the N. E. A.

Treasurer M. D. Fulton read an interesting and encouraging report which showed a balance of $198.88 on hand April 1, 1903, with a net increase of about $100 at this meeting. The report was adopted with applause, and, on motion of J. E. King, it was decided by a unanimous rising vote to pay Mr. Fulton $50 in recognition of his self-denying usefulness.

The Nominating Committee brought in the list of candidates named at the beginning of this report, and the Secretary was ordered to cast one ballot for all.

But one invitation was received for next year's meeting place. This was from Acting-Dean James F. Johnson, of the School of Commerce, Accounts and Finance, of the University of New York. The invitation was unanimously accepted, and the meeting adjourned.
Meetings of Business Teachers’ Section

C. E. Fisher

Thursday afternoon, Vice-President W. H. Sadler called the meeting to order, and R. J. Maclean, of Goldey College, Wilmington, Delaware, in speaking from the Business Manager’s point of view, talked, not from a prepared paper, but extemporaneously. He said: “It is not what I think of you, not what you think of me, but it is what the business man thinks of us, that must interest us.” We pay too much attention to the trimmings of business education, and not enough to the body of the garment; we must give more heed to rapid calculations, legible, rapid penmanship, and business correspondence.

This talk was one of much interest and profit to the convention, and was prepared after much labor and research for facts. Many members were on time, ready to say something regarding it, when the time came for discussion. They denied this privilege, however, and are still waiting for a chance to talk. “Can Books of Original Entry in Bookkeeping Be Used Successfully From the Start, and to What Extent?” was answered by George P. Lord in the affirmative. This talk brought out the two contrasting ideas as to which method shall we use in starting a student, Journalizing or the Skeleton Ledger.

Mr. Lord and Mr. Rowe held to the former method, while Mr. Marshall and Mr. Osborn insisted on the latter.

Horace G. Healey, of the Penman’s Art Journal, opened the subject of “Vertical Penmanship and Its Effect On Business Writing.” This subject brought the “Penmanistic” delegates to their task in goodly numbers, and the discussion was participated in by Messrs. Harmon, Rowe, Reed, Fulton, Gaylord, and others. Practically they were of one voice and mind, agreeing that vertical penmanship is a habit, and has done much to hinder the progress of teaching the subject, in our public and private schools.

The interest in penmanship was so marked, that over that of previous subjects for discussion, that the chair promised the penman an extra session later in the week.

Friday afternoon, the first speaker on the program was W. Payson Richardson, Dean of Brooklyn Law School, who spoke to the subject “Commercial Law for Commercial Schools, Its Content and How It Should Be Taught.” During his very able and elaborate discussion of this subject he suggested among other things, the following: Leave out of your courses such subjects as Real Estate, Corporations and others that are seldom handled in the first year work of regular law schools, because they are so difficult to grasp by the beginner.

Teach law as you teach Arithmetic, Bookkeeping, or any of the regular branches, by the Recitation, not by the Lecture Method, the lecture method, even in our best law schools, being a thing of the past.

Teach law as it is, as it has been, teach it according to the statutes of your own State, applying the home State law to your regular class work, and being satisfied to let go untaught the laws applicable to other States than your own.

Discussions followed in lively order by Messrs. Norman and Dorney, showing that there was much interest in this subject.

“How the Providence English High School Secured its Collection of Commercial Products,” was the subject of a most excellent and carefully prepared paper, written by Miss Nora G. Wright, and read by Mr. F. H. Read. A future number of The Educator will contain this paper in full.

How I Conduct Business Practice,” by J. H. Easterday, of the Sadler B. & S. College, Baltimore, was an off-hand talk, filled with vim and enthusiasm. He illustrated quite fully his method of conducting exchange among his own students as well as that of intercommunication.

About 10:30 Saturday morning, April II, the business section was called to order by Vice President W. H. Sadler, who announced that the subject, “My Hobbies,” would be postponed until after the special session of the penmen.

This meeting was doubtless the most spiritual of the entire convention.

C. C. Lister, M. K. Bussard, R. S. Collins, L. M. Thornburgh, and A. H. Hinman, spoke at some length in regard to their methods of teaching, illustrating, meanwhile, at the board. Mr. Hinman’s work was of an ornamental character. The other teachers devoted their attention to business writing, and much helpful, practical information was given. This meeting attracted a large attendance.


It seems as though the interest manifested in this session should have made sufficient impression on the Executive Committee, to insure provision for adequate treatment of the subject of penmanship at the next meeting.

The meeting for the discussion of “Hobbies” was called to order immediately after the adjournment of the penmen. Although advertised to be a free discussion, by everyone willing to speak, it turned out that a list of speakers had been prepared, and these were called on. The hour was late, comparatively little interest was shown, and the meeting was soon adjourned.
Meetings of the Shorthand Teachers.

William Hope, Harlem Business Institute, New York City.

On Thursday afternoon we were half an hour late in being called to order at general session, and this made us twenty-five minutes late in being sent to lunch, which may be the excuse for commencing the Shorthand Section work at 1:45 instead of one o'clock as scheduled. O, Punctuality, thou art the thief of time in all our business meetings, associations and conventions! The genial presiding officer, Mr. Archibald Cobb, of Philadelphia, was ill at ease on account of the exasperating delay, but he could not help it. We had been a hungry crowd and now we were a satisfied, good-natured, happy lot, and cared little whether "school kept" or not.

The First Paper.

As the first speaker, Mr. J. E. Gill, Trenton, N. J., was called to the platform, a good Methodist brother near me whispered, "Wherever two or three are gathered together in my name, there am I in the midst of them, to bless them and to do them good." The audience was not large, but it was jolly and considered itself the soul of the association, if not of the earth.

The subject was, "What Proportion of Time Should be Given to Each Subject in a Well Balanced Stenographic Course," Brother Gill stuck to his text, and if 99 per cent. of those we interviewed afterward, knew neither beginning, middle, nor end of what was read, it was their misfortune and not J. E.'s fault. It was a good paper, vigorously read, scintillating, illuminating sparks as if the motive power behind the language was electricity. If I read my notes correctly the course of a first-class short-hand school should not be less than eight months. All others are "get-rich-quick concerns." There should be at least an A and B spelling and an A and B grammar class with first week examinations, to determine the student's standing in English. Little time should be given to letter writing, but every transcript should be treated by the teacher as a lesson in punctuation and mechanical arrangement. Syntax and one or more paragraphs of composition should be included. A class beginning shorthand should have 45 minutes of daily class-work, 20 minutes of grammar, 20 minutes of spelling, 10 minutes of typing, 10 minutes of practical writing. The remaining 20 minutes, it is presumed, are for corrections. The time and work arrangements appear workable and are followed generally by business schools. The two weeks of practical office work is wholly inadequate to meet the demands of New York business men, but it is better than those—every so-called "good schools"—that have no practical work whatever.

The discussions—warm, hot, at times comical—showed that not a soul understood the text, much less the subject, because several members, led by Brothers Huntsinger of Hartford, and Blackman, of Allentown, paved, chawed, stamped upon and kicked the in penman's chest because he had not told them how he "Taught Spelling." Brother Gill vainly protested that he was not teaching, preaching, or exhorting on the subject, it was his duty to do so. Evidently not knowing what the subject read was, they continued to wipe the floor with Brother Gill with the spelling mop. This continued with "fun and frolic" until the referee called "time."

How I Teach Punctuation.

It was now the turn of Dr. J. S. Burton, Eagan School, Hoboken, N. J., to "say his piece" on "How I Teach English." Faultless in dictation, polished to please the most fastidious, we felt as if the thesis deserved a better fate. It was too good, too valuable, for the group of teachers gathered into the Shorthand Section. It was like "casting pearls before swine," and the writer was one of the swine. It provoked no discussion. Too bad, cruelly bad. "A shame, a measly shame."

How I Teach Punctuation.

F. A. Spence, Salem, Mass., bravely came to time, confident he had a hidden secret to reveal. A Salem pupil could doubtless follow him intelligently, but some New York teachers could not. The end of the paper was not the finish of Punctuation, although the discussion came near to being the ending of Brother Spence. Brothers Huntsinger, Blackman, Walworth, and others, edited the sample letters, not with pen or blue pencil, but with tongues dipped in wit, humor, drollery, sarcasm and vitriol. Despite Brother Spence's earnest protests, the active members held him responsible for the English of the letters, instead of for the punctuation. Every one had a good time, but they left not any wiser as to "How I Teach Punctuation." No synopsis can do these papers justice. They are excellent contributions in their respective lines and should be printed in full.

Friday afternoon, Mr. Cobb, presiding officer, had the sympathy of business men, if not of the teachers, because from one o'clock to 1:45 he could not get an audience sufficient to begin work.

How I Instruct in Shorthand.

A sea of smiling faces welcomed the leaders this afternoon. As the strange preacher said to the large afternoon congregation, "In the name of the Lord Jesus, where were you all in the morning?" So said we, "Where were you all yesterday afternoon?" If it was not a "Model Class" as the program called for, we are certain Brother Chas. T. Platt, Eagan School, Hoboken, N. J., proved to be a "Model Teacher," and no mistake. In an introduction, couched in words as sweet and tender as the dawn, he wooed his magnificent audience to earnest, expressive sympathy. He handled an average class of young men and women, in what may be termed the intermediate division. He did it in a business way, easily, earnestly, naturally, and with most desirable results. Three phases of the work were illustrated:

Dr. J. S. Burton, Hoboken.

William Hope, New York.

John E. Gill, Trenton.
1. Home preparation for next day's class work. The recitation consisted in one or more taking positions at the blackboard. While they wrote from dictation, the board, the others wrote in their note-books. The chalk outlines were read and corrected and uncommon words were defined and the subject matter discussed e. a. d. s.

2. New matter was dictated, written on the board and in books, then read and the outlines, words, phrases, clauses, and subject matter criticised ad libitum.

3. New matter in correct shorthand is put on the board and a reading class is conducted, and so on ad infinitum.

There was no playing to the "gods in the galleries," nothing but honest, faithful, earnest, intelligent, hard work. An injustice was done Mr. Platt, and a more grievous one to the attending teachers, by cutting the work off and preventing discussion, on account of the management having commenced at a quarter past three late. The writer of this desires to say, and the editor may cut it out if he pleases, that he has conducted his shorthand classes according to Mr. Platt's plans, with some modifications, for over twenty-five years, and has been unable to find a better. It should also be understood that not one teacher admits that system that would get the results Mr. Platt did. He has brains, experience, education, tact, and a hundred other essentials, and knows how to apply them all.

HOW I INSTRUCT IN TOUCH TYPEWRITING

Without any abatement in the interest, Miss Stella Smith, Eagan School, Hoboken, commenced her paper and illustrated her method of teaching typewriting through the medium of a "Model Class." Her many friends enjoyed her introduction and were delighted with the many letters she had received from past graduates testifying to the countless advantages they had received through the acquirement of touch typewriting. She had no process and no prize recipe; sell or give away. All she did was simply to teach, TEACH, TEACH. The standard of measurement of success or failure was the teacher. Show her a failure, she prudently admits failures, and the cause is the teacher. If the model class fell short of the wishes of the teacher or the expectations of her many friends, do not blame the operators, because "old timers" could not do average work under such surroundings. Somebody is to blame—certainly not Miss Smith, nor her Model Class. The effort was superior to the fraud at Detroit, an improvement on the farce at Providence, and will be much better at succeeding conventions. Questions and discussions being shut out caused general dissatisfaction, engendered bitter feeling, and rendered the advocates of touch typewriting liable to the suspicion that they were afraid of the searchlight of truth and experience. Such suggestions would be an outrage; the blame lies elsewhere.

TAILFILING AND BILLING

John F. Soby, of the Remington Typewriter Co., read a paper entitled "A Rational Plan for Six to Ten Weeks' Instruction in the Use of Tabulating and Billing Typewriters." The fact that the paper elucidated to the average mind no "plan" at all, but was a well prepared plea for the use of certain makes of typewriters was no excuse for the rudeness displayed by so many leaving the room during its delivery. The Executive Committee secured the services of Mr. Soby and doubtless named the subject and he was entitled to a larger audience and a more respectful attention. The concluding session of the Shorthand Teachers, Saturday morning, was designated on the program as a "Round Table Discussion" on "My Hobby." Each speaker was limited to five minutes and discussions to two minutes. We again record our regret and disappointment at having fifty minutes cut off the privileges of members of our profession. A business concern would have discharged every "man and mother's son of us" if we had attended to business for it in such a manner. Sauls, are teachers of business not doers of it, and we are all away from home on a bright Easter holiday, and the spirit of good fellowship, more than rigid money-making principles dominate us.

The "Hobby" discussion was a new feature this year, and in this section was a grand outlet for pent up eloquence and glorification. Its success was not in what was said, perhaps, but in the large number who were permitted to say them. Many persons, many minds and many thoughts and many diversities—tools enjoy them. It is impossible for men and women with zeal, earnestness and good nature like Smith, Platt, Kennedy, Greggs, Bridges, Hicks, Cobb and others, to talk five minutes without being entertained. It was a grand good session and all were sorry when the presiding officer, Mr. Cobb, announced that we were thirty minutes late for luncheon.

TYPEWRITERS REPRESENTED

All the standard typewriters and others aspiring to become entitled to a place on the "Standard" list, were well represented. Commercial teachers and private school proprietors have proved themselves good friends of the machine companies. It is therefore courteous good business for them to place the machines and their operators at the service of visiting teachers. The gentlemen and ladies in charge of the exhibit rooms and machines have certainly, from all points of view, been well chosen. They were obliging, affable and considerate in a high degree. They were a valuable adjunct to the success of the convention.
The many friends of T. E. Stowell, of Providence, were glad to see his sunny smile in convention again. It will be a long while before his ideal hospitality during the Providence meeting will be forgotten.

A. H. Hinman's sketch on the blackboard was much in evidence and was the subject of general admiration.

E. M. Barber demonstrated, in his able paper, that he is a worthy alumnus of Valparaiso College. When he goes on a tour of investigation, he generally gets to the lower stratum of facts, be the subject Japanese Silk Frauds or Early Commercial Education in America. Enough praise was bestowed on Mr. Barber to have turned the head of an average man, but he is so far above that plane that praise does not spoil him.

Healey, Keecover, and Gaylord were found among the barn swallows of the sky parlor of the Casino theater, looking intently at "A Chinese Honeymoon." Carl C. Marshall declared that Mr. Gaylord's unconscious attitude reminded him of a methodist deacon in a Mission prayer meeting. Enos Spencer was deeply impressed with the novelties of the Casino, until it was explained to him that the liquid on tap was Vichy water. That was too much for a loyal Kentuckian, and in a plaintive, I'm-so-far-from-home tone, he ejaculated "WATER!"

Marshall got his trousers pressed, so he put his valuables into his dressing case. Next morning, donning his properly-creased nether garments, he boldly launched into the turbulent sea of Broadway, and entering a good restaurant, ordered an excellent meal. Full of satisfaction and breakfast, he approached the cashier's desk and found his empty pockets. His badge and his face saved him. He said he found out that while it is disagreeable "to feel like thirty cents," it is worse to feel for thirty cents and not find it. The editor can sympathize with Mr. Marshall for he made a monumental donkey of himself by walking away from his steamer, and leaving his pocket book in his steamer, under his pillow, where some enterprising employe found the result of a few days of toil. We wish him well.

Everyone was glad to see Doctor C. A. Herrick, of Philadelphia, who is editor-in-chief of the new series of commercial textbooks about to be brought out by MacMillan's.

Guaranteeing positions is distinctly frowned on by the E. C. T. A.

J. CLIFFORD KENNEDY, SALEM, MASS.

M. B. FULTON, AUBURN, R. I.

ENOS SPENCER, LOUISVILLE.

Heard on the Floor of the Convention

BY WILLIAM HOPPE.

The reception of visitors at Heffley's School gave universal satisfaction.

The arduous duties of President Miller were greatly lightened by his able, energetic assistants.

Communicating work about an hour after the announced time is a bad advertisement of our executive ability.

The admission of 109 new members was no doubt the most delightful features of the convention.

Many did not vote for the adoption of the "Guarantee" resolution because they did not think it right to interfere with a neighbor's manner of doing business.

While all papers were good the "Model Classes" by Platt and Smith were by far the most popular and profitable. A hint here for the new officers.

The paper ordered to be printed and distributed was a good one, but selecting it from among others equally as good in their respective departments engendered—well—engendered. Guess the rest.

Brother Blackman may not be always judicious and opportune in his remarks, but he is always lively and entertaining.

The subject of "prayerful consideration" in the Ann Arbor was "May the old timers and self-conceived school proprietors go way back and sit down next year and let the teachers and young men and women have a lead on the program." May the petition be granted next year.

If ten o'clock is an hour too early to commence program work, for suffering punctuality's sake, make it eleven a.m. If the president and officers cannot cure this reprehensible habit, the Association will never be able to either kill or cure "Fake Schools."

Some disloyal private talk was carried on out of session. It's a mistake, brethren. Assert your right to have your say and speak your piece during the session and ever after hold your peace or uphold and defend your Association.

Problem: Is there a difference and what, between guaranteeing positions to prospective students, and telling them we do not guarantee positions, but we have always obtained positions for all graduates and have vacancies left over?

Problem: Has a school proprietor any moral or other right to say that others shall not and cannot guarantee positions because he cannot?

Question: Is it wise for the E. C. T. Association to pass any resolutions in restraint of the methods of any school, which it cannot carry out?
A Contribution to the History of Commercial Education

By Edgar M. Barber, B. Sc., C. P. A.

[A paper read before the Eastern Commercial Teachers’ Association at the Heffley School, Brooklyn, April 10, 1903.]

Ancient Accountants and the Origin of Double Entry Bookkeeping, 1494.

A recent writer on the history of early business education in America, states as follows:

The science of double entry bookkeeping as known and used today was not known in 1494. An earnest young man then living in Philadelphia, wishing to learn bookkeeping applied to many merchants, but none would teach him or accept him as a bookkeeper without experience. He went to New York and found no one there to employ him or teach him bookkeeping, as each merchant had his own way of keeping accounts.

Bookkeeping was not then as it is now, a system. It had no well defined rules and was not taught save under the eye of business men themselves.

About 1494, the first business school in New York was opened by an Italian, Thomas Fossor, a native of England, and the instruction given was in penmanship and bookkeeping.

The date quoted, it will be observed, is 1494. Now, these statements come into collision with the truth at so many points as to remind one of the famous Academician who defined a crab to be “a small red fish that walks backwards,” a definition which proved to be true excepting in three particulars: it was not red; it was not a fish, and it did not walk backwards.

Prompted by curiosity, some weeks ago, I attempted to ascertain, if possible, why the city of New York, foremost in commerce and finance, should have been ignorant of double entry bookkeeping and deprived of commercial education, a considerable number of years before most of us were born.

It is generally accepted that the first writer on double entry bookkeeping was Luca Pacioli, an Italian mathematician and professor of sacred theology, whose “Summa de Arithmetica” was published in 1494. He was the creator of the system, however, for elegant attempts to have given way to double entry gradually in Venice, beginning about the year 1400, and was known to Padoci as the Vedol.

Being founded upon the equation, bookkeeping in those days was considered as a branch of mathematics co-ordinate with algebra, and the public accountant, therefore, was primarily a mathematician. It may be interesting to note also in this connection the coincidence between the development of bookkeeping and of banking. The Bank of Venice was founded in 1171; the Bank of England in 1694, and the Bank of New York in 1784. These periods correspond, loosely speaking, with the growth of accounting in the countries specified.

A college of accountants was established in Venice in 1581, and works bearing upon this theme almost with an out number, have since been written.

In 1580, Dr. Kelly states that Iserl, of Brussels, compiled a list of 130 writers on bookkeeping, of whom seven were in Germany, twenty-five in France, seven in Holland, three in Italy, and thirty in England.

Without going into the bibliography of these works, let us go down a few of these chronologically:

1494, Luca Pacioli, Italy.
1531, Johann Gottlieb, Germany.
1543, James Pecel, England.
1736, John Mair, England.
1757, Haeastock Stephens, Ireland.
1760, Michael Dugard, Holland.
1780, Benjamin Booth, England.

Patrick Kelly, LL. D., to whom reference has been made, was born in 1756 and died in 1842. He was Master of the Flinsbury Square Academy and Mathematical Examiner to the Prince Henry, the University of Glasgow conferred on him the degree of doctor of laws and his school, which was remarkably successful, was popularly known as the “Mercantile School.” He published “The Elements of Bookkeeping,” in 1802, a book of 240 pages, the material being largely adapted to school purposes from the text of Benjamin Booth. Nine editions of Dr. Kelly’s book had been issued in 1828. It contains Invoice, Sales, and Bill Books, Account Sales, Journals, and a large variety of forms, gathered from much valuable material relating to foreign exchange, and an excellent description of banking, there being over 1000 books in England at that time, a line of business in which the accounting methods have changed little in centuries. It concludes with “A Short Explanation of Commercial Terms” which, revamped, is familiar to you through other sources. Dr. Kelly also wrote “The Universal Cambist,” “Nautical Astronomy,” and other scientific books; all of which transpired during the first quarter of the last century and London, therefore, led New York in the founding of a commercial school of the first order.

New York in Early Business Education.

Passing on with simply a reference to the excellent works of Cronhelm, Mair, and Warden, in New York and in the dictionary for 1818 we first find the name of James Bennett, Accountant. His name will be found there until 1836. March 27th, 1824, the “New York System of Practical Bookkeeping,” was copyrighted by Jas. Bennett, A. & M. Professor to the Accountants Society of New York, late Professor of the Accountants So-
Xylophonic and mathematical instruments are supplied and students will have access to a choice library.

In 1824, he made an excellent telescope mounted for observing the satellites of Jupiter and for other astronomical purposes.

I do not know what sign swung from Bennett's institution, but I submit that "School of Commerce and Navigation" would not have been inappropriate.

In 1824 it required astronomy to sail a ship across the sea, and today another has said that it requires astronomy. The schools and those located are likely to be found near the fifth decimal place. Bennett trained for both objects. He should hardly be forgiven for inventing the $150 fund he judged a perpetual scholarship idea, but I am sure the foregoing conclusively shows that Mr. Bartlett was mistaken when he said, speaking of New York, Philadelphia and other cities. I found they were all alike. In none of these large cities was there any chance for a poor boy to less become a bookkeeper.

But there was another Bennett in New York at this time; hence, I am privileged to present:

JAMES GORDON BENNETT'S COMMERCIAL SCHOOL PROSPECTUS, 1824.

In October, 1824, there was issued this announcement, which I have copied verbatim:

PERMANENT COMMERCIAL SCHOOL.

The subscriber, encouraged by several eminent merchants, proposes to open a business school for the instruction of young gentlemen intended for mercantile pursuits. Instruction will be given in the following branches:

Reading, elocution, penmanship and arithmetic; algebra, astronomy, history and geography; moral philosophy, commercial law and political economy; English, French, Spanish and classical languages by native instructors.

Bookkeeping and merchant's accounts will be taught in the most approved and systematic manner.

The school will be conducted, in all the branches of the instruction, in the most systematic and comprehensive method of instruction, and particularly so in arithmetic, geography and English.

It will commence about the first of November.

References—J. S. Bartlett, M. D., Albion Office, No. 127 Pearl Street; Mr. Henry T. Magarey, Broadway; Mr. P. Whiting, Jr., Maiden Lane.

J. GORDON BENNETT.

"X.B.—Application may be made to J. B. Huntington, 148 Fulton Street."

This proposal is chiefly interesting today as showing what James Gordon Bennett began in a first-class commercial school. He came to New York in 1822, from Halifax, where he had taught bookkeeping, French and Spanish. He spent a year in Charleston, as translator for the "Courier" but returned in 1824 and projected this school. The proposed school, if ever formed, he accepted, but he delivered lectures on political economy in the vestry of the old Dutch church on Ann Street. In 1825 he returned to newspaper work, and, after various experiences, in 1835, founded The New York Herald, which has become a more successful school, perhaps, than would have proved true of the one he originally planned.

If New York's claim to priority were otherwise jeopardized, I could contend that this was the first commercial school founded in America. Curiously, that honor belongs, I believe, to another man by the same name, James Bennett. James Bartlett, however, did have his able to withstand the James Bennett competition, and probably this had something to do with the abandonment of the pro-pup to commercial school.

I will remark here, in passing, that I find in J. C. Col's bookkeeping of 1837, "The Grand Balance Sheet.,." so great an advantage in the cases. In September, however, chides other popular authors preceding him for omitting it and I therefore conclude that this over-worked, but disappearing "exercise," is that which the earlier writers than is generally supposed. The words "To," and "By" as well as useless explanations in the ledger, were often omitted, I find, prior to this date.

THOMAS JONES AND THE NEW YORK COMMERCIAL ACADEMY, MANY YEARS PRIOR TO THE BOOKKEEPING SCHOOLS.

Now in 1840, if the young man from Philadelphia, referred to at the beginning of this paper, had landed in New York and proceeded up Broadway to No. 183, he would have found the New York Commercial Academy, with Mr. James Jones as Principal, where he had been for a number of years. Here, the young man could have secured as sound instruction in bookkeeping as can be obtained anywhere else.

On January 1, 1841, Thomas Jones published "The Principles and Practice of Bookkeeping. Incororporated in the book is the following notice:

JONES'S COMMERCIAL ACADEMY, No. 183 Broadway, Over the Drug Store.

"The design of this institution is to afford genuine advantages in bookkeeping-room, and particularly merchants' clerks, trading in the various intermediate branches of the New York Commercial Academy, many years prior to the bookkeeping schools.

The arrangements are such as to permit students to attend the school during the day or evening that may suit their convenience, as they have been left unaltered for the accommodation of those who may desire to attend privately.

This practice is performed entirely by the student himself, as a test of study, the examinations being answers to a reasonable stipulated work of busines will be taught in the most approved and systematic manner.

The subsidiary books used in business, as well as all the various forms of accounts and books used in business, will be taught in the usual exercise of the student.

In conclusion, we take pleasure in embracing the most ready business calculations of interest, Exchange, and the橡胶, etc., constitute the special aspect of the instruction.

Mr. Jones has bestowed much pains on the inquiry into the various cases which occasion bad writing, and he has endeavored to render the subject accessible by the empirical pretensions so common in the profession. He has brought together the necessary data and can offer his services with the fullest confidence of being able to afford them complete satisfaction.

A select class of young gentlemen prefer following for the counting-room are to be given, for a daily session of four hours, to which, during that time, Mr. Jones devotes his exclusive attention.

(Continued on Page 22.)
The Business Educator

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

ANSWERS TO QUESTIONS IN LAST ISSUE.

1. The services of a coachman being necessary to this minor, he is bound to pay a reasonable sum for the one month's services actually rendered him. A minor is bound to pay for a reasonable price for "necessaries" furnished him.

2. A minor is not bound by his contract for necessaries, if he lives with his parents, even though he is not properly provided for. The dealer has no power to take the place of the parent under such circumstances, but should complain to the proper authorities.

3. The supposed minor is entitled to avoid his contract must return what he obtained under the contract. However, "the law assists minors" and while the minor must return the articles if he parted with them, he may still avoid paying for it. This is because the law seeks to protect minors from the results of such improvident contracts.

4. Brown should prove that he was not of age when he entered into the agreement. It is not enough to allege minority. The allegation must be proved. Anyone could simply say that he was incompetent. (See rule given in last issue.)

5. The statutes of some states provide for such contracts, declaring them binding upon a minor. Some courts have held learning to drive to be "necessary." Of course it is always "necessary" where the statute makes it so.

6. It could be shown that, all things considered, the circumstances were such that this outfit was "necessary" to this particular minor, he could not avoid his contract in any case. If it was not necessary, he could have avoided the contract by returning the purchase within a reasonable time after attaining his majority. Is a year a reasonable time? Probably not. Then he is bound, for he has ratified his contract by his conduct. It must be remembered that no definite time can be given as "reasonable time." What is only reasonable in one case might be highly unreasonable in another. It is not a question of law but of fact. Suppose, in the above case, A can show that he returned the purchase at the first opportunity—then a year is a reasonable time.

7. Although A had a right to avoid this contract on the ground of complete intoxication, yet it would seem that by subsequent conduct, when in his right mind, he bound himself.

8. In this case B was "incompetent," but if the service rendered by C was necessary to B, he would be bound to pay C a reasonable sum. Generally such care would be necessary, but suppose B was in his own house and was already supplied with skilled and able domestic services would probably not be necessary.

9. X cannot avoid his contract. Nothing short of intoxication so complete as to dethrone reason will render a contract incompetent.

10. Duress is not the cause for the avoidance of a contract, but there was no fear of B which prevented A from acting at his own pleasure. Therefore duress did not exist. A is bound.

11. If this is a matter which I have power to settle with B, then he will be bound on the note unless I have taken unfair means to obtain his consent. Whether or not there is undue influence exercised in any given case is a question of fact.

12. If it can be shown that the father has unduly influenced the deed will not hold. Neither the father's age nor the amount of the consideration (price) will invalidate the deed, but they would be factors in proving undue influence. Whether or not there is undue influence exercised in any given case is a question of fact.

13. The courts look with suspicion on such contracts as this. It is, of course, allowable for a client to sell property to his attorney, and the price need not equal the real value of the property sold. Old age is no bar to making contracts. And yet these facts taken together would perhaps go a long way toward establishing undue influence. If, as a matter of fact, there was an exertion of undue influence, the sale is void.

14. The claim could not be prosecuted while the war lasted, but the action would revive when peace was restored.

15. Under the common law, a married woman could not contract in her own name, but in general the statute of the different states provide that married women may hold property and make contracts in her own name.

16. An insane person is not bound by his acts. However, as this contract is reasonable and Y acted in good faith if X has never been adjudged insane and Y has so far performed his part of the contract that he cannot be put in statu quo (in the same state or position as he was before he began performance), Y would probably be bound. If Y had not so far completed his part that he could not be put in statu quo, X would not be bound.

17. A has been adjudged insane, which is sufficient notice to all. A is not bound.

18. C can make any contract which does not concern the subject on which he is insane, provided, of course, that he has not been adjudged insane.

19. The reason why an insane person is not bound by his contracts generally is that he cannot give his consent. Here D makes the agreement with him, being perfectly sane and capable of giving intelligent consent. Therefore the contract is binding on him.

20. Legally, X is insane until such time as the guardian is removed, whether he is in fact insane or not. Under such conditions he cannot make a contract which will be binding on him.

In considering questions touching the incompetency of parties, it is well to remember that on some points different courts have decided differently. In such cases, the student may determine which of two conflicting opinions is backed up by "the weight of authority." However, it is more important that one should know and remember on just what questions the courts differ than that he should know where the weight of authority rests. The knowledge that a certain ground is dangerous will enable the student to keep off, or, if he must cross, it will enable him to see the necessity of securing a reliable lawyer as an escort. The decisions of courts are more or less affected by the statutes of their respective states. No student who means business should fail to acquaint himself with those portions of the statutes of his own state, which deal with questions of commercial law.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.


HAWAII—Coffee Culture in Hawaii. Overland, March, 1903.


BY-PRODUCTS—By-Products in Manufactures. The World Today, March, 1903.

COTTON—Where Cotton is King. The World Today, March, 1903.

TEA—Tea in Ceylon. Scientific American. March 21, 1903. (Supplement.)


The West Indies—The Danish West Indies. Journal of Geography, January, 1903.

Siberia—The Russian Convict Island of Sakhalin. The World Today, January, 1903. Also, a Flat City. Scribner's, April, 1903.


Medina, N. Y., April 15, '03. Messrs. Zaner & Bloser, Columbus, Ohio.

Gentlemen:

I write to urge you that I have met with recently in the Penman's papers is so intensely interesting to me as Professor Hinman's biographies of the old war horses of the profession, most of whom have met and with some of whom I have had more than a passing acquaintance. The late Harvey G. Eastman was one.

In the latter part of June, 1875, I was in a room within a block of where I am now writing, where I had just finished a writing class and was removing the furniture, when I received a call from a tall young man, wearing a blue coat, with brass buttons, a broad brimmed hat and a make-up which would attract attention anywhere. He announced himself as Harvey G. Eastman, nephew of George W. Eastman, of Rochester, with whom I had long been acquainted, and said he was on the way to Niagara Falls where he expected to locate and write cards at one of the hotels for the summer. I told him that I was going to the Falls for the same purpose the next day, and as the business would be confined largely to the hotel guests, there would be no conflict of interests.

