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THE
BUSINESS
JOURNAL

A MAGAZINE OF

BUSINESS TRAINING

FORMERLY

The Penman's Art Journal

SEPTEMBER, 1910

PUBLISHED MONTHLY AT 229 BROADWAY, NEW YORK. REG. EDITION, 75¢ A YEAR. NEWS EDITION, 1.00 A YEAR.

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NEWARK BUSINESS COLLEGE.

MESSRS. ISAAC PITMAN & SONS,
31 Union Square, New York, N. Y.

Newark, N. J.
May 4, 1910.

GENTLEMEN:

Up to the time that I became principal of the Newark Business College, a little more than two years ago, I had for many years been connected with schools that used the . . . light-line system almost exclusively. I had not, therefore, had an opportunity to form an unbiased opinion of the relative merits of these particular systems until that time. I have now had an extended opportunity to observe the finished product of both systems, and I must confess that I have been **greatly surprised at the difference**. We give our students thorough instruction in all branches necessary to make them proficient after they have mastered the shorthand, with the result that the demand for our stenographers is far greater than the supply, and we believe that not a little of this credit belongs to the Isaac Pitman system of shorthand. We send our students out feeling confident that they will hold their positions, for by the time they have graduated, they read their shorthand almost as rapidly and as accurately as print.

It is getting to be quite a common thing for us to be asked to send a stenographer who writes the Pitman system, and we are inclined to believe that many of our better calls are received, owing to the fact that we teach the Isaac Pitman system almost exclusively.

The one thing about the Isaac Pitman system that has impressed me more than any other is that the longer it is used, the more proficient the user becomes. With many of the other systems, by the time the students have completed it in school, they have gotten out of it all that is in it.

To sum up, we teach the Isaac Pitman system, because we believe in it—because we think it is the best system. During the past year, we have investigated several systems of shorthand at the urgent request of publishers, with the result that the more we investigate, the more firmly we believe that the Isaac Pitman system is the peer of all.

Yours truly,

(Signed)

J. KUGLER, JR.,
Principal.

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MISS N. C. HALL, Instructor in Commercial Subjects, High School New Rochelle, N. Y.

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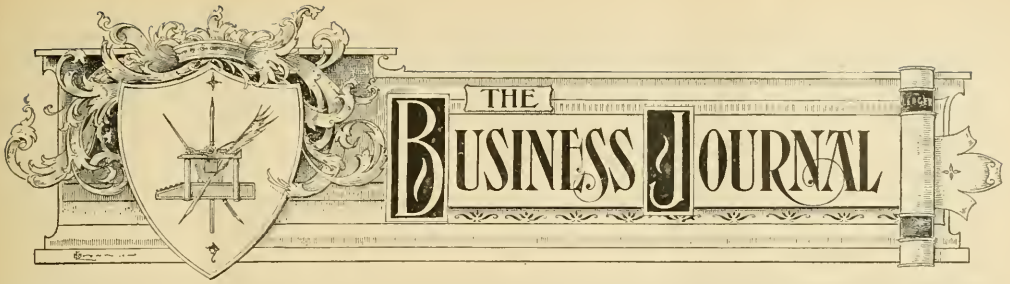
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A MESSAGE TO BUSINESS SCHOOL PRINCIPALS

By ELBERT HUBBARD

Author of "A Message to Garcia," "The Boy from Missouri Valley," "Get Out or Get in Line," etc.

To the Editor of THE JOURNAL:

AM in receipt of your kind favor wherein you ask me five questions, as follows:

1. *If you were to start a business school, who would you hire for your teachers?*

I would hire people who had had a practical business experience and not confine myself simply to professional teachers. I would hire men and women for teachers who prize health, good cheer, kindness, and who had an appreciation of the fact that there is nothing finer or more beautiful in the world than human service.

2. *Where would you have your school located, and what would you put in it in the way of equipment?*

I would have my school located in the business district, and not in a cheap or ebb-tide locality. I would be at the psychic center of things, and in touch with the men who are making the world go around in a business way.

3. *How would you get your students?*

I would get them by advertising, and telling the world what I was doing and trying to do. In addition to this, I would depend upon treating my students so well and giving them so much they would bring in others of their family and friends. There is no advertising equal to a well pleased student. When I got one member of a family I would get the brothers and sisters, too, for I would give them big service in the way of inspiration, encouragement, good cheer, and the helpful hand in every way.

4. *What would you teach them?*

This would depend, of course, on what they needed most. If they were deficient in Arithmetic, Grammar and language, I would brace them up on these things. Teaching is not so

much the imparting of knowledge as it is bringing out the latent power of people. I would, therefore, work for good health, teaching my students how to breathe through the nostrils and not the mouth, to walk erect, move quickly, smile cordially, keep silent when they should, and talk when there was anything to say. I would endeavor to make them useful helpers in a business office, and then when once well launched if they had the stuff in them they would gravitate to where they belonged—just as we all do.

5. *What would you do with them after they had graduated?*

I would have a bureau attached to my school and secure positions for every one of these graduates, and I would not graduate an individual who was not able to go into an office and make good. I am not sure but that I would not give my final diploma until the individual had been a year in a business office, and then I would have the diploma signed by the employer. To me it is a ridiculous and absurd thing to graduate an individual from a school who is not able to earn his living. The object of life is to be happy, and in order to be happy you have to be useful and help carry the burdens of the world, and make this world a better place because you are here.

These things are the object of the business college, and more and more as the years go by will we look to the business college for men and women of character and efficiency. My opinion is that the business college is as yet in its infancy. The big things of the world are going to be done by business men, and the theorists will sit well back in the gallery.

With all kind wishes, I am,

Yours sincere,

August 2, 1910.

ELBERT HUBBARD.





SEPTEMBER is the opening of the business year, not only for the schools but for mercantile houses and manufacturing concerns as well. During the summer, the Saturday half-holiday is recognized by those who during the cooler months make no distinction between this and any other day of the week, and there is hardly a day when someone is not away on vacation. This is the month when all of us feel most inclined to take hold of serious problems with the energy that spells success.

During the coming season the duty owed by THE JOURNAL to the business schools, whether public or private, will be performed more efficiently, we are sure, because of wider experience, than ever before. For the pupils, every issue will contain much that cannot fail to be of value to them in their school work as well as in their later business careers. The teacher will find THE JOURNAL, as ever, helpful and hopeful. He will find the articles by authorities in various lines worthy of careful study and consideration. He will also find hints which, adapted to his own work, will make him more efficient, and in increasing his efficiency give him a greater degree of satisfaction in his work. The school proprietor will find in THE JOURNAL a monthly mirror of the profession. Through it, he will be able to keep informed as to the doings of his fellow-workers. Through the advertising columns of the magazine he will have presented to him from month to month full information relative to the latest and best in text-books and business devices. Helpful articles will also be published from time to time relating especially to the problems which face him in his work.

It is but a step from the business school to the business office, and any publication which fulfills its highest mission to the former will be of value to the latter. More than ever before, THE JOURNAL will this year devote itself to the task of securing articles by authorities on various lines in which the business man is interested. He will, like the school manager, find in the advertising pages many helpful hints in regard to modern office equipment and appliances. The interests of school manager and pupil, business man and employee, are so nearly identical that any publication which serves one efficiently must be of service to another. THE JOURNAL will aim to meet so far as possible the allied interests of the four classes mentioned, and in serving each well will be of greater service to the others.

We hope our readers will bear in mind that the man who advances is the progressive man, that the man who has something worth selling is the man who will have something to say worth saying. They will therefore find it to their advantage to read the advertising pages as carefully as the reading pages. Many readers declare that of the two departments, even in the most efficiently conducted magazines, the advertising is the more interesting and instructive. It is the world's show window brought to the desk of the busy man.

We desire this year, as in the past, the loyal support of our clubbers. A glance at this issue of the magazine will convince the most skeptical that securing clubs will be easier this year than ever before. Those who have never in the past secured clubs will be able this fall to do so with ease, and the old clubbers can increase their lists of names and establish new records. By making the magazine worth to the subscriber far more than its cost, we shall give the clubber something which he can conscientiously recommend to every one interested in business or education. We thank our

friends for their loyalty and enthusiasm in the past, and we know that as we merit it, we shall have it continued unto us in the future.

The year promises to be one of the best from a business point of view that the country has ever known. That our readers will be among those who share in this prosperity goes without saying, for in becoming members of THE JOURNAL's family, they will display that keen interest in their own welfare which is the best guaranty of success.

A MESSAGE TO SCHOOL PRINCIPALS.

Once in a generation or so, it is given to someone to write as no one else can. An appreciative public is never slow to recognize such genius. There may be writers at the present time whose product is read with more pleasure or by more people than are the writings of Elbert Hubbard, but their number is extremely limited. "A Message to Garcia," written a dozen years ago, has been translated into all the written languages of the earth and published by the millions. The Emperor of Japan had copies of it distributed among his troops in the Manchurian campaign during the war with Russia. The one who has not read "The Boy from Missouri Valley," "Get Out or Get in Line," or the various numbers of "The Little Journeys," has missed much.

Mr. Hubbard is a successful student of business and social conditions. In his work he has come in very close contact with the schools of business training of America. Knowing this, and also realizing that no one has a keener appreciation of the real sources of business success, we wrote him asking five questions regarding business school work. These questions and Mr. Hubbard's answers appear in this issue of THE JOURNAL. We are sure that they will be read with keen interest and profit by teachers as well as by school owners and principals.

RECENT JOURNAL VISITORS.

- C. F. Gaugh, Bay Path Institute, Springfield, Mass.
 H. W. Small, Providence, R. I.
 A. W. H. Ronish, Drake Business College, Jersey City, N. J.
 David R. Penn, Accountant, New York City.
 Jessie V. Shearer, Creston, Ia.
 John J. Molloy, Hartford, Conn.
 J. A. Knotts, University Prep. School, Tonkawa, Okla.
 W. A. Baird, Brooklyn, N. Y.
 G. Walter Williams, High School, New Bedford, Mass.
 A. B. Wraught, Pittsfield, Mass., High School.
 W. E. Dennis, Engrosser, Brooklyn, N. Y.
 H. C. Bentley, Accountant, New York City.
 S. McVeigh, Bliss Business College, N. Adams, Mass.
 Mrs. Maude M. Davis, Tampa, Fla., Business College.
 L. C. Kline, Brooklyn, N. Y., Preparatory School.
 Mrs. Barrett, Browne's Business College, Brooklyn, N. Y.
 L. U. Shapter, Queens, N. Y.

"I have had no vacation for five days in succession for thirty years. Have learned to work, laugh, love and be happy in helping others to help themselves, and in doing so, I find perpetual pleasure, which has been a perpetual vacation to me, therefore, I have not yet found the need of any other."
 O. C. DORNEY.

ALLENTOWN, PA., Aug. 11, 1910.

NUMBER OF IMMIGRANTS.

Washington, July 16.—Nearly 25,000 immigrants who arrived at United States ports during the fiscal year ended June 30, were denied admission and compelled to return to the countries from which they came.

The fiscal year 1910 was a "million immigrant year," the first for several years, the total number admitted being 1,041,570.

Department of Business Writing

C. C. Mills, Editor.



GOOD handwriting is still the most valuable accomplishment one can possess who has his way to make in the business world. The typewriter and many other office devices have to a very great extent minimized the use of writing in the business office; but in no particular has its entire use been superseded by these labor-saving appliances. Students in business schools whether public or private should devote every possible moment to the mastery of this useful art.

POSITION.

Every one should train himself to proper habits of position while writing. He should see that his feet rest squarely on the floor, sit straight, but inclining the body toward his work without bending his back. The arms should rest upon the edge of the table, the point of the right elbow extending over the edge while the left one should rest upon it. A right angle is formed by both elbows, the hands coming together to form still another, making three in the proper writing position. The left hand should always be opposite the right hand while writing, moving up and down in order to do so; the right one turning over almost flat that the fleshy part of the right fore-arm may rest upon the desk. No part of the hand should touch the paper, save the ends of the little fingers. The fingers should be quite straight, while the thumb is well curved. The paper should be so arranged that all down-strokes may be drawn toward the middle of the body, yet when the pen is swung from left to right it will touch the beginning and the end of the writing line. Keep the ink-well close to the paper.

MOVEMENT.

The only way to execute business writing is with the forearm or muscular movement method. The strength of the fingers is inadequate to meet the demands of business. There are few people who do not know what this movement is. It simply means to write with the arm, the hand continually gliding along on the ends of the little fingers, while the thumb and first two fingers hold the pen and do not move in the least. Some of those who have never learned to write this way may find it difficult at first, but it will be very easy in a little while if you will only persevere. Practice at least an hour every day on plate 1 in this number and you will soon have a perfectly free movement.

MATERIALS.

A workman is known by his tools, and when you see one indifferent as to his writing materials, you may be sure that he will be indifferent as to the quality of work he does, and those who employ him will be indifferent as to what they pay him. The pen should be medium course for business writing, the holder straight with cork, rubber or wooden tips. The ink should be a good fluid, one of those blue at first gradually turning black, or if a good black ink can be obtained, such as Higgins Eternal, it would be well to use that. The paper must be hard and of good substantial quality, so that the ink will not percolate through it.



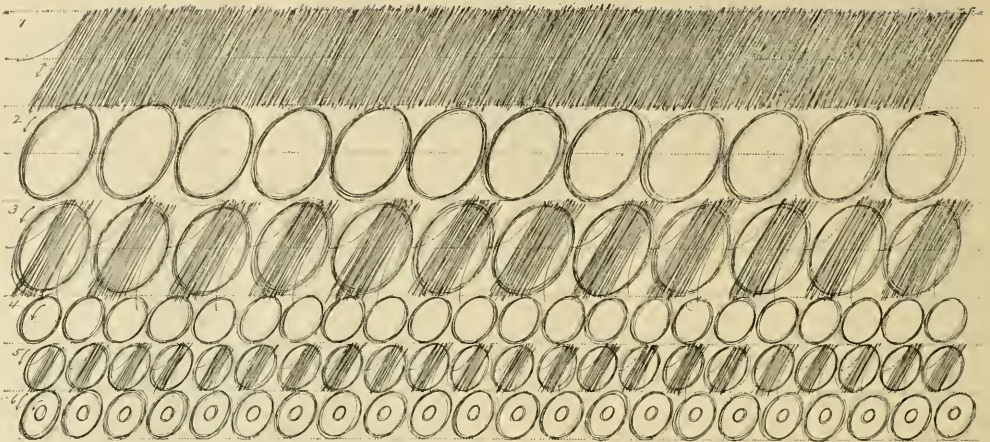


PLATE I. THE PENMANSHIP GYMNASIUM. Here you are to go through all the physical culture exercises necessary to develop the right arm. Make all the drills without per-

mitting your fingers to move in the least, and remember you must make each line one hundred times. Count one for every down stroke, and make three of them per second.

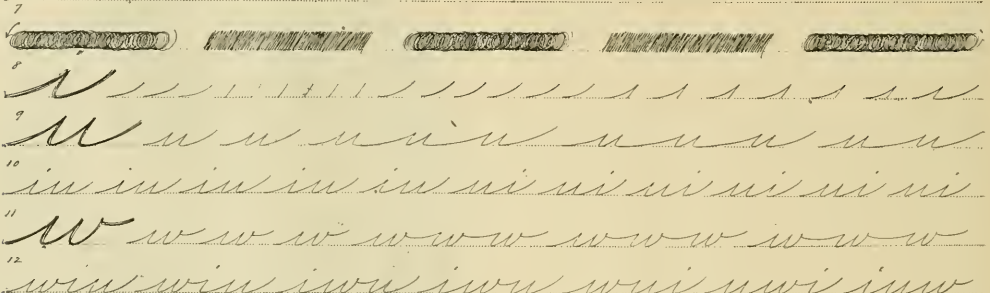


PLATE II. From line six to line seven is a big jump. The only difficulty is that you will try to make line seven with the fingers. Be sure not to do this. If you can make line eight really well bringing the straight stroke down through

the base line, all the rest of this plate will be easy. Count one for each straight down stroke. Make ninety 'u's and sixty 'w's in one minute.

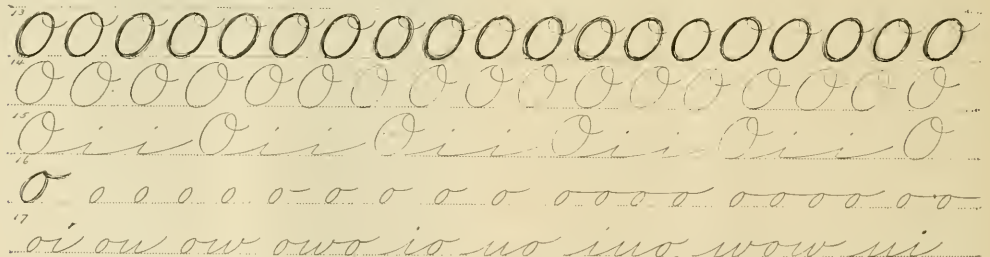


PLATE III. Here we shall have an easy plate which is inserted here to show you how simple it is to go from a movement exercise to a capital letter. I am sure that every one will like this exercise. Notice that the O is a perfect oval

and that the finishing stroke is very short. The small o is just like the large one. Make ninety capital O's and 150 small ones in one minute.

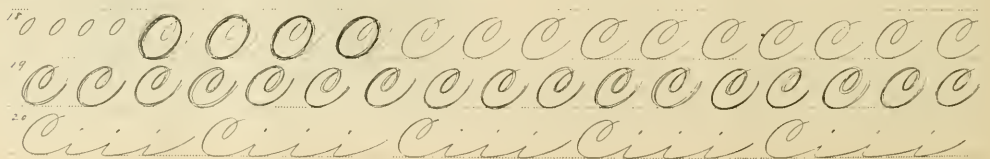


PLATE IV. Make four small *o*'s and then make the left side of a large *O*, when you will have what many think is one of the most difficult capital letters to make. At first

after you make the *C*, make a movement exercise next to it to see how you really make the letter. Make ninety capital *C*'s in one minute.

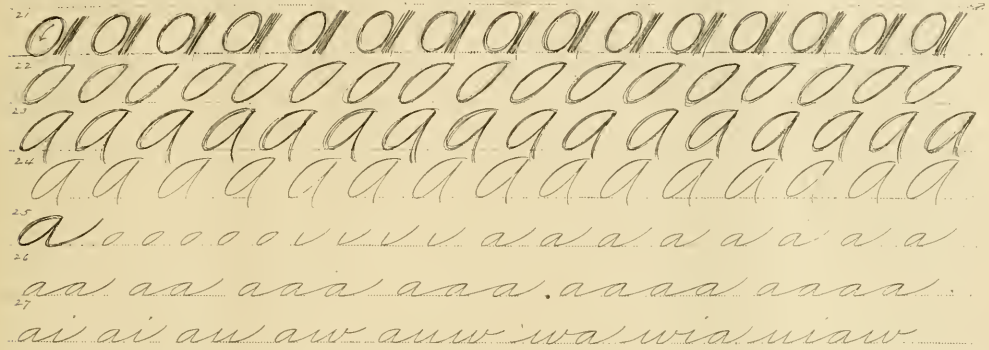


PLATE V. One-half of an oval and a line almost straight—just curved a little, makes a capital *A*. Ninety per minute is the right speed for this letter. Close the top, and as you

go up make a slight pause. The small *a* is very much like the capital, only it slants a little more. Be sure to keep the up-strokes in both of these letters quite straight.

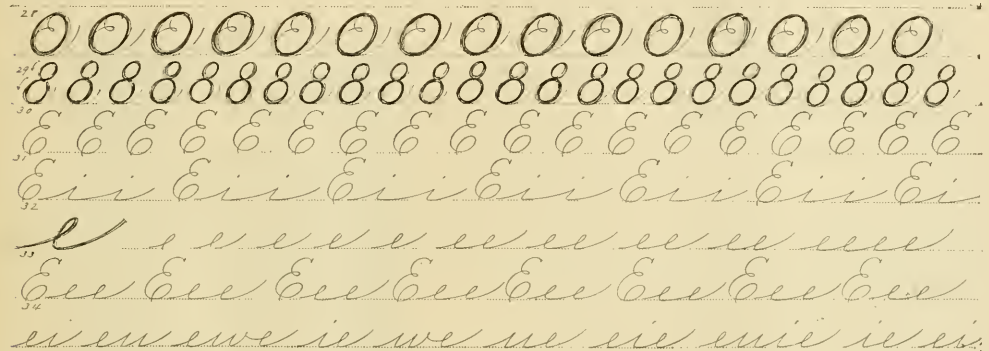


PLATE VI. If one were to make a small loop in the back of a capital *C* he would have an *E*. The capital *E* is made up of the left sides of two ovals, one of these a little smaller than the other. About sixty capital *E*'s per minute is a fair business rate of speed. The small *e* does not look much like

the capital. It is a very important letter, being used more than any other letter in the alphabet. Do not slight it; keep the down stroke quite straight, and make one hundred fifty of them in a minute.

Few acquisitions are more appreciated by the possessor or are more valuable than the ability to write a legible rapid hand.

Supplementary Study by Francis B. Courtney.

A NEW DEPARTURE.

In this department hereafter the regular course is going to be supplemented by that of a number of America's foremost penmen. In that way it is hoped to interest every person in these pages. In this issue you will find some

product work by F. B. Courtney and E. H. McGhee. In the October number you will find the work of two or three others. This will make this department much more interesting and helpful. Let your motto for September be one hundred copies of every line.

A progressive should plan his work. Busy.
 Be at your post before the last bell rings.
 Care is demanded of all who would succeed.
 Do your duties before your duties do you.
 Earn your way through this world Earn.
 Faithfully fulfill every promise. Future hopes.
 He would say nothing until he learned why.
 Industry is fortune's right hand. Excellence.
 Just grasp the first opportunity. push and win.
 Keep your pen in your hand. think, practice!
 E. H. McGhee. Trenton. N. J.

Motto Sentences for Supplementary Writing by E. H. McGhee, Trenton, N. J.

QUANTITY OF WORK.

"How long shall I work at a given task in writing?" That depends upon how good a writer you desire to be. Some have been known to practice a single word for 36 hours. That may be more time than the average business student could devote to writing; but he should keep at one task until it is mastered. The high-way to good penmanship has many hills to climb, but if you will take the writer by the hand, he will lead you to success. In the first place, you should write every line 100 times. You need not do it all at

one time, but it should be done during the month of September.

STUDY AND COMPARE.

The marksman who goes out to shoot and fires away with his eyes shut never makes a bull's eye. After every shot the sharp-shooter examines the place where he hit; and the next time he endeavors to come a little closer. No one succeeds at his first shot, but the harder and oftener one tries, the sooner he is going to be successful. Spend one third of your time in examining and criticising your work.

Don't.

Do you feel you'd like to quit? Don't!
 Get feeling you don't fit? Don't!
 Do you want to yell "all-in"
 'Cause your wind's a little thin?
 And you think you'll never win?

Don't.

TALKS TO YOUNG MEN.
By the Editor.

FRANK A. VANDERLIP.

AMERICA furnishes many examples of financial success. One of these particularly inspiring to young business students is that of Frank A. Vanderlip, President of the National City Bank of New York—the largest bank in the western hemisphere, having a capital stock and undivided profits of fifty millions and deposits of over three hundred millions. Mr. Vanderlip is in the neighborhood of fifty years—not more than that. He was born on a farm near Anrora, Ill. At sixteen years of age his father died, and his mother finding it impossible to maintain the home in the country, moved to the city. Here young Vanderlip procured work in a manufacturing establishment at \$1.25 a day. In a year or so, his salary was increased to \$2.50. His ambition was at work, however, and being attracted by the possibilities embraced in the mastery of shorthand, took a course in this subject by mail. After acquiring a fair degree of facility in writing, he obtained a position on a local newspaper. His duties consisted in reporting local news, setting type, collecting bills and running the press. For this he was paid a salary of six dollars a week. It was all valuable experience for him, however, and in a short time he procured a position with an investors' agency in Chicago. It should be said in passing that while he worked on the newspaper he learned all



Frank A. Vanderlip.

there was to be learned about that occupation. This same enterprising spirit was made apparent in his new position, for he at once set himself to the task of mastering the mysteries of the stock and bond market, and especially how to analyze the financial reports of business corporations. This is something every American youth should know; but how many can understand even the simplest bank statements which appear in their local papers in July and January of each year? It was not long until he secured a position as a financial writer on the Chicago Tribune. Here he combined his newspaper experience with that of the investor's agency. He subsequently became financial editor of this great Chicago daily. While in this capacity he attracted the attention of the financial leaders of that city by the method in which he on one occasion forestalled an incipient panic.

When Lyman J. Gage, the great Chicago banker, was in-

vited by President McKinley to become a member of his cabinet, he asked young Vanderlip to be his private secretary. The invitation was accepted with eagerness, for Mr. Vanderlip well knew the great possibilities of advancement afforded by such a position. It was not long until he became assistant secretary of the Treasury, and finally was engaged to come to New York as a Vice-President of the bank which he now heads. His salary must be at least one hundred thousand dollars a year, and possibly a great deal more. He owns a beautiful estate upon the Hudson river, has his private yacht, and an automobile for every occasion. His bank occupies the most imposing structure in the financial district in New York.

After all, it was not such a long way from the little farm in Illinois to the head of a great bank. It was all in the boy, in his ambition, in his purpose and in his energy. Mr. Vanderlip when he started out had possibly never heard of the National City Bank. He knew no more of it than Abraham Lincoln did of the White House when he was sailing a raft on the Mississippi river, or James A. Garfield when he was towing a boat on the canal, or Theodore Roosevelt when he was riding wild bronchos on the western plains.

SAME OLD STORY.

Erwin J. Wider, a bank clerk in New York, appropriated to his own use railroad stock to the value of \$680,000. Before his arrest, it was found that he had prepared the following letter:

July 21, 1910.

To the Russo-Chinese Bank Agency,
50 Pine Street, N. Y. City.

GENTLEMEN: I might as well tell you that in a few days 3,200 shares of Pennsylvania Railroad stock have to be shipped to the National Bank of Berlin, Germany. You won't find them. I took them.

You will also find a large number of shares of other stocks missing, which I also took. I meant to put them back, but the market went against me, and it was the blamed cotton situation that broke my neck.

It was all your own fault, anyhow. You should not have put one man in charge of everything from A to Z. My wife does not know anything is wrong, but I am going to tell her to-day. Whatever else you find missing I took.

Yours respectfully,
(Signed) ERWIN J. WIDER.

We have it on the best scriptural authority that when Mr. Adam did the thing he knew he ought not to do he promptly laid the blame on someone else. It has been noted ever since that when a man did something creditable he always demanded full recognition, but when he yielded to his weaknesses the responsibility was to be fixed elsewhere. The plea of the young man who took a little matter of \$680,000 which did not belong to him, that his pay was too small to enable him to live as his friends did, and that the officials of the bank ought to have kept a closer watch on their property anyway, was only to be expected.

The only trouble with such a justification as this is that it doesn't justify. The excuse is a fine one except for the incidental fact that it doesn't excuse. The blame is like one of the "imp" bottles sold in the novelty stores. One may lay the bottle on one side or the other, and in fact in any position but squarely upright as a well behaved bottle ought to stand, and it will adjust itself to the perpendicular. This bank clerk's blame may be sent hither and yon by the person himself, but it returns firmly upon the individual who took the \$680,000 that didn't belong to him. The point at issue is not whether the bank had a private detective on his track all the time, whether his cash was counted every night, whether the bonds to which he had access were checked up daily, but whether he took the property. This he freely admits.

Moral lessons are sometimes better enforced when there is something practical behind them. That is why the law, instead of merely stating that we may not do this thing or that, attaches a penalty to the violation of the law. It might be added that nature does the same thing, so man is following an excellent precedent. Some persons are organized on so high a

plane that the simple edict not to do a thing is sufficient. More individuals, it is to be feared, are prevented from doing some of the things not good for society by the knowledge that there will be trouble for them if they do. Even some who advocate the laws and their application generally would evade them personally if they could without the possibility of incurring that penalty which is the twin brother of the law itself.

What did this young financier—it seems hardly appropriate in days of high finance to refer to him as a mere thief, for the word has an ugly sound—except to get out of it? Did he imagine he could keep on indefinitely piling theft on theft, without anyone being the wiser? Did he suspect that his later years would be any more joyful because of his moral perverseness than in making the best of his salary of \$25 a week, and if he could not live as his friends did, then living as his means permitted him to live, not ostentatiously but comfortably and honestly? Probably he neglected to analyze the situation as carefully as he might at the outset, and one act of dishonesty made the next not only more easy but inevitable. As a result his usefulness in this world is now limited to his position as a living object lesson of the truth of the old proverb, "Honesty is the best policy." Honesty generally pays big dividends, all pessimistic croakings to the contrary notwithstanding.

MEN STENOGRAPHERS WANTED.

Few Willing to Serve Government for \$900 a Year—Women Not Barred.

Washington, July 23.—The report that there is a ban against the employment of women clerks and stenographers in the government service was denied today by General John C. Black, chairman of the Civil Service Commission. This report became current by reason of the fact that women will not be admitted to the examinations which are to be held throughout the country on Tuesday for stenographers in the departmental service.

"For many years the stenographer and typewriter examination has been held semi-annually, in the spring and fall, open to men and women alike," said General Black. These semi-annual examinations have resulted in obtaining an ample number of qualified women applicants, but the number of men who pass and are willing to accept the usual entrance salary of \$900 a year in the departmental service is so small that it has been found necessary, in order to meet the needs of the various departments, to hold examinations oftener than twice a year. Therefore, an examination was held in June, and another will be held July 26, open to male applicants.

"As the commission is able to meet all the demands of the departments for women stenographers from existing registers of eligibles who have been obtained from the semi-annual examinations, it was unnecessary to admit women to the examinations last month and this month. Women will be admitted to the September and October examinations as usual."

DRAWING.

By Valentine Sandberg.

In drawing a face, always bear in mind that the head is of an egg shape. The above diagram shows the sub-divisions of the human face used by artists when drawing from memory. These diagrams show the different attitudes of the head. No. 1 is looking down and No. 2 is looking up.

The center line is the line running between the eyes, through the center of the nose, mouth and chin.

Dotted line 3 indicates top of forehead.

Dotted line 4 indicates eyes.

Dotted line 5 indicates lower part of the nose.

In Plate 2 the diagrams show the sub-divisions of the human face with the features drawn in correct proportions.

Plate 3 shows the elements of expression in a few strokes, the essential points in the features which must be grasped before successful finished drawings can be made.

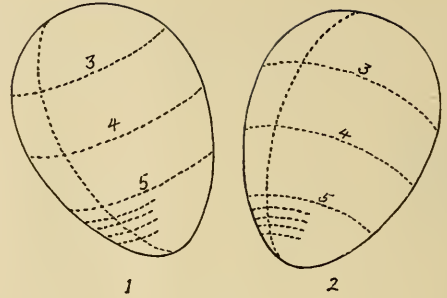


Plate 1.

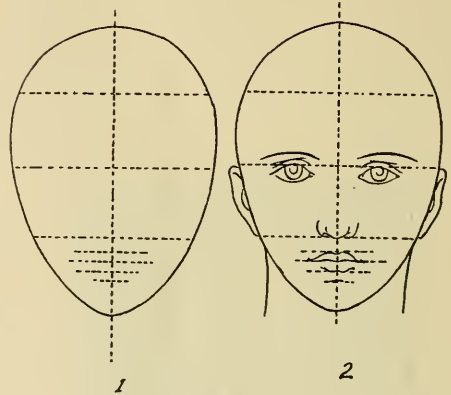


Plate 2.

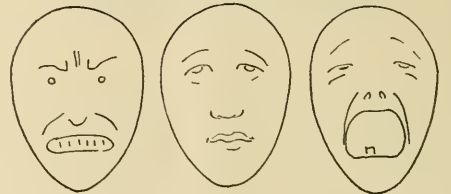


Plate 3.

Penmen who want a really good black ink that flows freely and which does not cost any more than ordinary fluid ink should try Higgins' Eternal Black Ink. It is in constant use at THE JOURNAL office.

Department of Ornamental Writing

Plates by L. MADARASZ

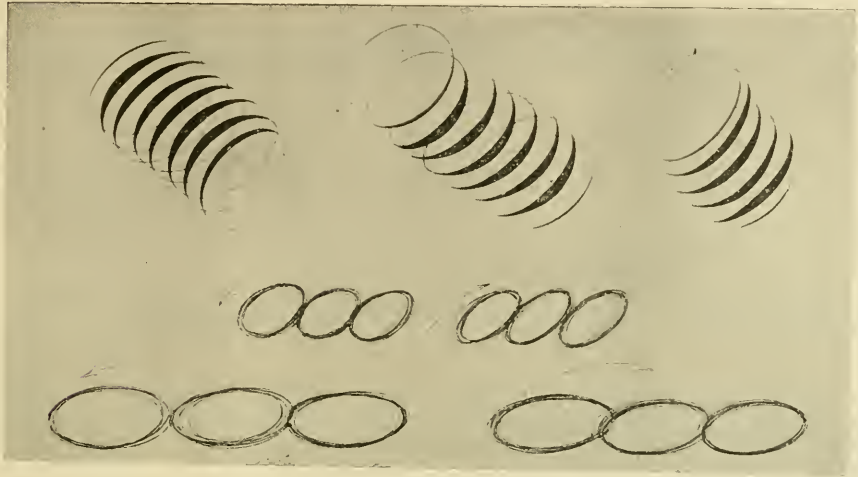


Plate 1.



Plate 2.

See page 19 for suggestions.

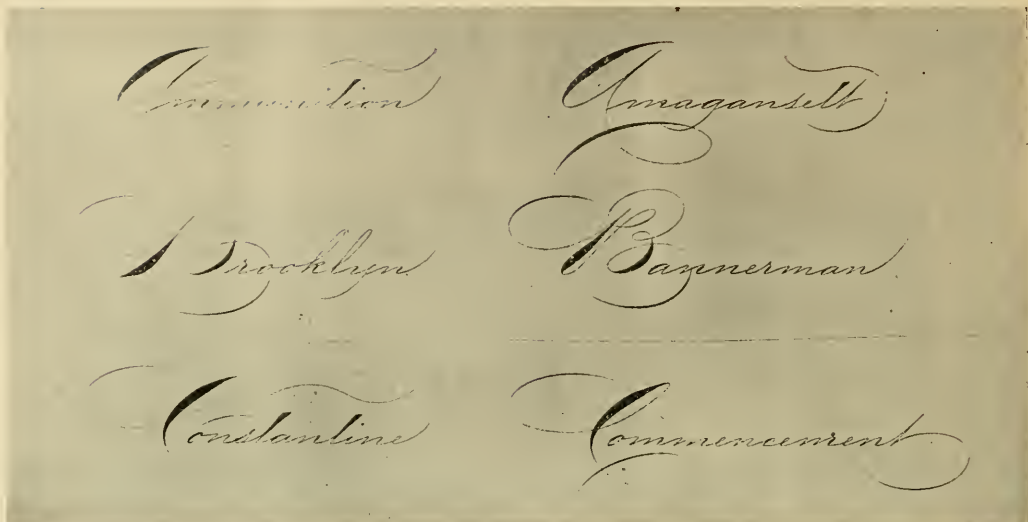


Plate 3

COMMERCIAL DEBATING CLUBS.

A NUMBER of years ago THE JOURNAL was instrumental in organizing a large number of Success or Self-Help Clubs in the business schools of this country. They were very successful. This year we hope to assist in the organization of a debating club in every commercial school.

In a business education, a thorough mastery of the English language is paramount. This means that the young business man must be able to speak and write with fluency and forcefulness. As school work is now conducted, oral English is much neglected. The young business man who cannot present



The Debating Club Emblem, Typifying Aspiration.

his proposition to the customer, who is at a loss for the right word at the right time, is seriously handicapped. There has never been discovered a method whereby oral expression could be so well developed as by the old-fashioned debate. Argumentative discourse, whether in the district school debating club, in the halls of Congress, or in the British Parliament,

has ever been the most fruitful source of vigorous and effective speech.

Our plan is very simple. It is this: The principal of each department of the business school should bring the matter before his pupils, explain to them the importance of being able to talk—not to make a speech—simply to talk. Then effect an organization to last for one month, officers to consist of president, vice-president, secretary, and program committee. A debate must be held at least once a week, as many members as possible participating in it. Wherever possible, let the discussion be open and free to all. Before beginning the debate, three judges should be appointed to determine the result. Questions should be posted conspicuously for the entire month. In addition to the debate, some member of the department should be called on to give a short talk on current events. At the last meeting in September, new officers for October should be elected.

We should like to hear from all schools organizing these debating clubs.

The questions for September are as follows:

RESOLVED:

That carelessness is a greater hindrance to commercial success than laziness.

That success is more dependent upon ability than upon opportunity.

That poverty, rather than wealth, has a tendency towards the development of true manhood.

That economy is a greater advantage to commercial success than energy.

HYMENEAL.

Mr. and Mrs. A. T. W. Pritchett
announce the marriage of their daughter

MABEL

to

ROBERT ARBIE GRANT

on Wednesday, the tenth of August

nineteen hundred and ten

Orange, Calif.

GREAT AMERICAN CITIES.

By A. M. Adams.

NO. 1. NEW ORLEANS.



AMERICA has no more interesting city than New Orleans. It is unlike any other city in this country, partly because of its peculiar location, but more because of the large number of persons of French descent who give to it a local color distinctly its own. Just now the Crescent City is in the eyes of the country to an unusual degree because of its prominent position as a candidate for the honor of holding the Panama Exposition in 1915.

From a commercial standpoint, it is safe to assume that no large city of the country is less known, generally, than New Orleans. As a winter resort its reputation is as broad as the land, and the Mardi Gras has drawn visitors from every part of the world. No city has a better reputation for hospitality than the Crescent City, and visitors who go there for pleasure are always enthusiastic over its charm.



The Sky Line of Greater New Orleans.

New Orleans, however, considers itself primarily a business city. It has no more desire to be looked upon solely as a pleasure resort just because people go there for pleasure, than New York has to be considered only as a good place for an outing because tens of thousands of people visit it every year for pleasure alone. It is to emphasize the business end of its attractions that the progressive citizens of the southern metropolis have organized for the purpose of securing for that city the exhibition which now seems pretty certain to be held to celebrate the completion of the canal across the Isthmus of Panama.

At the time of writing, the Census Department has not yet finished its count of the population of New Orleans, but one can hardly go far wrong in crediting it with between 350,000 and 400,000. Aside from being the largest city in the South, it of course takes rank among the great cities of the nation. It is the unquestioned center of southern social life and also of southern business life. It has the largest sugar refinery in the world, is the second largest port of export in the country, has the largest floating steel dry dock in the world, has the greatest oyster market in the world, has the largest cotton, sugar, coffee, rice and banana market in the country, and does an immense business in lumber, oil, sulphur and salt.

There is a general impression throughout the North that for some reason or other the cities of the South are necessarily unhealthy. There may still be those who think of yellow fever every time they hear mentioned the name of any city below the mouth of the Ohio. As a matter of fact, in health conditions, New Orleans compares favorably with any city

anywhere. It makes the boast that the average resident white death rate is less than 15 per 1,000. A rate of 17, 18 or even 20 per 1,000 is by no means high in an old established community, and lower death rates are generally found in newer places which have been built up by young and energetic individuals.

New Orleans for a long time labored under the severe handicap of being without adequate sewer facilities. This is not surprising when the engineering difficulties connected with the establishment of a sewer system are considered. Most cities lie above the level of the nearest body of water. The Crescent City, as its name implies, lies in a bend of the Mississippi River, the surface of which is considerably above the general level of the city itself. This difficulty has now been overcome and New Orleans ranks with the other first-class cities in the country in this respect.

In connection with the future of New Orleans, nothing is more significant than the great agricultural development of the surrounding territory. As the lumber disappears from the timbered areas of the South, the farmer takes up the land and finds it adapted to the raising of immense crops of all products native to the region. A greater part of Louisiana is believed

to have been made by the silt brought down the Mississippi River, and with the Delta of the Nile and two or three regions of surpassing richness, it leads the world in fertility.

For many years the swamp lands which bordered the Gulf have been considered unavailable for settlement. Great drainage projects are now under way which will add thousands of square miles of the most productive soil to the cultivated area of the state, and all this territory will pay tribute to New Orleans as the industrial capital of the section.

It is, of course, to be expected that when the Panama Canal opens, a new era in the development of the Crescent City will have begun. With its excellent railway facilities, its harbor ranging in depth from thirty-five to two hundred feet, its thirty miles of wharves, and its progressive business men, it is easy to foretell the great future before this most interesting of American cities.

EDUCATED IGNORANCE.

In a certain educational institution the pupils were required to give definitions. Here are some which were given:

"The earth is an obsolete spheroid."

"An angle is a triangle with only two sides."

"Geometry teaches us how to bi-sex angles."

"Parallel lines are the same distance all the way, and don't meet unless you bend them."

"Horsepower is the distance one horse can cart a pound of water in an hour."

"A vacuum is a large empty space where the pope lives."

"Woman's suffrage is the state of suffering to which they were born."

TALKS TO YOUNG WOMEN.

By Mrs. Nina P. H. Noble.

My dear Girls: I wish that I could shake hands with every one of you who are this month entering school for commercial education, and congratulate you upon your decision to learn to earn. The first day of September is one of rejoicing to me, because I come in touch with young hearts for ten months of sympathy and kinship; young souls for growing in higher planes; young minds for broadening and cob-web clearing. Tears come to my eyes, too, when those faces, so earnest and expectant upon the beginning of the course, become puckered over the new studies that seem so little capable of understanding; and, disheartened even in a week's time, leave with either discontent or wiser expressions.

A year ago, one sweet little lady entered my department, truly anxious to become a world worker. Her right hand had just been amputated and she hoped either to use the false or her left hand. Each morning she came with brave face and patience that would bear the supreme test. Within a month, her nerves repelled. Pity, indeed, was mine for her because she had to give up. Ah! If you, who have strong bodies, clear brains, eyes that can see, ears that can hear, and two hands, will but continue not one day, not two; not only a week, but on and on and not give up! Think, in ten short months you will have won the first of the three battles of success. Do you know what they are? *First*, education or being fitted to do the work. *Second*, getting the position or the chance to do the work. *Third*, the work itself, the untiring toiling to do better, then *best*.

Young women infuse into their school life a deal of their own spirit, and their recitations are charged with more than the mere repeating of vowels and consonants. They are ever seeing ahead of the transcribing or technical outlines. They have had the lesson of usefulness instilled into their minds before undertaking stenography or bookkeeping.

You realize that usefulness is a universal religion. You are not happy lolling on the couch at home reading novels, day in and day out. It may be that this unhappiness fosters the growing desire for being of real worth to the world and yourselves.

Sheldon says: "In mental vision there are four ranges: The man (or woman) who can look no further than the present is mentally blind; the man (or woman) who can plan for the future has his or her eyes open; he (or she) who can plan for a lifetime is a general; and the man (or woman) who can plan for generations is a genius." You have proved, by taking the first step inside the door of a commercial institution, that you have the first two ranges and have risen above the so-called "school-girl in short dresses."

"I wish to preach, not the doctrine of ignoble ease, but the doctrine of the strenuous life—the life of toil and effort, of labor and strife; to preach the highest form of success which comes, not to the man or woman who desires mere easy peace, but to the man or woman who does not shrink from danger, from hardship or from bitter toil, and who, out of these, wins the splendid ultimate triumph."—*Roosevelt*.

If you wish to grow, confine your thoughts and actions to one important achievement and do not waver. Do not enter the show-hand department today and next week transfer to

the bookkeeping. Focus your mind upon one of the two subjects and devote all of your ability in that direction. Indecision, lack of assiduity, is the greatest pitfall to accomplishment. A wandering mind speaks failure. Do not let the petty discouragements of the day distract you from the goal ahead and your primal intention to reach it. The fervid need of encouragement is too frequent a germ in the school of commerce. Have enough initiative and the enthusiasm molecule to fight your own battles, to complete your course in the allotted time; to be prepared in every sense of the word when the time comes for you to compete with the followers of the strenuous life.



Mrs. Nina P. H. Noble.

STUDENTS' SPECIMENS.

Specimens of more than average excellence have reached our office from the following:

- J. M. Tran, Central Business College, Toronto, Ont.
- E. J. Wilcox, Connecticut Business College, Hartford, Conn.
- M. Shurtleff, Vankleek Hill, Ont., Collegiate Institute.
- R. E. Leaf, Lincoln High School, Seattle, Wash.
- J. J. Bailey, Technical High School, Toronto, Ont.
- J. S. Oxford, Institute Ingles, Santiago Chile.
- H. E. Congdon, High School, Auburn, Me.
- J. M. Pierce, Goldey College, Wilmington, Del.
- L. Beuglet, St. Michael's College, Toronto, Ont.
- Miss Bertha W. Ferguson, Brockton, Mass., High School
- H. F. Sanger, Juniata Business School, Huntingdon, Pa.
- V. M. Rubert, Eastman College, Poughkeepsie, N. Y.
- J. G. Crumb, Merrill College, Port Chester, N. Y.
- C. J. Gruenbaum, Lima, Ohio, Business College.
- C. C. Craft, Concord, N. H., Business College.
- Miss Cora B. Foote, Manistee, Mich., Public Schools.
- J. A. Buchanan, London, Ont., Collegiate Institute.
- J. H. Snyder, Northwestern Business College, Chicago, Ill.
- J. N. Fulton, International Business College, Ft. Wayne, Ind.

Saint Lawrence River

Journal of the American Commission of Cook

Some Penmanship by the Father of Them All—Platt R. Spencer, Sr. First of a Series of Pages from the History of Penmanship.

James S. Oxford Returns to America.

Senor J. S. Oxford—of course he was just plain Mr. when he got into New York Harbor—arrived in this city on July 5th from Santiago, Chile, where he has been for some years teaching commercial branches in connection with an American



A Typical Highway Scene in Chile.

mission school. He said the journey was not as long as might appear at first thought, considering that he left Santiago



In the Fruit and Vegetable Market in Chile.

in mid-winter and did not arrive here until mid-summer. It took only about a month to make the trip. He thinks that a very desirable improvement in ocean travel would be to tunnel under the equator, as the sun does pretty effective work at mid-day in that region.

Mr. Oxford handles the camera with great facility, and brought back with him a number of pictures of scenes in Spanish America. While Chile is presumed to be quite a modern nation, Mr. Oxford does not compare it at all with this country so far as progress is concerned, and thinks the lower classes in need of considerable inspiration and training. His experience in Chile was interesting and valuable, but he does not desire to make that country his permanent home. He went from New York to Ohio where he visited friends before going to Nashville to report to the home office of the society under whose auspices he was working in Chile.

Ornamental writing has always been the chief medium whereby the penman may express his aesthetic tastes. While it is not as practical as business writing or lettering, it has its place. It is safe to say that no branch of writing has been more inspiring, helpful and valuable to the profession. To be successful, the same general rules of practice must be followed as in business writing. A very fine and flexible pen must be used, the best of black ink and well calendered paper. The business writer will find practice in this branch of work not only pleasant and recreative, but it will cultivate his perceptive powers as possibly nothing else will. A light elastic touch must be cultivated and while grace and harmony of stroke are the two indispensable characteristics of ornamental writing, each letter must be formed according to the Roman standard.

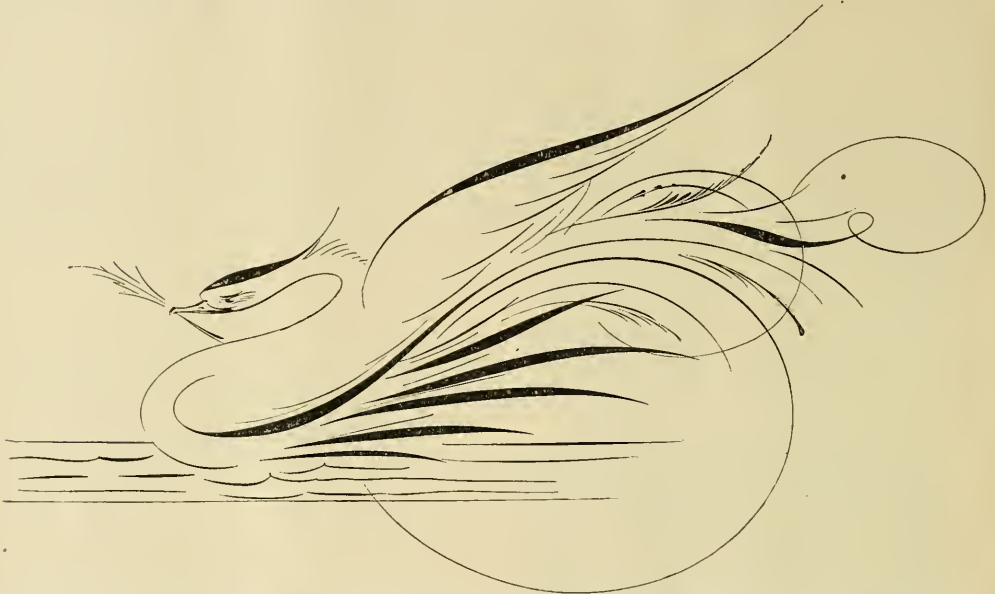
E. B. Thomas, of Swanton, Ohio, has accepted a position with the Ellis Business College, Elgin, Ill.

C. H. Haverfield, formerly of the Elyria, Ohio, Business College, has been added to the faculty of the Metropolitan Business College, Cleveland, Ohio.

A. T. Roark, of Chattanooga, Tenn., is now commercial teacher at the High School, Clarksville, Tenn.

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.



"The Swan on Still St. Mary's Lake." The graceful swan, from the pen of Madarasz, floating along so serenely, we trust is emblematic of the life of each Journal reader during the coming year.

EDITOR'S SCRAP BOOK.

P. E. Holley, of Waterbury, Conn., favored us with some beautiful specimens of his card writing. Mr. Holley stands in the front rank as an ornamental writer.

A reproduction of a set of resolutions by D. W. Hoff, Lawrence, Mass., reached our desk. The work shows Mr. Hoff to be very skillful in this branch of pen art.

Leslie E. Jones, of Elbridge, N. Y., is a regular contributor to the Scrap-Book. He is making marked improvement in his ornamental writing and also in his lettering.

A. J. Williard, of Middletown, Va., sent us a nicely executed bird flourish.

From W. R. Hill, of N. Adams, Mass., we received several specimens of his ornamental signature work. Mr. Hill swings a very graceful quill.

P. Escalon, of Santa Ana, Central America, favored THE JOURNAL with some specimens of his ornamental writing which, we think, are of a very high grade.

Ornamental letters came from J. W. Baer, Phoenixville, Pa.; and D. H. Farley, Trenton, N. J.

Superscriptions worthy of mention reached us from W. J. Delcourt, Montreal, Can.; W. J. Kinsley, New York; D. H.

Farley, Trenton, N. J.; D. A. Casey, Albany, N. Y.; O. A. Sanders, Scotts Mills, Ore.; C. W. Ransom, Kansas City, Mo.; H. P. Behrensmeier, Quincy, Ill.; D. W. Hoff, Lawrence, Mass.; R. W. Ballentine, Albany, N. Y.; A. H. Dixon, Butte, Mont.; J. A. Snyder, Big Rapids, Mich.; Wm. J. Wade, Lancaster, Pa.; A. W. Dakin, Syracuse, N. Y.; J. T. Evans, Wilkes-Barre, Pa.; J. M. Lantz, Norristown, Pa.; T. Melhado, Poughkeepsie, N. Y.; J. M. Latham, Port Arthur, Texas; Ben Kupferman, Boston, Mass.; W. R. Hill, N. Adams, Mass.

PINK WRAPPER

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

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



The Home of John D. Rockefeller, New York City.
First of a Series to continue throughout the year of
Homes of Our Financial Kings.

WHERE WE GET THEM.

By Dr. W. D. Bridge.

INDIA RUBBER.

Look at the tips of your pencils; the tires on your bicycle and automobiles, the "rubbers" you wear in rainy weather. Where did that rubber come from? From various parts of tropical lands. It is the juice of trees, as maple sap comes from maple trees (sugar maples). Thin at first as it flows from the tapped trees, it becomes thicker on exposure to the air. After being hardened, it is sent in bulk to the countries where it is to be used, and there it is put through a process called "vulcanizing," *i. e.*, it is mixed with sulphide of antimony or other substances and becomes soft pliable, though hard, having in the process been exposed to a high degree of heat. It becomes less porous and is now fitted to be "worked up" into water-proofing, water pipes, water-coats, rubbers, etc., etc. A vast variety of articles can be seen in any place where rubber materials are sold. By certain processes of chemical manipulation vulcanite is produced, and this is made up into dentists' tools, tubes of various kinds, women's hair combs, etc. Think—a juice of a Brazilian tree made into the comb you use or the eraser on your pencil.

STRAW HATS.

Much of the straw from which our summer hats are made is raised in Italy. The finest plaits coming from fair Tuscany. The wheat growing thickly, matted as it were together,

SHORTHAND AND BOOKKEEPING.

In these days of acute competition for places of all sorts, every lever should be used which will in any way promote the interests of those who are about to come upon the stage of action. The stenographer should not only know how to spell, to compose easily and grammatically, and to write a smooth and easy hand—these are elementary and necessary foundations—but he should be able to make with readiness and accuracy all calculations incident to a counting room; should understand double entry book-keeping, and should know something of the regular routine of office duties; for time not taken up with amanuensis work could then be occupied with these. All these things are just as essential to him who seek employment in an office as is the knowledge of some trade to him who seeks work as a mechanic, and no young man is justified in offering his service to the business public until he is thus equipped.


STENOGRAPHY FOR YOUNG LADIES.

No profession affords a better opening for young ladies who desire to earn their own living than does stenography and type-writing, and we know of no more agreeable and profitable employment in which they can be engaged. The prejudice against employing young ladies in office work has entirely disappeared and now, where a few years ago scarcely a lady was to be found at the office desk, there are thousands of them. Their adaptability to the work has been thoroughly tested and they have been found fully equal, if not in many instances superior, to young men, especially as typewriter operators. They seem to have an affinity for the little machine, judging from the readiness with which they master it.

does not have a heavy growth, but produces a beautiful, fine stock. It blooms in June and is pulled up by the roots by hand, when half developed, otherwise it would become too brittle. Five or six individual straws are grouped together, firmly bound in a bundle, as little sheaves, and stowed in barns. Thus maturing, the straw is subjected to heavy dews and bleaching in the sun, then classified as to quality, and sold for marketing. Cheap labor in China is breaking into even the cheap labor of Italy, but as a consequence our straw hats are far cheaper than ever before.

"Only a straw." Yes, but a straw is of great value in a great variety of articles,—mattresses, door-mats, carpets, baskets, compost manures, and now is a large component of even much of our wrapping and other paper manufactures.

Straw and hay have common qualities. What immense quantities are consumed. To have good hay, it must be from excellent natural quality of grass, be cut at just the right time, be cured properly, and so as to retain most nutritive matter. Hay stacked or mowed must not be allowed to over-heat, over-ripen, or its value is tremendously diminished. Hay from Central New York sold in August in Holyoke, Fall River, Marblehead, Mass., and in Providence, R. I., and Bridgeport, Conn., for \$21.20 to \$21.70 per ton delivered. Hay is a generally dependable crop, and the demand is rarely fully supplied with best quality. Baled hay is greatly preferred by many.


SUCCESS
 TO THE **BUSINESS JOURNAL**

D. N. Farley

*State Schools
Trenton, N.J.*

Mr. Farley Extends His Heartiest Greetings.

PROFICIENCY IN TYPEWRITING.

By Chas. E. Smith.



THE typewriting contests which have been held during the past few years at Business Shows in New York and Chicago, at the E. C. T. A. meetings in Boston, Philadelphia, and Providence, and also at various other centers, have brought forward many brilliant operators and demonstrated the possibilities of the writing machine in a manner never before properly appreciated. They have also been of great benefit in raising the standard of efficiency of typists all over the country, and in proving beyond the shadow of a doubt that the operation of the typewriter by the sense of touch is the only way in which it is possible to attain the very best results in both speed and accuracy. Thousands of stenographers have been incited to greater efforts to become more skilful, while schools and colleges have been stimulated to emulate the efforts of their competitors whose pupils have succeeded in winning a place in the contests. The school proprietors in this way have learned that it is possible to get better and quicker results by the new method than by the old, with the result that higher standards are being asked for and obtained. This means much for the students who attend such progressive schools, for the reason that when they take a position their superior ability is at once recognized and advancement comes more rapidly.

All who would become specially skilful in typewriting should bear in mind that it comes "by practice, not by chance, as those move easiest, who learn to dance." The lackadaisical lass spurns to practice and declares that the rapid operators are born with a gift for typewriting. There is no doubt that those who attain distinction and extraordinary skill in the manipulation of the typewriter are gifted. There is no doubt also that the qualities with which they are gifted would enable them to make a success of almost any line of work in which they might choose to engage. They have will-power and determination in a marked degree, and above all they have a capacity for hard work. This capacity for hard work is what

the lackadaisical lass lacks. She expects to achieve something without effort regardless of the fact that

"The heights by great men reached and kept
 Were not attained by sudden flight,
 But they, while their companions slept,
 Were toiling upward in the night."

If, then, your aim is to become an expert, or your ambition has been fired by the feats of the champions with a wish to emulate their performances, I should say first of all, ask yourself if you are prepared to pay the price—if you are willing to work and wait. If so, you will find that toil and time are boon companions and will work wonders for those who have the determination and perseverance to WORK and WIN.

THE RIGHT BOY



Employer to Applicant: "ARE YOU TRUTHFUL?"
 "Y-E-S, BUT NOT SO'S TO QUEER YOUR BUSINESS."

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

SPEED!

SPEED! What a delusive word! What does it mean to a befogged beginner in the Business School? What does it mean to the reporters in Congress and the Courts of Justice? Vastly different is the meaning.

But if the idea of *Speed* is so different, the idea of *How to Acquire Speed* is also remarkably different in the two classes. The teacher often says, "If you can write anywhere from eighty to a hundred words a minute, that's all you will need of speed. Few men dictate faster than a hundred words." And the neophyte smiles at the thought, and says, "I'll get that speed soon, and I'll surely 'fill the bill.'" The reporter says to himself, "I ought never to be satisfied till I am never phased by the fastest speaker whom I have ever to meet."

Now, according to the mind of the present writer, a masterful knowledge of the shorthand system used is the first indispensable to speed. Let the teacher take his class into a quiet room and say, "Now we want this class to write out a clear-cut system of shorthand from A to Z." The first pupil is required to begin at the first thing presented as instruction in the text-book and "state it" in his own language,—the consonants, by sound and by name. Next the vowels and the diphthongs. Then the positions of vowels in relation to strokes as read before or after them. Then the rules for vowels between strokes. Then the circles and loops, large or small. Then position writing, if positions are deemed essential at this stage in writing. Then the various ways of representing W, Y, H, etc. And so on to the end of the instructional part of the course. When the pupil has such a knowledge as would enable him to "think" the system through from the beginning, he has laid the prime essential of SPEED.

And, we may say right here, that any teacher who has a review every day of ten or fifteen minutes, of everything gone over in all previous lessons, will have no difficulty in having the pupil "think the system through."