We agreed to meet the next day and lay out a plan which should be mutually satisfactory and as he had one day the start he was to have the choice of locations. We met as agreed. He said: "There is nothing in it for us. We will have to board at the hotel at $2.50 per day (equivalent to $1.00, now), and the hotels are not half full."

I said, "I can stand it a week any way, and I am going to take my chances."

He urged me very hard to leave with him and I did so, only to return ten days later, and for nine successive seasons I was at the International hotel, card writing, during the months of July and August. Even after I had engagements by the year, those two months were reserved for my vacation, and I have never looked

HIGHER ACCOUNTING

By R. J. Bennett, C. A., Peirce School, Philadelphia.

The following proposition is taken from the New York State C. P. A. examination questions. The writer has made several changes and modifications in the original question in order to illustrate more clearly the method of handling the different points that are likely to come up in preparing such statements.

QUESTION.

The directors of the City Manufacturing Company, before closing the books for the year ending December 31, 1902, declare out of the net earnings of the company, a dividend for the year of 8% on the common stock and 7% on the preferred stock, payable January 15, 1903. They also desire to carry to the surplus fund $10,000, and the balance of profits to the undivided profits account. There has been brought forward from last year an undivided balance of $8,000, and after the audit of the books the trial balance is found to be as follows:

TRIAL BALANCE, DECEMBER 31, 1902.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Stock</td>
<td>$200,000</td>
</tr>
<tr>
<td>Preferred Stock (7% Cumulative)</td>
<td>$50,000</td>
</tr>
<tr>
<td>Treasury Stock, Common</td>
<td>$14,200</td>
</tr>
<tr>
<td>Reserve Fund (Surplus)</td>
<td>$52,000</td>
</tr>
<tr>
<td>Bills Payable</td>
<td>$20,000</td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>$3,000</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$65,000</td>
</tr>
<tr>
<td>Investments</td>
<td>$80,000</td>
</tr>
<tr>
<td>Goodwill and Patents</td>
<td>$150,000</td>
</tr>
<tr>
<td>Real Estate and Buildings</td>
<td>$10,000</td>
</tr>
<tr>
<td>Plant and Machinery</td>
<td>$1,500</td>
</tr>
<tr>
<td>First National Bank (on deposit)</td>
<td></td>
</tr>
<tr>
<td>City Trust Company (overdraft)</td>
<td></td>
</tr>
<tr>
<td>Stock on hand Jan. 1, 1902</td>
<td>$200,000</td>
</tr>
<tr>
<td>Purchases</td>
<td>$438,350</td>
</tr>
<tr>
<td>Sales</td>
<td>$1,970</td>
</tr>
<tr>
<td>Returns and Allowances</td>
<td>$3,200</td>
</tr>
<tr>
<td>Discount on Sales</td>
<td>$1,500</td>
</tr>
<tr>
<td>Discount on Purchases</td>
<td>$2,150</td>
</tr>
<tr>
<td>Interest and Discount (Notes)</td>
<td>$8,000</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>$8,000</td>
</tr>
<tr>
<td>Repairs</td>
<td>$2,000</td>
</tr>
<tr>
<td>Labor</td>
<td>$170,000</td>
</tr>
<tr>
<td>Fuel</td>
<td>$12,000</td>
</tr>
<tr>
<td>Freight</td>
<td>$3,000</td>
</tr>
<tr>
<td>Manufacturing Expenses</td>
<td>$5,000</td>
</tr>
<tr>
<td>Insurance</td>
<td>$5,000</td>
</tr>
<tr>
<td>Salaries, Management</td>
<td>$10,000</td>
</tr>
<tr>
<td>Salaries, General</td>
<td>$22,000</td>
</tr>
<tr>
<td>Reserve for Bad Debts, Jan. 1, 1902</td>
<td>$7,700</td>
</tr>
<tr>
<td>Premium on Preferred Stock</td>
<td>$8,000</td>
</tr>
<tr>
<td>Undivided Profits</td>
<td>$4,500</td>
</tr>
<tr>
<td>Bad Debts for the Year</td>
<td>$4,500</td>
</tr>
<tr>
<td>Interim Dividend, Common Stock, July 1, 1902</td>
<td>$7,000</td>
</tr>
<tr>
<td>&quot;     Preferred Stock, July 1, 1902</td>
<td>$1,200</td>
</tr>
<tr>
<td>Cash on hand</td>
<td>($948,300</td>
</tr>
</tbody>
</table>

The stock on hand, raw and manufactured, Dec. 31, 1902, is $63,000. Allow depreciation at the rate of 7% on machinery and plant, and 2% on real estate and buildings. Set aside 5% of book debts as a provision against possible bad debts. Interest on investments due and payable Jan. 2, 1903, $350. Laborers are paid in advance, $1,200; and there are salaries in arrears, $1,140. Coal on hand, $2,100; insurance unexpired, $350. There is discount unearned on notes under discount at the bank, $120. Prepare Trading Statement, Profit and Loss Statement, and Balance Sheet, and make proper distribution of the several items above stated.
TRADING STATEMENT,

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stock on hand January 1, 1902</td>
<td>$58,000</td>
</tr>
<tr>
<td>Purchases for year</td>
<td>$165,000</td>
</tr>
<tr>
<td>Deduct stock on hand December 31, 1902</td>
<td>$223,000</td>
</tr>
<tr>
<td>Manufacturing Expenses</td>
<td>$170,000</td>
</tr>
<tr>
<td>Freight</td>
<td>$1,290</td>
</tr>
<tr>
<td>Less amount prepaid</td>
<td>$168,710</td>
</tr>
<tr>
<td>Fuel</td>
<td>$12,000</td>
</tr>
<tr>
<td>Less coal on hand</td>
<td>$9,000</td>
</tr>
<tr>
<td>Balance, Gross Profit, carried to Profit and Loss statement</td>
<td>$436,380</td>
</tr>
</tbody>
</table>

PROFIT & LOSS STATEMENT

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depreciation on plant and machinery 7½%</td>
<td>$6,000</td>
</tr>
<tr>
<td>Depreciation on real estate 2%</td>
<td>1,300</td>
</tr>
<tr>
<td>Miscellaneous expenses</td>
<td>8,600</td>
</tr>
<tr>
<td>Repairs</td>
<td>2,000</td>
</tr>
<tr>
<td>Insurance</td>
<td>$1,750</td>
</tr>
<tr>
<td>Less unexpired</td>
<td>1,400</td>
</tr>
<tr>
<td>Salaries, management</td>
<td>$10,000</td>
</tr>
<tr>
<td>Salaries, general</td>
<td>22,000</td>
</tr>
<tr>
<td>Add amount unpaid</td>
<td>33,140</td>
</tr>
<tr>
<td>Interest and discount</td>
<td>$1,500</td>
</tr>
<tr>
<td>Less discount unearned</td>
<td>120</td>
</tr>
<tr>
<td>Reserve for bad debts</td>
<td>4,200</td>
</tr>
<tr>
<td>Discount on sales</td>
<td>3,200</td>
</tr>
<tr>
<td>Net profit, carried down for apportionment</td>
<td>61,230</td>
</tr>
<tr>
<td></td>
<td>30,350</td>
</tr>
<tr>
<td></td>
<td>91,570</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Allotment of Profits:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend on Common Stock, 8%</td>
<td>$12,000</td>
</tr>
<tr>
<td>Dividend on Preferred Stock, 7%</td>
<td>14,000</td>
</tr>
<tr>
<td>Carried to Surplus Fund</td>
<td>$26,000</td>
</tr>
<tr>
<td>Undivided Profits</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>2,350</td>
</tr>
<tr>
<td></td>
<td>38,350</td>
</tr>
</tbody>
</table>

BALANCE SHEET,

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate and buildings</td>
<td>$65,000</td>
</tr>
<tr>
<td>Less depreciation, 2%</td>
<td>1,300</td>
</tr>
<tr>
<td>Machinery and plant</td>
<td>$80,000</td>
</tr>
<tr>
<td>Less depreciation, 7½%</td>
<td>6,000</td>
</tr>
<tr>
<td>Goods on hand, raw and manufactured</td>
<td>$16,000</td>
</tr>
<tr>
<td>Cash, in First National bank</td>
<td>1,200</td>
</tr>
<tr>
<td>Cash, on hand</td>
<td>79,800</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>4,200</td>
</tr>
<tr>
<td>Good will and patents</td>
<td>160,000</td>
</tr>
<tr>
<td>Investments (of Reserve Fund)</td>
<td>11,000</td>
</tr>
<tr>
<td>Interest on above, 3%, due Jan. 2, 1903</td>
<td>330</td>
</tr>
<tr>
<td>Labor, paid in advance</td>
<td>1,200</td>
</tr>
<tr>
<td>Insurance, unexpired</td>
<td>1,250</td>
</tr>
<tr>
<td>Discount, unearned on notes under discount</td>
<td>120</td>
</tr>
<tr>
<td>Coal on hand</td>
<td>2,100</td>
</tr>
<tr>
<td></td>
<td>$472,890</td>
</tr>
</tbody>
</table>

(Contingent liabilities, such as accommodation obligations, notes under discount or transferred, disputed claims, etc., should be listed on the balance sheet, but not to form part of it.)
DECEMBER 31, 1902.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales for year</td>
<td>$438,350</td>
</tr>
<tr>
<td>Less returns and allowances</td>
<td>$1,970</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$436,380</td>
</tr>
</tbody>
</table>

DECEMBER 31, 1902.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Profit from Trading Statement</td>
<td>$89,090</td>
</tr>
<tr>
<td>Discounts on purchases</td>
<td>$2,150</td>
</tr>
<tr>
<td>Interest on investments</td>
<td>$330</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$91,570</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Profit, carried down</td>
<td>$30,350</td>
</tr>
<tr>
<td>Undivided profit from last year</td>
<td>$8,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$38,350</td>
</tr>
</tbody>
</table>

DECEMBER 31, 1902.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>To the Public</td>
<td></td>
</tr>
<tr>
<td>Bills Payable</td>
<td>$14,000</td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>$20,000</td>
</tr>
<tr>
<td>City Trust Co., overdraft</td>
<td>$72,000</td>
</tr>
<tr>
<td>City Trust Co., overdraft</td>
<td>$1,300</td>
</tr>
<tr>
<td>Salaries, unpaid</td>
<td>$1,140</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$94,440</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>To the Shareholders</td>
<td></td>
</tr>
<tr>
<td>Capital stock, preferred</td>
<td>$200,000</td>
</tr>
<tr>
<td>Capital stock, common</td>
<td>$50,000</td>
</tr>
<tr>
<td>Less stock in treasury</td>
<td>$150,000</td>
</tr>
<tr>
<td>Paid up capital</td>
<td>$350,000</td>
</tr>
<tr>
<td>Reserve for bad debts, Jan. 1, 1902</td>
<td>$7,700</td>
</tr>
<tr>
<td>Deduct losses for year</td>
<td>$2,800</td>
</tr>
<tr>
<td>Reserve (Surplus) fund, Jan. 1, 1902</td>
<td>$14,200</td>
</tr>
<tr>
<td>Add present allotment</td>
<td>$10,000</td>
</tr>
<tr>
<td>Add premium on preferred stock</td>
<td>$4,400</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$398,250</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend: Preferred, 7%</td>
<td>$14,000</td>
</tr>
<tr>
<td>Common, 8%</td>
<td>$12,000</td>
</tr>
<tr>
<td>Total</td>
<td>$26,000</td>
</tr>
<tr>
<td>Deduct interim dividend</td>
<td>$11,500</td>
</tr>
<tr>
<td>Undivided profits</td>
<td>$2,350</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$38,850</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>$472,890</td>
</tr>
</tbody>
</table>
In 1888, Mr. B. F. Foster published "The Merchants' Manual," a work of 252 pages, containing able chapters on Credit, Speculation, Banking, Bookkeeping, and Accountancy. This is the book that Benjamin Foster referred to as having founded the first business school in New York in 1845. Now, as summarizing quite compactly the achievements of Thomas Jones as an author, I submit the following letter from Mr. Foster:

"NEW YORK, August 1, 1888.

Mr. Thomas Jones,

Sir: The principal features of what I understand to be your plan of teaching bookkeeping and accountancy are entirely novel, and you are entitled to the merit of having originated them. Beginning your explanation of the theory with the: ledger.

2. To simplify the scheme of each separate account and showing its use.
3. To allow for double entry; each account two statements of the merchants' affairs showing how much he is worth.
4. That each book of accounts by double entry contains two sets of accounts, which can be tested; one of the primary accounts and the secondary accounts constituting the balance of the book.

5. To complete a knowledge of this by exercising the pupil on a series of skeleton ledgers from which he learns to deduce the results of any ledger.
6. Requiring the pupil to fill up the columns of his ledger, and to perform the actions by which he learns to make a ledger complete and accurate.

So far as my knowledge extends this peculiar method of teaching the science of double entry, it is the result of merit of insisting upon its utility and importance.

I have availed myself of the information derived from the ledgers in the completion of my recent work entitled "The Merchant's Manual," so far as it relates to the elementary bookkeeping, and I have endeavored to refute the princi- ples, and then using facts to illustrate the facts in such a way that the pupil appears to advance to the principle and by his own experience to discover it. If these facts may in the future be employed with advantage to the young student, I would say that they are the way in which nature teaches, but for the pupil's good mind it is tedious and appears childish.

But principles must be the constant aim of the student, and particularly so when what part of the subject he has put into the mind he does not take the powers of the latter, he must know what question he is able to deal with. This contains a great deal of impossibility to pass false instruction, except general education, and trained as a teacher, no matter how the subject to him, as to pass a counterfeited bookkeeping school, or as to pass a counterfeited school of bookkeeping.

There are certain fundamental doctrines which are inapplicable to the subject of bookkeeping, and these are elementary treatises recognized as sound and satisfactory. But those principles upon a subject is to teach or impart a knowledge of its principles.

2. The principles of the general truths which by analysis are found to explain the whole, or in other words to contest the aforesaid principles of a score or fewer cases, these general truths can be made the more perfect by conscious, and the more simple the explanation.

A man capable of doing such thinking as the foregoing extracts indicate, had been modestly and honestly conducting the New York Commercial Academy for a quarter of a century, when, in 1888, the Bryant and Stratton "chain" of "colleges" was uncoiled on Manhattan Island. One of its links came in contact with Thomas Jones, and by his powers of invention, created an electric spark, and a thunder-bolt shot forth from Jones's pen in the form of a pamphlet entitled "Paradoxes of Debts and Credits Demolished," or the "small change" to which I think the bombastic prospectus of the six-to-ten-weeks "College" course was attacked therein under the title "Effects of Quackery on Education," which, read today in the light of what has transpired during the past 43 years, is, to say the least, essentially fallacious.

The limits of this paper forbid a review of this work, which will be reserved for a future time. Mr. Jones's course was a "collegiate" but a rather ten weeks' course was an educational debauch, and he contends that an educational debauch was no better than any other kind of debauch. Expressive of this view, he said:

"Admitting, however, that it is desirable to organize a special course of studies, and a mercantile course, and that this course is the course to be given to this institution, we cannot think of less than three years as the time to be occupied. And what antecedent qualifications should we look for in the head of such an institution? Should we bring forward a writing master or bookkeeping teacher, or ask some speculative in half-dozen writing shops to send us his deputy and thus incur the just derision of the whole enlightened world? Or should we bring forward a man of excellent views and unquestioned reputation, for the highest and most responsible position?"

The University courses of commerce, the commercial high schools, and the larger and broader courses in our best business schools of today, are tardy responses to Thomas Jones's criticism of half a century ago.

A man 60 years old said to me a few days ago, "When I was a boy, in school—the New York City public schools, and Mr. Jones's Bookkeeping, I don't suppose you ever hear of that book now?"

No, I confess we do not; but Jones's methods still go marching on, and the public, even in Eastman's day, did not take the responsibility of saying, however, that Thomas Jones wrote the soundest and most original text-book on elementary bookkeeping, and that the practice of not allowing college right has long since expired, and no collision with publishers of today can possibly follow this statement.

As a former commercial teacher and author, I have been in favor of a rational method of teaching bookkeeping, I pay this willing tribute to Mr. Thomas Jones—Teacher, Author and Public Accountant.

(Shattuck-Eastman, from page 19.)

back with regret to those nine summers.

Mr. Hinman makes no note of the fact that Mr. Eastman published a series of copy books, t, that have only been mentioned in the text of this article. There is no copyright date or any other date to tell when they were published. He also had what he called "bally-ho" from all the bookkeeping schools and bookkeeping companies, for the book-keeping schools, he was prepared more for the wants of commercial than public schools.

I used to meet Eastman occasionally, in New York, and he spoke very freely, but not boastingly, of what he considered the good points of his books. From what I saw in these
Simplified Penmanship

means plainer writing, easier writing, swifter
writing, neater writing, better every-day writing.

Then why delay adopting it, and using it?
It is winning, and is bound to win. Be not the
last to experience its benefits.

Zaner \( \times \) Bloser.

occasional meetings, there was nothing
to suggest our spirited enthusiasm or to indicate the tremendous
energy stored in that not over vigorous
appearing form.

With Mr. Hinman's statement of
what he accomplished in two score
and four years, deducting from that
one score as a period of preparation,
what would he have done had he
lived the allotted time of three score
and ten years?

GEO. H. SHATTUCK.

LOUISVILLE, KY., April 21, 1880.

TO THE PROPRIETORS OF PRIVATE
BUSINESS COLLEGES:

I take this pleasure in informing you
that our committees are actively at work
preparing matters for the Boston meeting and
everything points to a successful gathering
of the Proprietors of Private Business
Schools.

The St. Louis Fair Committee has secured
ample space and it is necessary that they
know at once how many schools are willing
to make exhibits. I urgently request every
school to write at once to Mr. E. H. Fitch,
800 Olive St., St. Louis, Chairman of the
World's Fair Committee, informing him
whether or not you will make an exhibit.
The exhibit will be collective and the ex-
penses will not be great. Every school
exhibiting will have its own space, desk,
bookcase or case as may be determined.

We want actual school work, such as will
represent the results accomplished by the
students of our respective schools. We owe
it to ourselves and our country to make a full and creditable
display of Business education at this great
exposition, which will likely be on a more
magnificent scale than any other exposition
ever held.

Respectfully,
ENOS SPENCER,
Pres. Private Commercial School
Managers' Association.

New School in Lincoln

LINCOLN, NEBR., April 21, 1880.

EDITOR BUSINESS EDUCATOR: The first
of May Mr. J. L. Stevens, president of our
school, will retire from the Lincoln Busi-
ness College and start a school in this city
known as the Modern Commercial School.
He has sold his entire interest to Mr. E. C.
Bishop, county superintendent of York Co.,
Nebr., and to Mr. W. X. Watson, principal
of our shorthand department. The new
proprietors of the Lincoln Business College
are as follows: W. G. Bishop, president;
E. C. Bishop, vice-president; E. C. Bigger,
secretary; and W. X. Watson, treasurer.

Yours very truly,
W. G. BISHOP.
Throughout this series of lessons the aim has been to group the various letters so that those having some difficult principle or stroke in common would be practiced in succession. In this way the student continues to dwell upon some particular feature long enough to master it.

In the first three letters this month, T', Y, and U', the difficult thing to do is to begin with a small loop, or dot, if preferred, make a broad turn at the top and nicely rounded short turn at the bottom. If the student will practice Exercise No. 1 in Plate 23 until it can be made well with a free movement of the hand, he will have prepared himself to make good T's, Y's and U's, with but little effort. It will be found excellent to develop grace and ease and will help to overcome any tendencies toward too much angularity in writing. Keep the T' narrow. Be sure to make a turn at the blue line and try to curve the final stroke to the right. Do not carry the finishing stroke up higher than the first part of the letter. Aim to make the two downward strokes of Y on the same slant. Make a turn at the blue line, carry the point up well toward the top of the letter. Make a broad turn at the bottom of the loop which should be shorter than the part of the Y above the line. The U is the Y with the loop omitted. It is well for the student to finish the U both ways as indicated in Copy No. 1, Plate 24. The exercise in the middle of line No. 1, Plate 24, is good practice to make the finishing turn of the U just right.
The first part of $H$ and $K$ should be made the same. Copy No. 3, Plate 24, if practiced liberally will enable the student to make the first part of these two letters well. The upward stroke should curve well. Begin with a short, well-curved stroke and swing back to the beginning stroke, then repeat about five times on each exercise. Let the finger-rest move while making this exercise. Keep the space between the upward and downward strokes narrow. The first part of these letters is quite like the small $s$. Always make a period at the stopping point. Begin the last part of $H$ somewhat higher than the first part, curve it slightly and be sure to form an angle—not a loop—at the blue line before joining the two parts of the letter. Notice the two styles of joinings in $H$ as shown in line No. 6, Plate 21. The last part of $K$, while graceful when well made, requires considerable practice to get it just right. Study well the curvature of line both above and below where it is joined to the first part of the letter.

Before attempting to make the $J$ the student should practice freely on a long, narrow oval extending across two ruled spaces as indicated in copy No. 3, Plate 25. Study the $J$ as given in line No. 4, this plate. Make turns at the top and bottom. All lines should curve. The top should be a little larger than the bottom. The retracing exercise at the beginning of line 4 and exercise No. 5, Plate 25, are good practice to give strength of movement in forming the $J$. The top of $I$ should be slightly smaller than that of $J$, and should lean to the right. Keep the crossing of lines close to the blue line. First learn to stop with a period and then learn to swing through the bottom of the letter like No. 2, Plate 34.

Begin the $S$ with a well-curved line and form a loop quite like the small $I$ and make a bold curve after crossing the upward stroke at about half the height of the letter. The copy No. 5, Plate 25, is a good exercise to combine the $S$ and a movement exercise. Learn to make a period as the finishing point of $S$. This prevents the tendency to make a straggly-looking finishing stroke.
The style of C given in line No. 1, Plate 27, is a popular one and is one which is easy to make with a free circular movement. It begins with a short loop and is finished very much like a large figure 6. It should be well-rounded at the bottom. The exercise at the beginning of line No. 1, Plate 27, is good to develop this letter.

The G begins like C. Be sure to make a broad turn a little below half the height of the letter. Make the sharp point just half the height of the letter and swing back and finish with a period just like in the S. Copy No. 6 is excellent to develop good movement and control. Practice it a great deal.

Now, nothing has been said in these instructions about the work and sentence practice. But after practicing each letter until it can be made easily and well, it should be practiced in connection with the word or words given. A great deal of practice on these words and sentences is necessary. Always place on each line exactly what is in the copy. This is particularly true of the sentences given in last line of Plate 27 and all of Plate 28. If, as you write it, it does not fill the line, make a little wider spacing between letters and words. If it does not all go on one line write smaller and reduce the spacing. Write full pages of each sentence. Try to get your writing uniform in size, spacing and slant.

Never scribble—always write carefully. Make every stroke count. Use rapid enough movement to give strength and smoothness to the writing.

Lessons in Practical Business Writing

By

Nina Pearl Hudson

NEW BRITAIN, CONNECTICUT.

Students practice outlined in these columns free of charge. Specimen should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

LESSON 2.

"It was a difficult thing to do, but there was a will, and, of course, a way."—Alice of Old Vineyards—Maurice Thompson.

PLATE 5. No. 1. Begin with tracing oval; change to running, and, "with ease, rolling motion, feet firmly on the floor," as one professor used to say; glide into wider spacing and smaller loops. No. 2. Keep backs nearly straight, tops well curved. No. 3. c is an f with a tiny curve at top. A slight pressure of the pen before curving to the left. No. 4. Keep in mind speed, slant and spacing, when writing words.
Plate 5.

1. Make tracing oval with ending stroke. Retrace small ovals, make a wide curve to the left. No. 3. Keep loop nearly in the centre of large oval. Have a rapid, easy motion. Notice, no straight lines—all curves. It is said the secret of the beauty of Nature is in its curves; so it is with these letters. No. 3. Notice upper and lower ovals, about the same size. Make a slight pressure to begin with and then curve quickly back, with no stopping, as 1—2—3, 1—2—3. Small loop points downward. Have good opening between the ovals in the back of E. No. 4—5. Control the motion as you change from E to e and C to i.

Plate 6.

1. Same as No. 1 in Plate 5 except that the curves are upward rather than downward. No. 3. Keep letters themselves compact; have wide spacing between the letters. Keep down strokes parallel. No. 4. Make important rests at bottom of down strokes, just opposite to Plate 4. No. 5. Use no finger movement on down strokes; simply a “pulling in” motion of the arm into the sleeve. Notice the slight retracing at the bottom of the m’s.

Plate 7:
Supplementary Lessons in Business Writing, By H. O. Keesling,
CANNON'S BUSINESS COLLEGE, LAWRENCE, MASS.

Use your time to your advantage

Winter is the best time of the year

Tuition is payable in advance.

Winter is the best time of the year
BUFFALO, N. Y., Mar. 25, '05.

Due E. N. Morse, sixteen dollars, in brick at $1.50 per M., to be delivered at our yard.

Jeskeins & Kinney.

MODEL BUSINESS FORMS BY E. C. MILLS, 199 GRAND AVE., ROCHESTER, N. Y.

Ornamental Capitals by H. B. Lehman, Cleveland, Ohio.
The Business Educator

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SUBSCRIPTION PRICE, $1.00 A YEAR. IOC. A COPY.

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

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can figure you with the best possible terms and a few sample copies.

Considerable has been said in recent partial or cheap editions; that our journal is high grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and representative plan than ever before attempted; you will readily see that the Business Educator is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The Business Educator being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in business life, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Normal and Universities, as well as a large number of office workers, public school teachers, home students, etc. Then it is preserved as the leading journal of the profession, having it bound in book form. Our rates for space are lower than any other journal, for any amount of any other high class journal published. Wide-awake advertisers will find our column money makers. Write at once for rates.

Some Hot Shot from the Quiet Observer in the "Practical Age"

"I have a great deal of sympathy with the fellow who cannot enter into the esthetic enthusiasm of the penmanship teacher. A good hand writing is a fine accomplishment, and the intelligent teaching of penmanship is of the greatest importance, not only in the commercial school, but in the grammar and high school as well, but just here lies the trouble: nine-tenths of the teaching is not intelligent teaching. I know of no other school subject that has been overburdened with over-strict rules, and a perfectly useless expenditure of nonsensical talk and misdirected effort. Ignorant enthusiasts have attempted to elevate the dignity of a fine art, what is nothing but a practice.

"Some day, and that day is not far distant, people will discover that we have so many poor writers today, because the whole subject has been clouded and made difficult for the learner, instead of being made natural and easy for him."

In my judgment the greatest of all difficulties placed in the way of securing a nation of good writers is the idea that all learners must conform to one standard, instead of all standards being made to conform to the individuality of each learner.

"The 'Spencerian' teacher believes that every pupil should write a Spencerian hand; so the "vertical hand," writer, the "round hand," writer, the "angular" writer, all advocate his particular style, and the result is that the poor pupil is compelled to waste his energies in trying to bring his writing within the strict requirements of a particular slant, of a particular movement, or of some other particular thing that is the particular hobby of the teacher, while the writer to whom he is unfortunately placed for instruction.

"The idea has been maintained for years in the face of the fact that no two persons are exactly alike, and that no one person always writes exactly the same hand. Ye gods! when will the microbes of common sense penetrate through the thick skin into the life blood of the writing teacher."

"The above is doubtless a little severe on penmen, but much of it is true, even though penmen generally may not recognize it. The one way for all, as concerns form and movement is being delegated to the past, and the one way for each is rapidly taking its place. The modern teacher must fit writing to the individual and not the other way about. At least the two should meet upon neutral grounds so that the individual need not do all the bending. The touchless writing must be many-sided, and able to write more than one hand. He must be observant, sympathetic, able to diagnose the writer's chief faults and prescribe a remedy. The all and in a few brief sentences, their going, and will soon have gone.—

EDITORS.

EDITOR BUSINESS EDUCATOR:

I have just received your letter concerning the Ohio Commercial and Special Teachers' Association regarding announcements that should be made concerning our meeting at Put-in-Bay, June 28-30. This meeting is to be held on the same time and place as the Ohio State Teachers' Association. They begin their meetings on the thirtieth, but by beginning ours a day earlier we avoid serious overlapping, thus giving a student more time to attend meetings. The same hotel and railroad rates are secured for the Ohio Commercial and Special Teachers' Association as for the State Teachers' Association, by paying a membership fee of one dollar into the latter association.

It is my desire that all Commercial and Special Teachers in Ohio contribute informally to these meetings, so that their ideas, impressions, convictions and experiences regarding any one of the subjects named in the list mailed herewith, to be considered at our next meeting, also submit

the same to a proper committee directed through me, so that a symposium may be added at various meetings of the representative magazines. I make no apology for asking every teacher and publisher interested in said subjects to do something along this line as I believe all will be gained by listing a variety of essays on commercial papers, and it is evident that the general needs of teachers and school proprietors can be more fully arrived at through a symposium containing the expressions of many teachers than by only the ideas of the individuals. "In union there is strength."

Hoping that you will kindly assist in the proposed plan, and agreeing to announce a more definite program later.

Fraternally yours,

L. W. STEINH.

Chairman Executive Committee.

A partial list of questions proposed. Please submit others.

1. What kind of teachers to employ. 2. Systems and methods to be introduced. 3. How to teach business students their duties. 4. How to be devoted to each branch. 5. The wants of the average student as prescribed by English department pay. 6. The art of business and social correctness. 7. Who should have the privilege of teaching business schools. 8. Requirements for entrance to business schools. 9. The probable requirements for average business students. 10. Artificial languages. 11. Main trouble with beginners; how to interest them. 12. Arrangement of supply of services. 13. Procurement of competency of teachers and the school, etc., etc. 14. Rules, and how to execute them. 15. How to express credits, etc. 16. Phonography, mimeograph, metronome. 17. The way to solicit employment. 18. Business writing. 19. How to keep a business file. 20. Check system in teaching bookkeeping. 21. How to handle the subject of commercial business. 22. Best results secured. 23. How to secure the keeping of the college accounts. 24. Office check-systems. 25. National office practices. 26. Actual business, intercommunication office practice. 27. Speed requirements in shorthand and typewriting examinations, etc. 28. Contracts. 29. Guaranteeing positions, inducements, etc. 30. The great subject of advertising. 31. Systems of shorthand and methods of teaching the same. 32. Systems of teaching the same. 33. Systems of shorthand and methods of teaching the same. 34. Systems of shorthand and methods of teaching the same. 35. A closer union between public schools, private schools and business colleges.

Bats.

During the reconstruction of the building partially destroyed by fire in which is located Sadler's Bryant & Stratton Business College, No. 67 S. Charles St., Balti-

more, Md., the workmen discovered two bats, one alive and one dead, which had been entombed in the wall that was built thirty-two years ago, they having been enclosed in a hole, without any outlet what-

ever. They are three inches in length, a remarkable thing about it is that the one bat was still alive and flew as soon as liberated, though very weakly.

This is the biggest bat story we have ever heard. There seems to have been a number of workmen who cannot testify to the facts on which this story is based. Sad to say, they got as near the bats as possible for a bat, or any other creature, to live so long without entrance other than possible by its own.
to draw up a working plan for a Bank Clerks' Institute, to promote the interests of ambitious bank clerks who desire to learn the trade of a business man and wished to learn, and to assure them that if possible to learn at first hand in a bank, act as a demonstration of the practical ability of the individual, and present the executive with a bank clerks' institute which to such an extent as he was made the first secretary of the organization.

The President of the Miami Business University, of Dayton, Ohio, under the management of Mr. Kittredge, was always a very effective private of technical education, and his zeal was expressed in the author of the structure, his encouragement, and his desire and interest in the education of the youth of his time. There is no doubt that his efforts and interest in this work, and his encouragement of this work, has been expressed in the author of the structure, his encouragement, and his desire and interest in the education of the youth of his time.

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Mr. Kittredge was in the confidence of the American Bankers' Association to such an extent that he was given the commission to the Business Education Council held its regular monthly meeting in the rooms of Dakin's Business College.

The Vice President of the National City Bank of New York, the "Standard Oil Bank," a name by which each class marks the name of the college among the Rockies of financial eminence, and a sure and safe prophet in economic matters, was in the confidence of the American Bankers' Association to such an extent that he was given the commission to the Business Education Council held its regular monthly meeting in the rooms of Dakin's Business College.

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E. W. Swain is now principal of the commercial department of Williams Business College, Oshkosh, Wis. Mr. Swain states that he has been with the college since 1893, and his name is frequently found in the college line for the past ten years. He has been associated with the college for many years, and his name is frequently found in the college line for the past ten years. He has been associated with the college for many years, and his name is frequently found in the college line for the past ten years.

The committee of the Public School Board of the City of New York appointed to select the best system of technical education for the public schools, has adopted the Isaac Pitman system as the one best suited to the requirements of the public school system.

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Prof. J. C. Monaghan, of the Department of Commerce of the University of Wisconsin, has been appointed the Head of the Department of Foreign Commerce, in the new Department of Commerce, and the University of Wisconsin, has been appointed the Head of the Department of Foreign Commerce, in the new Department of Commerce, and the University of Wisconsin, has been appointed the Head of the Department of Foreign Commerce, in the new Department of Commerce, and the University of Wisconsin, has been appointed the Head of the Department of Foreign Commerce, in the new Department of Commerce, and the University of Wisconsin, has been appointed the Head of the Department of Foreign Commerce, in the new Department of Commerce, and the University of Wisconsin, has been appointed the Head of the Department of Foreign Commerce, in the new Department of Commerce.
A History of Penmen, Early Business Education and Educators in America.


A. R. Dunton

One of the most skillful and widely known penmen of his time was A. R. Dunton, who was born at Hope, Maine, in 1812, and at the age of sixty, he was at the age of eighty years.

At the age of thirteen, while at school, he showed such skill in penmanship, that his teacher had him write the copy and make quill pens for the school.

Beginning at the age of twenty, his first writing school at Hales Mills, near Lowell, he taught writing in nearly every state in the Union—also conducted writing academies in Boston, New York, Philadelphia and New Orleans. For a number of years he issued a challenge to the world as a penman. In 1849, Barstow, a penman, came from England to compete with Dunton at the Boston Mechanics Fair. Barstow claimed that Dunton's specimens were engraved, and that no living man could do such work with a pen; but Dunton, with a pen, before the eyes of the judges, convinced them otherwise, and won the medal. In 1841, Mr. Dunton wrote fifty cards each in a different style of writing, and presented them to Mr. Charles Dickens, the English author, then in Boston; and in return received the following letter:

TREMONT HOUSE, BOSTON.
Feb. 4, 1841.

A. R. DUNTON, ESQ.,

DEAR SIR: Mr. Dickens and I are most exceedingly obliged to you for those beautiful and elegant specimens of penmanship which you have done us the favor to present to us. They are in every way equal to the finest engraving. We shall take great pleasure in showing them in our country, as specimens of Yankee genius, and hoping that you will ever prosper, you will please accept our united thanks, and believe me,

Faithfully yours,

CHARLES DICKENS.

While teaching in New Orleans, in 1842, Mr. Dunton conducted a writing academy assisted by his brother, Seldom Dunton, whom he had trained as a penman and teacher. He there published his first copy books and sold them everywhere regardless of a copyright which he failed to secure.

His brother Seldom returned to Boston, and in connection with J. W. Payson, a former pupil of A. R. Dunton, they reproduced, copyrighted and published a series of A. R. Dunton's copy books for their use in teaching. They, being the first in the East, became so popular that they were widely sought for, and sold by many public and private schools throughout the country. Later, W. W. Scribner, another A. R. Dunton pupil, united with the others, and they published, for many years Payson, Dunton and Scribner's copy books. A. R. Dunton, returning from New Orleans to Philadelphia, published a lithographed system of Duntonian writing, but with less as leading pen artists of the country, were two of Dunton's latest pupils. They did much work with and for him, and for several of his later years aided him in filling out the thousands of orders for lettering. Duntonian methods of teaching writing. Thus through his work he planted his system in the minds of thousands of teachers, which made them superior teachers of writing. As an expert in questioned hand writing, he was the leader for many years in the cities of the East in teaching. He gave many lessons for $500, then a great sum, and came under the examination of Rufus Choate, and many great lawyers of the past. In another line Mr. Dunton possessed skill, which with thousands made him as famous as for his writing. He invented a vast number of sleight of hand tricks, and his skill puzzled Signor Blitz, Herr, Aldus di Loria, and many professional at his time. They always came to see him with their friends, and without his coat on he would receive various articles and hide them before their eyes so sharply they were astonished and non-plussed.

At the first penman's convention in New York, at Packard's College in 1858, Mr. Dunton gave an entertainment that still remains a memory to all who were present. Socially, as in all other ways, Mr. Dunton had a strong personality, and in his Duntonian cottage in Camden, Maine, liked nothing better than to entertain young men, himself as young in spirit as any. He was fond of fine horses, and was esteemed so highly by the natives of Maine, that they would say that there was but one Shakespeare and but one Dunton.

Best
"Inclosed find six subscriptions to THE BUSINESS EDUCATOR, with remittance for same. Your paper is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principle one in my efforts along the line of ornamental writing." T. B. BRIDGES, San Francisco, Cal.

Over 50 Hours' Solid Talk is Given by

Madaraz, New York

when the teachers' course in the Madaraz Method of writing is being completed. Every important point in the subject is covered, every difficulty explained and every point of style and penmanship covered. It is not taught in the usual way, but in a style of teaching never before shown. Anyone who has had any style of handwriting, or knows how to teach it can learn to teach this new style in a very short time, and be enabled to teach it in such a way that his pupils will be written better than any in the country. They are so trained in the strong business. I've had no failures. It would take pages to mention names of the schools that have had me. Better write to me and learn more about it by close stamp to

MADARAZ, 1230 Third Ave., N.Y.

WANTED: A first-class teacher of penmanship who can also manage the commercial branches if required. Address,

BRYAN & STRATTON COLLEGE,
St. Louis, Mo.
Through the courtesy of Messrs. Holbach & Co., we have received a beautifully illustrated and uniquely covered catalogue descriptive of the Santa Clara Valley and its wonderful fruit products. To look over this catalogue is like taking glimpses of a land of paradise to be found anywhere, California is the place.

Mr. Holbach was one of our first pupils and was a penman of more than ordinary note and ability, and is one of the few who has left the profession and made a success in other lines, being engaged in real estate.

One of the best illustrated and printed catalogues received at this office came from the Rockland Commercial College, Rockland, Me., Howard & Brown. Proprietors.

From the contents of the catalogue, and from what we have heard from time to time, we should judge that this is not one of our big schools, but one of our best schools, and they are letting people know it by judicious advertising. The result is a prosperous and progressive school.

"To Prospective Students" is the greeting of a three-page letter sent out by Buck & Whitmore of the Scranton Business College, Scranton, Pa., and we must confess that it is one of the best letters of the kind we have ever seen. They have a fine school, and they are letting people know it by judicious advertising. The result is a prosperous and progressive school.

"Hills Business College" is the title of a catalogue issued by that school from Sedalia, Mo., John N. Hill, President, C. W. Ransom, Penman.

The catalogue is quite a large one of sixty-four pages, profusely illustrated with half-tone illustrations of the faculty, school rooms, and no small amount of penmanship interspersed here and there. The cover is printed with a solid green plate with white embossed script, making it one of the most attractive things of the kind we have ever seen.

The March-April number of the Gem City College Journal is exceptionally fine. The numerous attractive half-tones are far above the average half-tone work in school paper. One that is President Musselman's way of doing things. He has a great school, and should be proud of the enduring monument he has built for himself. By the way, we notice that a good many western schools are using the excellent books published by Mr. Musselman. Those in the East will find them well worth considering, along with the many other worthy publications, for bullets of which this journal is headquarters.

E. C. MILLS, Script Specialist.

195 Grand Av., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Read copy for estimate.

CARDS! CARDS! CARDS!


W. McBECK, 19 Snyder St., Allegheny, Pa.
Movement, Method, Style

Movement, in my opinion, is the first thing to be considered. It requires a short time to get the average student to understand how a letter should be made, but if he cannot move properly, he cannot make the letter. For beginning students, I believe in trying to get them to use as nearly pure muscular movement as possible. But after a good forearm movement is developed, I believe that a combination of the forearm, wrist, and finger movement should be taught, provided the student wishes to go beyond an ordinary business hand and become an accurate writer. The forearm movement, however, is the foundation of all good writing, and until the student has acquired that, a teacher cannot expect very flattering results. So I have learned that the way to get the best results is to make the student believe that a pure muscular movement should be used, for the majority of them will use the fingers to some extent at the best the teacher can do, and, if they are instructed to use the fingers on certain parts of letters, they will have hundreds of public and high school graduates come to us for a course in penmanship. They have been taught the vertical system, they have found that their writing has no practical value, and that they must learn the slant writing before they can perform employment in the business world.

T. B. Bridges.
San Francisco, Calif.

How to Hold the Pen.

Third Finger the Bone of Contention.

"HEW TO THE LINE, LET THE CHIPS FALL HOW THEY WILL."

Mr. Henry asks: Before reaching an adverse criticism, "What becomes of the third (3rd) finger," and at no time seeks to answer. This conveys an expression of doubt, and to differ without full and complete evidence is unjust and unlawful. If ignorance is set up for a defense, then the suggestion of "cutting off the finger" is facetiously funny. A statement based upon a difference, with doubt entertained is not convincing.

The "Old Way" of manipulating the pen (and persist in by our army of regular teachers who know no wrong, produces greater havoc than the nefarious substitute for writing of "Ye Olden Time". You may force error in the attempt at acquisition, but the evolution of swiftness and endurance will not appear till after duty's call.

Originally the outline for penmanship containing Shade, and the straight holder adjusted so that the pen would have even pressure, placed the fulcrum on both nails of the third and fourth fingers. But now that Shad is foreign to the "Get-Money-Contest," we need no longer strain a point for beauty.

Disregard for penholding can be seen in the GENERAL WRITING of lessons of all school children. The fault is with the instruction and instructors and no blame should be saddled upon the children for producing infamous hyeroglyphics. The result is seen everywhere (that special instruction is withheld) and yet the cause is a dream.

Why is the diagonal holder in skillful hands, made to surpass the results of the straight?????? Is It HELD THE SAME? If there is a difference, what does it exist? Do our most skillful penmen use the nails in their highest execution? Now, one look into the business office and see how the hand rest is carried. C. H. PEIRCE.

AN OPINION FROM MASSACHUSETTS.

L. Madison.
1281 Third Ave., New York.
My experience with the "Madison Method" has been uniformly satisfactory. Before studying under your method in my classes of high school age, I knew nothing of the proper mechanics of writing, and the methods of holding the pen were not directed, nor was there any aid to students in the matter of punctuation and the rules of grammar. I have now a class of high school age, in the Madison Method, and the results have been most gratifying. I have since had other classes, and I believe the Madison Method is the best for the purpose. I would recommend it to all schools.

Very sincerely yours,
W. H. WILSON.


TEACHERS WANTED

THURSTON TEACHERS' AGENCY
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago.

ESTERBROOK'S NEW PENS

No. 702
No. 707

MODIFIED SLANT OR "MEDIAL" WRITERS.

No. 707 Elastic

MONOPEX has a demand for a pen that is adopted to the Modified Slant or "Medial" Writing, to combine increased speed with legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with unusual care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,
26 John Street, New York.
Works, Camden, N. J.
Mr. H. B. Lehman, one of the few American censorers of Specimen well-nigh in its purity, recently favored us with a specimen which, in the hands of others, are rarely equaled. Mr. Lehman has a touch that is quite decided, combined with a movement that is quite bold. Yet with all this delicacy and boldness he also combines that rare quality, accuracy. Mr. Lehman justly ranks among the few really fine professional penmen.

Mr. Fred S. Heath, Concord, N. H., dropped into our hands a very delightful card, having a genuine Maclavon flavor.

One of the biggest as well as one of the best batches of specimens of business writing from the students of any school recently, came from W. X. Currier, penman and teacher of commercial branches in the Rider-Moore & Smart Schools of Business, Trenton, N. J. Mr. Currier is a hustler if there ever was one in the school room. He has ideas upon the subject of how writing should be taught, and does not hesitate to subordinate them to any one else's. The result is that he brings to bear upon the teaching of writing not only skill and intellectual force but common sense as well. This makes the work intensely interesting and practical. The specimens throughout are uniform in good penmanship which are excellent, none of which are poor.

Mr. J. M. Holmes, principal of the commercial department of the Bradford, Pa., public schools, has recently secured a specimen of business penmanship from the students of that department, which we need say that we have never seen anything more practical from the public schools, and rarely ever anything as practical from business schools.

Mr. Holmes is a fine penman, and one of the best men in his profession. He gets results of the most simple, serviceable kind, with as little fuss and flourish as any one who knows a thing is likely to make.

J. E. Joiner, proprietor of the Columbia Commercial University, Lancaster, Ohio, suburb of Kutztown, Pa., has sent us a specimen of business writing from the pupils of his school, and we find that they compare very favorably with those from other schools of this class. In fact, they are above the average of such specimens, being among the best received by us. They all show a clear and easy movement and more than readable forms, being fairly accurate, uniform and systematic, and are acceptable in the greater part of their writing. We heartily know him to congratulate him, Mr. Joiner or his pupils, as both deserve credit.

The students of Darling's Business College, Fergus Falls, Minn., recently presented to us a Specimen of business penmanship from pupils of this institution, with a handsome stop-watch as a testimonial of their high appreciation of his efforts in their behalf. Mr. Johnston has awakened unusual interest and developed exceptional ability along the line of rapid calculation and practical business writing. His test was the watch was the earliest date of these products.

A number of well written specimens, ornamental style, have been received from P. H. McElroy, Westford, Mass., and commercial teacher of that institution with a handsome stop-watch as a testimonial of their high appreciation of his efforts in their behalf. Mr. Johnston has awakened unusual interest and developed exceptional ability along the line of rapid calculation and practical business writing. His test was the watch was the earliest date of these products.

Mr. O. T. Johnston, penman of the Darling Business College, Fergus Falls, Minn., in closing the Specimen of business penmanship from pupils under his instruction, which disclose splendid training in armor penmanship, Mr. Johnston is an iron worker, skilled penman, and we are not surprised at the results he is securing. Excellent work was sent from a.

X. Anderson, R. M. Reim, E. W. Miller, Elmer Joes, Adolph Bee, Rhoda Halberg and others.

Mr. E. T. Zerkle, of St. Paris, O., recently favored us with a package of specimens from the students of the grammar school and High School of St. Paris. The work is uniformly of very high quality, well uniform as well as in movement. The work possesses much of the character found in the writing done in our best business schools.

Mr. W. B. Greider, supervisor of writing, drawing and bookkeeping in the public schools of Greensburg, Pa., recently submitted specimens of students' work for our decision for the awarding of prizes. The students receive but twenty minutes instruction twice a week. Considering the length of time given to this branch and the excellence of the results secured, we must say that we have never seen the work executed so uniformly well. The prize winners were: Olive Crowson, David Kilgore and Helen Turner. Mr. Greider was so uniformly excellent that we had difficulty in determining which was best. The students as well as the system in their work do not advantage any one.

The specimens are well executed, copying script, and are written by the best school. The specimens are well executed, copying script, and are written by the best school. Some well executed engrossing script has been received from Harry J. Winstan, engrosser of some of the most interesting specimens of the Massachusetts Mutual Life Insurance Co., Springfield, Mass. Mr. Winstan's work is quite professional, indeed.

A Hummer.

Your paper is certainly a "hummer," and every issue seems to surpass the previous one.

BERKSHIRE CARD CO.

"SAMPLES FOR THE ASKING" of our up-to-date line of WHITE and COLORED CARDS. Quality the best. Prices the lowest.


LAIRD'S SYLLABIC SHORTHAND

A pronunciably adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by short words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system as a means to an end. A splendid system for shorthand writing. Complete Manual $12.00 postpaid. Pocket Free.

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Cor old and Green Sts., Chicago, III

W. L. THOMAS, PEn SPECIAList
TRAVELLING CUSTOMER
The text continues with advertisements for various services and products.
The Business Educator

DO YOU WANT TO LEARN BOOK-KEEPING, WRITING, TRACING AND DRAWING?

Start a First-Class Book-keeper or Draftsman. Secure a good position or start your own business.

A Year's Course in 3 Months

Learn Penmanship

Illustrated Lessons

By Prof. C. G. Rice

Send for Catalogue

Rice's Commercial School

308 COLUMBUS AVENUE

NEW YORK

E. C. MILLS,

Script Specialist

195 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy-books, copy-slips or desire a script cut made for advertising purposes, you should send copy for estimate.

FINES SUPPLIES

For Penmen and Artists

CARDS, INK, PAPER, ETC.

On goods listed below we pay postage on the fair-sized quantity ordered, and reverse carriage charges on those that go by express or freight. Of course the cheapest way is to order fair-sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for pen work, by order.

100 by mail postpaid

$2.50

1000 by express

$3.15

Black Cards—Best made for white ink.

100 by mail postpaid

$2.50

1000 by express

$3.15

White Cardboard—Welding bristol for fine pen work. Sells in sheets or slips.

6 sheets by express

$0.60

12 sheets by express

$1.00

3 sheets by mail postpaid

$0.80

White Cardboard—With hard finish, much like ledger paper. Sheets are 20x28.

6 sheets by express

$0.75

12 sheets by express

$1.50

3 sheets by mail postpaid

$1.00

Wedding Paper—Finest for penmanship or drawing. Sheets are 23x33.

6 sheets by mail postpaid

$1.50

12 sheets by mail postpaid

$3.00

3 sheets by mail postpaid

$1.00

Zanerian India Ink—Fine drawing ink and best for preparing strips and drawings for penmanship.

1 bottle by mail postpaid

$1.00

1 dozen bottles by express

$2.00

Arnold's Japanese Ink—Nearly pure bottle by mail postpaid

$0.40

1 quart by express

$0.75

White Ink—Very fine.

1 bottle by postpaid

$0.25

12 bottles by express

$2.25

Writing Paper—Finest 12 lb. paper made in our factory. Fine, soft, well-reamed, rolled and folded, 1000 by express

$2.25

Writing Paper—Same quality as above, mentioned but 10 lb. per ream, rolled and folded.

$1.00

Practice Paper—Best for the money to be had. 1 ream by express

$1.50

Send stamp for samples

Envelopes—100 fine bleu by mail postpaid

$0.40

100 fine white by mail postpaid

$0.40

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Edith Squire.

The Business Educator Arousing Interest.

W. H. Kinyon, proprietor of the Pawtucket, R. I., Commercial College, recently favored us with a good club, and with it were the following much appreciated words: "Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm."

February Numbers Wanted.

The heavy demand for the February BUSINESS EDUCATOR exhausted our entire edition before we were aware of it. If any of our friends can spare a few of that number we would thank them very much if they would mail them to the office of THE BUSINESS EDUCATOR at once.

In Anticipation.

We have on hand a very readable article on movement, methods, etc., for teaching business writing, from the pen of Mr. T. B. Bridges, of the San Francisco, Calif., Business College, which will appear in an early number of our journal.

We expect to hear from Mr. Bridges frequently in the future.

Mr. Ball Speaks.

I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education.

I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am,

Very sincerely,

C. E. BALL
Mankato Commercial College,
Mankato, Minn.

Best in America.

J. C. Blanton, a skilful penman of West Point, Ga., renew his subscription to THE BUSINESS EDUCATOR, and compliments the journal in the following language: "THE BUSINESS EDUCATOR is the best paper of its kind in America."

A $3.00 Self-Filling Fountain Pen Given Away Free.

Every subscriber to this 12-monthly sheet and magazine, THE NEONOGRAPHIE, which represents all men, all systems, all machines, helps to increase your salary. Show how to save time and be paid. 2. "Cheer Up" and send in racy (for single copy) comprising a big list of valuable premiums and a plan of the 1904 Self-Filling Fountain Pen which is given free to every subscriber.

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A BUSINESS SPELLER

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

BUSINESS LETTER WRITING


Other books published are "Musselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

Try a Box of Musselman's Perfection Pens—25 cents

D. L. Musselman Publishing Co.
QUINCY, ILLINOIS.
The Business Educator


This is a splendidly bound, finely printed manual of one hundred and twenty pages, prepared primarily for the teacher of shorthand and for the one preparing for teaching.

Method of teaching has heretofore been given but little attention by commercial teachers, and we are glad to note in this book a tendency to base business education on the same scientific basis as has characterized the instruction of the common branches.

This is a book that is not only of value to the teacher of Isaac Pitman Shorthand, but to the teacher of any other system or any other branch, such as penmanship and bookkeeping.

A General History of Commerce, by W. C. Webster, lecturer on Economic History in New York University. Ginn & Company, publishers. This book gives a general survey of the commercial development of the world from the earliest times to the present. It attempts to interpret the history of civilization from the commercial point of view, showing the many inter-relations between commerce and the other factors in the progress of civilization. The book has been so planned that it can be used in various ways in different schools: (1) as a text-book in secondary schools that offer regular courses in economic history: (2) as a text-book in the lower classes of colleges, and (3) as a companion back to the study of "general history," or the history of particular nations, in all schools. The book is equipped with an abundance of maps and other illustrative material, as well as with reference to the best accessible authorities. There is a growing demand in a very important field of study which no work now issued attempts to meet so adequately as Dr. Webster's scholarly and practical manual.

Elementary Commercial Geography, Cyrus C. Adams, published by D. Appleton & Co. The author of this 75-page text-book has become well known through his first book on Commercial Geography. Much of the minutiae of the larger book has been omitted without seriously impairing the efficiency of the book for schools that desire to give a short course in this subject. This is a book that is not only of value to the teacher of Isaac Pitman Shorthand, but to the teacher of any other system or any other branch, such as penmanship and bookkeeping.

The treatment of foreign countries is on broad lines. The book is excellently illustrated with half-tone diagrams and maps. This seems to be a text well adapted to commercial school work.

The Peman's Cork-Screw—The kind that uncoils spirals which delight but do not deaden, which inspire but do not intoxicate.

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Headings. Elaborate designs are not always the most attractive, and the student must bear this fact in mind in laying off work for headings and similar purposes where plainness and simplicity are the leading qualities. The drawing may be both decorative and illustrative or shown in the headings given herewith. The main

reading, looks, etc., at once suggest the purpose of the heading, and the design is quite complete without the lettering. Put as much meaning as possible into the drawing and let the lettering do the rest. However, if an elaborate letter is used, very little decorative ornament should be shown elsewhere in the design. In the word "Publications" we have used a letter that is plain, simple, and quite unique. In working up the heading "News Items," the plan followed was about the same as above outlined. The effect of this heading would have been enhanced if a drawing illustrating wireless telegraphy had been adapted, but Marconi's plans are not sufficiently matured for us at this time to use drawings of his invention for decorative or illustrative purposes.

Lessons in Engrossing Twenty-four—By H. W. Ribbe, 181 Tremont Street, Boston, Mass.

Sometimes the matter to be engrossed is very long. In such cases full pages may be written compactly, as in copy, or spaced to suit the engrosser's taste. Uniform spacing, shading and slope are necessary in page writing. The copy was written on lines eleven inches long and one-half inch apart. We advise the student to rule such a page and copy this lesson, and then write a second page from a printed copy or from manuscript. Rule head and base lines only as pencil guide lines.

LEARN AUTOMATIC PEN-WORK If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering. THE GREATEST OFFER EVER MADE COMPLETE LEARNER'S OUTFIT FOR $2.00 (WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

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1 BOTTLE OF ADHESIVE.
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This is the most complete outfit ever offered for anything like the price, and our goods are first-class—they do the work. If you have the compendium you can get the balance of goods for $1.00, prepaid. Order it once.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.
Lessons in Show-Card Marking and Painting, and Automatic Lettering

By W. A. Thompson, Pontiac, Michigan

Automatic Shading Pen Lettering

Number Nine.

The Automatic Shading Pen is so constructed as to produce two colors or shades at a single stroke from one color of ink. It is a strong and perfect device for rapid and ornamental lettering of various styles, and is daily becoming better known and its field of usefulness is unbounded. This style of lettering in Show Card work being above the ordinary style of printing or writing, attracts attention to the goods advertised. Notwithstanding the many merits of these pens many have found it difficult to get good results, simply by not understanding or having a proper method of lettering, to do the pen and themselves justice.

If you have carefully followed the instruction and outlines in Marking Pen Lettering given in December, January and March numbers, you will be in good position to make a very creditable beginning in "Automatic Lettering," and in a short time you will excite the curiosity of your friends by rapidly executing new and novel designs in general lettering, also in forming combinations of colors and shades in a few minutes that can not be duplicated in as many hours by the most successful sign painter.

Outside of the practical and unique effects in this class of work by these pens, they enable the learner to acquire the proper formality, that is the beauty of styles of lettering with a greater degree of ease and accuracy than can be done in any other way.

In this lesson we present a rapid marking alphabet. You will notice the Shading Pens used are considerably wider than the Marking Pens you have been using in former lessons. Hold the Shading Pen exactly the same as Marking Pen (see Fig. 3 in December number), and be careful to keep the pen at one angle—see lettering. Study carefully the combinations of the letters, so as to have your shading uniform. This is important. See letter H in the large letters in first line of illustration. Make first stroke, then cross bar and then finish with last stroke. When making letter S always begin with bottom stroke, and build up, the top stroke being the last made. Pay particular attention to the make-up of these letters, as you proceed, and you will readily catch the idea for neat joining of the different parts, so as to bring them clear and distinct. This will help you in forming the other letters of this alphabet. In the smaller letters note carefully the curvature, length and width of each. See how the stroke l and curve of o are combined. In making d, first make small o, then add stroke J close to the right; finish h like 6.

Once more in regard to your inks. Shading ink should be a little thicker than the ink for marking pens, but in your practice work if you use ordinary manilla wrapping paper of a fairly smooth surface, the ink you have been using in former lessons will throw two shades and will work very nicely. In using paper or cardboard of a better quality, your shading ink will have to be of the proper consistency to produce two distinct shades. If your ink does not make two distinct shades, (with the Shading Pen) it is too thin. In this case add a few drops of Gum Arabic; this, when dissolved, will thicken the ink. If the ink makes broken work and does not work smooth, it is too thick; to remedy this add a few drops of water and mix. When practicing always keep glass with about half an inch of water in same on table or desk as in December lesson, so as to keep your pens in good working order.

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Managers of our branch schools usually make from $300 to $600 per month salary and commission. We, perhaps, pay better salaries after teaching prove ability than any other college pays. We want teachers and managers who can raise enough stock to guarantee personal interest. Have recently organized Stock Company. Capital Stock $100,000. Dividends guaranteed by a bank. Have eight colleges established and expect to open more. A 48 page booklet entitled "A Little Talk about a Big Success" will be sent free to any one. No competitors. Not Excluded. It tells all about our plans for organizing a stock company. What our profits have been for the past few years and many of the ups and downs of the founder of Draughon's Colleges since the first one was established fifteen years ago. On wheels. Write an interesting and informative short story of self, home and background. Send for it.

Address:

...DRAUGHON'S... Practical Business College Co., NASHVILLE, TENN.
Too much arm movement and speed applied to the beautiful forms generally recognized as Spencerian, lead to illegibility in the business world. As a consequence there has been a tendency, during the past decade, on the part of practical teachers, to omit flourishes and shades, and later, to diminish the number and length of initial and final strokes.

The Business Educator was the first to recognize the fact that the hand still generally taught was constructed too much along lines of beauty and skill rather than plainness and ease, and it was the first to advocate by precept and example simplification of form as follows: Smaller, plainer, less skillful capitals; shorter and fewer loops; more rounding turns; smaller articles and fewer and shorter initial and final strokes. In a word, it advocated, and still advocates, plainer writing, simpler writing, faster writing, easier writing.

The speed and movement advocates neglected form—they grasped but a part of the whole truth. Form and movement ought to be united—the one the complement of the other. Progress in the art of writing has been brought about by modification of form, and if we wish to continue to progress, we must do so by improving the form along lines of plainness and ease. The so-called "flourisher" movement does very nicely for professional purposes; it may suit the user. Fingers were made for use and people will employ them in their writing. It is the office of teachers to see that they do not employ them to excess.

Compliment from Oklahoma.

"It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty cooperation and support as long as your papers are published."—J. W. CORNELL, Eagle City, Okla.

Appreciated in Louisiana.

The Business Educator gets better every issue, I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months. May it long live and carry on the good work it advocates.

V. R. BOYETT, Montgomery, La.

Dudley in Des Moines

From the Des Moines Daily News, April 5th, 1903, we learn that Mr. A. W. Dudley, Marshalltown, La., has purchased the Iowa Business and College Des Moines, Iowa, and added thereto the Capital City Telegraph Institute.

Mr. Dudley is a business educator of more than usual force and ability, and we therefore predict that the Iowa Business College will be a more important factor in the educational world than it has been in the past. We certainly wish him success.

Commissioner Myers

Business Educator, Columbus, O.

Dear Sir: This will inform you that I have recently been elected County School Commissioner of Henry County, Iowa. This office will not interfere with my duties as principal of the consolidated Department of our public school, and I will, in the future, continue to use your valuable publications heretofore.

With best wishes for your continued prosperity, yours, with the best wishes for commercial training, commercial departments of public schools, and business training in general. Your's respectfully,

S. C. MYERS, Shelbyville, Mo., April 16, 1903.

"The Devil Himself Doesn't Know What I Am Going to Talk About.$

A Presbyterian pastor and a Methodist deacon were arguing about the necessity and the value of making preparation for the Sunday sermon. The Presbyterian brother stoutly maintained that it was indispensable that careful preparation be made, by means of a thorough study of the principles underlying the subject to be discussed, by outline, by illustrations, and finally by applying the truth concretely. But the disciple of John Wesley held that all such labor and forethought was not only a waste of good time but that it was an irrefutable proof of a lack of faith. "For," said he, "it is written in the Bible, 'Take no thought how or what ye shall speak: for it shall be given you in that same hour what ye shall speak.' Furthermore," he continued, "it is well known that the arch enemy of mankind is ever present to turn to bad use the efforts of the good; so I make no preparation at all, and then when I get up to speak the devil himself doesn't know what I am going to talk about." Did you ever hear this preacher? Did you ever observe his brother, the teacher whose fundamental principle of pedagogy is, 'Learn to do by doing?'

This catch phrase shows the malignant power of words, for, notwithstanding the large sale of some of these actual business-from-the-start systems of bookkeeping, some private college school men, who have large interests in these publications, do not use them in their own schools. They hold that the plan of years ago—that the preparation of the sermon should precede practice application of the principles—is the best that has been evolved for the most effective teaching of bookkeeping and the use of business forms. We agree with them.

The most successful teachers of bookkeeping invariably supplement any of these actual business-from-the-start systems with a thorough drill on journalizing, posting, taking trial balances, making statements, and closing ledger accounts, before launching into the handling of business papers, which is new enough to the average student of bookkeeping to justify special treatment, apart from his study of the rules of bookkeeping. We save both teacher and student all of this bother and twisting of an author's plan, by presenting the theory first, so that a student may be thoroughly taught the underlying principles first, with two, or three sets—as the teacher chooses— in which to apply the principles, before taking up the work on business papers. But we have the business papers—Business Practice, as it is sometimes called—and they are in the most attractive and convenient form of any I know of. Besides they are not so voluminous, so connected, nor so expensive as to be prohibitive to those who desire to do only a reasonable amount of this work in a course, which may be necessarily short; although they are so elastic that they will provide all of the work that the best students can do—when our Complete Practical Bookkeeping is used—in a one year course in Bookkeeping, Business Practice, and Office Work. These books stick wherever they are given a fair trial. They save time, money, and educational waste. Let us send you descriptive circulars.

Do not overlook the fact that we stand alone in providing fully for the English work of commercial schools—Spelling, Correspondence, and Language—all prepared to meet the peculiar needs of commercial classes, in an adequate manner. These books are used and commended by the foremost commercial teachers of this country. Besides, we have text-books on all other commercial subjects, except Geography and Economics. If you are not quite satisfied with some of the books you are using, let us see what we can do for you.