The race of men who "love Shorthand for the sake of Shorthand" is not dying out. Our friend, J. D. Strachan, of Indianapolis, Ind., has bought in London one of the rarest books on our art known to the craft, viz., John Wilkins, *An Essay toward Real Character, and a Philosophical language*. With Plates and Folding Tables. Thick folio, calf. This rare book has 454 numbered pages and a very extended dictionary (un-numbered) in the back part. A book 232 years old is rare, but this is one of the shorthand rareties. We congratulate Mr. Strachan on his "find."

An English correspondent of ours writes of his daily toil, "I work in my office twelve hours a day, go home, dine with my family, spend one hour in my library, go to bed, sleep, get up in the morning, and perform the same cycle of movements *de diem in diem, omnia tempore.*" That's about as tough and regular "digging" as a Yankee can do. What a "let up" that hour in the library must be, and what a genial time he ought to have with his buxom daughters at tea table!

TYPEWRITING SPEED EXTRAORDINARY.

The following is from "The Daily Chautauqua of July 30: Miss Allena Kanka, the wonderfully expert operator on the Smith Premier typewriting machine, gave a special exhibition of her abilities at the School of Shorthand and Typewriting in the Colonnade, Chautauqua, N. Y., yesterday at 10 o'clock. Ministers, professors, teachers, students of the typewriter and others were present, who admired her work and gave high expression to the "clean-cut" excellence of the same.



Miss Allena Kanka.

Miss Kanka gave four special tests, as follows:

- 1—Copying from a lecture which she had never before seen, 104 words per minute.
- 2—Copying from an editorial in *THE BUSINESS JOURNAL*, of which Prof. Bridge is the shorthand editor, at the rate of 116 words per minute.
- 3—A letter having been dictated to her by William Allan Dyer, the general manager of the Smith Premier Company, she re-wrote the same from her first transcript at the rate of 124 words per minute.
- 4—A sentence of twenty-one words of familiar matter was copied and recopied, making 201 words in a minute. In this test there were just 580 letters struck and 20 spaces made, or an average of ten finger movements per second for sixty seconds. Miss Kanka is a graduate of the East Syracuse High School. Her first permanent position was with the Smith Premier Typewriter Co., where she rapidly advanced to the stenographic force of the General Manager's Department.

While toil-worn stenographers have been sweltering in the hot city this summer, we have had the generally cool and delightful Chautauqua breezes, about 1,500 feet above tide-water. Our heart went out in deep commiseration to them all.

The Business Journal

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

Handwritten notes in the Benn Pitman shorthand system, showing various symbols and abbreviations on a set of four horizontal lines. The text is dense and covers approximately 15 lines of the page.

JEF

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

Handwritten notes in the Isaac Pitman shorthand system, showing various symbols and abbreviations on a set of four horizontal lines. The text is dense and covers approximately 15 lines of the page.

CRAYER
1892

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

Handwritten notes in the Gregg shorthand system, showing various symbols and abbreviations on a set of four horizontal lines. The text is dense and covers approximately 15 lines of the page.

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

Handwritten notes in the Graham shorthand system, showing various symbols and abbreviations on a set of four horizontal lines. The text is dense and covers approximately 15 lines of the page.

Bridge.

SCHOOL TRAINED SHORTHAND REPORTERS.

When the writer began the study of shorthand twenty-five years ago, the average reporter was a self-taught individual. This fact was so common that many had the impression that in order to be a successful reporter one had to have this experience. All this is changed now. The fastest writers, both in shorthand and on the typewriter, are graduates of the business school. Sidney H. Godfrey, champion of England, is a graduate of the Metropolitan School of London; Miss Nellie M. Wood, the female champion of America, is a former shorthand teacher; Clyde H. Marshall is a graduate of a Michigan business school; Fred. H. Gurtler is a graduate of one of the Chicago business schools; Miss Rose L. Fritz, champion typewritist, is a graduate of a Brooklyn, N. Y., school, and so the list continues until the names of all those who can write about three times as fast as the ordinary individual is comprised.



Willard B. Bottome.

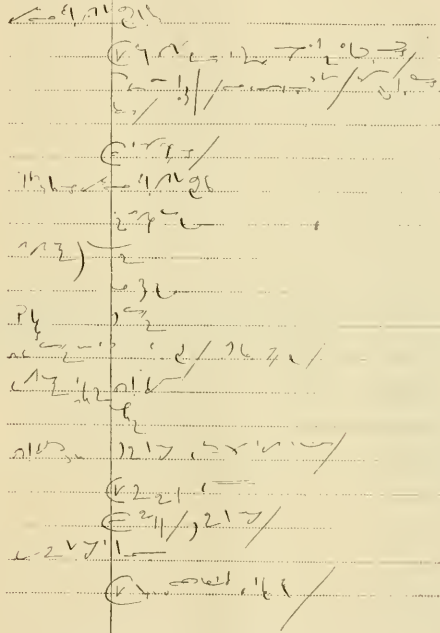
It is with pleasure that we reproduce in this column the photograph of one of the brightest stars in the shorthand firmament, Willard B. Bottome. Mr. Bottome won the championship among the court reporters last August at Lake George, and as this item is being written, is in Denver where he is defending his claim to the championship cup won at that time.

Mr. Bottome is a Trenton, N. J., boy, and a graduate of the Stewart Business School of that city. His earliest recollections are of the times when he had an insatiable desire to master the mysteries of the winged art. But, to many, an insurmountable obstacle in his path presented itself; namely, the inability on the part of his parents to provide him with the necessary technical education. So in order to procure the wherewithal to pay his tuition, he devoted his mornings and evenings to delivering newspapers for the local publishers. A young man fired with such an ambition is not going to be long in getting through a shorthand course. Hence, after a few months, he was able to write at a pretty fair rate of speed. His first reporting experience was disastrous, because he had not sufficient speed for verbatim work. This did not discourage him, however, and carrying out the plan he so succinctly outlines for THE JOURNAL readers, he was soon able

to do satisfactory work. Five years ago he passed an examination for court reporter in the state of New York. This position carries with it an annual salary of \$3,000 a year for life, besides a transcript fee of ten cents for every one hundred words written; the total for the year amounting to more than his salary.

Ambitious students of stenography should profit by the example of Mr. Bottome. While it may not be within the range of probability that everyone should achieve the same success he has, it is possible that everyone can be helped by his example, and especially by what he has to say regarding the attainment of shorthand speed.

The beautiful plate of shorthand notes fresh from his pen may be taken as an example as well. As the key accompanies the notes, we should be very glad to receive specimens of students' work written on this same matter, accompanied by a statement as to the rate of speed at which the notes were written. Perhaps some of these may be nice enough to warrant our publishing them.



Shorthand Notes by Willard B. Bottome.

Why must it be so? Where is our monoplane or biplane? Why cannot we take the wings of the night and fly from Chautauqua to Denver, to be present at THE TWELFTH ANNUAL CONVENTION OF THE NATIONAL SHORTHAND REPORTERS' CONVENTION, August 22-26? We do not doubt that this Convention will be the largest and best of all these National Councils of the splendid corps of Official and General Reporters of the United States. With such men present as Oscar L. Detweiler, Kendrick C. Hill, Willis N. Tiffany, Robert S. Taylor, Leo Longley, Peter P. McLoughlin, Robert W. Bonyng, Willard B. Bottome, James N. Kimball, et cet., we know what magnificent times there will be. Would that we could be there. But we will have a good reporter on the ground and have a feast for our readers in the earliest issue of THE BUSINESS JOURNAL.

THERE'S A PLACE FOR YOU.

Business school students need have no fear about securing employment when they have completed their courses—provided they really do complete them, and do not leave school before the course is finished to the satisfaction of instructor and principal. We are on the eve of the most prosperous era in our nation's history, and those who are well prepared are going to share in the general success. The "Want Ad" departments of our daily papers contain numerous calls for efficient help. The accompanying clipping came from the New York World of August 14th. The calls are for young women stenographers. This is just a sample. The demand for bookkeepers and salesmen is just as strong. The crux of the whole question is PREPARATION.

STENOGRAPHER.

National Clock & Suit Co., 207 W. 24th st. Has a vacancy for an experienced stenographer; she must be well educated, rapid and accurate in her work; Oliver machines; permanent position. Apply in person or by letter, General Superintendent.

STENOGRAPHER WHOLESALE DRUGS MOVE STORE 100 N. 11th St. 4 YEARS' EXPERIENCE ROYAL TYPE WRITER. CALL WITH REFERENCE MONDAY MORNING, F. M. SCHWAB JR. & CO., 25 WEST 85.

STENOGRAPHER and Remington operator, with about 1 year's experience, one willing to make brief general useful, begins to receive attention must state salary desired and further particulars. Address Superintendent, 512 5th St., New York.

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STENOGRAPHER and typewriter who is accustomed to Oliver machine must be accurate and willing to assist with office work. Write, stating age, references, salary and experience. R. Box 19, 103 St. at.

STENOGRAPHER, experienced, some other need apply; must be good penman; position permanent. Advise by Holmes & Co., 5 W. 4th st.

STENOGRAPHER must be experienced, competent, rapid and accurate. Apply, stating previous experience, to Mr. H. C. 100 St. at.

STENOGRAPHER, Smith Premier, general correspondence; must be good speller; 30 years; rapid advancement for ability. Opportunity, 523 West.

STENOGRAPHER must have at least 7 years' experience; must be accurate at figures; permanent position to suit party. A. Rasmussen, 25 Leonard st.

STENOGRAPHER and typewriter for temporary position of one week, one with experience preferred. Reference to Co., 1008 St. Leonard st., Newark.

STENOGRAPHER—EXPERIENCED STENOGRAPHER IN WHOLESALE ROBBERS' HALL, DEPOT. EXPERIENCE, B. O'F.

STENOGRAPHER, must thoroughly understand German and English, good at figures and good penman. Call Post. 11, 17th St. at Fulton st.

STENOGRAPHER—Have a vacancy for a competent young woman who is an accurate and neat stenographer. Write, Johnson, Par Rockway.

STENOGRAPHER, employed out, unemployed, will be given furnished room in return for few hours' stenographic work. Write, Johnson, Par Rockway.

STENOGRAPHER and office assistant with some experience; state age, experience and salary desired. Write to Commercial Trade.

STENOGRAPHER, experienced Underwood machine; correct and capable of handling all work, experience and salary. Address B. 130 World.

STENOGRAPHERS drafting mechanical positions, penmanship and shorthand. Graduate's Agency, 226 Broadway.

STENOGRAPHER, experienced only; accurate at figures; state salary desired. Address B ITS World.

STENOGRAPHERS—Exceeding Spanish class for sale, native college book reader, stenographic rates. T. O., 540 World.

STENOGRAPHER with experience in general office work; state salary. Address O 614 World, 11th St.

STENOGRAPHERS bookkeepers, several \$5-\$15 per week, and two typewriters wanted with typewriters' bookkeeping; salary \$10 to start. O. T. 100 World.

STENOGRAPHER in wholesale house must be rapid and accurate at bookkeeping. Address O 153 World.

STENOGRAPHER, experienced, accurate, quick, apply personally. A. Green, Box, 65-63 Front St., New York.

STENOGRAPHER—Neat girl, aged 17-18; knowledge of shorthand desired. The Locomobile Co., 48 1/2 Washington st.

STENOGRAPHER, experienced in office. Call Monday morning, state age, handwriting. The State Building office.

STENOGRAPHERS office assistant, competent, begin \$5-\$6; arrangement; state age; Manhattan. O. T. 100 World.

STENOGRAPHERS, several and Smith Premier for the good penman; experienced. State Printing Enterprise Co., 512 Broadway.

STENOGRAPHERS, long time, experienced, also good at penmanship; Underwood machine; copy book. 145 Bond St., 112 Fulton st., Brooklyn.

STENOGRAPHER with knowledge of bookkeeping in military house; salary \$8. Address W 153 World.

STENOGRAPHER needed; must have advanced. \$10 salary; state references. Banker, 100 West.

STENOGRAPHERS—Numerous permanent positions. Some police school graduates. Address: State Agency, 87 Nassau st.

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STENOGRAPHERS—Call afternoon, 81 E. 25th st., room 404.

STENOGRAPHERS—Call afternoon, 81 E. 25th st., room 404.

KEY TO NOTES.

By Mr. Bottome.

Q. Where were the cars that were being loaded by the steam shovel placed?

MR. TOOLE: I want to be as liberal as I can, but I assume the counsel is trying to direct his attention to the occasion of the accident. Why not let him describe it as it was at that time? Cars were coming and going all the time. I would like to confine it to the scene and time of the accident, if we can.

THE COURT: Or immediately preceding the accident.

Q. On the day that you were hurt before the accident, where were the cars that were being loaded by the steam shovel placed? A. The track on the left side near the bank.

Q. And on the left of that track was there any other track? A. No, sir; there was a bank.

Q. What were you doing before this accident? A. I was cleaning the track.

Q. How were you cleaning the track—with what? A. With a shovel. I was facing Seventh Avenue.

Q. Were you right in the track or out of the track as you were doing this work? A. Inside of the track.

Q. As you were doing that work what happened to you? A. I was struck by an engine, without hearing a whistle or warning of any kind.

MR. TOOLE: I ask to strike out "without hearing a whistle or warning of any kind."

THE COURT: Strike it out. He was struck by an engine.

Q. Were you struck by the engine or by a car?

MR. TOOLE: Objected to as cross-examination of his own witness, who has already testified on that subject.

(263 words.)

CAN YOU READ SHORTHAND?

Elsewhere will be found four plates of shorthand notes. Subscribers are invited to make translation of any plate and send the same to THE JOURNAL office. We shall publish the names of the first five who send in correct transcripts. In the October number the key to these plates will be published. In addition, there will be four more plates given.

DO YOU KNOW A "FOLIO" WHEN YOU SEE IT?

A few days ago a lawyer (!) came to have a document copied, with two carbon copies,—three pages. He asked the price. We said, "Five cents per folio for the first copy, etc." He went away, and on returning expressed great surprise that we had charged him more than five cents per legal page. He demurred at our calling a "folio" one hundred words. Said he had never known other than that a "folio" is a page. Friend, public stenographer, are you not glad that this lawyer does not come to you for work? How rich you would be getting if you received this enormous price this lawyer would pay you!!!

Miss Elizabeth Nourse, the American artist who lives in Paris, has just had one of her paintings purchased by the French Government. It is called "The Closed Shutters." It has been bought for the Luxembourg Gallery. Miss Nourse began her art career in Cincinnati as a pupil of her brother-in-law, Benn Pitman, the venerated member of the celebrated Pitman family. Miss Nourse is a member of the Women's Art Club, of Cincinnati.

Now that Congress has had its "say" and adjourned, Fred Irland is enjoying the delights of Holland,—don't think for a moment that we mean "Holland gin,"—but the Rough House in Holland where the nations of Europe and America are having their representatives "Talk At" each other on International Justice, etc. May he take them down in splendid shape. We know he can.

THE STUDY OF EXPERT SHORTHAND.

By Willard B. Bottome.

There are no "speed secrets." No magic wand is wanted o'er the nimble hand of the stenographer to endow it with the ability to write shorthand at lightning speed. The road to success is so clearly laid out that all one needs to reach the goal is the willingness to work. Would you develop great speed? Then start at once and practice. But practice intelligently. Lay out a system of work. If you work systematically only five minutes a day it is more effective than spasmodic attempts at irregular periods. Get fully acquainted with the groundwork of your particular shorthand system. Copy many times the most approved outlines. Continuous copying gives firmness to notes. Have matter dictated to you, read it back instantly; and in a little notebook jot down your mistakes. Refer to this notebook frequently in order that you may always know your weak points and remedy them. Whenever you get a chance, take a public lecture, speech or sermon. Of course you will not get it all at first, but as "practice makes perfect," you will eventually be rewarded. Remember that you cannot get anything worth while in this world without paying the price. Forget all about "speed secrets." Simply work and you will win.

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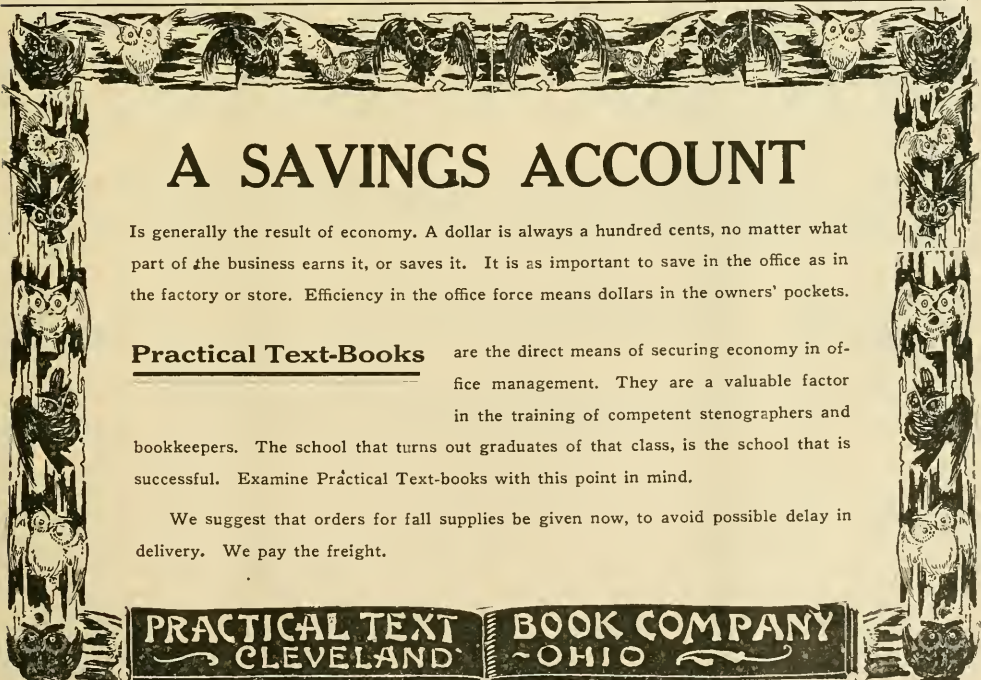
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PRACTICAL ALPHABETS.

By G. W. Harman.

Everyone has need at some time in his career to use Broad-Pen Alphabets. If it be for nothing more than directing a package to be sent by mail or express, one always finds even a moderate degree of skill in this branch of the writing art of very great use. Mr. Harman has prepared a series of six plates covering the alphabets mostly used among not only business people but engraving artists as well. We believe this will be a very valuable feature for all office and school people. The body of the letter is made with a very broad pointed pen, while the retouching is done by an ordinary pen. Mr. Harman, like many others, uses in his work a quill pen. This gives a very beautiful effect on the original work. It is necessary that base and top lines be ruled, and that the utmost pains be taken in securing a uniformity in slant.

L abcdefghijklmnopqrstuvwxyz.

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1 2 3 4 5 R S T U V W X Y Z 6 7 8 9 0.

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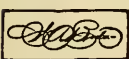
SUPERVISORS OF WRITING

should realize the importance of having smooth and uniform pencils supplied in the schools.

A child that is compelled to use a harsh pencil part of the time will not write well any of the time.

Samples of Dixon's No. 30B beginners' and other Dixon pencils will be sent to any supervisor of writing.

Joseph Dixon Crucible Co.
Jersey City, N. J.



I will write your name on one dozen CARDS free a pack FOR 15c. of Samples and send terms to agents with each order. Agts. wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 10c postpaid, 15c 1,000 by express, 75c. Card Circular for free stamp.

COMIC JOKER CARDS About 75 different kinds. Many new. 100 postpaid, 13c. Less for more. Ink, Glossy Black or Very Best White. 15c. per bottle. 1 Oblique Pen Holder 10c. Gillott's No. 1 Pens, 10c per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Fairhaven, Pa.

GILLOTT'S PENS

Recognized the world over as The Standard of Perfection in Penmaking No. 1 Principality Pen



No. 601 EF Magnum Quill Pen Sold by Stationers Everywhere

JOSEPH GILLOTT & SONS

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

MARRIAGE CERTIFICATE

Mailed for 50c. Send 2c. for circular 267 EGE AVENUE W. E. DUNN, JERSEY CITY, N.J

MOVEMENTS OF THE TEACHERS.

A. E. Kinsley, of Harlem Springs, Ohio, is now with the Indiana, Pa. Normal School.

Miss Phelps is the new teacher at the Magnus Shorthand School, Providence, R. I.

H. C. Bentley, of New York City, will have charge of the commercial department of Simmons College, Boston, Mass. J. W. Foote, of the Massey Business College, Richmond, Va., has been engaged to teach shorthand at the Miller School, New York City.

W. J. Kearney, of Brooklyn, has been added to the teaching staff of the Eagan Downtown School, New York.

J. R. Sayers, of Hamilton, Ont., has engaged with the Norwich, Conn., Commercial College.

E. A. Dieterich, formerly of the Campbell Commercial College, Cincinnati, Ohio, has been added to the faculty of the Sikes Commercial School, Huntington, W. Va.

Miss Susie Durbin, of the Bowling Green, Ky., Business University, will teach the commercial and shorthand branches in the Centralia, Illinois, High School.

Elizabeth Venard, of North Adams, Mass., is engaged to teach in the high school at Watervliet, N. Y., for the coming school year.

Mary E. Baird, of the San Francisco Business College, has just accepted a position as commercial teacher in the Auburn County High School, Auburn, Calif.

Miss Mary E. Brown, of Gloversville, N. Y., has accepted a position as teacher of Benn Pitman shorthand with the Mt. State Business College, Parkersburg, W. Va.

Miss Grace B. Cooper, of Brooklyn, N. Y., will be the new commercial teacher next year in the South River, N. J., High School.

D. A. Hiles, of the Western Normal College, Shenandoah, Iowa, goes to the Moscow, Idaho, Business College.

Roy F. Snyder, this year with the Nutley, N. J., High School, has been chosen as commercial teacher in the Westfield, N. J., High School for the coming year.

Miss Edna M. Turner, formerly of the Bowling Green, Kv., Business University, now employed by Williams Business College, Milwaukee, Wisconsin, has accepted a position as commercial teacher in the High School at El Reno, Oklahoma.

Burton Handy, of Bridgeport, Conn., has engaged with Thibodeau's Commercial College, Fall River, Mass.

Miss Mary A. Cohane, of the Cambridge, Mass., Commercial College, has been selected for a position in the Tome School for Girls, Port Deposit, Md.

Miss Gertrude O. Hunnicutt, recently of the Blair Business College, Spokane, Wash., has been appointed to the position of shorthand teacher in Lockyear's Business College, Evansville, Ind.

Ravmond L. Soutle, a graduate of the Fitchburg, Mass., Business College, has been engaged to teach in the commercial department of the New Britain, Conn., Commercial College during the coming year.

IS YOUR SALARY BIG ENOUGH?

Send 25 cents for 12 months' subscription to BEACH'S MAGAZINE OF BUSINESS



A handsome monthly magazine for business men, office managers, bookkeepers, accountants, cashiers, credit men, stenographers, advertising managers, etc. The "man behind the desk" must have it. Splendid business stories. Your money back if you do not like it. A Subscriber writes: "I am more than pleased with your magazine and it will never be off my desk. It is full of common sense talks and the business stories are fine."

E. H. BEACH, Publisher, 69-71 W. Fort St. Detroit, Mich.

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Normal Academic and Business Courses
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Lat. Geom. Methods Gram. Com. Law.
60 other branches from which to select.
Cut out this ad. and mail with application for Free Tuition to
CARNEGIE COLLEGE, ROGERS, OHIO.



Get your eye on America's largest Correspondence School of Shorthand, Typewriting, Telegraphy, Bookkeeping, Penmanship, etc., Tyler Commercial College, Tyler, Texas.

Fill in and receive catalog. Course used wanted.

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Address

New York University School of Commerce, Accounts and Finance

HIGHER EDUCATION for accountancy banking, insurance, real estate and business management, or teaching commercial subjects
Washington Square, East, New York City

SHORTHAND TAUGHT BY EXPERTS



to beginners and stenographers. The system used by experts. Instruction by mail. Write for Catalog.

If a stenographer, state system.
SUCCESS SHORTHAND SCHOOL
Suite 249, 79 Clark St., Chicago, Illinois. W. L. James in charge

SPECIAL COURSES IN PENMANSHIP

under the personal instruction of FRANCIS B. COURTEY.
Improve your penmanship and improve your chances for advancement in business educational work. Fall Term begins Sept. 6.

WRITE FOR CATALOGUE.
PALMER METHOD SCHOOL OF PENMANSHIP.
CEDAR RAPIDS, IOWA.

AUTOMATIC SIGN PENS



Makes lettering in two colors or shades AT ONE STROKE from one color ink. SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS with two colors of Automatic Ink, Alphabets, Figures, etc., for \$1.00. postpaid. Address:

Newton Stoakes Shading Pen Co., Pontiac, Mich. Catalog free.

Miss Mamie E. Gunter, of Beaufort, S. C., is the new commercial teacher in the Tubman High School, Augusta, Ga.

W. A. McDougal, of the Bowling Green Business University, will be the commercial teacher for the Owensboro, Kentucky, High School.

Wm. Beahon, of Bristol Center, N. Y., has engaged with the Rochester, N. Y., Business Institute.

George F. Burt, of Swampscott, Mass., has just accepted a position in the Cranston, R. I., High School.

C. H. Yocom, of Oberlin, Ohio, has been chosen for a position in the Urbana, O., High School.

A copy of the Westery Daily Sun of August 7th—which by the way is one of the very few Sunday evening newspapers in this country—contains an announcement in regard to the work of the Westery Business College. It speaks highly of the work of Messrs. Hinman and Canfield, who are respectively principal and proprietor of the school.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a non de plume answers will be promptly forwarded.

Good opening for business college in growing western city of 100,000. Very little competition, best of territories, unusual opportunity for progressive school man. Address X Y Z, care Business Journal.

WHY NOT COME OUT TO THE GOLDEN WEST where the young man is King, and where health, wealth and opportunities await you? We give you a short course, place you in a good position and you pay us afterwards. Write to-day.
A. L. Hargis, Pres., Grand Island, Neb.

A BARREL OF FUN
and memory booklet FREE

"How to Read Music at Sight" 50 Cents
"How to Memorize Music" 10 Cents

MEMORY LIBRARY, 14 Park Place, NEW YORK

BEN THE PEN MAN MY FIRST OFFER
To introduce my work, I will write one doz. cards, assorted styles, for this ad. and 15c.
Every one a gem of perfection. I will also send you a set of ornamental Capitals FREE of charge.
BEN KUPFFERMAN
R31 127 Federal St., Boston, Mass.

MID-CONTINENT Teachers AGENCY
720 STEWART AVENUE
KANSAS CITY, KANSAS
J. E. BOYD, MANAGER



SEPTEMBER POSITIONS are not all filled. Many calls are coming to us from everywhere, and we would like to have a chance to help you. Get ready for one of these positions by placing your name on our list at once.

Western Branch, Rigby, Idaho. Long & Barton, Mgrs.

GOLD AND SILVER INK, THE BEST IN THE WORLD.
You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

ACCOUNTANCY INSTRUCTION

Read These Voluntary Testimonials

"I am still much pleased with my work, and I have made enough side money as a result of my course (now on Lesson 12) with you to more than pay for the course." R. M. Westover, Parks Business College, Denver.

"I am enjoying your course more than anything else in the line of study I have ever undertaken. It is fine. Glad I started it." F. G. Boggs, Mosher & Lampman Business College, Omaha.

The commercial teacher more than any other person should have a knowledge of advanced accounting. It pays well in many ways.

R. J. BENNETT, C. A., C. P. A., 1421 Arch, Philadelphia, Pa.

Diplomas

and Certificates for improvement in Penmanship; skill acquired in Touch Typewriting; membership in the Employment department; Miniature Diplomas the size of a Railroad pass; certificates for Night School graduates, also those who attend school but do not graduate.

The finishing end is the important one in any business transaction and we are giving the best years of our lives to better the finishing end of the school business. Our catalogue contains many new ideas that are practical and it is yours for the asking.

F. W. MARTIN CO., Boston.

ONE OR A THOUSAND.

Ames-Rollison Company, 203 Broadway, New York.

DIPLOMAS

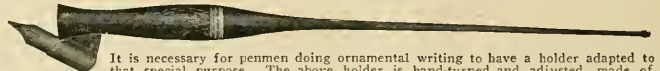
WALTER E. DUNN, The Diploma Man.

STOCK FORMS A SPECIALTY.

CHALLENGE CARDS

and colored inks and challenge any penman in the world to equal them for beauty and execution. Circulars free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.



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

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

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

WRITE AT ONCE

if you want to be an equal partner in the biggest and surest money making proposition ever offered you Get the information to-day, think it over, then act. This will pay 40 per cent the first two years, and possibly, more than 50 per cent thereafter L. Madaras, 448 View Ave., San Francisco, Calif.



PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand.....\$.50
Specimen Letter Ornamental and Super-fine..... .75
Wedding Invitations, dozen..... 1.50
Written Cards—very fine, dozen..... .25
12 Lessons in Business Writing..... 7.50
DIPLOMAS ENGRAVED—German or Old English.
J. A. STRYKER, Kearney, Neb.

*Spencerian
Steel Pens.*

For OVER FIFTY YEARS have maintained their superiority for

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

NO. 1 COLLEGE

The Pen for expert and careful writers. 10 pens and 2 penholders with Cork and Rubber finger tips sent post paid on receipt of 10 CENTS in coin or stamps.

SPENCERIAN PEN CO.,
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STEEL PENS

A STYLE FOR EVERY WRITER

Fine Points,
A1, 128, 333, 818

At all Stationers.

Esterbrook Steel Pen Mfg. Co.,

Works: Camden, N. J. 95 John St., N. Y.

Hunt's
ROUND
POINTED
PENS

DON'T SCRATCH

To become acquainted we offer
A Handsome Penholder FREE
with 12 Assorted Styles of Pens for Business
and Artistic Writing. Sent post paid on receipt
of 10 cents. Mention this Journal.
C. HOWARD HUNT PEN CO., Camden, N. J

NEWS OF THE PROFESSION.
C. F. Gaugh, of the Bay Path Institute, Springfield, Mass., is one of the commercial teachers who took academic work at the New York University Summer School.

An excellently developed picture post card showing George T. Brice, of the Spencerian Commercial School, Cleveland, sitting on what are apparently the front steps of his home, has reached us. It is evident from his look of repose that he is not worried over the weather, or the rice crop in Japan.

Some clippings from the Spokane Inland Herald indicate that R. J. MacLean, formerly of Wilmington, now secretary of the Spokane Chamber of Commerce, is showing the enterprising westerners what real hustle is. Mr. MacLean would have missed his calling if he had gotten into anything but the publicity business.

S. McVeigh, proprietor of two thriving business schools, one at North Adams and the other at Pittsfield, Mass., paid THE JOURNAL a very pleasant call in July. Mr. McVeigh reports both of his schools as being in a very prosperous condition.

A picture post card from W. A. Hendrix, of Ocala, Florida, shows a river scene of surpassing beauty, which Mr. Hendrix says is only one of a thousand spots of equal charm in that section.

George Stewart, of Glasgow, Scotland, proprietor of the Skerry Colleges, in Glasgow, Edinburgh, and Dundee, Scotland, and New Castle and Liverpool England, with an enrollment of about 4,000 annually, visited this country in company with his wife during the summer. His chief purpose in making the trip was to observe American methods and adopt any improvements which seemed to be worth transplanting. During the entire trip, Mr. and Mrs. Stewart were the guests of the Smith Premier Typewriter Company. They visited New York, Washington, Saint Louis, Omaha, Chicago and Detroit, passing through Toronto, Quebec and Montreal, Canada, and returned by way of the factory at Syracuse, where they found much to interest them in the making of the typewriting machine.

At the annual convention of the Maryland State Teachers' Association at Ocean City, June 28 to July 1st, inclusive, there were about 450 teachers present. One of the interesting features of the convention was the Smith Premier booth, where the impressive figures showing more than 25,000 stenographers having been placed during the year 1909, by this company, were shown.

THE JOURNAL was very pleasantly surprised by a visit from J. S. Oxford, for some time a commercial teacher in the Instituto Ingles, Santiago, Chile. Mr. Oxford is a widely traveled man, and reports the South American Republic in a very flourishing condition.

Charles Rollinson, of Ames & Rollinson, made his usual summer trip to Europe while business men generally were wondering how much hotter the next day would be than the preceding one. While Mr. Rollinson's trips are always a source of pleasure to him, they are also valuable, as he gets many new ideas which he puts into practice in the work of the Ames & Rollinson Studio.



I ASSERT

patments were improved and attendance increased. *Teacher's Course Free.*—Write for particulars.

EDWARD TOBY, F. A. A.—C. C. A.—President
Toby's Schools of Correspondence
156 Fifth Ave., Room 493, New York City, N. Y.
or Waco, Texas, Drawer 84.

ARISTOS

OR
JANES'
SHADELESS
SHORTHAND

It is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards to speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season are unanimous in their praise and without an exception state that they graduated better writers in a shorter time, their Shorthand Departments were improved and attendance increased.

HAVING recently prepared two of the best courses ever published I have now arranged, fresh from the pen, courses in business, ornamental, and card writing, that are of the same high order of excellence. I am prepared to give you one or all of these courses at reasonable rates.

State course desired, and a specimen with full information will be sent for stamp.

15 cards 25c.



O. A. M. Coll.

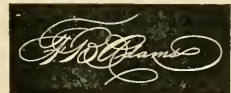
Stillwater, Okla.



Learn Write

I Can Make a Good Penman of You at your home during spare time. Write for free book "How to Become a Good Penman." It contains beautiful specimens of penmanship and tells how others became good penmen by the Tamblay System. Your name will be elegantly written on a card you enclose stamp. F. W. Tamblay, 404 Meyer Building, Kansas City, Mo.

AGENTS WANTED—Satisfaction guaranteed. I will write your name on one dozen white, colored, emblem, design or comic cards for 15 cents.



Arkansas City, Kan.

WHY NOT GET THE BEST?

One doz. cards, 20c. Specimen business letter

15c. Specimen ornamental letter, 95c.

Resolutions engrossed. Prices reasonable.

E. H. MCGHEE, 255 Mercer St., Trenton, N. J.

Send for *Parsons' Practical Penmanship*, 10c.; *Easy Paper Folding and Cutting*, 15c.; *Easy Landscape Drawing*, 20c.; *Practical Drawing*, 25c.; *Bookkeeping Made Easy*, 25c.; Any 3 for 50c.; all for 75c. Address, *A. E. Parsons, Keokuk, Iowa.*

HANDWRITING EXPERTS.**WILLIAM H. SHAW**Examiner of Handwriting
YONGE & GERRARD STS., TORONTO.**MARSHALL D. EWELL**
Microscopical Expert and Examiner
of Questioned Handwriting, Ink, Etc.
26 Years of Court Experience.

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Questioned Writings and Anonymous Letters
Examined.**GEORGE W. WOOD**Examiner of Questioned Documents
PITTSBURGH, PA.
25 Years Continuous Practice.**WM. J. KINSLEY**EXAMINER AND PHOTOGRAPHER OF QUESTIONED DOCUMENTS.
(Handwriting, Typewriting, Ink and Paper.)
Former Editor Penman's Art Journal.
261 BROADWAY, NEW YORK.**GEORGE H. KING,**DENVER NATIONAL BANK, DENVER.
Examiner of Questioned Handwriting,
Ink and Paper.
Fifteen Years' Experience.**BUSINESS SCHOOL DIRECTORY**

Catalogues and circulars of the schools named below will be sent free upon application.

SPENCERIAN COMMERCIAL SCHOOLLOUISVILLE, KENTUCKY.
ENOS SPENCER, *President.***RASMUSSEN**Practical Business School
ST. PAUL, MINN.
WALTER RASMUSSEN, *Proprietor.***PROFESSIONAL CARDS.**

Penmen whose names appear below will be glad to fill orders for all kinds of pen work. Write for terms.

S. E. LESLIEEASTMAN COLLEGE
POUGHKEEPSIE, N. Y.**J. D. RICE,**CHILLICOTHE BUS. COL. & NOR. SCHOOL,
CHILLICOTHE, MO.

There is gratifying evidence of the prosperity of the *Lain Business College*, at Indianapolis, in the news despatch that it has purchased a desirable property worth about \$25,000 as a home for the school. The institution has had to move three times within five years for larger space, and Mr. Lain now states that he intends to erect a building large enough to meet the requirements of the growing classes for several years to come.

J. M. Latham, who upon the organization of the *Port Arthur Business College*, Port Arthur, Texas, went from the *Gem City Business College*, at Quincy, to that institution, advises that he has been promoted to the superintendency of it. This is a most gratifying recognition of Mr. Latham's high-class services.

**LET US TRAIN YOU FOR COMMERCIAL TEACHING**

As we dictate this advertisement we are nearing the close of another successful summer school session for training Commercial teachers.

The expressions of satisfaction on every hand are proof of the strength of the courses presented by our specialists. And the promotions and new positions at increased salaries that are daily being secured by members of our summer school class prove the popularity of R. B. I. graduates for high grade commercial teaching positions.

Meantime prospective commercial teachers for September, 1911, are arranging to enter the school for the thorough preparation in the commercial texts they can get here before the opening of our next summer normal school term, July, 1911.

Send postal card for our summer school bulletin and our regular school prospectus.

ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.

MIDLAND SPECIALISTS' BUREAU

WARRENSBURG, MO.

Specialists for every department are in demand. We charge no enrollment fees. Write us. No trouble to answer questions. Thoroughly reliable.



LATE OPENINGS. One superintendent of public schools writes, "Can you recommend a good man as head of the Commercial Department in High School, salary \$1800 a year, work to begin October 1." Another high school opening, just reported to us, will pay \$1500 first year. Many good vacancies—that may interest you—will be reported to us in August and September. Tell us what you want, and keep in touch with us.

THE SPECIALISTS' EDUCATIONAL BUREAU

Robert A. Grant, Mgr. Luther E. D'Armond, Associate Mgr.
WEBSTER GROVES, ST. LOUIS, MO.

**TEACHERS OF PENMANSHIP****We Need More Good Teachers of Penmanship**

We receive many calls from the leading schools all over the country.

Free registration if you mention this JOURNAL.

CONTINENTAL TEACHERS AGENCY Bowling Green, Ky.**Can Use More First Class Teachers**

If business is as strong in September as now seems probable, we can use every first class teacher available. We have been unable to meet some demands for male shorthand teachers. Whether teacher or school manager, write us your requirements.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

WE ARE MAINTAINING THE PACE

This is July 27. Since writing our August ad, these are some (not all) of the high school positions we have filled: Westfield, N. J.; St. Joseph, Mo.; Wakefield, Mass.; Decatur, Ill.; Niagara Falls, N. Y. And these, among other private school positions: Cushing Academy, Ashburnham, Mass.; Tome High School for Girls, Port Deposit, Md.; Burdett College, Boston; Yale Business College, New Haven, Conn.; Springfield, Ill., Bus. Coll.; Mankato, Minn., Com'l College.

Emergencies will develop during the fall. Let us try to help you to meet them.

The National Commercial Teachers' Agency

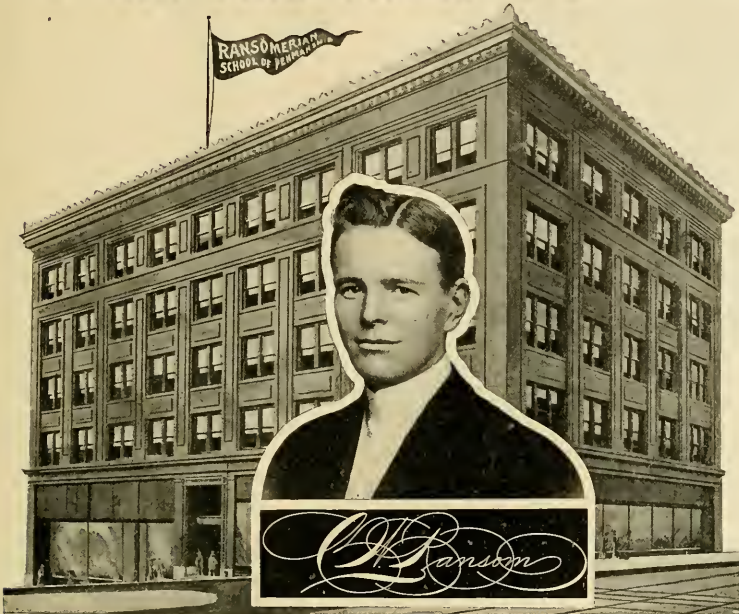
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager 11 Baker Ave., Beverly, Mass.

LEARN TO CARVE

Roses, Flowers, Birds, Ships, etc., on calling cards by mail. It is a fascinating, money-making, home employment and is easily learned at small expense. A beautiful sample of the work 10c. Information free. Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.

Announcement of the Ransomerian School for 1910-11



PROF. HASTINGS HAWKES
Supervisor Penmanship Public
Schools, Lexington, Mass.



PROF. W. P. STEINHAUSER
Supervisor Penmanship Public
Schools, Ocean Grove, N. J.

We are glad to announce to the many friends, patrons, and prospective students of the Ransomerian, the engagement of this group of fine penmen, teachers, and educators for the year 1910-11. The rapid growth and increased demand for the Ransomerian System has justified our expansion.

Prof. Hastings Hawkes, the capable, enthusiastic and successful supervisor of Penmanship in the Public Schools of Lexington, Mass., will represent us in the New England States; Prof. W. P. Steinhäuser, the progressive, result-producing, and well known Supervisor of Penmanship in the Public Schools of Ocean Grove, N. J., is our Eastern representative; Prof. Boyd, the congenial, and popular Supervisor of Penmanship in the Public Schools of Kansas City, Kansas, is our Western representative. While the skillful trio, Kimpson, Fortney, and Prescott are with the Ransomerian in Kansas City, Mo., assisting in the correspondence work. Mr. J. G. Bissell of Kansas City, one of the most widely-known SHOW-CARD WRITING experts in the United States has supervision of our show-card writing department.

The Ransomerian maintains its own printing plant, carries a complete line of stationery and supplies, including paper, pens, the famous Ransomerian Oblique pen holder, white and colored cards, SHOW-CARD COLORS, etc.

The Ransomerian is the largest school of its kind in the world—it teaches all kinds of plain and ornamental penmanship, show-card writing, etc. Send for the Ransomerian Journal and full information if you are interested in becoming a better penman.

Address C. W. Ransom, President of the Ransomerian School of Penmanship,
577 Reliance Bldg., Kansas City, Mo.



PROF. J. E. BOYD
Supervisor Penmanship Public
Schools, Kansas City, Kans.



MR. A. L. RICHARD



MR. A. W. KIMPSON



MR. N. A. PRESCOTT



Mr. E. H. FORTNEY



MR. J. G. BISSELL



THE stenographers that are always in demand are Smith Premier operators. With practically every operation controlled from the keyboard, the actual work of writing on the Smith Premier is simply a natural manual exercise, making no demand whatever on the brain, and leaving the mind free for brain work.

Our Employment Department is in constant touch with business men who are looking for stenographers that render Smith Premier efficiency. Business Schools equipped with Smith Premier typewriters profit by this connection.

The Smith Premier Typewriter Co., Inc.

SYRACUSE, N. Y.



Why do Monarch Operators

attain the greatest proficiency
in speed and accuracy--in quantity
and quality of work--due to

MONARCH Light Touch.

- **It is a boon to teacher and pupil.
- **It lightens the task of both.
- **It makes the MONARCH.

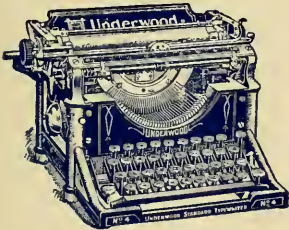
The Typewriter for the Business School

Do you train BILLING OPERATORS? Won't it pay you to investigate our Billing and Special machines with a view to installing such a department?

THE MONARCH TYPEWRITER COMPANY

The Monarch Typewriter Building

300 Broadway, New York.



Visible Writing Originated

Twelve years ago in the

UNDERWOOD

STANDARD
TYPEWRITER

Today—It is recognized as the one type of machine practical for modern business.
The Result—All of the old time makers have fallen into line and have adopted this construction.

This stamp of approval from rival manufacturers has but served to strengthen public confidence in the machine that has led the way. Don't be persuaded into buying a "trailer"—look over the Underwood and you will understand why we say it is

"The Machine You Will Eventually Buy"

Underwood Typewriter Co., Incorporated - New York and Everywhere

There is a Good Reason

WHY THE STUDENT SHOULD CHOOSE
THE SCHOOL WHICH TEACHES THE

REMINGTON

She knows the reason—So does the School man—
So does everyone



The MOST positions and
The BEST positions are
REMINGTON POSITIONS

REMINGTON TYPEWRITER COMPANY

(INCORPORATED)

NEW YORK AND EVERYWHERE

THE

BUSINESS

Journal

A MAGAZINE OF

BUSINESS TRAINING

FORMERLY

The Penman's Art Journal

NOVEMBER, 1910

PUBLISHED MONTHLY AT 229 BROADWAY, NEW YORK. REG. EDITION, 75¢ A YEAR. NEWS EDITION, 1.00 A YEAR.

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Elaborate Actual Business for Large Departments.
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THE BLISS SYSTEM

affords an actual office experience. Bliss System graduates can take and hold responsible positions.

*Scientific
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SOMETHING ENTIRELY NEW

and Original. The Student simply cannot look at the Keyboard and follow copy. Scientific Touch Typewriting secures results.

Every Teacher teaching Typewriting should have this book which makes Touch Typewriting a reality.

Teacher's Examination Copy 40 Cents

THE F. H. BLISS PUBLISHING CO.
SAGINAW, MICH.

Regents' Examination Questions

FOR BUSINESS SCHOOL, HIGH SCHOOL, COMMERCIAL TEACHERS,
STENOGRAPHERS, TYPISTS, BOOKKEEPERS, ETC.

(Card-indexing and Letter-filing fully illustrated)

By **H. W. HAMMOND**

1. What are the title and salutation to be used in addressing firms composed of men and women?
2. Do you address above-described firms as "Messrs. Smith, Brown & Co." or "Messrs. and Mesdames Smith, Brown & Co." and salute them as "Gentlemen, or "Gentlemen and Ladies;" or what style do you use?
3. How should a married woman sign a business letter?
4. What rules govern the formation of hyphenated or unhyphenated compound words?
5. What determines the placing of quotation marks before or after the comma, semicolon, colon, exclamation, and the interrogation points?
6. Can you explain effectively the principles that determine the paragraphing, use of display type, balancing on the page, capitalizing, and isolation of words that describe an order for goods so that your pupils can understand?
7. Can you describe how to divide figures as a word at end of line?
8. What is the plural for "Dear Madam?"
9. Is there a gain or a loss in speed in typewriting the abbreviations "inst.," "ult.," and "prox.?"
10. Can you define these terms: Stet, verbatim, c. i. f., et al., ss., s. s.?

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THE BOY FROM MISSOURI VALLEY

By ELBERT HUBBARD

Author of "The Message to Garcia," "Get Out or Get in Line," Etc.

WELL, it wasn't so very long ago—only about twenty-three years.

I was foreman of a factory, and he lived a thousand miles away, at Missouri Valley, Iowa. I was twenty-four, and he was fourteen. His brother was traveling for the Firm, and one day this brother showed me a letter from the lad in Missouri Valley. The missive was so painstaking, so exact, and revealed the soul of the child so vividly, that I laughed aloud—a laugh that died away to a sigh.

The boy was beating his wings against the bars—the bars of Missouri Valley—he wanted opportunity. And all he got was unending toil, dead monotony, stupid misunderstanding, and corn bread and molasses.

There wasn't love enough in Missouri Valley to go 'round—that was plain. The boy's mother had been of the Nancy Hanks type—worn, yellow and sad—and had given up the fight and been left to sleep her long sleep in a prairie grave on one of the many migrations. The father's ambition had got stuck in the mud, and under the tongue-lash of a strident, strenuous, gee-haw consort, he had run up the white flag.

The boy wanted to come East.

It was a dubious investment—a sort of financial plunge, a blind pool—to send for this buckwheat midget. The fare was thirty-three dollars and fifty cents.

The proprietor, a cautious man, said that the boy wasn't worth the money. There were plenty of boys—the alleys swarmed with them.

So there the matter rested.

But the lad in Missouri Valley didn't let it rest long. He had been informed that we did not consider him worth thirty-three dollars and fifty cents, so he offered to split the difference. He would come for half—he could ride on half fare—the Railroad Agent at Missouri Valley said that if he bought a half-fare ticket, got on a train, and explained to the conductor and everybody that he was 'leven goin' on twelve, and stuck to it, it would be all right; and he would not expect any wages until he had paid us back. He had no money of his own, all he earned was taken from him by the kind folks with whom he lived, and would be until noon of the day he was

twenty-one years old. Did we want to invest sixteen dollars and seventy-five cents in him?

We waxed reckless and sent the money—more than that, we sent a twenty-dollar bill. We plunged!

In just a week the investment arrived. He did not advise when he would come, or how. He came, we saw, he conquered. Why should he advise of his coming? He just reported, and his first words were the Duke's motto: "I am here."

He was unnecessarily freckled and curiously small. His legs had the Greek curve, from much horseback riding, herding cattle on the prairies; his hair was the color of a Tamworth pig; his hands were red; his wrists bony and briar-scarred. He carried his shoes in his hands, so as not to wear out the sidewalk, or because they aggravated sundry stone-bruises—I don't know which.

"I am here!" said the lad, and he planked down on the desk three dollars and twenty-five cents. It was the change from the twenty-dollar bill.

"Didn't you have to spend any money on the way here?" I asked.

"No, I had all I wanted to eat," he replied, and pointed to a basket that sat on the floor.

I called in the Proprietor, and we looked the lad over. We walked around him twice, gazed at each other, and adjourned to the hallway for consultation.

The boy was not big enough to do a man's work, and if we set him to work in the factory with the city boys, they would surely pick on him and make life for him very uncomfortable. He had a half-sad and winsome look that had won from our hard hearts something akin to pity. He was so innocent, so full of faith, and we saw at a glance that he had been overworked, underfed—at least misfed—and underloved. He was different from other boys—and in spite of the grime of travel, and the freckles, he was pretty as a ground-squirrel.

His faith made him whole: he won us.

But why had we brought him to the miserable and dirty city—this grim place of disillusionment!

"He might index the letter-book?" I ventured.

"That's it, yes, let him index the letter-book."



The Boy from Missouri Valley.

So I went back and got the letter-book. But the boy's head only came to the top of the stand-up desk, and when he reached for the letter-book on the desk he had to grope for it. I gave him my high-stool, but this was too low.

"I know what to do," he said. Through the window that looked from the office to the shipping room, he had spied a pile of boxes. "I know what to do!"

In a minute he had placed two boxes end to end, nailed them together, clinched the nails, and carried his improvised high-stool into the office.

"I know what to do!"

And he usually did; and does yet.

We found him a boarding place with a worthy widow whose children had all grown big and down. Her house was empty, and so was her mother-heart: she was like that old woman in *Kab*, who was placed on the surgeon's table and given chloroform, and who held to her breast an imaginary child, and crooned a lullaby to a babe, dead thirty years before.

So the boy boarded with the widow and worked in the office.

He indexed the letter-book—he indexed everything. And then he filed everything—letters, bills, circulars. He stamped the letters going out, swept the office, and dusted things that had never been dusted before. He was orderly, alert, active, cheerful, and the Proprietor said to me one day, "I wonder how we ever got along without that boy from Missouri Valley."

Six months had passed, and there came a day when one of the workmen intimated to the Proprietor that he better look out for that red-headed office boy.

Of course, the Proprietor insisted on hearing the rest, and the man then explained that almost every night the boy came back to the office. He had seen him. The boy had a tin box and letter-books in it, and papers, and the Lord knows what not!

Watch him!

The Proprietor advised with me because I was astute—at least he thought I was, and I agreed with him.

He thought Jabesh was at the bottom of it.

Jabesh was our chief competitor. Jabesh had hired away two of our men, and we had gotten three of his. "Jabe," we called him in derision—Jabe had gotten into the factory twice on pretense of seeing a man who wanted to join the Epworth League or Something. We had ordered him out, because we knew he was trying to steal our "process." Jabe was a rogue—that was sure.

Worse than that, Jabe was a Methodist. The Proprietor was a Baptist, and regarded all Methodists with a prenatal aversion that swung between fear and contempt. The mere thought of Jabe gave us gooseflesh. Jabesh was the bugaboo that haunted our dreams. Our chief worry was that we would never be able to save our Bank Balance alive, for fear of Jabe.

"That tarnashun Jabe has hired our office boy to give him a list of our customers—he is stealing our formulas, I know," said the Proprietor. "The cub's pretense of wanting a key to the factory so he could sweep out early, was really that he might get in late."

Next day we watched the office boy. He surely looked guilty—his freckles stood out like sun-spots, and he was more bow-legged than ever.

The workman who had given the clue, on being further interrogated, was sure he had seen Jabe go by the factory twice in one evening.

That settled it.

At eight o'clock that night we went down to the factory. It was a full mile, and in an "objectionable" part of the town.

There was a dim light in the office. We peered through the windows, and sure enough, there was the boy hard at work

writing. There were several books before him, a tin box and some papers. We waited and watched him copy something into a letter-book.

We withdrew and consulted. To confront the culprit then and there seemed the proper thing. We unlocked the door and walked softly in.

The boy was startled by our approach, and still more by our manner. When the Proprietor demanded the letter that he had just written, he began to cry, and then we knew we had him.

The Proprietor took the letter and read it. It was to Jimmy Smith in Missouri Valley. It told all about how the writer was getting on, about the good woman he boarded with, and it told all about me and about the Proprietor. It pictured us as models of virtue, excellence and truth.

But we were not to be put off thus. We examined the letter-books, and alas! it was filled only with news letters to sundry cousins and aunts. Then we dived to the bottom of the tin box, still in search of things contraband. All we found was a little old Bible, a diary, and some trinkets in the way of lace and a ribbon that had once been the property of the dead Nancy Hanks.

Then we found a Savings-Bank Book, and by the entries saw that the boy had deposited one dollar every Monday morning for eleven weeks. He had been with us for six months, and his pay was two dollars a week and board—we wondered what he had done with the rest!

We questioned the offender at length. The boy averred that he came to the office evenings only because he wanted to write letters and get his 'rithmetic lesson. He would not think of writing his personal letters on our time, and the only reason he wanted to write at the office instead of at home, was so he could use the letter-press. He wanted to copy all of his letters—one should be business-like in all things.

The Proprietor coughed and warned the boy never to let it happen again. We started for home, walking silently but very fast.

The stillness was only broken once, when the Proprietor said: "That consarned Jabe! If ever I find him around our factory, I'll tweak his nincompoop nose, that's what I will do."

Twenty-three years! That factory has grown to be the biggest of its kind in America. The red-haired boy from Missouri Valley is its manager. Emerson says, "Every great institution is the lengthened shadow of a single man."

The Savings-Bank Habit came naturally to that boy from Missouri Valley. In a year he was getting six dollars and board, and he deposited four dollars every Monday. In three years this had increased to ten, and some years after, when he became a partner, he had his limit in The Bank. The Savings-Bank Habit is not so bad as the Cab Habit—nor so costly to your tinkery and wallet as the Cigarette Habit.

I have been wage-earner, foreman and employer. I have had a thousand men on my pay-roll at a time, and I'll tell you this: The man with the Savings-Bank Habit is the one who never gets laid off: he's the one who can get along without you, but you cannot get along without him. The Savings-Bank Habit means sound sleep, good digestion, cool judgment and manly independence. The most healthful thing I know of is a Savings-Bank Book—there are no microbes in it to steal away your peace of mind. It is a guarantee of good behavior.

The Missouri Valley boy gets twenty-five thousand a year, they say. It is none too much. Such masterly men are rare: Rockefeller says he has vacancies for eight now, with salaries no object, if they can do the work.

That business grew because the boy from Missouri Valley grew with it, and he grew because the business grew. Which is a free paraphrase from Macaulay, who said that Horace



The Home of Andrew Carnegie, New York City.
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Walpole influenced his age because he was influenced by his age.

Jabesh has gone on his Long Occasion, discouraged and whipped by an unappreciative world. Jabe never acquired the Savings-Bank Habit. If he had had the gumption to discover a red-haired boy from Missouri Valley, he might now be sporting an automobile on Delaware Avenue instead of being in Abraham's Bosom.

We shall all be in Abraham's Bosom day after to-morrow; and then I'll explain to Jabesh that no man ever succeeded in a masterly way, excepting as he got level-headed men with the Savings-Bank Habit to do his work. Blessed is that man who has found somebody to do his work.

There is plenty of iron pyrites, but the Proprietor and I know Pay Gravel when we see it.

I guess so!

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THANKSGIVING DAY.

What a splendid month in which to live,—November! Why? Because it brings us always our great good-times day, longed for so much by all right-spirited people,—*Thanksgiving Day*.

Young man, young woman, in the business school of today, for what are you thankful? Have you health? Does your brain work rightly? Do you find yourself in inspiring relations with your teachers, your surroundings, your fellow students? Has life the sweet breezes of the heavens and the sunshine of the skies? Can you look out and up and on, and say, "It will come out all right"? Then you have multiplied reasons and occasions for heartiest thankfulness. *Be thankful.* Walk lively. Swing your arms as if you were not carrying dumb-bells. Hold up your head. Put on a smile "that won't come off." Crack a joke. Sing a lively roundelay but don't act like a rounder. Thank God for His goodness to you, to yours, to the people whom you meet in your school. Go to the Thanksgiving Service, and with heartfelt utterance sing "the good old songs" in the sanctuary.

Yes. Yes. Thanksgiving Day is here this month. Let us be grateful, take courage and *go on*.

THE NATIONAL FEDERATION MEETING.

Every teacher, principal, school proprietor, and all others specially interested in any and all subjects connected with Commercial Education should be on the *qui vive* for preparation and actual personal attendance on the greatest National Federation meeting ever held. It is confidently expected that one thousand members will be present. The meetings will be held in Chicago, at the great Auditorium Hotel in Holiday Week. Beavers are not working harder than are the Committee to make this session an epochal one. Read the Program from beginning to end, and ask yourself if you can make a better investment of your time and money anywhere. We count on *you*, *you* commercial school worker.

November Clubs.

October has been a good "clubbing month." Our many friends deserve and receive our thanks. But "November Clubs" should be better still, as the schools now are in full swing. So here is the word: Teachers, get busy. We are hustling for you every hour. Level-headed school proprietors realize what a help THE JOURNAL is in their students' hands. Roll up the CLUB LISTS this month!

The Journal Certificate.

Every school where penmanship is taught should have many candidates for the JOURNAL CERTIFICATE, a reward for excellence and real work. Every student should aim to secure one, a beautiful and valuable Proficiency Certificate. Thousands have them; they adorn the walls of hundreds of schools. Conditions are simple but exact. Write us for the same.

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"We renew our subscriptions." That sounds well; that is well. One cannot afford to let his subscription lapse. THE JOURNAL will be packed full of good things for the teacher, the student, the office, the man in business—to help to develop efficiency, to increase salary, to secure promotion. Shake hands with us to make THE JOURNAL surpass its highest past. RENEW! RENEW!!