The Practical Text Book Company, 479 Euclid Avenue, Cleveland, Ohio.
THE CAUSE AND CURE
OF DISEASE EXPLAINED

THE ONE CAUSE
Nature originates and destroys.
The destructive process begins with the fermentation and decay of blood corpuscles.
The cause of this fermentation is from Bacteria or microbes in the system.
The fermentation does not take place without air, heat and moisture—for the germs or microbes are living organisms, that multiply in myriads with great rapidity.
These microbes when fully developed, colonize in great numbers and attack the various vital organs of the body by feeding on the tissues thus producing inflammation which is sickness.
If there were no microbes there would be no fermentation, hence there would be no sickness; life would continue indefinitely; suffering brought about by ill-health would cease and the processes of nature would stagnate.
To this law man is no exception, and in it is the secret cause of all disease.
No sickness can come on without microbes in the blood.
The universal cause of disease is microbes which pillage and destroy.

Enlightened Science Admits that all Sickness is Caused by

GERMS OR BACTERIA
Poisoning and Wasting the Blood, the Tissues and Vital Organs.

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Williams's English Grammar

1. The plan of this book is such that the maximum of effort on the part of the pupil is obtained with the minimum of labor on the part of the teacher.
2. Every discussion is followed by copious exercises which the student is required to prepare as part of the assigned lesson. "Learning by Doing," receives a practical exemplification.
3. The exercises are carefully graded and so arranged as to take the student over the subject with no breaks in his progress. The rules and definitions are pointed, yet comprehensive and accurate, and each emphasize the practical side of the subject.
4. A very simple, straight line system of diagrams is employed. Any teacher, who is familiar with the so-called "Reed & Kellogg" system, will have no difficulty whatever with this book. Enough diagrams are introduced to afford the teacher a guide, leaving the amount of work to be done a matter to be determined by conditions.
5. A number of carefully planned review lessons are a strong feature of the book. The material for review is always at hand, and the teacher has only to assign the questions to know that the pupil is reviewing systematically.
6. A chapter on "Idioms" will commend itself to all thoughtful teachers.
7. A chapter on "Peculiar and Difficult Constructions," fully illustrated by means of diagrams, will be found helpful in solving those difficult problems that are constantly arising in the grammar and rhetoric classes.
8. Punctuation and capitalization are given careful attention. Very few, if any, text-books on this subject offer the comprehensive discussion of punctuation and the amount of practice work that is found in WILLIAMS'S ENGLISH GRAMMAR.
9. The proper emphasis is placed upon the practical phases of the subject. The case-forms of pronouns, the agreement of verb and subject, and of pronoun and antecedent, and the formation of plurals and possessives are given adequate space and attention.
10. WILLIAMS'S ENGLISH GRAMMAR is complete. It does not undertake to discuss orthography, nor does it trespass upon the field of rhetoric, but it covers the subject of grammar thoroughly.

IT IS THE IDEAL GRAMMAR FOR THE COMMERCIAL OR SHORTHAND STUDENT.

HOW TO GET A COPY

We should be glad to give a copy of this book to every teacher who is really interested in the subject and would be willing to recognize and adopt a book better than the one he is using, but it is impossible for publishers to undertake to make a gratuitous distribution of their books among all who may apply to them. Therefore, we make the following offer which will appeal to all teachers as eminently fair.

Send us 50 cents for a copy of the book. The money will be returned in case your school adopts, or you may return the book at our expense after you have examined it, and the purchase price will be refunded. Very liberal introduction terms will be made to teachers or to school boards. WRITE US TODAY.

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C. P. ZANER, Columbus, O.
Answers Are Coming In

We hope to receive hundreds of solutions to the merchandise problem submitted in the March issue of the Educator. We regret to state, however, that so far very few correct answers have been received. They do not show THE CORRECT COST OF THE MERCHANDISE PURCHASED, because only the Budget Systems of book keeping explain the correct method of keeping the Merchandise accounts. Of course others will quickly follow our lead, but it was ever thus. The correct solution with statements will be published in a later issue of the Educator. Watch for it!

COMMERCIAL AND INDUSTRIAL BOOK-KEEPING

supplies a complete course of instruction contained in five separate sets, each illustrating an important system of accounting as adjusted to meet the requirements of special lines of business.

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also supplies a complete course of study, being divided into five sets differing somewhat from the Commercial and Industrial Book-keeping course, but covering the same general ground. Both these publications, known as the Budget Systems, possess so many unique and distinctive features that they cannot be classed with any other similar publications intended for school use. They both employ the ILLUSTRATIVE method from the start, using all the business papers because that is the only method that presents the history of the business in the form it will come to the practicing book-keeper.

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are showing largely increased sales over any previous year. That is because they possess superior teaching qualities and reflect the practical operations of the counting room much more completely and accurately than any of the hundreds of arithmetical publications that are continually being exploited as “something new;” and “something superior,” etc.

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CHICAGO
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CORRESPONDENCE INVITED
St. Louis World's Fair Exhibit Committee
of the National Commercial Teachers' Federation

ST. LOUIS, MO., 1903.

At a meeting of the Private Commercial School Managers' Section of the National Commercial Teachers' Federation, held in Milwaukee, last December, a committee was appointed to arrange for an exhibit of the Private Commercial Schools at the World's Fair to be held in St. Louis in 1904, from May to November. The chairman of this committee has had several conferences with the chief of the Educational Department of the World's Fair. He so esteems and values the importance of the branch of education represented by the Private Commercial Schools, that a floor space of 10,000 square feet, in the Educational Building, has been promised for a collective exhibit, provided that said space be properly utilized.

The chief of the Educational Department desires this committee to inform him at once how many schools will join in a collective display. We must, therefore, immediately ascertain the exact number of schools that will participate.

The manner of display will be attractive, and in line with other educational exhibits. The name and location of each school will be with its own exhibit. It has also been suggested that we publish for free distribution in pamphlet form, a treatise on Private Commercial College work, relative to methods of instruction, modern settings, etc., with illustrative cuts. This pamphlet is also to contain the names and locations of schools represented by the collective exhibit. There is no question but that the right kind of an exhibit with a generous distribution of the proposed publication, or something along this line, will result in great benefit to every school joining in the display. This is the chance of a life time to give prestige to the good work accomplished by commercial schools.

The space allotted will be flat floor space and the arrangement of exhibits, as well as the layout for same, will fall upon the exhibitors.

The Committee have arranged for 60-inch quarter sawed high roll-top desks as units of exhibit.

That we may have funds on hand with which to operate, it has been decided to require every school, college, or publisher desiring to make an exhibit to pay an entrance fee of $25.00 which will be placed in the hands of the secretary and treasurer of this association, Mr. George P. Lord, Salem, Mass., and be used towards paying expenses of the collective exhibit.

A school or publisher can use one or more desks, but the entrance fee on each will be $50.00 and the additional expense for each desk will be prorated among all the exhibitors. The total expense should not exceed $90.00 per desk, and if a large number join, it may be made less. Schools or publishers desiring two or more spaces will be supplied with one high roll top typewriter cabinet suitable for the make of machine they desire to place with the shorthand exhibit. Any school desiring to do so will be allowed to have an operator at the machine during the open hours of the Exposition. At the close of the Exposition, the exhibits will be packed and shipped to the exhibitors. Any one so desiring can have the desks at cost and all desks not taken by exhibitors will be sold and the money prorated among the exhibitors.

If you are willing to lend us your influence and cooperation in making an exhibit, and thus advance the best interests of business education in America, let us hear from you at once.

Respectfully,

E. H. FRITCH, Chairman

S. VAN VEET.

L. A. ARNDT.

Central Business College, Denver, Colorado.

Committee.

Fifty Thousand Dollars for an Exhibit of Business Education at the World's Fair

A meeting of leading business educators, including J. W. Warr, President of the National Commercial Teachers' Federation, and Enos Spencer, President of the Private Commercial School Managers' Association, was recently held at St. Louis, at which nearly all the local schools were represented. After a careful consideration of the plans proposed, it was decided to make an exhibit in every way worthy of the name, and to this end the World's Fair Exhibit Committee was empowered to correspond with all the Private Commercial Schools in the United States and Canada for the purpose of enlisting their cooperation. As there are about two thousand of these schools in existence, it was considered not impracticable to attempt to raise Fifty Thousand Dollars for the purpose of making an exhibit that will be in every way creditable to the cause of business education.

The World's Fair Committee, of which E. H. Fritch of St. Louis is chairman, will be glad to supply full information regarding the exhibit and invites correspondence and suggestions.

E. H. FRITCH, Chairman

St. Louis World's Fair Committee of the Private Commercial School Managers' Association.

50 Olive Street, St. Louis, Mo.

Dear Sir:—

Enclosed find exchange for $......................, payable to Geo. P. Lord, Secretary and Treasurer, as Entrance Fee for Exhibit Desk..... and space in the PRIVATE COMMERCIAL SCHOOLS' COLLECTIVE EXHIBIT at the St. Louis World's Fair, 1904. We agree to pay when asked to do so, our pro rata share of the additional expense of the exhibit and to furnish before April 15, 1904, the material we wish placed in our exhibit.

Respectfully,

For.............................................................College.
The Boston Convention of the National Educational Association will undoubtedly bring together the largest attendance that has ever been recorded in the history of this mammoth organization. A list has been compiled that from 20,000 to 25,000 teachers and tourists will take advantage of the reduced rates and the special excursions, locally arranged, to the places of historic interest and natural interest in and near by Boston. There is a wealth of interest attaching to the eastern shore of New England, and its attractions can nearly all be enjoyed during a visit from one to five hours (including the trip to the White Mountains), by rail or on the ocean, at slight expense. So much is said about the educational features of a trip to eastern New England that many do not realize that it is a country of surpassing natural beauty. We have seen the most picturesque scenes in this great country, but, for a delightful combination and variety of beautiful scenery, we have not seen anything more pleasing than can be found in New England.

The meeting this year of the Business Educators’ Section of the N. E. A. will be unusually interesting, and the meeting, at the same time, of the recently organized New England High School Commercial Teachers’ Association, will afford all high school commercial teachers an opportunity to observe the final steps in the organization of the last Association of this kind. Besides, the National Private School Managers’ Association will meet in Boston during the N. E. A. Convention. They will need an opportunity to take a needed vacation and to combine with it the enjoyment of one of the most practical and effective forms of educational travel. We hope to greet scores of our friends at this great gathering.

Visiting teachers should write at once to Edward R. Warren, Chairman of the Local Arrangements Committee of the N. E. A., Boston, engaging rooms, if they desire to obtain rooms in a private family. We advise that teachers who do not feel like spending a month’s salary for a week’s entertainment, plan to take rooms and breakfast in a private family in Somerville, Cambridge, Dorchester, Roxbury, Braintree, Malden, Melrose, Newton, Hyde Park, or some of the other pretty suburban cities, any one of which is practically Boston, because of the excellent connections by steam and electric cars, at from five cents to twenty-five cents fare. Of course there are many entirely satisfactory private houses available in the city of Boston, and among them is not exactly a Bar Harbor for refreshing breezes during the month of July.

Marston’s will be found one of the best inexpensive restaurants.

Hotels in Boston are nearly all on the European plan, and the hotels that teachers would want to go to are high priced, from the point of view of the average commercial teacher. We recommend the Touraine, Belle- vue, Parker House, Adams, Reynolds Thorndyke, Somerset, or Brunswick, in which rooms without bath will cost from $1.50 a day for the poorest to $3.00 for the best; and the rooms with bath will cost from $3.50 to $8.00, the latter being the price for the best rooms at the Touraine. The Tou- raine is the Waldorf-Astoria of Boston, a magnificent hotel. No room costs less than $3.00. The Parker House is a favorite with commercial travelers, although its prices, considering the comforts, are probably the highest. The Reynolds and the Adams are in a noisy part of the city and are not so satisfactory for ladies as the others might be. The Somer- set and the Brunswick are in the nature of fashionable family hotels, near to the meeting places of the various sections of the Association, although none of these hotels is very far away. The Thorndyke is a pleasant, rather quiet hotel looking over the beautiful public gardens. Its rates are moderate. We prefer the Belle- vue, a high-class place, within a few steps of the State House, on a quiet street—famous Beacon Street—but a stone’s throw from Boston Common, and close to the principal transfer station of the subway cars. Its rates are from $2.00 to $6.00.

The following are good hotels, in the business district of the city, at prices somewhat less than the foregoing: United States, Young’s, American House and Quincy House.

We do not mention the Westminster, one of the most desirable in the city, because it has been entirely reserved for two state delegations from the West. It is important, we repeat, that room reservations be made in advance, if possible.

At the Brooklyn Convention of the E. C. Positions T. L., considerable was said both for and against the practice of guaranteeing positions, President Miller making probably the most intense attack on the custom, and Mr. Archibald Cobb, Principal of Banks’ Business College, Philadelphia, the most able and vigorous defense of it. There are among our friends not a few who are guaranteeing positions under more or less careful restrictions, and, since there are plainly two sides to the controversy over this subject, we have asked Mr. Cobb to prepare for this number of The Educator a statement of his position on the question. In view of what has appeared in these columns in the past, it is hardly necessary to say that we are not only for the article of the debate. His contribution is not in any sense to be taken as an indication that The Educator has “turned American.” It is to signify that we want to be just to all classes of our readers. We commend to our readers, the article on another page, by Mr. Cobb, as a favorable presentation of the subject by one of its most successful advocates in this country, and therefore in the world.

A Commandable Plan

For the purpose of investigating the methods employed in the various manufacturing establishments of this city, groups of students are taken on Saturdays to see the operations of the factories and learn how their particular product is made. The students make inquiries into the methods of securing raw material, cost, how it is converted into the finished product, and how and where disposed of and in what quantities, etc. At the Friday Morning Assembly reports are made by the visiting students to the whole school assembled for the purpose of hearing the reports.

These visits are of very great value to the students, as they not only see for themselves how the articles are made, but they learn to make observations and later tell them before the school.—Brown’s College Journal, Peoria, Ill.
Guaranteeing Positions

ARCHIBALD COBB, PRINCIPAL OF BANKS BUSINESS COLLEGE, PHILADELPHIA.

A business cannot live within itself. There must be a law of demand to regulate the production of any marketable article. Obviously, the only reason for the existence of a business is the support or the satisfaction of a demand. In the way of demand for the product. In the degree that the business man fails to recognize this self-evident fact, in that proportion he is either deceiving himself or preying upon a lenient public which shall, in the course of time, arise and smite him with all its might.

It is often amusing to me to listen to the professions of men interested in the business of educating men and women. There is too frequently an assumption of righteousness and the wearing of a cap of dignity, which, in the case of those business men in other lines, is very much like the cone-shaped headwear our fancy places upon the cranium of the dullest in school.

WHAT IS A BUSINESS COLLEGE?

Come, let us reason together. I am adding to the army of competent, learned, experienced men and women, proprietors or teachers in business colleges throughout the United States. In order that we may get at the root of the matter we shall define a business college as an institution which educates and trains men and women along practical lines, thus giving them a comparatively short space of time to go out into the world and demonstrate their value in the transaction of business. We do not invade the field covered by universities and schools of technology. We do not compete with the courses given in these institutions, requiring from four to eight years of study and entailing the expenditure of some thousands of dollars. We are first and all the time striving to impart a practical bread-and-butter education, and, in order to practice what we preach, it is necessary that we so conduct our affairs as to appeal to our patrons in a practical way.

WHAT IS A BUSINESS COLLEGE FOR?

There is no insinuation more keenly and indignantly repelled by business colleges than that they are theoretical and impractical. You yourselves, upon being thoroughly in touch with the demands of the business world; if we do not say so, we imply at least that we are in business simply to improve the conditions of those demands. Gentlemen, to what end, or for what purpose are you educating your boys and girls? There is but one answer: that they may obtain positions. If you and I were honest and we could advise, we should tell everybody to go to college and spend the first twenty-five years of life in the pursuit of a broad and general education, to learn a profession, and then take a business course. The youth and inexperience of our students is the greatest bar to a realization of that dignity we should like to assume; and if our students were college-bred men and women instead of the ignorant, they would be removed. But, from the very nature of our work, this demoralization, devoutly to be wished, can never occur. The results we accomplish, in our dealing with humble subjects and immature minds, that we have dignity and that our calling is a worthy one. Is there a man or woman engaged in a business college work in any part of the world who does not recognize the fact that the sole purpose for which money is spent, labor performed, and time consigned to a bush is the ultimate securing of a position? Students enroll with you and place themselves under your care, not because they love the work, nor for their own good, but because need and want positions, and they believe that a mastery of commercial branches is the surest and quickest way to gain financial and lucrative employment. I do believe there is a business college in the world which does not treat in some manner the subject of positions, because it is the cardinal point of the school's existence. The attempts to make it dignified, plausible, and conservative are ludicrous in the extreme. As it is the real aim, the goal, the ambition which we propose to our students, it is the expenditure of money, why should we not treat it in a frank and honest manner? Gentlemen, if you have an inclination to do otherwise, you are definitely doing an injustice to yourself, and are endeavoring to stifle the criticisms of your own conscience.

HOW DO YOU TREAT THE POSITION QUESTION?

What do you say when your prospective student asks you about a position? Do you evade it or avoid it? Do you tell him there will be none for him? Do you allow him to depart from your school with the idea that he may and may not obtain a position? Assuredly not. I have in my mind's eye a picture of suavity, a patronizing air, a bland countenance, and an ecclesiastical rub of the hands, with the convincing assurance, "There has never been any time in the history of our college when we did not have more positions than the demand. If you don't sign a contract we will fill it with commercial men and women." And the prospective student, uninitiated and unsophisticated, will wonder at the mighty power behind the scenes to get business men and women to confide in the institution, and to take from its sheltering portals future Morgans, Schwabs and Cassats. Do you say those things, sirs, with frankness, with belief in your ability and an actual knowledge of the conditions which have prevailed since you first opened your benevolent institution?

YOUR HONESTY IS NOT QUESTIONED

I have no doubt, mark you, that everyone of you has faithfully lived up to the trust reposed in him by these young people. I have no doubt that every word which you have uttered in your schools. You can point to them with pride, and rely upon them to assist you in securing other students, that they, too, may go out into the world and add another equal measure of success. Do you mean to say, in view of these assurances, that there could ever come a time when the trust and implicit confidence reposed in you may not be realized by every graduate of your institution? Is your word as good as your bond, and if it is, and they are synonymous words, is it not as much bound by your word as by the giving of a positive assurance in a legal form? Can you, after such assurances and promises, accept with a clear conscience the returned dollars of your patrons, and in the end, when your institution has done as much as it can for them, refuse to recognize their right to claim something more, beyond the education, which many, with proper study and industry, could have obtained at home?

CORRESPONDENCE AND COMMERCIAL SCHOOLS COMPARED

If there is one feature of the correspondence school which appeals to me more than any other, it is in occupying the extensive field left open by the average business college. It educates at long distance. It stimulates the young man without means to turn his hand and devote a few of his precious moments each day to the acquirement of some special knowledge which he believes will be of benefit. A business college does not treat with its students at arm's length. It invites them into its class-rooms, encourages them to become acquainted with its teachers, to learn the policy of its management, to occupy comfortable seats, and to avail themselves of the complete equipment and the supervising eye of the faculty. And if we make them so dependent upon us in the earlier stages of their education, is it honest to entirely disclaim responsibility in connection with the student as soon as the pocketbook is depleted or the prescribed course finished?

GUARANTY MISUNDERSTOOD

The guaranty of positions is a much-abused subject. Up to the present time conservative and honest college proprietors have frowned mightily upon the school advertising inducements to enroll, with the assurance of receiving a position when the course is completed. I have faith to believe that the reason for this is simply because they have not properly understood what a good guaranty should be. We declare against it. We characterize and stigmatize it in the bitterest terms, be-
cause we know that it has been used by unscrupulous promoters in a dishonest way. We can unhesitatingly admit that dishonesty or unprincipledly admitted to the business world that there is a possibility of our being dishonest and incompetent. We have, by our own actions, laid ourselves in the same class with those who (as rascals is always cunning) have adopted a scheme plausible and enticing and not without merit, to bait the fish at the largest fly in the stream.

To my mind there is no better evidence of the solidity of guaranteeing positions than the fact that dishonest men have used it to fill their schools with victims. If an inducement like this is powerful to draw students to an unworthy school, what an omnipotent factor it might become if properly used by trustworthy and reliable men.

Are we to leave young people in the ruthless grasp of these wily tricksters, for which they possess the armor of truth and honesty, buckle on our swords, and fight them in a legitimate way with their own weapons?

QUALIFICATIONS OF GUARANTEE

In descanting against these monstrosities of a powerful educational system, opponents will smoothly glide from the real point at issue and add another proviso to their condemnation. It may be said that guaranteeing positions will also hold out inducements as to time, and there you evade the question. You know, as well as I, that a school holding out encouragement or threats concerning the length of time necessary to complete a course, is inherently rotten.

Business school educates individually, and it is as impossible to forecast the quantity and quality of brains, the degree of application, and the aptitude of prospective students, as it is to inform us how many moments they have in their pockets or how fast they can run.

AVOID THE TIME ELEMENT

The element of time must not be permitted to enter into your discussions against guaranteeing positions. Keep it out, not only from your argument, but from every transaction in your school. Allow your students to judge your merit by their daily actions. If your school has already, if they are not satisfied, to return their money with as much grace as you took it.

In my opinion an honest school should hinge its inducements upon its catalogue, and then be careful about the preparation of its chief medium. Let your requirements for graduation be clearly set out, and then be understood by all interested in a business education. Make your students to know that these are your requirements, and that you expect them to be met.

When you have done that, be not afraid that you will be called to judgment, because if your representations have been honest, you can live up to them without fear of condemnation.

A JUST GUARANTEE

A guaranty, to be just, should specify the length of time required to complete the contract after graduation, and the locality in which the situation is to be obtained. Give it freely, because you are bound morally and legally, by everything you say in your catalogue and interviews, and not daring to substantiate them by every means in your power.

There is no danger of misunderstanding if you adhere to your catalogue and refrain from adding, verbally, things which you dare not incorporate in your publication. Let your written guarantee be your Bible to which you pin your faith, to serve as a restriction on smooth words and inducements not backed up by printer's ink.

GUARANTEES STIMULATE TO BETTER WORK

Do you ever have difficulty in keeping your pupils interested? Has any student completed your course? Does anyone ever drop from your school when half way through because there is no particular reason for continuing? Has the student gone up in the world with a little learning a dangerous thing, and the vast army of incompetents from our schools, wasting the energies and patience of business men, and the fat position at any salary, is made up of those who have not completed their course, but who have felt, through stress of circumstances or immature beliefs that they are competent to hold down good positions.

If some obligation were imposed upon the school there would be an incentive for every student to remain until this obligation became valid. I believe that a school guaranteeing positions is able to turn out a greater percentage of students well qualified and in positions, which makes a practice of getting money and dodging promises.

If we are looking for the advancement of our profession and the raising of the standard of our graduates, there is no surer way of doing it than to make it worth while for students to complete the prescribed course of study in your school and your students don't stay until the course is completed, how much worse off are you than if the same condition of affairs should arise when you do not guarantee positions?

HAVE THE COURAGE OF YOUR CONVICTIONS

The school which properly educates its students commands the respect and confidence of the business world, and its recommendation or diploma will always be the open sesame of entrance into business houses. If an individual is incompetent and the course formulated unworthy of confidence, the school is untrustworthy, no matter what inducements are offered.

The statement has often been made that a guaranty of position induces cheating by students, because they do not care to work. How many of their homes and embark in the troubled sea of commerce. If the education you give is good for city boys, is it bad for their country and the necessity of making your own way through business, and the nobility of your calling? Have you confidence in your powers? Are you providing something beneficial for young men and women? If so, work hard to establish to dispense your own goodness to all who may desire it? Is it a sin to create in the minds of young people a longing for the greater opportunities, which shall arise that they may take? I think not, so close your schools and allow some more worthy man to fill the vacancies you are creating. Have you a standing in your community? Has your work hitherto been honest and successful? Have you succeeded in gaining the confidence of your neighbors, and would an honest conviction tell you you have been always done place you under the ban of their displeasure? Or would they rather admire you for having the courage of your convictions and patriotism, and you have courage to accentuate the soundness of your profession?

GUARANTEE INSURES IMPROVED SCHOOL MATERIAL

Another inevitable blessing in disguise will be the higher standard of entrance requirements necessitated by the guaranteeing of positions. I have been in business colleges and noted with much concern the youth of their students, As far as I know there are few business colleges in the United States refusing to accept children from twelve to fifteen years. Do you find them positions or allow them to realize their mistake in the years elapsing before they reach young manhood or womanhood? Would there not be a business man and do you attempt to supply him with such immature bookkeepers and stenographers? If you knew you were forced to supply men of every student in your school would you not hesitate to accept those who, when the course was completed, would be ineligible because of their youth and inexperience? Would the glitter of the dollar or the prospect of a full school be as seductive then as now?

We may pray of our superior educational institution, which makes the difference between a practical and an impractical education, we may wisely decide, in the presence of the parent, that the applicant for admission has not the necessary ability to successfully pursue our course, but would the tune of our lay be changed if we shared the responsibility of the student's future with such a care of the child? The alternative of the contract invites respect. "Your money back if we fail to live up to our representations," the phrase that has not allowed our zeal to secure business, to cause us to paint in too glowing colors the possibilities of a business career. It establishes a difference between frankness and
chicanery and justifies the expenditure of money, often at a sacrifice, to provide for the offspring greater advantages than have ever been possessed by the father.

GUARANTY A PROTECTION AGAINST IMPOSTERS

Would you buy anything but an education if you could not use it? And therefore the use of our specialty is impossible. The average student is absolutely unable to assist himself in the obtaining of employment. Picture his impatience and public concern while waiting for something to turn up unless his fears are quieted by the knowledge that he has an assurance, more binding than words, which will afford him the opportunity to become independent. Your liability will never be questioned until you have proved that you are irresponsible, and woe betide the man who uses his guaranty dishonestly. His sins will find him out. A contract of guaranty will do more to remove from our profession the incompetent and illusory school proprietor than centuries of personal attack and pointed advertisements, while the reliable and worthy school will increase in size and reputation because its history is an epitome of good and useful deeds. "By their works shall ye know them."

Mr. Cobb has Orthodox Company

"Our opportunities for aiding our graduates and competent students in securing positions are far greater than those of a school standing alone. We command the positions of thirteen commercial cities, and beyond that our company has connections in Chicago and St. Louis which alone would employ all the high-grade office help we can turn out. Every competent student is in immediate demand and is never found ready to contract to place every graduate of our Full Commercial Course in a business position or refund to him in cash every cent paid for tuition while taking the course. This is no irresponsible "guarantee" to do an impossible thing. It is a simple business proposition to do one of two things, possible to be done, and which this company stands ready and able to do." —Brown's College Journal, Peoria, Ill.

Method in Spelling and Word Study

BY WILLIAM J. AMOS, PEIRCE SCHOOL, PHILADELPHIA

Good spellers are born and made. So are poor ones. Every school has its good spellers, pupils who seem to grasp a word the instant they see it, and to retain it. Every school has a great number of poor spellers who, for one cause or another, fail to see words, and, failing to see, have nothing to remember.

SKIP THE GOOD SPELLER

The born speller needs very little of our attention and, as he is generally weak on some other lines, we shall turn him over to the tender mercies of his instructor and leave him. The pupil who concerns us is the one "born short" on spelling. Our work is to make a good speller out of a poor one. To do this requires patience and care on the teacher’s part and application and system on the part of the pupil.

SPELLING IS OF THE EYE, NOT THE EAR

Spelling of English words is a matter of eye instead of ear. Pupils learn to recognize words at sight. Spelling can never be taught by any system of phonics, and wherever such system is used, we always find poor spellers. We have all experienced the feeling that a word we have written does not look right; proving that the word must be learned by sight. It is obvious that the only occasion the ordinary individual has for spelling a word is when he wants to print it with a typewriter or write it by hand; and, since this is true, it must be plain that the best way to learn a word is to learn it in the form you use the most.

HOW TO STUDY

Thus, if a would-be stenographer wishes to learn words, he must study them from printed forms. He should study direct from a text-book, lingering over each word until a lasting mental picture is made. The pupil in the business course will have to do much handwriting. He should study from written forms, especially in his own handwriting.

CLASS WORK

The following is my plan for spelling in a business course: The ordinary spelling lesson consists of fifty or one hundred words. I require each pupil to take a sheet of a plain tablet, 7 x 3 inches, and rule it as follows: I. 11 inches from the top we draw a double line, 5/8 of the left margin to 1-4 of the right margin. Connect the ends of the double lines with the bottom of the sheet. Then draw a line from the center of the double lines to the bottom, producing two columns. The words are now copied from the text in the pupil’s best writing, and all studied from this sheet. At the recitation, each pupil hands his sheet to the teacher as written evidence that the pupil has at least looked at each word long enough to write it.

DICTATION AND CORRECTION

The teacher now dictates forty or fifty of the more difficult words. The pupils write these in special blanks used for this purpose only. Each word is pronounced but once. After dictation the pupils exchange books. The teacher spells each word. The pupils place a red check against each error on his neighbor’s book. At the close, the percentage, date and name of examiner are written on the page.

SUMMING UP

Every fourth week each pupil prepares a neat sheet or series of sheets, giving an exhibit of his missed words for the month. The teacher collects these sheets and books, the errors in books balancing the words on exhibit. These exhibit sheets are written on paper specially prepared for filing, and look like the following:

<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NAME OF PUPIL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

These filing sheets now contain all the words missed by the class. These sheets are now bound in the cardboard file. When the class has completed the book, the teacher has every word missed. We now stop home preparation and begin on our filing list. The recording proceeds as before. This is kept up until each pupil’s list is reduced to zero. The final filing list is practically a clean record.

This plan is being carried out successfully in the largest business school on earth and it brings results.

In case we find a particularly poor speller, we have him send in sheets showing the lesson written out three or four times. This is done to carry out the theory that the more times a pupil writes a word, the oftener he sees it, and the more familiar he becomes with it.

LEARNING DEFINITIONS

Personally, I believe no word should ever be learned unless it can be made a part of the pupil’s vocabulary. The theory being that the pupil will never have occasion to spell a word until

(Continued on page 17)
Office Economy in Commercial Education, Particularly Filing Methods and Labor-Saving Devices.

By GEORGE HARVEY SEWARD, PH. B., BROOKLYN, N. Y.

[An address delivered before the Eastern Commercial Teachers' Convention, at Brooklyn, April 10, 1905. As it was the first appearance of the author before the Association, we prefix his paper by a short biographical sketch. — Ednor.]

Mr. Seward, a New Englander by birth and spent his early life in New Haven, Conn., where he was educated in the public schools, later in Hopkins Grammar School, and finally in the Sheffield Scientific School of Yale University, where, in 1885, he received the Degree of Bachelor of Philosophy. His commercial experience has been broad, usually tending toward the technical, from an investigating spirit into his work and delights in condensing and arranging facts. Among his recent literary work may be cited his serial article on "The Card Index and Mechanical Aids in Accounting," now running in the "Business World" (New York). He finds time to edit a department on Office Appliances in "The Typewriter and Phonographic World," and has delivered lectures before societies and at the School of Commerce, New York University.

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Mr. Seward said:

"Your President, just after I had finished the installation of an equipment of filing devices for instruction purposes in his model office, a short time ago, inquired if I would prepare a paper on the subject for this meeting. Since it is a short time since shortly after the above named file was set in operation, and before to your Program Committee to prepare such a paper. These circumstances are not an appearance in your program. At the outset I wish to say that I am not here in the interest of any manufacturer, nor do I receive compensation for the mention or illustration of any article.

During the past decade commercial education has received a great deal of emphasis and is today one of the most popular units of our educational system. Its present popularity is due to the work of the faithful commercial teachers represented here. In the recent stimulus given the subject in America should be mentioned the work of President James of the American Bankers' Association, 1 also Dr. Herrick's monograph 2 on the subject, which work answers the demand for business education.

Time permitting, I would call your attention to some similarities between the training that commercial education affords to that to be had in pursuit of a lucrative business. That strong intellects are lifted against equally strong ones in an endeavor to manufacture, buy, and sell in the most economical manner, and that consequently a knowledge of labor-saving appliances and methods is a requisite to their success.

By "office economy," I mean not alone the saving of time, material, and labor, but also such an arrangement of the office as will provide good light, proper ventilation, regulated temperature, and enough elbow-room for employees to do their work easily and at the pressure under which they are required to work now-a-days; in fact, modern business is conducted under such stress that office managers find it necessary to give their attention to these latter economies. Let us, therefore, divide office economy into (1) the equipment of labor saving appliances; means of intercommunication will only be touched lightly, while the hygienic side of office economy will necessarily be entirely omitted.

The appliances and methods that contribute to office economy will be considered with the following actual conditions in offices today so that you can measure to what degree you are preparing your students to meet them.

Methods of Making Records.

As filing methods form an important part of our subject, I shall ask you to follow me through a discussion of that which precedes filing.

The fact that a paper is to be filed indicates that a certain value is attached to it, in other words, that a record has been made on it. If we inquire, therefore, into the economy of records, themselves.

Records have been called the nerve centers of our industries, the physiological nervous system, transmitting sensations to and from the brain, so records are the stimulating impulses that keep the gigantic organ of commerce advised as to the situation.

A study of office records subdivides into:

1. Materials and tools employed.
2. Processes of making records.
3. Methods of duplication and multiplication of records.
4. Means of preservation, or filing of records.

In discussing "Materials and Tools," Mr. Seward classified papers for writing and those used for special purposes in the office, and passed rapidly in review over inks and such as pencils, pens, and inkwells. Concluding this portion of his paper, he referred his hearers to the text-book on "Printing and Writing," by Mr. Herrick, of Drexel Institute, Philadelphia. It was easy to discern that there had been considerable research work done when the next step was taken up.

Processes of Making Records.

Starting with the efforts of primitive man to record by piling up stones, the speaker illustrated the historical story with Cosmos pictures of Arabians promulgating knowledge of word of mouth; Egyptians carving history into stone; American Indians drawing the tribe's favorite story upon deer skins, and the solemn monk laboriously illuminating by hand the great pages of mediaeval records.

Then came the story of the invention and development of our modern writing machines, with illustrations of the first and second classes, followed by historical mention of the introduction of stenography.

In describing the means for making office records vocally, the speaker said:

"A quarter of a century ago it was accidentally, discovered by Edison that the vibration of a telephone transmitter was capable of making a record that could be recorded. He devised a machine which had a stylus to indent tin-foil on the circumference of a cylinder. From that time we must consider the telephone as a means of making office records. In
SOME LABOR-SAVING APPLIANCES
Illustrated in Mr. Seward's Paper before the E. C. T. A.

No. 1 — The "Comptograph."

No. 2 — An Electric Time Stamp and Clock.

No. 3 — A Pricing Machine.

No. 4 — A Routing System Cabinet.

No. 5 — The "Calculagraph."

No. 6 — An Asbestos Copying Bath.

No. 7 — An Asbestos Copying Bath.
The Business Educator

830 the phonograph was offered solely as an office device to take the place of stenographers, but its use as an entertaining has exceeded its commercial application, which has been retarded by the inability of the manufacturers to give the necessary time to the perfection of the mechanical details.

At the present time, however, a new commercial phonograph is being designed with all the necessary mechanical attachments for efficient use in offices.

A commercial voice-producing machine, known as the graphophone, has been on the market since 1888, and has demonstrated the invention to be one of the greatest labor-savers that has been introduced into offices.

[Lantern slides of the phonograph and its accessories were introduced at this point.]

METHODS OF DUPLICATION AND MULTIPLICATION OF RECORDS.

The third division of the study of office records outlined, was exhaustively treated. The speaker's ability to classify and arrange the matter presented was appreciated as he took it step by step, carbon and carbonized papers, presses, copiers gelatinous and clay duplicators and, the modern stencil devices. Referring to carbon paper he said:

"The use of carbon paper has become so general that we are apt to lose sight of the important part it plays in a labor-saving capacity. Carbon paper takes on three forms: that adapted for typewriter, pencil, and pen, each of these uses calling for a different degree of moisture of the carbon.

The processor of our present, well-developed product is what was called at country fairs "transfer" paper. Packets of this paper containing three pieces, six times, twelve times, were sold back in 1885 for 25 cents by the country-fair takers, who demonstrated their use by taking impressions from leaves. At that time they were used as back-up paper in the market and now demand for carbon paper for duplicating typewritten work.

About 1873 the first typewriter was introduced in western New York state and came into the office where Mr. A. P. Little of Rochester was engaged. Mr. Little became dissatisfied with the carbon paper that came on the market, and in 1885 patented it, and in 1888 introduced his product, which was a carbon paper which would not dry out under ordinary circumstances.

The letter press, roller-copier, and a type of the gelatinous duplicator were illustrated and described with equal clearness. When finally the last division of the study of office records, the "Maintenance of Records," was completed, it was evident that Mr. Seward was on a topic upon which he had spent considerable study.

FILING SYSTEMS.

Prefacing the recital of the history of the introduction of modern filing devices by quoting what purported to be definitions of files, by representative dictionaries, he enumerated the methods in vogue a half-century ago, and then proceeded:

"The commercial world is indebted to a business school student for the invention of the first filing cabinet. In 1891 a patent was granted to W. A. Amberg of Chicago, for his "Self-Indexing File and Binder," Mr. Amberg attended the Bryant & Stratton College in Chicago. He had been trained through and through a joy to classify invoices which passed through his hands as book-keeper for a firm in that city. Providing himself with a paste-board box, he filed these invoices in it, and this file was then placed in a stand and was thereby enabled to check up the monthly statements quickly. When the bills were all paid he placed them in the drawer. The invoices were not mixed and were not run together. These packages in turn were piled one above another with press-board tops and bottoms. Holes were punched through the invoices, and the labels were placed in the hole. It was called, with an awl, copper wire run through, and a label pasted on the back. From this it will be noted that invoice-filing preceded letter-filing and the first indication of the latter was extended to the letter. To facilitate reference to the plain sheets used in those days before the general use of letter-heads, loose invoice-sheets were employed. Thus, the first type of filing was in manner carefully traced from the inception, and a large number of lantern slide views illustrated modern forms.

One of the first of this type in which brought Mr. Seward's paper nearly to the noon hour, he was compelled to conclude with only a brief recital of a page in these school instruction of the filing and card index methods. He said in part:

"The methods of business-practice associations are generally inducted and are productive of good results. Equal benefits to the student, teacher, and school could be derived by the adoption of similar practice in the schools, and the adoption of appliances in connection therewith. All it needs is a little attention, such as your practice work has had. If you would place office economy in one of the school, on a broad plan, it could be arranged so that the pupil would get a working knowledge of present methods and appliances in connection with the purchase of raw materials, finished goods, or services; and, on the other, their sale, or use, the selection of records of a manufacturing concern (A. B. Co., who buys raw material, converts it into a finished product for the market, and sells it) may be taken as representative.

Utilize a concern already organized in your school and divide it into departments.

SCHOOL COURSE IN ILLUSTRATING USE OF OFFICE APPLIANCES.

To cover the business methods that are peculiar to other than manufacturing concerns, separate offices could be opened and operated by independent students. The following lines: (1) Legal, (2) Banking, (3) Insurance, (4) Real Estate, (5) Publishing and Printing, (6) Commission and Jobbing, (7) Transportation, (8) Department Stores, (9) Public Service.

There could be communication and transactions between the manufactures concerns—A. B., Correspondence, and the other concerns in purchasing a factory, erection of plant, contract for light, heat, and power, purchase of machinery and tools; and inspection of the A. B. Co., and in addition, due to the upcoming freight handled by the transportation companies could be conducted much in the same manner as now carried on.

The firm of A. B. Company would have these departments: (1) Purchasing, (2) Shipping and Receiving, (3) Manufacturing or Production, (4) Sales and Advertising, (5) Correspondence, (6) Sales, (7) Mail Order, (8) Order, (9) Accounting.

Office Fixtures Required. Besides the regular school furniture, which will be furnished, in addition to the usual model office arrangement, the following will be required: Letter Press and Stand, Rapid Roller Copier, Letter Press Books, Copying Board, Card File, Chair, etc.

Mr. Seward's suggestions for the organization of these departmental offices were comprehensive in their scope and may be typified by those referred to as the so-called \"correspondence department\" of A. B. Company. He said:

"Here filing is studied in all its branches. Papers are filed according to various systems; a B. Correspondence office with large customers develops indexing methods of chronological and geographical order. For the numerical system of vertical filing, a card index by name and by subject matter would be used to locate the correspondence and the contents of his letters. The latter is instructive, as it develops to the pupil to the so-called \"correspondence department\" of A. B. Company. He said:

On the subject of the use of alphabetical card and index methods, Mr. Seward's paper also included:

lantern slides, showing: Loose Sheet Appliances; Book Indexes; Time Appliances; Mathematical Devices; Routing Systems; Protective Appliances; Numbering and Dating Machines.

Reference to the problem of intercommunication and the hygienic side of office economy concluded the paper. In closing, the speaker used the term "a very practical paper." In fact, the matter presented was so well received that Mr. Seward was encouraged to arrange it into talks or lectures suitable for students in public high schools and business schools. One school proprietor remarked that he would have to hunt around a good deal to gather the information that had been presented. General teachers were inspired to take a greater interest in their office practice work, and in the heart of one young man teacher was kindled the desire to enter actively into commercial life, when the time should be in touch with conditions that had created the demand for such appliances as had been described. These evidences of interest lead us to predict that Mr. Seward will meet with pronounced success before commercial student audiences with his interesting and instructive lectures.

4. The author will consult gladly with those who are planning courses of instruction in the use of modern office appliances, or who wish to improve their present ones.

(From page 18.)

he knows its use. This, however, in the case of a stenographer may not always be true, since a dictator may be a person with an extensive vocabulary and the stenographer may take dictation of which he is practically ignorant.

In our short course schools, it is simply impossible to stop and look up the meaning of every word we wish to spell, so we can only do the next best thing:

Choose ten prominent words from each spelling lesson and have your pupils give a perfect definition and a complete sentence in which the word may be used. This will add four hundred or five hundred useful words to a pupil's vocabulary during a course of study and he will not miss the time.

ANOTHER PLAN

Another plan I have found to work well is to take a clipping from the morning paper and dictate it, omitting ten or fifteen good words and have the pupils supply these words by a study of context. Still another plan to bring out spelling and word

study is to give a list of words as follows: Acquittal, acquisition, acquisition, propose, purpose, population, product, produce, species, and have the pupils write one hundred and fifty words on some interesting subject and use each of these words in his composition. The interest is always great in a contest of this nature, and pupils who have acquired diligent and careless will bestir themselves on occasions of this kind.

TEACH SPELLING IN ALL SUBJECTS

In addition to all this regular class work, pupils should know that errors in spelling will not be tolerated on work. They must know that poor spelling, at any time, is inexcusable, and furthermore, that to carry the habit out of school means no position. In short, that a poor speller has a most excellent chance to make a failure of life.

Commercial Geography in Current Literature

MIS LAURA E. HONE.

Australia—South Australia's Land—Grand Railway. Review of Reviews, April, 1903.


Cheese Curing and Marketing. American Agriculturist, December 20, 1902.


Forests—Lumber on the Pacific Coast. Mississippi Valley Lumberman, January 16, 1903.

The Railroads and Forestry. World's Work, April, 1903.


Growing American Lemons. World's Work, April, 1903.

Foreign Trade—Our Share in Oriental Commerce. Sunset, April, 1903.

Great Britain—The Irish Land Bill. Nineteenth Century, April, 1903.

Irrigation—Pushing Back the Arid Line. Review of Reviews, April, 1903.

Germany—The New German Tariff and American Interests. The Protectionist, April, 1903. Also Consular Report, March, 1903.

Minerals—Butte City, the Greatest of Copper Camps. The Century, April, 1903.

Beaumont Oil Production. Paint, Oil and Drug Review, January 14, 1903.


Life and Labor in Anthracite Coal Mining, Part IV. Engineering and Mining Journal, December 20, 1902.

Mexico—American Money in Mexico. The Manufacturer, January 15, 1903.


The New Department of Commerce and Labor. World's Work, April, 1903.

Tucson of Today. Sunset, April, 1903.

James B. Dill On University Education

At the last meeting of the Michigan Political Science Association, to which we referred at the time in these columns, the Hon. W. C. Van Buren, lawyer, Mr. James B. Dill, made a very thoughtful address. He called to his address some time before the meeting, but we had not room for it in recent numbers and so we quote from it briefly here.

Mr. Dill took a position diametrically opposite to that occupied by Andrew Carnegie. He believes in the university training, though he admits that it is expensive, saying, "Some who dissent from the view that a university education handicaps and delays a youth intending to become a business man do not hesitate to say, however, that they have observed that great corporations which prefer to employ college men seek university men who have been at least two years out of college, out of whose eyes, they say, has faded the dazzling halo of the Senior year, out of whose ears has gone the echo of the baccalaureate sermon and the music of the valedictory address."

His second point was as to the changed attitude of universities toward what has been called "vocationals." "Of the value of a university-training as preparatory to a business career. He said that to-day less is thought of the individual dollar and more of the individual man than ever before in the history of the world. "Today, education as compared to riches is stronger and vastly more potential to the man who desires to succeed." It is becom..."
Commercial Geography


A paper read at the Milwaukee convention of the Michigan Teachers Association.

Warned by the criticism offered by a teacher the Quiet Observer, and reported by him in the December issue of the practical age, to the effect that he received no benefit from listening to long and laborious papers on what the reader did not do in his school, I am constrained to confine this paper to a simple statement of the method adopted by the writer in conducting his first class in Commercial Geography in the Ann Arbor High School. This will leave for those who take part in the discussion, the more ample field of telling how it should have been done, or, if they choose to make the hour the more helpful, they will confine themselves to the relation of similar experiences in their own class rooms. This decision will somewhat shorten the length of the paper for it does not take any of us as long to tell what we have done as to relate what we should have done or what we have done.

From a teaching experience of eight years in business colleges, I see no reason why the same method might not be adopted in any such school with equal success.

TIME ALLOTTED

The amount of time at the disposal of the teacher is a large factor in determining the method to be pursued. We have a daily recitation period of fifty-five minutes for nineteen weeks, which is given to the study of the subject under discussion. Fifteen weeks is allowed for advanced work and four for review and examination. We have chosen to make four recitation periods per week based upon the subject, the fifth day being devoted to what is designated as report work.

TEXT BOOKS AND HELPS

At the present time there are two texts on the market, either one of which is well adapted for classes of students of high school age and they are "Adams' Commercial Geography," published by D. Appleton & Co., and Macfarlane's "Commercial and Industrial Geography," published by J. Sadler-Rowe Co. Whichever is chosen as a text, the writer suggests that a supply of the other be secured to be used by the class for work. The reason for the choice of a text, comes the selection of such helps as may be valuable in presenting any subject. The number and kinds will largely be determined by the material at the disposal of the teacher. We have had but one class in this subject so we have made only a beginning in the collection of outside matter, but this will grow to each year until the desired amount has been obtained. Our first purchase was a set of the latest wall maps, mounted on rollers and properly encased so as to keep them free from dirt. There were seven of these, one for each continent, one for the world, and one for the United States. To these was added the latest wall map of Michigan, secured from the Commissioner of Railroads without cost. To this we added the following books for and the following reference books bought: Chisholm's Hand Book of Commercial Geography, Clove's Introduction to the Study of Commercial Geography, and the Commercial Geography. Application was made through our Congressman for government publications with a good degree of success, for we are now receiving from the Department of State, Consular Reports and the Commercial Relations of the United States, an annual publication in two volumes. From this we have obtained a Treasury Department, we get the Statistical Abstract of the United States, the Monthly Summary of Commerce and Finance, and the Annual Report of Commercial Statistics of the United States. These, together with the latest census reports, especially those pertaining to Agriculture and Manufactures, give us all the material which the student has time. As a result of my trip last spring to attend the Eastern Commercial Teachers' Meeting, much valuable material was secured from the Philadelphia Commercial Museum. Application was made for and received some of our business men for such copies of the trade papers as they did not have. These are among another source of information for research work.

CLASS WORK

The four days devoted to the study of the text presented but little variety as to the method for the student to follow. The students were encouraged to use the information found in the outside reading in connection with the text for the lesson of any particular day. The day each week set apart for report work was in many ways productive of the best results. The first thing on the program was the outlining, by some member of the class, of the information contained in the last week's issue of the Little Chronicle. The maps were freely used during these exercises, some other member than the one reporting being called upon to place the places indicated. Opportunity was offered for questions, following this part of the work, after which reports were made concerning items of interest found in the outside reading, either from trade papers or newspaper articles. What time was left was spent in discussing the papers with each member of the class was obliged to submit. These were two in number, one on some given country, one on some commercial product. In preparing these reports the papers were to be made of the reports and the few reference books we had secured.

RESULTS

By the end of the semester each member of the class had prepared papers and was to present for examination, a statistical table and a commercial map of the United States. The table was a summary of the world's trade with the United States by continents, detailing the trade with the four or five leading nations in each, giving our total imports and exports with the trade from them and working out the percentage. The exports were treated in the same manner. A table of the various commercial products was made showing, where possible, the world's output and the output of the United States, together with the percentage. Lastly, a comparison of the ten largest manufacturing industries in the United States was made, showing the capital invested and the value of the annual output, the same statistics were gathered from the studies and compared to the several states were most widely noted.

This is an outline of the method followed with my first class in Commercial Geography. It was the beginning next February. The World's Work and several books will be added to our reference list. We shall proceed as we are able, but the statistical work required, owing to the fact that all the census returns are now available. It seems to me that the industry condition will be better when three periods per week are spent on the text and sufficient supplementary material shall have been provided, so that two days may be spent in work suitable to the instructional needs of the class.

In time we hope to add to the interest and practical value of the study by securing a small but well selected lot of commercial products arranged as a Commercial Museum.

California

Messrs. Zane & Blose, Columbus, Ohio.

Dear Friends: I am going to ask you to make some announcement of the fact that I have a Commercial Teachers' Association. I have been writing letters to the business college teachers and teachers in commercial schools in California, to the Chamber of Commerce and Finance in the colleges and universities and am receiving the most hearty responses. Without exception their endorsements of the plan are unequivocal and that was the reason we are having a big association and a good one, for we have some of the best material in all the country out here.

I have not heard from all of them as yet, and many wrote that they were not going to sign up, and yet I wish you would give the movement your support and urge the brethren to write me, that is those may not have written. I have written about fifty of them, and I mean to go on a great many. With best wishes, I am

Very respectfully,
L. H. Hausam.
Orange Valley Business College.
Riverside, Cal., May 26, 1903.
THE HANDWRITING EXPERT

Should He be Made Official? And How?

BY WILLIAM J. KINSLY, NEW YORK

So much has been printed lately about handwriting experts and their work, that the average person who wishes to speak or write on the subject, is prone to express a biased and prejudiced opinion. Many persons believe that all experts are fakers and the public believes that a charge to the jury: either side in any controversy where their opinions are sought, and willing to sell their opinions— and incidentally their souls—for a fee.

The confidence of the public is fostered by the actions of some so-called experts, who, with a smattering of training and more or less experience, are to be found usually on the "off" side. This public cannot see the logic of the case— for the opinions expressed. The newspaper reports (because of space limitations also) usually contain the briefest summary of the evidence and that is dismissed with the statement practically reading: "Six of one—and half a dozen of another."

The reporter didn't hear all of the evidence in the first place; he didn't understand all of what he did hear; he didn't make notes of all that he understood; and the copy editor didn't send all the "copy" of the reporter to the press. The reading public can't read all that is printed about court cases—and if they did read all there would be parts that they would fail to understand, connect, or in a few days or hours, remember. So I say that it is not to be wondered at that the general public fails to comprehend the nature and extent of expert testimony. The jury sees—that the reasons given by one set of experts are logical, convincing—really reasons; while the opposite set of experts, numerically as great and, to boot, paid, have no, or next to no reasons to support them—and, under cross examination, are utterly disregarded.

As Justice William J. Gaynor, of the New York Supreme Court, in a recent trial where handwriting was involved, said about witnesses in general—"It will be a sorry day for Justice, when courts and juries cannot penetrate the mask of fraud and deceit in the witness chair." The judge or jury who are to decide between plaintiff and defendant, must weigh the evidence as presented—and must weigh the character, skill and experience of the expert witnesses themselves. To be sure, courts and juries are not allowed the opportunity to do all of this—but the public seldom or never is. To the public it looks like a tie vote when experts differ, and "When the doctors disagree," etc.

The remedy? There is probably no perfect remedy. But a partial remedy—a vast improvement on the present system would be to have official experts, either paid by the state, or the expenses charged to the litigants. The questioned handwriting could then be submitted to these official experts and after the opinions were rendered, if they did not meet with the approval of one or both sides, the experts could be put on the witness stand in open court and examined and cross examined. Thus their reasons, or lack of them, would be shown to the court and jury. This system would remove dishonest and incompetent experts from the field and would remove any cause for complaint on the score of financial bias in the official expert witness—since he could have no interest in the result of his decision.

It has been suggested that handwriting experts have no technical school for training in their calling, no one to pass on their fitness, and no institution to issue certificates. All of this is true. The official experts would remedy the second and third of these objections and the first. The system is a school or college where the scientific examination of handwriting to detect forgeries is taught, and if there was such a school its course of study must necessarily be long, tuition high priced and its pupils few. When it is remembered that the great number of cases in the United States and Canada of questioned handwriting in which large sums are involved and large fees paid to experts for services, are handled by bar or jury, it may give all or a large part of their time to this work, (and who could take more cases did they come to light) it will be seen that the service is not a large one, and an increase in their number at present. A college with such a course of study would find that it could not secure students—and if it should secure the students, the students would find when they graduated that they could not secure clients.

When courts, lawyers and the public are educated up to the point of understanding that there is an honest and skilled expert in handwriting, there will be a far greater demand for such services than there is now present. An attorney whose client was saved from the gallows and who had his fortune saved to him in spite of an attempt to steal it by a forged will, in a letter to the writer, said: "The services of the handwriting experts in this case cannot be spoken of too highly, and the great utility and necessity of such a profession as yours is as yet inadequately understood and appreciated.

This, I believe, is caused by a general lack of knowledge with regard to it, but it will surely advance in the estimation of the general public as it becomes more widely known.

In the State of New York, graduates of law, medicine, dentistry, veterinary and other technical schools, before they can practice their professions must pass a written examination known as "the Regent's examination"—examinations in the academic studies—and must be of good character. New York State also has a school for accountants—"C. P. A."—certified Public Accountants—and a special board of examiners under direction and control of the Regents examine for those technical fitness, applicants for this degree.

Something like this might be done with handwriting experts, and only those passing the academic and technical examinations, and who possess good character should be licensed or selected as official experts. If the Bar Association of the State of New York would take in this matter and secure the appointment of a commission to "find the way out" of this expert witness problem, great good would come. A uniform system would be inaugurated, and in this, as with the accountants and in other progressive measures, other states would soon follow the lead of the Empire State. Some have complained that handwriting experts have no association—no guild. How can they have? The profession of handwriting expert, while practiced for three hundred years or more, is really now in embryo— in its formative period. Like all young sciences and young movements it has attracted

(Continued on Page 19.)
Lessons in Business Writing.

BY

THE SADLER, BRYANT AND STRATTON

BUSINESS COLLEGE,
Baltimore, MD.

It frequently happens that a student practices over a series of copies, and still his writing does not come up to the desired standard. He realizes that he has made some improvement, that he has learned to make exercises he could not make before but that things are still apparently at a standstill. This is often the case when the student has just gone over a course of lessons in writing. By taking a kind of inventory of things as they are at this time, he will probably find that he can glide the hand over the paper freely, has a fair conception of correct form and spacing, and fairly good control. He can make all the purely movement exercises well, but still the writing is ragged-looking—lacks something. A good plan now would be to begin at the first and take up again the same copies just as if it were the first writing lesson. The first time the student goes over a set of copies, every exercise is new to him, and about the time it begins to become easy he passes to another, so that he is almost continually working on some unfamiliar copy. Yet the faithful effort put on this ever-changing course of work, must have served to develop the correct use of the writing muscles, correct position of body, hand, fingers and pen. Now the student should be able to go more into detail in his writing, make a closer study of turns, angles, spacing and style in general, and thereby come nearer reaching his ideal in good writing.

In the school with which the writer is connected, we have a fixed course in business writing, similar to the one which this number completes. We follow it through faithfully and then go back and come over it again in the same manner, each time striving for a higher degree of perfection. Every graduate from the institution goes over the same course from two to three times, and in this way, it is seldom that a graduate leaves without becoming a good business writer.

We would therefore urge everyone who has been following these lessons to go over them carefully a second time, if he can possibly find time to do it. In doing so, give special attention to word and sentence writing. Watch the spacing, size, turn, angles, careful finishing of letters, smoothness of line and everything that is essential to good writing.

Louis Sanning paid his bill in full.

The exercises, 1 and 2, in the first line of Plate 29 serve to develop a popular style of $P$. It, as well as the $B$ and $R$ to follow, is based on the reversed oval form. The first exercise is made by beginning the same as the first part of $H$ or $K$, and then swing round about ten times with a free, but not too rapid motion. The second exercise is particularly good to develop this style of $P$. It serves to put the hand in motion. Begin with a short, full curve. Notice that you should swing around over the top point of the stem of the letter. Lift the pen upward as the letter is finished. Avoid making too broad a turn at the bottom, but be sure to make the turn at the top broad. The tendency is to make the top too narrow. In making the $R$, as illustrated in line four keep the little loop up toward the point of the stem. If it is thrown too low it is almost impossible to finish the $R$ nicely. After making this small loop, make the final stroke curve in toward the stem exactly like the final stroke of $K$. Exercise Number 5 will be found excellent to develop nice control.

The style of $P$, $B$, and $R$ in lines 6 and 8, is based on the straight line. A little practice on the straight line exercise preparatory to making these letters will be found good. Round the top nicely and watch the location of the small loop in the $B$ and $R$.

The initial stroke of $L$ is a compound curve, much like the first stroke of $P$ or $R$. Press the pen to the paper forming a dot as a definite beginning point. Curve the line well, form a flat loop on the blue line, and let the pen glide under the line and to the right. Avoid making this final stroke too long. Exercise Number 3, at the end of the first line of Plate 31, will be found good to develop boldness in making this letter. While some object to the introductory stroke in $L$, as indicated in Number 5, others favor it. It is largely a matter of taste. It serves as a connective stroke when passing from a preceding letter to $L$, as in writing C. P. Ludwig, see copy Number 7.

In making $X$ be careful to join the two parts forming it, at half its height. Study the letter. The $Q$, it will be observed, is begun like the $X$ and is finished like the $L$.

For grace, the $F$ and $T$ based on the compound curve stem, as illustrated in the first half of the first line in the Plate 32 is best. For ease and simplicity the straight line stem, as indicated in the last half of the above line, is unquestionably the most practical.
The student should not fail to practice faithfully on the various words and sentences given in these copies. Plate Number 34 gives a sentence made up of nice words for practice, and we suggest that the student write and rewrite it, special attention to spacing and uniformity of size. Notice the beginning and ending strokes of words. Make them short to avoid giving page writing a straggly appearance.

This brings this brief series of lessons to a close. The writer began this work with an enthusiastic desire to make it useful to those interested in a popular style of business writing. If he has failed to do so, or at least in a measure, it is not because he has not put a great deal of thought on it, with a view to having it embrace as much as possible of that which has proved to be good.

Lessons in Practical Business Writing

BY

Nina Pearl Hudson

NEW BRITAIN, CONNECTICUT.

Students practice extracted in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

Lesson 3.

"Hand meigh," my old auntie used to say to me at home, "aim high," was the English of it. She was of the bold clan of the MacDuffs, and it is my own motto in these anxious days.

"The Torr Lover."—L. O. Jewett.

Plate 8.

<table>
<thead>
<tr>
<th>men</th>
<th>men</th>
<th>men</th>
</tr>
</thead>
<tbody>
<tr>
<td>mine</td>
<td>mine</td>
<td>mine</td>
</tr>
<tr>
<td>nine</td>
<td>nine</td>
<td>nine</td>
</tr>
<tr>
<td>minimum</td>
<td>minimum</td>
<td>minimum</td>
</tr>
</tbody>
</table>

Plate 8. Combine plates 3, 4, 5, in these words. Do not have angles at the top of m’s and n’s, and at the bottom of i’s, u’s and e’s.

No. 5. Do not lift the pen in making the word. If you feel that you must lift the pen perhaps at the bottom of the second i, hold pen at that point and move the elbow. This will soon become a habit, so that you will not mind writing a long word.

Plate 9. No. 1. Practice on the u exercise. Bring third stroke a little higher than the first two; retrace and end with a short curve, for u. Keep down stroke straight; curve at the top and bottom, same as the last half of the n. No. 3. Make crossing with an up stroke. No. 4. This is an x without the crossing and an ending like the u. Do not curve the last up stroke to the left so that it will resemble a poorly made o. No. 5. An x with a down stroke on the same slant and one-fourth space below the line.

(Continued on Page 31.)
The Business Educator, its progress, announcements of forthcoming features, words of commendation from friends, etc.

This being the last number of our present volume, (our next number, the September one, will appear as usual on August 25th), the many loyal and enthusiastic friends and supporters of The Business Educator will no doubt be interested in something of a personal nature, something regarding the journal's progress and plans for the future. To satisfactorily present such matter, we have added a few extra pages so that none of the regular features would be crowded out.

The Business Educator cannot point to a record extending back a great many years; but it can point to a record of a few short years, however, which is unparalleled in the history of this class of journalism. In fact, in not a great number of months, it has not only accomplished, but in many ways surpassed, that which has taken similar journals decades.

It appeared a few years ago in a very unpretentious way, but having a mission, and possessing something of merit, it has been most cordially received and generously supported.

The Business Educator is today a gratifying success, and if we judge aright, has a most promising future.

Let it not be supposed that this condition has been reached without work; there has been work, incessant, preparatory work. One cannot be required to conduct a journal to a successful issue unless he undertakes it. But it has been done in the spirit of love, with intense interest, and in the belief that some good was being accomplished. It has therefore been most pleasant work.

The journal is the result of a need of and demand for a broad, liberal, progressive, practical exponent and representative of business education. In the Department of Business Education it has been our aim to present from month to month in connected and consecutive form, editorials, articles, contributions, lessons, etc., in the interest of students, teachers, and proprietors of business schools, public as well as private.

The editorial policy has been connected, constructive, progressive, dignified, impartial, and independent.

The substantial success of The Business Educator has been due to its conservative business management; its liberal, open-door, editorial policy; its progressive, timely, able, select contributions; and its artistic, characteristic, costly makeup.

Composing, superficial policies, and rehash have been carefully avoided. The best, not the cheapest, has been the aim.

As a consequence, The Business Educator has set the pace, not alone in matters pertaining to penmanship, but in commercial education as well.

From the beginning it has championed plain, swift, easier, simpler writing for the many, and more beautiful writing for the few.

It has opposed extremism in slant, in style, and in movement, and with such logic that its competitors are reluctantly abandoning their narrow, one-sided, hobbies for something more modern. One-slate-for-all, one-movement-for-all, and one-style-for-all theories are fads and fancies now passing and passed, as concerns practical, up-to-date writing.

The outcome of this straightforward, far-reaching policy is a prestige among educators, advertisers and subscribers, a newspaper that is never to be surmounted.

Subscriptions during the past year have increased fifty percent. Our clubbing list is so extensive that we cannot spare the space of several pages to present it, as we should like to do, and besides, a number of supporters have requested that no mention be made of their names.

Mr. Gaylord, editor of the Department of Business Education, has done noble service, not alone by contributing each month from his trenchant, lucid, aggressive, thought-provoking pen, but by securing men eminent in their lines to contribute.

The Business Educator is in a position to discover and secure new talent in penmanship to an extent unequalled by others. As a result, surprises are frequently in store for our readers. The lessons now running from the brain and pen of Miss Nina P. Hudson have been a source of comment and congratulation.

Mr. J. E. Leamy, the skillful, progressive, hustling, brilliant penman of Troy, N. Y., has prepared a series of ten lessons to begin in our next number, which, for practicality in the way of legibility and speed, are revelations of skill and swiftness. Copies and instructions are alike stimulating and instructive.

Mr. E. C. Mills, of Rochester, N. Y., with whose work our readers are familiar, will contribute about four lessons as in the past, and the coming year as he has during the past. This means a variety and quality of work worth your while to consider.