Department of Business Writing

G. C. Mills, Editor.

THE form of letter and not the method of executing it is usually the uppermost thing in the student's mind. The average person thinks that good writing consists solely in accuracy of form, whereas not one business writer in a thousand makes what might be called perfectly formed letters. There are three steps in the pathway of mastering letter forms. First, learning the form, or getting the correct idea from observation, which, to be of any value, must be accurate, comprehensive and analytical. The more distinct the conception or impression, the clearer will be the reproduction. The reproduction of the letter is the pupil's best imitation of the form he has in mind. The second step is understanding the form—its proportions, etc. How many times the width of the letter is its height? How much wider is the capital *M* than the small *m*? How much higher? Using the letter *n* as a basis, how wide should the *h* be? The third step is the reproduction of the form. The product may be faulty from many causes, either from the lack of the pupil's understanding of the proportions or the lack of skill in executing the form. As a rule, the student will have little trouble in acquiring sufficient skill to execute as good writing as he knows.

It would be a splendid thing if some method could be devised whereby the amount of time lost—or worse than lost—in the practise of penmanship could be measured. Pupils sitting for hours at a time practising over and over incorrect and disproportionate forms trusting to blind luck that mayhap a perfectly formed letter may run off the point of the pen. One might as well expect to go out into the field, close his eyes and shoot away all day expecting to bag game as to improve his writing by such careless method of practise.

Good writing consists in the way the letter forms are made, as well as in the letter forms themselves. The poorly formed letter might be far better business writing than the accurately formed one. It all depends on the execution. Of course the letter must be legible, but legibility is one of the easiest characteristics of writing to secure.

In the movement exercises, just as soon as a particular drill is mastered to a satisfactory degree take up another. To be sure there are certain movement drills that are always appropriate for preliminary practise, but one can easily spend too much time even upon them. Do not forget that the finest movement practise in the world is the direct application of movement to letter and word forms.

Small Beginnings of Rich and Famous Americans.

- Cornelius Vanderbilt ferried his own boat.
- John Jacob Astor sold apples in the streets.
- Jay Gould was a book agent.
- John D. Rockefeller worked in a machine shop.
- A. T. Stewart was a school teacher.
- John Wanamaker began life at \$1.25 a week.
- Andrew Carnegie began life at \$2.50 a week.
- Benjamin Franklin was a printer.
- Elihu Burritt was a blacksmith.
- Abraham Lincoln was a rail-splitter.
- James J. Hill began as a roustabout.
- William A. Clark as a young man was a miner.
- Henry Villard was a reporter.
- Thomas Edison began as a telegraph operator.
- Thomas F. Ryan was clerk in a dry goods store.
- William Lloyd Garrison was a printer's devil.
- Daniel Drew began as a cattle-trader.
- Henry H. Rogers was a grocer's delivery boy.

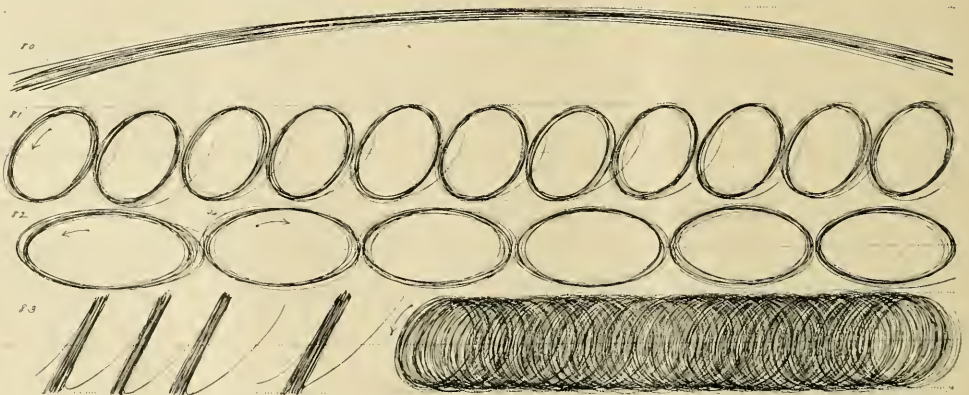


PLATE 1. Strength comps from exercise. Writing is done by the large muscles of the arm. To develop these muscles daily drill on large exercises must be had. Spend one hour a day during the entire month of November on this plate, and

a wonderful improvement in the quality of line will be observed. Make each exercise at the rate of three down strokes per second.

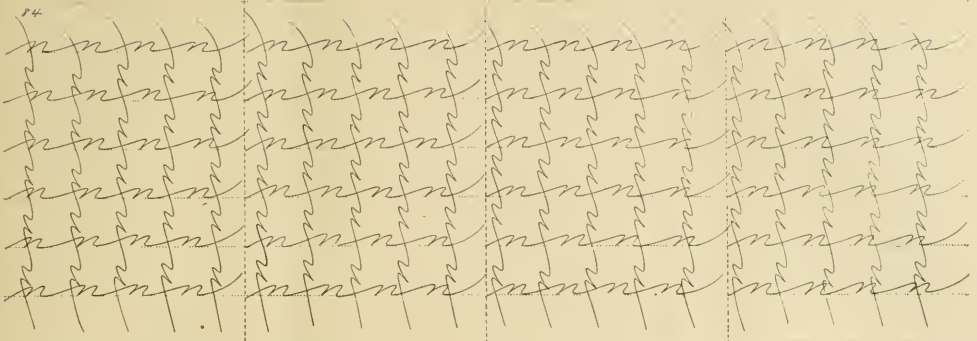


PLATE 2. A letter movement drill. And there is none better than the *u*. Swing the letters far apart, and after you

have filled the page by writing on the lines, turn the paper and write across, placing a letter between the lines already made.

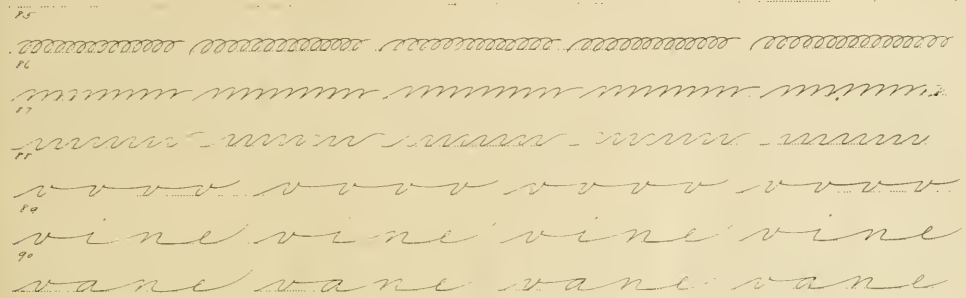


PLATE 3. Many letters begin with a left curve. This is much more difficult to make than the right curve, hence it is necessary that much time be devoted to practice upon it.

In lines 85, 86 and 87 valuable movement drills are given preparatory to practice upon the *v*.

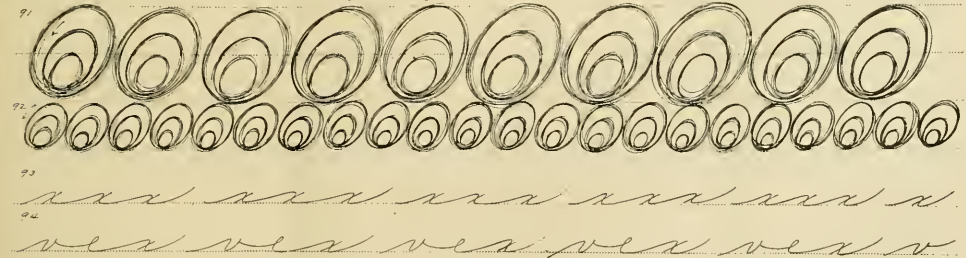
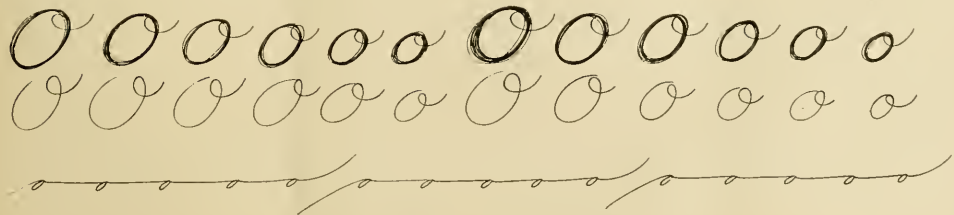


PLATE 4. The valuable exercise found in lines 91 and 92 supplies a medium for development and control that is equalled by few movement drills. It may be made by beginning small and gradually increasing in size, or one may

begin large and reduce the size. Whichever way it is made, be sure to watch the slant. In lines 93 and 94 the *x* is shown. This simple letter will cause little trouble to the student.



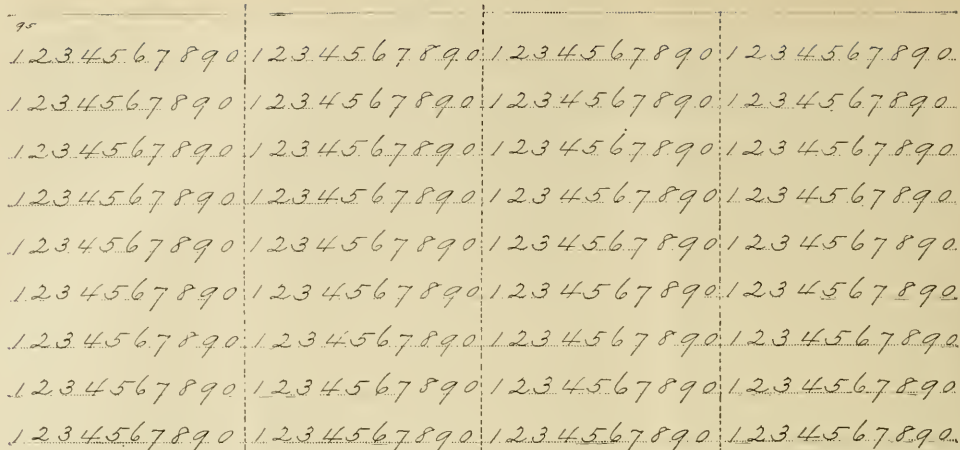


PLATE 5. It is safe to say that too much time cannot be spent on the business figures during the early career of the bookkeeper. More than half of the work of the accountant consists of making figures. Master them. Make a thousand of each one before taking up another, and do not forget to compare your product carefully with the model shown.

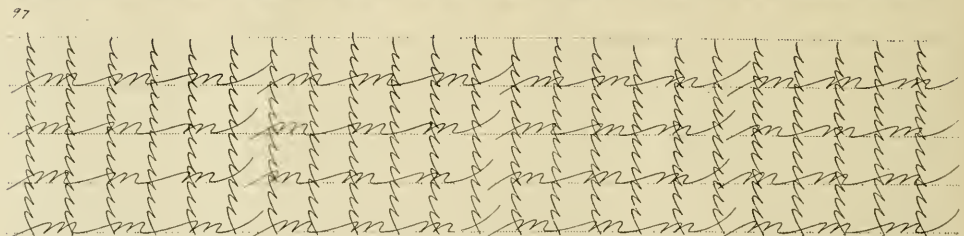
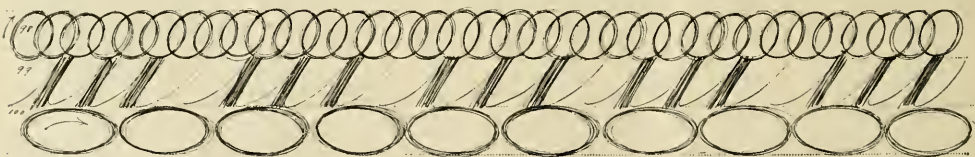


PLATE 6. Some movement drills. They will never cease until the learner becomes a finished writer. Keep after them: the special drills, the applied drills, and especially the letter-movement drills. They are very, very important.



101 Naming Naming Naming Naming
 102 Nine mean men in a mine. Ni
 Nine mean men in a mine. Ni
 Nine mean men in a mine. Ni

PLATE 7. To prepare for the capital M and N, the indirect movement drills are given. Make an entire page of each before taking up the letters themselves. The small letters given in the words are supposed to be well mastered by this time; while the sentence has long been a favorite with students because of the absence of difficult letters. A page of each word and ten pages of the sentence should be the standard for November.

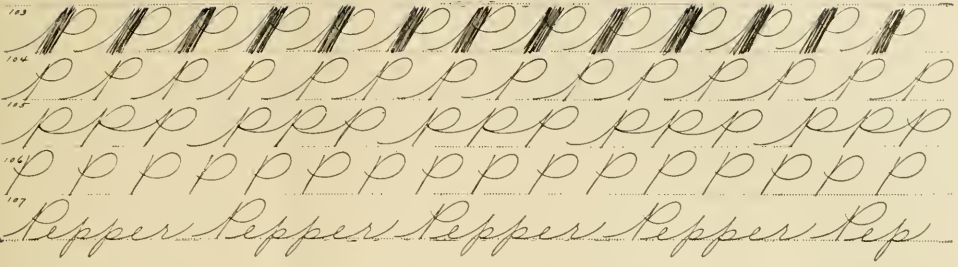


PLATE 8. Capital *P* consists of a straight line and an indirect oval. The small letter is very similar to the capital, and the two should be practiced together. Watch slant and spacing.

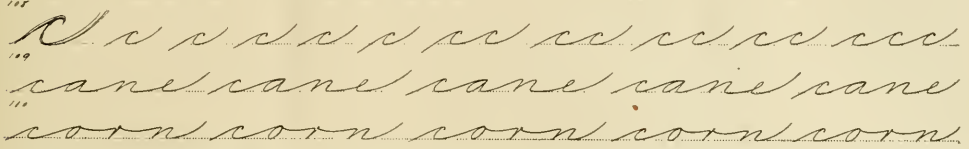


PLATE 9. The *c* begins with a left curve like the *n*, while the first down stroke is slightly curved like the *o* and *a*. The letter is not difficult to make when one takes pains with it. This is one letter where it is well to try not to get much speed. Carefully and watchfully should be the watchwords.

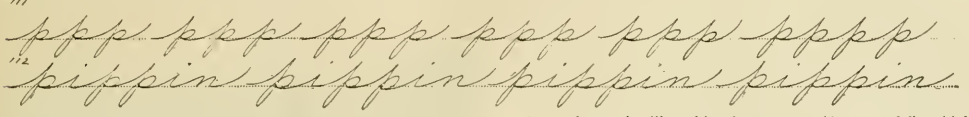


PLATE 10. A review of a letter already learned. The word *pippin* should be made a word-movement drill. There are a number of words like this, known as "key-words" which when mastered make it easy to write all other words with equal ease.

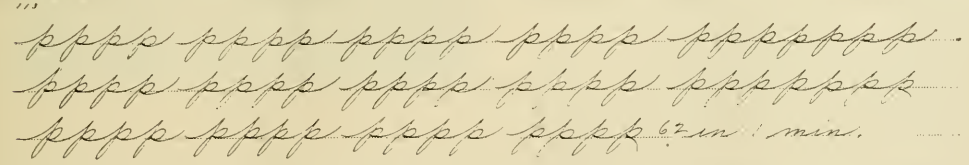


PLATE 11. Another letter-movement drill. Make several indications of finger movement. Nothing but the arm and hand should move in these exercises.

Truth is mighty and will prevail
 Use the very best materials obtainable
 Variety of practice makes perfect. Repeat.
 Wise men measure time by improvement.
 Examine the copy that you are following.
 Young men, young women, improve now.
 Zealously follow all the instructions. Z

DESIRABLE OCCUPATIONS.

By A. M. Adams.



AST spring a dispatch from Washington calling attention to the orders issued by Attorney-General Wickersham that in view of the accumulation of work in his department the hours of labor of the clerks and other employees should be extended from 4:30 to 5 o'clock daily, with the baseball season coming on, brought that interesting individual, the government clerk, into the limelight again. The toiler on the farm, who arises in time to see the early bird catch his first worm in the morning, and continues his labors until it is too dark to see, will insist that the government employee, who is not supposed to begin work until nine, and usually shades that a little, who has thirty days' vacation every year, and an equal allowance for sick leave—which he isn't expected to use unless he is sick—ought to be expected to keep at his desk until 5, 5:30 or even 6, in order to give the government a fair return for its outlay in salary. The government clerk, on the contrary, feels that he is entitled to more salary than he receives, and that the beneficence of Uncle Samuel is more apparent to the benighted inhabitants of the rural regions than real.

There is much to be said on both sides of the question. In the beginning, there is something decidedly alluring about the government service. The young man who has been working on the farm, or perhaps teaching a country school at the munificent salary of \$40 a month, for an eight month year, takes a course in a business school, at an expenditure of \$150 or \$200 in cash and six months' time, and passes an examination which admits him to the government service at an initial salary of \$720 to \$840 a year. The combination of a better salary than he has ever before had, and shorter hours than he has ever before dreamed of, causes him to feel that the government is a most desirable employer and that he is indeed fortunate in having passed his examinations and received prompt appointment.

If he is the right sort of youth, this may be the case. The short hours and comparatively light work in the departments at Washington give him an opportunity to take a course in one of the institutions of learning in the Capital city and earn a good salary while acquiring an education. The universities in Washington have courses arranged for the special benefit of these ambitious young people, and thousands of them take advantage of the privilege extended. A capable young man may, at eighteen, enter the government service at the minimum salary of \$720 a year, with only a high school education. At twenty-two he has a degree and a salary of \$1,200 a year, and at twenty-five or six he is a graduate lawyer, having saved enough money to enable him to remove to some other section of the country and get admitted to regular practice at the bar, or if he chooses he can remain where he is at a salary which has now been increased to \$1,500 a year. In the meantime he has become thoroughly familiar with the governmental machinery, probably knows half the prominent statesmen of the country by sight, has some acquaintance among them, and is about as well equipped to start out and make his way in the world as could well be imagined.

If he is wise he will probably adopt this course. The very work which has proved such a blessing to him in the years of his preparation will be a curse to him if he continues in it. Of course, if he is of the easy-going sort, without initiative, satisfied with a fair income and not caring to take chances in the world, it will be just as well for him to remain where

he is. But if he has done the work suggested he is not of that type. If he has spent the seven or eight years merely working for the government and living in the enjoyment of what Washington has to offer to a young man it will be pretty difficult for him to rouse himself to the necessity of immediate action. Stagnation stares him in the face. The ease and security of a government position may prove to be an old man of the sea which will throttle his ambitions and make of him one of the thousands who follow the treadmill year after year and decade after decade at salaries of from \$1,200 to \$1,800 a year, \$1,500 being as much as the average man can hope to receive.

There are many instances of late repentance in these men, sometimes too late. An instance may be cited of a clerk who, at fifty, having raised a son and daughter and purchased a home in a pretty but not expensive section of the city, became disgusted with his life and resigned his \$1,200 position to return to his former home in a middle western state and purchase a small farm. He had spent the best years of his life in a position which had yielded him what is considered a low salary, except in the smallest of villages,



The Capitol.

and found himself at fifty with less than he might have hoped to have to show for his labors had he become clerk in the local shoe store or taken a position behind the soda counter at a wage of \$7 a week. An Oregon fruit rancher writes of having entertained in his home a discouraged clerk from Washington who had money enough and sense enough to resign a \$1,500 a year salary while still in the prime of life, to begin in the apple orchards of the Northwest as an independent business man.

It would appear, therefore, that a government position may become a limitless field of opportunity for the ambitious youth, or the burying ground of hope for the one with less energy and determination.

"Your Honor," said the prisoner, "before I enter my plea I'd like to ask a few questions."

"You have the Court's permission."

"If I go to trial shall I have to sit here and listen while the lawyers ask hypothetical questions of the jurors?"

"Certainly."

"And then hear all the handwriting experts?"

"Of course."

"And follow the reasoning of the chemistry and insanity experts?"

"Very probably."

"Well, your Honor, I'm ready to enter my plea."

"What is it?"

"Guilty."

Department of Ornamental Writing

Plates by J. W. LAMPMAN

L L L L L L L L

Landings Lamont ^{Vin} Landingham

Lauterbrunner Leonardsons

G G G G G G G G

Gumensa Grooms Gumann!

G G Government G G Government

THE JOURNAL CONVENTION PARTY.

The Annual Journal Convention will be organized as usual. This will be its Eleventh Season. It is more than probable that arrangements will be made for two sections, one to run over the Pennsylvania Railroad and the other to go over the New York Central Railroad. The Convention will be exceedingly attractive and helpful, and all interested should be keeping the date and the routes in mind, and be planning accordingly. Dr. Bridge, of THE JOURNAL staff, who has been a railroad traveler for many years, East, West, North and South, will be in charge of one of the parties. Will all members of the Convention residing in the East communicate with this office concerning their wishes and plans, as it will save much time and expense on the part of all concerned. We will make all arrangements for berths, etc., if so desired. Read the Convention Program, and then—GET READY TO GO.

THE JOURNAL DEBATING CLUBS.

The interest in the "Debating Club" question does not abate. The fellows on "The Affirmative" and those on "The Negative" will have it out this winter in brave fashion, and it would warm our hearts, no doubt, if we could drop in some night in the midst of the fray, and see which side beats. Write us about them, young friends.

The next four questions proposed are these:

That a youth will be more likely to succeed if he chooses his own career without paternal influence.

That it is never good policy to deviate from the truth.

That the standard of integrity in business and political life has declined since the American Revolution.

That in success-winning, an attractive personal appearance is more advantageous than a good education.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

THE STENOGRAPHIC EXPERT.

THIS is the title of an epoch-making book, just from the press. There have been but few really masterly books on Shorthand published in recent decades. There have been some, and this is one of the "some."

The author is a man who has made for himself by his stenographic skill, and his insight into the best things in shorthand, a name which stands high on the roll of honor, and that name is WILLARD B. BOTTOME, the official stenographer in the New York Supreme Court.

We may remind our readers that Mr. Bottome is not a theorist, but "knows how to do it," and showed this in his remarkable speed-exhibit at the Annual Convention of the National Shorthand Reporters' Association in Denver, in August, where he wrote for five minutes at 269 words per minute, surpassing any previous record.

Mr. Bottome is a young man, but one who has had a very remarkable and a very diverse experience as a reporter. He is also a man who has put much thought into his work,—never doing it as a perfunctory duty. He has reasoned out many applications of old-time and new-time principles, and has sought to do what lawyers do, "codify" them. He has centralized various principles and sought to make them the bone and sinew of his work.

The Stenographic Expert is, therefore, the volume "we have been seeking after." We have found it. It has twenty-one chapters full of meat. Each one treats of some one great stenographic idea. Run your eye down the Table of Contents: What Education Does the Professional Reporter Need? Speed and Accuracy. Conflicting Words. Principles of Good Phrasing. Familiar Phrases. Arbitrary Signs. The Personal Equation. Arrangement of Notes. Punctuation While Reporting. Stenographer's Duties in a Trial by Jury. Exhibits in the Case. The Judge's Charge. Charge as Delivered. Editing. Sermon Reporting. Grand Jury Reporting. A Complete Case. Daily Copy. The Talking Machine. Odds and Ends. The Court Reporter of To-morrow.

There, my good friend, is not that a feast that's "fit to set before a King"? There's not a reporter in the land, nor a possible reporter, who would not get much of actual, solid, sensible help from a thorough reading of this volume. We speak from knowledge, not merely as a Book Reviewer, for every page of it has been read, or carefully examined by this writer, the Shorthand Editor of THE BUSINESS JOURNAL.

Features of this book call to mind the immensely valuable work of David Wolfe Brown, but it is in no means a "cribbed" book, not in any manner following in his footsteps.

The author of *The Stenographic Expert* is a Graham writer very largely, but has introduced features culled from many sources. He is not slavish in his following of any master, but it may be said without any doubt that he finds, as the great majority of all the leading reporters in the land find, that the "speed-producing" principles of Shorthand are not exclusively confined to any one system, though far more largely found in some than in others. Mr. Bottome was trained a *Grahamite*, no doubt, and his training appears, just as he would have it, frequently; but we are afraid that all "dyed-in-the-wool" *Grahamites* would shudder at a few things Mr. Bottome has blessed with his approval.

Of course, the most extensive feature of the book is that hearing on Court reporting, but sermon reporting, lectures, and miscellanea are fully and properly treated; so that all classes and conditions of stenographers may believe that Mr. Bottome's mind was upon them when preparing his book.

We should not always agree with Mr. Bottome, as in the manner of indicating "Conflicting Words," for instance, where in our opinion it would be better to use position than vocalization; but in the matter of "phrasing" we do agree very largely that this feature of Shorthand has not been as fully wrought out as it might be, in an up-to-date fashion, and

hence we approve some, if not all, of Mr. Bottome's adaptations of principles and expedients. He has given us in well-written shorthand, with key, 864 phrases, in which he teaches both novitiate and even quite expert phonographers "how to do it."

The author is calm-minded in his survey of the shorthand workers, and says, among other things, "I know the statement has been made that there are reporters who are capable of taking any speaker verbatim, no matter how swiftly his words flow, but I do not believe this is true. Shorthand has not yet reached that plane, I am sorry to say, where in an hour's discourse at the rate of 250 words per minute, one is able to make an absolutely verbatim report. All he can do is to make a report which will practically cover the ground gone over by the speaker." (Page 124.)

The present writer is, as is well-known, an old-time Graham writer, who received at publication of the *Graham Dictionary* one of the first fifty copies sent out; who has written that dictionary, word for word, three times; corrected for Mr. Graham the sixty-nine errors in the first edition; read, studied, mastered the *Second Reader*, etc.; has issued most carefully all the important shorthand systems studied from the American Press in the past fifty years; has sought to keep up with the literature of shorthand to some full extent; but is free to say that had he had this book of Mr. Bottome's many years ago, his shorthand reporting would have been much lightened and strengthened by many of the suggestive features of it.

We candidly commend the volume to our shorthand readers, and to the great body of stenographers everywhere. They will individually find many things to approve and adopt; possibly some items of less consequence and not to be adopted. Read, mark, learn and inwardly digest it, and you will go forth to your heavy tasks with lighter hearts and less trembling limbs. It may be that at first sight you will decline the suggestions given; but however diffident at first, you may become speedier writers in the end.

Every shorthand student in all the business colleges of the day would do well, before deeming his preparatory work all done, to purchase this volume and "go through it" with eager eyes and repeating pen, and find in it much food for reflection. The author, indeed, says: "The Shorthand College should improve its course to such an extent that the foundation for shorthand reporting will be laid so completely that the graduate will not have to unlearn all that has been taught." [We would have said "somewhat" that has been taught.] EDITOR.]

In the closing chapter of his volume, Mr. Bottome turns his eyes on the shorthand field as it lies out before him, and especially in the Shorthand School and the Commercial College, and with wisdom of thought and experience at his back, he says: "The first-class shorthand school of the future must take the responsibility of laying the foundation for the successful entrance of new blood into the reporting profession. * * * Let there be better shorthand instructors, better enthusiasm in the class room, a deep personal interest in every student—and the standard will be raised in the business college. Then can the instructor say, 'We train students to become good office stenographers at first. Then we start them in the direction of shorthand reporting by means of a post-graduate course, employing experts to conduct the great work of putting new blood into the profession'; * * * The court stenographer of the future is going to stand or fall by the early training he receives in the shorthand college."

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

MARCUS TULLIUS CICERO GOULD.

The name at the head of this note was once a name "to conjure by." This man was one of the greatest shorthand writers of his day, and his text-books sold like hot cakes. Few shorthand writers of to-day have ever seen a "Gould" text-book, so rare are they.

We have known a fine old gentleman, the Rev. J. H. Hollingshead, of Cleveland, Ohio, for some years, and we asked him if he is accustomed to use the Gould system to-day. He showed us page after page of shorthand notes written in this almost obsolete style, and at our request he has written the Lord's Prayer in "Gould," and we have had it photographed for our readers' pleasure. Let each reader write the same words in his own system, and then compare the number of strokes and inflections and see how much less Gould is (or more) in these than the way you write them.

The Lord's Prayer.

Matthew vi. 9-13.

Written by
 Rev. Dr. J. H. Hollingshead.
 74 yrs. old, July 21, 1910.

The Late John S. Huyler.

John S. Huyler's father was a truckman on the lower West Side of New York City; his mother kept a little candy store for the children. John S. helped his mother in the candy business. He had an ambition for "doing things" on a far larger scale. He impressed this on his father and mother. They raised money and sent him to Paris,—to "master the confectionery business." This he did, spending several years in doing so. Returning he founded the "John S. Huyler" candy stores, one after another, in New York first, and then throughout the land, till at his death there were scores of them in all the great centres of population. His motto was: The Very Purest Possible Candy in best possible Styles.

Mr. Huyler died doubtless a multi-millionaire, but had given away literally millions in beneficence, in all directions, limiting his benefactions to no race or color, but personally carried his help to the lowest down first, as the most needy.

AN INTERESTING QUERY.

Sir Isaac Pitman, the inventor of phonography, on page 55 of the first volume of the *Phonetic Journal*, (then called the *Phonographic Journal*.) under date of July, 1842, wrote: "We have received a very well written lesson from Boston in the United States sent by a talented young lady known in England as the authoress of 'Clara' and some other books for children. 'Clara' is one of the most interesting and profitable books of the kind we ever read. It was published by Hodson, 112 Fleet Street, London, price 2d. We recommend it to our readers on account of its own intrinsic worth and because it was the product of the first American phonographer."

Can any one in any way aid us to find the name of this lady, "The First American Phonographer?"

Are Foreigners' Boys Precocious.

The Joseph Pulitzer Free Scholarships (\$250 a year each), for four years have just been awarded. Of 57 candidates, 27 passed creditably; only three were of American born parents. Five were very high in scholarship (their names telling their descent): Weinstein, Moskowitz, Lintz, Lipschultz and Corrigan. The average age of the 27 boys is 17 years and 11 months. Mr. Perlzweig, Russian, nineteen, came to this country four years ago not knowing any English. He has secured professional work as a translator in Russian, Polish and German. Mr. Nankin, three and a half years in America, finished a four years High School Course in a new language in three years, an astounding proof of intellectual ability. Who can sneer at such young intellectual warriors as these? To them be the highest honors.

Key to Shorthand Notes in October Journal.

Read these words from a well-known American humorist: "Mr. Vanderbilt pays his cook ten thousand dollars a year, my boy, which is a great deal more than you or I earn,—or at least it is a great deal more than we get,—because he can cook. That is all. Presumably because he can cook better than any other man in America. If *Monsieur Saucegravi* could cook tolerably well, and shoot a little, and speak three languages, and keep books fairly, and sing some, and understand gardening pretty well, and could preach a fair sort of sermon, and knew something about horses, and could telegraph a little, and could do light porter's work, and could read proof tolerably well, and could do plain house and sign-painting, and could help on a threshing machine, and knew enough law to practice in justice's courts of Kickapoo township, and had once run for the legislature, and knew how to weigh hay, he wouldn't get ten thousand dollars a year for it. He gets that just because he knows how to cook; it wouldn't make a cent's difference in his salary if he thought the world was flat and went round its orbit on wheels. There's nothing like knowing your business clear through, my boy, from withers to hock, whether you know anything else or not. What's the good of knowing everything?"

Isaac Pitman Notes by E. H. Craver, New York.

REPETITION.

It is true as gospel that "Knowledge is power," but power unused is not worth much. Why does the music teacher insist on the everlasting "running of the scales?" Ah, she knows that repetition is the retention of power. The best piano player in the world will suffer a felt loss of tactual ability at a concert if, for any reason, there has been a necessitated absence from the piano for several days,—possibly for even *one* day.

In like manner, some of the best reporters in the land have been heard to say (after they have been off on a summer's vacation), "It'll take me a day or two to 'get back into the harness' before I can be myself again fully."

Repetition, therefore, and much of it, is an absolute necessity in the acquirement of Speed. Not the repetition, for instance, of the writing of a mere word, though in difficult words this may and should be done, but the repetition of simple clauses, of short sentences, of well-known phrases, etc. It has been our own practice in teaching shorthand in classes, or single pupils, to have them begin in the morning with such phrases as these: "There are many things," "There are some reasons," "What are you writing?" "There is no proof," "It will not be ready," and begin, as a teacher, by dictating such a sentence so slowly that it can be written with perfect accuracy as to outline and nicety; then speaking the same slightly faster, then still faster, and finally as fast as at the rate of 150 to 200 words a minute.

At this point let me say that a good teacher knows the principles of Phrasing; a poor teacher will scoff at "phrasing" and say that it's of little value. But why compel the pupil to take off his pen between each word of such natural phrases as, "I am not," "I do not know," "Your letter received," "I have received your letter," "I do not think you can," etc.?

We have mentioned two basal essentials of shorthand Speed,—Knowledge of the System written, and Knowledge repetitiously used. We will present other foundations of Speed later.

DILEMMA OF THE SHADES.

Quoth Shakespeare: "The language I used
With never a flaw nor a miss,
Full wide was the range of my lore,
But what is the meaning of this?"

On Doyle's bingle the outfielder beat it to the third station and tallied on Murray's sacrifice fly after Doyle was landed at second on a pretty throw by Unhappy Smith to Hummel.

Cried Milton: "I once juggled words
With highly successful effect,
But this I cannot understand;
I pray you explain and dissect."

Besides fanning Devore, Rucker whiffed Cy Seymour, Meyers, Wiltse and Fletcher.

Said Chaucer: "In past days I wrote,
My quaintness I do not disclaim;
But this I do not comprehend,
Will some one interpret the same?"

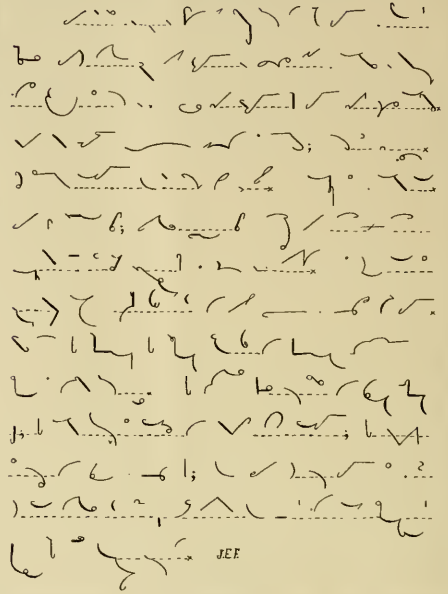
As was expected, Hal Chase picked out one that he disliked and smashed it on the nose, and in this condition the ball fled to McBride.

And Spenser and Dryden and Pope
And Addison gathered around;
Good craftsmen of English quite stumped
By paragraphs strange they had found.

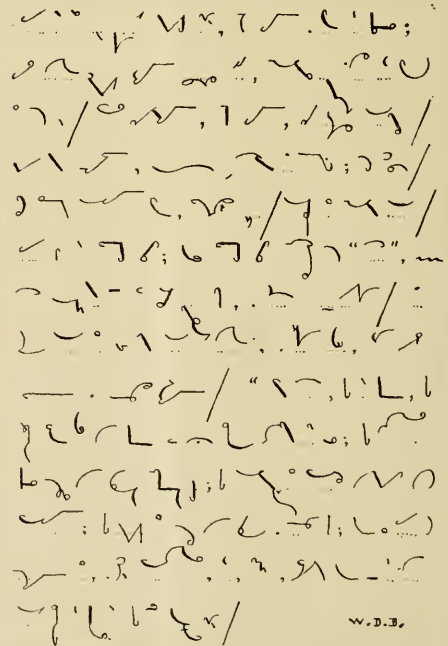
They said that too early they lived,
Too soon in the world used the tongue,
And weeping for all they had missed
Their harps on the swat willow hung.

—McLandburgh Wilson.

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



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



TALKS TO YOUNG MEN.

By W. W. Bennett.

TALENT AND CHARACTER.

TALENT helps a man to obtain success, but it is character which secures it for him. A man will succeed with character and very little talent, and never succeed without character, whatever talent he may have at his disposal.

By character I mean honesty, steadiness of purpose, tact, perseverance, industry, sobriety, self-control, reliability and strict punctuality. The man who possesses these qualities need not leave his native land and try new countries to get a better chance in life; whatever he does, wherever he happens to be, he is bound to be successful, simply because he is wanted everywhere.

No one wants shrewdness without honesty, or diplomacy without sincerity.

When you are in the presence of a man who for many years has been a great success in life, take it for granted that you have before you a steady, sincere, honest and reliable man. Whatever he may possess is of no use to him unless that talent is the servant of his character, and you will find that this holds good, no matter what the pursuit in life of that man, whether he is a man of business, an employer or an employe, or a professional man, lawyer, doctor, journalist, artist, literary man, actor.

It is owing to the absence of character that great geniuses have been known to die in poorhouses. It is on account of their character that men with little talent have died millionaires, and most respected ones too.

It is not the cleverest boy of a class who is at the top; it is generally the one who has the strongest character. Of course, if he has both genius and character, he stands beyond competition. That goes without saying.

There is no luck in life. Luck is of our own making. Luck means rising at six in the morning, living on a dollar a day if you make two dollars, minding your own business and not meddling with other people's; luck means the hardships and privations which you have not hesitated to endure, the long nights that you have devoted to work; luck means the appointments you have never failed to keep, the trains you have never failed to catch; luck means trusting in God and in your resources, a religion whose motto is "Help yourself and Heaven will help you."

If you are successful all the social failures will howl at the top of their voices that you have always been lucky. You may certainly be lucky for a short time, but you cannot always be lucky any more than you can always be unlucky. The man who plays cards every day of his life will tell you at the end of the year that he has been lucky as many times as he has been unlucky. This is a mathematical law. The only way to be lucky at cards oftener than unlucky is to cheat; that is to say, to force your luck, to make it.

The same in life; the only way to be lucky—that is to say, successful—is to leave nothing to chance, but to work and work again; to inspire confidence in others by the strength and uprightness of your character; to make yourself indispensable by your reliability and your devotion to your calling, pleasant by your cheerfulness, respected for your honesty and sincerity; and always to bear in mind that what can be obtained once by tricky means can, as a rule, be obtained for ever and ever by honest ones.

WHERE ROLLS THE OREGON.



AWAY out in the Pacific Northwest, in far-away Oregon, there are people engaged in educational work who "do things" in the world besides conducting excellent schools. One of these is A. P. Armstrong, of Portland. Oregon claims him as a native son—and, of course, he was born and brought up on the farm. Mr. Armstrong insists on the "how well" of school work rather than the "how much," and is a steadfast believer in quality in everything. The literature sent out from the Portland Business College, of which he is principal, is always exceptionally good.



A. P. Armstrong.

As evidence of the standing of this man of affairs where he is best known, it may be said that he is a member of the Civil Service Commission of the City of Portland, and was appointed recently to fill a vacancy in the Oregon State Text Book Commission. The highly-important work of this last-mentioned body is the selection of books for use in the public schools of Oregon. Both positions are responsible, the latter especially so. The appointment of the principal of a private educational institution to aid in choosing text-books for use in the public schools of a state is a high compliment, and one of which the direct recipient and the profession at large should feel much pride. Mr. Armstrong has served two terms as superintendent of schools in his home county.

Mr. Armstrong is now in his fifty-fifth year, and is at the head of one of the most successful schools in this country. He is a graduate of the law department of the University of Oregon with a degree of LL. B., and has also been admitted to the bar of that state.

He began teaching at the age of seventeen. His early school days were marked by rapid mental development. His stronghold, however, was in the field of mathematics. Personally, he is a large, well-built man, weighing in the neighborhood of two hundred pounds. As a penman, he writes a strong business hand, and has always shown a great deal of interest in this department of commercial training.

It is safe to say, that never before has the influence of practical business school men been so marked in public education as it is at the present time. For many years the public educators held themselves aloof from the business school fraternity. Now they are anxious to learn of their ways. Business school men should be willing to meet them half way.

TALKS TO YOUNG WOMEN.

By Mrs. Nina P. H. Noble.

THANKSGIVING.



MY DEAR GIRLS:

This is the glorious, cosmopolitan Thanksgiving month, when daughters "rise up and call their parents blessed;" when there is a feeling of worship and gratitude in their hearts to their Maker, that He in His goodness should spare the loved ones to them; and a feeling of real union with nature and the task it is the means of furnishing.

If there is any day in the year when one's life diverges from the narrow rut of business, it is on the last Thursday of November, which the State sets aside for purely clannish purposes, that relatives and friends may unite to count their blessings.

I am reminded of one short sentence in Genesis in which it is said of Isaac that he "builded an altar and pitched his tent and digged his well."

The three fundamental relations of the universe are there depicted, though in quite the reverse order of our modern times, for we would dig our well, build our tent and worship a god either spiritual or otherwise.

Man or woman of value to others is rated only as he or she bears himself or herself to nature, to mankind and to his or her Creator.

Unless you have an ideal for worship, a high standard of being to copy; unless you have a knowledge not derived from books, that there is something higher in life than mere tawdry show, you are lacking in one of the qualifications of womanhood.

Unless you have someone dependent upon you for the courtesies of daily living, (by this I do not mean necessarily dependence in a financial sense), so that you may feel your life is not a mere passing into and out of this world, you are again missing some part of the world's plan.

Unless you have your task to do, no matter how meagre or how humble, you feel a roving disposition, an inclination toward discontent.

You must dig your well and do that with cheerful spirit and an intent to finish that which you began to the best of your ability. There is the play of inward stimulus, then, that will lead you to a network of possible paths of labor and accomplishment. The world abhors a shirker and sneers at a coward; but admires the doer of good deeds.

Thankful, indeed, should you be for the work to do; for not simply the love of the home, but the universal friendship of mankind that may abound in the tent of kindness you have erected; for some higher Power to rule your lives with the same harmony to which the music of the spheres accords.

"Life at best is but a mixture of a little good with much evil and a little pleasure with much pain; the beautiful is linked with the revolting; the trivial with the solemn; bathos with pathos; the commonplace with the sublime."

We should be thankful for this also, for we would find the days dreary if all were just alike. The annoyances of daily routine make the encouraging word more precious; the salary we have earned the more welcome because of our striving.

Let the gracious day of this season be one of all joy. Throw off the cloak of despondency, the covering of regrets and cynicism and be glad, "just be glad."

DRAWING.

By VALENTINE SANDBERG.

The nose is, in many respects, the most prominent feature of the face. Students of physiognomy derive much pleasure in noticing the various types, while students of drawing enjoy equally as well the pastime of portraying these types. There are almost as many different shapes of noses as there are people, but some of the types are far more common than



others, and a few of these are shown in this article. The first sketches, of course, should be made in pencil, using a soft rubber for erasing and correcting lines. Practice drawing on a large scale in order that faults may be the more readily detected. Recently a young lady living in Brooklyn took an examination to enter one of the art institutes of the city. Among the directions given was one to the student to draw something of her own assignment. Not knowing what



else to do, she rested her left hand on the desk, and sketched that. Wasn't that an original thing to do? And how well she did it, too.

Reader, try drawing your own hand, also ask someone to pose for you. It will help you to learn how to see.

Are You So Careless?

A letter designed for a prominent banker of this city was sent from a Kentucky city, unsealed, containing two drafts for fifty dollars each. By some mistake in the postal delivery it was placed in the mail of one of our nearby publishers. There was no evidence that it had ever been sealed. Double carelessness of the mailer and the postman!



By A. W. Kimpson,
Kansas City, Mo.

WHERE WE GET THEM.
By Dr. W. D. Bridge.

Strawberries.

Fifty years ago nature never grew an edible strawberry. There was no such fruit for man as this delicious food now on our tables. There were little, sweet-flavored strawberries on the western plains, and elsewhere nature had planted large, hollow, tasteless strawberries, prolific but not good to eat. Scientists considering the variant qualities, by cross-fertilization developed our present luscious fruit. Thanks to science for same.

Navel Oranges.

One lone tree, now standing in front of the Hotel at Riverside, California, is the American progenitor of all the navel oranges in the market. You may very rightly suppose that it is tended and guarded with the utmost care. In December, 1873, Mr. L. C. Tibbetts, of Riverside, received several small trees from a friend, they having been imported by the United States Agricultural Department from Brazil. The treelets were set out and carefully cared for, but all have died save the one at the Riverside Hotel. It is a seedless orange producer. We have stood beside that tree, and marvelled at the immense development of the navel orange business from that sole progenitor. Buds were taken as fast as possible and inserted into seedling trees. The descendants are doubtless millions. These oranges which you eat, my friend, are the sweet-toothed monuments to Mr. Tibbetts' memory and thoughtfulness.

Coffee.

Almost everybody can drink coffee. Apples grow on trees, and so does coffee, on the "coffee tree." Originally growing in Abyssinia, it is now cultivated in almost all tropical countries. Millions on millions of dollars worth are drunk yearly. The ripe berries are cleaned and roasted, and the coffee oil is produced and a rich aroma is developed. Coffee

beans are exported from these various countries in bags, barrels, etc., and when received by the wholesale merchant are ground coarsely or fine, as suits the buyers' tastes. Oftentimes various substances are mixed and sold with the coffee to make a new taste, or to give weight without improving the coffee. Coffee drinking may go to great excess. Coffee is a brain stimulant and gives generally a strong tendency to sleeplessness. People have been known to become so confirmed coffee drinkers that they can hardly work without its stimulating influence. This is brain injury, most certainly.

MAXIMS TO LIVE BY.

Never be idle.
Make few promises.
Always speak the truth.
Never speak evil of any one.
Keep good company or none.
Live up to your engagements.
Good character is above all else.
Earn money before you spend it.
Be just before you are generous.
Drink no kind of intoxicating liquors.
Keep your own secrets, if you have any.
Keep yourself innocent if you would be happy.
Make no haste to be rich if you would prosper.
When you speak to a person look him in the face.
Save when you are young to spend when your are old.
Ever live (misfortunes excepted) within your income.
Never run in debt unless you see a way to get out again.
Avoid temptation, through fear you may not understand it.
Small and steady gains give competency, with tranquility of mind.
Good company and good conversation are the very sinews of virtue.
When you retire to bed think over what you have done through the day
Your character cannot be essentially injured except by your own acts.
If any one speaks of evil of you, let your life be so that none will believe him.
If your hands cannot be usefully employed, attend to the cultivation of your mind.
Never borrow if you can possibly avoid it.
Do not marry until you are able to support a wife.
Read over the above maxims at least once a week.

*When you see a chance to duck, Don't!
When you want to chuck your luck, Don't!
Keep right on without a stop
And you'll show up on top.
If, just when you want to flop
You Don't
— Armstrong.*

M. MARASZ, Sr.



Certificate Winners of the Rutland, Vt., Business College, L. J. Egelston, Proprietor.

II. *abcdefghijklmnopqrstuvwxyz*
ABCDEFGHIJKLMNOPS
123456 TUUVWXYZ 67890.
Marking Letters-Script Slant. 1910.

Marking Alphabet by G. W. Harman.
 Second of a Series of Practical Alphabets for the Office and Studio.

Engravers' Script.
 By C. E. Sorber.

The small *t* in this style of writing should be two spaces high. The cross should be midway between the top and base line. Study each part very carefully. Two styles of *p* are commonly used. Study each very carefully and make many of them. As the *a* forms the foundation of *d*, *g*, and *q*, the importance of careful study of this letter is readily realized. The left side of the letter is also used in many other letters, notably in the *c*, *e*, and *o*, so that the student who learns to make the *a* real well is at the same time mastering many other letters. Make the *o* quite round and finish with either a loop or a dot. The *r* is not a difficult letter to make, the first stroke is made the same as the *n*. The *v* is made in the same way. The *z* begins just the same as the *n* and finishes like the *v*, while the *x* begins like the *n* and ends like the *c*.

As the beauty of these letters depends upon their form and finish in execution, it will require many hours of practice on each letter before one

llll, lll tip pint a a aaaaa
ccc cccc camp can eee eeee
ccc cccc come r r r rrr r r
race sss ssss sum success s
v v v v v v v v v v v v v v
v v v v v v v v v v v v v v

can make them at all well. The proportion, of course, comes first, and then the shading or "color," as some call it. Formerly all writing was shaded, but of late years business writing has come

to be made up entirely of light lines. It is solely because of the beauty and grace of this style of writing that it is still used by expert penmen and engravers.

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.

EDITOR'S SCRAP BOOK.



SOME very skilfully executed ornamental signatures have reached our desk from S. O. Smith, Grand Rapids, Mich.

A. R. Merrill, of Saco, Me., sends us a packet of beautifully written cards which show that his work is still up to the old standard.

From the pen of S. C. Bedinger, Stillwater, Okla., we have received several ornamental signatures that are a delight to the eye. Mr. Bedinger stands in the front rank when it comes to this kind of work.

We wish to acknowledge a set of ornamental capitals from W. R. Hill, penman of the Bliss Business College, N. Adams, Mass.

Another package of good penmanship is at hand from the pen of Leslie E. Jones, Elbridge, N. Y.

Nicely written letters reached us from E. H. McGhee, Trenton, N. J.; O. J. Hanson, Grand Forks, N. D.; J. G. Christ, Lock Haven, Pa.; C. J. Gruenbaum, Lima, Ohio; D. H. Farley, Trenton, N. J.

The business card gotten out by E. S. Jackson, Jacksonville, Fla., who is now engaged in the engraving business, is a very attractive piece of penwork.

Superscriptions worthy of mention are at hand from R. W. Decker, Oakland, Calif.; J. D. Todd, Salt Lake City, Utah; D. L. Hunt, Eau Claire, Wis.; T. P. McMnamin, Philadelphia, Pa.; Samuel Todd, Johnstown, N. Y.; A. R. Merrill, Saco, Me.; W. A. Hoffman, Valparaiso, Ind.; Leslie E. Jones, Elbridge, N. Y.; G. G. Hoole, Bozeman, Mont.; H. B. Lehman, St. Louis, Mo.; E. T. Grenier, Pawtucket, R. I.; C. W. Jones, Brockton, Mass.; T. P. Zum Brunnen, Ocilla, Ga.; C. A. Robertson, Worcester, Mass.; E. A. Dieterich, Huntington, W. Va.; Bro. Anselm, Montreal, Can.; James Wild, Colne, Lancs., England; W. R. Hill, N. Adams, Mass.; C. W. Ransom, Kansas City, Mo.; T. W. Emblen, Elmira, N. Y.

L. W. Barton, Bradford, Pa.; O. J. Hanson, Grand Forks, N. D.; S. O. Smith, Grand Rapids, Mich.; E. C. Mills, Rochester, N. Y.; J. J. Bailey, Toronto, Ont.; E. H. McGhee, Trenton, N. J.; E. Warner, Toronto, Ont.; L. C. Horton, Newark, N. J.; T. G. Boggs, Omaha, Nbr.; R. F. Madray, Indiana, Pa.; G. T. Wiswell, Philadelphia, Pa.; M. M. Van

F. S. Grayson

P. W. Prentiss

F. S. Stegley

W. F. Parment

Ornamental Signatures by F. S. Heath, Concord, N. H.

Ness, Newark, N. J.; M. Hogge, Richmond, Va.; F. A. Curtis, Hartford, Conn.; W. K. Cook, Hartford, Conn.; L. C. McCann, Mahanoy City, Pa.; Carl T. Wise, Quincy, Ill.; W. F. Hostetler, South Bend, Ind.; E. J. Gibb, Evanston, Ill.; F. A. Ashley, Philadelphia, Pa.; Sam Evans, Covington, Ky.; A. W. Dakin, Syracuse, N. Y.; L. E. Stacy, Meadville, Pa.; H. G. Reaser, Pittsburg, Pa.; C. A. Shoults, Marquette, Mich.

Specimen of my business penmanship, W. C. Brownfield.



Flourishing by J. W. Lampman, Omaha, Nebr.

HIGHER ACCOUNTING.

By F. P. Baltz, B. C. S.



HE following is a suggested problem to be given at the conclusion of a connected series of transactions at a point where profits and losses are to be shown, the ledger closed and a balance sheet prepared.

The volume of business represented in the transactions in any of our school text books at the conclusion of which the above results are called for, can be easily arranged in a problem of this kind or an original problem based on the set completed, can be as easily prepared.

The purpose of submitting such a problem to a class is obvious. It calls for a searching and comprehensive review of (1) the business operations; (2) the equality of debits and credits; (3) the analysis, classification and relation of accounts.

The problem submitted is not elementary, nor is it a type representing a deeply involved set of books.

The ability to master a problem of this character should be a minimum requirement of each student before being permitted to advance to a new set of books.

Readers of THE BUSINESS JOURNAL are invited to solve the problem and submit their answers.

A solution will appear in the next issue; also another question will be presented for solution.

Trial Balance of A & B, Jan. 1, 1909.

A Capital		\$10,000	
B Capital			20,000
Cash	\$ 3,000		
Notes Receivable	9,000		
Accounts Receivable	15,000		
Inventory Goods, Jan. 1, 1909	11,000		
Investments	11,000		
Notes Payable		7,000	
Accounts Payable		8,500	
Furniture & Fixtures	800		
Surplus		3,300	
Reserve for Bad Debts		1,100	
Interest Payable Accrued		150	
Interest Receivable Accrued	200		
A Private Account	100		
B Private Account			50
		\$50,100	\$50,100

During the year 1909 the following volume of transactions took place in the business of A & B:

Purchases of goods for cash	\$ 5,000
Purchases of goods for notes	20,000
Purchases of goods on account	60,000
Sale of goods for cash	15,000
Sale of goods for notes	30,000
Sale of goods on account	53,000
Notes receivable and interest on notes receivable paid at maturity, Face	\$ 9,000
Interest	360
Notes receivable discounted, Face	20,000
Discount	400
Accounts receivable paid, Face	62,000
on which discounts were allowed	3,000
and a loss sustained on a bankrupt debtor's account of	700
Accounts payable paid, Face	58,000
on which discounts were allowed	5,000
Notes payable and interest on notes payable paid at maturity, Face	17,000
Interest	380

Other cash payments and receipts were:

Payments.	
Rent	\$3,300
Insurance	600
Salaries & Wages	5,000
General Expense	3,000
Collection & Exchange	250
A Drawings for private use	2,000
B Drawings for private use	3,400
Receipts.	
Income on investments	\$1,200
Other transactions:	
Goods returned by customers	1,200
Goods returned to creditors	2,100
Submit ledger accounts of A & B as of December 31, 1909 (use explanatory ledger and date of December 31 for recording volume of business for the year, and A & B's trial balance on that date).	

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

GROWING!

Our September receipts show an increase of more than 33 1-3% over last year. WHY?

Not because our publications are something "new"—our latest texts, both shorthand and typewriting, have been on the market for three years.

Not because we formerly lacked good customers—many of the leading commercial colleges, public schools, and Catholic institutions were already using the Barnes publications.

Not because we have done any strenuous pushing.

But simply because the BARNES texts have made for themselves a reputation which cannot be surpassed, and their superiority is being more widely recognized.

If you are not already using the Barnes methods, investigate *at once*. A free paper-bound examination copy of either Brief Course in *Pitman* Shorthand or Brief Course in *Graham* Shorthand will be sent to any shorthand teacher. Cloth-bound examination copies, 50c. Retail price, \$1.25.

Barnes Typewriting Instructors are published in three different editions, the *Complete* (\$1.50), the *Special* (\$1.00), and the *Abridged* (50c.) An examination copy of any one of these will be sent to typewriting teachers or school managers upon receipt of three-fourths of retail price. Special examination terms upon application. *Be sure to state what machine is used.*

JUST OUT. Underwood, Models 10 and 11 Remington, and No. 5 Oliver editions of Barnes Complete and Special Typewriting Instructors.

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G. H. Lockwood
Dep. 65, Kalamazoo, Michigan

ATTENTION PENMEN!

Of course you are going to Chicago. Every live teacher will be there. Let us have a penmanship display. What do you say? *Not a competitive* exhibit, but just every-day product of your classes. Select just such papers as you wish to display. Arrange them to suit your own taste. Select such papers as you think instruct and interest. This display is open to all. I am sure such a display will be interesting to older teachers and helpful and inspiring to the younger. Sit down *now* and drop me a card telling me how you feel about this display. Do it *now*, tomorrow is the fool's workshop.

Sincerely,

J. H. BACHTENKIRCHER,

Lafayette, Ind.

Success comes only to those who lead the life of endeavor.—*Roosevelt.*

"It isn't what a man wants to-day that makes him money—it is what he knows he may want to-morrow, and gets to-day."

RECENT JOURNAL VISITORS.

Clarence A. Pitman, Isaac Pitman & Sons, New York City.
W. B. Bottomo, Official Reporter, New York City.
Frank Rutherford, Editor *Business Devices*, New York City.
J. A. Kirby, Teachers' Training School, Brooklyn, N. Y.
L. C. Horton, Coleman Business College, Newark, N. J.
G. W. Harman, Commercial High School, Brooklyn, N. Y.
W. J. Kinsley, Handwriting Expert, New York City.
A. C. Doering, Merchants & Bankers School, New York City.

School Literature.

What a genial invitation comes to us, by beautiful card and splendidly printed catalogue to visit and thoroughly examine the Nichols Expert School, St. Paul, Minn., under the care and management of Malcolm E. Nichols. We date our regrets to-day, but hope to see him and his school ere many months have flown. When a school throws out this banner on its walls, "The best equipped business and shorthand school in America," it makes a bold assertion; but who are we here in the paltering east to deny this western affirmation? The Catalogue goes a great ways to sustain its own declaration.

J. H. Hesser is in charge of the Hesser Business College, Manchester, N. H., and though his school was destroyed, as to its locale, by fire in April, 1910, he is of the immortal band who never say die, and has risen to higher and better things. Manchester should sustain him grandly.

The New England Business College, Worcester, Mass., claims to "be a departure from the ordinary path in many distinctive features." If our readers wish to know wherein, send to the accomplished Mrs. M. B. Grout, the President, or to Chas. A. Robertson, the Principal of the Business Department. We believe this institution will do great things and seek in every way to "make good."

Look here! From across the seas comes a well-printed pamphlet, with the cordial greetings of Filip Holmqvist, conductor for twenty-five years of the Filip Holmqvist Skrif-Handels Institut. Greetings in return from the editorial tripod.

AN ARITHMETIC EXAMINATION.

1. How many rods of fence will be required to enclose 2560 acres of land in a square form?
2. A and B together have \$136, and 2/3 of A's money is equal to 3/4 of B's. How much has each?
3. A grocer gained 25% by selling 12 pounds of sugar for a dollar. How much per cent. will he gain by selling 15 pounds for a dollar?
4. Divide \$240 among A, B and C so that A may have \$140 more than B and twice as much as C.
5. If the cost of an article had been 8% less, the gain would have been 10% more. Find the gain per cent.
6. From a cask of wine worth \$1.20 a gallon 1/6 part is drawn and replaced by wine worth 80 cents a gallon. What is now the value per gallon of the wine in the cask?
7. In walking 18 miles a man finds that the distance he walks in 100 minutes is 5/7 of the remaining distance. What is his rate of walking?
8. Find the cost of fencing a rectangular field of 3 3/5 acres the smallest possible perimeter at \$1.50 a rod.
9. Thirteen hundred men in a factory are placed in charge of four superintendents, A, B, C and D. For every 4 men under A there are 5 under C, and for every 9 under B there are 10 under D, and for every 2 under A there are 3 under B. How many are under each?
10. In the Centigrade thermometer the freezing point is zero and the boiling point is 100 degrees; in Fahrenheit's the freezing point is 32 degrees and the boiling point 212 degrees. What degree C. corresponds to 77 degrees F.?

ANSWERS: 1, 2560 rods; 2, A has \$72, B \$64; 3, Nothing; 4, A, \$152, B, \$12, C, \$76; 5, 15%; 6, \$1.13 1/3; 7, 4 1/2 miles per hour; 8, \$144; 9, 240 under A, 360 under B, 300 under C, 400 under D; 10, 25 degrees.

ANNOUNCEMENT!

October 1st we will move our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move is made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities.

If you are not familiar with our sets get acquainted with them. Address, after Oct. 1,

SOUTH-WESTERN PUBLISHING CO.,
Cincinnati, Ohio.

Enos Spencer, President of the Spencerian Commercial School, Louisville, Ky., spent the week of October 17 to 21 in New York City, attending the meeting of the American Association of Public Accountants at the Hotel Astor

A suggestion has just come from H. H. Stutsman, of Los Angeles, that THE JOURNAL originate some penmanship contests, the entries to be made according to age, one for those between twenty and thirty years of age, another for penmen between thirty and forty, and still others for those between forty and fifty, fifty and sixty, and sixty and seventy. We should be glad to know what our readers think of the idea.

Don't Talk Too Much.

My suggestion to young men, as a practical and almost a commercial matter, is that they practice reserve of speech. There is a loss of authority that comes from incessant talking. There is a surrender of dignity, which is one of the most influential things in man's attitude toward and in connection with his fellows. Silence, or rather reserve, gives a kind of emphasis to what you do. To a great many there is an index of your character in the quantity of your speech. Your permanent attitude, your continuous impression on the world is one of your assets just as your ability is, just as your character is; and discretion in speech is a matter of great moment as affecting this impression.—SENATOR BEVERIDGE.

Be Truthful.

The trait most essential to young men is truth. Let them get that. Young men talk about getting capital to work with. Let them get truth on board, and capital follows.—P. D. ARMOUR.

Commercial Training is All-Important.

An education, to be complete, should include commercial training. A thorough comprehension of the laws of trade, of banking, of international tariffs, of the products of various lands and of finance in all its bearing is all-important. The financing of new undertakings is a branch of modern enterprise with which every business man should familiarize himself—PRESIDENT ELIOT OF HARVARD.

Nothing Better Than Honesty.

For success in life the qualities of honesty, energy, frugality, and integrity are more necessary to-day than ever, and there is no success without them. We know that to be honest is best. There is nothing better.—MARSHALL FIELD.

MASTERPIECES of composition and gems of penmanship are the tributes I've prepared on the world's greatest men.—Roosevelt, Lincoln, Grant, Washington, Bonaparte, Shakespeare, de Maupassant, Schopenhauer, Bismarck, Nero. \$2.50 each, or \$7.50 for any three. Framing specimens on finest unruled paper. Educational, inspiring, and incomparable as specimens of penmanship. Worth \$10 each.

L. MADARASZ,
608 Market St., San Francisco, Calif.

WHEREAS,
We, the Members
of the December Term 1909, of the
Hudson County Grand Jury
WISHING TO EXPRESS OUR APPRECIATION OF THE
COURTEOUS, IMPARTIAL AND ABLE MANNER IN WHICH
OUR FOREMAN
MR. JAMES B. THROCKMORTON
PRESIDED OVER OUR DELIBERATIONS,
WHEREAS, He has endeared himself to his colleagues by
his many excellent qualities of mind and heart
RESOLVED, THAT WE HERE RECORD OUR
DEEP OBLIGATION TO HIM AS
OUR PRESIDING OFFICER
OUR SINCERE APPRECIATION
OF HIM AS A LOYAL FRIEND:
a man of integrity and honor
AND OUR ENTHUSIASTIC
ADMIRATION FOR HIM AS
Done this twentieth day of April 1910.

William Parry	George A. Donaldson	Ernie Hery	George W. McCarthy	Edward Schneider
Thomas Dineen	Thomas W. Donnelly	John J. Durso	John T. Keeler	Charles Singer, Jr.
Edward Correll	Geo. W. Hartmann	Thomas W. Keefe	Leamon W. Tracer	Geo. M. Spangarman
W. J. Cullen	Jacob J. Mass	James W. Marshall	Faul J. Riviere	Joseph Stib
	Philip Steuterman	William A. Wilkins		

Commercial Designing by E. E. Marlatt, of the Journal Staff.

First of a Series to continue throughout the year.

LESSONS IN ENGROSSING BY MAIL

A limited number of students will be given the opportunity to receive instruction by correspondence in the art of **LETTERING, LAYING OUT OF WORK, ILLUMINATION, ETC.**

All lessons will be fresh from the pen and brush of

E. E. MARLATT

of the Journal Staff. Write for full particulars to Art Department, Business Journal.

Movements of the Teachers.

Miss Cora M. Eckert, of St. Paul, Minn., is with the Williams Business College, Milwaukee, Wis.

C. E. Wellner, of Oshkosh, Wis., is with the Spencerian Business College, Milwaukee, Wis.

W. H. Redmond, of Lemon, Mich., is a commercial teacher in the Canton, Ill., High School.

Miss Madeleine Slade, a graduate of the State Normal School, Salem, Mass., is teaching in the Clinton, Mass., High School.

B. C. Bacon, of Pasadena, Calif., is the new supervisor of penmanship in the Everett, Wash., public schools.

P. E. Leavenworth, of Little Rock, Ark., has recently been elected as commercial teacher in the Fergus Falls, Minn., High School.

J. P. Bach is soliciting for the Rhode Island Commercial School, Providence, R. I.

B. E. Alward, recently elected to a position in the Dawson Business College, Fitchburg, Mass., has been given the principalship of this school in the place of F. P. Bell, who has resigned.

Miss Hattie Galloway, of the Bowling Green, Ky., Business University, is the new commercial teacher in Front Royal College, Front Royal, Va.

Barney McDaniel, of the Labette County High School, Altamont, Kans., is now superintendent of the public schools of Mound Valley, Kans.

Miss Mary A. Healy, of Pittsburgh, Pa., Academy, is now located with Reno College, of that city.

O. L. Holl, Akron, Ohio, has been engaged to handle the commercial work in the Galion, Ohio, High School.

M. M. Mackinder, of Ann Arbor, Mich., will have charge of the commercial work in the Dillon, Mont., High School during the coming year.

Miss Florence T. Davis, last year commercial teacher in Simonds Free High School, Warner, N. H., is this year commercial teacher in the Barnstable High School, Hyannis, Mass.

Miss Maud Tinsman has been engaged to assist in the shorthand department of the Easton School of Business, Easton, Pa.

W. C. Shrewsbury, recently head of the commercial department of Kidder, Mo., Institute, is now principal of the commercial department of the Pendleton, Ore., Business College.

C. V. Lindley and W. E. Brown are new additions to the teaching staff of the Ohio Valley Business College, E. Liverpool, Ohio.

Garnet R. Hall, recently connected with The Port Arthur Business College, Port Arthur, Texas, is now with the San Francisco, Calif., Business College.

Miss Minnie Murphy, of Danville, Ky., is with William Woods College, Fulton, Mo.

A. R. Reelhorn, of Manchester College, N. Manchester, Ind., goes to the Falls City Business College, Falls City, Nebr., as commercial teacher.

Miss Katharine Frazier, of the Bowling Green, Ky., Business University, is the new commercial teacher in Woodland College, Jonesboro, Ark.

C. H. Nixon is the new commercial teacher in the Harrisonburg, Va., High School.

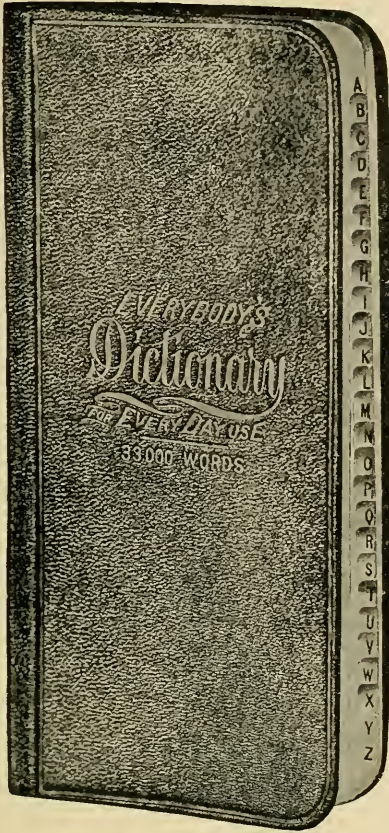
A Suggestion

It may seem untimely, but time flies. Christmas will be here before you know it. Have you thought of a suitable gift for your students? Let us help you. Don't waste your hard-earned money on something that is pleasing or useful for only a short time, but invest in something that will prove of permanent benefit.

OUR EVERYBODY'S DICTIONARY

is growing in popularity each year. We sold more copies of this valuable little book last August than in any previous month. You would make no mistake in ordering a supply. This vest-pocket Dictionary would prove exceedingly useful to your pupils, and, stamped with the name of your school, it would make a most attractive and permanent advertising medium. Write to us at once for rates and full information.

Don't forget that we also publish a complete series of practical text-books for the commercial course, and we pay the freight.



THE PRACTICAL TEXT BOOK COMPANY
CLEVELAND, OHIO

HAVING recently prepared two of the best courses ever published I have now arranged, fresh from the pen, courses in business, ornamental, and card writing, that are of the same high order of excellence. I am prepared to give you one or all of these courses at reasonable rates.

State course desired, and a specimen with full information will be sent for stamp. 15 cards 25c.



O. A. M. Coll.

Stillwater, Okla.



PENMAN WESTERN STATE NORMAL

Specimen Letter, Business Hand.....	\$.50
Specimen Letter Ornamental and Super-fine75
Wedding Invitations, dozen.....	1.50
Written Cards—very fine, dozen.....	.25
12 Lessons in Business Writing.....	7.50
DIPLOMAS ENGROSSED—German or Old English.....	

J. A. STRYKER, Kearney, Nebr.

Script prepared for engraving purposes. Write for my Penmanship circular. Just out.

E. H. MCGHEE

BOX 561

TRENTON, N. J.

You Never Can Tell

when some school will want a teacher of your qualifications. The only safe thing to do is to register with us and be ready. Don't think that because it is late in the season there is no business. There are calls every week in the year for teachers in some branch.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

HIGH SCHOOL POSITIONS IN 14 STATES

During the past few weeks we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$60 to \$150 per month.

WE NEED MORE GOOD COMMERCIAL TEACHERS

Free registration if you mention this JOURNAL.

CONTINENTAL TEACHERS' AGENCY, Bowling Green, Ky.

MIDLAND SPECIALISTS' BUREAU

WARRENSBURG, MO.

Specialists for every department are in demand. We charge no enrollment fees. Write us. No trouble to answer questions. Thoroughly reliable.

SOME HIGH SCHOOLS WE HAVE SERVED

Here are a few of many high schools that selected our candidates during the past season: Grand Forks, N. D.; North Central, Spokane; Malden, Mass.; Cheyenne, Wyo.; Allegheny, Pa.; Westfield, N. J.; St. Joseph, Mo.; Central, Minneapolis; La Junta, Colo.; Lewistown, Mont.; McKinley, Honolulu; Commercial High, Columbus, Ohio; North Division, Milwaukee; Niagara Falls, N. Y.

If you want to let us help you better your position next year, you cannot let us know too early. Registration free.

The National Commercial Teachers' Agency

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager 11 Baker Ave., Beverly, Mass.

WE TRAIN YOU FOR COMMERCIAL TEACHING

The opening of our fall term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

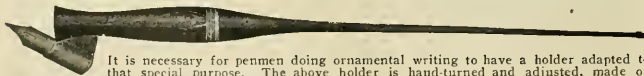
Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring for our summer normal training work next July.

or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion.

Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.



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

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

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

CHALLENGE CARDS

For 50 cts. I will send a package of twelve cards executed with knife, pen and brush, in black, gold, silver and colored inks and challenge any penman in the world to equal them for beauty and execution. Circulars free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

In answering advertisements please mention THE BUSINESS JOURNAL.

Movements of the Teachers.

C. L. Mahoney, of West Somerville, Mass., is associated with the International Correspondence Schools of Scranton, Pa.

Miss Katherine Danielson is the new commercial teacher in the South Norwalk, Conn., High School.

Miss Lottie Reinhart, of Highland, Ill., is with the St. Louis Commercial College, St. Louis, Mo., as shorthand teacher.

Ernest A. Burtzloff, of St. Louis, Mo., is with the Parks Business College, Denver, Colo.

Frederick Juchhoff, of Chicago, Ill., is with the J. Sterling Morton High School, Clyde, Ill.

John Tory, of St. Louis, Mo., is with the Queen City Business College, Meridian, Miss.

G. M. Eubank, of the Bowling Green, Ky., Business University, has been elected to a position with the Oklahoma City, Okla., Business College.

A. T. Williams, of the Spencerian Business College, Milwaukee, Wis., has been elected to an excellent position with the Elliott Commercial School, Wheeling, W. Va.

H. A. Holaday, of the Evansville, Ind., High School, goes to the Savannah, Ga., High School.

P. E. Leavenworth, of Little Rock, Ark., goes to the Fergus Falls, Minn., High School.

C. A. Wegner, of Ft. Atkinson, Wis., goes to the Lincoln, Nebr., High School, as assistant commercial teacher.

H. A. Gregg, of Cambridge, Ohio, is head of the commercial department at the Lincoln, Nebr., High School.

Martin Medley, of Alliance, Ohio, is with the Huntington, Ind., Business University.

Rex O. Buker has been appointed commercial teacher in the St. Louis, Mo., Commercial College.

Miss Mae Burrell, of Dundee, Ohio, is teaching in Gunnison, Colorado.

H. C. Leflingwell, of Kingston, N. Y., is a new teacher in the Meadville, Pa., Commercial College.

George O. Parker, of Mt. Holly, N. J., succeeds F. M. Booth as commercial teacher in the Eastman-Gaines School, New York City. Mr. Booth is teaching in one of the New York City High Schools.

A Paris paper has been studying the quantity of ink used in the 337 primary schools of that city. The total ordered by the authorities is 70,000 litres, a litre being 134 pints. The novices at wielding the pen number 160,000. The foregoing does not exhaust the investigator's discoveries. He considers that at least one-third of the quantity of ink is lost in wastage—a modest computation—and an equal portion in evaporation. and that the value of the fluid actually used is represented by the sum of two centimes a head.

A health journal has an article on "How to Lie When Asleep." What we need is a few pointers on how to induce people to tell the truth when awake.—Chicago News.



Brain Power

Can Make You - FREE -

A Good Penman at Your Home

During Spare Time

Why go away to school to master penmanship when the Tambllyn System it can be done as quickly at home with less than one-tenth the cost and without giving up present occupation? My book, "How to Become a Good Penman" contains copies and specimens and tells how others mastered it. Free. If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLYN

404 Myer Bldg., 1116 Grand Ave., Kansas City, Mo.

MARRIAGE CERTIFICATE

Mailed for 50c. Send 2c. for circular

W. E. DUNN, 267 EGE AVENUE
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"HUMBUG MEMORY SCHOOLS EXPOSED"
AN ADDRESS ON DEVELOPMENT OF THE

MEMORY

To introduce a series of valuable educational works, the above will be sent to all applicants **FREE**

MEMORY LIBRARY
14 Park Place, New York

BLANK CARDS Best color and surface. Size 2 1/2x3 1/2 in., all 2 ply. Prices postpaid if by mail; not prepaid if by express. White pasted bristol or blue bristol (for black or white ink) 100 by mail, 16c.; 500, mail, 70c.; 1,000 by express, 80c. Engraver's white wedding bristol, 100, by mail, 22c.; 500, mail, 95c.; 1,000, by express, \$1.10. These cards are larger than those sold by others. Samples for trial 2c.

GRAND OFFER Consisting of 16 fine cards, 9 written, 7 flourished, only 25c.; value 50c. Limit one to a customer. One and 2c. U. S. stamps received. Mention this Journal.

F. E. PERSONS,
445 Breckenridge St., Buffalo, N. Y.

BEN THE PEN MAN

MY FIRST OFFER

To introduce my work, I will write one doz. cards, assorted styles, for this adv. and 15c.

Every one a gem of perfection. I will also send you a set of ornamental Capitals FREE of charge.

BEN KUPFFERMAN
R31 127 Federal St., Boston, Mass.

THE MADARASZ SCRAP-BOOK

Two extra fine copies ready for delivery—\$45 cash; or \$20 cash and six payments of \$5 monthly. This is the finest and biggest lot of skillful off-hand penmanship in the world—bar none, and if you want to improve your present style of ornate writing, get busy. No such work ever put between covers.

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908 Market St., San Francisco, Calif.

Resolutions
engrossed

Walter E. Dunn
267 Ege Bldg., J.C.

"The demand for cheap stenographers hurts the schools more than it hurts anything else. If all stenographers were as good as the schools turn out, there would be a genuine boom in their employment."—*Philadelphia Record.*

The hand never lies. It always obeys without question the orders of its Master—the Brain. If it is desired to improve the product of the Hand, attention must be given to the education of the Blind, which has Exclusive Jurisdiction over the Hand.

"I believe," said Mrs. Burrough, "that if I can get the use of Mrs. Noowedd's shell cups and saucers next Friday, and Mrs. Hilly will loan me her spoons, and Mrs. Housekeep will let me have some of her nice cooling mixture, I believe I'll buy a pound of sugar and give a pink tea."—*Louisville Courier-Journal.*

"You say your patient coughed up something?" "Yes, \$2." "What did you give him for it?" "A receipt."—*Yonkers Statesman.*

Keep On.

"If the day looks kinder gloomy,
An' yer chances kinder slim;
If the situation's puzzlin',
An' the prospect's awful grim;
An' perplexities keep pressin',
Till all the hope is nearly gone—
Jest bristle up an' grit yer teeth,
An' keep on keepin' on."

"I Can't Remember Worth A Cent!"

James P. Downs, the author of The Memory Library, says it is not at all necessary to be compelled to say that, but on the other hand, that he can go a great way towards making people "remember just what they want to remember," and if he can, he is a public benefactor. Suppose we examine his statements, and find on what he bases his mnemonical creed.

HEART TO HEART TALKS WITH THE OFFICE ASSISTANT.

This very practical book on Business Success by E. D. Snow discusses such topics as Grit, Salary, Telephone Talk, On Time, Taking Dictation, Changing Positions, A Bank Account, Making Friends, When the "Boss" is Away, Learning by Doing, and a score of others. Published to sell at 15 cents. Can be bought now for five 2-cent stamps.

BUSINESS WRITING MADE EASY.

A little book of twenty-seven plates that makes plain the fine points of Business Writing. It is an entirely new and original method of teaching the proportion of letters. Published to sell at 50 cents, but can be purchased now for ten 2-cent stamps.

IT'S A HANDY BOOK.

Yes! It is. The title is the Penman's Dictionary, and it has over 8,000 words, suitably arranged for instant reference for penmanship practice. If your class needs drills on small 't's, for instance, you have 48 special words embracing that feature. And how often do you want class practice on long words to develop continuous movements? Eight two-cent stamps gets the little book.

PENS!

Have you ever used a pen that gave entire satisfaction? A pen that would slide easily over any kind of paper? Eight 2-cent stamps gets three dozen of just the pen for business writing.

THE BUSINESS JOURNAL, New York.
229 Broadway,

MID-CONTINENT Teachers AGENCY

720 STEWART AVENUE
KANSAS CITY, KANSAS

J. E. BOYD, MANAGER



New York University School of Commerce, Accounts and Finance

HIGHER EDUCATION for accountancy, banking, insurance, real estate and business management, or teaching commercial subjects

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AUTOMATIC SIGN PENS
28 YEARS ON THE MARKET



Makes writing in two colors or shades AT ONE STROKE from one color of ink. SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS with two colors of Automatic Ink, Alphabets, Figures, etc., for \$1.00, postpaid. Address:

Newton Stoakes Shading Pen Co.,
Pontiac, Mich. Catalog free.



Get your eye on America's largest Correspondence School of Shorthand, Typewriting, Telegraphy, Bookkeeping, Penmanship, etc., Tyler Commercial College, Tyler, Texas.

Fill in and receive catalog. State course wanted.

Name

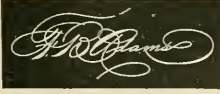
Address

ODDS and ENDS I have a few specimens of penmanship duplicate pieces of Scrap specimens written for those Scrap Books—for 25c., 50c., \$1 or \$2. I will send double your money's worth. Order quick. They won't last long.

L. MADARASZ,
908 Market St., San Francisco, Calif.

AGENTS WANTED—Satisfaction guaranteed. I will write your name on one dozen white, colored, emblem, design or comic cards for 15 cents.

Set of Business Capitals, 10c.
Set of Ornamental Capitals, 15c.



The Success of Its Penmanship System Determines the Success of a Business College

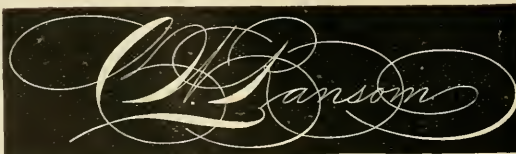
YOU can't get around it. The other courses you teach may be par-excellent and your methods of instruction the very best, but if the System of Penmanship is weak or defective, you are carrying too heavy a handicap to get to the top of the ladder. You have got to get right on the penmanship system first and you can do that by adopting

The Ransomerian System of Penmanship

the most successful of them all.

We have just issued from the press, a Penmanship Text Book of the Famous Ransomerian System which has been especially designed for Business Colleges, High Schools and similar institutions. This book covers practically every phase of Rapid Business Writing. It is by far the most comprehensive, complete and practical book ever offered the teacher of penmanship in his work, and we want to put a copy of it in every live business college and commercial department of High Schools with the view of its adoption. Many Business Colleges and High Schools have already adopted it.

Full particulars, special prices to schools, etc., will be furnished upon request.



President

Address

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PUBLISHING CO.**

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THE STENOGRAPHIC EXPERT

By Willard B. Bottome, Official Stenographer New York Supreme Court. Holder of world's record for speed and accuracy.

Size of book 5 1-2x8 inches; 225 pages; bound in buckram

Contains twenty-one chapters. Sixty-eight pages in shorthand embracing principles of good phrasing, conflicting words, familiar phrases, arbitrary signs, and other subjects of vital interest.

Contains advanced lessons in speed and accuracy; conflicting words; principles of good phrasing; arbitrary signs; arrangement of notes; court stenographer's duties; judge's charge; editing; sermon reporting; grand jury reporting; daily copy cases; dictating to the talking machine; and many other subjects of interest to both scholar and teacher.

Price \$2.00 by mail, postage prepaid. Special prices to teachers for examination copy and in quantities. Send for sample pages. Mention the BUSINESS JOURNAL in answering this advertisement.

WILLARD B. BOTTOME, 5-B Beekman Street, New York

GOLD AND SILVER

INK, THE BEST IN THE WORLD.

You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

WE HOLD THEIR CONFIDENCE

A Proprietor writes—"Send man commercial teacher at once, your recommendation sufficient."

Another—"Want man and woman for bookkeeping and shorthand, depending on you."

Still another—"Wire me a man or woman for shorthand. Will accept your selection."

We were ready and our people were selected. We need you for other good positions.

Write now, stating when you will be available.

THE SPECIALISTS' EDUCATIONAL BUREAU

Robert A. Grant, Mgr. Luther B. D'Armond, Associate Mgr. WEBSTER GROVES, ST. LOUIS, MO.



LEARN TO CARVE

Roses, Flowers, Birds, Ships, etc., on calling cards by mail. It is a fascinating, money-making, home employment

and is easily learned at small expense. A beautiful sample of the work 10c. Information free. Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.

ACCOUNTING—AUDITING Scientific Correspondence Instruction

The Bennett Accountancy Institute is meeting with great success and giving entire satisfaction. Here are a few voluntary expressions from the current mail:

"Enclosed find Lesson 7. The lessons are certainly great and the information already given is well worth the price of the entire course."—G. W. Blordford.

"The course is simply great."—H. M. Denison.

"I am pleased with the lessons."—Walter Kilmet.

"I am thoroughly satisfied with the course and shall be glad to speak a word for it any time."—C. W. Scott.

"Your course is just fine and I have been recommending it right along."—Vivian L. Reynolds.

The above and scores of similar expressions are on file. When students recommend the course to others, it is evidence of merit. Send for catalog and other information.

R. J. BENNETT, C. P. A., 1421 Arch St., Philadelphia, Pa.

Diplomas

and Certificates for improvement in Penmanship; skill acquired in Touch Typewriting; membership in the Employment department; Miniature Diplomas the size of a Railroad pass; certificates for Night School graduates, also those who attend school but do not graduate.

The finishing end is the important one in any business transaction and we are giving the best years of our lives to better the finishing end of the school business. Our catalogue contains many new ideas that are practical and it is yours for the asking.

F. W. MARTIN CO., Boston.

A Gilded Youth's Refrain.

"Time," said the Gilded Youth, "belongs to no union. He never goes on a strike. While we sleep our enemy is ever at work. Sooner or later he gets us all. Life is always a disappointment. It is a big practical joke.

"Work! Don't speak of it. It is the poorest excuse of an occupation I know of. No one ever got a snapshot at me doing manual labor. I hate work like the Lord hates St. Louis. But why should I work? I never committed any crime. Ugh! I wouldn't mind getting up at 7 in the morning. But if I had to I couldn't. I'd lie awake all night long thinking about it. Work is a curse. I can't understand people making such work out of pleasure.

"There's this skating-rink fad in New York. It's too much effort. And I never could understand a man's going to a dance with four collars in his hat extracting pleasure hopping around and perspiring. I'd get operated on for anything that would make me energetic. The ideal state of existence is rest. Sleep and food; then food and sleep, and then reverse the process. Be sure it's light, then go to bed. The sun just lulls me to sleep.

"People take me for a clothes-rack; a namby-pamby simpleton; a peaceful baboon who wouldn't raise his hand to help a fellow, capable of only the most elementary knowledge, two ideas being an unlawful assemblage. Dress is a secondary consideration with me. I'm a perfect freak. I only go around so the Health Commissioners won't complain. As for money, I don't care for that either. I have always made a lot, but I never can keep it. If I had \$8 at the end of a year I'd break out in a rash."

Undismayed.

He came up smilin'—used to say
He made his fortune that-a-way;
He had hard luck a-plenty, too,
But settled down an' fought her through;
An' every time he got a jolt
He jist took on a tighter hold,
Slipped back some when he tried to climb
But came up smilin' every time.

He came up smilin'—used to git
His share o' knocks, but he had grit,
An' if they hurt he didn't set
Around th' groc'ry store an' fret,
He jist grabbed Fortune by th' hair
An' hung on till he got his share,
He had th' grit in him to stay
An' come up smilin' every day.

He jist gripped hard an' all alone
Like a set bull-pup with a bone,
An' if he got shook loose, why then
He got up an' grabbed holt again;
He didn't have no time, he'd say,
To bother about yesterday,
An' when there was a prize to win
He came up smilin' an' pitched in.

He came up smilin'—good for him!
He had th' grit an' pluck an' vim,
So he's on Easy Street, an' earned!
If I don't think his luck is darned!
No matter if he lost sometimes,
He's got th' stuff in him that climbs,
An' when his chance was mighty slim,
He came up smilin'—good for him!

J. W. FOLEY.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

WHY NOT COME OUT TO THE GOLDEN WEST where the young man is King, and where health, wealth and opportunities await you? We give you a short course, place you in a good position and you pay us afterwards. Write to-day.

A. L. Hargis, Pres., Grand Island, Neb.

FOR SALE.—To a good Commercial Teacher, one-half interest in a splendidly equipped business college in a prosperous city of 10,000. No competition closer than 100 miles. Some cash required, balance in monthly payments. Address, Oregon, care of Business Journal.

FOR SALE.—Business College in a New England manufacturing city. Local field of 31,000 inhabitants besides several smaller towns. Very little competition. Established 18 years. Will more than pay for itself the first year. Owner wishes to sell on account of other business. Address "Owner," care of Business Journal.

Solicitor Wanted—By old, reliable school in East. Good pay and permanent position to right man. Address fully and confidentially, JERSEY, c/o Business Journal.

WANTED—First class letterer—Experienced. Ames & Rollinson, 263 Broadway, New York.

Stenographers Can Quickly Measure Spaces for Typewriting

Instantly locates the space at which to begin any sentence or phrase to occupy exact center of line or page. Tells what number of words can be written in any given space. Simple and certain.

TYPEWRITER'S AUTOMATIC TABULATOR

A neat celluloid ruler. Saves time, adds neatness and tone to your work. Only device of its kind. Once used becomes invaluable. Being used in thousands of offices. Makes it easy to typewrite neatly and accurately.

25 cts. in stamps brings this wonderful time-saver and typewriting improver postpaid. Order today. You'll be mighty glad after you've used it.

THE TABULATOR CO.
STEELVILLE, MO.



I will write your name on one doz for 15 cents. I will give free a pack of samples and send terms to

agents with each order. **AGENTS WANTED.**
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 20 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 30 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

News of the Profession.

E. W. VAN KIRK, the Asst. manager of Draughon's Practical Business College, at Springfield, Mo., reports a fine list of student subscribers to THE BUSINESS JOURNAL, and declares that "Business has never been better." He says that the leading article in our September number, in his judgment, "is worth many dollars to any earnest-hearted, real school man, even if the rest of the good things in the JOURNAL were eliminated." What sound sense Van Kirk has!!

L. C. McCann always writes his name large in this world. If you don't believe it, see his signature on a recent letter to us, and also visit his flourishing schools at Reading and Mahanoy City, Pa. He says, "We have the biggest-hearted people in the world here (Mahanoy City) and in Reading," and invites us to come down to see them,—and him. He ought to be cheerful, for he adds: "Business at this end of the line is very good."

West Allis, Wis., must be a lovely place, judging by the West Allis Independent of September 23. At the Wisconsin State Fair, the West Allis Schools captured forty prizes and seventy-five dollars in cash. The work in slant writing by H. E. Wellbourne's class won over nearly all the competitors, and his class in bookkeeping won first and second prizes. Mr. W. has "right smart boys and girls," we think.

T. J. Risinger, Proprietor and Principal of the Utica School of Commerce, who opened the school fourteen years ago with five students and two typewriting machines, now rejoices in having one of the largest and best business schools of the state, fully equipped, with 250 students last year and a larger registry this season. Mr. Risinger receives as he merits the hearty good will and confidence of the Utica citizens generally.

T. C. Strickland, after two years rest from teaching, has re-entered the teaching work and accepted the position of commercial educator at Saranac Lake High School, N. Y. As an author, publisher and patentee he is well known, having won fame and may we hope "ducats."

W. F. Giesseman, formerly of Everett, Washington, has removed to the enterprising city of Tacoma and become co-worker in the Beutel Business College of that City. In brief terms he says, "We have a big attendance here." Seattle and Tacoma are great rivals. Mr. Giesseman will do his best to drive Tacoma to the front.

When you go to Salt Lake City, Utah, even if you are not a "Saint," you can find some splendid things and excellent people there,—for instance, J. D. Todd, ensconced in the High School doing good work. Give him a good hand-shake and as good a word of greeting.

The New York Mercantile and Financial Times for September 3 has a thoughtful article on "The Business School," and highly commends as a typical school the Amos W. Smith Business School of Buffalo, N. Y. It says that Mr. Smith and wife aim to make the school exceedingly home-like and in every way attractive and helpful. It has a high standing, and its record is such that the citizens of Buffalo place absolute confidence in the institution.

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Catalogues and circulars of the schools named below will be sent free upon application.

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LOUISVILLE, KENTUCKY.
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Practical Business School
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COLEMAN NAT'L BUSINESS COLLEGE, NEWARK, NEW JERSEY.
E. B. Coleman, Pres.
A. S. Disbrow, Sec.-Treas.

UTICA SCHOOL OF COMMERCE, UTICA, N. Y.
T. J. Risinger, Principal and Proprietor.
W. S. Risinger, Secretary.

EASTMAN-GAINES SCHOOLS
For information address Marshall V. Gaines, Principal, 30 Washington St., Poughkeepsie, N. Y., or Henry V. Gaines, Principal, Lenox Ave. and 123d St., New York, N. Y.
Founded 1859 as Eastman National Business College
Academic, Business and Correspondence Departments, Accounting, Bookkeeping, Commerce and Finance, Stenography, Telegraphy, Typewriting, Penmanship. Catalog on request.
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Penmen whose names appear below will be glad to fill orders for all kinds of pen work. Write for terms.

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EASTMAN COLLEGE
POUGHKEEPSIE, N. Y.

J. D. RICE,
CHILLICOTHE BUS. COL. & NOR. SCHOOL,
CHILLICOTHE, MO.

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Examiner of Handwriting
YONGE & GERRARD STS., TORONTO.

MARSHALL D. EWELL
Microscopical Expert and Examiner of Questioned Handwriting, Ink, Etc.
26 Years of Court Experience.
59 CLARK STREET, CHICAGO, ILL.

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36 SOUTH 5TH ST., MINNEAPOLIS, MINN.
Questioned Writings and Anonymous Letters Examined.

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Examiner of Questioned Documents
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25 Years Continuous Practice

GEORGE H. KING,
DENVER NATIONAL BANK, DENVER.
Examiner of Questioned Handwriting.
Ink and Paper.
Fifteen Years' Experience.

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**SPEEDY WRITERS
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Dixon's
"Stenographer"
Pencils.

Three Grades:
No. 489—very soft
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No. 491—medium.

Send 10c for samples.

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**HIGGINS' ETERNAL
INK**
Writes EVERLASTINGLY Black



The kind you are sure to use
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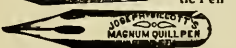
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The Standard of Perfection in Penmaking
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Principality
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A Handsome Penholder FREE
with 12 Assorted Styles of Pens for Business
and Artistic Writing. Sent post paid on receipt
of 10 cents. Mention this JOURNAL.
C. HOWARD HUNT PEN CO., Camden, N. J

William J. Kearney becomes the new Principal of the Eagan School at Hackensack, N. J., and asks THE BUSINESS JOURNAL to come and help him in that enterprise. Of course, Brother Kearney, we will come monthly and show your young people how to be good and how to do good work under your guidance.

T. G. Boggs, of the Mosher-Lampman Business College, Omaha, Neb., reports that institution as in a very satisfactory condition; in fact, graduating some of its students directly from the school room into the Courts as Official Reporters, and that within less than a year from the time they entered the school. He believes that as a few years ago men came to Omaha to be convinced that touch typewriting was the thing, so Omaha will be the center to which people will come for the most advanced ideas concerning Shorthand and shorthand instruction. What will breezy Chicago say to that? Lively discussions between these cities may be in order; let us keep our ears open and perhaps the sound thereof may reach even to our great Metropolis of New York.

Chas. F. Zulauf, in the Detroit, Mich., Commercial College, reports as follows: "The school is progressing nicely; it is the banner year, the largest enrollment thus far in its history. * * * Kindly send me the October BUSINESS JOURNAL, I don't wish to miss a copy."

G. B. Jones informs us that he is beginning his fourth year as supervisor of penmanship in the public schools of Norwood, Ohio, "the largest and finest suburb of Cincinnati." He is a genuine old-timer as a subscriber, dating back to the June number, 1877. He and the Expert in doubtful handwriting, W. J. Kinsley, were co-workers in the olden time in the Western Normal in Nebraska.

R. C. Childs, formerly with Orr's Business College, Chicago, has become director of the Department of Penmanship in the Englewood Business College, Chicago, Ill., at an advance in salary, and says of it, "I have a very desirable position."

E. H. McGhee, of Trenton, N. J., sends us a neat little circular, in which he sets forth his penmanship instruction work, ornamental writing, engrossing, etc. Christmas and New Year's cards written at reasonable rates.

J. M. Lantz has associated himself with the Schissler College of Business, Norristown, Pa., where he and I. H. Yohe are in charge of the Penmanship Department. Mr. Lantz is enjoying his position, and reports the School as "full, away up."

Genius for conquest runs in the blood, they say. We are oftentimes led to believe it. While young Clyde Marshall was winning the contest as an expert shorthand writer at Denver in September, his honored father, C. C. Marshall, was engaged in a great contest at chess-playing at Clinton, Iowa, in which about twenty chess experts were contending. C. C. Marshall lost the prize by only half a point. When a man is deeply interested and widely read as an investigator of biology, a scholar in literature, and an all-around man in several other things, no wonder that the son, Clyde, "takes after his father" in more senses than one.



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OR
JANES'
**SHADELESS
SHORTHAND**

Is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards to speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season are unanimous in their praise and without an exception state that they graduated better writers in a shorter time, their Shorthand Departments were improved and attendance increased.

I ASSERT

Teacher's Course Free.—Write for particulars.
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Toby's Schools of Correspondence
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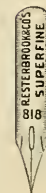
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EVERY WRITER

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Was Awarded the

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Over All Competitors

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attain the greatest proficiency
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MONARCH Light Touch.

- **It is a boon to teacher and pupil.
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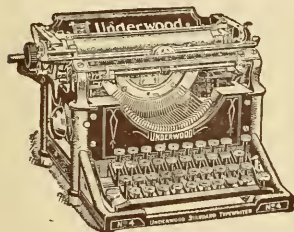
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Today—It is recognized as the one type of machine practical for modern business.
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just completed, shows a heavy increase over the highest previous total of **Remington Typewriters** used in business schools. It shows a **2 to 1** Remington majority over any other typewriter.

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A MAGAZINE OF

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FORMERLY

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STRAIGHT MATTER AND FOR ACCURACY



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6. Eight divisions, or sets, each presenting a different scheme of bookkeeping.

Francis B. Courtney has brightened this new text with some of the finest script that has ever come from his facile pen. Send for free sample pages of this script, or better yet, send us 50 cents (to cover mailing cost) for the new book complete.

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"Your 'New Inductive' is practical business, not accounting enigmas. In thirty years' teaching and auditing, I have never seen its equal."

"'New Inductive' is the best course yet put out in this country."

"Your new bookkeeping is the best ever; its convenience is unsurpassed."

"Your loose leaf blanks are a good feature. We can now demand greater neatness."

"Your new course is a surprise to me in every way, and we are very enthusiastic over it."

We could fill the "Journal" with similar quotations.

THE "NEW TYPEWRITING" WINS AGAIN

At the National Business Show, Madison Square Garden, October 25, Miss Lottie E. Betts in open competition wrote 2,577 words in thirty minutes with only eight errors, establishing a new World's Record for accuracy.

Exponents of "A Practical Course in Touch Typewriting" have won more typewriting contests at the National Business Shows and at the Conventions of the Eastern Commercial Teachers' Association than all other systems combined. On the 19th of May last, the Canadian Championship was won by Mr. Leslie H. Coombes, who wrote 98 words a minute, net, for thirty minutes. At the National Business Show on October 25, Miss Betts in open competition against the world's fastest amateur operators, wrote 2577 words in thirty minutes with only eight errors, thus establishing a new World's Record for Accuracy in an International competition. Both these expert operators learned from "Practical Course in Touch Typewriting," by Charles E. Smith, and are writers of Isaac Pitman's shorthand.

The reason why "A Practical Course in Touch Typewriting" produces winners is because it is the most constructive system of typewriting ever devised. It follows the line of least resistance, so that the student becomes a skilful operator with a minimum amount of effort. It trains all the fingers all the time. The fingers are trained first on those keys over which they are naturally held when in their normal position. It is scientifically and pedagogically correct.

"A Practical Course in Touch Typewriting"

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A New World's Record for Shorthand Speed was established, August 23d, by Mr. Willard B. Bottome, of New York City, when, in the contest held by the National Shorthand Reporters' Association at Denver, he wrote for five consecutive minutes at a net speed of

269 Words a Minute

This feat, which was accomplished in competition with writers of other systems at a National Convention of Shorthand Writers, is a further proof of the Superior Speed-Giving Qualities of

GRAHAM SHORTHAND

Mr. Bottome, who also holds the World's Record for Accuracy in such contests, learned shorthand from GRAHAM'S HAND-BOOK; and he says:

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Publish in three editions---The Complete Instructor, \$1.50; the Special, \$1.00, and the Abridged, 50 cents. Different books for different machines. Underwood, Nos. 10 and 11 Remington, and No. 5 Oliver editions just out.

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 New Complete Bookkeeping
 Advanced Bookkeeping and Banking
 Moore's New Commercial Arithmetic

Gano's Commercial Law
 Test Questions in Commercial Law
 Mills's Modern Business Penmanship
 New Practical Grammar
 Belding's Commercial Correspondence
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Both remarkable for their clearness and practical character.

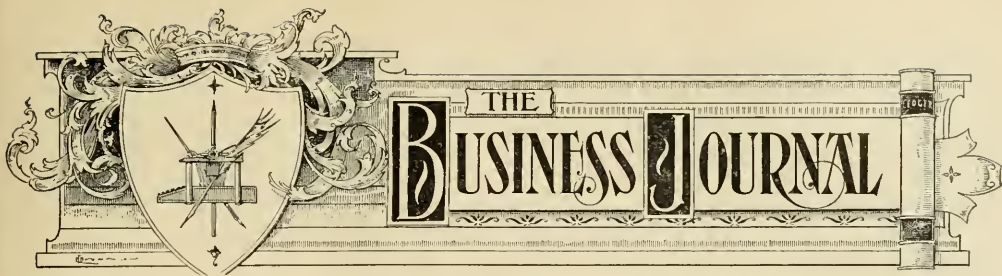
Packard's Bank Bookkeeping - \$1.25

A reliable exposition of banking as carried on at the present day.

LIBERAL DISCOUNT TO SCHOOLS

Any of the above books will be sent to teachers, for examination, upon very reasonable terms. Correspondence invited.

S. S. PACKARD, Publisher, 101 East 23d Street, New York



CHRISTMAS.

AND here we are again, at the gladsome festal day. Brotherhood, friendliness, generosity, tenderness, kindly looking back, and hopeful and loving looking onward are the all but universal characteristics of this day. Who is so mean and low down as to foster grudges on this blessed day? Who has not a song in the heart and a song in the air? This is everybody's day, the day of "peace on earth, good will toward men."

What has all this to do specifically with us as related to the educational world? Well, think it out and see.

It is a day of looking back; the year is almost gone. It is also the time to find, even in respect to our failures, mishaps, disappointments, "the silver lining behind the cloud," and of noticing how in some respects we have risen to higher things on the worn rungs of our past experiences. It is a day of congratulation upon the successes which have come to us in our school life whether as teacher or pupil; in the building up of our cherished institutions, the widening of our courses of study, the development of our appliances and activities,—progress which we can to some extent mark with pleasure.

It is a day of looking forward as well. In a week we shall be "over the line," the New Year will have begun. We will be deep in the mysteries of pot-hooks, equations, checks and balances, penmanship and typewriting, and from the height of this delightfully joyous day we will look out and on with all confidence that "the best is yet to be."

Now what may be done in and through the Commercial School to make Christmas Day a delight? There might be at least an afternoon or evening of social festivities,—cheerful songs and recitations, off-hand addresses by the principal, the teachers and students of several grades. There might be surprise gifts, not necessarily expensive, from students to the instructor and from the management or teachers to the students.

An umbrella, a walking stick, a fountain pen, a card-case, a visiting book, or such simple presents would be readily secured for gifts to the male instructors, and a pretty stick-pin, a lady's fountain pen, a visiting book, a pot of beautiful flowers from the florist, a class photograph, or an assortment of fine stationery, might be the love-gifts to the teachers of the fairer sex.

Prepared days before hand, the walls of the larger room of the institution might be hung with deftly-prepared and cutely framed mottos, such as: "Three cheers for Miss _____," "Success to our Prex," "Still better things are coming," "We'll win the day," "Watch us,—the Class of 1911," "Here's to Mr. _____," "Shorthanders with long heads," "Stick-tiveness wins always," "Don't fret; do smile," "We belong to the 'get-up-and-get' family."

Evergreens might festoon the walls of the reception room, and the lamps or chandeliers be hung with tissue papers of brightness. The "School Yell" might be studied and practiced.

The college motto be hung in the center of the room. The best singers give musical selections. Simple refreshments might be served by the winsome young ladies of the school.

"Our School" might secure a brief appetizing talk from the best beloved teacher in the school on the subjects, "The We Have-Beens" and "The We Ares" and "The We May-Bes."

Short congratulatory letters from the most prominent and successful graduates of the school might be read, with the "good wishes" of a few of the leading business men of the town or city.

CHRISTMAS DAY! See what you can do to make it a grand occasion for your school this year, and send us a good account of it.

The editors of **THE BUSINESS JOURNAL** most heartily congratulate the many schools and students with whom we are on such familiar fellowships, and bespeak for them not only the religious but the educational observance of Christmas Day as a benison for which all may be truly glad.

THE JOURNAL PARTY.

The great Federation Meeting of the National Commercial Teachers will open with a Reception to all comers in the parlors of the Auditorium Hotel, and all who possibly can do so should be there to enjoy it.

This will necessitate the departure of the **JOURNAL PARTY** from New York on Monday afternoon, Dec. 26. We want to hear from all who can join this party who live east of Pittsburgh, and can join us en route. Our Associate Editor, Dr. Bridge, will be in charge of one section. New England members can join us at Albany, or come and start from New York. Please communicate with us at this office as soon as your decision to go is made, so as to allow us to make sleeping car reservations, etc. We can inform you about tickets, etc., in due time.

We will arrange for as many sleeping cars as we find necessary. Be sure and communicate with us early. We will have the jolliest time en route and many things in our pre-convention will give zest to the Federation meeting. Read the program as announced in the **BUSINESS JOURNAL** once again, and then set your faces westward.

GROWING IMPORTANCE OF BUSINESS SCHOOLS.

Commercial Schools, Colleges, Institutes,—no matter what the name,—are of comparatively recent date, the oldest being but fifty years old, and that is a very short period in the history of a State or Nation. When many of our subscribers were young men or young women, such institutions were unknown; and when business schools were introduced, the curriculum was of a very meager character, the instructors were few in number; the outlook was very indistinct and possibly unpromising; school-taught book-keepers were looked

upon with distrust as not having been "bred to the work," as apprentices were customarily; and in fact many prophesied that the new-comer would "die in the burning."

But these schools sprang up on the right and the left hand, first by private and then by public initiative; first as units and then as links in great "Chains" of Colleges, all over the land.

The Associate Editor, during November, visited twenty-six Commercial Schools and Colleges in three of the Eastern States, in cities large and small, and looked into the faces of many thousands of young people who are devoting themselves to commercial and business studies, ranging from four months to several years. It was his privilege to address many large gatherings of these young people and to give them words of commendation, encouragement and counsel. We believe there are no more broad-minded, experienced and devoted instructors in any field of educational service than are found in the business schools of our land. And it is doubtless true that no class of students in public or private institutions of whatever grade are doing better work, winning higher laurels, securing better positions, gaining richer rewards, than the young people, male and female, who are now crowding the business colleges east, west, north and south. The nation needs cultivated, wide-awake, up-to-the-times business men and business women too. The future will find them as well-equipped graduates of the commercial departments of the many institutions of high grade now open to them.

EVERYONE NEEDS THE JOURNAL.

The young man or young woman who would become a skilled worker in any department of service which may be chosen cannot be such without much reading on subjects pertaining to the same. The minister subscribes for religious and ecclesiastical periodicals; the physician has his medical and surgical journals; the merchant has his price-lists and his current-news information; the musician receives regularly the magazines devoted to the musical art. They cannot become thoroughly saturated with life spirit and purpose of their individual professions and occupations unless they do become subscribers to such inspiring and informing magazines and quarterlies.

What a shame for a man to be compelled to say by his very position taken, "I know all I want to know, and I don't care for any more reading matter on my profession." Such a man should and would be side-tracked very quickly, and his competitors would far outrun him in the race of life.

An old philosopher said, "Reading makes the full man, writing makes the exact man, speaking makes the ready man." So, whether your study be book-keeping, penmanship, accountancy, banking, shorthand, you do yourself great injustice by declining or neglecting to subscribe to the magazines devoted to your craft. THE BUSINESS JOURNAL, under its old and present name, has been for more than thirty years helping to build up wise, and strong, earnest and active, thoroughly skilled workers in the professions. You may not have thought it necessary, but a year's reading of a progressive monthly, specialized magazine, will be of immense value in the suggestions and inspirations it will give. We are sure that THE BUSINESS JOURNAL will be increasingly interesting to the new and old subscribers for whom we are providing instructional and inspirational matter every month.

THE PENMANSHIP CERTIFICATE.

And still they come! All over the land young men and young women are studying and practicing the lessons provided by our Expert Penman, Mr. Mills, and are becoming enthusiastic in their knowledge of the penmanship art. Their

teachers are in full sympathy with this ambition, showing them how best to foster their zeal and direct it in right courses. When the students have gained sufficient mastery, and have with careful accuracy prepared specimens of their work, these are sent to the Editor of THE BUSINESS JOURNAL for his critical examination, and, if found satisfactory, a large and beautiful Certificate properly engrossed is duly filled out with the name, date, etc., suitably and beautifully written in by an expert engrosser and sent for a very moderate fee to the applicant, ready to be hung on the wall of home or school, an honor and a reward to diligent effort.

ARE YOU FAMILIAR WITH YOUR MACHINE?

What ought a typewriter operator to know about his machine? What ought he to be taught in a Business School? We reply without hesitancy, *Just as much as possible.* He should be taught to know and understand all the parts of the machine, not merely their names, but the relations which one part bears to the other parts; how to keep the machine oiled and clean; how to secure and keep the proper tension; how to put on and take off the ribbon; how to repair any little damage, as in the falling out of type from the type-bar, etc.

Then, again, as there are single and double key-board machines on the market, the wise teacher will give each pupil the advantage of proper knowledge of the various styles of machines used in the School; their differences, capabilities, advantages and disadvantages. As tabulating racks and other devices have come into play very recently, wisdom demands that the student should become thoroughly skilled in their use, with the various forms of tabulator represented on the standard machines.



By D. H. Farley.

INVITATIONS RECEIVED.

Twenty-fourth Class of Goldey, Wilmington, Commercial and Shorthand College request your presence at the Graduating Exercises, Tuesday, October 25, 7:30 P. M. Wilmington High School Auditorium.

The Faculty and Graduating Class of Rasmussen Practical Business School, St. Paul, Minn., request your presence at the Commencement Exercises, Thursday evening, December 1, 1910. People's Church.

Hefley Institute, Brooklyn, N. Y., Semi-Annual Graduation Exercises of the Twenty-second Year. Business and Amanuensis Departments. Friday October 28, 1910.

Fifteenth Annual Reception and Dancing Party of The Syracuse Commercial School at the Alhambra, Friday evening, December 9, 1910. Music by Kapp's Orchestra. Invited by M. F. Bellows, proprietor.

Department of Business Writing

G. C. Mills, Editor.

FOR BEGINNING STUDENTS.

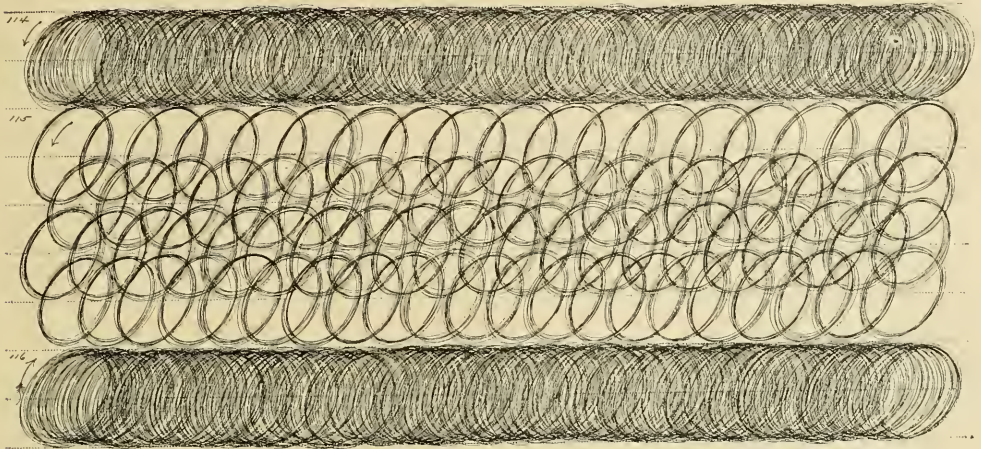


PLATE 1: Movement drills especially adapted to the beginning students. Thirty minutes every day for at least one

month should be devoted to practising these exercises.

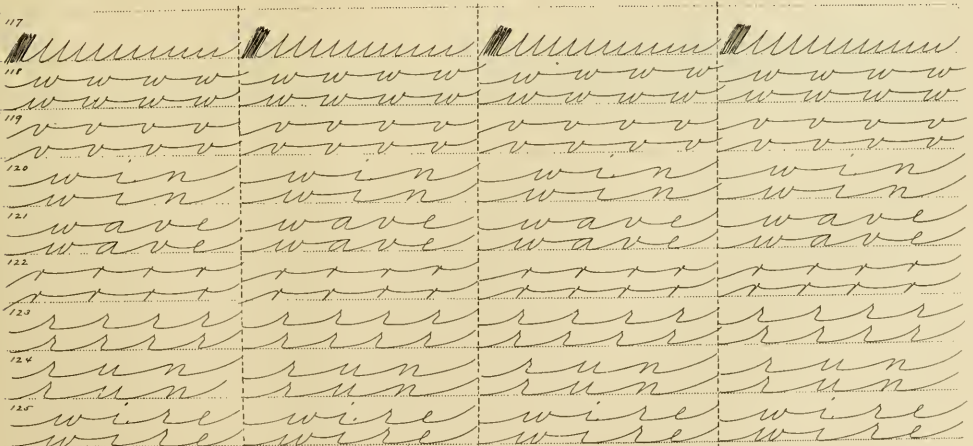


PLATE 2: The *w*, *v*, and *r*, end very similarly. They are all capable of high speed. Lineality is a prominent feature. There are two kinds of *r* given, that the student may make

his own selection. Make a full page of every line, and at least five pages each of "win," and "wire."

FOR INTERMEDIATE STUDENTS.

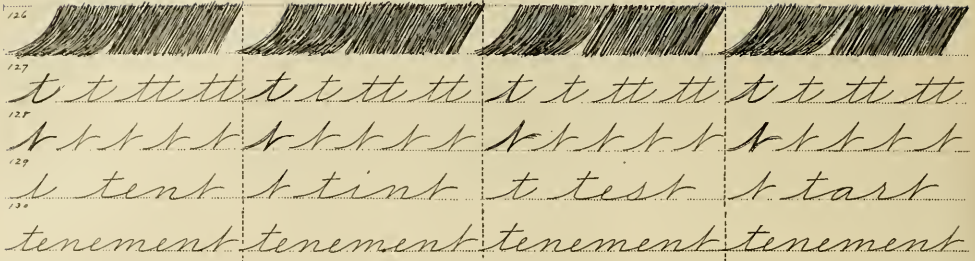


PLATE 1: The curve and straight line of the compact movement drill are of especial benefit in acquiring mastery over the extended and loop letters. In making the downstroke of

the *t* be sure to make it perfectly straight. Draw the downstrokes toward the middle of the body. Make five pages of the word "tint" and the same number of the word "tenement."

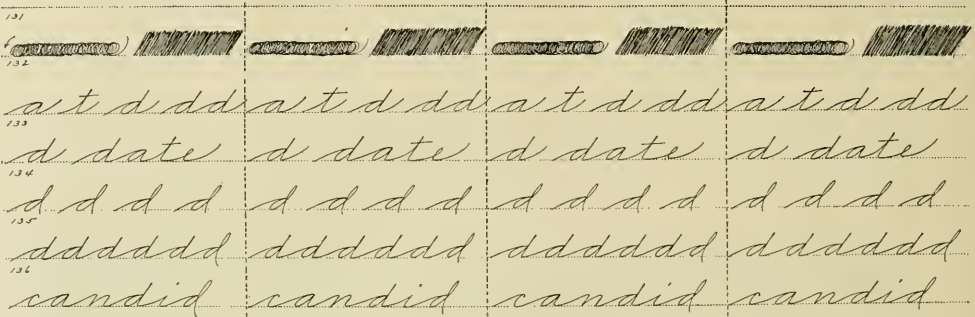


PLATE 2: The fourth degree oval exercise is an exercise the height of the small letters and should be mastered by everyone who expects to be able to execute the minimum letters with a free and easy style. Watch carefully in making the

straight line exercises that the fingers do not move in the least. Two styles of *d* are given. Make five pages each of the words "date" and "candid."

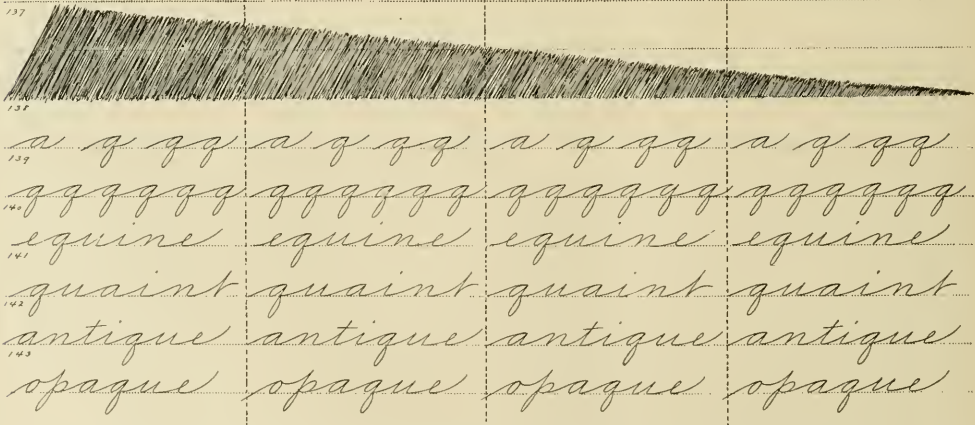


PLATE 3: A diminishing straight line exercise that will be a splendid test of skill. Be sure that the lines are all straight and that they are all parallel. Use a new pen, good ink, and good paper. While the *g* is not a frequently occurring letter,

its component parts are: the beginning is used in the *a*, *d*, and *g*, while the finishing in the *f*. Make a page each of the words "equine," "quaint," "antique," "opaque."

FOR ADVANCED STUDENTS.

144 At ten days' sight pay to the order of Jan
 145 Good rapid writers are ever in demand. G
 146 Louisville, Kentucky, February 1, 1909. Louis
 147 Five Hundred & ^{no}/₁₀₀ _____ Dollars
 148 Lackawanna Louisiana Lawrence Lane

PLATE 1: This plate gives material on sentence practice, five pages of every sentence and one page of each word. the subject-matter of which is very useful. Make at least

149 Six months after date I promise to pay to
 150 Your communication of the 9th inst. at hand.

151 A B C D E F G H I J K L M N O P Q R
 152 S T U V W X Y Z _____

153 A quick brown fox jumps over the lazy dog.

PLATE 2: The first two sentences of this plate are possibly the most frequently used of any in their respective departments of business literature. Make each sentence a movement drill and write dozens of pages of each. In making the capitals, master each one before taking up the next. A good

set of capitals is a severe test of the penman's skill. The sentence at the bottom of the plate contains all the letters of the alphabet and is very valuable material for the student of writing.