Mr. C. E. Doner, who has been with the Penman's Art Journal the past year, now supervisor of writing in the public schools in Dedham, Mass., will be a regular contributor to the columns of The Business Educator the coming year and years.

Mr. Charlton V. Howe, the expert penman, is preparing a series of lessons in practical writing, and will contribute several specimens in our columns the coming year. You need to keep an eye on them if you want the latest and best.

Mr. M. A. Albin, whose lessons in "Modernized Reviews" begun in this number will have something surprisingly sensible from month to month, following which he has promised a series of lessons in practical business writing.

G. A. Henry, another young, enthusiastic, skillful, and promising contributor, is at work on a series of lessons for our columns.

Specimens of business, round and ornate, penmanship will continue to adorn our pages.

Mr. H. B. Lehman, the skillful, will continue to delight our readers, as in the past, and at the present.

E. L. Brown, Rockland, Me., the one who "does up Brown" more and better resolutions, diplomas, etc., than any other man in the country, will continue with us indefinitely.

A. H. Hinman, Worcester, Mass., is contributing the most interesting and exhaustive historical, entitled, "A History of Penman, Early Business Education and Educators in America ever attempted."

E. M. Blue, the talented young penman, with whose work our readers are somewhat familiar, has also consented to favor our columns from month to month with specimens of his skill.

Then too, our convention reports, news items, book reviews, etc., are not neglected.

Beginning with our September number we shall devote at least a page to the reproduction of students' specimens. Every earnest teacher is anxious to see the results obtained by other teachers, and this page will give all the opportunity of making valuable comparisons of results.

Remember, you get all of this and more for but $1 a year if you take The Business Educator.

The object is to make the journal so interesting, helpful and valuable that no one at all interested in the subjects it treats can possibly afford to be without it. And we are sure that commercial teachers prefer to place The Business Educator before their pupils with their wealth than to throw them into the line of commercial education, rather than induce them to accept something cheap, merely because it costs a few cents less.

To the many staunch friends of the journal who have helped in no small degree to make it what it is, we hereby extend our sincerest thanks. And we would add that, if in your opinion we merit it, give us the same loyal, vigorous help the coming year that you have in the past, and we in turn will try to give you a still greater journal.
Department of Business Education.

Announcements for the Coming Year.

Mr. S. S. Hookland, who has charge of the Office Department of Banks Business College, Philadelphia, will conduct a department of Office and Business Practice, which will occupy liberal space in each number during the year. Mr. Hookland has a well-equipped and extensive set of offices and a course of work that has elicited many commendations. He is known to be a very successful teacher, and he will make this department practical and interesting. Teachers of Office Practice everywhere are invited to co-operate with Mr. Hookland in this first effort that has ever been made by a commercial teachers' paper to present a systematic, connected plan of Office Work. Mr. Hookland will write on the following topics, among others: Office Practice in Commercial Schools, Limitations of Office Practice, Relation of Offices to One Another, Office Appliances, Checks on Students' Work, Course for Students Who Deal with the Offices, Intercommunication Business Practice, etc. Mr. Hookland will gladly welcome suggestions, questions, sample forms used in other schools, methods of handling the work in various offices, checks on students' work employed by other teachers, arrangements for division of labor in the several offices, extent to which inspection of business papers by the teacher is carried, frequency and extent of paper work, and the numerous and important items connected with the teaching of Business.

Department of Office Practice.

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of auditing the office books, penalties for violation of office regulations, samples of office regulations, etc. Mr. Hookland will be able to use all the space allotted to him, with what he writes, but he will be glad to divide with other teachers if they will enter into the spirit of the effort, prepare something, that will be helpful and practical for teachers of Office Practice everywhere. This department, like the others, is purely for professional purposes; nobody has an axe to grind. Since copy for the September number must reach us the latter part of July, we suggest that teachers take up this matter with Mr. Hookland at once.

Special articles will appear from time to time, supplementing Mr. Hookland’s regular contributions. Among these contributors will be W. H. Whigam, who has charge of the Counting House Department of the famous Metropolitan Business College, Chicago; and J. M. Davis, Superintendent of the Business Practice Department of Heald’s Business College, San Francisco. Mr. Davis has the reputation, among commercial teachers on the Pacific Coast, of being the best teacher of Office and Business Practice west of the Rocky Mountains. Our visit to his school apartment and our inspection of his work confirmed the generous estimate of Mr. Davis’ fellow teachers in other Coast schools. Other high-class specialists will contribute, but they do not wish to be announced in advance.

W. J. Staley, President of the Capital Business College, Salem, Oregon, whose school, though not the largest on the Coast, has the enviable reputation of sending out unexcelled work in Business Practice.

Department of Commercial Law.

The Department of Commercial Law will be under the direction of Mr. J. C. Barber, of the Bryant & Stratton Business College, of Providence, R. I. It is hardly necessary to say that Mr. Barber, like Mr. Hookland, is a special teacher in one of the greatest schools in the country; neither is it pertinent to speak of Mr. Barber’s ability in this direction, in view of the fact that his quality that has been afforded our readers during the present year. Mr. Barber will be glad to have from fellow teachers of commercial law suggestions as to scope, method, outlines, cases, source material, etc.

Department of Business Arithmetic.

We have tried for three years to obtain the services of a successful and competent teacher to contribute articles on this subject of business arithmetic known as Rapid Calculation. We did not succeed until we obtained the articles recently contributed by E. C. Horton. These articles awakened so much interest that we determined to secure a series of articles extending through the entire year, going more into detail, and covering a wider range than anything hitherto attempted. We are highly pleased to announce that Mr. G. E. King, Vice President of the Cedar Rapids Business College, Cedar Rapids, Iowa, a teacher with whose superior work we have long been personally acquainted, will give in detail, in a series of five articles, beginning with the September number, his methods of teaching the various sub-divisions of business arithmetic that he handles in his Rapid Calculation classes. Following Mr. King’s Mr. W. D. White, V., President of the Gem City Business College, Quincy, Ill., one of the largest and best commercial schools in the world, will present his methods of teaching Rapid Calculation. All who have met Mr. White at the commercial teachers’ conventions, and who have heard him on his favorite subject, will be keenly expectant for the practical, useful instruction that he will set forth. These articles are to be not only expositions of methods of teaching, but also lesson-articles that shall contain material for work, and no commercial teacher anywhere can afford not to know what can be gleaned from the writing of these eminently practical and successful teachers.

Supplementing the contributions of Mr. King and Mr. White, will be several articles by Mr. E. E. Kent, who has charge of the instruction in business arithmetic in the Rider-Moore and Stewart Schools of Business, Trenton, N. J., an institution (for the shorthand and commercial schools are under one management) that is in the very front rank of Eastern commercial schools for size, scope of work, and efficiency in teaching. Mr. Kent will branch out somewhat more than his colleagues in this work are privileged to do, and will show how he gets results by profiting by the principles of percentage, although he will doubtless have something to say, also, on the subject of Rapid Calculations. We are going to spread a feast for the really ambitious teacher of arithmetic, no matter in what school he may be employed; and, best of all, the viands will be prepared by chefs who have been compelled by the law of the survival of the fittest to eliminate all superfluities, and get down to the bed-rock of essentials. There will be no humble bending of the knees to the method or the sequence followed by text-book makers. They will illustrate the definition of a straight line.

Department of Commercial Geography

In a recent canvass of the commercial schools of the country, we found an unusual interest in the subject of commercial geography. This subject is too practical in its relation to foundational knowledge that every business student ought to possess, to be overlooked by commercial teachers. We have, in various ways, from the time this department was established, tried to stimulate an interest in commercial geography, and we believe that the interest and the need for definite, authoritative direction now justifies us in our determination to conduct a regular department of commercial geography, in charge of a specialist of admitted superiority. We are about to close negotia-
tions with a university professor whose standing in his profession warrants the prediction that our readers will find this department alone worth the cost of the journal. We regret that we are not quite ready to announce our contributor's name as we go to press.

Department of Commercial English

The editor, with the help of several special teachers of English in some of the foremost commercial schools of the country, will conduct this department, contributing lesson articles that he hopes will prove of interest and practical value to the readers of THE EDUCATOR. It will readily be conceded that this is one of the most important subjects, if not the most important subject, in the entire commercial school curriculum.

Special Contributors.

We are not content to have this department of THE EDUCATOR serve as a mausoleum for defunct convention papers, although we are glad to publish the best of them when our space permits. We believe that our readers like to have that which is prepared especially for them, and there are always publications that are satisfied to fill their space with second-hand material, so that it would at best be merely a duplication if we were to depend on this class of manuscript to fill our space. We are willing to leave that to the "esteemied contemporaries." During the coming year we shall have special articles written expressly for THE EDUCATOR by such men as M. C. Wright, President of the Long Island Business College, Brooklyn, N. Y.; C. C. Gaines, President of Eastman College, Poughkeepsie, N. Y.; J. A. Lunnon, Vice Principal of Peirce School, Philadelphia; W. H. McCauley, Principal of the Capital City Commercial College, Des Moines, Iowa; S. Van Vliet, Principal of the Spengerian Commercial School, Cleveland, Ohio; W. G. Bishop, President of the Lincoln Business College, Lincoln, Neb.; Col. Geo. Soule, President Soule College, New Orleans, La.; Wm. P. Charles, Charles Commercial School, Brooklyn. These articles will appear, with others not yet ready to announce, under the caption, "From the Business Manager's Desk."

Pictorial Pointers

One of the most popular features we have ever introduced was the illustrations of special rooms and equipment of notable schools, given during the year now closed, under the title "Pictorial Pointers." This feature will be continued. We have in hand some very attractive material for it.

We desire to thank the many readers who have shown their appreciation of our service by kind words and helpful criticism, and we want to express our obligation to the busy men who have taken valuable time to contribute to our pages, helping to make THE BUSINESS EDUCATOR a helpful, interesting paper. We intend to be generous and fair, although it is our fixed purpose to expose sham and fraud when we find it; and we shall not hesitate to criticise in the future, as in the past, that which seems open to criticism, but we hope to attack methods rather than men.
Special Contributors, "From the Business Manager's Desk."

Our Advertising Patronage

Our advertising patrons are reporting the most satisfactory results from our columns, many of them voluntarily stating that they have received far better results from The Business Educator than they have ever been able to secure from any similar journal. As a rule, therefore, those who give our pages a trial, remain permanent patrons. Some have been with us from the beginning.

Our advertising constituency is of the very highest character. The commercial text-book publishers represent the most progressive educational publishers in the world. In fact, our advertisers, like our regular contributors, are furnishing the best possible for our columns, and it is well known that he who desires the most advanced ideas, the highest grade of commercial text-books, helps in commercial training, etc., must read The Business Educator.

It should be remembered that we publish no cheap student's edition. It is well known that the student's editions of some journals make up a surprisingly large part of their circulation, and that these student's editions are worth little or nothing to the advertiser of school books, etc. These journals are thrown aside after the student has practiced on the writing lessons. Not so with the attractive and interesting Business Educator. It follows then that the better editions of the journals mentioned are surprisingly small, and that when they are compared in circulation and influence with The Business Educator, they dwindle into insignificance.

The coming year the Business Educator should be worth far more to advertisers than ever before. The announcements herewith give ample reasons for this statement. With our paid staff of first-class contributors, assuring each subject unusual breadth of treatment, the journal will appeal to a wider class of teachers than heretofore, and extend its influence far beyond that of any similar publication.

Then it should be remembered that, while we completely cover the commercial college field, we maintain unusually close relations with the public school side of commercial education—a field of the utmost promise for publishers of text books and schoolroom helps in the way of commercial training.

With a few comparative figures, the growth of our advertising patronage can be seen. We find that in the June number, 1901, seventeen columns were devoted to advertising. In the June number, 1902, twenty-four columns were occupied, and in the June number, 1903, our advertisers demanded 42 columns.

It is difficult to tell who are pleased most, our advertisers or ourselves.

Where The Journal Goes

While fully nineteen-twentieths of our subscribers are in the United States, every state and territory in the union receiving a share of each issue, the journal each month reaches Canada, England, Scotland, Germany, France, Austria, Turkey, Mexico, Central and South America, Samoan Isles, the Philippines, Hawaii and Porto Rico.

Regular Contributors to the Department of Penmanship.

[Image of contributors]
What Subscribers Say of The Business Educator

Thinking it might be well to publish some testimonials that kind friends have voluntarily sent, we began looking over our files and soon secured enough to fill the whole of the magazine. We can therefore publish but comparatively few of the cheering words received from loyal friends, most of which were accompanied with remittances for subscriptions.

The Business Educator is far in advance of any similar journal;” “The Business Educator leads;” “The Business Educator is the best published journal of the kind published.” These are the words that greeted our eyes as we ran through the files, and it seems that enthusiastic friends are intent on making this verdict unanimous.

Others take occasion to speak of the value the journal has been to them, or of its value as a class assistant. All clearly express the highest opinion of the journal, and if any one is in doubt as to what subscribers think of The Business Educator, he will do well to read the following:

Mr. Ball Speaks.
I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education. I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am, Very sincerely, C. E. BALL, Mankato Commercial College, Mankato, Minn.

The Business Educator Aroused Interest.
W. H. Kingman, proprietor of the Pawtucket, R. I., Commercial College, writes favored us with a good club, and with it were the following much appreciated words: “Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm.”

Ransom Writes
The last issue of THE BUSINESS EDUCATOR was a beauty. It is an ideal penmanship paper anyhow, and I always look forward with real pleasure to its monthly visits. Admirably yours, C. W. RANSOM, Sedalia, Mo.

Ransom’s papers are written in Mr. Ransom’s usual bold,Duringis and artistic style. Being a capable judge, his words count.

A Hummer.
Your paper is certainly a “hummer,” and every issue seems to surpass the previous one. BERKSHIRE CARD CO., North Adams, Mass.

Best in America.
J. C. Blanton, a skillful penman of West Point, Ga., renews his subscription to THE BUSINESS EDUCATOR. He compliments the journal in the following language: “The Business Educator is the best paper of its kind in America.”

Best of the Kind Published.
Inclosed find remittance for THE BUSINESS EDUCATOR one year. The EDUCATOR is without doubt the best of its kind published. The March number alone is worth the price of one year’s subscription. Clark’s Tangible C. B. SEARS, Business College, Springfield, Mo.

A Fine Compliment.
Inclosed you will find $1 for which please continue my name on your subscription list for another year. I cannot afford to miss the excellent banquet you spread every month. May THE BUSINESS EDUCATOR continue to prosper.

JNO. ALFRED WHITE, Com’l Dept. High School, Noline, III.

Best.
“Inclosed find six subscriptions to THE BUSINESS EDUCATOR with remittance for five years. Penner is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principal one in my efforts along the line of ornamental writing.”


Compliment From Oklahoma.
“It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty cooperation and support as long as your paper is published.” J. W. COKKELL, Eagle City, Okla.

Has No Equal.
Inclosed find list of subscriptions with remittance for same. I am always glad to solicit subscriptions for such a worthy, wide-awake journal as THE BUSINESS EDUCATOR. In the field of penmanship and business education it has no equal.


Appreciated in Louisiana.
THE BUSINESS EDUCATOR gets better every issue. I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months. May it long live and carry on the good work it advocates.

V. K. BOYETT, Montgomery, La.

The Gem.
“Find enclosed $1.00 for THE BUSINESS EDUCATOR another year. Each number grows more interesting, and I consider it the ‘Gem’ of all publications of its class.”

V. E. THOMAS, Wichita Col’l, College, Wichita, Kans.

Leading.
“THE BUSINESS EDUCATOR is the leading journal now. You are making a grand success of it. Will see your club in a short time.”

W. L. THOmas, Wichita Col’l, College, Wichita, Kans.

S. S. Fahnemeyer, Secretary and Treasurer of the McPherson College, McPherson, Kans., has been a subscriber to our journal from the first. Following the example of Mr. Gaines, he takes the journal for five years at a time. He says he wrote: “I know of no paper equal to THE BUSINESS EDUCATOR for the penman and teacher. Enclosed find $8 for which please renew my subscription for five years.”

Regular Contributors to the Department of Penmanship.

Charles A. Howe T. B. Donner Alfred Foster

Mr. Ball Speaks.
I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education. I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am, Very sincerely, C. E. BALL, Mankato Commercial College, Mankato, Minn.

The Business Educator Aroused Interest.
W. H. Kingman, proprietor of the Pawtucket, R. I., Commercial College, writes favored us with a good club, and with it were the following much appreciated words: “Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm.”

Ransom Writes
The last issue of THE BUSINESS EDUCATOR was a beauty. It is an ideal penmanship paper anyhow, and I always look forward with real pleasure to its monthly visits. Admirably yours, C. W. RANSOM, Sedalia, Mo.

Ransom’s papers are written in Mr. Ransom’s usual bold,Duringis and artistic style. Being a capable judge, his words count.

A Hummer.
Your paper is certainly a “hummer,” and every issue seems to surpass the previous one. BERKSHIRE CARD CO., North Adams, Mass.

Best in America.
J. C. Blanton, a skillful penman of West Point, Ga., renews his subscription to THE BUSINESS EDUCATOR. He compliments the journal in the following language: “The Business Educator is the best paper of its kind in America.”

Best of the Kind Published.
Inclosed find remittance for THE BUSINESS EDUCATOR one year. The EDUCATOR is without doubt the best of its kind published. The March number alone is worth the price of one year’s subscription. Clark’s Tangible C. B. SEARS, Business College, Springfield, Mo.

A Fine Compliment.
Inclosed you will find $1 for which please continue my name on your subscription list for another year. I cannot afford to miss the excellent banquet you spread every month. May THE BUSINESS EDUCATOR continue to prosper.

JNO. ALFRED WHITE, Com’l Dept. High School, Noline, III.

Best.
“Inclosed find six subscriptions to THE BUSINESS EDUCATOR with remittance for five years. Penner is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principal one in my efforts along the line of ornamental writing.”


Compliment From Oklahoma.
“It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty cooperation and support as long as your paper is published.” J. W. COKKELL, Eagle City, Okla.

Has No Equal.
Inclosed find list of subscriptions with remittance for same. I am always glad to solicit subscriptions for such a worthy, wide-awake journal as THE BUSINESS EDUCATOR. In the field of penmanship and business education it has no equal.


Appreciated in Louisiana.
THE BUSINESS EDUCATOR gets better every issue. I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months. May it long live and carry on the good work it advocates.

V. K. BOYETT, Montgomery, La.

The Gem.
“Find enclosed $1.00 for THE BUSINESS EDUCATOR another year. Each number grows more interesting, and I consider it the ‘Gem’ of all publications of its class.”

V. E. THOMAS, Wichita Col’l, College, Wichita, Kans.

Leading.
“THE BUSINESS EDUCATOR is the leading journal now. You are making a grand success of it. Will see your club in a short time.”

W. L. THOmas, Wichita Col’l, College, Wichita, Kans.

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Charles A. Howe T. B. Donner Alfred Foster
Broken Brow, N.H.
Special Contributor, Department of Penmanship.

Worth Hundreds of Dollars.
Every number of THE BUSINESS EDUCATOR represents the highest grade of work in our profession, the originals of which are worth hundreds of dollars.

No one who is at all interested in penmanship can afford to do without a single number of THE BUSINESS EDUCATOR.

I hope you are securing the very large subscription list this year.

With best wishes, I remain,
Rochester, N. Y.
E. C. Mills.

Mr. Olson Speaks and Acts.

"I have been reading the last issue of THE BUSINESS EDUCATOR with much pleasure. I consider it one of the best magazines published on business education; it is certainly worth many times the subscription price. I enclose $1.00 for which please put me on your regular subscription list."

J. C. Olson, Pres.
Parsons Bus. College.
Parsons, Kans.

Good Words from Mr. Fulton.

Enclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same.

The original, high standard set for THE BUSINESS EDUCATOR continues to rise.

Mr. Hinman's history is intensely interesting. Mr. Gaylord's department is filled with helpful instruction, and is on a high plane. Mr. Barber's efforts are a decided hit.

M. D. Fulton.
Auburn, N. Y.

Result of Good, Honest Coll.

"I have just received the March number, and I must say that it excels any one of its predecessors. I find the reading matter to be very valuable. You are certainly going up rank by rank with your paper. It shows the result of what good, honest toil will do. I enclose $1 for another year's subscription."

C. E. Doner.
With The Penman's Art Journal.
23 Broadway.
N. Y. City.


"I congratulate you on the high standard represented by your publication, and the interesting content. Your report of the Milwaukee Convention is excellent."

John J. Greggs.

"I must congratulate you upon your very interesting report of the Milwaukee meeting."

G. P. Lord.
Salem Com'1 School.
Salem, Mass.

Special Contributor, History of Penmanship and Business Educators.

From Porto Rico.

"I cannot think of being without your valuable paper, and so again enclose $1 for a year's subscription. Each number of THE BUSINESS EDUCATOR is chock-a-block with bright, breezy matter. It is a veritable gem of the first water, and one cannot help but be incited to better things after perusing its pages."

S. C. Sessions.
San Juan, Porto Rico.

No Concern.

I have greatly admired the color effects on your cover designs which are far in advance of any other similar publication, and when I send you a design for the cover, I have no concern as to its artistic effect when engraved and printed.

THE BUSINESS EDUCATOR from cover to cover shows the effect of your skill and judgment concerning matters artistic.

Sincerely yours,
E. L. Brown.

What They all Say.

I enclose $1.00 to renew my subscription to THE BUSINESS EDUCATOR. I am very much pleased with your journal, and believe it is far in the lead of any other journal of the kind. Enclosed herewith you will find $1 to renew your subscription.

E. S. Gause.
Penman.
State Normal School.
Emporia, Kans.

From An Old Subscriber.

Enclosed find $10 to renew my subscription to THE BUSINESS EDUCATOR.

It seems that your journal grows better and more helpful with every number, although I long ago thought you had reached the high-water mark. May it continue to increase.

W. P. Chamberlain.
Com'1 Dept. High School.
Iowa, Mich.

Best Paper on the Subject.

"The Business Educator is the best paper on the subject it discusses. Please let me know the name when my subscription expires, as I do not want to miss a single copy."

V. K. Boyett.
Montgomery, Ala.

Best Paper on the Subject.

"The next best thing to being at the Milwaukee Convention is to read the report in THE BUSINESS EDUCATOR. I have enjoyed it all over again, and wondered at the efficiency that you and Brother Gaylord have displayed in giving it so complete and full. I'll club you more."

W. F. Gieseman.
C. C. C. College.
Des Moines, Ia.

Bradford, Pa.
Special Contributor, Department of Penmanship.

Remarkable Improvement.

Enclosed herewith we hand you $10 for renewal of our subscription to THE BUSINESS EDUCATOR. You are to be commended for the good business journal you are giving the public, and we would not think of getting along without it. You have made some remarkable improvements during the past two years. Wishing you continued success.

We are yours very truly,
W. O. Davis.
Principal.
Davis Bus. School.
Erie, Pa.

Hungry as a Wolf for The Business Educator.

"I wait like a hungry wolf for your journal, which I consider the finest penmanship journal published."

R. J. Brandon.

Increased Interest.

"Your paper is giving our students entire satisfaction, and is increasing their interest in the work."

K. Gillespie.
Bay City, Mich.

Considered Best in Canada, Also.

We are delighted with THE BUSINESS EDUCATOR, and think it is the best in the market.

J. B. Beveridge.
Brandon College.
Brandon, Manitoba.

Best of its Kind.

You are improving your paper right along, and I consider it the best of its kind.

A. H. Stephenson.
Bryant & Stratton Bus. College.
Buffalo, N. Y.

Renews for Two Years.

"Enclosed find $2, for which please renew my subscription to THE BUSINESS EDUCATOR for two years, and greatly oblige."

Findlay, O.
H. J. Minnich.

Best.

"The Business Educator is without doubt the best magazine of its kind published."

W. L. Brown.
Shaw Bus. College.
Augusta, Me.

"Your report of the Convention is the best I have ever read. It is brimming over with good nature and embodying much of the spirit that should prevail at such meetings."

C. C. Canaan.
Bradford, Pa.
Mr. Wright Believes in "Simplified."

"I appreciate THE BUSINESS EDUCATOR very much, not only on account of the paper and its contents, but on the fact that Zaner publishes the best system of penmanship I have ever seen, and with which I have demonstrated in this school that the best results can be obtained."

R. C. WRIGHT
Long Island Bus. College, Brooklyn, N. Y.

Mr. Wright adopted simplified penmanship some years ago, and as the reader will see, he has proved it in his school that the best results can be obtained.

No Paper Compares with the B. E.

Enclosed list of subscriptions to THE BUSINESS EDUCATOR, which I have sent in. The other subscribers whose names I sent in have received their papers and they think there is no journal which in any way compares with THE BUSINESS EDUCATOR in its kind. I have ever seen.

E. E. TIEBERG

Strong Words.

"Enclosed find $1 for renewal of my subscription to THE BUSINESS EDUCATOR; for I cannot do without it. It meets the needs of the business educator as no other paper can."


Encouragement from Tenn.

Enclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same. The subject matter as well as the artistic makeup of the Educator are highly creditable and should be continued.

E. L. WILIE
Mountain City Bus. College, Chattanooga, Tenn.

Inspiration from Cover to Cover.

"You get up a splendid journal. It is inspiration form cover to cover, and I enjoy it very much." L. M. HARTON
Tampa Bus. College, Tampa, Ga.

Mr. Cobb appreciates it.


The Progress of Penmanship

Is the Title of a Design Comprising

- Drawing, Flourishing, Lettering, and Various Styles of Penmanship

It is symbolical, illustrative, and descriptive of the progress of penmanship from E50 to date. It represents on each side of the design, a beautiful female figure, the one typical of achievement and the past, the other typical of the present and the future. It presents the various styles of penmanship and the years in which they were used. It discloses the philosophy of writing and penmanship and defines each. It tells what art is in general as well as in particular, and explains what penmanship is. It explains the essentials of good penmanship in a way that cannot be misunderstood. It does all this and more, and with a terseness never before accomplished.

The artist-author-teacher has epitomized his twenty years of study, practice and experiment into this one design. He himself says that he accomplished some things in this design which he thought impossible.

To the penman, the design is invaluable as it contains the History, Philosophy, and Art of Penmanship in a veritable nutshell.

The design is invaluable because of the inspiration and information contained, as it omits none of the essentials of good writing, presenting both forms and instructions. To the teacher it is invaluable because it has crystallized in objective form the whole penmanship fabric of the past and present in such a way as to furnish instruction of the clearest, most authentic character. To the school proprietor, principal, or trustee, it is invaluable, as it is both a chart of information and inspiration to control a crumbling fabric. The design is reproduced by the photo-engraving process and is therefore faithfully like the original. It is printed on the finest, patented, Cameo, plate paper, 22 x 25 inches, ready for framing. The original is valued at $600, for less than which it cannot be secured.

You can get a fac-simile for one-hundredth that amount, $1.00. Sent postpaid in tube.

ZANER & BLOSER, Publishers, Columbus, Ohio.
Plate 9.

Plate 10. Notice the turns, angles, retracings and spacing, also double curves between o and i, e and o, w and a.

Plate 11. No. 2. The hand moves like a hinge on the third and fourth fingers. No. 3. Retrace oval five times, stop; glide; stop; retrace again. No. 4. Watch the fingers. The arm rolls for the o and glides for the joining. No beginning stroke on the o.

Plate 12. No. 1. A is formed from the i. Be sure to close at the top and have opening between up and down stroke at the base line. No. 2. Mark the difference between the o and a. No. 3. Instead of ending the down stroke with an upward curve, bring it down one fourth of a space and stop with a pressure of the pen before lifting. No. 4. Have good curve at the bottom of the q. As there is no English word but is followed by u, practice the qu. No. 5. Join a, e and u to g, at the base line.

G. A. W. Good movement but lack of control. You will need to practice large writing, making copies fully as large, if not larger, at first, than the printed forms. Do not slant the O's so much. By extending the ending stroke downward, you would have the capital A. This fault must be guarded against. Do not lift pen at the bottom of the For the top of u.

C. R. G. Movement exercises excellent. Keep the O smaller and on same slant as your tracing ovals. Keep down strokes of i more nearly straight and both downstrokes of u same height and close together.

J. A. B. You must practice one specimen many times before attempting the next. Follow the form closely. In the retracing exercise keep lines upon lines so that the oval will still be retained. Have shorter ending stroke in the o. Curve the up stroke of the i, w, H, G. Your work is excellent. The o is not full enough. Have more curve in the up stroke of the u. Keep the second stroke of the u as high as the first. Do not curve the down stroke as it gives the appearance of a poor a.
You have great talent. Keep the small loop of the O within the oval. Notice particularly the size of the loop and slant of the downstroke. Make more of a stop at the bottom of the downstroke of the L. Have the strokes of the u a quarter of a space in height and parallel.

J. A. B. Keep the loop in small c, small and on the same slant as the i. Have no loop in small c. Do much practicing on tracing the oval. Keep the loop of capital C in the centre and the upstroke curved. Have no angles in the capital E and a small loop in the centre. Not enough retracing at the bottom of m's and n's. Keep down strokes the same slant. Use less finger movement.

Cannon's Business College, Lawrence, Mass.
Lesson-61

Lesson-62.

Lesson-63.

Trenton, N.J. Mar. 10-02.

Mr. A.W. Kingan,

Winona, Ia.

Dear Sir,

I am just in receipt of your valued favor ordering one

H. C. Keeling.

Lesson-64

Mr. A. W. Kingan,

Winona,

546 Archer St., Iowa.
It may be justly claimed that no other enterprise has so largely contributed to the promotion of business education in our country, as the establishment of the Bryant & Stratton chain of Business Colleges.

In 1853, the occurrence of Bacon’s Mercantile College of Cincinnati, opened a branch College at Cleveland and later another at Madison, Wis. This Cleveland school later passed into the hands of E. R. Folsom, Supt. of penmanship in the Cleveland public schools, who was also a graduate of Platt R. Spencer, Messrs. Henry B. Bryant and H. D. Stratton received their commercial training under Mr. Folsom. Mr. Bryant was engaged as Bookkeeper for a Mining Co. on Lake Superior, but resigned to unite with Mr. Stratton and Mr. James Lusk in opening, in 1852, Bryant, Lusk & Stratton’s Business College at Cleveland, Ohio. In 1854, Mr. R. C. Spencer, supervisor of penmanship in the public schools of Buffalo, bought into the firm, and organized the Buffalo and College under the firm name of Bryant, Spencer, Lusk & Stratton. In 1855, Mr. E. R. Felton, a three months’ graduate of the college, but the usual time in all similar schools, was engaged by the college as teacher, Mr. R. C. Spencer having returned to Buffalo to establish the second link of the Bryant & Stratton chain. 

Mr. Lusk, fearful of the expansion idea of opening numerous schools, withdrew as a partner. Mr. Bryant, being a cool, self-owned and conservatory man of business, and of a sedate common sense, was well placed at the head of the firm as a director of the course of study and the keeper of its finances. Mr. Lusk, who had been one of the most favored and successful pupils of P.R. Spencer, was the builder and director of the writing department. At that time, Mr. Lusk stood before the Northerners of Ohio as the only to his gifted tutor, Mr. Spencer, in the excellences and requirements of his chosen art. Mr. Stratton, also a former pupil of P. R. Spencer, as compared with most men, was a tall man in every particular. He was capable and did accomplish stupendous things. Of pleasing address, of good ability and irresistible force and energy, he was the man of many thousands to promote to successful issue the chain of famous schools in the manufacturing and commercial cities of United States and Canada. Mr. Bryant by going to Buffalo and Mr. Stratton to New York City, left the Cleveland College in charge of E. R. Felton and W. H. Hollister. With headquarters in N. Y. for several years, they made the institutions of schools so rapidly that it required the employment of many salaried men and women of little experience in business affairs. Forty-six schools controlled by a varied personnel made the responsibilities and risks so great that Bryant & Stratton found it wise and necessary to make each local principal a partner with a personal standing of partnership before his community. Later other changes occurred which will be hereafter related. In Cleveland, the Mother School of the Bryant & Stratton chain, Mr. Felton, for years a partner of Bryant & Stratton, has since had as associate partners Messrs. Wheeler, Bigelow, Spencer, and Lobmifter the incorporation of the schools some seven years since. Of its writing teachers, there were first the great author, teacher and man, P. R. Spencer, James W. Lusk, W. H. Lusk, H. B. Stratton, H. J. Williard, all of the Spencer Brothers, A. P. Root, A. C. Clark, Chas. Scoveneck, C. E. Doner, H. E. Lehman and others.