154 \$400.⁰⁰ _____ Detroit, Mich. Nov. 1, 1910.
 155 Ninety days after date I promise to
 156 pay to the order of W. N. Gunnison _____
 157 Four Hundred & ⁰⁰/₁₀₀ _____ Dollars
 158 Value received, _____
 159 S. A. Manning

PLATE 3: Some product work in the form of a promissory note. THE BUSINESS JOURNAL will send a beautiful com-

pendium of penmanship to the 25 students who send in the best work on this note on or before December 1st.

A A A A A A A A A A A A A A A A
 a a a a a a a a a a a a a a a a
 a o o o a o o o a o o o a o o o

THE BANK CHECK—ITS USE AND DANGERS.

By RICHARD C. HARRISON of the New York Bar.
FORMS OF CHECKS.

Do you use the form of check best adapted to the requirements of your business? Some of the many different forms are presented in the following article.



HE check department of a great metropolitan bank is in many ways its most interesting division. It is the mill through which the larger part of the grist of exchange passes in its transformation into commercial credits. The checks which are handled are as varied in color, shape and form as individual ingenuity and business needs have been able to suggest. Some of the more interesting, valuable or distinctive of these are illustrated in the present article.

matter from the barest legally sufficient order for payment of a specified amount of money, up to a complete statement of the account against which the money withdrawn is charged; varying as to style from the crude check badly printed on cheap paper, up to the handsome, expensive and sometimes artistic instrument engraved on steel and imprinted on costly stock. Sometimes they contain in addition to the order for payment of money a comprehensive presentation of the drawer's business, thus utilizing the check as a vehicle of publicity.

The bank may, it is true, always protect itself against unreasonable or objectionable checks by refusing a depositor's account. A bank is, however, very reluctant to do this, and in practice it is but rarely if ever that a desirable account is declined because of the objectionable form of its checks.

Form 1. An excellent example of a voucher check, which while of ordinary check size, includes a statement of account, an audit of this account, and a receipt for its payment.

A check is merely a depositor's order on his bank for a specified amount of the money held for him on deposit. The form of this order is immaterial from the legal standpoint, provided only that its essential features, i. e., its date, amount, signature, name of payee and name of drawee—are presented with reasonable clearness. The exact form of the check is then a matter entirely between the bank and its depositor.

The bank has no right to refuse any legally correct check duly drawn by a depositor against sufficient funds in its keeping. Therefore, so long as a check conforms to the legal requirements already referred to, its form lies in the discretion of the depositor. Accordingly, we find checks varying as to size from the blanket voucher check as large as a sheet of legal cap, to the diminutive individual check so insignificant as almost to escape attention; varying as to subject

It should be borne in mind, however, that the larger and more complicated checks are always troublesome to the tellers through whose hands they pass, and are at times highly objectionable to the parties receiving them. Hence, as a matter of consideration for those with whom a concern deals—which is merely another way of saying "as a matter of good business"—the form of check adopted should, as far as possible, avoid all excesses as to size and matter.

THE CUSTOMER'S CHECK.

The "customers' check" is the most common form. In banking circles the name is applied to all checks drawn by a depositor upon a current bank account. It is the only form of check with which the ordinary business man is called upon to deal in any quantity.

Form 2. Voucher check of ordinary check size, but including statement of account and receipt for its payment. A simple but effective form.

FORMS OF VOUCHER CHECK.

A good example is shown in Form 1. It will be noted that the body of the check is in the usual form, containing a simple order to pay the sum of money called for by the voucher. The latter is arranged in convenient manner to show briefly the items included in the transaction, with the amount of each. The auditing is shown by the signature at the bottom of the voucher. The check includes another feature of merit, viz.,—the statement that it "is offered as a full and complete settlement" of the account, thus making its acceptance and use a receipt. The check, when returned by the paying bank, becomes in itself a compact record, the preservation of which is simple and satisfactory.

This check is also noteworthy from the fact that it is drawn on a bank in a city other than that in which the home office of the maker is located. It illustrates a practice comparatively common with large concerns having dealings calling for frequent payments in large centers like New York City, of keeping bank accounts there upon which drafts may be made without involving the usual charge for the collection of out-of-town checks.

The signature of this check is worthy of notice, as the correct form for use by corporations. It is to be preferred to that shown in Form 2 which omits the corporate name.

Form 2 is, in the main, the same as Form 1, except that it omits the auditing feature and is signed by the treasurer of the corporation with his official signature. There is no strong objection to this practice, as any signature agreed to and recognized by the bank is legally sufficient. It is, however, desirable to have all corporate instruments authenticated and identified by the corporate signature, save in those rare cases where the conditions dictate a departure from the usual form.

The receipt effect of the present check is not so obviously apparent as is that of Form 1, but, when properly endorsed and collected by the payee, it affords an all-sufficient evidence of payment in accordance with the statements of its face.

Form 3 carries the elaboration of the voucher check almost to its limit. It contains a carefully worded receipt by endorsement provision, as well as all the other features noted in the previous illustrations. The voucher is a complete record of references to books and files which involve the transaction covered by the payment. It is part of an elaborate system of accounting which only very complicated businesses require. It is open to the same objection from the banks as that urged against Form 3.

Form 4 shows a voucher check, designed for the present article by a well-known accountant of New York City. It illustrates a very simple though complete method of recording the entire transaction on a single instrument of the size of an ordinary check. The check as presented is merely a modification of a form already used to a considerable extent, which has given much satisfaction. The advantages of the former are manifest.

For most purposes the simpler forms of voucher checks are to be preferred. They contain all the essentials of the record without losing the desirable uniformity as to size and general arrangement of the ordinary check.

PRESERVATION OF PAID CHECKS.

The preservation of paid checks when returned by the bank is commonly provided for in three different ways, as follows:

(1) By pasting the returned check to its proper stub in the check book. Objection to this plan is found in the time required to paste the returned checks to their corresponding stubs neatly and securely, and in a business where a large number of checks are issued, it causes an accumulation of

The Bryant Electric Company
 PAY WARRANT No. **20713** \$ **10.00**
 PAID **JUN 13 1910**

ENDORSEMENTS

**THE FIRST-BRIDGEPORT
 NATIONAL BANK
 BRIDGEPORT, CONN.**

PAID TO THE ORDER OF
The Ronald Tracy Co.
 New York
 Ten ⁰⁰/₁₀₀ Dollars

The Bryant Electric Company
Wm. Wright

THIS PAY WARRANT IS A PAYMENT IN FULL OF THE WITHIN ACCOUNT AND THE INTEREST ACCRUE THEREON BY ENDORSEMENT ABOVE. IT IS VOID UNLESS DEPOSITED IN ANY BANK AND WILL BE PAID THROUGH THE CLEARING HOUSE.

NO OTHER RECEIPT IS NECESSARY OR DESIRED.

Form 3. A voucher check when properly endorsed. Folded when in use, fold running horizontally through center of account. Inner face, with account form appears below.

The Bryant Electric Company
 BRIDGEPORT, CONN.,
 The Ronald Tracy Co.,
 217 Broadway, New York, N. Y.

Voucher Number **20633**
 Date issued **26th 1910**

FOR Books				FOR			
DATE	REFERENCE	AMOUNT	DATE	REFERENCE	AMOUNT	DATE	REFERENCE
JUN 11	212A	10 00					

EXAMINED	RECORDED	CASH BOOK	CLASSIFICATION	APPROVED FOR PAYMENT
<i>Jms</i>	<i>Jms</i>	244	912 203	<i>W. D. D.</i>
ASST. CHIEF CLERK.				CHIEF CLERK.

very "bulky" records. Also the checks are difficult to refer to readily when filed in this manner, and auditors experience considerable difficulty in handling them when making an examination of the financial records.

(2) Where the voucher system is used, the returned checks are frequently filed in the voucher jacket, thus bringing the entire record of the transaction together and permitting a convenient and ready reference.

(3) Returned checks are frequently filed numerically by months, together with the bank slip.

Pine Wood & Knots Co. New York, N.Y.	THE FIRST NATIONAL BANK OF NEW YORK	
	No. <u>41144</u> NEW YORK, N.Y.	
	PAY TO THE ORDER OF _____ ADDRESS _____	
	DOLLARS IN FULL PAYMENT OF ACCOUNT AS FOLLOWS:	
PINE WOOD & KNOTS COMPANY		
By _____	PRESIDENT VICE PRESIDENT	By _____ TREASURER ASST. TREASURER

Form A. Suggested form of voucher check, not larger than the ordinary check, but giving ample space for statement of account.

"THE FAITH TO FOLLOW."

BY CLYDE H. MARSHALL,

Winner of the American Speed Championship Cup.

The editor of THE JOURNAL has asked me to write something that might be of help to the young shorthand student or the inexperienced writer. There are a great many errors that such writers are apt to fall into; and I know that I as a beginner have fallen into every one into which I could fall. Very few young people have profited less by the advice of their elders than I, or have learned the error of their ways by "harder knocks" or more unpleasant experiences. My fault, like that of many others, was that I "knew it all"; I had not "the faith to follow."

Shorthand writers may be divided into two classes: Those whose ambition is to engage in commercial stenography as a stepping-stone to something better, apart from shorthand, and those who are seeking to make shorthand writing their profession and become capable reporters. To each class, my advice is: "Be humble; be earnest; have the faith to follow."

The young man who wants to be a shorthand reporter should not try to "go it alone." He should by all means become the pupil of some able and experienced reporter, and then follow faithfully, earnestly, humbly. He should not study the text-books of a variety of "systems"; he should not try to invent "short cuts" of his own; he should not experiment. All these things come within the province of the experienced reporter. The "young fellow" who places himself at the start under the right guidance, and who follows that guidance during his early years of training and experience, is the wisest as well as the most fortunate of shorthanders.

The young person who intends to use shorthand as a stepping-stone is apt to make the mistake of supposing that, since he plans to be a stenographer for only a few years, he need not spend much time in perfecting himself in shorthand. Now, strange as it may seem, the best and quickest way to use office stenography as a stepping-stone to something different is to become a proficient office stenographer! He who is the most proficient there is most likely to be chosen for promotion, whether to the sales department or the operating department. How pitiful is the spectacle of him who, hating the typewriter desk and eager to graduate from it, yet remains at the distasteful task just because he is unwilling to "buckle down" and thus "win out."

He who would use his amanuensis experience as a "stepping-stone" should *hew to the line* of his shorthand text-book; he should learn it only and learn it well.

I believe in a full, well-vocalized, well-shaded style of shorthand for beginners and experts alike. In my own writing I insert a great many vowels, diphthongs and coalescents, and to a far greater extent than I did as a young office stenographer. I write a style that is quite as "long" and as "full" as any so-called corresponding style; and I heartily wish I had never seen a "brief" or "advanced reporting" style. Moreover, I have noticed that dozens of older and abler writers than I write a very full and legible style of shorthand. It is greater *legibility* we need and not greater *speed*. Speed is common; speed is cheap. Real legibility is rare and priceless.

The pupil is unfortunate who starts with an impracticable shorthand system, or an incapable teacher. Many beginners are not taught how to hold the pen or even how to sit at the table. Many are rushed from the study of the principles into "dictation" and "speed" practice months before they are ready for it. Many are sent forth from the shorthand school with scarcely a quarter of the training they really need, and many become stenographic failures, wasting many precious years of their lives. For all such I am sincerely sorry. I feel keen indignation against those who have misled and injured them. But, what can be done? They are already in bad hands, and beyond the help of those who do know and would help them if they could.

But no pupil can go very far wrong who is taught by one who has trained others to be capable writers, or, better still, who is himself an experienced and capable reporter. All that is then needed, on his part, is the earnestness, the willingness, and "the faith to follow."

OCTOBER CHAMPIONSHIPS.

October, 1910, seemed to be a winning month for the Underwood Typewriter Company. See the following:

Oct. 18, 1910, London—English Championship won by E. A. Trefzger.

Oct. 25, 1910, New York—School Championship won by Miss Margaret Owen, 83 words per minute, net.

Oct. 25, 1910, New York—Amateur Championship won by J. L. Hoyt, 94 words per minute, net.

Oct. 26, 1910, New York—Phonograph Transcribing Championship won by M. Light.

Oct. 27, 1910, New York—One-Minute Championship won by Miss Florence E. Wilson, 124 words, net.

Oct. 27, 1910, New York—World's Championship won by H. O. Blaisdell, 109 words per minute, net.



WORDS YOU MAY MISPELL.

A hundred students were given these words to spell, words that were familiar to them; the figure opposite each word indicates the number who misspelled that particular word. Try it in your school and see how the results compare with these:

reminiscence	50	competitor	10
indispensable	40	accumulate	6
intermittent	33	admissible	20
irresistible	50	exhilarate	25
belligerent	50	occurrence	33
spontaneous	2	effervesce	33
permissible	25	exaggerate	8
perceptible	33	prejudice	25
controversy	3	supervise	5
inflammable	33	supersede	50
existence	25	fascinate	20
conscious	20	criticise	12
recipient	25	eccentric	25
efficient	10	particulate	8
competent	25	blamable	5
plausible	10	occasion	10
civilize	5	describe	10
tangible	20	symmetry	40
accessory	10	separate	8
intercede	16	license	25
intersperse	20	pittance	12
counterfeit	10	nuisance	5
accommodate	8	judgment	10
acclamation	17	naphtha	10
assassinate	10	embarrass	5

ANOTHER LIST—TRY IT.

If your advanced class can spell these words they have been exceptionally well trained:

separate	metallic
discrepancy	harrass
corroborate	embarrass
repetition	commodities
eigible	recommend
emanate	supersede
guard	indelible
gauge	until

WHERE THINGS COME FROM.

LACE.

In our travels at home and abroad we have found great delight in seeing and examining the laces of the various countries, man though we be. When we landed at Queens-town, Ireland, we were met by many jaunty Irish maids, who showed us their exhibits of very beautiful specimens of lace "made, Sir, on the auld sod." We are told that at least six thousand Irish women are working in all sections of Ireland in this industry.

In Venice we spent hours in the Royal Lace Works, under the immediate patronage of the Queen Mother, and we bought several samples for family and friendly gifts. Here we found about two hundred women and girls who had been taught within very recent years the art-craft from a few old crones who had been lace-workers in their girlhood, but whose art industry had become almost forgotten.

Brussels, Lille, Valenciennes, Mechlin, Venice, Malta and other European centers are the locations of great lace industries, where skilled eyes and deft fingers have wrought for beauty and utility at once.

Nottingham, England, is a center where machine-made lace is produced, almost rivalling some qualities of the hand-made creations.

IRON.

The men who own the iron of the world may be said to control it. Though widely known in all parts of the world, yet it may be found in masses in comparatively few special fields. Little pure iron is found. It is almost always known as an ore, as for instance, the oxide of iron. It is a strange fact, but we believe it is such, that by far the largest iron deposits of the world are in Protestant countries,—the United States, Germany, England. Iron pyrites is found quite commonly over the world, but it is of little value relatively. Hematite, or the red oxide, furnishes the chief commercially-valuable iron. The ores are smelted in blast furnaces with coke or coal, the smelting method depending to some degree upon the quality of the ore. Iron is used in innumerable various ways, and commerce would come to an instant standstill without it. From a tack in the carpet to the steam boiler of the Mauretania; from the forceps to the homeopathic pill prescribed as a tonic, we find iron meeting the needs and entering into the service of man.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

TO THE "HUB" AND BACK.



HE Golden Wedding of a brother-in-law turned the Associate Editor's face toward Boston on Tuesday morning, Nov. 1, and it seemed good unto him to "look in" upon the Commercial Schools by the way.

Stamford, Conn., was the first stopping place. Here we had a surprise indeed in visiting Mrs. Manson Arthur Merrill's Business School. Finely located, a faculty of experienced teachers, an excellent curriculum, an unrivalled auditorium, capacious and well-furnished instruction rooms, a rest room with well-selected large library and the current magazines, a fine lunch-room, a full supply of standard typewriters, all that makes an A No. 1 Commercial School we found here under Mrs. Merrill's upbuilding of 22 years.

Mrs. Merrill is the proprietor and conductor of similar schools in Port Chester and South Norwalk. The Graham System of Shorthand is taught in all these schools. With great pleasure we addressed briefly the students in the beautiful Auditorium. Mrs. Merrill is a genius of instructional management.

In the afternoon we were in Bridgeport, Conn., and called upon Brown's Business School, under the management of S. D. Gutches, specially aided by his gifted wife, the special instructor in the English Departments. Miss Jessie Scott is the Teacher in Shorthand. Here I found a more than cordial reception. I visited all the various rooms, finding them well fitted for their designed service, with twenty typewriting machines in use. Though I was present in the after-school period, there were from 40 to 50 young men and women present whom it was pleasing to see and address, agreeing to visit them later. Eight teachers and 150 students constitute the school force.

Hastening at night fall to Waterbury, Conn., I found a most excellent reception and accommodation at Hotel Kingsbury, a fine temperance house with 180 guests.

Wednesday morning, Nov. 2, a hearty reception was given me by H. C. Post of the Waterbury Business School, of which the day-school enrollment is 117 and the night school 174. Remington, Underwood, L. C. Smith, and other machines are in use. All the office appliances are employed. The Isaac Pitman System of Shorthand is taught. A very large and seemingly interested company of students and teachers listened most intently to an address we were privileged to make. Greatly enlarged accommodations as to rooms and desks are doubtless to be had in the near future. We were much impressed by the prevalent enthusiasm throughout the School.

Monroe's Business School was next visited, much smaller than the preceding School, but having an enterprising conductor in W. I. Monroe, whose school we were very glad to visit. We examined the office and school equipment, and believe they fully meet the needs of the student body. The classes gathered were evidently pleased to hear "the veteran Phonographer" briefly outline some of his experiences in their

particular lines of study. Mr. Monroe we found to be almost an abnormal follower of the Benn Pitman System of Shorthand, whose love of Jerome B. Howard surpasses description.

A cross-country trolley ride in the afternoon brought us to Middletown, Conn., the seat of our college Alma Mater, from which we graduated fifty years ago next spring. Middletown has changed greatly for the better during the half century, and among the most valuable acquisitions is a large and excellent Y. M. C. A. building, in which in very ample and well lighted rooms is located the Connecticut Business School, J. F. Nixon, Principal. We were greatly pleased at the evident earnestness of the young men and women in both the Business and Shorthand Courses. Mr. Nixon and his assistants are experts. It was a pleasure, in a brief heart to heart talk to the assembled students, to compare their many advantages with those afforded me when I was a student in college. The Cogswell System of Shorthand is taught, and several varieties of typewriter used.

After a brief run over our old college campus, and a visit to the surviving daughter of our college chum, we found a hostelry in the Capital of the State, Hartford.

Thursday, Nov. 3rd, found us searching for schools through a drenching rain. First of all we entered the altogether too-crowded quarters of that veteran commercial teacher, E. M. Huntsinger, and enjoyed exceedingly our examination of the many-sided Huntsinger Business School. We were surprised at the sight of so many roll-top desks, but they were all occupied by apparently most studious young people. The Principal amazed us by the seemingly impossible amount of personal attention given by him to every individual's work in the Business Department, and showed the excellent methods employed in the work. Munson Shorthand is the chief system taught. As showing the wide field served by the Huntsinger School, we may say that during the year ending June, 1910, 541 positions for employment were offered the school, of which 213 were filled and there were 328 which could not be filled. 3181 graduates and students have been placed in situations in 164 months.

Miss E. M. Olmstead's Select Shorthand School next attracted us. This is a small school limited to about thirty-five students. We found only one young man among the bevy of busy women. The school was founded in 1887, has very attractive rooms, well supplied with all school furniture and appliances, typewriters, etc., and an efficient teaching service.

Morse's Business School next opened its doors to us. E. H. Morse, the hustling proprietor, greeted us cordially, and in due time conducted us through the several departments of the institution. We found a very large body of hard-working students, who seemed saturated with the spirit of their chief. We were delighted to grasp the hand of Mrs. Noble, whose monthly Letter to Young Women, in THE BUSINESS JOURNAL, is a delight and profit to so many.

Mr. Morse assures us that the extraordinary growth of his school, established fifty years ago, as a Bryant & Stratton

School, will surely require very soon the removal to far larger quarters. We were happy to meet several of the Faculty and to note their methods of teaching.

After this good and solid day's work in Hartford we trolleyed our way again through the driving rain to Springfield, Mass., and soon found ourself "at home" with our only living brother, M. Wells Bridge, for nearly a lifetime the capable and active Treasurer of Hampden County.

Friday morning, Nov. 4, found us as a guest in that celebrated New England institution, the Springfield Business School, directed by that master hand, B. J. Griffin. We had visited this unique Business School last June, as judge in a most interesting typewriter contest, and were pleased indeed to meet again Miss Mae Carrington, for many years the winner of the highest honors in many similar contests all over the land, a graduate of this school, and now its chief director in typewriting instruction. Her splendid typewriting class was truly a surprise to us, using 70 machines at one time. A very fine reception was given us in the large penmanship room, where very briefly we offered words of encouragement and suggestion to the hundred or more young people before us.

On Saturday in the "Heart of the Commonwealth," Worcester, we visited Worcester Business Institute, under the efficient administration of C. B. Post, brother of H. C. Post, of the Waterbury Business School, whom we had so recently visited. Mr. Post welcomed us cordially, but was too busy consulting with parents and enrolling students to conduct us through the several rooms of the school, but turned us over to the "tender mercies" of Messrs. E. A. Folsom, R. D. Horton and M. M. Edgar, members of his teaching staff, who gave us all possible attention and information. We found 106 desks (more than one-half of them roll-top) in the main room, and 51 typewriting machines in that department. Being Saturday, we were not of course privileged to see the students at work, but their numbers are very large and their standing very high, as we were informed. The catalogue is a veritable work of art.

Becker's Business School, facing the beautiful Common, came next in our school visitation. From the office window we looked down on the very spot where stood the small square school-house where as a child of four or five years we learned our "a-b-abs" and other primary matters. Mrs. Becker, widow of the founder of the school, and Mr. Wallace and other members of the Faculty, showed me the large, well-furnished rooms, the systems of business and shorthand instruction, etc., etc. We were sorry that the Saturday vacation forbade our seeing the school in working array.

Our last visit for the day was at the New England Business School owned and conducted by Mrs. Grout. None of the Faculty was present save Mr. Robertson, who has but recently brought his splendid abilities of service from one of Chicago's greatest schools. The equipment and opportunities of the school are heralds of great success.

For the second week's Visitations, see January number.

THE MANY USES OF A TYPEWRITER.

The compositors on a Hungarian Daily published in Cleveland recently went on a strike. The proprietor asked them to wait until after the issue of the paper, when he would settle the dispute, but they refused to wait. Having several Smith Premiers equipped with Hungarian characters, he had the balance of the paper typewritten in regular column form, photographed and stereotyped, and was able to issue his paper on time. This was done for two weeks until a settlement was made with the compositors.

TYPEWRITING CONTESTS.

MADISON SQUARE GARDEN, N. Y., Oct. 25, 1910.
Amateur Championship of the World, International.

NAME.	MACHINE.	WORDS.	ERRORS.	RATE.
J. L. Hoyt,	Underwood,	2955	26	94
Ethel E. Eccles,	"	2864	50	87
Gus R. Trefseger,	"	2784	42	86
Miss Allena Kanka,	Smith Premier,	2724	32	85
Ernest G. Wiese,	Remington,	2506	50	85
Harold G. Smith,	"	2669	24	85
Miss Lottie E. Betts,	Underwood,	2557	8	85
Arthur L. Robinson,	Remington,	2669	72	80 1/2
Alice Maud Owen,	Smith Premier,	2485	20	79 1/2
Isobeth Schafer,	Underwood,	2699	72	78
Philip J. Cowan,	"	2855	106	77 1/2
Leslie H. Wilson,	Smith Premier,	2684	76	77
Erma Kier,	"	2489	47	75
Augusta Wolf,	Remington,	2063	98	72
Miss Maud Linker,	Smith Premier,	2461	66	71
L. H. Colston,	Monarch,	2557	90	72
Florence Lay,	"	2507	132	61 1/2
Charlotte Spero,	Remington,	2050	64	58
Emil J. Schoch,	"	2009	56	58
Calista Dupont,	Smith Premier,	2425	153	55
Miss Edith Hanford,	"	2104	93	55
George M. Rothaug,	Remington,	2230	124	53
Edna M. Anstis,	"	1969	102	49

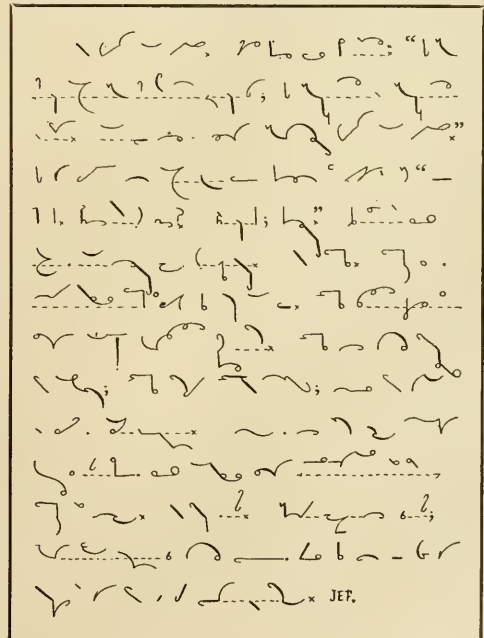
SCHOOL CONTEST.

Margaret B. Owen,	Underwood,	1365	24	83
Bessie Friedman,	"	1297	23	81
Florence Eckhoff,	Smith Premier,	1121	35	63
Parker C. Woodson,	Remington,	1151	57	58
May E. Tanham,	Underwood,	935	93	31

WORLD PROFESSIONAL TYPEWRITER CHAMPIONSHIP.

J. L. Hoyt,	Underwood,	5927	47	95
L. H. Coombes,	"	6386	160	93
Florence E. Wilson,	"	6636	184	95
H. O. Blaisdell,	"	6919	72	109

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





H. O. Blaisdell, Champion Typewriter of the World.

OUR SHORTHAND PLATES.

We believe that the matter which we furnish in our Shorthand page is worthy of being used as dictation matter by teachers. We would be glad to have the writers of the several systems represented send us transcripts as neatly and properly typewritten as possible. We will publish in the January issue the names of such writers, giving correct transcripts, and also the transcripts of the notes in this issue.

The following is the matter appearing in the November issue:

KEY TO NOVEMBER SHORTHAND PLATES.

We are all of us too apt to dwell on the burden of our lot, and think work an evil or a disgrace; whereas life would be wretched without work to stimulate us onward, and enable us to bear the ills that flesh is heir to. Unless you are able to work, and do work, you are a useless encumbrance. Better be a worker, no matter how humble the occupation; earn what you consume. There is scope in work for all, from the lowest to the highest. Industry is a noble thing. We are told of guardian angels; heaven's guardian angels and ministers are "men,"—men endowed by God with intelligence to perceive the truth, and wisdom to act rightly. The essential thing is to have an object in life, an ideal within you, that will raise the character and excellence of your work. "Believe me, whatever of dignity, whatever of strength we have within us, will dignify and will make strong the labor of our hands; whatever littleness degrades our spirits will lessen them and drag them down; whatever noble fire is in our hearts will burn also in our work; whatever purity is ours will chasten and exalt it; for as we are so our work is, and what we sow in our lives, that, beyond a doubt, we shall reap for good or ill in the strengthening or defacing of whatever gifts have fallen to our lot."

CHAMPIONS.

It is a splendid thing to be a champion in a good cause; a woeful evil to be a champion in a bad cause.

The Waterbury, Conn., Business College (H. C. Post, Principal) is the typewriting home of Miss Ethel E. Eccles, the winner of the Second Prize, the Silver Medal, in the Amateur Contest at the Madison Square Garden, New York City, October 25th last, with a record of 87 2/15 words per minute for a half hour. Miss Eccles is a most capable stenographer for one of the leading firms in Waterbury. Miss Eccles had been the winner of trophies and medals in two Connecticut Champion Contests, but surpassed herself at the Madison Square Garden effort. What next year's contest will develop, who can tell?

Graham Notes by W. D. Bridge, N. Y.

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

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.

Greensward
Manchester Washington

Policy Writing by Frank B. Davis, John Hancock Life Insurance Co., Boston, Mass.

EDITOR'S SCRAP BOOK.

FROM G. W. Paulus, of Grand Rapids, Wis., we received a very fine specimen of his business writing. Mr. Paulus stands in the front rank when it comes to good penmanship.

E. B. Johnson, of Jersey City, N. J., writes a fine ornamental hand, which fact we note from a page of work which reached our office.

J. A. Snyder, of Big Rapids, Mich., has been practicing the Madarasz style of ornamental writing, and judging from the specimens received, he is certainly getting fine results.

As shown by the work received from E. L. Teeter, W. Hartford, Conn., he stands well up in the ranks as a business and ornamental writer.

Some very graceful and dainty signatures came from M. Buford, of Plainview, Texas.

We notice marked improvement in the writing of Leslie E. Jones, of Elbridge, N. Y.

J. H. Atchley, of Abbott, Texas, is only nineteen years old, and is to be congratulated on the skill he possesses in ornamental writing.

A packet of very well executed penmanship reached our desk all the way from Santa Ana, Central America. It bears the name of Pedro Escalon, who is a close follower of the Madarasz' style. Mr. Escalon displays exceptional skill along the ornamental and business styles of writing.

We wish to acknowledge some ornamental signatures from A. E. J. Davis, of New York City.

Nicely written superscriptions reached us from F. W. Tamblyn, Kansas City, Mo.; L. C. McCann, Mahanoy City, Pa.; Mrs. Florida Hendrix, Gainesville, Texas; R. S. Collins, Philadelphia, Pa.; D. H. Farley, Trenton, N. J.; J. W. Farrell, Greenville, Texas; W. E. Dennis, Brooklyn, N. Y.; J. A.

Snyder, Big Rapids, Mich.; Karl G. Solburg, Elmwood, Wis.; J. D. Todd, Salt Lake City, Utah; J. O. Peterson, Tacoma, Wash.; W. H. Patrick, York, Pa.; R. E. Leaf, Seattle, Wash.; C. A. Robertson, Worcester, Mass.; John Burkman, Idaho Falls, Idaho; Ben Kupferman, Boston, Mass.; T. H. Gatlin, Sweetwater, Texas; W. B. Barger, Waterloo, Ia.; J. N. Fulton, Ft. Wayne, Ind.

J. F. Robinson, Boston, Mass.; A. J. Swenson, Salt Lake City, Utah; A. F. Jaksha, Portland, Ore.; S. C. Bedinger, Stillwater, Okla.; F. B. Adams, Arkansas City, Kans.; N. S. Smith, Waco, Texas; Hastings Hawkes, Lexington, Mass.; D. W. Hoff, Lawrence, Mass.; T. P. McMenamin, Philadelphia, Pa.; G. T. Wiswell, Philadelphia, Pa.; D. L. Hunt, Eau Claire, Wis.; Charles Schovaneck, Cleveland, Ohio; C. W. Ransom, Kansas City, Mo.; E. M. Huntsinger, Hartford, Conn.; T. H. Lodge, Redlands, Calif.; O. J. Hanson, Grand Forks, N. D.; T. G. Boggs, Omaha, Nebr.; C. E. Chamberlin, Iowa Falls, Ia.; E. L. Teeter, W. Hartford, Conn.; H. G. Burtner, Pittsburg, Pa.; C. W. Edmondson, Chattanooga, Tenn.

C. W. Jones, Brockton, Mass.; J. F. Caskey, Haverhill, Mass.; D. Crowley, Boone, Ia.; John R. Newlin, Columbus, Ohio; C. J. Gruenbaum, Lima, Ohio; Lester Tjossem, Des Moines, Ia.; S. E. Leslie, Poughkeepsie, N. Y.; V. M. Rubert, St. Paul, Minn.; J. M. Lantz, Norristown, Pa.; Ervin Davis, Washington, D. C.; G. G. Hoole, Bozeman, Mont.; Merritt Davis, Salem, Ore.; A. C. Sloan, Toledo, Ohio; T. J. Evans, Wilkes Barre, Pa.; J. K. Renshaw, Los Angeles, Calif.; W. A. Hoffman, Valparaiso, Ind.; A. M. Grove, Chicago, Ill.; A. K. Feroe, Madison, Minn.; R. W. Carr, Cortland, N. Y.; M. J. Walters, Chicago; W. O. Crosswhite, Bonne Terre, Mo.; G. W. Paulus, Grand Rapids, Wis.; Wm. H. Mount, New York City.

DEPARTMENT OF ADVANCED BOOKKEEPING.

Problems and Solutions by F. P. Baltz, B. C. S.

Solution of the problem which appeared in the November issue of the Business Journal.

The explanatory ledger is used not because it is recommended in this form, but more particularly for purposes of analysis in a question of this character.

Other account classifications of the transactions might be used but the following is submitted as conforming to the principles of good accounting.

CASH	
Balance Jan. 1.....	\$3,000
Sales	15,000
Interest	360
Notes Disc.....	19,600
Accts. Rec.....	58,300
Income Invest.....	1,200
Notes Rec.....	9,000
Purchases	\$5,000
Accts. Pay.....	53,000
Notes ".....	17,000
Interest	380
Rent	2,300
Insurance	600
Salary & Wages.....	5,000
General Expense.....	3,000
Coll. & Exch.....	250
A—Drawing	2,000
B—Drawing	3,400
NOTES RECEIVABLE	
Balance Jan 1.....	\$9,000
Sales	30,000
Cash	\$9,000
Cash & Disc.....	20,000
ACCOUNTS RECEIVABLE	
Balance Jan 1.....	\$15,000
Sales	53,000
Cash	\$58,300
Disc.....	3,000
Bad Debt.....	700
Goods Rec'd.....	1,200
NOTES PAYABLE	
Cash	\$17,000
Balance Jan. 1.....	\$7,000
Purchases	20,000
ACCOUNTS PAYABLE	
Cash	\$53,000
Discount	5,000
Goods Ret'd.....	2,100
Balance Jan. 1.....	\$5,500
Purchases	60,000
PURCHASES	
Cash	\$5,000
Notes	20,000
Accts. Pay.....	60,000
SALES	
Cash	\$15,000
Notes	30,000
Accts. Rec.....	53,000
GOODS RETURNED TO CREDITORS	
Accts. Pay.....	\$2,100
GOODS RETURNED BY CUSTOMERS	
Accts. Rec.....	\$1,200
RENT	
Cash	\$3,300
INSURANCE	
Cash	\$600
SALARIES AND WAGES	
Cash	\$5,000
GENERAL EXPENSE	
Cash	\$3,000
COLLECTION AND EXCHANGE	
Cash	\$250
INTEREST	
Notes Rec.....	\$400
Cash	\$360
Notes Rec.....	380
DISCOUNT ON SALES	
Accts. Rec.....	\$3,000
DISCOUNT ON PURCHASES	
Accts. Pay.....	\$5,000
INCOME ON INVESTMENTS	
Cash	\$1,200
RESERVE FOR BAD DEBTS	
Accts. Rec.....	\$700
Balance Jan. 1.....	\$1,100
A—PRIVATE ACCOUNT	
Balance Jan. 1.....	\$100
Cash	2,000
B—PRIVATE ACCOUNT	
Cash	\$3,400
Balance Jan. 1.....	\$50

All other accounts remain as in the trial balance of Jan. 1, 1909.

TRIAL BALANCE OF A. & B. DEC. 31, 1909.

A. Capital		\$10,000	
B. Capital		20,000	
Cash	\$106,460	92,930	
Notes Receivable	39,000	29,000	
Accounts ".....	68,000	63,200	
Mdse. Inventory Jan. 1, 1909.....	11,000		
Notes Payable	17,000	27,000	
Accounts Payable	60,100	68,500	
Purchases	55,000		
Sales		98,000	
Goods Ret'd to Creditors.....		2,100	
" " by Customers	1,200		
Rent	3,300		
Insurance	600		
Salaries and Wages	5,000		
General Expense	3,000		
Collection and Exchange.....	250		
Interest	780	360	
Interest Receivable Accrued.....	200		
" Payable ".....		150	
Discount on Sales	3,000		
" on Purchases		5,000	
Investments	11,000		
Income on Investments		1,200	
Furniture and Fixtures.....	800		
Reserve for Bad Debts.....	700	1,100	
Surplus		3,300	
A. Private Account.....	2,100		
B. Private ".....	3,400	50	
		\$421,890	\$421,890

ANOTHER PROBLEM.

The following question is submitted and will be answered in the January number:

Prepare a trading and profit and loss statement for A. & B, Dec. 31, 1909.

Mdse. inventory Dec. 31.....	\$22,600
Wages & Salaries unpaid.....	250
Accrued Interest on Notes Payable Dec. 31.....	160
" " " " Receivable Dec. 31.....	203
Insurance prepaid	200
Depreciation on Furniture & Fixtures for the year 10%.....	
Rent unpaid	300
Provide a reserve of 2% on gross sales for the year for bad debts.....	

Carry \$1,000 to surplus.

Net profits remaining are to be divided in the proportion of investments as shown in the capital accounts.

THE CASH BOOK.

By CLYDE L. NEWELL.

An exercise in the use of the special column Cash Book.

All other entries of the business have been omitted. It should be written up by the average student in thirty minutes.

On the debit side use the following captions: Accts. Rec. Cr., Mdse. Dis. Dr., General, Mdse. Cr., and on the credit side use Accts. Pay. Dr., Mdse. Dis. Cr., General, Expense Dr.

July 6, 1910. Edward Hartley of Lockport, N. Y., has this day commenced the Feed and Grain business, investing \$2,000 in cash.

July 8. Bought 1,000 letter-heads and envelopes to match, a set of books and other supplies amounting to \$20.

July 11. Insured stock of merchandise worth \$1230 and \$210 worth of Furniture and Fixtures at 1 1/4% premium. Paid premium by check.

July 14. Drew \$25 for private use.

July 17. Paid H. K. Maxwell in full of invoice of \$487.30 less 3%, with a New York draft at 1/8% exchange.

July 20. Sold for cash 21475 lbs. hay at \$18 per T.

July 21. Discounted at the First National Bank my 90 day note dated to-day for \$500. Dis. at 6%.

July 22. Received a certified check from J. Henning in full of invoice of \$341.76 less 2%.

July 24. My 60 day note of \$250 with interest at 6% is due to-day and the amount has been charged to my account at the First Nat'l Bank.

July 26. Gave W. B. Marks a City of Buffalo Improvement Bond interest coupon of \$150 in part payment of invoice less 5% on the amount paid.

July 28. H. S. Matthews remits his check of \$180 in full of account to date.

July 28. Sold for cash 4350 lbs. oats (32 lb. per bu.) at 65c per bu.

July 29. Received a check from W. A. White in full of invoice of \$270 less 3%.

July 29. Gave F. H. Sanders a \$90 check in full of account.

July 30. Paid salaries per Pay Roll \$98.50; rent \$50.

After entering the several transactions, arrange the cash book for posting, close properly and bring down the balance below rulings.

A solution of the above will appear in the next issue.

The above exercise may also be used for a journalizing test; or for a single entry cash book using the one, or the two page plan; or for an ordinary double entry cash book; or the order of the special columns may be changed and different captions used.

STUDENTS' SPECIMENS.

Again we have before us a large number of specimens from the High School of Newton, Iowa, of which O. J. Browning is in charge of the commercial department. Quite remarkable improvement is shown in the work of some of these young people; they are worthy of great commendation. They give evidence of much practice and earnestness of purpose.

Through J. H. Snyder, Northwestern Business College, Chicago, Ill., specimens of figure and penmanship work of several pupils have come to us. We might suppose at first glance, in the case of some of them, that they had been written by long-trained hands; but for pupils of only a short period they are exceedingly well-written. Many lines and even pages are well up towards the standard.

F. A. Curtis, Brown School, Hartford, Conn., gives us the pleasure of examining the work of two pupils, which are exceedingly satisfactory. The pen movement as well as the figure outlines are very well done. Few bookkeepers write better figures than we find in these specimens.

From Goldey College, Wilmington, Del., through J. M. Pierce, beautiful specimens of pupils' work come to our eyes, which give the impression that both teacher and taught must

have devoted much of time and painstaking effort to the obtaining of a hand-movement which could produce work like this. Goldey College does well when it turns out uniformly excellent work like this.

From the International Business College, Fort Wayne, Ind., through J. N. Fulton, we receive the penmanship and figure exhibit of a young lady which deserves very great credit. The facile movements shown would be the delight of all Mr. Mills' followers; the figures are equal to the best.

Hastings Hawkes, of the Passaic High School, N. J., has had some "right smart" novitiate penmen under his direction, and the specimens sent us indicate great possibilities if the study be pursued with the spirit evidenced in the work lying before us.

Coleman College, Newark, N. J., under the splendid guidance of L. C. Horton, is turning out some fine penmen. He teaches penmanship in such a way as to produce results of high character. We do most heartily commend the pages we have with much pleasure examined.

James Thomas Wister, Waltham, Mass., though a student of the art, sends us a series of ornamental capitals and specimens of card writing which show diligent and long-continued practice, worthy of high commendation.

A. C. Doering, Merchants & Bankers School, N. Y. City, turns us loose into a large field of chirographic specimens which show a decided aptitude for the study, and some of them a fine facility worthy of high approval.

J. W. Hiron, of the Beacom Business College, Salisbury, Md., furnishes us much pleasure in the examination of specimens by a pupil. The shaded capitals are bold and clear, while the light-line capitals are beautiful products of this kind of hand-work.

Two fine specimens of movement practice are received from Pittsburg, Pa., through A. Sartain, being the writing of two pupils. All we need to say is, and we say it emphatically, "Well done."

E. W. Laws, of Altoona, Pa., offers us a beautiful specimen of fancy "circle" and "cornucopia" work, which demonstrate both ability and facility steadfastly continued.

D. A. Hiles, Moscow, Idaho, Business College, writes us, enclosing specimens of the movement work which indicates great dexterity of hand, yet not fully developed. Better work a little later on.

In the McKeesport, Pa., Public Schools, there are many geniuses in the penmanship art. We have had the very great pleasure of examining the work of fifteen or more students of W. H. Wetzel, each budget being sixty pages, showing great effort and skill in the contest for high excellence. We are strongly impressed with the immense amount of pains, of time, of earnestness, and of carefulness displayed in the preparation of these many beautiful pages. They all stand very high in our approving judgment.

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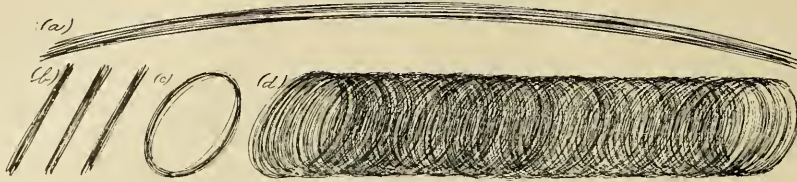


PUBLIC SCHOOL DEPARTMENT

Conducted by Harry Houston
Supervisor of Penmanship, New Haven, Conn.

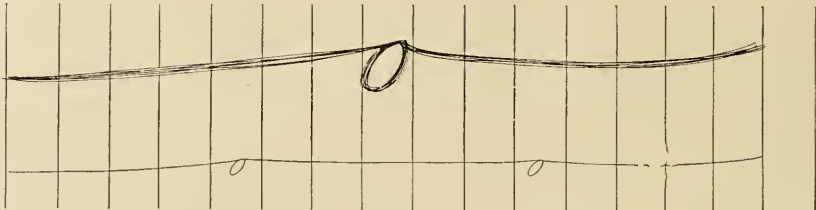


1



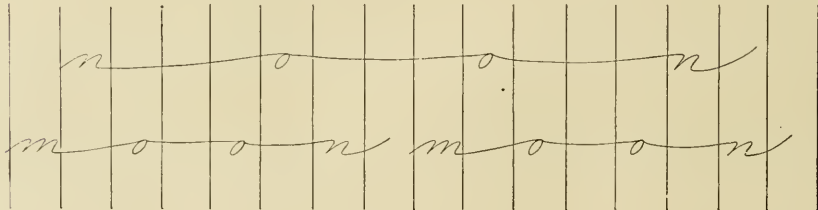
Make complete lines or pages of each copy.

3



Keep the wrist and side of the hand free from the paper.

4



Make narrow letters.

ARM MOVEMENT IN THE GRADES.

By HARRY HOUSTON, Supervisor of Penmanship, New Haven, Conn.

The chief purpose of the large exercises that are traced over is to get some arm movement started. A rapid motion is necessary.

The counting for such an exercise as the large "A" with the long beginning and ending slide may be varied so as to give many needed directions as follows:

- slide "A" slide
- keep the hand up
- fold the fingers under
- feet on the floor
- push the paper forward

The exercises consisting of small letters or words with letters far apart, are for the purpose of gaining control of the movement and making it more like actual writing. Use a brisk motion on the long, sliding strokes, but slow up on the letters so as to make fairly accurate forms.

In counting for exercises such as the one consisting of two "a's," this idea can be brought out varying the counting as follows:

- slide—"a"—slide—"a"—slide.
- quick—careful—quick—careful—quick.
- hurry—steady—hurry—steady—hurry.

Turn the paper so as to write across the lines. This is indicated by the vertical lines in the copies.

Practice writing as you would practice running around the school room. You would run fast on the long, straight stretches and slow up at the difficult corners or places.

A LITTLE EXERCISE IN GRAMMAR.

1. Write the plurals of the following nouns: Oarsman, handful, phenomenon, axis, alumnus.
- Write the feminine of the following nouns: Viceroy, executor, ram, earl, drake.
2. Name and illustrate three different ways of comparing adjectives.
3. Of what value is analysis by diagram? What danger lies in its use?
4. Parse the italicized words in the following sentence: Hay, *worth* ten dollars a ton last year, is *now* selling for fifteen dollars.
5. Write sentences illustrating the following constructions:
 - (a) A participle used as the object of a preposition, the participle in its turn taking an object;
 - (b) A clause used as the object of a preposition;
 - (c) An adverbial clause of manner.
6. Mention three parts of speech used to introduce simple interrogative sentences, and illustrate each by a sentence.
7. What are defective verbs? Mention two. When is a verb said to be in the emphatic form? In the progressive form?

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CORRECT ENGLISH.

Slang, bad grammar, faulty pronunciation, misapplied words,—all these and other injurious uses of our mother tongue may be found in many commercial schools, as well as in common speech of the street. What may teachers do to correct these evils? Here is a practical suggestion:

Once a week at least devote one hour to a *Conversazione* on The Right Use of Our Mother Tongue. 1. Have each student keep a small pocket note-book, in which shall be written down from day to day the words about which he may be in doubt as to their correct use. 2. Call upon each one in turn to present these words or phrases for discussion, and reference to the teacher's decision. 3. Consider what shall be the dot, diphthong or dash to be used in writing such words as "form," "future," "tune," "June," "pork," etc. 4. Proper use of "slang," if at all proper. 5. Ten minutes devoted to the pronunciation of a well-selected list of words, made by the teacher, aided by two or three of the best English scholars in the class. 6. The proper construction of sentences, usage of participles, adverbs, etc. 7. Presentation by the teacher of several sentences which are ambiguous, with a discussion as to the best way to make the language clear and simple.

At Chautauqua, at the great Summer Assembly, in connection with the Five O'clock Round Tables, this method of helping all classes to a full appreciation and use of good English was employed twice or thrice a week, with great profit to all. The "slips" made by the prominent Lecturers, Teachers, and others, in pronunciation, use of terms, misapplied or misconstrued sentences, became the subject of warm debates and discussion by all the eight or nine hundred present. Let our teachers try this plan and make occasional reports to this office; we may make use of such reports.

DICTATION STUDIES

WHERE STUDENTS FAIL in shorthand is in the latter part of the course rather than in the early part. The student masters the principles and can't seem to get any further. The trouble is that too often no adequate instruction is given during this discouraging period. Something or other is dictated every day for the student to struggle along with, but if she makes any progress it is by main strength. Required to write new and unfamiliar outlines without previous instructions, she acquires many bad habits.

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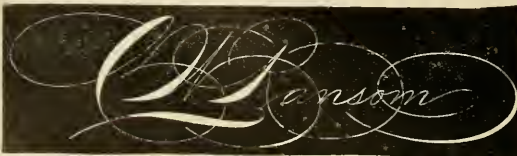
We have just issued from the press, a Penmanship Text Book of the Famous Ransomierian System which has been especially designed for Business Colleges, High Schools and similar institutions. This book covers practically every phase of Rapid Business Writing. It is by far the most comprehensive, complete and practical book ever offered the teacher of penmanship in his work, and we want to put a copy of it in every live business college and commercial department of High Schools with the view of its adoption. Many Business Colleges and High Schools have already adopted it.

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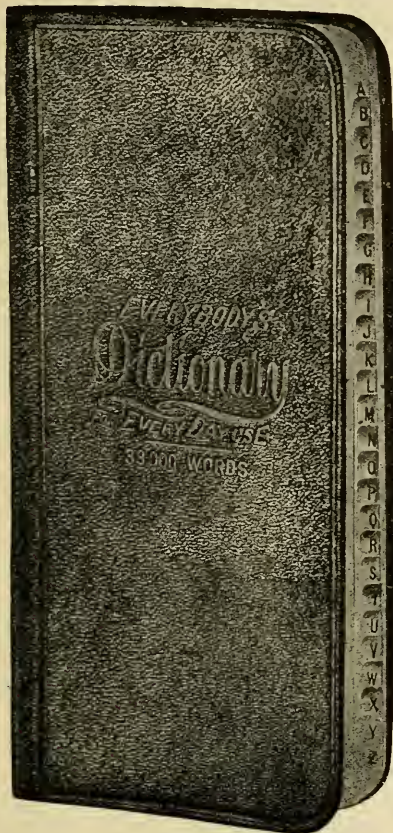
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Why not order enough copies of Everybody's Dictionary to make a Christmas present of one to each of your students? This valuable little book is growing in popularity every year. We sold more of these dictionaries last August than in any previous month. We furnish the Dictionary by the hundred, and in some cases by the thousand, to prominent schools in all parts of the country. We have sent 1000 copies each of the past four years to the Behnke-Walker Business School, Portland, Oregon, and we are now filling an order from The Hyatt-Powells School, Seattle, Wash., for the same number. We recently shipped 1200 to the First National Bank, Uniontown, Pa., and 1500 to each of the following: Corn Exchange National Bank, Philadelphia; American Trust Company, Boston; The Tacoma Hotel and The Spokane Hotel, Washington. October 31st we received an order from a large manufacturing company for 6000 Dictionaries in leather binding.

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News of the Profession.

H. C. Spillman, very recently the head of the Commercial Department of the South Division High School of Milwaukee, Wisconsin, well known among commercial educators in local and national conventions of teachers, and a representative of commercial publishers as their representative traveller, has become the Manager of the School and Employment Departments of the Remington Typewriter Company in the New York City Branch Office. We do not doubt that Mr. Spillman with such a long and varied experience as he has had will "make good" in this new and important position.

The Oberlin, Ohio, Business College, J. T. Henderson, President, is happy to report a fine school this season. THE JOURNAL sends "Oberlin" its compliments and best wishes.

T. H. Gatlin, a very fine penman, has been made the Manager of the Dranghon School at Sweetwater, Texas, and meets with much encouragement. In a town of only 3,000 population, he enrolled in a little over a month thirty students in his school. Success to him, say "ye editors."

Ira L. Calvert, principal of the Orange, N. J., Drake College, informs us that his college has a much larger attendance this year than a year ago. The institution has excellent quarters on the main street of the flourishing City of Orange.

C. C. Craft (Concord, N. H.), has been "under the weather" for over two months, beginning September 1st, being unable to enter the doors of his well-known school in that city. We trust his health will be entirely renewed, and we bespeak for him all desired success.

E. D. Crim, of Hamilton, O., has purchased the Business College located in the Miami Valley Bank Building, and delights in placing himself on record as having "a very fine attendance." May our friend Crim win his "widening way" rapidly in that thriving city of Hamilton.

Edw. W. Humbert, of Uniontown, Pa., has been visiting St. Johns, Newfoundland, and sends us from the most easterly city in North America, a note telling us of his great success as a son of Nimrod, the mighty hunter, in having "bagged three caribou, all with fine antlers, one at 198 yards," one at 261 and another at 273 yards.

J. E. Huchingson, M.C.S., Supervisor of Penmanship in Denver, Col., Public Schools, has very recently published his "Progressive Lessons in Business Writing," a systematic, easily applied, and delightful series of Penmanship Lessons for the several Grades, with a *Teachers' Syllabus* to accompany the text. Twelve distinct advantages are claimed, and prominent penmen have given it warm welcome.

James S. Oxford, formerly of Instituto Ingles, Santiago de Chile, has become the level-headed and progressive instructor in penmanship in the Palmore Institute, Kobe, Japan, has 150 young men under his charge, in a modern structure, well-heated and well-equipped for its purposes. He declares his expectation of soon being able to send for the certificates for penmanship which are awarded by THE BUSINESS JOURNAL. Bring them on, Brother; the sooner the better.

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RAPID CALCULATIONS.

By D. A. McMillin.



I have previously stated, the more thorough the mastery of fractions, the greater are the possibilities of their use. One important factor is in their use by substitution, a brief illustration of which is clearly set forth in the following problem:

"What must be the asking price of coconuts costing \$4.00 per C that an allowance of 16 2/3% for breakage, 20% for decay, and 11 1/9% for bad debts may be made, and still net a gain of 33 1/3%?"

It will be noted that considerable difficulty is experienced in solving this problem by the use of percentages inasmuch as they are somewhat complex. By using the proceeds on each per cent., which is considered a reasonably good method, we are confronted by this formula:

\$4.00 x 133 1/3% divided by 83 1/3% x 80% x 88 8/9% equals asking price per C. This in itself would involve considerable calculation, while by the substitution of fractions we reach the result almost immediately by cancellation.

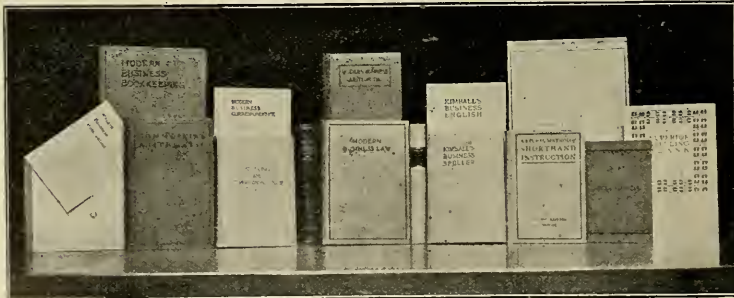
Another important factor in the use of fractions is their application in Aliquot Parts. I thoroughly believe in their more extended use than is usually taught; e. g., if I wish to multiply by 1/4, 12 1/2, 125, 12,500, 125,000, etc., I divide by 8, or if I wish to multiply by 1 2/3, 16 2/3, 166 2/3, 1,666 2/3, etc., I divide by 6 and similarly in other cases. The great difficulty in using the longer numbers is in the matter of pointing off or giving the correct number of places, and if the rule for that principle is used, too much time is wasted. Do not attempt to follow any rule for point-

ing off or adding ciphers, but treat it in a common sense manner, as in this, "166 2/3 yards cotton at .36," it can be seen at once that the value is more than \$6, as 100 yards would be worth \$36, and it can also readily be seen that it would be less than \$600, as the cost at \$1 per yard would produce only \$166 2/3, thus we take the medium and have a result of \$60.

Less confusion and greater accuracy results from the method I have here outlined. I would suggest the following and similar exercises for use in drill work:

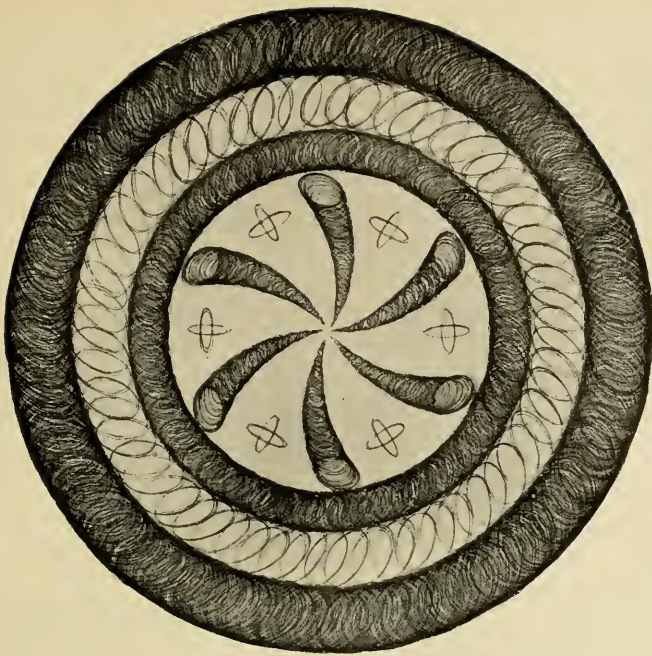
25 lb.	@	.64	=	\$ 16.
250 lb.	@	.16	=	40.
2500 lb.	@	.444	=	1100.
25000 lb.	@	.80	=	20000.
880 ft.	@	.01 1/4	=	11.
648 ft.	@	.12 1/2	=	81.
364 ft.	@	1.25	=	455.
184 yd.	@	12.50	=	2300.
1095 yd.	@	.03 1/3	=	36.50
381 lb.	@	.33 1/3	=	127.
24 lb.	@	3.33 1/3	=	80.
366 lb.	@	.08 1/3	=	30.50
180 lb.	@	.16 2/3	=	30.
450 lb.	@	.06 2/3	=	30.
484 lb.	@	.06 1/4	=	30.25

It will be noted that in the first four the price is divided by 4, in the next four, the quantity by 8, and the next four by 3, while the balance are mixed. In finding solutions of these problems do not attempt to keep in mind anything with regard to decimal places, but follow the plan suggested above.



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Movement Drill by Frank M. Cline, Easton, Pa., School of Business.

d d
g g
q q
j j
z z
dazing zig

Engravers' Script by C. E. Sorber.

The first part of the *d* is made the same as the *a*, and the second part is the same as the shaded stroke of the *t*. It should be made one-half space higher than the *t*. The first part of the *g* is the same as the *a*. The second shaded stroke extends below the base line one space and a half. Two forms of *q* are given. The first part of the *q*

is the same as the *a*. The first part of the *i* is the same as the *i*. The loop and terminating stroke is made the same as in the *g*. First part of the *y* is made same as the last part of the *u*. Second shaded stroke is the same as the *j*. Two forms of *z* are shown. The first strokes are the same as in the first part of the *u*, modified *r*, etc.

The Journal Debating Clubs.

Did you take the affirmative or the negative at the last debate in your club? Did you win with modesty or lose with unruffled temper?

We now give you several new questions, in discussing which you will find food for thought and stimulus for work, which should be the ends you are seeking.

Resolved:

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That education increases happiness.

That very cheap books and papers do more harm than good.

That the establishment of free libraries is a philanthropy more commendable than the endowment of colleges.

C. A. Robertson, President of the National Business Teachers' Association, sends out a "Telegram Message" to all members of the same. The Business Teachers' Association is the only organization that publishes a verbatim report of its proceedings. The Annual Convention at the Auditorium Hotel, Chicago, Ill., Dec. 27-30, will be remarkable for the men who are on its Program, the subjects to be presented and discussed, the opportunity to meet the leaders in commercial education and secure from them the practical results of their experiences. "Get together" is the watchword of this Century and through this convention the opportunity is provided for thorough organization and co-operation which should interest every member of the profession.

Williams Business College, Milwaukee, Wis., believes in play as well as work, and the "great time" they had in their basketball and dance on November 18 was planned as a Booster occasion. The boys seemed to have a splendid time of it; we do not speak for the girls.

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An Exhibition of Penmanship.

EDITOR BUSINESS JOURNAL:

Dear Sir:—Not since the Centennial
Exposition at Philadelphia has there
been an exhibition of actual penman-
ship by the skillful penmen of the past
forty years. The Philadelphia exhibi-
tion of penmanship was of world-wide
interest. Why not have a letter exhibi-
tion at the coming E. C. T. A. meeting
at New Haven, April 13, 14 and 15,
1911? If possible, have two or three
letters from each noted penman begin-
ning with the P. R. Spencer, Sr., down
to men of note at this time.

Wouldn't such an exhibition prove of
interest to all members of the profes-
sion? An exhibition committee could
arrange the letters and furnish such
dates as might be necessary in con-
nection with the exhibition. The Specimen
letters for exhibition would be put un-
der glass to safe guard them from harm.
The association has had exhibitions of
penmanship by pupils, typewriting by pu-
pils, and some book-keeping work by
pupils. Let's have a letter exhibit. Will
those interested communicate with the
writer direct, or with the office of "THE
BUSINESS JOURNAL"?

I am sure that the President of the
E. C. T. A. approves of such an exhibit
and that the local committee is ready
to do their part to make the exhibition
a success.

Yours for the cause of fine business
penmanship,

W. H. PATRICK,
York, Pa., Nov. 16, 1910.

News of the Profession.

Irving V. Cobleigh, of the Vermont
Business College, Burlington, gives us
the following information: The first
attempt at a conference on commercial
education in the Green Mountain State
was conducted in connection with the
State Teachers' Association, Burlington,
Vt., October 27-29. C. B. Ellis, of
Springfield, Mass., read a well consid-
ered paper to an audience of over fifty.
A very interesting question box was
also proof that Vermonters are inter-
ested in commercial education. Thirty-
seven public and private schools in
Vermont have commercial courses. E.
M. Huntsinger, of Hartford, Conn.,
gave a very helpful address at the Con-
ference, incidentally inviting the com-
mercial teachers to the New Haven
meeting of the Eastern Commercial
Teachers' Association.

Charles Berkman, of the Portland,
Ore., Y. M. C. A. Commercial Depart-
ment, can "blow his own horn" better
than any other living man can do it for
him. Ten years ago, as he says,
"shucking corn," now teaching pot-
hooks. Mr. Berkman has published his
own biography in a six-page folder, un-
der the title, "The Wandering Boy"
from Twenty to Thirty. It is a re-
markable *pot pourri* of sketches of
family connections, farm work, exten-
sive travels, teaching, love-making and
"getting the mitten," with much more
to give spice to the tale. Never did
such an autobiography come under our
editorial eyes, but Berkman is Berkman,
sui generis.

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The opening of our fall term, September 6th, brought us prospective commercial teachers for September, 1911, who will require instruction in the entire group of the commercial texts. These students will be fully prepared for our summer normal training work next July.

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or early summer. Write and tell us what ground you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion.

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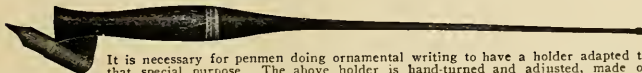
ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.

Diplomas

and Certificates for improvement in Penmanship; skill acquired in Touch Typewriting; membership in the Employment department; Miniature Diplomas the size of a Railroad pass; certificates for Night School graduates, also those who attend school but do not graduate.

The finishing end is the important one in any business transaction and we are giving the best years of our lives to better the finishing end of the school business. Our catalogue contains many new ideas that are practical and it is yours for the asking.

F. W. MARTIN CO., Boston.



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

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

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

News of the Profession.

Upon the death recently of Miss Flora B. Haddix, court reporter in the Scott County District Court, Iowa, the profession has lost an expert in her line of work. She was a painstaking official, and her work was of the highest quality. She leaves no immediate relatives, save one sister, whose son, Florizel Renter, is now touring Europe as a professional violinist. A nervous breakdown was the immediate cause of the sudden decease of Miss Haddix.

On Saturday, October 29th, a large number of the prominent shorthand writers of Ohio met at the Chittenden Hotel, Columbus, and adopted a constitution and by-laws, and elected officers for the ensuing year as follows:

President, T. C. Jefferies.
Vice-President, Orrin B. Booth.
Secretary, Frank I. Hogan.
Treasurer, Fred. M. Cruise.
Auditor, Jesse F. Shaffer.

The articles of organization provide for four Committees: Executive, Legislative, Membership and Social. Requirements for membership are—efficiency, experience, education and moral character. The fee for membership is \$1.00 per year. It is to be hoped that this new association of Ohio Stenographers will have a long and perhaps a better and happier life than its predecessor.

Karl G. Solberg, formerly with Bayless College, Dubuque, Ia., is now principal of the Elmwood, Wis., High School.

The Remington Typewriter Company are determined to keep fully abreast of the times. Its new device, "The Key-Set Tabulator" in the Remington Model No. 11, is exceedingly unique and valuable to all who use tabulation in their work. The method is this: Simply insert the form desired in the machine. Move the carriage, stopping at each point where a stop is desired at the same time striking the tabulator Set-Key which instantly "sets" a stop in the tabulator rack. To clear the tabulator, simply touch a convenient lever and move the carriage once across the machine, and the tabulator is cleared of all stops. What next in typewriting construction?

The Elliott-Fisher Writing and Adding Machine has been adopted by the Financial Department of the City of New York for writing and adding the real estate and personal tax-bills. Twenty-four machines have already been installed. This is a fine compliment, well-deserved, to this progressive Company.

A. S. Weaver, of the San Francisco Business College, is up-to-date, and a hearty advertiser of the great center in which he has his school. We have received from him a beautifully illustrated postal card "boosting" the Panama-Pacific International Exposition at the Exposition City, San Francisco. Fifteen million dollars already assured to secure and realize the great Exposition of 1915. Long live Weaver and his enthusiasm as long.

Train a boy to be brave and to speak the truth, and you have done your best by him; the rest he must do for himself.
—LEW WALLACE.

News of the Profession.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

FOR SALE.—Business College in a New England manufacturing city. Local field of 31,000 inhabitants besides several smaller towns. Very little competition. Established 18 years. Will more than pay for itself the first year. Owner wishes to sell on account of other business. Address "Owner," care of Business Journal.

FOR SALE.—A bargain.—School in community of 20,000, no other school of its kind, good equipment, fine location, a few hundred buys it. Address, "C. C.," care Business Journal.

FOR SALE.—Either one or both of my schools at once. Must go at a bargain. Honest reports for selling. Write if you mean business. Address A. C., care of BUSINESS JOURNAL.

BUSINESS SCHOOL for sale at a sacrifice in New York City. Good location; paying good income; fine chance to build up strong business; must be sold immediately; terms, spot cash, \$600. Address EXPERT, care of BUSINESS JOURNAL.

OPPORTUNITY FOR PROMOTER—Part interest for small investment. We want a live man to take charge of the business end of our school work. None but those able to produce results need apply. A population of more than half million from which to draw. "Smith," c/o BUSINESS JOURNAL.

WANTED—Young commercial teacher to buy interest in my school. 100 students. Fine location. Being a woman myself he must manage and solicit. Little cash required. Balance paid from salary. Give full experience and photo in application. Unless you have some money and ability do not answer. Address, "Lady Principal," c/o BUSINESS JOURNAL.

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Teachers
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BEN THE PEN MAN	SECOND OFFER
	12 Christmas Cards, in colors, with your name beautifully written thereon for 25 cents, and I will send FREE a set of my reputation capitals and other specimens of my skill. Quality Talks.
	BEN KUPFERMAN, 17 Stanwood St., Roxbury, Mass.

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Mailed for 50c. Send 2c. for circular
267 EGE AVENUE
W. E. DUNN, JERSEY CITY, N.J.

Are you planning to join the Annual Journal Convention Party train the last week in December, for the National Commercial Teachers' Federation? You know it to be held at the great Auditorium Hotel, in Chicago, on December 27-30.

You should consult us respecting the route, the rates, the sleeper, the general railroad connections and accommodations.

Every Manager of a Business School, every "Business" teacher every instructor in Shorthand or Penmanship, and all High School Commercial teachers, should aim to join us, and so we will be able to make the largest, brightest and best train load of professional Commercial teachers ever reaching Chicago from the east.

Read the Program in the November number of THE BUSINESS JOURNAL, and see that no enthusiastic Business Educator fails of being present and participating in the Twelfth Season's Proceedings.

Some one has sent us "incog." a jolly account of a meeting recently held,—so the affirmant declares,—in London, England, at which the members of the Association of Shorthand Writers and Typists discussed "the frailties and follies of the genus employer." It became an open question whether there should be schools for training employers in the art of proper dictation,—distinct pronunciation and sweet modulation,—or whether "the employer should be the proper study of the employe." The discussion ran high. The sentiment was divided. There might be a preliminary curriculum in the training of the stenographer, but could there be an equally needed one for the right training of employers. One young speaker asserted, with all assurance, that "Men are absolutely different in their offices from what they are at home," and then sweetened her affirmative by suggesting that "Often they are much nicer." She suggested too, that it were wise to humor men's idiosyncrasies, study his tastes as to commas, periods, exclamations, adjectives, etc., so that if he uses a meaningless word, "let him use it as often as he likes." "Great is that man who is a hero to his own stenographer."

O. C. Dorney, of the American Commercial School, Allentown, Pa., wants to get in touch with an expert card writer to write about two thousand cards for him. This ought to interest some of our readers.

The Smith Premier sweeps the board in Europe, as the Jury of Awards at the Brussels International Exposition has awarded the First Grand Prix to the Smith Premier Typewriter over all competitors. A jury of experts from all over the world, with a predominance of Belgians, gave the decision. This is not, however, the first Grand Prix so awarded, as in the French Exposition of 1900 the Smith Premier won that honor. But in this year of Grace, 1910, the new Model No. 10 Visible, in competition with all the standard makes, gains the highest prominence in their own field.



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OR
JANES'
SHADELESS
SHORTHAND

In the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards to speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season were unanimous in their praise and without an exception state that they gratefully better writers in a shorter time, their Shorthand Departments were improved and attendance increased.

Teacher's Course Free.—Write for particulars.
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Carnegie College gives Free Tuition by mail to one student in each county and city in the U. S. and Canada.
Normal Academic and Business Courses
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Cut out this ad. and mail with application for Free Tuition to
CARNEGIE COLLEGE, ROGERS, OHIO.

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Large fine quality, name, Merry Christmas, and 1910 in finest fancy or engraved style. Doz. 25c.; 1/2 doz. 15c. Hand flourished with M. C., name and year beautifully lettered. Doz. 50c.; 1/2 doz. 25c.; 5c. each, 6 designs. Postal size M. C. cards with name, etc., 10c., 15c. and 25c. each—beauties!
Purple or blue cards, white ink, same price as above. See sample of our work in Apr., '10, BUSINESS JOURNAL. Place your orders with us early. 1c. and 2c. U. S. stamps taken, or Canada coin or postal notes.—Address, F. E. Persons, 445 Breckenridge St., Buffalo, N. Y.

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BEST QUALITY AT MODERATE COST—FOR 1 OR 1000!

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203 BROADWAY, NEW YORK

THE MADARASZ SCRAP-BOOK Two extra fine copies ready for delivery—\$45 cash, or \$30 cash and six payments of \$5 monthly. This is the finest and biggest lot of skillful off-hand penmanship in the world—bar none, and if you want to improve your present style of ornate writing, get busy. No such work ever put between covers.

L. MADARASZ,
905 Market St., San Francisco, Calif.

SPEEDY WRITERS

NEED

Dixon's
"Stenographer"
Pencils.
Three Grades:
No. 489—very soft
No. 490—soft medium
No. 491—medium.
Send 10c for samples.

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

CHALLENGE CARDS For 50 cts. I will send a package of twelve cards executed with knife, pen and brush, in black, gold, silver and colored inks and challenge any penman in the world to equal them for beauty and execution. Circulars free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

SOME A1 BUSINESS COLLEGES

Here are a few among scores of private schools that have hired teachers through this Agency during 1910: Long Island B. C., Brooklyn, N. Y.; Albany, N. Y., B. C.; Scranton, Pa., B. C.; Mosher-Lampman B. C., Omaha; Northwestern B. C., Spokane; Spencerian B. C., Milwaukee; Valley City C. S., Grand Rapids, Mich.; Santa Rosa, Calif., B. C.; The Euclid School, Brooklyn; Globe B. C., St. Paul; Burdett College, Boston; Holmes B. C., Portland, Oregon. If you plan to better your condition next year, you cannot enroll with us too soon. Some splendid positions for next year are already listed exclusively with us. Our motto: "No position, no pay." See our Manager at the Chicago Convention.

The National Commercial Teachers' Agency

A Specialty by a Specialist

E. E. GAYLORD, Manager

11 Baker Avenue, BEVERLY, MASS.

FROM THE ATLANTIC TO THE PACIFIC

From Canada to the Gulf, calls come to us constantly for well-trained commercial teachers. Exceptional opportunities are open from time to time. If you want a better position now or later, get our expert service. SEE OUR REPRESENTATIVE AT THE CHICAGO CONVENTION, DECEMBER 27-29.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Mgr. Lotter B. D'Armond, Associate Mgr.
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During the past few weeks we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$60 to \$150 per month.

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Free registration if you mention this JOURNAL.

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MIDLAND SPECIALISTS' BUREAU

WARRENSBURG, MO.

Specialists for every department are in demand. We charge no enrollment fees. Write us. No trouble to answer questions. Thoroughly reliable.

You Never Can Tell

when some school will want a teacher of your qualifications. The only safe thing to do is to register with us and be ready. Don't think that because it is late in the season there is no business. There are calls every week in the year for teachers in some branch.

UNION TEACHERS' BUREAU, 229 Broadway, New York.

GOLD AND SILVER INK, THE BEST IN THE WORLD.

You cannot imagine what beautiful cards, resolutions and other pen-work you can produce by using my gold, silver, black and colored inks. A full supply sent postpaid for \$1.25. Circulars and beautiful Penmanship Journal free.

A. W. DAKIN, Knife and Pen Artist, Syracuse, N. Y.

The True Value of Money.

Money is worth while, and we all want a due portion of it, so long as it means increased fulness of life. To live in a rich country is an advantage because life is usually fuller there, and opportunities are greater and more accessible. But money is only valuable as a means of prosecuting to better advantage this experiment of human life. If by getting money you get more and better life, you are ahead on the transaction, but if you devote your life to getting money and get it and nothing else, you have made a bad bargain. Your life was your great capital, and you have swapped it for a perishable thing, which you can't take with you when you lay your life down. So let us not stake our whole lives on making money. Let us make some by all means if we can—earn it, save it, add to the world's capital and our own; but keep it where it belongs—the incident of work, not the end of living or even of work.

A very moderate income, differing according to circumstances, time, and place, suffices to bring within the reach of any wise man the most important opportunities that life offers. Education nowadays and in this country is easily come by. The poverty that grinds and blights and dwarfs seems fairly easy to avoid. Who is diligent and temperate and is blessed with health and fair mental capacity ought to get money enough for his needs and his development in this country. Because money is the convenient measure of so many sorts of effort we are apt to think of it as the great end of human endeavor. But that is a fallacy. There are great men who never get much money, and pretty small men who get a great deal. It depends a good deal on what they try for and what they are willing to pay for it.—E. S. Martin, in *Harper's Magazine for November.*

It is a good thing to have a sound body and a better thing to have a sound mind; and better still that aggregate of virile and decent qualities which we group together under the name of character.—THEODORE ROOSEVELT.

Errors, like straws, upon the surface flow.
He who would seek for pearls must dive below. —DRYDEN.

I don't think much of a man who is not wiser today than he was yesterday.
ABRAHAM LINCOLN.

ODDS and ENDS I have a few specimens of penmanship which I will ship duplicate pieces of Scrap specimens written for those Scrap books—for 25c., 50c., \$1 or \$2. I will send double your money's worth. Order quick. They won't last long.

L. MADARASZ,
908 Market St., San Francisco, Calif.

ANNOUNCEMENT!

October 1st we moved our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move was made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities.

If you are not familiar with our sets get acquainted with them. Address,

SOUTH-WESTERN PUBLISHING CO.,
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Catalogues and circulars of the schools named below will be sent free upon application.

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Practical Business School
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COLEMAN NAT'L BUSINESS COLLEGE, NEWARK, NEW JERSEY.
E. B. Coleman, *Pres.*
A. S. Disbrow, *Sec.-Treas.*

UTICA SCHOOL OF COMMERCE,
UTICA, N. Y.
T. J. Risinger, *Principal and Proprietor.*
W. S. Risinger, *Secretary.*

EASTMAN-GAINES SCHOOLS
For information address Marshall V. Gaines, Principal, 30 Washington St., Poughkeepsie, N. Y., or Henry V. Gaines, Principal, Lenox Ave. and 123d St., New York, N. Y.
Founded 1859 as Eastman National Business College
Academic, Business and Correspondence Departments, Accounting, Bookkeeping, Commerce and Finance, Stenography, Telegraphy, Typewriting, Penmanship. Catalog on request.
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Penmen whose names appear below will be glad to fill orders for all kinds of pen work. Write for terms.

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Examiner of Handwriting
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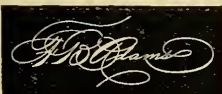
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Examiner of Questioned Documents
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25 Years Continuous Practice

GEORGE H. KING,
DENVER NATIONAL BANK, DENVER.
Examiner of Questioned Handwriting.
Ink and Paper.
Fifteen Years' Experience.

AGENTS WANTED—Satisfaction guaranteed. I will write your name on one dozen white, colored, emblem, design or comic cards for 15 cents.
Set of Business Capitals, 10c.
Set of Ornamental Capitals, 15c.



Arkansas City, Kan.

News of the Profession.

J. A. Wiley, president of the Mountain City College, Chattanooga, Tenn., has purchased a notable lot of land on McCallie Avenue, in that city, as a site for a new and up-to-date business college. Mr. Wiley has been in the north visiting business colleges that he might secure the broadest conception of the practicalities of his proposed great institution.

Albert S. Osborn, formerly of Rochester, N. Y., has recently removed to New York City, and can be found at 55 Liberty Street, corner of Nassau, where, if you fear your signature, or your manuscript or your typewritten document has been forged, he can happily aid you in discovering the facts in the case. Such wiseacres are needed in New York City if nowhere else.

Morton MacCormac, Chairman of the Committee on Arrangements of the National Commercial Teachers' Federation, has an eagle eye, and having seen an error in the published program of that body, writes as follows:

"Please make note of the error in the published program of the Federation relative to the election. It is stated that the election will occur on Friday. This is wrong. It will occur on Thursday immediately following the luncheon, at which time the entire membership will be present. This is an oversight, and will be taken care of in the official program."

E. E. Washburn, head of the Department of Commerce in the John C. Fremont High School, Oakland, Calif., saddens us by stating that he has been kept from his school for three months by typhoid fever, from which, however, he is recovering; and then gladdens us by stating that he is pleased to use copies of our Regular Edition to secure an interest in the magazine on the part of his students. Think of it.—He says: "The feast of good things which you have planned to give to subscribers during the coming year is certainly an appetizing one and, if digested by the readers, will be of great value to them."

M. F. Bellows, of the Syracuse Commercial School, has the happy "looking up" faculty, and not the "downward look." Naturally things are coming his way. Cheerily he says, "We have gotten the greater part of all the business in which we have been in competition with the others."

David Elston, Alberta College, Edmonton, Alberta, sends a most cheering letter, and closes it by the ringing statement, "Our Fall term has opened very satisfactorily." May our Northern friends and allies be able to make a similar statement at the beginning of every term.

L. C. McCann, Mahanoy City, Pa., enlightened the vision of our minds recently by a visit which was delightfully refreshing. He is a brother who plants himself to stay. He sent our editorial thermometer up several degrees while he sat beside our tripod. Breezes in the sanctum are always gladly received if they have the McCann quality. And he has only a few more names to gain to place him and his schools in our Centurion Band.

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Christmas Dinners

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300,000
POOR
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Will be supplied by
The
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Throughout the
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Will you help by
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Name

Address

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Make lettering in two colors or shades AT ONE STROKE from one color of ink. SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS with two colors of Automatic Ink, Alphabets, Figures, etc., for \$1.00, postpaid. Address,
Newton Stokes Shading Pen Co.,
Pontiac, Mich.

Catalog free.



PENMAN
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NORMAL

Specimen Letter, Business Hand, \$.60
Specimen Letter Ornamental and Super-fine75
Wedding Invitations, dozen, 1.50
Written Cards—very fine, dozen,25
12 Lessons in Business Writing, 7.50
DIPLOMAS ENGRAVING—German or Old English. J. A. STRYKER, Kearney, Nebr.

AT BRUSSELS 1910

Brussels International Exposition

The Smith Premier

(Model 10 Visible)

Typewriter



Was Awarded the

GRAND PRIX

Over All Competitors

At Paris 1900 (Paris International
Exposition) the Smith Premier Typewriter
(Model 4) was awarded the Grand Prix over all competitors

The Smith Premier Typewriter Company, Syracuse, N. Y. Branches Everywhere



Why do
Monarch Operators

attain the greatest proficiency
in speed and accuracy--in quan-
tity and quality of work--due to

MONARCH Light Touch.

**It is a boon to teacher and pupil.

**It lightens the task of both.

**It makes the MONARCH.

The Typewriter for the
Business School

Do you train BILLING OPERATORS? Won't it pay you to
investigate our Billing and Special machines with a view to
installing such a department?

THE MONARCH TYPEWRITER COMPANY

The Monarch Typewriter Building

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**Visible
Writing
Originated**

Twelve years ago in the

UNDERWOOD
STANDARD
TYPEWRITER

Today—It is recognized as the one type of machine practical for modern business.
The Result—All of the old time makers have fallen into line and have adopted
this construction.

This stamp of approval from rival manufacturers has but served to strengthen public confidence in the machine that has
led the way. Don't be persuaded into buying a "trailer"—look over the Underwood and you will understand why
we say it is

"The Machine You Will Eventually Buy"

Underwood Typewriter Co., Incorporated - New York and Everywhere

Our Latest School Census

just completed, shows a heavy increase over the highest previous total of **Remington Typewriters** used in business schools. It shows a **2 to 1** Remington majority over any other typewriter.

The Remington is the world's standard Typewriter



Hence it follows that "Miss Remington" is the world's standard typist and the number of "Miss Remingtons" is growing every day. They know by experience that it pays best to operate the best.

Remington Typewriter Company

(Incorporated)

New York and Everywhere

THE
BUSINESS
JOURNAL

A MAGAZINE OF

BUSINESS TRAINING

FORMERLY

The Penman's Art Journal

JANUARY, 1911

PUBLISHED MONTHLY AT 229 BROADWAY, NEW YORK. REG. EDITION, 75¢ A YEAR. NEWS EDITION, 1.00 A YEAR.

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Teacher's Examination Copy 40 Cents

THE F. H. BLISS PUBLISHING CO.
SAGINAW, MICH.

SCHOOLS SELDOM CHANGE FROM ISAAC PITMAN SHORTHAND WHY?

Read the following:

Three years ago I investigated the various systems of shorthand, after I had learned the Cross-Eclectic, and finally decided upon the Isaac Pitman. I took a course by correspondence in the latter system, and at the end of about four months I finished the course, and the fall term of school saw me teaching it. I am sure that the Isaac Pitman is a system which lends itself very easily to this form of instruction. I will say this, that the system gives back just what the student puts into it. With the number of successful writers in this country and other countries, it is unnecessary for me to say anything regarding the system as a system to carry a writer to the top of the profession. There is such a vast amount of shorthand literature in the Isaac Pitman, that one can become very rapid by just reading alone. An example of this is a case of a convict in the penitentiary, located at Sioux Falls, who never had a word of dictation, but read everything he could get in shorthand. Before the end of two years he was able to take the minister's sermons *verbatim*. He learned the system by writing his exercises and having a teacher here correct them each week. I am having success with the system, and will say that I never have any trouble teaching the students. They take dictation when half through the book, and can always read their notes. One thing noticeable is, that the students will hardly ever write faster than they can read their notes. Cold notes we hear of so much are not possible with this system, if the outlines are written in a legible manner. I suppose you have already heard from Mr. Pitman, of New York, and have considerable information. I have always found him a man who is very conservative in his claims, and anything he may tell you can be depended upon. I got a partial list of the schools using his system, and they include some of the best in the United States.

You will be flooded with information from different promoters, and they will claim all kinds of things for their systems. I know this about a certain light-line system which is being taught at a university in South Dakota, and I know that it is not making good. I have talked with various representatives of commercial text-book houses, and they tell me that the Isaac Pitman is being talked, and that the other systems are not gaining ground. I suggest to you that you give the Isaac Pitman a thorough hearing. The argument made by other publishers that it takes longer to learn, is too difficult, etc., are not true. The point is, a system learned in say, thirty to sixty days does not cover the ground. The English language is too rich in sounds to be all taken care of in a short time. It takes time and study to be a good shorthand writer, and a little more time spent in preparation in the beginning will mean skill in the end.—*Extract from letter by L. W. Beers, Head, Commercial Department, Sioux Falls (S. Dak.), High School, to Associated Training Schools, Kansas City, Mo.*

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We are getting excellent results from its use. The pupils enjoy the letters because they are real business letters.—Temple School, Washington, D. C.

We have used it for more than a year, and we consider it invaluable.—Strayer's Business College, Washington, D. C.

We are using it in our classes, and think very highly of it.—Waterbury Business College, Waterbury, Conn.

It is working out most admirably in our classes. The teaching plan is superior and the form of the book most convenient.—Greer's Business College, Braddock, Pa.

We are using it in our commercial classes with great satisfaction.—Miss L. R. Angel, John Marshall High School, Richmond, Va.

We are using it in our advanced class, and we are very well pleased with it.—Edgar L. Mahen, McDonogh High School No. 1, New Orleans, La.

We are very much pleased with it. It is the best book of which we have any knowledge.—Rochester Business Institute, Rochester, N. Y.

We have used it nearly through and it is much the best we have ever found.—National Business College, Roanoke, Va.

It is giving most excellent satisfaction. We think it the right book for the right place.—Dunsmore's Business College, Staunton, Va.

We believe it more practical in many respects than most books on the market.—Rhode Island Commercial College, Providence, R. I.

We like it better than any other book we have ever used. The articles are interesting, practical, and instructive.—Newark Business College, Newark, N. J.

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THE COMMERCIAL TEACHER FROM THE EMPLOYER'S VIEWPOINT

By W. N. FERRIS

1. *As an employer of teachers will you describe a few of the indispensable qualifications they must possess?*

Ans. As an employer of teachers I demand, first, that the candidate shall possess an inspiring character. A man without such a character may be an excellent instructor, but he cannot possibly be a first-class teacher. What a man gives out in the way of information, in pure instruction is of little value as compared with what he gives out in his ideals as expressed in his personality. He must be a typical American gentleman. In person he must be clean and robust. The teacher who ignores personal cleanliness is unfit to lead and instruct youth. The teacher who is irritable and ugly cannot successfully direct boys and girls who have a right to be joyous in their work. In order to possess this preparation he must know more than he attempts to get out of the textbook. He must possess the spirit of youth, he must possess a rich knowledge of books and men, he must be what the world calls "a live wire."

2. *As a teacher working for some one else, what should you reasonably expect from your employer?*

Ans. Such a teacher has a right to expect recognition, appreciation and encouragement from his employer. Too many teachers expect their employer to plan their work, outline their lessons, supervise their discipline, etc. Teachers who have initiative, who have the characteristics already mentioned, are sure to command the hearty co-operation and encouragement of their employer. Too many employers are "dollar chasers." They use every means at their command for securing students. Then they demand that their teachers become hypocrites and shams. The teacher has a right to demand the kind of co-operation that makes for manhood and womanhood.

3. *As a trainer of teachers, what is your definition of good teaching?*

Ans. Good teaching enables a pupil to help himself. The average student, in fact the average man, has little or no initiative. In these days of universal education an especial effort is made to smooth the pathway of learning. This effort has proved a dismal failure. The teacher who does his work in such a way as to enable the pupil to go ahead without a teacher and develop his own power and skill, is under the influence of good teaching.

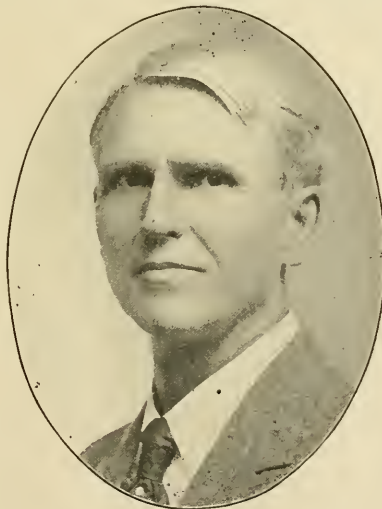
4. *What is the proportion of good teachers to average and poor ones?*

Ans. The proportion of good teachers to poor teachers cannot be stated in mathematical terms. There are many good teachers, there are more poor teachers, but strange as it may seem most teachers have elements of strength along with elements of weakness. The proportion of good teachers is as high as the proportion of good doctors, good dentists, good preachers, good merchants and good bankers. Humanity is about the same in all lines of work. Most men and women move along the line of least resistance.

5. *After a life-time spent in the profession, would you advise any one else to enter the field?*

Ans. I would advise every man to teach who has enthusiasm in that direction, who has a desire to be a philanthropist. No man can reach the standard that I have set for teachers who has not a profound love for human nature, who doesn't take delight in sacrificing himself in order that he may see men and women realize their best possibilities.

In an early issue will appear an article on the "School from The Teacher's View Point." In the school business, where the competition is keen, there is a tendency to lose sight of the most important factor of all—the instructor. We believe that principals, superintendents and owners alike will be interested in learning how the school work impresses the teacher.—*Editor.*



THE JOURNAL'S GREETINGS.

That NINETEEN HUNDRED ELEVEN may find every subscriber to THE BUSINESS JOURNAL in good health, good spirits, good fortune, and a good outlook for the year, is the hearty and happy wish of the Editors.

During Nineteen Hundred Ten our multitude of friends and co-workers all over the world have demonstrated their abiding confidence in us by their ample subscription lists, and we assure them that for the coming year there shall be intenser earnestness than ever, if that be possible, to make each and every page of the year's issues brighter, cheerier, more suggestive, more inspiring, so that all over the great land in all its sections there shall be better teachers, better book-keepers, better penmen, better stenographers, better business men, and therefore,—BETTER LIVES. All hail to the NEW YEAR and our fellow workers everywhere.

RECENT JOURNAL VISITORS.

L. C. McCann, McCann's Business College, Mahanoy City and Reading, Pa.
 F. A. Curtis, Brown School, Hartford, Conn.
 J. C. Moody, Supervisor of Writing, New Britain, Conn.
 R. M. Roudabush, Gatun, Canal Zone, Panama.
 Ernest C. Hawkins, Bedford Y. M. C. A., Brooklyn, N. Y.
 C. O. Ellsworth, New York City.
 Chas. M. Albright, Hackettstown, N. J.
 E. H. Goit, Niagara Business Institute, Niagara Falls, N. Y.
 Lee F. Correll, Sherman's Business School, Mt. Vernon, N. Y.
 J. P. Bach, Western Normal School, Shenandoah, Ia.
 Daniel W. Hoff, Lawrence, Mass.
 A. S. Osborn, Handwriting Expert, New York City.
 F. C. Brofee, Eron School, New York City.
 C. C. Stone, Wood's Bronx School, New York City.
 Chas. E. Smith, Underwood Typewriter Co., New York.
 W. R. Hayward, Curtis High School, Staten Island, N. Y.

A GOLD MEDAL FOR YOU!

Every business school in the land should be interested in the GOLD MEDAL CONTEST which THE BUSINESS JOURNAL is conducting. To make a great improvement in the writing of young people is our ambition. A club of at least ten, who are subscribers to our magazine, can readily be organized, each member of the club taking up and following carefully the course of lessons given by E. C. Mills therein. His most beautiful forms should be studied and persistently practiced, thus getting the proper swing. Become enthusiastic. See yourself a better penman from day to day. Your friends will see it and speak of it. You will laugh at your former uncouth outlines and rejoice in your beautiful new ones. Yes, get into the "Contest" and get into it quickly. And even if you do not win the Gold, Silver or Bronze Medals, you can win one of the two Certificates offered for the greatest improvement in the School Contest. Start now. The "I Wills" do things. The "I Fears" lose things. Which are you?

WHERE AND WHEN?

Where and when should the next annual meeting of the Federation be held? These are questions which must be discussed and decided by the best judgment of all concerned.

That the Federation should not be held annually in Christmas week is the feeling of many. What are some reasons? 1. Christmas is a home holiday, and our members ought not to leave these delightful occasions for some other scenes. 2. The winter is a cold, dreary, tedious time for travel, especially for those who must come long distances. 3. The country is at best uninteresting at this season, nature is asleep; stormy weather is more than possible; risks to health and good spirits are run by many. 4. For large numbers both the Christmas and New Year's Holidays must be forsworn on account of distance to be travelled.

On the other hand, the summer vacation seems more appropriate for the Federation's annual meeting, for these reasons: 1. The year's work is done; recreation and jovial good fellowship are now naturally sought. 2. Nature invites to travel in summer; she puts on her most attractive robes; breathes her sweetest breezes, gives life and buoyancy to the spirits, sings her sweetest songs. 3. No great holidays are interrupted by the summer meetings. 4. Business and pleasure can go hand in hand with all joyous familiarities. 5. In most places where the Federation is apt to be held, the nights are cool and the days delightful. 6. The "Rockies," the valleys, the table-lands are all at their best, and old Ocean laughs and sings to her worshippers from afar.

Where should the next Federation meeting be held? North, South, East and West will all invite. Why not go west to Spokane? The great State of Washington would greet us, with mighty Spokane as its marvellous metropolitan city.

We have heard of Spokane, a city of 125,000 population; 1,940 feet above sea-level, 700 acres of parks, 98 miles of street railways, 22,000 telephones in daily use, the best built city in the world, many hotels for the millionaires and for "us folks," the purest water to be desired, July and August heat averaging 68 to 69 degrees, pleasure trips and attractive resorts in abundance, a beautiful city of homes, office buildings equal to any in the land, health above the average, no hay fever or malaria; churches, schools and colleges fully up to the best, heavenly breezes blowing but no violent tornadoes or gales—everything lovely and of good report. Every section of our land has railroad connections with Spokane. Let us go to Spokane.

A CHARTER MEMBER,

The Executive Committee of the E. C. T. A., at its meeting in New Haven, December 3, unanimously voted to have the Penmanship Letter Exhibit referred to in W. H. Patrick's letter in the December issue of THE BUSINESS JOURNAL.

PINK WRAPPER

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

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

Department of Business Writing

G. C. Mills, Editor.

FOR BEGINNING STUDENTS.

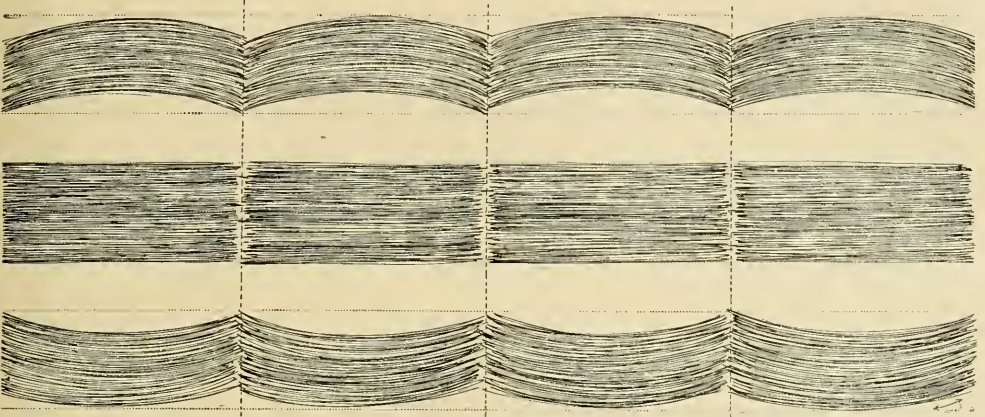


Plate 1.

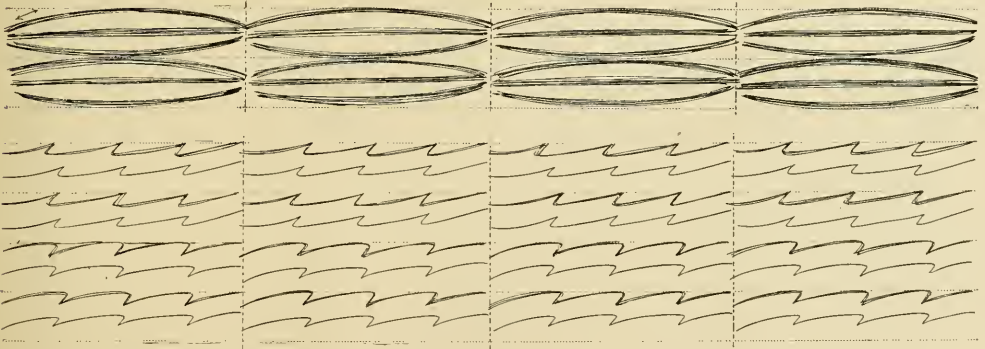


Plate 2.

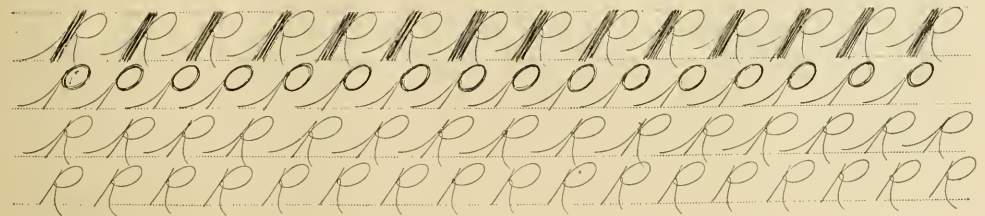


Plate 3.

FOR ADVANCED STUDENTS.

Austin Annapolis Auburn Albany A
 Boston Batavia Bridgeport Baltimore
 Cincinnati Chicago Canandaigua Ct.
 Davenport Dallas Denver Delaware
 Easton Erie Evansville Elmira Eau
 Fremont Fresno Frontenac Fostoria

Plate 1.

\$500.00 Detroit, Mich., Aug. 4, 1910.
 Six months after date I promise
 to pay to the order of R. S. Collins
 Five Hundred ⁰⁰/₁₀₀ Dollars
 Value received, with interest at 6%.
 Evans Montgomery.

Plate 2.

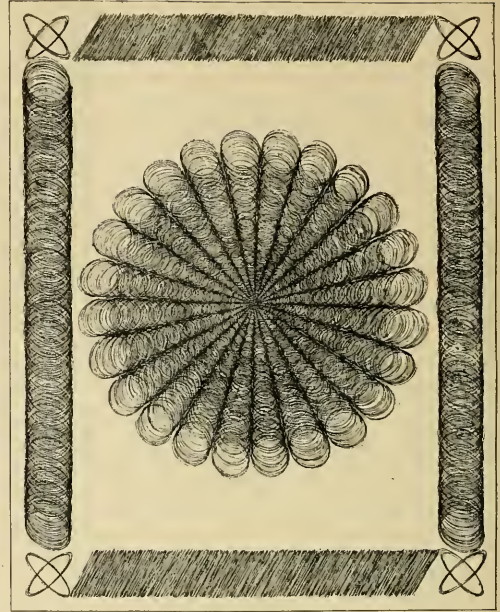
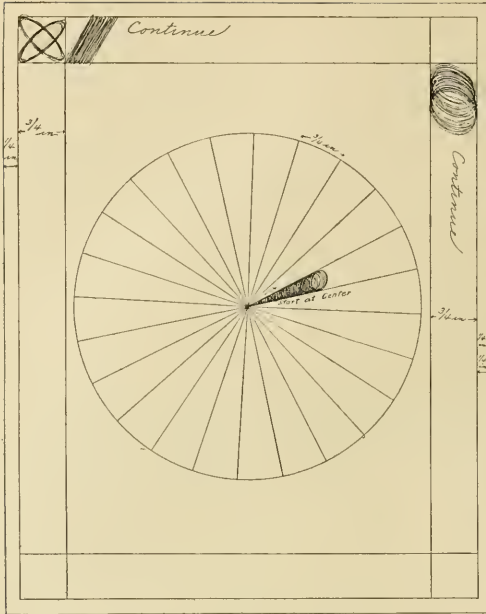
A specimen of my business writing. A
 Business writing for business purposes.
 Cultivate neatness in your writing. C
 Do your best on every line. Dewey
 Easy movement and plain forms. E
 Fine business writing is in demand. F

Plate 3.

INSTRUCTIONS.

For Beginning Students. In plate 1 we have what is possibly the finest elementary movement strokes ever used by penmanship students. More and more we are beginning to realize that writing consists of lines going across the page as well as going up and down. While the vertical and inclined strokes exceed in number the horizontal strokes, yet weakness in writing is derived as much from ones inability to master a good lateral swing as from any other cause. This plate should be practised very assiduously every day. Plate 2 is the second step in the development of movement; namely, its application to a simple form. The lower and upper curves are important, and the manner in which they are executed by pure free-arm movement is illustrated. Be sure that the paper is ruled as shown.

For Intermediate Students. Before taking up the work shown in plate 1, the students in this department of writing should spend a little time on plate 3 of the preceding course. The R and P are very similar. They conform precisely to the Roman type of letter. In plate 2 a drill on the loop is given. This is used in four letters, l, b, h, k. There are three things to observe. First, keep the stems uniform in height; second, keep the loops of equal width; third, maintain uniformity of slant. The words at the bottom of the plate gradually lead up to the use of the loop in regular writing. In plate 3 the use of the loop in the letter h is shown with some small words. At least one page of each word should be written. In plate 4 we have the B. Be sure that the first stroke is perfectly straight, and endeavor to keep both parts the same size.



For Advanced Students. The three plates given for advanced students are designed for those who have thorough mastery of movement. While no movement drills are given, it is earnestly urged that students spend considerable time each day on the elementary movement drills. For that purpose a review of the plates for beginning students is recommended. Candidates for the Medal and Certificate Prizes are requested to observe very carefully the forms used in the plates for the advanced students. It is this style of writing all should acquire.

Movement Designs. Much interest is created in practising movement drills if the exercises are woven into a design. Much benefit may be derived from such practice. To assist students in forming an idea as to how a design should be laid out, the ground-floor plan and a completed design are given. We should like very much to see the results of students' efforts on this particular design, and will give a beautiful book on business writing to the five students who send in the best specimens during the month of January. Other designs will be given from time to time.

*If success you are awaiting
And it has not come your way
Don't give up just keep a hustling.
For success may come today*

*Economize and make the most of
the gold dust of time, the precious mo-
ments. Waste of time is the most ex-
travagant of all expenses.*

By F. B. Courtney.

PUBLIC SCHOOL DEPARTMENT

Conducted by Harry Houston
Supervisor of Penmanship, New Haven, Conn.

IMPROVING POOR PENMANSHIP.

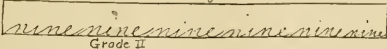
HARRY HOUSTON, New Haven, Conn.



TEACHING writing in the grades is a complex problem. Two kinds of instruction are necessary. One kind might be called the technical training and has to do with position, pen-holding and movement. It is the training that gives pupils the proper manner of handling the pen. This training does not make an immediate improvement in the various written exercises, such as spelling, language, arithmetic, etc. The effect on this work is usually indirect and remote.

Another kind of instruction is necessary because there is a great amount of written work to prepare. It is a kind of instruction designed to make an immediate improvement in this written work. Many supervisors and teachers fail to get good results because the instruction is either entirely omitted or inadequate.

In the public school a writing habit cannot be formed by the small amount of work done in the penmanship lessons. The dominant factor in forming this habit is the written work spoken of. The penmanship lessons should include instruction that will make an immediate improvement in all written exercises. This written work must be made to contribute toward good writing and a good writing habit. This is the problem in the grades.

1. Name the worst fault.
2. What is wrong with this?
3. Name one fault.
4. What would you correct?
5. A line of my writing.
6. Nine men in a mine
7. What is wrong now?
8. Nine men went mining.
9. What is wrong with this?
10. What would you correct?
11. 

Not many teachers are confronted by pupils unable to write, but by pupils who can write and are doing considerable writing, but whose writing needs improving.

Just how to attack this poor writing is the first problem. Movement drills and practice upon separate letters will make but little, if any, improvement in the entire pages of writing that must be prepared.

Begin by emphasizing points that will help to make a good page effect. Correct the faults, which if corrected, will effect an improvement in an entire page of writing. Neatness, arrangement,—meaning the proper margins and space between words; the size of writing; the comparative width and height of letters; the beginnings and endings of letters; the space between letters and uniform slant—are all points to emphasize that will help to make better written work. It is not

enough to emphasize these points in the exercises and words usually given in the writing lessons. Use spelling, language, arithmetic or any kind of written work that is poorly prepared for part of the writing lessons.

Teach the general points so that they will be incorporated in this work. Every point mentioned affects all of the letters and makes it possible to see an immediate and rapid improvement.

In order to attack poor writing successfully teachers must be able to make a proper diagnosis, *i. e.*, they must select the most glaring faults. Here many teachers fail. They work at some unessential point which, if perfected, will make no noticeable improvement in the poor writing.

The illustrations of poor writing are presented to give practice in selecting the faults, which, if corrected, will effect the greatest improvement.

Select the fault in each line you would correct first. Send in your list numbered to correspond with the lines in the illustration.

TALKS TO YOUNG MEN. By A. M. Adams.

TOO MUCH CLEVERNESS DOESN'T PAY.



EVERY young man desires to acquire wealth as rapidly as possible—perhaps there are some exceptions, but they are not plentiful—and there is nothing specially reprehensible about such a desire if it is kept within proper bounds. Money, or its equivalent, is absolutely necessary in this world, and the dreamer who starts out with the notion that it may be ignored will be brought up with a sharp turn before he gets very far. But money is merely one of many things necessary that one may get the most out of life, and be of service to his fellow man as well as useful to himself. The man who starts out with the idea that there is nothing worth while but money is on even more dangerous ground than the dreamer who purposes to ignore it altogether.

A few weeks ago the papers were full of the story of the failure of Burr Brothers, dealers in securities, with offices in New York City. The failure of the house was rather sudden, in fact, the stoppage of its operations was coincident with the arrival of the police and the arrest of the president of the concern. The pictures printed in the papers at the time showed a young, energetic looking man, smooth of face and clear of eye. The concern had not been in business very long, but the Post Office authorities say that stock in its various companies to the value—or rather to the extent—of \$40,000,000 had been issued. That many cents would be a generous estimate of the real value of the properties.

One of the most notable points in connection with the matter is that Shelton Burr, the moving spirit in the business, was not the product of the slums of some great city, not one of the criminal foreign element of which we so often read, but a boy from a comparatively small town in Kansas. We are told, too, that some fifteen years ago he was the model boy in the High School, and that in every way Shelton Burr was a fine young man, first in the hearts of his teachers and

first, or very near it, in the regard of his associates. He was not a "sissy," but he never held a hand in the noon-hour "pitch" game under the court-house steps, nor stole fruit from a huckster's wagon. And he held the respect of the more or less unpromising classmates who delighted in this sort of school-boy misdemeanor.

A Kansas City newspaper finds that there is nothing startling in having been the model boy in the Old Home Town, nor is the arrest of a get-rich-quick operator unusual these days, but that the prize pupil should develop into the prize peddler of worthless stock is out of the ordinary even the hardened cynic must admit. The boy who has enough backbone to do the right thing consistently usually will be found doing the right thing as a man. His caution and conservatism may tend to prevent his being early and brilliantly successful, but all the chances are that he will be safe, even if mediocre. How Shelton Burr put in the fifteen years between Leavenworth and Broadway is not known, but it is doubtful if his surroundings and mode of life alone could have changed the exemplary boy into a man who made it his aim to take the savings of poor people by means of promises he knew he could never fulfill.

Simply as an interesting theory is it not possible that Shelton Burr, the level-headed, earnest boy, grew into a level-headed, earnest man; that, with the earnestness, caution and conservatism that had always governed him, he studied the problem of life; that he decided to concentrate his efforts towards the early acquisition of money—to have riches in the years when he would be best able to enjoy them materially; that cold-bloodedly, deliberately, he chose the easy way, the certain way, and—the president of "Burr Brothers, Inc.," is under arrest?

Isn't it possible that the model boy of the school, grown to be a man, simply decided to ignore the best known motto in the old copy book?

If that is the case, he made an error of judgment which should have been just as apparent to him at the time as it is to the public now. A man capable of managing so ably a business of questionable merit should be capable of adding dishonesty to criminality and finding the sum to be a prison sentence just as surely as he would add together two and two to make four. It should also have occurred to him that a man capable of conducting so successfully a dishonest business would be able to be as successful in a legitimate line as any ambitious man has a right to expect. In any event, the result strengthens the impression that honesty is the best policy and that sharp practice, however attractive it may appear in the beginning, does not pay in the end.

THE TYPEWRITER AS A BUSINESS.

Few of us, even the best posted, are fully aware of the immense value of typewriting machines exported, and when we come to know the facts we may well be astounded. The latest statistics in our possession bring the items down to June last. We will give a few specimens of the value in dollars of machines sent to various foreign countries, as follows:

	1908	1909	1910
United Kingdom,	\$1776451	\$1739874	\$1928917
Belgium,	120228	115874	197517
France,	564595	651255	894619
Germany	1023440	1038467	987983
Italy,	230474	229531	253636
Netherlands,	84349	87261	116530
European Russia,	281165	373394	723410
Other European Countries,	615456	742998	818468
Grand Total of Exports to all Countries,	\$6495756	\$6899069	\$8239510

Note these items: Russia takes almost as many dollars' worth of our typewriters as France; British North America jumps upwards greatly; British Africa doubles in two years; Argentina more than doubles; Japan cuts her purchases in halves; the Chinese Empire adds one-third; and though Great Britain, France and Belgium, as well as Italy, have large manufactories of their own typewriting machines, yet they all make very large advances in purchases from the United States.

100 DIFFICULT WORDS.

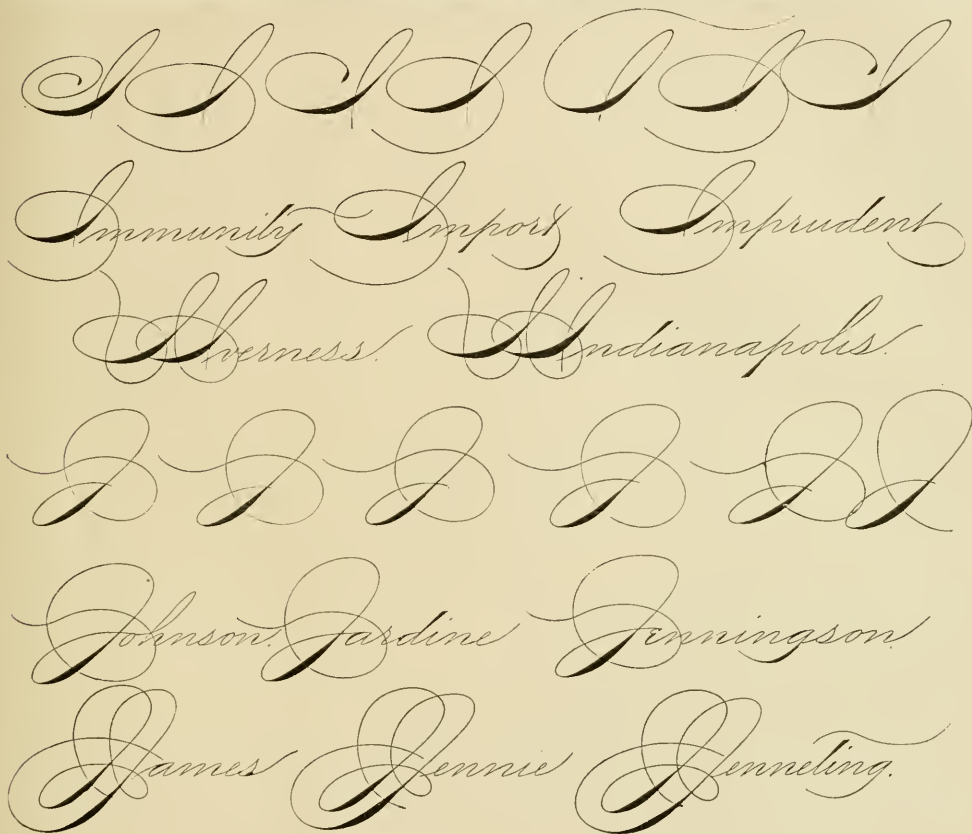
verisimilitude	mandamus	abjectly	superstructure
matron	malicious	perverseness	portray
objectionable	vociferate	inert	duplicity
compromise	surveyor	flexibility	specification
remissness	improvise	appendix	ancestry
visionary	pulsate	venturesome	dismal
providential	subserve	ambitious	destitution
observant	equivocate	misapprehension	simplicity
edition	immortalized	subsistence	successor
pendulum	refraction	circumventing	impossibility
projectile	malady	consistently	unanimity
survivor	advertisement	omniscience	citizen
permissible	adversity	exquisite	cordate
conviviality	controversial	vocabulary	preferment
perishable	malice	circumvolve	destructibility
centurion	conventional	omnivorous	potentate
inadvertency	supervision	infringement	perspicuity
conservatory	perpendicular	vulgarism	repitition
provocative	condiment	restitution	inacuracy
emissary	university	extraction	incapacitate
consignment	irrevocable	capitol	proxy
convolulus	predilection	exacted	occurrence
locomotion	surmise	superannuate	amorous
circumiacent	supervene	predecessor	benedictine
degradation	vulgate	floriculture	

"What is worth doing at all is worth doing well, and what is worth doing well is worth doing at once, so that you may have an early start to do something else better!"

By J. D. Todd, Salt Lake City, Utah.

Department of Ornamental Writing

Plates by J. W. LAMPMAN



F. H. Briggs, of the Minnesota School of Business, gives the cheering information that the attendance at his school of business shows a fine increase this year—a forerunner of a pleasant, profitable season.

The STUDENT'S JOURNAL offers to send free to any teacher of the Graham system, who desires it for his classroom, a fine portrait of Andrew J. Graham. Every school should thus hang on the walls of its shorthand department a fine picture of the author or authors of the various systems taught.

Charles Heipel, formerly of the Nashua, N. H., Business College, writes us: "Am farming now, but do not feel at home without a copy of your JOURNAL on my desk." Yes, THE BUSINESS JOURNAL is good for farmers, *et id omnia genus*.

Anthony C. Elswick, of Huntington, W. Va., in renewing his subscription for THE JOURNAL, states the following: "I wish to congratulate you for the good paper you are furnishing your subscribers. I am, I hope, a life-subscriber to THE JOURNAL, and always have a warm place in my heart for it. I feel that you are giving subscribers more in one issue than the whole year's subscription costs."



SUCCESS SHORTHAND

is written by Clyde H. Marshall, world's champion shorthand writer, and is taught in good schools everywhere. Learn Success Shorthand at your nearest school or by mail from us. For beginners and stenographers.

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Suite 2412, 79 Clark St., Chicago

THE PENMEN'S EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the magazine.

EDITOR'S SCRAP BOOK.



writing.

R. HILL, of North Adams, Mass., favors us with a packet of colored cards written in white ink that are a delight to the eye. Mr. Hill swings a very skilful quill.

O. L. Rogers, of Ft. Wayne, Ind., sent us some excellent specimens of his business

Superscriptions worthy of mention have been received from F. H. Briggs, Minneapolis, Minn.; J. K. Renshaw, Los Angeles, Calif.; S. L. Beene, Newark, Ohio; J. D. Valentine, Pittsburg, Pa.; E. E. Bradford, Peabody, Mass.; T. G. Boggs, Omaha, Neb.; W. C. Brownfield, Bowling Green, Ky.; A. C. Sloan, Toledo, Ohio; D. N. Greer, Braddock, Pa.; C. A. Barnett, Oberlin, Ohio; W. S. Chamberlain, Baltimore, Md.; T. J. Atwood, Houston, Tex.; C. W. Jones, Brockton,

S. H. Renshaw,

Bloomington,

P. O. Box 57.

Ill.

Superscription by F. B. Courtney.

The packet of ornamental work by Leslie E. Jones, Elbridge, N. Y., shows that he is doing some very good work. Signatures from Ervin Davis, of Washington, D. C., are very well done.

We wish to acknowledge receipt of a beautifully written letter from C. E. Sorber, of Laketon, Pa., and also one from W. S. Chamberlain, Baltimore, Md.

Mass.; Lester Tjossem, Des Moines, Ia.; L. M. Holmes, Pittsburg, Pa.; W. H. Matthews, Salem, Ohio; J. E. Howman, Canton, Ohio; R. S. Collins, Philadelphia, Pa.; J. A. Snyder, Big Rapids, Mich.; Geo. Starring, Brookings, S. D.; W. E. Dennis, Brooklyn, N. Y.; L. W. Barton, Bradford, Pa.; M. M. Van Ness, Hoboken, N. J.; L. C. McCann, Mahanoy City, Pa.; J. H. Janson, Napa, Calif.; H. G. Burt-

"What are the senses but permanent opportunities, inviting us to look; that we may see, and know; to listen that we may hear, and understand? What is success but a command to attempt still higher things? It is not so much brilliancy of intellect or fertility of resource as persistency of effort, constancy of purpose that gives success!"

Model Business Writing by J. D. Todd, Salt Lake City, Utah.

ner, Pittsburg, Pa.; J. J. Bailey, Toronto, Ont.; C. E. Sorber, Laketon, Pa.; D. W. Hoff, Lawrence, Mass.; H. W. Patten, Philadelphia, Pa.; C. H. Haverfield, Cleveland, Ohio; F. A. Curtis, Hartford, Conn.; J. A. Savage, Grand Island, Neb.; A. L. Peer, Tonkawa, Okla.; E. M. Huntsinger, Hartford, Conn.; J. T. Evans, Wilkes-Barre, Pa.; Edw. Toby, Waco, Texas; Geo. H. Walks, Evansville, Ind.; F. B. Courtney, Cedar Rapids, Ia.

STUDENTS' SPECIMENS.



E. SMITH, of Wilkes-Barre Business College, sends us specimens of great acceptance, one especially notable from a young lady who has been in America only two years, and in the business school only three months. The teacher and taught are worthy of high praise.