Before the opening of the second Bryant & Stratton College in Buffalo, Mr. Victor T. Rice, a pupil of P. R. Spencer, opened a Commercial School in Buffalo in 1848. The election of President Lincoln in 1860 caused a number of public instruction in 1855 resulted in closing his Buffalo School. D. C. Hicks opened in 1854 a Commercial School in Buffalo which he conducted on the lines of first class schools with moderate success. In 1855, Mr. R. C. Spencer disposed of his interest in the Bryant & Stratton Schools to his partners. In 1856 he went to Chicago to take charge of the Commercial School established by Uriah Gregory as a branch of Gregory’s Commercial College in Detroit, founded in 1839. In 1856 the Chicago Bryant & Stratton College was founded in 1856 by Mr. Stratton, personally, assisted by S. S. Packard for a short time, who was soon succeeded by R. C. Spencer. Judge U. V. Bell founded a Commercial School about 1850, which was very ably conducted and wealthy personal management. Judge Bell sold his school to his pupil, about 1856 when he removed to New York City to engage in the banking business, in which, however, he was not successful. About 1850 Judge Bell returned to Chicago with the intention of resuming his work in commercial education, and with the hope that he could do so in his old school. This expectation was disappointed, and he was making arrangements to open another school in which he was strongly endorsed by the Chamber of Commerce and by influential citizens and business men. He was induced to relinquish his school and became interested in the Bryant & Stratton School in which he succeeded R. C. Spencer & returned to Buffalo as teacher in the Bryant & Stratton School. In the fall of 1859 the Bryant & Stratton chain was extended to St. Louis under the name of Dr. S. Packard. At that point H. G. Eastman had established a commercial school, the remains of which were bought by Bryant & Stratton as the nucleus of the St. Louis link in the chain of colleges. In the fall of 1856 Mr. S. S. Packard left the Chicago school to open a school in Albany, N. Y., where he remained several years prior to joining the Bryant & Stratton Chain as principal of the New York link in the Bryant & Stratton chain, which after the death of Mr. Stratton and the dissolution of the firm in 1857 passed into the hands of Mr. Packard and became what is now known as Packard’s College.

About 1858, J. H. Goldsmith, who had been a teacher at Ivy Merchants’ College in Cincinnati, opened a commercial school at Sandusky, Ohio, where he remained several years before entering the Bryant & Stratton chain as principal of the Detroit College, at the head of which he remained many years and was very successful. On his retirement, the school passed into the hands of his brother in law, Mr. G. Jewell, who is associated with Platt R. Spencer, Jr. and has changed the name of the school to Detroit Business University. This school represents in part the Gregory, Gregory Commercial College, Spencerian Business College, a branch of the Cleveland Spencerian Business College, and other similar schools, which it has absorbed. About 1859 the Chicago Commercial College was founded in Milwaukee by a Scotchman of considerable ability. Soon thereafter, Bohn’s Lincoln Commercial College at Lincoln, Commercial College at Milwaukee, and St. Louis founded Leggo’s Commercial College. In 1863, the Bryant & Stratton chain was extended to Milwaukee under the principalship of R. C. Spencer. In 1866, the co-partnership was dissolved and the school has since been known as Spencerian Business College. For the purpose of maintaining the chain, Bryant & Stratton bought the Commercial College and changed its name to Bryant & Stratton. In less than a year, they turned the school over to the Spencerian College, which stands today as the Lareggio College. The early proprietors of the Lincoln College were Lincoln and Bayless. Bayless removed to Dubuque, Iowa, after he founded a commercial school, which is, I believe, continued by his brother, Mr. C. Bayless. The Bryant & Stratton College of New York was opened in 1859 under the principalship of John R. Penn, who had been a teacher in the Buffalo College. He took his business course in Cleveland.
One of P. R. Spencer's sons, Mr. Henry C. Spencer, was, for a time, connected with the Bryant & Stratton school at Poughkeepsie before removing to Washington, where he spent the remaining part of his life in commercial teaching in the Spencerian College, which has, since his death, been conducted by his widow, Mrs. Marion Spencer, under whose son Leonard G. Spencer, has recently become associated. The Baltimore Bryant & Stratton school was established under the principalship of Mr. Wm. G. Reynolds in 1864. The Philadelphia Bryant & Stratton school was established about 1859 under the principalship of Mr. J. Stratton, who was assistant teacher for a time in the Chicago College. Mr. Warren H. Sadler took his business course in the Buffalo College under the instruction of Mr. R. C. Spencer. The Boston Bryant & Stratton school was opened about 1859 under the principalship of Mr. Hyde. The Portland, Me., Bryant & Stratton school was opened under the principalship of A. S. Gray about 1850. The Hartford Conn., Bryant & Stratton school was opened in 1862. The Providence school was opened about 1859 under the principalship of Mr. R. B. Bryant, and the Principalship of Mr. Mason, who had been a teacher in the Eastman school at Poughkeepsie. The Bryant & Stratton school was opened in Montpelier, Vt., in 1865. The Bryant & Stratton school was opened at Rochester, N. Y., about 1863 under the principalship of J. V. R. Chapman, who subsequently went to New York City and improved the school. The Bryant & Stratton school was opened at Davenport, Iowa, about 1864 under the principalship of Mr. Merrill. The Troy, N. Y., Bryant & Stratton school was opened at Springfield, III., about 1866 in connection with Judge D. V. Bell. Cincinnati Bryant & Stratton school was opened in 1864 under the principalship of John J. DeHan. The Louisville Bryant & Stratton school was opened about the same time, as was also the one at Toronto and the one at Ivison, N. Y., which was opened under the principalship of W. H. Clark about 1863. Mr. Clark had previously been principal of the Albany College. The St. Paul, Minnesota, school was opened in 1864 under the principalship of Mr. Perkey. All of these schools were the offspring of the mother school at Cleveland, Ohio. During a period of about fourteen years, the chain had extended to most of the larger cities and commercial centers of the United States and Canada under the general management of Mr. Bryant & Stratton, consisting of Henry B. Bryant and Henry D. Stratton, who held equal or controlling interest in each of the schools. Scholarships issued by one school entitled the holder to all privileges of instruction in each of the other schools of the chain without extra tuition. The course of instruction as arranged at that time, could be completed by the student of average ability, education and assiduity in a period of about four months. The student, on entering any of these schools, by the payment of $40.00, would receive a life scholarship good in each and all of these schools for an unlimited period of time.

The first commercial school in St. Louis, Mo., was established by Jonathan Jones under the name of Jones Commercial College, about 1850. It began its career under the principalship of M. Bartlett, Cincinnati. He was a man of exceptional ability and energy, and of eccentric character.

Honorable Ira Mayhew, at one time a student of the Commercial Institute in Michigan, an educator of national reputation, early became interested in business education, was the author of several valuable works on commercial education and had opened a commercial school at Adrian, Michigan, and subsequently at Detroit, where he died at an advanced age.

About 1855, Bryant & Stratton, Detroit, under Mr. Packard, then publisher and editor of a small paper known as the Pilot, published at Tonowanda, a small place between Buffalo and Niagara Falls, Mr. Packard's Commercial Course. Mr. Packard's Commercial Course.

Bryant & Stratton brought Mr. Packard into their work as an instructor, and after a series of observations, they conceived the idea of publishing a series of works upon bookkeeping, the authorship of which was placed in the hands of Mr. Packard, who undertook the work, and while engaged in taking, producing the Bryant & Stratton Counting-house bookkeeping, Bryant & Stratton, Academic bookkeeping and the Bryant & Stratton Commercial bookkeeping, published by the firm of Ivison, Phinney, & Company, New York.

The counting-house bookkeeping was the text book throughout the Bryant & Stratton schools, and was widely and generally used in the counting-rooms and business houses of the country. Bryant & Stratton secured the services of Emerson E. White, a prominent educator of Ohio, and a man of national reputation, who prepared for them a commercial arithmetic, which was used throughout the schools.

Those who have studied the commercial schools of the chain that had been published, and were important aids in broadening, deepening and elevating commercial education.

About 1849 O. K. Chamberlain, a typical Yankee, established a school in Pittsburg under the title of Chamberlain's Commercial College, which he sold to P. R. Spencer who changed its name to Spencerian Business College in 1852. The serious illness of Mr. Spencer obliged him to sell the school to Mr. R. B. Bryant.

To Be Continued
Gregg Shorthand Association

THIRD ANNUAL CONVENTION HELD AT GRAND RAPIDS BUSINESS UNIVERSITY, GRAND RAPIDS, MICH., JULY 6, 7, 8, 9, 10, 1903.

MONDAY, JULY 6TH.

"Welcome": A. S. Parish, Grand Rapids, Mich.
Response: John M. Hill, Sedalia, Mo.
President’s Address: J. Clifford Kennedy, Salem, Mass.

What was Laid at the Last Convention: I. S. Sunday, Findlay, Ohio.

Comments and Suggestions: John Robert Gregg, Chicago.
One Hour Theory: First Lesson: Walter Kasinskas, St. Paul, Minn.

Third Lesson: H. C. Rowland, Columbus, Ohio.
Fourth Lesson: Miss Harriet A. Rynan, Hamilton, Ont.

Fifth Lesson: J. W. Butler, Oklahoma, City, O. T.
Sixth Lesson: Mrs. Katharine Isbell, Terre Haute, Ind.

Comments and Suggestions: John Robert Gregg, Chicago.

Note: Each teacher participating in this part of the program will be expected to occupy ten minutes only. This will be sufficient to explain briefly the points required for practice in each lesson. As the Question Box period will give ample opportunity for discussion of the suggestions or points that require further explanation, there will not be any general discussion at this stage. Those in attendance are requested to take note for this purpose.

Easy Dictation: By John Robert Gregg, Chicago.

Note: Mr. Gregg will briefly explain his theory of developing speed and then give a practical illustration of the first stage of speed practice, when the student has mastered the theory, by treating the audience as a class.

Model Class in Dictation, conducted by J. Clifford Kennedy, Salem, Mass.

Questions: Conducted by Mrs. Ida McLenan Cutler, Dubuque, Iowa.

Note: In passing, it is interesting to note that the Question Box has been exceedingly popular, entertaining and instructive. Teachers are requested to write all their problems, and hand them to the teacher in charge of the Question Box.

Informal Discussion, 8:00 p.m.: It has been suggested that it would be well to have an informal gathering, on Sunday evening, so that those in attendance may become acquainted with one another early in the convention.

TUESDAY, JULY 7TH.

"The Day’s Work," Miss C. Mande Metter, Marshalltown, Iowa.

Note: This is an explanation of how Miss Metter carries out her work. The subject is a very interesting one, and is expected to develop a great deal of discussion.

Discussion, opened by W. N. Watson, Lincoln, Neb.; Mrs. L. Allen, Denver, Col.; and C. W. K. Kitt, Chicago, Ill.

One Hour of Theory: Seventh Lesson, Long Island, N. Y.

Eighteenth Lesson: Mrs. N. C. Kempton, Woodruff, Wis.

Ninth Lesson, Pearl A. Power, Chicago.

Tenth Lesson: R. H. Boyd, Madison, Wis.

Eleventh Lesson: Misses J. M. Hill, Sedalia, Mo.; Mary Binns, Davenport, Ia.

Twelfth Lesson: Mrs. Ada A. Allison.

Comments and Suggestions: John Robert Gregg, Chicago.


Discussion, opened by Mrs. Richardson, Minneapolis, Minn.; Mrs. W. M. Mott, and C. O. Bentley, Rock Island, Ill.; and Charles B. Hall, Yorkers, N. Y.

Practical Blackboard Drill: Conducted under the chairmanship of Mr. Gregg. This feature is expected to be of unusual interest and value. Points in execution of forms will be explained and illustrated.

Methods of Economizing Time and Effort in Correcting and Grading Students’ Work: Discussing the question with Miss Lee Collins, Zanesville, Ohio.

Discussion, opened by a representative of the Chicago Board of Education.

Third Class in Dictation: Conducted by J. W. T. H. H. Hall, Quincy, Ill.

Fourth Class in Dictation: Conducted by Sidney L. Daily, Aurora, Ill.

THURSDAY, JULY 9TH.

Shorthand in the High School: J. H. Bayes, Chandler, O. T.

Discussion, opened by Miss Jennie M. Patton, Peoria, Ill.

The Relationship Between Shorthand and Longhand: George S. McClellan, Harrisburg, Pa.

Discussion, opened by Cyrus W. Field, Detroit, Mich.


Enthusiasm: A Positive Factor in the Class Room: J. B. Knowles, Peoria, Ill.

Discussion, opened by Miss R. M. Coburn and C. E. Bissou, Muskegon, Mich.

Speech: For the double purpose of instruction and of bringing some first class writers of the subject. Conducted under the direction of the committee to be appointed at the meeting.

Typewriter Contest: The Underwood Typewriter Company offers the latest model Underwood typewriter in a stand and operating permit as a prize to the winner. Conducted under the direction of a committee appointed at the meeting.

Question Box, conducted by R. W. Goeth, Stoughton, Wis.

FRIDAY, JULY 10TH.

The Teaching of the Auxiliary Branches: Spellling, Mrs. G. W. Brown, Sioux City, Iowa.


English, Mrs. F. Ellinge-Raymond, Chicago, Ill.

Discussion, opened by Miss Harriet P. Conwel, Ann Arbor, Mich., and H. Bayes, Chandler, O. T.

Methods of Giving Instruction by Mail: Pearl A. Power, Chicago.

Discussion, opened by Mrs. Morton Mac-Connie, Chicago, Ill.

Model Dictation Class: Conducted by J. B. Knowles, Peoria, Ill.

Reports of Committees.

Election of officers.

Selection of the next place of meeting.

Question Box, conducted by C. A. Passell, Pontiac, Mich.

Adjournment.

Program of the Boston Meeting of the Private Commercial School Managers’ Association

The Association will Remain in Session Four or Five Days.

FIRST SESSION WILL BE HELD SATURDAY, JULY 11, 1903, AT THE HUDSON COLLEGE, 69 WASHINGTON ST., BOSTON.

9 A.M. Enrollment of members.
9:30 A.M. Roll call and report of the Executive Committee.
10 A.M. President’s Address.

11 A.M. Report of the Standing Committees:
(a) World’s Fair Exhibit.
(b) Legislative, including second class postal privileges.
Final Report.

Report of the Secretary and Treasurer.

AFTERNOON SESSION.

2 P.M. Report of the Executive Committee arranging the recommendations of the President and standing committees for discussion.

Round Table Discussion.

The following subjects with others will be discussed and acted upon:

Qualifications for membership.

Advisory council with its various phases.

Tuition Rates.

Office equipment and records for private business schools.

Teachers’ qualifications, salaries, etc.

Qualifications for students’ entrance.

Length of course of training.

Our relation to the Public Schools.

Typewriting machines.

The new department of Commerce and Labor.

School Room Office appliances and equipment.

Such additional subjects will be taken up as the members may from day to day suggest.

This will be a strictly business meeting for the members.

It is of interest to every Private Business School in the United States to be represented.

This will be the most beneficial meeting ever held by the Private Business School in the world.

All persons desiring to attend this meeting can get the benefit of the rates made for the National Teachers’ Association and have the advantage of attending the National Business Educators’ Association from July 7th to the 10th, inclusive.

Maximum of business, pleasure and profit at a minimum expense.
Program for
Department of Business Education.
National Educational Association, Boston.

SESSIONS IN FIRST CHURCH.
J. H. Francis, Los Angeles, Calif. President.
J. H. Minch, Chicago, Ill., Vice President.
C. E. Stevens, Cleveland, O. Secretary.

TUESDAY MORNING, JULY 7TH.
President’s Address. Commercial Education: Cultural or Vocational, Which? J. H. Francis, Principal of the Commercial High School, Templeton P. Twigg, Detroit, Mich., Vice President.

Commercial Education and College Entrance Requirements, W. A. Scott, director of the School of Commerce, University of Wisconsin, Madison, Wisconsin.

Discussion.

The Disciplinary Value of Bookkeeping as a Study, Eno Spencer, President Spencerian Commercial College, Louisville, Ky.


WEDNESDAY MORNING, JULY 8TH.
Commercial Geography, the New Science, Frank O. Carpenter, English High School, Boston, Mass.

Science in Commercial Work, Its Practical Value, Character and Place in the Course, F. M. Gilley, High School, Chelsea, Mass.

Discussion.


The Disciplinary Value of Stenography and Typewriting as Studies, W. H. Wagner, Commercial High School, Los Angeles, Calif.

Discussion.

FRIDAY MORNING, JULY 10TH.
Round Table Conference.


The July Meeting of the N. E. H. S. C. T. A.

19 AVON ST., MELROSE HIGHLANDS,
Beverly, Mass., May 7, 1903.

Mr. E. E. Gaylord,
Mass., May 7, 1903.

MY DEAR MR. GAYLORD:

I am just in receipt of a letter from Mr. Edward K. Warren, Chairman of the Local Executive Committee of the N. E. A., saying that it is not the policy of that Association to print anything in the official program but the regular business of the Association. He therefore declines to notice our N. E. H. S. C. T. A. business meeting, to be held in the same week as the N. E. A., in the official program.

He further states that the official program is now in hand and will be issued very soon, and that he will at once mail me a copy.

I shall write him today asking him to send copy also to each of the officers of our Association. I have asked them today immediately upon receipt of said program to indicate to me the time and place they would prefer for our meeting, their preference being determined by considerations of the convenience and preference of the persons who will attend our meeting. When a time and place of meeting have been agreed upon by the officers, proper notice will be issued to all members of the Association, and to all persons eligible to membership.

Mr. M. D. Fulton, Chairman of the Committee on Constitution, advised me that his Committee is already at work, and would be very glad to receive suggestions in writing from any one interested in the organization of our Association.

I quote the following from a letter recently received from J. S. Love, Clerk of the Harvard Summer School:

“Yours of April 19th has been received, and I have referred the matter to Professor Shaler, who is chairman of the Summer School Committee. He pronounces it impossible to make arrangements this summer for instruction in Commercial History and Commercial Geography; it seems now too late to secure teachers, and properly arrange for the courses. But we will consider it most carefully next autumn, and, if possible, arrange to offer instruction in the summer of 1904.”

It seems to me that this holds out a prospect of an opportunity which should be embraced by every public school commercial teacher and I know no reason why our friends of the business colleges should not feel as does an interested trade union.

There are already courses in Education offered by the Harvard Summer School which should receive the attention of members of our Association, and I hope to have circulars with all particulars mailed to each member.

Very sincerely yours,

H. G. Greene.
President of the N. E. H. S. C. T. A.

Program of
The Zanerian Reunion.

JUNE 22-26, 1903.

M A N D A Y.
9 a.m. How to Teach Drawing in a Normal: S. L. Caldwell, Teacher of Penmanship and Drawing, Nebraska State Normal School, Peru, Nebr.
9:45 a.m. Discussion.
10 a.m. What Form and Movement is Best-suit to the Many: A. A. Kuhl, Principal Georgia Normal College, Abbeville, Ga.

AFTERNOON.
1:30 p.m. Zanerian Reminiscences: H. C. Rowland, Proprietor Ohio Business Institute, Columbus, Ohio.
2:50 p.m. Open Door Remarks.

EVENING.
Oenotangy Park, Zoological Garden and Theatre.

C U S T U D Y.
9 a.m. Presentation of Zanerian Gold Medal to pupil having made most improve-
ment during year, beginning June 1, 1902, and ending June 1, 1903.
9:15 a.m. How Little Tots are Taught to Write: Miss Jeanette A. Krebs, Ashland, Ohio.
10 a.m. Discussion.
10:45 a.m. How to Teach Drawing From the Blackboard: W. C. Fent, Supervisor Writing and Drawing Public Schools, Mt. Vernon, Ohio.

AFTERNOON.

Picnic, fishing, swimming, outing, etc., at Big Darby, on interurban line, twelve miles west of Columbus.

EVENING.
9:30 a.m. How to Teach Writing in the High School: H. G. Bartner, Reno School of Penmanship and Shorthand, Pittsburgh, Pa.
9:45 a.m. Discussion.
10 a.m. Early Zanerian Pupils, Like the Early Bird, Have Grown There: P. W. Frederick, Proprietor Mansfield Business College, Mansfield, O.
10:45 a.m. Free-For All Reminiscent Anecdotes, etc.

AFTERNOON.
1 p.m. Sketching Expedition, Out-Door Talks and Tumbles, or Theatre at Minerva Park.

EVENING.
Banquet at one of leading hotels.

C H R U S D A Y.
9 a.m. Time in Teaching Writing: A. R. Whitmore, Proprietor, Scranton Business College, Scranton, Pa.
9:45 a.m. Discussion.
10:45 a.m. Discussion.

AFTERNOON.
3 p.m. Discussion.
3:30 p.m. Ups and Downs of the Illustrator: R. E. Hummel, Illustrator, Engraver, and all round artist, Chicago, Ill.

EVENING.
Tour of City on “Electra,” and Interurban Ride.

F R I D A Y.

AFTERNOON.
1:30 p.m. Model Lesson in Business Writing: J. E. Leamy, Troy, N. Y.
2:30 p.m. Discussion.
2:30 p.m. Work of Good Writing in a R. R. Office: W. B. Clark, Agent T. & O. C. Ry., Co., Kenton, O.
3 p.m. Discussion.
3:30 p.m. Remarks by Mr. Zaner.
4 p.m. Discussion.

EVENING.
5 p.m. Chalk Talk: J. O. Wise, the Whi and Wonder of the Platform, Chicago, Ill.

Those marked with star subject to change.
Messrs. Isaac Pitman & Sons, 3 Union Square recently received from the Mer- chant Bankers Bank of Madison Ave, New York, an order for 1,000 copies of the Isaac Pitman com- bined form of the "Van Sant System of Touch- writing" for the use of the "Van Sant System of Touch- writing" for the use of the library of the school.

Mr. G. N. Langum, proprietor of the Met- ropolitan Commercial College, Minneapolis, Minn., has closed a contract with Mr. A. A. Albin, of Portland, Oregon, to take charge of the management of the college, and with a court reporter to take charge of his shorthand work.

Mr. Albin is a young man of exceptional ability in the shorthand line, and if we mistake not will come near doing for Minne- apolis what Pabst did for Milwaukee.

Mr. O. T. Johnston, of Fergus Falls, Minn., will handle the penmanship in the Capital City Commercial College, Des Moines, this summer, during the absence of Miss Champion, who is attending the Anzalian.

Geo. A. Golfer has disposed of his interest in the Yorkville Commercial College and Edgewood School, Minn., and purchased a half interest in the Metropolitan Commercial College, Minne- apolis, Minn.

The Nyeversdale Republican, Pa., Thurs- day, April 10th, contained a column and a half concerning the Nyeversdale Business College and its Principal Mr. W. J. McCarty, formerly of Scioto, 0. It speaks in the very highest terms of Mr. McCarty and his work there, and says nothing which his modesty, energy and ability does not fully justify.

Mr. J. D. Brunner, president of the Marion, Ind., Business College, and Chas. C. Brunner, is associated with him, have begun the erection of a new building including a dor- matory. This will be a beautiful building and the enterprise of the day, and we wish the gentlemen success.

The Philadelphia, Pa., Business College, Messrs. Lening, Wuttman and Dunton pro- prietors, recently purchased the College of Commerce of that city and consolidated it with the business college. The Philadelphia Business College and College of Commerce will be conducted by Mr. G. C. Sewell, the business manager of the College of Commerce, and many of the following members of the faculty: H. K. Good, Mary E. Phillips, Victor- ia H. H. S., M. J. S., etc. This new school is "cutting quite a swath" for one of the most successful schools in the amount of their success.

The Ohio Association

The meeting of the Ohio Commercial and Special Teacher's Association, which meets at Put-in-Bay on the last Monday and Tuesday of June, and is held in connection with the State Teachers' Association, proved to be a most interesting and enjoyable one. All who can do so should be on hand. We have no program to present at this time, because none has been published. Such a program, however, will be presented, and will be largely in the form of symposiums of opinions relative to penmanship, shorthand and business education, from men eminent in their lines. As we under- stand it, the intent is to have many speakers express themselves in few words. We hope to see you there. Best wishes. The most delight- ful one for a midsummer gathering, and it ought to be by far the largest we have ever had.

The Best Advertising Medium of Its Class

The Business Educator being the most popular and widely read journal of its kind, it fol- lows that the writing of business education is still its best advertisement. It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely as it does to the heads of Commercial Colleges, Comm- ercial High Schools, Commercial Departments in Parochial and Private schools, and, to a large number of office workers, public school teachers, home students, etc. Then it is pre- served and read by many more persons having it bound in book form. Our rates for space advertising are less than for any other high class journal published. Wide- awake educators will find our columns money makers. Write at once for details.

Vacation

The next number of The Business Educator will be published about August 25th, as we issue no July or August numbers. This is vacation time, and we shall utilize it as best we can to prepare for next year's campaign. We hope that you will do the same and be with us from Sep- tember on, as we expect to be with you.

$25,000.00

From "The Sunday Oregonian" Portland, Oregon, April 19, 1916, we learn that the late H. W. Corbett, of that place, left an estate of nearly a quarter of a million dollars, and among the bequests for charity, education, etc., we find the following, which is of interest to teachers of penmanship and book-keeping:

"To the Portland Academy, located at Portland, Oregon, the sum of two thousand dollars ($2,000.00), to be held by

said Portland Academy as an irrevocable endowment fund, the principal to be invested, and any moneys that would remain, or any perpetual endowment to be paid to the Portland Academy, to be used, at the discretion of the board of directors, in the support of a professor of penmanship and book-keeping, to the end that penmanship might not become an extinct art."

Mr. Corbett, banker, millionaire, manufacturer and public spirited benefactor, was the moulding feature in the destiny of the city of Portland. He was the man who understood the business interests of the country, and his conclusions were that there was neglect and indifference on the part of public educators in general, as regards the important subject of penmanship. The result is the endowment of a chair of pen- manship and bookkeeping as above recorded.

This bequest is something out of the ordinary, as commercial teachers and penmen have not been as a rule favored with contributions of this character, since the educational system has grown to the front, and is still forging further, we presume that donations of this character will be more frequent, and eventually they will be the cheapest, because the best is always the cheapest.

Who Wrote the Capitals?

In the May number of The Business Educator we printed a set of capitals written by twenty-six different penmen, offering a copy of "Zanerian Script Alphabet," $2.50, "for the best identification of the letters." It gives us pleasure to announce that Mr. Fred S. Heath, of Concord, N. H., was the lucky winner, as he guessed all correctly but two. Messrs. J. H. Holmes, of Bradford, Pa., and J. B. Crawford, of Des Moines, Ia., were next, each as guessed all but five. Many guesses sent in, some missing the mark so far as to guess but one correctly.

The list was as follows:


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Commercial departments among the high schools of the country are on the increase, and expect to push it into the front ranks among the educational departments. Mr. A. S. Heaney, assistant principal of the Commercial Schools of W. Va., was recently employed in the field of these schools in that state. Pupils get something tangible in the way of money, and public pay the usual prices, the profits from the public are used to defray the costs of the schools living. This is but another evidence of Mr. Elliott's enterprise and thought in the interest of his pupils.

On June 1st, 1900, the Northwestern Business School was opened in the old school building, which has been under management for the last three years, and the interest of the students in the school is increasing. Mr. E. C. Stinnett, who has been the principal of the school for the last three years, is now the principal of the school, and the school is now in a position to give the best equipped schools of the kind to be found.

One of the latest moves by Mr. W. E. Elliott, president of the Commercial School of W. Va., was to purchase and equip a restaurant in the downtown section of the city. The school, which has been under management for the last two years, is now ready to open for business. Mr. R. C. Williams, the principal of the school, is now in charge of the school, and is preparing to make the school a success.

One of the most interesting and important events of the past few years was the opening of the University of Michigan's Commercial School, which was opened on June 1st, 1900. The school has been in operation for the last two years, and is now ready to give the best equipped schools of the kind to be found.

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Mr. S. B. Fahnestock

Whose handsome portrait and penmanship appear herewith, is a native of Ohio, and just turning the half-century mark in fine health, and without the need of glasses even in doing fine pen work. Twenty years ago he was an active force in public school educational work in Ohio. In 1888 he engaged in commercial teaching, at which time he also became a student of Mr. Zaner. As a commercial educator and penman he is one of America's most substantial.

For fourteen years he has been at the head of the commercial department of McPherson, Kansas, College, which has an annual enrollment of 450, and is recognized by the State Board of Education. He is also secretary and treasurer of the college, and vice-president of the Board of Directors.

He has been honored with the presidency of the Kansas State Penmanship Association, and the Kansas State Commercial Teachers' Federation. He is also active in city politics, being a third term councilman, and chairman of the finance committee of the city of McPherson.

As Sunday-School superintendent and worker, his influence is not alone educational, professional and political, but moral and religious as well.

He has been a subscriber of The Business Educator from its first evolution, and recently sent $5.00 for renewal for five years, and said, "I know of no paper equal to The Business Educator for the penman and commercial teacher."

Mr. Fahnestock is a genial, sturdy, gentleman, with a life-companion as faithful, even tempered, pious, and cultured as he.

Mr. Fahnestock happily possesses the combined qualities of conservatism and progress, qualities which cause him first to thoroughly prepare and then to enthusiastically push.

WANTED

A Commercial Teacher to handle Commercial Arithmetic, Rapid Calculation, Penmanship, Commercial Law, Bookkeeping. Would prefer one who has had some experience in soliciting. Address,

WESTERN IOWA COLLEGE, Council Bluffs, Ia.
News Items
(Continued from Page 38.)
and we know that those who heard her enjoyed a treat. Not only has Mr. Kisinger a good school, but he is blessed with an interesting staff. Mr. Joseph Nelson, president of the Salt Lake Business College, discontinues his work with the close of this school year, and will hereafter act as cashier of the Utah National Bank. His many friends will gladly congratulate him. We understand that the Salt Lake Business College will be consolidated with the latter Day Saints Business College, which will make an institution powerful among the commercial schools of the Far West.

C. J. Maclean, of Goldey College, Wilmington, Del., is a business man as well as a business manager. He belongs to the Wilmington Board of Trade, and has recently been made one of the Membership Committee. Those who heard the modést presentation of Goldey College at the Brooklyn convention will understand that there is likely to be something doing in the vicinity of the Wilmington Board of Trade. Mr. Maclean is not one of the sleepy kind of pedagogues.

E. H. Fisher and his brother, M. C. Fisher, who have been teaching in Bardett College, Boston, for several years, will discontinue their work in this institution in June, and will open a school of their own in Boston, in September. These young men are excellent teachers who have the highest esteem of all who know them, and their record in the large and popular school where they have been employed is an enviable one. We wish them the unlimited success that they certainly deserve.

C. E. Doner, the well-known and popular penman, will leave his present position the first of July, and will instruct in penmanship at the Ann Arbor Summer School for teachers. In September he will take up the work of his new position as special teacher of penmanship in the Beverly, Mass., High School and supervisor of penmanship in the Beverly grammar schools. Mr. Doner has obtained a very desirable place, for which he is well qualified, and great things are expected of him.

After the failure of the Grand River College, Gallatin, Mo., last November, Benjamin K. Sperly, who had been in charge of the commercial department of the school, opened the Gallatin Commercial College, which has been doing an excellent business. We wish Mr. Sperly continued success in his independent work.

C. E. Sisson, who has had charge of the commercial department of the Warren, Pa., school during the past year, will take control of a new department for commercial teachers to be opened in September in the California (Pa.) State Normal School.

This is the first instance of which we have heard, where a state normal school has seen fit to recognize the crying need of commercial teachers who have had a sound professional training for teaching. We congratulate the enterprise of President of this aggressive school, not only on his foresight in establishing this department, but also on his wisdom in making so excellent a choice of teachers, for we have had a chance to see Mr. Sisson's superior work with high school pupils.

TO THE STUDENT: The penman needs enthusiasm, and he needs it five days of nearly every week. There is nothing to stimulate this enthusiasm better than a copy of Artistic Alphabettes. It pays the student to model his work after the best forms that can be obtained.