Lockyear's Business College, Evansville, Indiana, Geo. H. Walks, instructor, gives us the pleasure of examining figure work as well as penmanship from several of the young men and women who are striving for mastery. Some show more steadiness of hand, but all manifest a strong capacity for excellent work.

J. M. Ohslund, of the Luther College, Wahoo, Neb., has pupils who are literally "making their mark" in the world, and are doing it in splendid fashion,—as to their signs manual at least. We know this from the examination of specimens of penmanship before us.

From A. Higgins, Orange Union High School, Orange, Calif., we receive several pages of students' fancy and straight out work, from which we predict future penmen and penwomen of high rank.

Practice work from J. Albert Welch, Fort Wayne, Ind., has reached our desk. A far lighter touch would be better.

A student of A. M. Poole, Easton, Pa. (Horace L. Hay), gives much evidence of hard and continuous practice; several of the pages examined are very well done.

The Northwestern Business College, Chicago, Ill., has a teacher whose young folks (at least some of them), follow J. H. Snyder's instructions with much of spirit and fidelity. We are glad to note the evidences of their work which lie on our table.

JOURNAL DEBATING CLUBS.

And are you "still at it"? Which side "won out" last month? Was the Judge of the Debate a truly impartial judge? Well, you gained much by your mental alertness quickening, your knowledge of facts gleaned, by increased self-confidence and by readiness in debate,—all worthy values to your make up. Note the new subjects we present.

Resolved:

That the President of the United States should be elected directly by the people for a term of six years and should not be eligible for a second term.

That the railroads in the United States should be owned and operated by the Federal government.

That strikes are productive of more harm than good to the working classes.

That tariff should be imposed for revenue only.

An old friend, J. S. Lilly, the penman and artist, Mt. Lookout, W. Va., has been greatly distressed by much sickness in his family, and the death of his lovely daughter. Our heartfelt condolences go out to him in these continued afflictions.

It is always a pleasure to meet veterans in business school education work, and when D. H. Farley, of Trenton, N. J., Normal, enters our sanctum he leaves us in a delightful atmosphere of expectancy of happy days to come. This he did on December 10, when he and Dr. Bridge reviewed the old times and prospected the new.

WHERE WE GET THEM.

By Dr. W. D. BRIDGE.

Butter.



READ and butter constitutes for millions of people their "staff of life." As bread is made from a great variety of grains, so butter is made from the milk of a large variety of animals. Cow's milk, however, is man's chief dependence for butter-making. With or without removing the cream from the milk, the latter is churned for a longer or shorter period until the membranes surrounding the fat corpuscles are broken, allowing the aggregation of the fatty bodies, which united fatty portion is squeezed, pressed and kneaded until the solidified mass becomes our commercial butter. There are several component elements in butter, and the quality of the same depends upon the presence or absence of certain of them, and the food excellence of the butter depends upon both the breed of the cow and the food upon which it is fed. The "keeping" quality of butter is determined by the nature of the milk, the process of preparation, and the atmospheric and environment conditions surrounding it. In some countries very little or no salt is mixed with the butter, while in others every ounce has its medium of salt. On our tables in London we found absolutely unsalted butter, and had to "salt" for ourselves; in the United States salted butter is the rule. Some butter is sold without any coloring admixture, while other grades have a large variety of coloring substances. "Tastes differ" in respect to the desirability of certain admixtures. Many kinds of adulterations are in the world's markets,—good, bad and indifferent. These adulterations are common in England, Holland and the United States; but millions of pounds of such butter are bought by people who suppose they are purchasing unadulterated butter. Oleomargarine and butterine, according to the Pure Food Law now prevailing in the United States, must be sold as such; but unscrupulous dealers avoid conformity to the law.

Peruvian Bark.

One of the commonest prescriptions given by physicians and others for the cleaning of the blood, and especially for the eradicating from the system the tendency to "boils," is a mixture of Peruvian bark and wine. What is Peruvian Bark? Is it the bark grown from any tree in Peru? By no means. Peruvian bark is the common name for the Cinchona tree bark, which furnishes us with quinine as an alkaloid. This genus of tree is chiefly found in South America, but other portions of the world produce trees of like quality, as in the East and West Indies, etc. The trees are seared and peeled, so that the bark in its very dry state comes off readily and is treated and packed for export. When this bark is ground fine, and treated with certain ingredients as lime and alcohol, its use becomes common as a stimulant or in malarial fevers. It is a wonderful tonic, but should be used with extreme caution.

Steel.

Steel is iron refined, cultivated, ennobled,—the bog-trotter become a collegian. The iron is mixed up with dirty charcoal until its inwards are burned to a red heat. Its open fibres become close-grained, and it reaches a state where you can pound it and fuse it to your heart's content. Steel was originally made from bar iron, but Sir Henry Bessemer discovered a process by which steel could be manufactured directly from the pig iron, by blasts of air under great pressure. In this way, superior qualities of steel are secured for many of its higher uses.

WILLIS N. TIFFANY.

The New President of the National Shorthand Reporters' Association.

It is indeed a high honor to be President of the greatest organization of reporters in this country; and the man whose fine face looks at us from the head of this article received that honor at the convention of the National Association in Denver, last August.

Mr. Tiffany is in the prime of life, born April 9, 1860, at LaCrosse, Wis., but removing with his parents to Minneapolis, Minn., two years later, and residing there till 1893. His educational opportunities were slight, but as a very young man he literally "worked his way" through a commercial college, and later through a partial course in the Hamline University. While carrying on severe duties in this institution, the Elias Longley system of shorthand fell under his notice, and without any teacher save his text-book, he conquered the mysteries and the practicalities of the shorthand art, and thereupon entered the office of the great Railroad



Willis N. Tiffany.

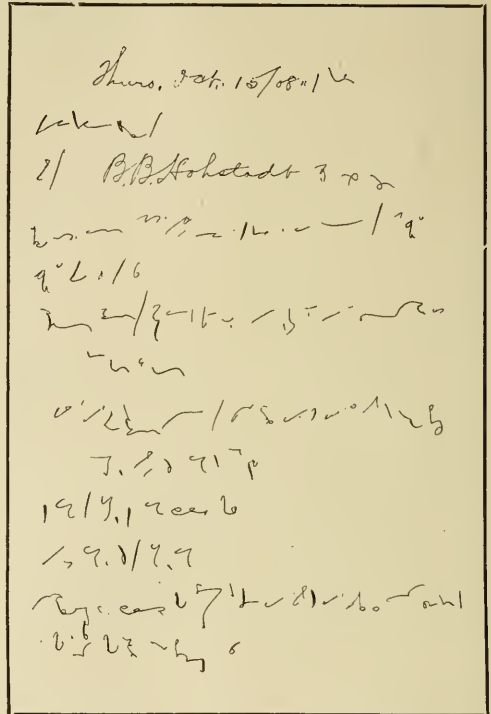
President, Mr. James J. Hill, and was in his employ till 1894. By advice of a first-class reporter, he changed horses (that is, his shorthand system), and became a Graham writer, thoroughly mastering all the possibilities of that system by an absorption of the hand-book and the dictionary, with no outside help.

Mr. Tiffany occupied several positions of prominence in the United States and Mexico, as a first-class reporter for R. R. officials, Attorney-Generals and Governors, and became an official court reporter in Arizona, from whence he went to Los Angeles, Cal., where he is now Official Reporter of Department Six of the Superior Court.

Mr. Tiffany was married in Chicago, in 1900, to Marie R. Berg, of that city. Mrs. Tiffany is well known in the Conventions of the N. S. R. A. for her wonderfully charming powers as a vocalist.

Mr. Tiffany was a charter member of the National Association and has been one of its leading spirits ever since. He was elected to the presidency by the acclamations of his fellow-workers, and his influence, both in California and throughout the nation, is very great. The shorthand notes which Mr. Tiffany has kindly furnished us can be read, we think, by almost any Pitmanic writer, though having some special Grahamisms. Mr. Tiffany says: This leaf is from

one of the few cases written before I started to experiment with different features from various systems,—my present notes represent too much of a "hybrid" system to be of general interest until I work out some of the ideas more fully. * * * These notes are from a case where two men were convicted of manslaughter for the killing of two other men.



SHORTHAND NOTES OF W. N. TIFFANY.

(Transcript of Notes.)

Thursday, October 15, 1908; 1 p. m.

Jury called by the Clerk. All present.
 B. B. HONSTADT on the stand.
 Cross-examination resumed by Mr. Hayes:
 Q. You say you went to a mining claim on the morning of the 31st, together with A. J. Dagg and one Hunter? A. On the first day of the year.
 Q. The first day of the year—January 1st? A. Yes, sir.
 Q. What was the name of that claim? A. I think they call it Tough Nut, or Touch-Not, or something like that. I am not altogether familiar with the name.
 Q. Where is the working shaft upon that claim located? A. Well, the place where I was working is right up above Stewart's cabin about 300 yards north, up in the saddle.
 Q. Due North? A. I should say about due north, as near as I know the directions.
 Q. Or to the north and west? A. I should think about north.
 Q. Will you please indicate upon this plat as near as you can the direction—I will ask you whether the point designated "Where Hohstadt was working" represents as correctly as you could estimate it, the direction, the actual direction of that place from the Stewart cabin? A. Yes, sir.

Department of Shorthand and Typewriting

Dr. W. D. Bridge, Editor

TO THE "HUB" AND BACK.



ONDAY, November 7, found us at Simmons College, Boston, where we were received by our old-time fellow-worker in Temple College, Philadelphia, Dr. Edward H. Eldridge. The Doctor is a shorthand genius and full of enthusiasm. He took us through all the departments of the ample college building, where 800 young women are being prepared for the higher walks of life. Of these 800, we found that 80 were graduates of other colleges prior to their entering Simmons. I was much impressed with the evident earnestness, concentration and enthusiasm displayed by the young ladies both in the typewriting and shorthand departments, and with all the appliances furnished by the institution to perfect them in their work. Dr. Eldridge gathered eighty or more of the students in his department in one of the larger rooms, to whom it was my privilege to speak for nearly three quarters of an hour. They seemed to be deeply interested in the remarks of the representative of THE BUSINESS JOURNAL as to his personal experiences, and the value of the Magazine of which he is Assistant Editor. He was called to his feet twice after he took his seat, to answer the questions of the doctor and students. Simmons College, with its immense plant and \$2,000,000 endowment, is an institution of which the "Hub" has every reason to be proud, and we almost envy Dr. Eldridge the delightful associations of his great School.

Tuesday was largely given over to the interests of the "Golden Wedding" which prompted this trip into New England, but I had the most delightful opportunity of visiting the celebrated Burdett Business College, 18 Boylston St., Boston, where I was received right royally by F. H. Burdett, who conducted me through the twenty-one rooms used by the School for its many departments. "Burdett" is certainly up-to-date in everything concerning business education. During the last year 1808 students were enrolled on its Register, and more than 1400 were on its roll at the time of my visit. Thirty teachers constitute the force of this great institution, existing in Boston for thirty-one years. Two hundred fifty typewriting machines are needed to supply the demands of this large School. The proportion of young men in the Shorthand section was comparatively small, as was the case in a large number of the schools I visited on this trip. The false notion that "Shorthand is a woman's business" seems strangely prevalent. The Benn Pitman, Chandler and Gregg systems of shorthand are taught at Burdett. Mr. Burdett could not have been more kind in his attentions to the representative of THE BUSINESS JOURNAL had I been an own brother returning after an absence of many years.

My next School visitation was at the Salem (Mass) Commercial School, under the management of George P. Lord. This School is centrally located in a recently built block, and has all the most modern fixtures and appliances; occupies the two upper floors, has its own private entrance and elevator,

and up-to-the-time conveniences. The school has an ample corps of teachers, with about 160 students by day and large numbers at night. Sixty typewriting machines are in use; an electric time-system is installed, the telephone in every room, the clothing of the students checked without charge in cloakroom at the risk of the institution, and a lunch counter provided. An emergency room, the only one we have met on this trip, is amply provided with all facilities, medical, surgical, cot, etc., for cases of sudden illness or accident, etc. This school is the first one in the country to adopt the Gregg system of Shorthand, and it still is the leading system there, though the Benn Pitman is also taught. We owe much to Mr. Lord's courteous reception and to the memories we shall ever carry with us.

From Salem I turned my face towards Lawrence, Mass., and visited first of all the School conducted by E. D. McIntosh. Three brothers, E. D., W. P., and D. C. McIntosh, conduct respectively Business Schools in Lawrence, Haverhill (Mass.), and Dover, N. H. While the Lawrence School is not large, as compared with some we have seen, having but 35 students by day and 81 at night, yet a corps of six teachers are engaged as instructors. The Gregg system is taught exclusively, the teacher being Miss Gertrude Mawn, a graduate of the Gregg School at Chicago. The Cross Eclectic is taught in the Lawrence High School and in a school in the same building with Mr. McIntosh. Twenty-three typewriting machines are used; spelling contests are frequent; an Alumni Association is doing well. This school deserves a larger support than it seems to receive.

Our next visit was at the celebrated Cannon's Commercial College, one of the oldest and best established schools we have visited. Gordon C. Cannon is the proprietor, aided by his son, Carl W. Cannon. Here we find the McKee shorthand system is taught, and we were specially pleased to see the most remarkable specimen of multigraphed work ever coming to our notice—"Graded Exercises in Shorthand, Specially designed for the Use of Students of the McKee System, but Adapted to any System." This volume of 60 pages is letter-paged size, and in every respect a model of reproductive work. A young lady, our own cousin, has been a teacher here for a year, and Mr. Cannon spoke of her work in the highest terms. Eight rooms are occupied by the School; 25 typewriting machines employed. On invitation we addressed the body of the School and our remarks were received with every indication of acceptance. The outlook of the School is exceedingly encouraging. We dined with the father and son and Miss Monk, one of the faculty, and were much impressed with the fidelity of purpose displayed by these educational workers along business instruction lines.

Haverhill, Mass., finds us seeking and finding readily the Haverhill Business College, under the conduct of W. P. McIntosh. Both the Pitman and Gregg systems are taught

here. One-third of the students are men, two-thirds women. Under the direction of J. F. Caskey, several teachers have classes in several rooms, quite a number of the students being High School graduates. Mr. McIntosh was busy "filling positions" for several pupils, and so Mr. Caskey kindly showed me the School in its several features. Haverhill should be proud of such a School. The McIntosh trio of brothers are evidently geniuses in business education work.

Returning to Boston, we next visited the Bryant & Stratton Business College, 334 Boylston Street, which was established in 1861, and is about to celebrate its Semi-Centennial, having done effective and consecutive work all these years. Herman E. Hibbard is, and has been, the Principal for 42 years. The Faculty is composed of 15 men and 12 women. George M. Holman, the remarkably successful and enthusiastic instructor in the Shorthand department, has been connected with the School 26 years, and is held in the highest honor by faculty and students. It was a great privilege to us, a father like himself in shorthand matters, to grasp his hand for the first time; may we meet many times again. Being received most cordially by Mr. Hibbard, we were committed to the "tender mercies" of Mr. James W. Blaisdell, who conducted us through the entire School, limited only by the size of the building, four floors of which are entirely occupied by it. The Graham System of Shorthand is the chief system taught, but the Benn Pitman is also, if desired. All standard typewriters in almost limitless numbers are used. 75 young men are taking the Special Secretarial Course. Seven of the rooms could not receive another student, being already crowded. Returning to the main office, we spent a most delightful hour with Mr. Hibbard, who gave us a wonderful resume of his 42 years of Directorship of this wonderful enterprise.

The Comer Commercial School, 630 Washington St., Boston, next welcomed us through C. E. Comer, the Principal and Proprietor. Though the School was not in session, he showed us every opportunity to find out its quality, its past and its present. This is the Oldest Commercial School in America, having been established by the father of the present Principal in 1840. The rooms are all on one floor, well lighted and ventilated, and well equipped. The conveniences and appliances of a well-ordered School are provided. The shorthand systems taught are the Benn Pitman, the Graham and the Chandler. All standard typewriters are used. Almost exclusive individual instruction is a characteristic of the institution. It is a Business College, pure and simple.

Fall River, Mass., next received us, and we enter the spacious and beautiful premises of Messrs. Rogers & Allen. W. S. Rogers welcomed us heartily. The School, established fourteen years, has been under the present management nine years. The enrolment last year was 267, of whom 100 were in the day school and 167 in the night school. Eight rooms and nine teachers give character to the School. The Graham System of Shorthand is the system taught, from the Rogers & Allen text-book. Scores of typewriters are used, and the Edison phonograph is used in dictation work, 18 taking the dictation from it at one time. The Prospectus of the School, most beautifully designed, bears the unique title, "Fruit of Our Loom." Mr. Rogers is a well-known educator, the author of several text-books, and another member of the faculty is author of text-books on accounting, etc. F. G. Allen, second member of the firm, showed us many attentions on another visit.

Visiting Providence, R. I., we first entered the Rhode Island Commercial School, H. L. Jacobs, Principal. Being Monday morning, we found him snowed under with his mail; but, nevertheless, he did me all the honors possible, showing me through the many rooms of the School, its operating, study and recitation rooms, and unfolded to me some of the peculiar merits of the same. The remarkable quietness of the students at their work most signally impressed us. Mr. Jacobs prides himself on his faculty, his several courses of study, individual instruction, ideal equipment, etc. The Gregg system is taught by Mr. Jacobs' instructors. 165 men and 200 women are his student clientele.

Our second visit in Providence was at the Childs' Business College. The students are too many for the quarters occupied. We addressed two bodies of the students, standing on the threshold of the door of communicating rooms, with some difficulty but much pleasure to ourself. 180 students are enrolled in the day and night schools; one-third men, two-thirds women. E. E. Childs was formerly the Director of the Springfield, Mass., Business School, where Miss Mae Carington laid the foundations of her well-known Championship honors as a masterful typewriter operator. The School uses the Gregg System of Shorthand, and is doing grand work.

The last School we were able to visit on this Eastern trip was The Bryant & Stratton Business College, Providence, R. I., at 357 Westminster St., established in 1863, but, since 1878, under the proprietorship of the masterful Educator, T. B. Stowell. Ten instructors compose his faculty, and with Mr. Stowell they have made it one of the largest and best of Commercial Schools in New England. A very large proportion of his students are graduates of high schools, academies or colleges. No school visited by us impressed us more favorably as to the distinct "business office" practice as shown here; it seemed to be a veritable *business office world*. Everything from the arithmetic to the clearing house is taught. The Shorthand department is strong, under four special teachers. All typewriting, billing, tabulating, mimeographing, multi-graphing and other appliances are commanded. "Little Rhody" is not behind the chiefest of the New England States in the character and quality of its business education establishments. We would gladly have lingered longer in the visitation of its schools, several other of which were on our Visitation Program.

Make new friends, but keep the old,
Those are silver, these are gold;
New-made friendships, like new wine,
Age will mellow and refine.
Friendships that have stood the test—
Time and change—are surely best;
Brow may wrinkle, hair grow gray,
Friendship never knows decay.
For 'mid old friends, tried and true,
Once more we our youth renew.
But old friends, alas! may die,
New friends must their place supply.
Cherish friendship in your breast,
New is good, but old is best;
Make new friends, but keep the old,
Those are silver, these are gold.

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

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

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

DO YOU READ THEM?

We believe in reading much shorthand if one wishes to become a proficient stenographer. Are you a Benn Pitman writer, by all means read J. E. Fuller's beautiful monthly Shorthand page in our magazine. If you are a follower of the simon-pure Isaac Pitman system, don't fail to read and enjoy the fine writing of E. H. Craver. Read your own system's specimens from month to month, and gain in facility which is valuable. The Graham, Gregg and Munson writers will have their share, and doubtless others also.

TRANSCRIPT OF SHORTHAND NOTES.

Be thoroughly in earnest. Charles Dickens once said of himself: "Whatever I have tried to do in life, I have tried with all my heart to do well; whatever I have devoted myself to, I have devoted myself to completely. In great aims and in small, I have always been thoroughly in earnest." Whatever your work may be in life, however difficult it may seem, with Richelieu I say, "Go and do it. What do you mean by saying you cannot? I told you to do it; it must be done." It is the secret of success, feeling a thing must be done, and only thinking "how it is to be done." Be courteous. Courtesy as a mere business quality is worth its weight in gold. A courteous salesman outsells his surly and unaccommodating fellow-salesman three times over. A courteous man always predisposes people in his favor; he creates everywhere an agreeable impression; makes people willing to serve and anxious to keep him. Many a man of very ordinary mental force has achieved striking success in business simply because of the kindness of his spirit and the courtesy of his manner. Be bright and cheerful. I admire a one-legged man who is cheerful; a fellow with one arm who is always cracking jokes does more good than a whole battalion of those people who generally growl about everything.

THE TOUCH TEACHER.

By CHARLES E. SMITH.



N dealing with the subject of proficiency in typewriting in a former article, I endeavored to point out that great skill and accuracy in the use of the machine can only be attained by those who are willing to pay the price—to bring a sufficient amount of determination and perseverance to their task to enable them to WORK and WIN.

It is no longer necessary to dwell upon the merits of touch typewriting for the reason that during the past few years it has everywhere triumphed over the older and less efficient methods. Here and there, however, one runs across a school principal or a teacher who favors touch typewriting in a half-hearted way only and intimates to the beginner that it requires more time to learn, but that once mastered, its advantages are sufficient to compensate for the extra time taken by the student. This "extra time" fallacy will soon disappear for it is becoming generally known that touch typewriting really requires less of the learner's time than the old-fashioned sight method. Only the unbeliever fails to get better results with the touch method than the sight method, and he fails because of this unbelief. His belief is caused in nine cases out of ten by the fact that he, himself, is an old style operator, and is attempting to teach touch typewriting by sight methods. Such a plan can only result in failure in the majority of cases, and one wonders why, in the face of so many failures, the teacher does not openly say that the touch method is not a success. He does not do so because he sees his more successful rivals everywhere getting the results at which he is vainly aiming. Then again, in any class of students there will be a few who intelligently follow the text-book and make good progress in spite of inefficiency on the part of the teacher. This does not wholly convince the teacher, who offers the excuse that these students are especially clever, and that, therefore, only the very clever students succeed as touch typists. Such students have really shown themselves to be especially clever as they have become touch typists in spite of the teacher rather than with his co-operation. How much greater their progress would have been if they had received the co-operation of an enthusiastic touch teacher only those who have studied under such an inspiration can say.

After all, the teachers can hardly be blamed for they are very often over-worked as it is, and so do not look with favor upon anything which to them seems likely to increase their burdens. The proper remedy lies in the education of the teacher. While it is not impossible for a teacher to train students to write by touch without himself being able to do so, many of the troubles of the teacher in the class-room would be obviated if he could take his place at the machine and illustrate his explanations by actually doing the exercises for the students in the manner which he wishes them to employ. When the student has the least difficulty in making headway, and ounce of illustration is worth a pound of explanation.

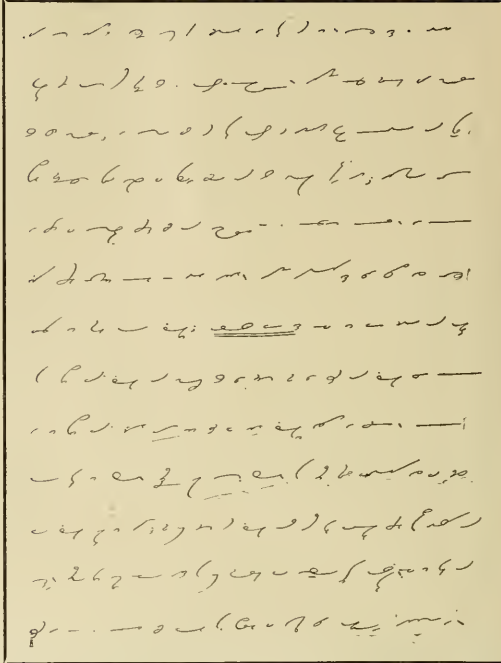
THE INDIAN SHORTHAND JOURNAL.

A Monthly Journal for Ambitious Phonographers.

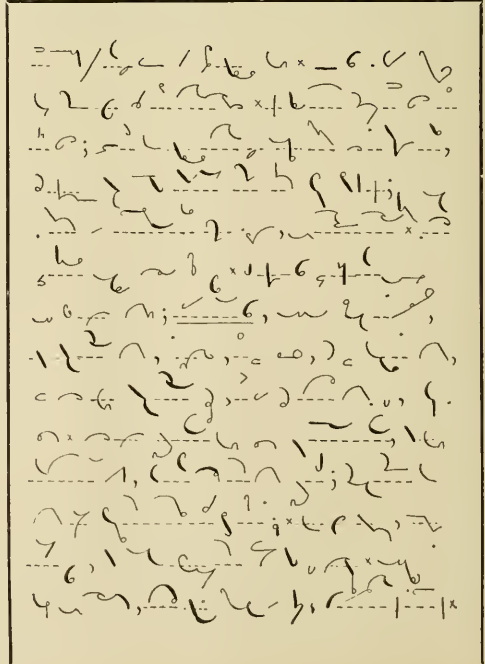
Edited and Published by P. G. Subramania Aiyar, B. A., at Kumbakonam, S. India.

The great continent of Southern India is "not to be backward in coming forward." Mr. Aiyar is a graduate in Arts of the Madras University, an enthusiast in Shorthand for the English speaking people in India. The magazine is an Isaac Pitman Journal with a number of pure "Grahamisms" and "Success" principles added. The second number before us has two very fine pictorial illustrations and Word Sign Exercise. Price, 6 rupees per annum; single copies 8 annas.

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



Munson Notes by the Huntsinger School, Hartford, Conn.



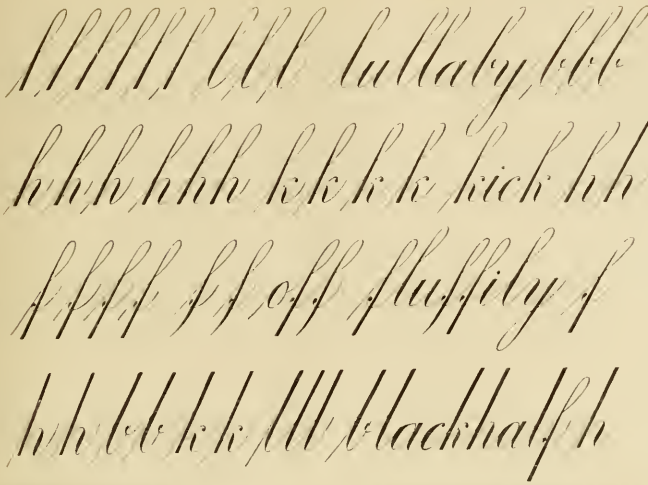
Engravers' Script.

By C. E. Sorber.

The loop letters *b*, *f*, *h*, *k* and *l* are shown in this issue. You will find that they, will require much practice, and do not forget to devote more study to the forms. Introductory strokes should be the same as the *l* and *u*. Lift pen and make right side of the loop. The shades on the loop should commence two spaces above the base line. Finish loop with a shade at the top and to the right. The shade on the *l* tapers off at the bottom as the *t*. The terminating stroke is the same as the *i*. The *b* is the same as the *i*, finishing with a dot or loop same as *v* and *w*. The second part of the *h* is the same as the last part of *u* and *m*. The first part of the *k* is made the same as the first part of the *h*, the dot on the last part being the same as on the *c*. The second part of the *k* is the same as the last part of *u*, only it is a half space in height.

The *f* extends below the base line one space. In the last line the upper extended loops have been omitted, and the shaded strokes made solid and trued at the top and bottom. The shaded strokes should be of a uniform width. The *f* should always be made with a loop.

Work will be criticised if it is sent to Mr. Sorber at Laketon, Pa., enclosing a self-addressed postal.



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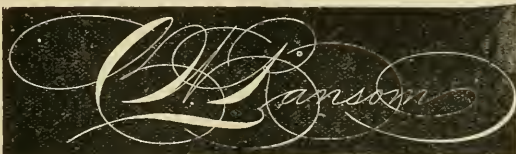
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PROBLEM IN ADVANCED BOOKKEEPING.

By F. P. Baltz, B. C. S.

Two solutions of the problem which appeared in the Dec. number of the Journal are given herewith. The facts consisted of a trial balance and inventories as of Dec. 31, together with certain provisions which were to be given effect in preparing the yearly statements and closing the books. Question: Prepare a trading and profit and loss statement.

TRADING AND PROFIT AND LOSS STATEMENT OF

A. & B., DEC. 31, 1909.

Sales		98000	
<i>Deduct</i>			
Returns		1200	
Net Sales			96800
<i>Cost of Sales</i>			
Inventory Jan. 1.....	\$11000		
Purchases	85000	96000	
<i>Deduct</i>			
Returns	2100		
Inventory Dec. 31.....	22600	24700	
Cost of Sales.....			71300
Gross Profit on Trading.....			25500
Salaries and Wages.....	5000		
Unpaid Dec. 31.....	250	5250	
Rent	3300		
Unpaid Dec. 31.....	300	3600	
Insurance	600		
Unpaid Dec. 31.....	200	400	9250
Net Profit on Trading.....			16250
<i>Other Income</i>			
Interest accrued on Notes Rec. Dec. 31.....	203		
Discount on Purchases.....	5000		
Income on Investments.....	1200	6403	
			22653
<i>Charges Against Income</i>			
General Expense		3000	
Interest balance.....	420		
<i>Add</i>			
Interest Rec. accrued Jan. 1. 200	620		
<i>Deduct</i>			
Interest Pay accrued Jan. 1.....	150	470	
Interest accrued on Notes Pay Dec. 31		160	
Discount on Sales.....		2000	
Collection and Exchange.....		250	
Depreciation on Furniture and Fixtures			
10% on cost.....	850	80	
Reserve for Bad Debts, 2% on gross sales	98000	1960	
Surplus		1000	9920
Net Profit divisible 1/3 A, 2/3 B.....			12733
A 1/3 Net Profit.....		4244.33	
B 2/3 Net Profit.....		8488.67	
			12733
			12733

A solution of the following question will appear in the February issue.

Close A and B's ledger and prepare a balance sheet as of Dec. 31.

THE SPECIAL COLUMN JOURNAL.

By CLYDE L. NEWELL.

Journal entries only have been considered in the following business narrative, which should be worked by the average student in thirty minutes.

Use the following headings. Debit side Bills Rec. Dr., Accts. Pay. Dr., and Sundry. Credit side Sundry, Accts. Rec. Cr., and Bills Pay. Cr.

F. B. Conner and Chas. Enderton have each been conducting a furniture store at Batavia, N. Y. They now agree to combine their enterprises as per conditions shown in the articles of co-partnership, under the firm name of the Conner & Enderton Furniture Co., and each to invest the assets and liabilities of his previous business, which are as follows:

Aug. 1, 1910. F. B. Conner invests check signed by A. Briggs \$146.20, balance in National Bank of Commerce \$2164.18 and cash in safe and register \$68.44; stock of furniture per inventory \$6485.10; Accts. Rec. per schedule A, B. Bixler \$347.94, C. A. Mason \$121.36, Total \$469.30; Accts. Pay per schedule B, C. Mohler \$210.50, Ed. Martin \$357.35, Wm. Kennedy \$328.63, Total \$896.48; Fred Anderson's 4 mo. note with interest at 6%, dated June 8, 1910, for \$376.80; note favor Wm. Collins for \$157.30 dated July 6, 1910, at 90 ds. with interest at 6%; office furniture and equipment \$240; unexpired premium for insurance on stock \$125; horses and wagons \$825.

Aug. 1. Chas. Enderton invests certified check for \$2466.27; Mdse. per inventory \$4245.39; typewriter, mimeograph, safe and other office appliances \$354.50; store and lot 303 Main St. \$3400; freight bill unpaid \$43.08; on account against Andrew Carmer \$350; an account with A. Miller \$465; and also with Dean Furniture Co. \$1020.75; an acceptance by Ira Thomson on Glenn Corwin, Buffalo, N. Y. \$500; 60 da. note with interest at 6% dated June 18, 1910, for \$275 in favor of Chas. Lake; 3½ T. coal in basement for furnace @ 6.75.

Aug. 9. Accepted Thos. Matthews' 30 day draft in favor of Alex. Lake \$241.94 in full of invoice due to day.

Aug. 12. Endorsed and delivered Fred Anderson's 4 mo. note to Dean Fur. Co. on account less discount at 6%.

Aug. 17. Drew at sight on Andrew Carmer in favor of Chas. Lake for the amount of our 60 day note due to-day.

Aug. 24. Received from C. A. Mason a 30 da. note in full of his account to date.

Aug. 25. B. Bixler remits us a New York draft for \$200 to apply on his account and we endorse and mail it at once to Wm. Kenney to apply on account less 3% on the amount paid.

Aug. 28. Andrew Carmer has returned an Oak Table worth \$65 for which we allow him credit. It was damaged by our driver in delivering.

Having made the proper entries of the above, you should rule, foot, and check the accounts which are not to be posted separately to the general ledger.

The exercise presented above may also be used for a supplementary drill in opening entries and the last six questions as a journalizing test.

The next issue will contain a solution to the above.

The Business Journal

CASH.					CASH.								
Date.	L.F.	Name and Explanation	Accts. Rec. Cr.	Mdse. Dis. Dr.	General	Mdse. Cr.	Date.	L.F.	Name and Explanation	Accts. Pay Dr.	Mdse. Dis. Cr.	General	Expense Dr.
1910							1910						
July 6		Edward Hartley, Investment			2000.		July 8		Expense, Stationery and books				20.
20		Mdse. 21475 lbs. hay at \$18 per T.				193.28	11		Expense, Ins. on Mdse. and F. & F. at 1 1/2% prem.				18.
21		Bills Pay. Dis. my 90 da. note			500.		14		Edward Hartley, Private use			25.	
22		J. Henning. Recd. ck. full inv. less 2%..... 341.76		6.64	334.92		17		H. K. Maxwell, Full inv. less 3%.....	487.30	14.62	472.68	
25		H. S. Matthews, Recd. in full of acct..... 180.				180.	21		Dis. on my 90 da. note of to-day				.50
28		Mdse. 4350 lbs. oats @ 65c bu.				88.36	22		Bills Pay. Pd. my 60 da. note due to-day.....				7.50
29		W. A. White. In full inv. less 3%..... 270		8.10	261.90		22		Int. Int. on above note.....				2.50
		Acct. Rec.....Cr. 791.76					26		W. B. Marks, Rec'd acct. 5% off on amt. pd.....	157.89	7.89	150.	
		Mdse. Dis.....Dr. 14.94					29		F. H. Sanders, In full of acct.....	90.		90.	
		Mdse.....Cr.			281.64	281.64	30		Expense, Salaries to date..				98.50
					3558.46		30		" Rent				50.
							30		Accts. Pay.....Dr. 735.19				
									Mdse. Dis.....Cr. 22.51			186.50	186.50
									Expense.....Dr.			2373.69	
									Balance.....			3558.46	
Aug 1		Balance			2373.69								

Solution to problem on the Special Column Cash Book on page 20 of the December issue.

TRADING AND PROFIT AND LOSS STATEMENT OF A. & B. DEC. 31, 1909.

Inventory Jan. 1.....	\$11,000				Sales.....	95000		
Purchases.....	85,000	96000			Returns.....	1200		
					Net Sales.....	96800		
<i>Deduct</i>								
Returns.....	2,100							
Inventory Dec. 31.....	22,600	24700						
Cost of Sales.....				71300				
Gross Profit on Trading.....				25500				
				96800				96800
Salaries and Wages.....	5000				Balance down.....			25500
Unpaid Dec. 31.....	250	5250						
Rent.....	2300							
Unpaid Dec. 31.....	300	3600						
Insurance.....	600							
Unexpired Dec. 31.....	200	400						
Net Profit on Trading.....				16250				
				25500				25500
General Expense.....				3000	Balance down.....			16250
Interest balance.....	420				Interest accrued on Notes Rec. Dec. 31.....			303
<i>Add</i>					Discount on Purchases.....			5000
Interest Receivable accrued Jan. 1.....	200	620			Income on Investments.....			1200
<i>Deduct</i>								
Interest Payable accrued Jan. 1.....		150	470					
Interest accrued on Notes Pay. Dec. 31			160					
Discount on Sales.....			3000					
Collection and Exchange.....			250					
Reserve for Bad Debts 2% on gross sales, \$98,000.....			1960					
Depreciation on Furniture and Fixtures, 10% on cost 800.....			80					
Surplus.....			1000					
A 1/3 net gain.....		4244.33	12733					
B 2/3 " ".....		8458.67	22653					22653

Second Solution of the Problem in Advanced Bookkeeping on page 20 of the December issue.

Ability never goes unrecognized or unrewarded. ~ More and better opportunities are offered as one becomes more confident.

By F. B. Courtney.

RESOLUTIONS OF THE DELEGATES OF THE
Honorable Grover Cleveland
 Late President of the United States,
adopted by the
Democratic National Convention,
 DECEMBER, 1901, JULY 7, 1902.
 It has pleased the Ruler of the Universe
 to remove from our midst the

Honorable Grover Cleveland
 LATE PRESIDENT of the UNITED STATES,
 who was three times the candidate of the Democratic party,
 Resolved, That we, the delegates of the party in
 National Convention assembled, recognize in him
 one of the strongest and noblest characters known to the
 WORLD'S STATESMANSHIP,
 who possessed to an extraordinary degree the elements of leader-
 ship, and by his able, conscientious and forceful administration
 of public affairs, reflected honor upon his country and upon
 his party, and

Resolved, That we hereby express our deep sorrow at
 his death and extend our warmest sympathy and condol-
 ence to his family, and that this resolution be spread upon
 the records of the Convention and a copy be forwarded to

Resolved, As a further mark of respect to his memory,
 this Convention do now adjourn until twelve o'clock merid-
 ian to-morrow.

Anna E. Mann *Mrs. Webster*
 Chairman Democratic Secretary Democratic
 National Committee National Committee

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of the Journal Staff. Write for full particulars to Art
 Department, Business Journal.

Adding Election Returns on the Remington.

A number of the leading newspapers of the country made effective use of the Remington-Wahl Adding and Subtracting Typewriter for tabulating and adding election returns on election night.

Inasmuch as this machine adds at the same time that it writes, it saved much time in the preparation of election bulletins, and as time is a most vital factor in newspaper work, the newspaper people were very much pleased with the assistance rendered by these Remingtons. Some of them were so well pleased that they devoted space in their day after election issues to a description of the Remington-Wahl Adding and Subtracting Typewriter, giving it credit for the big help it had been to them on election night.

This is another use added to the long list of uses in which the adding and Subtracting Remington Typewriter has demonstrated its ability to save time, to save labor and to increase efficiency in clerical work where writing and adding or subtracting are done on the same page.

J. E. Bowman, of the Canton (Ohio) Actual Business College, informs us that he is having a large attendance this year, and says: "I must say of THE BUSINESS JOURNAL it is full of good things and must be in the hands of all ambitious young men and ladies."

John O. Peterson, Supervisor of Penmanship, Tacoma, Wash., says: "I find many suggestions in THE BUSINESS JOURNAL which help us to keep out of a rut."

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FRANKLIN R. CUSHMAN,
Teacher of Bookkeeping, Technical High School,
Providence, R. I.

Moore and Miner's Accounting and Business Practice is admirably adapted for courses in elementary bookkeeping. The

theory is concisely stated and fully illustrated by practical examples.

TREVOR ARNETT, Official Auditor and Instructor
in Accounts, University of Chicago.

Moore and Miner's Accounting and Business Practice is the best book for our purpose on the market. The material is excellent. It also lends itself easily to the supplementary work which every teacher wishes to introduce. The arrangement and gradation of the subject matter is consistent and logical. The business forms accompanying the text are businesslike and attractive. Altogether we feel that with this text as a basis our pupils go from us well equipped with a good foundation in the theory of accounts.

ELIZABETH CAMPBELL, Head of Commercial Department, English High School, Somerville, Mass.

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Minnesota	\$20.00	5c
Missouri	\$12.00 to \$25.00	10c
Mississippi	50 per week	10c
Montana	\$24.00	5 to 7 1/2c
Nebraska	\$15.00	5c
Nevada	38 a day	15c
New Hampshire	\$10 a day	Fixed by Courts
New Jersey	\$10 a day or salary fixed by Courts	10c
New Mexico	57 a day	15c
New York	No general act.	10c
North Carolina	No general act.	15c
North Carolina	Fixed by Courts	15c
Ohio	Fixed by Courts from \$300 to \$2400	5c
Oregon	\$10 per day	13c
Pennsylvania	\$10 per day or salaries fixed by Courts	15c
Rhode Island	\$15.00 per year	10c
South Carolina	\$15.00 per year	10c
South Dakota	\$10 per day	10c
Tennessee	Paid by parties	10c
Texas	\$5 a day	10c
Utah	58 a day	10c
Vermont	Fixed by Courts	5c
West Virginia	\$7.50 to \$10 per day	20c
Wisconsin	\$10 per day	5c
Milwaukee	\$20.00 per year	5c
Wyoming	\$12.50 per year	15c

THE BUSINESS JOURNAL PARTY TO THE FEDERATION MEETING

The New York Central Railroad has made special plans to take care of Convention Delegates on Train No. 23 which leaves the Grand Central Terminal, 43rd St. and Lexington Ave., New York, at 6 P. M., Monday, December 26, connecting at Albany, N. Y., with the train from Boston which leaves the South Station in that city at 4:50 P. M.

Delegates from New England and points west should note carefully the following condensed time table:

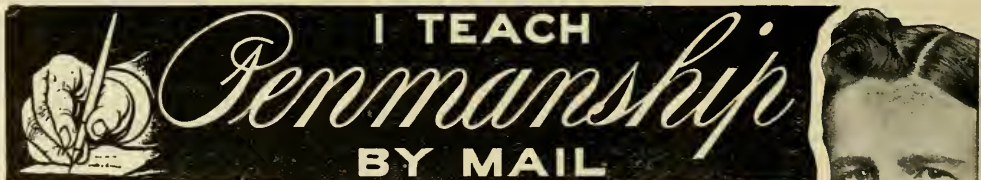
Lv. Boston, Via B. & A.	4.50 P. M.	Dec. 26th.
Lv. Worcester, Via B. & A.	6.00 P. M.	"
Lv. Springfield, Via B. & A.	7.25 P. M.	"
Lv. Providence, Via Worcester	4.10 P. M.	"
Lv. New Haven, Via Springfield	5.43 P. M.	"
Lv. Hartford, Via Springfield	6.38 P. M.	"
Ar. Albany, Via B. & A.	10.40 P. M.	"
Ar. Chicago, Via Lake Shore	9.00 P. M.	Dec. 27th.

RAILROAD FARES

Where a party of ten or more persons travel together, a party ticket may be purchaser. The fare from the various points to Chicago is as follows:

	Individual.	Party.
Boston to Chicago	\$21.95	\$20.50
Worcester to Chicago	21.10	19.50
Providence to Chicago, Via Worcester	22.00	20.40
Springfield to Chicago	20.00	18.25
New Haven to Chicago, Via Springfield	21.25	19.50
Hartford to Chicago, Via Springfield	20.50	19.00
Albany to Chicago	18.15	16.20
New York to Chicago	20.00	18.15

Those desiring to Join this party, kindly make early application to The Journal Office.



IT IS MY BUSINESS TO MAKE FINISHED PENMEN

I have drawn upon my 20 years of successful experience as a teacher of Penmanship and have a correspondence course of instruction that is bringing splendid results to those who enroll as my pupils. Many graduates of my school are filling high positions in America's best commercial schools and in banking and mercantile houses. My course of lessons won the first prize in a competition open to the world and they are better now than they were then, too. Write to-day for particulars; become a Ransomerian student without delay. Answer this ad. and receive by return mail a sample of my favorite pen and copy of the Ransomerian Journal.



C. W. RANSOM,
PRES. RANSOMERIAN SCHOOL OF PENMANSHIP

Kansas City, Mo.

DRAWING.

By Valentine Sandberg.



The Kind of Young Men Business Houses Want.
FROM A WHOLESALE HOUSE.

"The opportunities of a bookkeeper are never as great as for one who acquires a business knowledge in other departments. It is not always a question of salary when a young man enters a business house; it is a question of locating himself in the proper kind of a business and merit an increase in wages as quickly as he is able to demonstrate his worth."

FROM THE MANAGER OF THE LARGEST LAND-HOLDING ESTATES IN NEW YORK.

"In my judgment it is impossible to train a young man in such a way in a business school, or in any similar place of learning, that his services will be worth \$15 a week as soon as he leaves school. I might say, that if a young man is a good plain penman, fairly rapid, and is able to make neat figures, place them regularly in line and add them up quickly, he has acquired about all the practical knowledge that can be obtained in school. Then, after a year or two of service in actual business where he is kept very busy, with no loafing, if he has adaptability, energy and 'snap,' and an entire willingness to do much more work than he gets paid for, he will be in a fair way to earn \$15 per week."

FROM A LARGE ACCOUNTING AND AUDITING FIRM.

"A young man to be successful must be industrious and unless he is a member of the Trades' Union whose requirements prevent it, he should remember that there is a clock in the morning and forget that there is one during the day and at its close.

"Many young men are taught bookkeeping in the different business schools by certain forms which they do not seem able to get away from when they leave school, and if they do not find the same conditions in actual business, they are often at a loss to know how to grasp conditions. I think this is often due to the fact that they are not taught that it is principles which govern in all cases."

To Teachers!



W. R. Fox Pres. Fox Typewriters

Free Trial

As a business man, I appeal to you not to purchase any typewriter, at any price, not from anyone, no matter how flattering the proposition may seem to you, until you have given me an opportunity to send you for inspection and trial a new **Fox Visible Typewriter**. I will do this at my own expense—**will not even ask you to pay express charges.** This will give you an opportunity to call in any other typewriters you may have in mind and compare them side by side and point for point, with mine—and if the new **Fox Visible Typewriter** is not a better typewriter than the best of the others—**not merely "just as good"**—I certainly do not want you to keep it.

For 20c a Day

THE FOX—"THE ONE PERFECT VISIBLE TYPEWRITER"—FOR 20 CENTS A DAY! Sent on free trial to anyone—anywhere—at my expense—to be returned if not better than the best of other makes. If purchased you can pay me a little down, after trial, and the balance at the rate of 20 cents a day—no payments on Sundays and holidays.

The Fox is visible—you do not have to look beneath a lot of moving typebars to see what is written! It has a Back Space Key, Tabulator, two-color Ribbon with Automatic Movement and Removable Spools, Interchangeable Carriages and Platens, Card Holder, Stencil Cutting Device and Variable Line Spacer with Line Lock and Key Release. Its Speed is fast enough for the speediest operator, slow enough for the beginner—**It is extremely Durable and almost Noiseless.**

Let Me Help

Will you let me help you to come to such a wise decision that there will be no after regret—no financial loss—on your part? If so fill out the following coupon and mail it today—**do it now before you forget it!**



Send for Catalog and Other Advertising

Date _____ 19____

W. R. FOX, Pres., Fox Typewriter Co.,
811-1111 Front St., Grand Rapids, Mich.

Dear Sir—Please send catalog and arrange for the free trial of a Fox Visible Typewriter at your expense—not mine—without any obligation on my part. I will return the typewriter to you within ten days, if I decide not to purchase it.

Name _____

Address _____

Business _____ H12

We have some interesting information for
Teachers and School Superintendents



WE TRAIN YOU FOR COMMERCIAL TEACHING

A fine class of prospective commercial teachers entered the school during the fall term and will complete the study of the commercial texts by July 1, 1911. This class will be fully prepared for our summer normal training work in July and August.

Others who have partially completed the subject matter of the commercial branches will enter during the winter term. Others still will commence in the spring.

or early summer. Write and tell us what ground you have already covered and we will give you an estimate of the probable time you will require for effective preparation for commercial teaching.

As usual, our calls for teachers for the new school year outnumbered the available candidates three or four times over. Let us prepare you and place you. Our special courses insure your promotion.

Our bulletin mailed free.

ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.

MERITED PROMOTION

From Commercial Teacher to Auditor

The Bennett Accountancy Course has been the means of gaining recognition for Mr. H. W. Newton. From commercial teacher in the Mountain City Business College, Chattanooga, Tenn., he stepped into the position of Assistant Auditor of a company consisting of a chain of 16 corporations, manufacturers and refiners of cotton seed products.

Mr. Newton's work throughout the course has been excellent in every way—and he highly commends the Bennett Course. Ask him if more evidence is needed.

Why not use your spare moments also and get ready for something better? The Bennett Accountancy Institute can prepare you.

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

1421 ARCH STREET

PHILADELPHIA, PA.

THE STENOGRAPHIC EXPERT

By Willard B. Bottome, Official Stenographer New York Supreme Court. Holder of world's record for speed and accuracy.

Size of book 5 1-2x8 inches; 235 pages; bound in buckram

Contains twenty-one chapters. Sixty-eight pages in shorthand embracing principles of good phrasing, conflicting words, familiar phrases, arbitrary signs, and other subjects of vital interest.

Contains advanced lessons in speed and accuracy; conflicting words; principles of good phrasing; arbitrary signs; arrangement of notes; court stenographer's duties; judge's charge; editing; sermon reporting; grand jury reporting; daily copy cases; dictating to the talking machine; and many other subjects of interest to both scholar and teacher.

Price \$2.00 by mail, postage prepaid. Special prices to teachers for examination copy and in quantities. Send for sample pages. Mention the BUSINESS JOURNAL in answering this advertisement.

WILLARD B. BOTTOME, 5-B Beekman Street, New York

Diplomas

and Certificates for improvement in Penmanship; skill acquired in Touch Typewriting; membership in the Employment department; Miniature Diplomas the size of a Railroad pass; certificates for Night School graduates, also those who attend school but do not graduate.

The finishing end is the important one in any business transaction and we are giving the best years of our lives to better the finishing end of the school business. Our catalogue contains many new ideas that are practical and it is yours for the asking.

F. W. MARTIN CO., Boston.

LEARN TO CARVE

Roses, Flowers, Birds, Ships, etc., on calling cards by mail. It is a fascinating, money-making, home employment and is easily learned at small expense. A beautiful sample of the work 10c. Information free. Here is your opportunity to coin money.

A. W. DAKIN, Knife Artist, Syracuse, N. Y.

Script prepared for engraving purposes. Write for my Penmanship Circular. Just out

E. H. MCGHEE

BOX 561

TRENTON, N. J.

MARRIAGE CERTIFICATE

Mailed for 50c. Send 2c. for circular
W. E. DUNN, 267 EGE AVENUE,
JERSEY CITY, N. J.

News of the Profession.

Don't you, brother teachers, wish you could properly sign your name "J. M. Latham, Supt.," as does this superintendent of the Port Arthur Business College, who just taunts us little fellows in this style: "This Business College was founded by J. W. Gates, of New York City, and is endowed by him. He has built fine college and dormitory buildings and equipped them in elegant style. The whole plant, not including the grounds, has cost, up to date, \$100,000. I am getting a salary that is probably not exceeded by many business college teachers in the United States, which, of course, you will be glad to know."

H. E. Wellbourne, of the West Allis, Wis., Public Schools, is much pleased with the Public School Department of THE BUSINESS JOURNAL, and sends us splendid specimens of the work done by his pupils in Penmanship.

A. F. Jaksha, Portland, Ore., assures us that we "are certainly getting out a fine paper," and in so speaking writes about as handsome chirography as our eyes have seen for many a day.

The National Typewriter Company, Ltd., representatives for the Smith Premier Typewriter Co. in Toronto, advise that two individual sales of Smith Premier machines were made in one day to ministers for their private use, one being to Dr. T. B. McDonald, and the other to the Rev. Griffith Thomas, a former Professor of Oxford University, who has recently moved to Toronto.

We wish we could write as remarkable an autograph as does E. M. Huntsinger, of the Huntsinger School, Hartford, Conn. To see it is never to forget it. And to see it attached as President of the Eastern Commercial Teachers' Association stirs our blood also. We hope the Spring "Meet" will delight his earnest soul.

J. Kugler, Jr., Principal of the Newark (N. J.) Business College, writes of his "so busy" times, but does not fail to send us a large club for THE JOURNAL, with assurances of "more to follow."

W. R. Hill, of the Bliss Business College, North Adams, Mass., declares that his "School is filled to overflowing in the day, and the evening classes quite large also." That statement warms our heart, old as it is, for the young men and women are coming our way rapidly.

Victor Lee Dodson, Principal of the Wilkes-Barre Business College, Wilkes-Barre, Pa., is just one year old as a school proprietor of this fine commercial school. In new premises, with a faculty of five efficient helpers, and all necessary equipment, he is having success in teaching 105 day students and 76 night students. The Wilkes-Barre Board of Trade Journal gives Mr. Dodson and his school well-merited praise.

Two statements startle us as we look at the letter-head of the Burdett College, Boston, Mass., the latter of which we have never seen put thus plainly elsewhere. 1. "Larger than all other Commercial Schools and, Shorthand Schools in Boston Combined" 2. "Situations supplied free for Burdett graduates during life."

A. D. Wilt, President of the Miami Commercial College, Dayton, O., encloses his check to us for THE JOURNAL, and expresses his pleasure at our showing such encouraging signs of vigorous life."



ARISTOS

OR
JANES' SHADELESS SHORTHAND

Is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season are unanimous in their praise and without an exception state that they graduated better writers in a shorter time, their Shorthand Departments were improved and attendance increased. **Teacher's Course Free.**—Write for particulars **EDWARD TOBY, F. A. A.—C. C. A.—President Toby's Schools of Correspondence**
156 Fifth Ave., Dept. 1, New York City, N. Y.
or Waco, Texas, Drawer 5.

I ASSERT

Get your eye on America's largest Correspondence School of Shorthand, Typewriting, Telegraphy, Bookkeeping, Penmanship, etc., Tyler Commercial College, Tyler, Texas.
Fill in and receive catalog. State course wanted.
Name
Address



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Carnegie College gives Free Tuition by mail to one student in each county and city in the U. S. and Canada.
Normal Academic and Business Courses
Alg. Chem. Physics Arith. Book-keeping Lit. Rhet. Phys. Geog. Geog. Shorthand Lat. Geom. Methods Gram. Penmanship Bot. Geol. Zool. Hist. Con. Law.
50 other branches from which to select.
Cut out this ad. and mail with application for Free Tuition to
CARNEGIE COLLEGE, ROGERS, OHIO.

AUTOMATIC SIGN PENS
25 YEARS ON THE MARKET
Makes lettering in two colors or shades AT ONE STROKE from one color of ink.
SPECIAL OFFER: 6 MARKING OR 6 AUTOMATIC SHADING PENS with two colors of Automatic Ink, Alphabets, Figures, etc., for \$1.00, postpaid. Address:
Newton Stokes Shading Pen Co., Pontiac, Mich. Catalog free.



PENMAN WESTERN STATE NORMAL
Specimen Letter, Business Hand, \$.50
Specimen Letter Ornamental and Super-fine75
Wedding Invitations, dozen 1.50
Written Cards—very fine, dozen25
12 Lessons in Business Writing, 7.50
DIPLOMAS ENGRAVED—German or Old English.
J. A. STRYKER, Kearney, Nebr.



PENMAN WESTERN STATE NORMAL

ANNOUNCEMENT!
October 1st we moved our entire plant from Knoxville, Tenn., to Cincinnati, Ohio. This move was made because the great demand for "20th Century Bookkeeping" supplies makes it necessary for us to be located where we can get the best shipping facilities.
If you are not familiar with our sets get acquainted with them. Address,
SOUTH-WESTERN PUBLISHING CO., Cincinnati, Ohio.

A Typewriter Advertisement has a Thrilling Trip in a Passenger Balloon.

H. J. Champion of No. 10 S. Congress Ave., Atlantic City, had been in the habit of visiting the balloon house of Walter Wellman during the construction of "America." One day Jack Irwin, wireless operator, borrowed from him a pencil and forgot to return it. Later Champion received a letter from Irwin containing the pencil and this note:

"I forgot to return your pencil but I was afterwards glad that I did forget, for it was the only one I had to write messages with on the trip."

Champion wouldn't sell the pencil for fifty times its value and The Smith Premier Typewriter Co. is particularly interested in this one inasmuch as it was one of the souvenir pencils advertising the Company's Model 10 machine and given to Mr. Champion's son at the recent Car Builders' Convention in Atlantic City.

WOULDN'T BETRAY TRUSTS. Business Secrets That Girls Have Faithfully Kept.

From the Kansas City Star.
Not long ago a Kansas City stenographer learned that the railroad for which she was working had determined to extend its line. She had a friend living in the town through which the line was to run. A letter to him with her savings would have enabled him to buy at a low price the land the road needed, and the peculiar nature of the ground in that neighborhood would have enabled him to sell at a great profit. It would have been a business move on the part of the girl, but she would gain her money by the betrayal of the confidence of her employers. She did not consider the thing more than a minute and then decided that it would be a dishonorable thing to do.

Another stenographer in a large real estate office became aware of a deal in which \$150,000 was involved. Certain information she possessed would be worth thousands to the other parties. They made a few advances and hinted at rewards as high as \$5,000 for her betrayal of her firm. She indignantly refused and told her employers of the scheme. It never entered the mind of that young woman to betray her trust.

Another stenographer was offered \$5,000 for copies of three letters which she had written. A law suit in which her employers were involved might have gone against them had the opposing party been able to secure the information contained in the three letters. The lawyer for the other side laid ten \$100 bills on her mother's table and told her they were hers for the permission to read the letters. The girl scorned the offer as an attempt to bribe her to do a dishonorable and dishonest act, and she never even told her employers about it.

BUSINESS SCHOOL DIRECTORY Catalogues and circulars of the schools named below will be sent free upon application.

SPENCERIAN COMMERCIAL SCHOOL
LOUISVILLE, KENTUCKY.
ENOS SPENCER, *President.*

RASMUSSEN
Practical Business School
St. PAUL, MINN.
WALTER RASMUSSEN, *Proprietor.*

COLEMAN NAT'L BUSINESS COLLEGE, NEWARK, NEW JERSEY.
E. B. Coleman, Pres.

A. S. Disbrow, Sec.-Treas.
UTICA SCHOOL OF COMMERCE, UTICA, N. Y.
T. J. Risinger, Principal and Proprietor.
W. S. Risinger, Secretary.

EASTMAN-GAINES SCHOOLS
For information address Marshall W. Gaines, Principal, 30 Washington St., Poughkeepsie, N. Y., or Henry V. Gaines, Principal, Lenox Ave. and 123d St., New York, N. Y.
Founded 1859 as Eastman National Business College
Academic, Business and Correspondence Departments, Accounting, Bookkeeping, Commerce and Finance, Stenography, Telegraphy, Typewriting, Penmanship. Catalog on request.
CLEMENT C. GAINES, M. A., L. L. D., President.

PROFESSIONAL CARDS.
Penmen whose names appear below will be glad to fill orders for all kinds of pen work. Write for terms.

J. D. RICE,
CHILLICOTHE BUS. COL. & NOR. SCHOOL,
CHILLICOTHE, MO.

HANDWRITING EXPERTS.
WILLIAM H. SHAW
Examiner of Handwriting
YONGE & GERRARD STS., TORONTO.