TO THE TEACHER: The penman needs enthusiasm, and he needs it five days of nearly every week. There is nothing to stimulate this enthusiasm better than a copy of Artistic Alphabettes. It pays the student to model his work after the best forms that can be obtained.

WANTED
MANAGERS
Managers of the branch schools usually make from $150.00 to $225.00 per month salary and commission. We pay better salaries after teachers prove ability than any other college pays. We want teachers and managers, who can take enough stock to guarantee personal interest. Have recently organized Stock Company, Capital Stock $10,000, Interest guaranteed by a Bank. Have eight colleges established and expect to open more. A $45.00 box, the title of "A Little Talk about a Big Success," will be sent free to any one who can answer the first three questions. We are in the business of organizing and operating schools. What our prospects have been for the past few years and the number of the young and old that study in the schools of DRAUGHON'S College since the first one was established fifteen years ago is more than you can imagine. The little story of left, honor, and striving. Send for it.

Address
DRAUGHON'S
Practical Business College Co.
NASHVILLE, TENN.
To the student of roundhand we present, for study and consideration this month, the style that is peculiar to the author. It may not be perfection in itself, but it possesses the qualities upon which we can successfully build the finished product.

The work takes place on a modern air by using modern capital letters. And here I wish the student-penman to pause and give a thought—mix ink with brains. If you then will have ever noticed the application of modern capitals to heavy script you have also noticed the apparent weakness of the capital when the work was completed. The capital was large enough, but it looked weak. In the execution of the first arch form the movement produced the delicate hair line that did not harmonize with the heavy line produced in the remainder of the letter by a different movement. Then you will have noticed the tendency to apply the more flourished form instead of the plain style. Will you notice the harmonizing effect of the capital letters used with the roundhand? Notice their proportion and relative size when compared with the small letters. Capitals are but one space higher than the small letters. They are free from flourish and possess strength: What lends the strength? You say. Notice that the capital gets its strong appearance from the second downward stroke. It is shaded, the shade being carried low—a roundhand shade—just as you would make the small letter t. The first part of the letter was made with the regular writing movement in executing off-hand capitals, but the pen was raised at the top of the upward stroke, and the remainder made just as the roundhand t. Had this letter been finished with the hair line stroke it would have appeared weak and out of place, just as this would appear too substantial with a running hand style of writing.

Now notice the capital B. This was made entirely freehand, beginning with the dot on the base line and making the compound upward stroke a light line and putting the shades on the downward stroke just as you would for ornamental writing. But when completed it looked weak. Lacked backbone. So I deliberately put the pen on the paper, and as you make all shaded downward strokes, I made it the substantial letter you see. The letter c needs no modifying. Both downward strokes should be shaded. The other style of the c does not adapt itself to roundhand. Thus all through, you will find some such characteristic that will be easily improved when you realize what the capitals lack. And very soon, if you are thinking, you can indiscriminately pick out the style of letter from modern capitals and adapt it to roundhand purposes. Keep in mind the idea of strength and proportion, instead of delicacy and extravagance of form.

Now notice the small writing. See how round are the turns; how open all letters; how regular the spacing and how uniform the slant. By all means notice the finish of the m or n and similar letters. End your word just as carefully as if the letter t followed. Do not finish the last stroke with a compound curve, nor run it higher than the small letter, nor make it on a greater slant than your regular connective strokes.

Now that you have studied these words and my style, get your pen and ink and go after it. If you have never done any of this kind of writing hunt up some of your back numbers and find some instructions from Klebe or Howe. They can tell you how to execute it better than I can, for I learned much from them. Then when you have learned how to secure results, imitate the style given in this lesson. Try the words. Use prepared India ink. Zanerian or Higgins Waterproof. A good flexible pen. The original was much larger than the engraving. It has been reduced nearly one-half.

The small letters were made between two blue lines on ordinary practice paper, three-eighths of an inch apart. Try it this size. When you get a word that suits you as to roundness and openness, reverse the paper and look at it upside down. See if your turns at the bottom of the m's, etc., look like m's. They should. Try it again. Then try a word or two, using each letter in the alphabet as a capital, finding the style of capital and its modification best suited to roundhand. Do not make lower case letters smaller than three-eighths of an inch. Keep capitals plain and strong, and from one to one and a half times the height of small letters.

I wish to emphasize once again the necessity of keeping all work large, round and open. The heading for this lesson this month was developed from such work. Next month I will tell you how.

If you lack enthusiasm, re-read my introductory article last month. Write me enclosing some of your best work, also stamps for reply, and I will criticise your work and offer suggestions that may help you climb more rapidly.

Now hustle and be ready for next month.

**CARDS! CARDS! CARDS!**

Are you in need of any Cards?

Fancy written cards, 2 doz, for 25c, 3 doz, for 35c. Colored Cards, 7 colors, white ink, 2 doz, 25c. Tinted Cards, black ink, 2 doz, 25c. Printed Bird and Scroll Cards, 9 designs, 12 for 30c. Flourished Bird, Swan or Eagle, 1 for 10c, 2 for 20c, 100 cards only, 1.00. Made up in India, 20c. Each English type, 90c. Specimen of Card Writing, 10c. Ornamental Capitals, 10c.

**PENMAN'S SUPPLIES**

<table>
<thead>
<tr>
<th>HAND CUT CARDS</th>
<th>PER 1,000</th>
<th>PER 5,000</th>
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<tbody>
<tr>
<td>3 Ply, Wedding Bristol,...</td>
<td>75c</td>
<td>$2.00</td>
</tr>
<tr>
<td>6 Ply, Wedding Bristol,...</td>
<td>90c</td>
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<tr>
<td>3 Ply, Perfection Bristol,...</td>
<td>90c</td>
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<td>6 Ply, Perfection Bristol,...</td>
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<tr>
<td>3 Ply, Letter Bristol,...</td>
<td>90c</td>
<td>6.00</td>
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<td>6 Ply, Letter Bristol,...</td>
<td>90c</td>
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<tr>
<td>6 Ply, Orlo or Bristol,...</td>
<td>90c</td>
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<tr>
<td>Printed Bird and Scroll Cards, 9 designs, $2.00 per 1,000, 250 good envelopes, 10c. 250 sheets of Writing Paper, 25c. Gallot's Pens, No. 1, 25c, No. 2, 30c. 2c. 1 battle of White Ink 2c. One tube of Chinese White Ink. 2c. Agents wanted, send 25c. for Agents Sample Book. All orders promptly filled. Send for samples.</td>
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W. McBee, 19 Snyder St., Allegheny, Pa.
THE BUSINESS EDUCATOR

A CORRECTION

WASHINGTON, D. C., May 10, 1903,

MESSRS. ZANER & BLOSER,

COLUMBUS, OHIO:

GENTLEMEN—The above order delivered before the National Shorthand Teachers Association at Milwaukee, December 30, 1902, by Mr. Fred Ireland, Official Reporter, House of Representatives, Washington, D. C., and published in the March number of THE BUSINESS EDUCATOR has, on page fifteen of that issue, under the caption “One of Mr. Ireland’s own experiences,” several misstatements which I beg the privilege of correcting.

Mr. Ireland, in speaking of the arbitration between the United States and one of the South American Republics, says:

“The writing of the decision and the opinion...”

hours before the time limit expired...”

“The Stenographer who took the dictation...”

and his capable typewriter assistant remaine...”

“The copy of the opinion was turned over...”

and next day...”

“impossible to accomplish this task.”

And now for the facts in the case.

The decision was written in long hand by Sir Henry Strong, Lord Chief Justice of Canada. This does away with the “faithful stenographer and his capable typewriter assistant.”

There were only two engrossed copies of the decision required, the copy for which (in Sir Henry Strong’s hand writing) was given to the engrossing clerk of the Department of State at 10 o’clock p.m., May 7, 1902, (the Protocol under which the arbitration was held expired May 10, 1902) and at 10 o’clock p.m., May 8, 1902, the engrossed copies were handed by him to the American Arbitrator, the Hon. John D. Dickinson, at the Arlington Hotel, where they were signed the next day, May 9, 1902.

The above statement of facts makes it unnecessary to discuss the alleged “grand stand finish” made by the stenographer with the assistance of the Government Printing Office.

Very respectfully yours,

E. R. RUSSELL,

Engrossing Clerk, Department of State.
LAIRD’S SYLLABIC SHORTHAND
A pronouncedly adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual $2.00 postpaid. Booklet free.

LAIRD’S SYLLABIC SHORTHAND INSTITUTE
Cor. 63d and Green Sts., Chicago, Ill.

A NEW BOOK

Artistic Alphabets

The above name has been given to this book because of the many sets of Ornamental Capitals by C. C. Canan.

The Best.
A book of new engravings, containing the very best copies in all the useful studies of penmanship. Simplified Penmanship is illustrated by C. P. Zener; Anna C. Penman; Anna A. H. W. Flickinger, and E. C. Mills; Engraver’s Script by Chas. V. How; F stamped by W. E. Denne; Ornamental Penmanship for the leaders in this line. The author is represented in nearly all branches of penmanship.
Artistic Alphabets is a book of maravilious penmanship, a book that will not be put aside after an examination, but which merits the study and attention of all who are the least interested in writing. Every page represents the greatest possible value to the purchaser. It is a book of 32 pages, 8.5 x 11 inches, plate paper, printed in brown ink, nicely bound, and the price is $1.00. You will make no mistake by taking a penmanship course under the instruction of this book. The copies are the most helpful and inspiring that could be returned.

Over 50 Hours’ Solid Talk Is Given by

Madaras’s
New York

when the teachers’ course in the Madaras Method of writing is being expanded. Every important point in the subject is covered, every difficulty smoothed away. If you can’t acquire a good business style of handwriting, or know how to teach it successfully after taking the Madaras Method, you are in the wrong business. I’ve had no failures. It would take pages to mention names of the successes. Better write to me and learn more about it. Enclose stamp to MADARAS, 1281 Third Ave., N. Y.

First Class Schools
AND
FIRST CLASS TEACHERS
WILL FIND IT TO THEIR INTEREST TO CORRESPOND WITH THE
CONTINENTAL TEACHERS AGENCY
Bowling Green, - - KY.

FREE REGISTRATION UNTIL JUNE 15TH.

THURSTON TEACHERS’ AGENCY
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago

TEACHERS
Of Commercial Branches
WANTED

ESTERBROOK’S NEW PENS
No. 702
No. 707
MODIFIED SLANT OR “MEDIAL” WRITERS.

702 Slightly Elastic
707 Elastic

MONG PENMEN there is a demand for a pen that is adopted to the Modified Slant or “Medial” Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,
26 John Street, New York.
Works, Camden, N. J.
A NEW BOOKKEEPING SYSTEM
MOORE AND MINER'S
Accounting and Business Practice

Unequalled in its completeness, elasticity, thoroughness, adaptability, and mechanical execution. A course
which brings bookkeeping to the same systematic plane
as other school studies. An attractive eight-page
ircular will be sent on request

GINN & COMPANY, Publishers
Boston New York Chicago London San Francisco Atlanta Dallas Columbus

The Charleroi Mirror, Charleroi, Pa., has
issued an unusually fine industrial edition,
etitled "Charleroi Chamber of Commerce," newspaper size, beautifully illustrated and splendidly printed upon good book paper. In it we find an entire page devoted to the

The Georgia-Alabama Business College Journal, Macon, Ga., issues quite an attrac-
tive sixteen page paper devoted to the in-
terests of that institution. It contains a
number of interesting half-tone pictures of
students, buildings, city, etc., together with
some handsome penmanship by R. H. Bond
for the penman.

The Fourth Annual of the Conserva-
tory of Music of the West Virginia Confer-
ence Seminary, Buckhannon, W. Va., is a
profusely illustrated affair, and indicates a
most varied program for their commence-
ment beginning May 25th, and ending June
6th. On the front page is given a portrait of
Stephen Benton Elkins, with a very read-
able, short biography of his eventful career,
and on the last page is given the Beecher
like likeness of Levi Gilbert, D. D., Mr. Geo.
W. Broyles is principal of the commercial
department.

Some modern, finely printed circulars re-
lative to "Moore & Miner's Accounting and
Business Practice," by Ginn & Co., publish-
ers, are at hand. The circulars are printed
on linen, deckle edge paper, with double
dines printed in orange, the effect being
quite soft and artistic. A review of this
publication was printed in this journal some
time ago.

College advertising literature has been
received from Aurora, Ill., College, Utica,
N. Y., Farmers, Mo.
line, Ill., Ft. Smith, Ark., Commercial Col-
gele, Bethany Business College, Lindsberg,
Kansas, South Bend, Ind., Commercial Col-
gele, Fort Worth, Tex., Business College,
Brown's Business College, Terre Haute, Ind.

Colorado Commercial College, Denver,
is the title of a purple-backed, gold embossed
catalogue, profusely illustrated, advertising
that institution.

Students are met at the depot with m-
biles, and it would appear as though the
college were in the mobile business as
they have three automobiles illustrated,
two of which are large coaches intended to
carry a dozen or more.

The Detroit Business University recently
favored us with a little four page folder
including the program of their Friday May-
Day exercises, which was quite enjoyable.
The folder is a very artistic one with an
elaborate script mono-gram of D. B. U.,
which the folder is one of the richest things we have ever seen in
the way of book-making. How Mr.
Smith can issue a catalogue of such costi-
ness we are at a loss to know. It indicates a
very good school, and a well patronized one. It
is printed in a number of colors, with ini-
tials that are second to none other that we
have ever seen in genuine artistic elegance.
The text and illustrations are very effective
in form, style, and color, and are presented
in a way to appeal to prospective students
as well as to any one capable of appreciat-
ing beauty and up-to-dateness. If Mr.
Smith can find a patronage capable of ap-
preciating this fine art product, we fear the
South is ahead of the North in print culture.
You ought to see the catalogue, no matter
what it costs you.

WANTED: Teacher for Business
Department. Salary $75.
COLORADO COMMERCIAL COLLEGE,
Denver, Colo.
Mr. Harry W. Wadland, whose portrait and work appear herewith, is a native of Ontario, having been born in Woodstock, June 10, 1880. In 1898 he pursued a course of illustrating in the Zanerian, returning later and completing the work. He was then employed by the Bucher Engraving Company of this city. Two years ago he resigned his position, and assumed charge of the art work of the Columbus Press, which position he now holds.

Some time ago the newspaper artists of Columbus and other portions of the country held an exhibition at which their work was offered for sale. No stronger evidence of the popularity of Mr. Wadland's work could perhaps be given than the fact that he sold more pictures, and received a larger amount for the same, than any other artist at that exhibition. This was certainly quite a feather in his cap, and not undeserved.

Mr. Wadland is destined to become one of our leading newspaper artists, and it gives us great pleasure to testify to the same.

The illustration presented herewith is work he did some time since.
Hand Flourished Cards
Better than ever. Any style. Any Color. 20 cents per dozen.
W. E. McLaughlin, 118 N. High St., Columbus, Ohio.

AN OPINION FROM MASSACHUSETTS
L. Madrave. 429 Third Ave., New York.
My experience with the "Madrave Method" has been uniformly satisfactory. Before studying under you, results in my class work were uncertain, due, I now believe, to the improper manner of presenting the work, and the useless repetition of certain exercises not at all helpful to letter or word construction. By eliminating this useless matter and presenting the work in accordance with your instruction, I have obtained uniformly good results. Enthusiasm on the part of the pupils is much greater and the work of commendation both in and out of the school is very gratifying. I attribute this in a large measure to your teaching very sincerely.
Wilfred F. Weaver.
The foregoing has reference to the Teachers' Course in writing, the "Madrave Method," which I will give in the month of July, 1903, at Radley School, 215 Brevon St., Brooklyn, the price of which is $8. Board and lodgings can be had for $3 per week upwards. It is the best teaching I can do, and if you are not satisfied your money will be refunded. If you are interested write for full particulars enclosing 2c. stamp.
Madrave's New York
1281 Third Avenue

ISAAC PITMAN TEACHERS WANTED.
Wishing to secure the exclusive adoption of the Isaac Pitman shorthand by the City High School of Commerce and Girls' Technical High School, (under control of Board of Education), there is a greater demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."
ISAAC PITMAN & SONS
31 Union Square, New York.

SPENCERIAN STEEL PENS AND VISITING CARDS
On receipt of 25 cents we will send 12 Spencerian Pens for expert writing (three different patterns) and 12 Visiting Cards written in Spencerian style of penmanship. Satisfaction guaranteed. Give your full name as you wish to have it written.
SPENCERIAN PEN CO.
349 Broadway, New York.

READY JUNE 1ST

A GEOGRAPHY OF COMMERCE,
By John N. Tilden, A. M., Author of "A COMMERCIAL GEOGRAPHY," AND
Hon. Albert Clarke, late President of the U. S. Industrial Commission.

IT IS with great pleasure that the Publishers announce this new book. For several years Tilden's Commercial Geography was the standard book in the commercial departments of the best schools. The enormous development of our material resources demanded some changes and new work, and, instead of making a revision, it has seemed best to make a new book that should combine the salient features of the old and incorporate new material which has been furnished in abundance. The services of Mr. Clarke have been as valuable to the educational public in his work upon this book as to the country as a member of the Industrial Commission. The Honorable O. P. Austin, Chief of the Bureau of Statistics, United States Treasury, has acted in an advisory capacity, and the financial departments of the Governments of Europe have rendered all desired information. It will be an epoch-making book and should be used in every commercial class.

The Commercial Geography will continue to be published. Correspondence Solicited.

BENJ. H. SANBORN & CO.
BOSTON NEW YORK CHICAGO
The Remington Typewriter Co. recently issued a large map nearly 13 x 6 feet in size, entitled "The Commercial Map of the World," which they are sending free to schools. The map is quite a costly one and we doubt if highly appreciated by their many patrons.

"Clark’s Tangible Shorthand," by Frank Chadwick Clark, author and publisher, Springfield, Mo., is a new claimant for public favor in the shorthand line.

The author sincerely believes that he has merit on his side, and that the system is bound to win and become a popular one. Clark’s System contains some interesting information regarding the vocalization of sounds, the similarity of various languages, and the working of shorthand characters upon the vowel sounds. The author has endeavored to give "form to speech," and speed to written thought.

Those interested in shorthand and who are not to do well to address the author for further information.

"Gregg Shorthand Reading and Writing Exercises," revised edition, by John Robert Gregg, published by the Gregg Publishing Co., Chicago, III., seventy-six pages, note book form, printed from oil-lead shorthand characters which were photo-engraved. The book contains a series of dictations in the form of business correspondence, legal forms and selections, and its extensive use on the part of schools has be-speaks its popularity and practicability.

Lessons in Shorthand Penmanship by John R. Gregg, published by the Gregg Publishing Co., Chicago, Ill., is a very practical, six-page booklet devoted to this new modern and practicable phase of shorthand, in which the Gregg Shorthand seems to have been the pioneer as concerns the name and character of this class of work, with the learning or teaching of Gregg shorthand as well as teachers of any other system will do well to secure a copy of the same.

"The Place of Industries in Elementary Education," by Katherine Elizabeth Dipp, published by the University of Chicago Press, Chicago, Ill., is the title of a beautifully printed, artistically bound book of 208 pages. This is a timely book upon the topic implied in the title, dealing as it does with the history of our industries from the remotest periods down to the present in such a way as to interest and instruct. In the consideration of an industrial epoch a successful effort has been made to develop (1) some of the most important interactions that take place between man and his natural and social environment, (2) how these result in different forms of industry, and (3) how forms of industry influence the social organization of the people and the development of the sciences and arts.

The book clearly indicates that there is a much closer relation than is usually recognized between the progress of the child and social and industrial activities.

Any one all interested in educational matters particularly as applied to childhood and industrial education should read this book, as it contains the latest and most progressive thought upon this important phase of modern education.

Psychologically, Pedagogically, and Industrially, the work is sound and interesting.


The book is printed on the finest enamelled paper with beautiful, large, clear-cut type, and bound in such a way as to open perfectly flat.

In the forepart of the work we find short, terse, helpful hints under the following headings: To the Student; Who Can Learn to Write Well? Modern Business Writing; Good Writing in Demand; The Business Hand; The Teacher’s Hand; Plan of the Lesson; How to Practice; Materials and Movement.

In the production of this publication the author has combined the skill of the expert, the knowledge of the specialist and the experience of the teacher and business men. He has been aided by men who have won world-wide reputation by their skill in and knowledge of penmanship.

On the right-hand pages plates presenting copies for study and practice are presented, and on the left-hand pages are instructions for their making and practicability. The work is on the actual business, or, learned by doing method, in that it prescribes a definite number of pages to be practiced each lesson.

If you are interested in modern penmanship matters you need to secure this work.

"Modern Show Card Lettering Designs," etc., with 300 bright clear-cut Advertising Phrases for Display Signs, Show Cards and Posters," published by the Thompson School of Lettering, Pontiac, Mich., price $1.00, is the price of an even hundred page book devoted to the subjects mentioned in the title.

The book is practical from the word go, no effort having been made to make it an artistic affair. Any one interested in the subjects treated would therefore find more than his dollar’s worth. One cent a page for technical instruction is certainly reasonable, and that is all it costs. We take pleasure in recommending the publication to practical people.

"Factors of Success," compiled by Hugh Thomas Whitford, published by the Gregg Publishing Co., is the title of a thirty-six page booklet, printed in Gregg Shorthand.

The book consists of a series of pithy paragraphs on the subject of success in life, compiled by Mr. H. T. Whitford of Liverpool, England, from the writings of speeches of such famous men as Washington, Gladstone, Rosebery, Chamberlain, Carnegie and Rhodes. It is a splendid book for the shorthand teacher and student.

"Punctuation Simplified," by J. Clifford Kennedy, published by the Gregg Publishing Co., Chicago, Ill., is the title of a thirty-six-page linen backed book devoted to this much needed and sadly neglected part of a practical education. The book is designed for either class or private use. It seems to us that the book is just the right size to do a great deal of good, being simple and brief enough to reach those who would not be willing to tackle a larger and more exhaustive work, and these are the people who if reached constitute the bulk of our population.

Published by
BY C. C. CANAN BRADFORD, P.A.

E. C. MILLS,
Script Specialist,
196 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy-books, copy-sills, or desire a script cut made for advertising purposes, you should send copy for estimate.

A $3.00 Self-Filling Fountain Pen Given Away Free

to every subscriber to the weekly shorthand magazine, THE STENOGRAPHER, which represents all stenographic and typographic interests. Don’t miss an issue—subscribe today. A valuable premium and description of the free self-filling fountain pen is given free to every subscriber.

THE STENOGRAPHER,
ing recognized more and more generally that the combination of knowledge gained and habits of accurate thinking acquired, as a result of a faithfully spent college course, is of the highest value to the young man who intends to enter business life."

In continuing, Mr. Dill showed that "the corporation movement tends to eliminate the rich man's sons and relatives as a controlling factor in great business companies." He continued at length, showing that to-day the lawyer is retained not so much to fight legal battles in court as to prevent litigation; not "so much to save the expiring business man and the dying business as to keep his client and the business in sound legal health."

The speaker disclaimed any intention of "instructing instructors," and said that he would leave it to the faculties to decide what specific courses or subjects would best fit young men for business life. He said, however, that it is the duty of Universities to have practical men in their faculties, men acquainted with the necessities of the careers for which they intend to fit the undergraduate. He held that a university could teach a man that mental bookkeeping is fatal to business success, and that it should teach the lesson sharply. He declared that the world is not looking for men like a dollar watch that stops running as soon as somebody stops winding it.

In conclusion, Mr. Dill said: "The real problem is the influence of the instructor upon the business success of the pupil in after life. Not whether the student has absorbed much Greek, Latin and Mathematics, but what impress the instructor has made upon the character, mental and moral, of the pupil. The need is not more education in extent, but more educators in the true sense of the word, character-makers rather than lecturers of theory. The demand of the present generation is not so much polished scientists or literateurs, as more young men of rugged individuality, mental and moral strength; not mere polish on the blade, but more temper in the steel is the demand of the business world."

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Mr. F. Markon Brown, of the Montana Wesleyan University, in a recent letter notes that Mr. Wyman, in his recent report of Montana Commercial Schools, overlooked the Capital City Business College, of Helena, and the Commercial Department of the Wesleyan University, both of which are flourishing schools; the former having an enrollment of nearly 100 students, and being under the direction of Miss Marguerite Moore, formerly of Wolfville, N. S., and the latter, having a faculty of a dozen teachers, including those who instruct in regular university subjects. We are glad to grant Mr. Wyman's request that we make this correction.

---

"Work More; Talk Less"

Is the advice often given in a business office. "Read much; think little," is the implied instruction in some of the well-known text books on Bookkeeping published in recent years. In an attempt to eliminate the teacher as a factor in the problem of instruction, students have been "talked to death" on the printed page; volleys of business papers have been discharged at them in the beginning, with the idea of stimulating interest while fundamental principles were being absorbed. The result, almost invariably, has been confusion. In probably 75% of the schools where such text-books are used the teachers are compelled to take from such a book as our Complete Practical Bookkeeping drill exercises in journalizing, posting, closing accounts, etc., or else to extemporize such work.

Our work on Bookkeeping is published in three sizes: PROGRESSIVE, 12 sets of Double Entry and 3 sets of Single Entry, 96 pp., 3x11, retail price, $1.00. MERCANILE, 17 sets of Double Entry and 3 sets of Single Entry, 168 pp., 8x11, retail price, $1.50. COMPLETE, 21 sets Double Entry, including Banking, and three sets of Single Entry, 90s pp., 8x11, retail price, $2.25.

Our Twentieth Century Business Practice consists of five pads of work, each illustrating a different business, involving the use of different books of account. Each is dependent on the other, and any of these pads can be used with any text-book published, or, by those who have had instruction in journalizing, posting, etc., these pads can be used without any text-book. The full set of five pads, with all necessary stationery and blanks, costs the student $2.85. Of course we offer liberal discounts to schools.

We stand firmly on the declaration that theory ought to precede practice in the teaching of Bookkeeping—that a person should know how to do a thing before trying to do it—and we therefore have our Practice Pads so arranged that they follow certain sets of our text-book in a way to illustrate the principles taught in those sets.

To teachers who, in writing to us, name the school in which they are engaged, we will send any of the foregoing publications at one-fourth the retail price, carriage prepaid, and if the books are adopted later, we will refund even this small amount. We are widely known as the publishers of the most attractive books obtainable on English, Correspondence, and Spelling, and our full line of books is in popular use in all parts of the country. Write to us about your needs for next year.

The Practical Text Book Company,
479 Euclid Avenue, Cleveland, Ohio.
The above half-tone represents a class of typical Zanerian College students, Summer Session, 1902; earnest, intelligent, ambitious skillful, worthy pupils, who possess the elements of success, and who have therefore been attracted by a success-inspiring institution.

**Seventeen States are Represented**

In this group, including Maine, Washington, Wisconsin and Texas. Usually one or more foreign countries also has a representative here.

Zanerian students as a rule, earn their own money with which to attend. And surely this they would not spend attending school so many miles away from home were they not tremendously in earnest. Being spurred by the lure of achievement, they do things, accomplish something, and are successful to such an extent as to attract the attention of the educational and artistic world generally.

Who are the leading teachers and supervisors of penmanship in the public schools? Who are recognized as the most successful teachers in commercial colleges? He who investigates will answer—Zanerian students.

**Thoroughly Prepared**

Being most thoroughly prepared and getting the best places, it follows that they receive the best salaries. It is not an uncommon thing for students to go direct from the college to accept a position at $5 per month to begin with; and during the past three years the demand for good talent has been much greater than we have been able to supply.

To all who have a liking for any of our lines of work, we can conscientiously and unhesitatingly say, follow your bent; you will make no mistake; there is plenty of demand for the services of the qualified.

The Zanerian College is a success, because its students are successful. It is a success, because the instructors are the world’s greatest teachers of penmanship and engraving. Is it a success, because it is conducted on the strictest principles of honor and integrity.

Write for beautifully illustrated catalogue.

**Address, ZANERIAN COLLEGE, Columbus, Ohio**

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**Important Announcement!**

Beginning with September, 1903, the department of drawing will be discontinued in the Zanerian. This is due to increased attendance interest, and demand in and for penmanship and engraving, without a corresponding increase in the drawing lines. The latter is due to the fact that all cities contain schools of art, many of which are heavily endowed, superbly equipped, and ably manned. Students therefore find such instruction at home without paying expensive railroad fare, board and room. With penmanship, however, this is not the case. There is not one school in this line—the Zanerian. It has practically no competition. To strengthen it; to enlarge it; to make it even better than it has been in the past; to make it the Mecca of methods in teaching, and skill in execution for which it is already famed, is the object sought by discontinuing the drawing.

Drawing is something that can be pursued by itself, and so can penmanship. Few have been able to carry both successfully at one and the same time.

Persons desirous of preparing as supervisors in penmanship and drawing can attend the Zanerian for the former, and their home art school for the latter, or such other that they may choose.

Persons desirous of preparing as artists and designers can attend the Zanerian and learn to letter, and secure positions in engraving establishments at small salaries to begin with, where they can work up in the art world, as many Zanerians have done who have taken only the engraving course, which consists largely of lettering.

The course, therefore, will consist of all styles of penmanship, all kinds of pen lettering, engraving, flourishing, blackboard work, and methods in teaching.

The purpose is to prepare persons as penmen, as engracers, as teachers, as supervisors, in a manner and with a thoroughness no where else possible.

Persons interested in art will do well to secure our publications entitled, Portraiture, Sketching from Nature, Pen Studies, New Zanerian Alphabets and Character, as they are all prepared expressly in the interest of the home student. For such purposes, in their respective lines, there are no other publications that can be compared to them. They contain practical examples, complete instructions, and genuine inspiration.

If you want the best, the latest, the most practical, artistic, or modern along penmanship and engraving lines, including the most progressive methods of teaching the same, attend the Zanerian.

ZANER & BLOSER, Proprietors.
Penmanship Supplies
FINEST OBTAINABLE
PENS AND HOLDERS

All goods listed below go by mail postpaid.

Zanerian Fine Pen—The best and finest fine writing pen made—best for engraving, card writer, and all fine script work. Gross $1.00, ½ Gross 25c, 1 Doz. 15c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ½ Gross 25c, 1 Doz. ... 10c.

Gillott's Principle No. 1 Pen A fine writing pen. Gross $1.00, ½ Gross 25c, 1 Doz. ... 12c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ½ Gross 25c, 1 Doz. ... 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00, ½ Gross 25c, 1 Doz. ... 12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ½ Gross 25c, 1 Doz. ... 12c.

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

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens ... 15c.

Soennecken Letter Pen—For making German Text, Old English, and all broad pen letters. Set of 12 numbers 1, 1½, 2, 2½, 3, 3½, 4 and 6 single pointed and 10, 15, and 20 double pointed ... 20c.

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

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

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

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold. 1 Holder $1.00, ½ Gross $1.10, 1 Gross $1.15.

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 45c, 12 holders ... 60c.

We handle the best and can save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts.

Address. ZANER & BLOSER, Columbus, O.
We do Three Things Well

If this Advertisement does not attract your attention

it is because it is not well written and not because the books we advertise are not worthy of attention.

THERE ARE VERY FEW COMMERCIAL TEACHERS, who have not heard of the Sadler-Rowe Company's commercial publications, but there are doubtless many who do not have an intimate acquaintance with their contents, with the educational spirit that runs through all of them, with the fine methods of instruction which are incorporated as a part of the subject matter, with the practical nature of the transactions and problems, supplementary drills, etc.,

which are presented for the student's consideration, with the carefully graded course of study in each subject as it is outlined in the various texts, and with the ease with which teachers can keep in touch with the work, can check student's results and can secure uniformly high-grade results.

These are all important considerations in the make up of text books in any of the branches included in the usual commercial and shorthand courses of study.

Following are the titles of a few of our principle books:

Commercial and Industrial Bookkeeping.  Billings' Synthetic Shorthand.  (Graham-Pitmanic.)
Business Bookkeeping and Practice.  Richardson's Commercial Law.
Lister's Budget of Writing Lessons.  New Method Speller.
Earnest's English-Correspondence.  Banks' Easy Method of Touch Typewriting.

This advertisement is intended to bring inquiries only from teachers, school officers or dealers. Inquiries coming from others will not receive attention.

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