MARSHALL D. EWELL
Microscopical Expert and Examiner of Questioned Handwriting, Ink, Etc.
26 Years of Court Experience.
59 CLARK STREET, CHICAGO, ILL.

JOHN T. GARLAND
36 SOUTH 5TH ST., MINNEAPOLIS, MINN.
Questioned Writings and Anonymous Letters Examined.

GEORGE W. WOOD
Examiner of Questioned Documents
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25 Years Continuous Practice

GEORGE H. KING, DENVER.
DENVER NATIONAL BANK,
Examiner of Questioned Handwriting, Ink and Paper.
Fifteen Years' Experience.

AUGUST HARTKORN, C. P. A.
Expert Examiner of Disputed Documents and Accounts.
41 PARK ROW, NEW YORK CITY.

News of the Profession.

Spencerian Steel Pens.

For OVER FIFTY YEARS have maintained their superiority for

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

NO. 1 COLLEGE

The Pen for expert and careful writers. 10 Rubbers and 2 penholders with Cork and Rubber finger tips sent post paid on receipt of 10 CENTS in coin or stamps.

SPENCERIAN PEN CO.,
349 Broadway, New York.

**ESTERBROOK
STEEL PENS**

A STYLE FOR EVERY WRITER

Fine Points,
A1, 128, 333, 818

At all Stationers.

Esterbrook Steel Pen Mfg. Co.,

Works: Camden, N. J. 95 John St., N. Y.

**Hunt's
ROUND
POINTED
PENS**

DON'T SCRATCH

To become acquainted we offer **FREE** A Handsome Penholder with 12 Assorted Styles of Pens for Business and Artistic Writing. Sent post paid on receipt of 10 cents. Mention this Journal.
C. HOWARD HUNT PEN CO., Camden, N. J.

H. W. English, formerly of Pittsburg, Pa., has removed to Pottstown, Pa., and submits to our inspection several most worthy specimens of penmanship, of which we honestly say, "If all Americans wrote as neatly, plainly, beautifully, we would be examples for the world."

A. C. Sloan, Davis Business College, Toledo, cheers us with such words as these: "We are having the best year we have ever had; our attendance shows an increase of over 50% more than any previous year, and our students are doing excellent work. From our point of view, the future for good business schools has never been brighter."

From Bowling Green, Ky., through W. C. Brownfield, comes this: "Prospects are good for heavy January enrollment." "Mills is certainly turning out the best lessons in business writing that have ever come from the hand of any man. So far as I can tell, this is the best he has ever done, combining, as it does, such great accuracy and his usual freedom of movement."

The staff of the Garbutt Business College, Calgary, Alberta, has lately been increased by the addition of Miss Edith Johnston and Miss Isabelle Woodley.

Principal J. A. Dacus, of the Texas Christian University, Fort Worth, Texas, writes most cheerily, saying, "Have been out of the work for several years, but naturally enough we all drift back." Welcome, old friend!

S. C. Bedinger, of the Oklahoma Agricultural and Mechanical College, writes us that he is "at the present time handling about two hundred Business and Sub-Freshmen students, besides teaching shorthand and bookkeeping to quite a number of the business students." He does affirm with much positiveness, "You are giving us a great paper, and I hope the good work will continue."

D. A. Casey, of the Capital Commercial School, Albany, N. Y., has no occasion to be disgruntled, for he writes us, saying: "We continue to gain here, as evidenced by the fact that our registration already exceeds last year's total."

C. W. Jones, of Brockton, Mass., writes us that Miss Annie M. Bemis, of that flourishing city, and one of his pupils, has become the Supervisor of Penmanship in Brockton. Hail to the honors of teacher and taught!

C. E. Chamberlin, of Iowa Falls, Iowa, declares as if he meant it that "THE JOURNAL is a great paper, and should have the support of all of our students." We positively declare that he's right.

F. L. Dyke, Dyke & Stilwell Private Business School, Cleveland, O., gives us the cheerful information that "since the first of September our weekly registrations have been on an average of at least one-third greater than for the corresponding weeks of last year. We have increased our space to nearly double what it was at that time."

AMES & ROLLINSON COMPANY
DIPLOMATIC
BEST QUALITY AT MODERATE COST-FOR 1 OR 1000
DIPLOMATIC
203 BROADWAY NEW YORK

Learn to Write

THIS BOOK - FREE -

Can Make You A Good Penman at Your Home During Spare Time

Why go away to school to master penmanship when by the Tamblin System it can be done as quickly at home with less than one-tenth the cost and without giving up present occupation? My book, "How to Become a Good Penman" contains copies and specimens and tells how others mastered it. Free. If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLIN
404 Myer Bldg., 1116 Grand Ave., Kansas City, Mo.

HIGGINS' ETERNAL INK

Writes EVERLASTINGLY Black

The kind you are sure to use with continuous satisfaction.

At Dealers Generally.

Or send 15 cents for 2 oz. bottle by mail, to

HAS. M. HIGGINS & CO., Mfrs.
271 Ninth St., Brooklyn, N. Y.

GILLOTT'S PENS

Recognized the world over as The Standard of Perfection in Penmaking

No. 1 **Principality Pen**

No. 604EF **Double Elastic Pen**

No. 601 EF **Magnum Quill Pen**

Sold by Stationers Everywhere

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

PENS!

Have you ever used a pen that gave entire satisfaction? A pen that would slide easily over any kind of paper? Eight 2-cent stamps gets three dozen of just the pen for business writing.

THE BUSINESS JOURNAL.
229 Broadway. New York.

AGENTS WANTED—Satisfaction guaranteed. I will write your name on one dozen white, colored, emblem, design or comic cards for 15 cents.
Set of Business Capitals, 10c.
Set of Ornamental Capitals, 15c.

Arkansas City, Kan.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

FOR SALE.—Business College in middle west, finest agricultural and manufacturing center. Established 12 years. Enrollment 75-100. The expenses are the lowest and most reasonable. Present owner making money. Other business interests reason for selling. Address OPPORTUNITY, care of Business Journal.

WANTED—A thoroughly confident teacher of Isaac Pitman Shorthand with experience in handling classes and good disciplinarian. Good chance for advancement. Give references, salary required and full particulars in short letter. Splendid opportunity for conscientious, trustworthy man. Wanted also lady teacher of Isaac Pitman Shorthand and Touch Typewriting. Address R. T. C., c/o Isaac Pitman & Sons, 31 Union Square, N. Y.

MID-CONTINENT
Teachers
AGENCY
720 STEWART AVENUE
KANSAS CITY, KANSAS
J. E. BOYD, MANAGER



SEVENFOLD.

During 1910 our business increased SEVENFOLD, and prospects for next year are growing brighter every day. We are now ready to receive enrollments for 1911 positions, many of which are already listed with us. Early enrollment brings best results. Write us today.

Southern Branch, Bartlesville, Okla.
C. D. Foster, Mgr.

Typewriting Extraordinary.

A young man, Ernest G. Wiese, is now the champion Remington operator. From the Mail & Empire, Toronto, we draw the following items: At the Remington Business College in Toronto, Mr. Wiese copied from new matter at the rate of 124 words a minute, carrying on a spirited conversation at the same time. His accuracy and speed amazed his audience. Mr. Wiese hit a gait of practically 15 strokes a second, not counting the return of the carriage twelve times. On new matter also he copied at the rate of 139 words a minute, without error. On a repeated sentence he attained a speed of 217 words a minute accurately. Mr. Wiese is to tour the Provinces as a Remington expert. Such work is truly marvellous.

C. E. Strobeck, Columbia College, Paterson, N. J., writes: "THE BUSINESS JOURNAL has always been good; this year it has been better than before, and the December number is the best, in my judgment, ever issued."

B. H. Kienbaum reports as follows: "The Newton, N. J., Business College closed its doors July last and opened new headquarters at Dover, N. J., and is known as the Dover Business College. We have very pleasant rooms, occupying the entire third floor of the Livingston Building, and the enrollment thus far is very satisfactory."

C. W. Seaver, last year with the Rochester Business Institute, has just completed the post graduate commercial course at Highland Park College, Des Moines, Iowa.

NOTICE Kellogg's Teachers' Agency, 31 Union Square, New York, established 21 years, has more calls for commercial teachers in eastern high schools than the Agency can supply. All 'round teachers, fine writers needed, not shorthand only. No charge for registration. Competent teachers easily placed by this agency. Circulars free and application form. Write to-day.

HIGH SCHOOL POSITIONS IN 14 STATES

During the past few weeks we have filled from ONE to FIVE High School Positions in each of fourteen different states. Salaries from \$60 to \$150 per month.

WE NEED MORE GOOD COMMERCIAL TEACHERS

Free registration if you mention this JOURNAL.

CONTINENTAL TEACHERS' AGENCY, Bowling Green, Ky.



DECIDE NOW! Many commercial teachers are paid all they are worth, are receiving proper consideration

have prospects for promotion commensurate with their ability. To such teachers, we say, Stay where you are. But if you are one of the many who had good reasons for desiring a change, who want a place offering a better future, now is the time to get our efficient, confidential service. We promote the best interests of both teachers and employers.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Mgr. Luther B. D'Armond, Associate Mgr. Webster Groves, St. Louis, Mo.



MIDLAND SPECIALISTS' BUREAU

WARRENSBURG, MO.

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A MAGAZINE OF

BUSINESS TRAINING

FORMERLY

The Penman's Art Journal

JUNE, 1911
NEWS EDITION

PUBLISHED MONTHLY AT 229 BROADWAY, NEW YORK. REG. EDITION, 75¢ A YEAR. NEWS EDITION, 1.00 A YEAR.

MARLATT

ANNOUNCEMENT

Brigham's Commercial Geography*By Albert Perry Brigham, Professor of Geology and Curator of the Museum in Colgate University*

Brigham's Commercial Geography presents a Practical course through an inductive study of the most important underlying facts of the subject.

Wheat, cotton, cattle, iron and coal, the most significant of the world's products, are treated broadly and as typical of all others in the geographic principles involved.

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CONSTERNATION

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What does Mr. Behrin think of the system that enabled him to win this honor? He says: "The Isaac Pitman Shorthand does not adopt the outline abbreviations of the Graham adaptation, because the daily experience of the great living writers is, that increased legibility results from a restricted use of abbreviation in the outlines of uncommon words. I think that in writing as fully as we do in our system, the hand travels along with more swing and one can write as in longhand. I have carefully compared the Isaac Pitman system with the Graham and Munson, and I know of the many troubles their writers have to contend with."

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Every school or teacher of typewriting, every salesman, every agent, every typewriter officer worker, every would-be inventor on typewriter lines, should own a copy of this remarkable book. It is a volume of 314 pages, printed on superb calendered paper, giving ample descriptions of 280 different typewriter machines, with 221 cuts and other illustrations each one made expressly for this volume and not from "stock cuts."

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35th Year

JUNE, 1911

No. 10

OUR PRIZE CONTESTS.

Who are the Champion Student Penmen? Who win the Gold, Silver and Bronze Medal Contests? Thousands of energetic, hard-working, faithful young folk have been doing their level best and the end of the race is nigh.

Keep it in mind that two sets of Gold, Silver and Bronze Medals were offered; First, to the three who made the most improvement in their penmanship up to July 1, 1911; and, second, to the best three writers whose product shall come to our hand.

These Medals are in the process of preparation. The CONDITIONS as announced last fall were as follows:

1. Every competitor must be a Subscriber to THE BUSINESS JOURNAL in a Club of ten or more.
2. The Contestants must follow the Lessons appearing in THE BUSINESS JOURNAL as given by Mr. E. C. Mills and H. L. Darnier.
3. The Contest will begin December 1, 1910, and close July 1, 1911.
4. All Competitors now in school must, on or before December 1, 1910, file a specimen of their best penmanship with their teachers; other Competitors must file said specimen when entering the Penmanship Club, and before June 1, 1911.
5. The Final Specimens must be approved by the Teacher and submitted to us by him, and consist of the following:

- One-Half Page of *Capitals*.
- One-Half Page of *Figures*.
- One-Half Page of *Movement Exercises*.
- One-Half Page of *Sentence Practice*.
- One Page of *Body Writing*.

Judges of the Contest: E. C. Mills and the Editor of THE BUSINESS JOURNAL.

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

CERTIFICATE AWARDS.

In order that there may be *Prize Winners in Every School*, arrangements are made whereby *Two Certificates* will be awarded in Schools where there are *Ten*

or more Contestants, each one being a subscriber to *The Business Journal*, one *Certificate* going to the *Champion Penman*; the other to the one *making the most improvement*... Decision to be made by the *Teacher*. These *Certificates* are beautiful, specially prepared, and worthy the earnest effort of all competing penmen.

Note: The *Certificates* are now ready to be sent. Let us hear from the Teachers promptly.

RECENT JOURNAL VISITORS.

- C. H. Larsh, Miner's Business Academy, Brooklyn, N. Y.
- Earl Tharp, Wood's School, New York City.
- T. J. Risinger, Utica, N. Y., School of Commerce.
- I. S. Preston, Brooklyn, N. Y.
- W. H. Morgan, Morgan's Business College, Waterville, Me.
- L. B. Moffett, Peirce School, Philadelphia, Pa.
- E. J. Jones, Fall River, Mass.
- Louis E. Schrader, Wheeling, W. Va.
- James Rea, Packard School, New York City.
- W. S. Risinger, Utica, N. Y., School of Commerce.
- S. C. Estey, Merchants & Bankers' School, New York City.
- C. A. Robertson, L. I. Business College, Brooklyn, N. Y.
- T. M. Williams, Pittsburg, Pa.
- Byron Horton, Packard School, New York City.
- F. W. Rauch, Hoboken, N. J.

JUNE CLUBS.

The month of June is recognized as the closing month of the educational year, and it is usually a time when a great many teachers finish the canvass of their classes for subscriptions to The Journal. A large number of subscriptions were received during the month of May, and the prospects are that the month of June will be an unusually good clubbing month.

The contests conducted by The Journal for the present year will be concluded the end of June, and these should make it an easy matter for teachers to enlist the interest and attention of their students. The low subscription price should not be considered as an expense. It is an investment, guaranteed to pay many hundredfold. Thousands of ambitious young people, successful business men and teachers attribute a large portion of their business success to helps and suggestions received through these columns. All teachers who have sent in subscriptions so far this year are cordially invited to add to their lists, if possible, and those who have delayed organizing their club until June, should lose no time.



Messrs. J. F. Fish and C. A. Faust on Vacation.

If any two members of our profession know how to enjoy themselves, it is certainly these two. For more than a quarter of a century Messrs. Fish and Faust have been inseparable companions. They may be called the "penmanship twins," and two better fellows one could never find. As indicated by the post-mark, their vacation this spring was spent in Hot Springs, Ark. We presume they were successful in escaping the officers of the Society for Prevention of Cruelty to Animals. Certainly so frail a beast should not be compelled to draw such heavyweights as our friends are.

INVITATIONS RECEIVED.

Fifty-Third Anniversary of the Packard Commercial School, Carnegie Hall, New York, Thursday evening, May 25, 1911, eight o'clock. Address: "The Signs of the Times," by Hon. William Jennings Bryan. Hon. Victor J. Dowling, Justice of the Supreme Court, will preside.

Yourself and friends are cordially invited to visit the Parsons, Kans., Business College, between the hours of ten a. m. and five p. m. May 12, 1911. Program and reception at 3 p. m.

The Faculty and the Graduating Classes of North Star College request your presence at the Commencement Exercises, May 18, 20-23, Nineteen Hundred Eleven, Warren, Minn.

STRIKING ADVANCE IN SCHOOL POLICY.

"Forward" is the watchword of the Springfield, Mass., Business School, which, so far as we know, is the first business school to adopt the rule of admitting none to membership in the school but those who are high school graduates or those who pass rigid entrance examinations, guaranteeing the requisite education and personal qualities which will make them acceptable to business men. This strong and well-known institution is setting none too high a standard. Too many schools seem willing to receive "all who care to come and pay the price."

THEY STILL LIVE.

Glancing over the November number of Gaskell's Magazine for 1887, we were most agreeably surprised to note how many of the advertisers of that day are still at work and are well-known in the penmanship or shorthand world.

A. J. Scarborough, The American Writing Machine Company, D. H. Farley, Selby A. Moran, W. J. Kinsley, The Youth's Companion, A. S. Barnes & Co., W. W. Osgoodby, Eastman College, Poughkeepsie, N. Y., Fernin's Shorthand, The Phonographic Institute, Cincinnati, O., The Phonetic Journal, W. G. Chaffee, Peirce College, Philadelphia, Coleman's National Business College, Newark, N. J., Drake's Business College, Jersey City, Findlay Business College.

E. C. T. A. PENMANSHIP EXHIBIT.

Perhaps never in the history of our country has there been so large, so unique and so comprehensive a presentation of the calligraphic art as was shown in the Exhibit Room of the recent Convention of the E. C. T. A. From the days of the fathers in the penman's art down to the most recent times, the best that could be found was collected and placed on exhibition. Probably not a specially worthy name was omitted. All portions of the land were laid under tribute to secure the best they had of beautiful writing. Col. George Soule, of New Orleans, sent numerous specimens of pen work now rich with age, choice in subject and fine in execution. The work of all the great Spencer Family attracted much attention, as did that of the many gifted penmen, whose masterpieces have been preserved as gems of artistic excellence by loved friends and pupils.

Glass framed cases hung upon the school room walls displayed some of the peculiarly rich portions of the great collection, while a score of capacious albums and an expansive cabinet, holding twenty folding leaves, hung with rich and rare pen-work of some thirty writers, contained a vast selection of specimens of pen-art work of such worthies as G. A. Gaskell, L. Madarasz, F. W. H. Wiesehahn, F. B. Courtney, H. W. Flickinger, C. P. Zaner, D. H. Farley, R. S. Collins, W. E. Dennis, E. C. Mills, W. H. Patrick, A. D. Taylor, C. C. Canan, A. W. Dakin, S. E. Leslie, J. D. Williams, H. W. Patten, A. H. Hinman, D. T. Ames, S. S. Packard, H. G. Eastman, E. M. Huntsinger, and very many others, whose names do not momentarily recur to us.

There could be no doubt that this Penmanship Exhibit was by far the most popular feature of the Convention; and well it should be, for the Committee which had the collecting, mounting and display of the same had been engaged for many months in the preparation for this occasion. Of this Committee, Messrs. W. H. Patrick, of York, Pa., and George K. Post, of Bridgeport, Conn., are worthy of highest praise for the unwearied interest, and incessant labor they put forth to secure this magnificent outcome. And although not a regularly appointed member of the Committee, perhaps no one gave more unstinted effort to make the exhibit a grand success than E. M. Huntsinger, of Hartford, Conn., the strenuous President of the Convention, who had stolen from his home cares and labors much of time, and had visited distant cities, corresponded very extensively with the leaders in penmanship work, and given of his zeal and energies lavishly, throwing himself with enthusiasm into helping the Committee to accomplish its work in the most satisfactory manner possible.

Many of the exhibits were loaned for the occasion. Private scrap books which had never before been permitted to pass from the hands of the possessor were generously placed at the disposal of the committee. Among the choicest collections must be mentioned those of Risinger, Flickinger, Patrick and Patten. The book submitted by the latter was a gem of rare excellence, containing only the very choicest specimens of the work of America's foremost penmen. With great care, eminent discrimination and individual responsibility, Mr. Patrick had secured large and valuable personal pen-work contributions of cherished material; and to faithfully preserve them, display and return them to their owners must have been a severe tax upon both his time and labors. Each and every member of the Committee contributed unmeasuredly to the development of the enterprise, and the collecting, placing and returning the unrivalled accumulation will make the Bridgeport Convention ever memorable in Penmanship history.

Our New Address
Room 1205, Tribune Building
New York City

Department of Business Writing

G. C. Mills, Editor.

PLATES BY H. L. DARNER.

<i>imitate</i>	<i>imitate</i>	<i>imitate</i>	<i>imitate</i>
<i>juniper</i>	<i>juniper</i>	<i>juniper</i>	<i>juniper</i>
<i>knocker</i>	<i>knocker</i>	<i>knocker</i>	<i>knocker</i>
<i>lulling</i>	<i>lulling</i>	<i>lulling</i>	<i>lulling</i>

<i>mummy</i>	<i>mummy</i>	<i>mummy</i>	<i>mummy</i>
<i>nominal</i>	<i>nominal</i>	<i>nominal</i>	<i>nominal</i>
<i>oranges</i>	<i>oranges</i>	<i>oranges</i>	<i>oranges</i>
<i>plumber</i>	<i>plumber</i>	<i>plumber</i>	<i>plumber</i>

<i>quinces</i>	<i>quinces</i>	<i>quinces</i>	<i>quinces</i>
<i>received</i>	<i>received</i>	<i>received</i>	<i>received</i>
<i>summer</i>	<i>summer</i>	<i>summer</i>	<i>summer</i>
<i>trumpet</i>	<i>trumpet</i>	<i>trumpet</i>	<i>trumpet</i>

<i>unicorn</i>	<i>unicorn</i>	<i>unicorn</i>	<i>unicorn</i>
<i>voucher</i>	<i>voucher</i>	<i>voucher</i>	<i>voucher</i>
<i>window</i>	<i>window</i>	<i>window</i>	<i>window</i>
<i>selling</i>	<i>selling</i>	<i>selling</i>	<i>selling</i>

<i>yielded</i>	<i>yielded</i>	<i>yielded</i>	<i>yielded</i>
<i>zephyrs</i>	<i>zephyrs</i>	<i>zephyrs</i>	<i>zephyrs</i>
<i>A specimen of my easy arm movement business writing.</i>			

Am I writing easily and gracefully?
 Be diligent, optimistic and temperate.
 Command your hand to write well
 Do your best, your very best. Do it now.

Each capital should be made boldly.
 Finishing strokes must be nicely curved.
 Good penmanship pays big dividends.
 Honesty is far the best policy. Always.

Improve your penmanship without delay.
 Joinings should be made gracefully H.
 Knowledge is the secret of all power. K.
 Learn to write with the arm movement.

Movement must be free and easy at all times.
 Now is the time to learn to do useful things.
 Over and over until you learn to write. O.
 Perfection is not attainable - but nearly. P.

Quickness should be cultivated early. Q.
 Running hand is beautiful.
 Small round writing is difficult but should be mastered. R.
 Try for speed and accuracy - perfection.

Unless you try you cannot learn to write.
 Very respectfully yours, Very respectfully. V
 Write with freedom and ease. Freedom
 Tell your classmates if you can. U can.

You must read instructions carefully. Your
 Zeal wins when talent has surrendered. \int
 The time of learning to write is short-
 ened by right living.

Spokane State Bank.

Pay to the order of O. G. Raymond \$48.⁷⁵
 Forty-eight and ⁷⁵/₁₀₀ Dollars
 Apr. 2, 1921. S. B. Miller

$\$17.⁰⁰$
 Received of Spokane, Wash., May 1, 1916.
 Seventeen and ⁰⁰/₁₀₀ James R. Howe
 on account. Dollars.
S. B. Rush.

$\$264.²²$
 Nine months after date I promise to pay, in merchandise,
 to the order of Spokane, Wash., Mar. 8, 1919.
 Two Hundred Sixty Four and ²²/₁₀₀ Arthur H. Hammond
Dollars.
S. P. Kellerton

Blair Business College,
 Spokane, Wash., Apr. 9, 1912.

Mr. S. L. Reamer,
 Superior, Neb.

Dear Sir

In compliance with your recent
 request for a line of my business writing I
 take pleasure in submitting this letter.

*Trusting to hear from you again
in the near future. I remain
Yours truly,
H. L. Darner.*

Commercial Signs

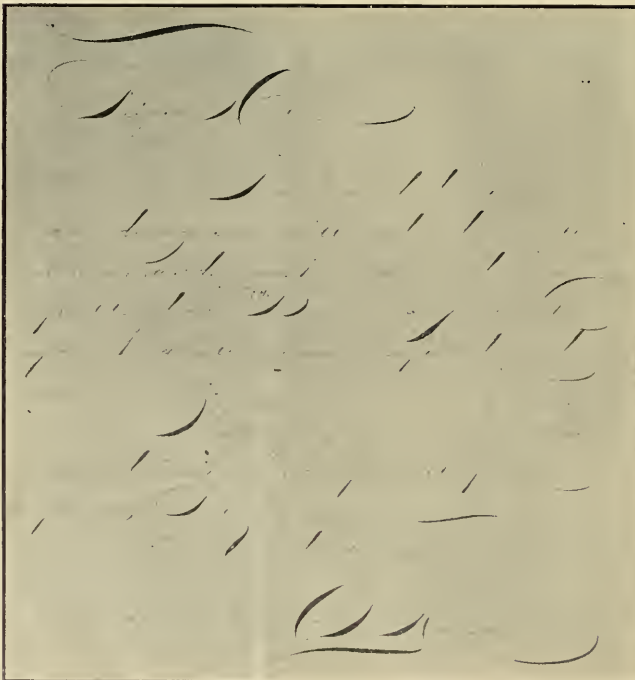
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\$ \$ \$ \$ \$ \$ \$ \$	@ @ @ @
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1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	8 4 7 9 8 1	9 8 7 4 2 8 7	1 2 3 4 5 6 7 8 9 1 2 3
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	6 5 9 7 2 2	7 4 2 9 7 6 3	4 5 6 7 8 9 0 1 2 3 4 5
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	4 9 2 8 4 6	8 4 7 6 5 2 9	6 7 8 9 0 1 2 3 4 5 6 7
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	6 7 5 2 8 7	4 9 6 3 8 9 7	8 9 0 1 2 3 4 5 6 7 8 9
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	4 2 8 5 7 3	7 4 8 6 4 7 2	0 1 2 3 4 5 6 7 8 9 0 1
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	9 4 8 2 8 2	2 9 8 1 9 7 1	2 3 4 5 6 7 8 9 0 1 2 3
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	5 7 4 9 6 3	9 7 2 7 4 4 8	4 5 6 7 8 9 0 1 2 3 4 5
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	4 8 9 5 2 3	1 8 3 5 7 2 7	6 7 8 9 0 1 2 3 4 5 6 7

Be Broad Minded.

It is said that Franklin once had a conversation with the notorious Tom Paine, author of the "Age or Reason," which book was intended to draw men from their accepted religious moorings; and, in closing the conversation, he used this pithy apothegm, "He that spits against the wind spits in his own face." There is much of truth in this adage, even in other fields of thought than religion. Do not my friend become so clanish that you cannot truly fraternize with men who do not write shorthand as you do, and fight their system because it is not one you use. We are well acquainted with a narrow-minded, narrow-visioned man, who cannot be persuaded to believe that there are really expert phonographers using other systems than that he writes. He says he believes their announcements of speed obtained are only trumped up statements, one-sided and unreliable. That man spits in his own face. He makes enemies by his pugnacity and his "taint true" assertions. Sad to say, there are some woeful bigots among phonographers as among professed Christians. Let us, friends, be broader-minded. Let it not be said of us, "A man convinced against his will is of the same opinion still."

We are glad to learn what we did not know until recently that that eminent United States Senate reporter E. V. Murphy, has a son, James Wilmot Murphy, who has been a member of the Corps with his father for several years. Look at this list, and admire the pluck, the stamina, the family blood: Dennis F. Murphy, James J. Murphy, Edward V. Murphy, James W. Murphy. What a family of reporters!





The Packard School Building.

THE NEW PACKARD SCHOOL BUILDING.

IT IS certainly of interest to every business school proprietor, principal and teacher in America to know of the success of any institution engaged in commercial work, but, especially, is it true when the success is that of a pioneer institution.

When one considers commercial education in America, he first of all thinks of the great private schools, the principals of which had the vision to discern the need for training in commercial lines, and imagination which led them to adopt a position fifty years in advance of the public school system. Now that the latter have taken up the work, the excellence of the training given in the private school is brought into a broader and brighter perspective.

Among the leading commercial schools of America, the Packard School occupies an eminent position. Its founder, the late S. S. Packard, was in his life-time a recognized leader in this branch of education. Since his death, the great school founded by him has been continued under the same policy which maintained during the life of the founder. The school is about to remove to a new home, and the thousands of readers of *The Journal* will be interested to know somewhat about it.

Established in 1858, the school was first located in two small rooms of the Cooper Union Building. In 1863, it was transferred to the Mortimer Block on Broadway and Twenty-second Street; and in 1870 it removed to the Methodist Building on Broadway and Eleventh Street, where it occupied an entire floor. Here the school remained for seventeen years, until it outgrew its accommodations, and secured the building formerly occupied by the College of Physicians and Surgeons, at Twenty-third Street and Fourth Avenue, occupying the entire structure, above the ground floor, for nearly a quarter of a century. In 1910, a year ago, at Lexington Avenue and Thirty-fifth Street, the school began the erection of a new building, covering a plot 47 x 125 feet with an extension 25 x 53 feet, suitable in size, location, and appointments to the growth and requirements of the institution.

This permanent home of the school is a fulfillment of the earnest desire of the late Mrs. S. S. Packard, as expressed in her will, and was made possible through her financial assistance. Dignified in appearance, and monumental in character, its exterior is consistent with the age and dignity of the institution which it houses; while its classical color, made and architectural enrichments make it a distinct ornament among the stately structures of old Murray Hill.

Of the five lofty stories of which the building consists, the first forms a massive Romanesque arcade; the second, third, and fourth stories are enclosed within a Corinthian colonnade; while the extra story, above the entablature, makes the fifth.

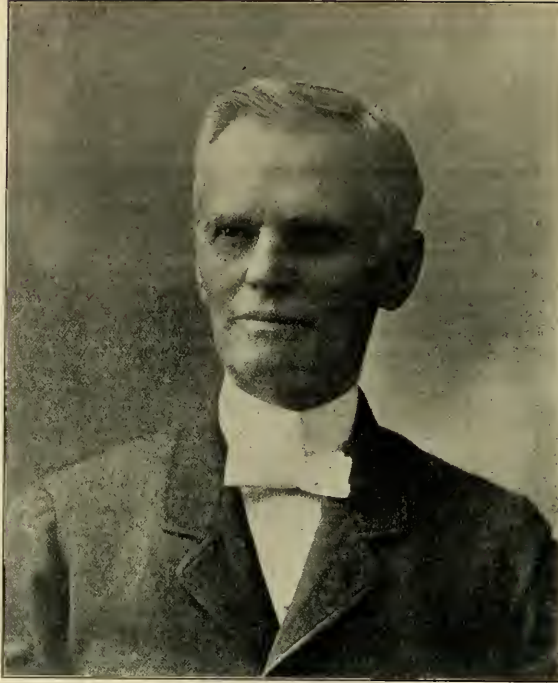
The interior of the building is characterized by a simple and refined elegance. Two electric passenger-elevators are installed; and wide marble stairs lead from the two main entrances through spacious corridors into the numerous departments and class-rooms.

On the main floor are the offices of the school,—the reception room handsomely paneled in oak, the private office, the secretary's office, and the library, together with the Business Practice Department, and the stationery and supply rooms. On the three floors above are the various class-rooms, each provided with metallic lockers for students use.

The building is absolutely fire-proof; and contains all modern improvements. Filtered drinking water is supplied; hot and cold water are found in the lavatories which are conveniently situated on every floor; a broad exterior fire-escape is located at the rear; in fact every requisite for the safety, health, and comfort of its students has been provided.

The question of light, always an important one in school construction, has been most satisfactorily settled in the new Packard Building. Standing on high ground, on a corner lot, at the intersection of two wide streets, the school admits a flood of daylight through the large and numerous windows with which it is supplied. The columnar style of architecture moreover makes possible a larger area of window-space than would be otherwise obtainable.

Special care has been given to the matter of heating and ventilation. Ample heat is supplied by the use of direct radiators in each room; equable temperature is secured by a system



The Late S. S. Packard.

of automatic temperature-regulation; while plentiful fresh air is provided by means of a system of forced ventilation. A motor-driven fan forces air into all rooms of the building, at the rate of 30 cubic feet per minute for each pupil and teacher, the air being first warmed, filtered, and humidified; while other fans driven by electric motors remove the vitiated air. The occupants of the building thus breathe a pure atmosphere, free from dust, and not too dry for comfort and health. As a further means of cleansing the atmosphere a vacuum cleansing system is installed, which removes rather than stirs up the dust.

It is generally conceded that proper sanitation, scientific ventilation, and abundant daylight, increase the efficiency of teachers and pupils 25% over that obtainable without these advantages. The Packard School therefore, realizing that proper ventilation involves an ample supply of clean fresh air, a uniform temperature, and the humidification of the air during the winter months, has spared no expense in installing a system to accomplish these results. The school is thus supplied with the best heating and ventilating system which modern science and human skill can provide. Packard pupils therefore labor at a distinct advantage as a result of this improved heating and ventilating system. A complete system of interior telephones, automatic program signals, and electric clocks, controlled by one master clock, provides rapid inter-communication and uniform time throughout the building.

The affairs of the school are now administered by a Board of Directors, of which Byron Horton, Principal, associated with the school since 1874, is the President, and James Kea, Vice-Principal, connected with the school since 1893, is the Secretary and Treasurer. The other members of the Board are: James G. Cannon, President of the Fourth National Bank, a Packard graduate of 1875; Ralph L. Shainwald, President of the Standard Paint Company, a Packard graduate of 1864; and William G. Gaston, Assistant Cashier of the Fifth Avenue Bank.

100 DIFFICULT WORDS.

calico	auctioneer	muzzles	sergeant
anchovies	caution	mortgage	surgeon
sardines	mansion	sturgeon	barometer
tapioca	tuileries	vestige	thermometer
porcelain	Versailles	receipt	fulcrum
vanilla	Cambridge	pamphlet	skewer
fountain	chagrin	remedy	apothecary
gazette	whittle	musician	rarify
fidgety	dredging	wheelwright	definitive
heather	screeching	dishevel	subservient
bazaar	cudgeling	hawser	luscious
gnash	drudgery	enrapture	version
plaid	fathom	woe-begone	tuition
tussle	crescent	brazen-faced	satiate
faucets	resources	blackguard	allegiance
phlegm	envelope	papyrus	fictitious
sprightly	plumb-line	gravitation	porridge
brogue	midday	cohesion	rehearsal
qualms	close-fisted	vitreous	proffered
mosque	two-edged	gaseous	recitation
foggy	neuralgia	supersede	cupola
chasm	paralysis	intercede	chrysalis
chord	scarlatina	forfeit	liquor
porous	pneumonia	positive	gauge
porosity	chicken-pox	aqueous	lethargy

Department of Shorthand and Typewriting

Dr. W. V. Bridge, Editor

GEORGE M. GUEST.

One of the best known typewriter men in this country is George M. Guest, recently appointed Connecticut State Manager of the L. C. Smith Brothers Typewriter Co., with headquarters at Hartford. For over twenty years Mr. Guest has been closely connected with the shorthand profession and the typewriter industry. Both himself and the company are to be congratulated on his selection for the important position at Hartford. For many years Mr. Guest was a salesman in the financial district of New York. While engaged in this work, it was necessary for him to come in contact with the largest firms and corporations of the East; he is, therefore,



in every way qualified to perform the services incumbent upon a state manager. He writes The Journal that the prospects for business are very bright, and that he is taking hold of his new work with undiminished enthusiasm and energy. The business training schools of Connecticut, both public and private, will find in Mr. Guest a cordial sympathizer, for years ago he was a teacher of shorthand and later the proprietor of a select shorthand school. He is thoroughly conversant with school room conditions, and knows their needs.

TENTH INTERNATIONAL SHORTHAND CONGRESS.

The First International Shorthand Congress was held in London, England, in the Fall of 1887, having 209 members. The United States was represented by but one member, the Associate Editor of this magazine. Eight International Shorthand Conventions have been held in Europe since that time, and the tenth is scheduled to be held in Rome, Italy, in

August of this year. It is greatly to be desired that several of the leading shorthand writers of America be chosen to represent this country, and that they will attend. P. A. Piatti, Via Simeto 26, Rome, Italy, will gladly send needed information.

PICKINGS AND STEALINGS.

"Time and tide wait for no man!"

"Knowledge in youth is wisdom in age."

"An idle man's head is the devil's workshop."

"It wasn't any trouble to fill his place." Would that be a compliment, my young friend, if said of you?

A popular advertisement reads "There's a Reason." Does this also tell the story of your life failure thus far?

On the journey of Education, the questions of "How long it takes" and "What it costs" depend on *How Far You are Going!!*

A fine putting of thought seen by us recently: "Learn more to earn more." And another: "Blessed is he who has found his true life work."

"Shorthand in a Week," is the title of a book coming to our table. If the title had been "Shorthand While You Wait," we should not say fraud.

Roll-top desks in a business school. Several leading business proprietors have told us recently that they are an "abomination," to be gotten rid of as soon as possible. What say you, you practical teacher?

"Make your spare time count" is a good *Heading* in a catalogue of a prosperous business school. We know a seventeen thousand dollar salaried judge in New York who studied law in his spare time when a blacksmith!

Ask somebody to tell you the life-story of Madam Nordica, the prima donna singer, who was the little Lillian Norton, the village songstress of a Maine village and the granddaughter of an humble Methodist preacher. It will thrill you, and suggest the heroic life-work to which you may be called.

Think of it! One business school in its catalogue offers instruction in Shorthand in the following systems: "Pernin, Eclectic, Spencerian-Chartier, Isaac Pitman, Munson, Ben Pitman and various other Pitmanic Shorthand!" If they don't know how to spell *Benn Pitman's* name, they may not know much about his shorthand system. Is there one teacher for the whole "bunch"?

DON'T BE A QUITTER.

Are you a discouraged student of shorthand? Do you feel like becoming a "quitter?" Do your fellow students get ahead of you? Note what Fitzsimmons, the prize fighter says, answering the question if all the men he had defeated were really inferior to him. "No, sir. The fact is I've defeated as least a dozen men who would have beaten me, if they had stuck and not quit just as they did. In a prize fight, you know, there's a time when both men want to quit. The man who quits first is the loser. I have seen the time when one more minute would have fixed me,—but the other fellow quit just then." Young man, don't back down. "I will" is the conqueror.



COUNT TOLSTOY AND THE REMINGTON.

The accompanying illustration shows one of the most celebrated men of modern times, Count L. N. Tolstoy, at work in his home. He is dictating an article to one of his daughters, Alexandra Lvowna, who is using a No. 10 Remington Typewriter to transcribe his dictation. Sitting to the right is the Countess Tolstoy.

During his last twenty years all the memorable works of Tolstoy were dictated by him in this way to a secretary who used the Remington Typewriter. In view of his liking for the primitive, his persistence in the use of the writing machine shows that he recognized that the important work of his life was a matter which could not be handicapped by a return to primitive methods.

NOTABLE TYPEWRITING CONTESTS.

A remarkable typewriting contest for New York City took place at Browne's Brooklyn Business College on Saturday evening, April 22, under the auspices of the Isaac Pitman Shorthand Teachers' Association. Graduates of local elementary schools, who had taken up typewriting in the public High School or Business School in New York City after their elementary graduation were candidates in the contests.

School Contest. Charles F. Kluber, of Browne's Business College, Brooklyn, wrote 766 words, made 29 errors, writing 41 words per minute, with 96% of accuracy, receiving a personal medal.

Ella A. Kuleman, of the Jamaica High School, wrote 907 words, made 42 errors, writing at 47 words per minute, with 95% of accuracy, receiving a personal medal.

Harriett Criss, of the East New York Business School, wrote 810 words, made 40 errors, writing at 40 words per minute, and with 95% of accuracy.

Frank Patterson, of the Jamaica High School, wrote 753 words, made 46 errors, writing at 35 words per minute, with 94% of accuracy.

Edna E. Daum, of the Jamaica High School, wrote 954 words, made 63 errors, writing at 43 words per minute, with 93% of accuracy, receiving a personal medal.

A. Wennerstrom, of the Men's New York Evening High School, wrote 877 words, made 61 errors, writing at 38 words per minute, and with 93% of accuracy.

Amateur Contest. Bessie Friedman, of the Woods Bronx Business School, wrote 1520 words, made 22 errors, writing at 101 words per minute, with 99% of accuracy, receiving a personal medal.

Harriett Criss, of the East New York Business School, wrote 810 words, made 40 errors, writing at 41 words per minute, with 93% of accuracy, receiving a personal medal.

Professional Contest. Miss Bessie Friedman, wrote 1520 words, made 22 errors, writing at 101 words per minute, with 99% of accuracy.

Gus R. Trefzger wrote 1674 words, made 41 errors, writing at 98 words per minute, and with 98% of accuracy.

Notes. 1. The National Association of Isaac Pitman Shorthand Teachers and Writers is doing an excellent work in the promotion of both speed and accuracy in typewriting work in the public and private schools of the city which is deserving

of all commendation. 2. Miss Bessie Friedman, but 15 years of age, from Woods' Bronx School, broke all records by writing at 101 words per minute for 15 minutes, and with 99% of accuracy. This is doubtless an unequalled speed and accuracy for one of her age and experience. 3. The degrees of accuracy attained were most excellent, ranging from 93 to 99 per cent. 4. The speed obtained was very satisfactory in the School Contest and in the Professional Contest it was literally amazing. 5. Only half of those who entered the Contests qualified for mention by the Judges. 6. An excellent and unusual feature of the Rules of the Contest was this: "Contestants will be allowed to examine their work, and that of other contestants at a suitable time and place after the awards have been announced, for the purpose of ascertaining the kind of errors made." This we regard as one of the most sensible provisions made in a contest whether of typewriting or shorthand.

NATIONAL SHORTHAND REPORTERS.

In connection with the meetings of the National Shorthand Reporters' Association next August at Chautauqua, N. Y., there will be held contests for the Shorthand Writer Cup and the Adams Trophy. The Committee to take charge of these contests has just been appointed and consists of the following:

J. N. Kimball, Chairman;	Frank H. Burt,
Edward H. Eldridge, Secretary;	Gordon L. Elliott,
Chas. H. Requa,	Samuel Powis, Jr.,
George A. McBride,	Chas. F. Roberts,
Frank H. Barto,	Chas. H. Magee,
Frederick J. Rose,	J. E. Fuller.
Walter M. Scott,	
John C. Lowe,	

The contests for the two trophies are to be held on different days. The rules for the Shorthand Writer Cup will be practically the same as last year. In the contest for the Adams Trophy, the rules, in general, will be the same, but the speeds will be lower, and the amount of inaccuracy which will disqualify will be limited to three per cent. Applications for either or both contests should be sent to the Secretary of the Committee, Edward H. Eldridge, Simmons College, Boston, on or after July 1st, accompanied with an entrance fee of two dollars. Seats will be assigned to contestants in the order of their applications.

THE CHAUTAUQUA SCHOOL OF SHORTHAND.

Thirty years of age! One of the rarest things in this country is a Business School having a history of thirty years; but such is the case with The Chautauqua School of Shorthand & Typewriting, held every Summer at the great Chautauqua Institution, Chautauqua, New York, under the direction of the associate editor of this Magazine, William D. Bridge, well-known as the veteran teacher and reporter of the country. The School will open about June 29th and close August 30th. Beginners and advanced students will be received.

SPRINGFIELD, MASS., TYPEWRITING CONTEST.

The Springfield, Mass., Business School held its customary annual typewriting contest early in May, at which time the Remington Typewriter Company offered a gold medal as a prize. This was won in a twenty-minute contest by Miss Dominique, of Thompsonville, Conn., who averaged 63.8 per minute. Miss Anna Brady, of Westfield, Mass., was second with 61.2 words to her credit. Miss Anna Foley, of Stockbridge, Mass., was third with an average of 53 2/5 words per minute. The matter was unfamiliar and Miss Dominique had never operated a typewriter prior to September last. She is an honor pupil of the Thompsonville high school, and is engaged to become assistant in the shorthand and typewriting departments of the Springfield Business School the coming year. She hopes to participate in the typewriting contests in New York this fall.



THE NEWS EDITION OF THE JOURNAL costs \$1 a year. We hope to make it worth at least that much to every teacher and school proprietor. It is a matter of deepest gratification to us that hundreds of our professional brethren who give their students benefit of the low cubbing rates for the regular edition think well enough of The Journal to enroll their own names on the Professional List, at \$1 a year.

MOVEMENTS OF THE TEACHERS.

C. A. Robertson, of the New England Business College, is disposed of it to C. B. Post, of the Worcester Business Institute, and has become associated with the Long Island Business College, Brooklyn, N. Y.

The Winter Hill Business College, Somerville, Mass. secures as teacher of shorthand John T. Yates, formerly of Bliss Business College, Newark, Ohio.

Leland P. Symmes, a graduate of the commercial department of the Beverly, Mass., High School, becomes assistant commercial teacher in the Academy at St. Johnsbury, Vt.

The East Orange, N. J., High School obtains at the headship of the commercial department William A. Barber, formerly in like service in the Brockton, Mass., High School.

W. H. Coppedge, of the Salt Lake City Business College, becomes instructor in Link's Modern Business College, Boise, Idaho.

Passing from the Miller School, New York City, H. D. Foote goes as shorthand teacher to the Mankato, Minn., Commercial College.

The Packard Commercial School, New York City, strengthens its staff of teachers by the addition of H. D. McClelland from the Butler School, New Haven, Conn.

A new commercial teacher in the Malden, Mass., Commercial College is George A. Parker, coming from the Tyrone, Pa., High School.

G. M. York, of the High School, Ansonia, Conn., takes the position of W. F. Baird in the Ithaca, N. Y., High School, the latter resigning after many years' service, through the failing health of his wife.

H. G. Ranney, principal of the Berkshire Business College, purchased of H. B. Hastings the Stillman Business College, Danbury, Conn.

The Commercial College, Tyler, Texas, secures A. W. Kimpson, of Kansas City, Mo., as teacher of penmanship.

A. M. Fisher, of Draughton's Business College, Raleigh, N. C., becomes the head of the shorthand department in the Bagwell Business College, Atlanta, Ga.

Miss Frances Hamilton, of Versailles, Ky., becomes the shorthand instructor in the Oshkosh, Wis., High School.

The Morehouse Business College, Muskegon, Mich., has been purchased by J. C. Evans, of the Metropolitan Business College, Chicago, Ill.

R. G. Walters, late of Albany, N. Y., has purchased a half interest in Hall's Business College, Mansfield, Ohio.

A. M. Wonnell, of the Woodward High School, Cincinnati, Ohio, returns to Ferris Institute, Big Rapids, Mich., and J. A. Snyder, of the Ferris Institute, takes Mr. Wonnell's place at Cincinnati.

SPOKANE.

Spokane is one of the increasing number of cities in our country which is governed by a "Commission" of representative business and professional men. The delegates in attendance at the National Federation Convention in July, 1912, will have a chance to study a Commission-ruled city at first hand, and there see what such a growing metropolis is doing with its Water Works, Sewerage, Lighting, Incinerating and Park Systems under Commission control. Having a population of only 300 in 1880, Spokane practically began its development in 1883 with the completion of the Northern Pacific Railway. According to the Federal census, it reached in 1910 a population of over 104,000, which is truly a remarkable growth.

Spokane is the natural commercial center of vast reaches of territory where agriculture, mining and lumbering flourish with almost extravagant rapidity. The "Inland Empire" surrounding Spokane produced in 1910, in its mines, orchards, farms and forests, 187 million dollars' worth of products. 1,500,000 trees on 20,000 acres in Spokane County alone, are apple producing. Go out and help yourself to some of the fruit next year!

And the lumber! Three hundred and ten billions of feet of lumber are now growing in that Inland Empire, enough to last at the present rate of cutting for 285 years, and enough to build homes for half this nation to-day if those existing were swept away. Spokane! We greet thee!!

THE MARTIN SCHOOL, PITTSBURGH, INC.

Enoch N. Miner, President, Publisher of The Phonographic World, Alton H. Perry, Vice-President and General Manager, and R. M. Daubenspeck, form the controlling force in this old and well-known Business School at the present time, the management assuming the reins of power on March 10. They propose to place the Martin School on a plane unsurpassed by any in this country; adding new equipment throughout and raising the present standard in every department. This old and worthy school has a past of high honor; its future is dominated by strong men. Success to the Martin.

Mr. Perry, the active Manager, came to the Martin School from the Rochester Business Institute, in March, 1904. He was in the Commercial Department for three years, and since that time has been Treasurer and Principal of the School. He has not had the time to specialize, or he would, we doubt not, have given much attention to Penmanship.

The Springfield, Mass., Business School has just placed forty new typewriting machines in its growing equipment. It has long had high fame as a leader in typewriter instruction, under the management of Miss Mae Carrington, who for many years the prima donna of typewriter contests.

CONVENTION NEWS AND NOTES

DETROIT TEACHERS ORGANIZE.

A meeting of very great interest to commercial education was held at noon Saturday, April 29, at Hotel Tuller. The great need of co-operation between commercial teachers and teachers of commercial branches in the high schools has been felt by both, and the initial step of bringing those interests together upon common ground was taken, by a committee of two, one representing the commercial schools, and the other the high schools, W. P. Wright, of the Michigan Business College, for the former and D. W. Springer, of the Cass High School, for the latter, being appointed to visit every school in the city of Detroit where commercial branches are taught, and invite all teachers to participate in the union meeting at Hotel Tuller, and an interesting happy banquet, and after-meeting was the result.

D. W. Springer opened the meeting in his characteristic style, putting everyone at his ease. He always says the right thing at the right time. The meeting and its success are due largely to his untiring effort and discreet direction. The Cass High School is fortunate in having such a commercial director.

Thomas I. Daniels was chosen chairman, and Cyrus W. Field Secretary. The complete roll follows:

D. W. Springer, W. N. Glass, A. D. Skeels, L. M. Hazen, of the Cass High School; B. D. Edwards, of the Y. M. C. A.; L. C. Rauch, A. F. Tull, E. E. Vantine, of The Business Institute; J. Chapman, A. L. Merriam, of the Eastern High School; Chas. F. Zulawi, Cyrus W. Field, S. R. Buchanan, of the Detroit Commercial College; E. L. Miller, of the Central High School; W. F. Jewel, E. R. Shaw, of the Detroit Business University; Thomas I. Daniels, of the Daniels Shorthand School; D. W. McMillan, G. C. Thomas, of the Western High School; W. P. Wright, of the Michigan Business College; M. J. McKechnie, H. W. Hoxie, of the Rapid Shorthand School; H. R. Shafer, of the Permin Shorthand School; T. W. Bookmyer, of the Miles Business College.

As Dean of Commercial Education in the city of Detroit, W. F. Jewel was called upon, and responded with a pleasing retrospection of commercial work in this city, stating that he had been steadily laboring to promote business education here since 1865. At that time the typewriter had not come into use, transcriptions being made in longhand, court reporters, Flowers and Daniels, often calling upon his pupils to make these transcripts. Mr. Jewel was heartily applauded at the close of his interesting talk. He is looked upon with a feeling akin to reverence, because he has given his whole life to this work and is still actively engaged at the head of the Detroit Business University.

A. L. Merriam, referred to as the Dean of Commercial Education in the High Schools of Detroit, gave an interesting talk.

The central thought of L. C. Rauch's short but spicy talk, was that this meeting should be the nucleus of a permanent organization of the commercial teachers of the city. He desired that these meetings be held not merely for social purposes, but that the teachers meet as business men and discuss business plans for strengthening and improving business education in this city.

E. L. Miller, of Central High School, was asked to repeat some of the things he presented at the Michigan Schoolmasters' Club a few weeks ago, in their meeting at Ann Arbor, and spoke along the line of the recognition that universities are according to commercial branches in their admittance examinations. The three universities, Wisconsin, Illinois, and Pennsylvania, already recognize it. He also put in a strong plea for the correlative teaching of English and spelling with shorthand and typewriting. He said that if any typist becomes a success it must lie through the channels of accuracy in spelling and ability to know and use good English. The bookkeeper is also led to become more deeply interested in the same studies by being required to take typewriting. He said no studies in the high school curriculum have a higher value to the students, as *cultural studies*, than

bookkeeping and shorthand, or that will be of greater value to them in later life.

A committee of three was chosen to draft plans looking toward the permanent organization of the commercial teachers in our high schools and business colleges: D. W. Springer, L. C. Rauch and E. R. Shaw being chosen to report later at another similar gathering.

We believe this is the first meeting ever held anywhere with the prime object of closer fellowship and the recognition of common interests, among high schools and commercial colleges, and the most of us are learning that our interests are common and that the rest are not such bad fellows after all. A hearty feeling of friendliness and good-will was manifested on all sides, and the meeting adjourned with the expressed belief that great good to us all will grow out of this initial meeting.

CYRUS W. FIELD, Secretary.

The following statement was received from the General Secretary of the National Commercial Teachers' Association:

Through somebody's oversight, a very regrettable error has crept into the annual report of the National Commercial Teachers' Federation. The excellent paper on Cost Accounting, which was written and read by Chas. A. Honecker, of Chicago, is credited to S. W. Gilman, of the University of Wisconsin. On the official program of the High School Commercial Teachers' Association, Mr. Gilman was scheduled to read a paper on this subject, but for some reason could not appear, and Mr. Honecker was induced to take his place on the program. It is to be regretted that the proper credit was not given in the report.

F. M. VAN ANTWERP.

A BUSINESS COLLEGE DINNER.

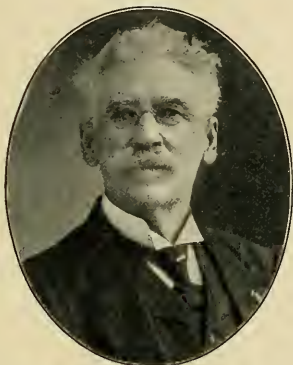
The Alumni Association of Banks Business College, Philadelphia, are profound believers in the "get together" principle, having a good time, eating a dinner, and then "saying things." The seventh annual banquet was held recently at Hotel Walton. A former teacher, Frank L. Chalmers, spoke of the olden days of the school and of its founder, Benj. Stanley Banks. He then introduced as the speakers of the evening Rev. John R. Davies, of the Bethlehem Pres. Church, whose theme was "How can I make the best of myself?" Chester N. Farr, former Asst. District Attorney, who spoke on "The antiquity of commercial life," and Dr. James P. Litchenger, of the Univ. of Pennsylvania, whose address was upon "The business man as a citizen." The social and literary festivities were of a very high order.

VIRGINIA! Pocahontas and Capt. John Smith! Roanoke and Capt. E. M. Coulter! He is unknown who knows not about Pocahontas. He will be unknown soon who knows not about Capt. E. M. Coulter and his grand National Business College at Roanoke, whose Catalogue and View Book lies before us, one of the finest if not the very finest we have ever seen. Its paper, ink and press work are beautiful specimens of the printers' art. The volume is comprehensive, every line practical, the offers of the institution definite and easily appreciated, the faculty looking like folks who "do things," and the *tout ensemble* exceedingly attractive. The school equipment is of the best. Each picture tells its story well. The colored head-line of each page is beautifully winsome. The lists of former students now employed in banks, coal and railroad companies are very extensive, indicative of high standards maintained. School proprietors would do well to examine copies of this Catalogue.

ISAAC S. PRESTON.

YOUNG as the youngest, spry as the spryest, as full of life and hard work at 74 as at 24, with an income rolling into the thousands every year through the point of his facile and teaching pen, Isaac S. Preston sits before us in our sanctum as a veritable embodiment of vitality raised to the highest mathematical degree. Let us see what we can find out about him.

He was born in Lockport, Pa., September 16, 1836. At an early age his mother was left a widow, and it was necessary for mother and son to shift for themselves. The young fellow was sturdy and rugged and his mother apprenticed him to a farmer in the West; but on visiting the place and people, the mother brought him home and he obtained employment on a canal where he rose rapidly as an employe.



At a very early age he became a devotee to the art of penmanship. Spencer, Lusk, Barrett, Cooper and Folsom were the objects of his admiration. He began teaching before he was twenty years of age; organized itinerant writing classes; visited every large city East of the Missouri River, becoming Supervisor of Penmanship in several of them, and especially in Brooklyn, N. Y., where he was for many years instructor in the public schools, retiring two years ago on a large pension. Unable to be idle, he has been organizing writing classes in suburban towns, and has now a class of 300 pupils in Hoboken, N. J., in the public schools. He is an excellent

card writer and shows a professional hand equal to any one. His flourishing is very strong and individualistic. We consider him one of the most remarkable penmen the country has ever produced.

Mr. Preston's constitution is unusually vigorous, and he is apparently as young as ten years ago. He has been married twice. He lost his first wife over a year ago. On going to the home of his youth, he met a very estimable lady whom he knew when they were both young. They were most happily married and make their home in Brooklyn, N. Y., in delightful surroundings and with all cheering auspices.

His wife was born and reared in his native town of Lockport, now called Platea, Pennsylvania. Mr. Preston makes frequent visits at the Journal Office, having always been a subscriber to our magazine under its former name, the Penman's Art Journal, and its later form, The Business Journal; and is wont to bring us many subscribers through the love he bears to the magazine.

The name of every prominent penman is familiar to this youthful septuagenarian. He knew well all of the "old fellows"; gave a most helpful lecture, well illustrated, to the students in Gaskell's Institute, in Manchester, N. H., years ago; possesses letters of recommendation from Horace Mann, one of the foremost of America's educators, as well as commendations from hundreds of superintendents and educational officials generally. As an instructor, his strong point is his vividness of description and the clearness of his explanations.

Seventy five years young! He says he paints his hair white that people may think he has the wisdom of age! He believes his life is a success; makes money by his art at every turn, and will leave it to do good when he is gone.

Who is there who does not use Faber's pencils? The 150th Anniversary of their manufacture by A. W. Faber, of Stein, Germany, will be celebrated this year by the special putting forth of a jubilee high grade series of pencils, especially desirable in the American market, at a low price, and exceptionally fine in quality. There are polychrome pencils in sixty different colors to be placed on the market.

W. C. Brownfield, the successful penman of the Bowling Green, Ky., Business University, is also famous as an athlete. We have been favored with a photograph of the basket ball team with which he has been playing—the Bowling Green Business University Team. Mr. Brownfield plays forward position. His team was successful in winning every game in the league the past season.



Flourish by I. S. Preston.

THE NATIONAL PRIVATE COMMERCIAL SCHOOL MANAGERS' ASSOCIATION

To Elevate the Standard of Commercial Education by Co-operation.

Conducted by ALMON F. GATES, Field Secretary, Waterloo, Iowa.



HE conditions in the business world are such and the demand for proficient help so great that it behooves us to look well to our course of study. We ought to keep our fingers on the pulse beat of the business world. We are here to supply the demand rather than create it.

Business men are demanding well qualified help, prepared along more than one line of work. Whether rightly so or not, they are expecting that every young person who has attended a business college understands bookkeeping, knows how business is done, and can write shorthand and operate a typewriter, and write a good sensible business letter. Since business men are expecting this of us, in the common expression it is up to us to meet their expectations.

What then does this indicate? It means that our students should be qualified in many spheres of work, and we ought to provide a satisfactory combination course that will meet this condition. To be sure our students would do well to take the commercial course and follow it with shorthand, but the problem is, will they do it?

Having completed one course they feel that they are a finished product and want to get out to a job. Whereas if we would outline a course comprising much of the work of the two, which they must complete before graduating, they would be more disposed to stay and finish all of this work than they would if it were divided into two departments.

The following extract received from one of our leading members in the East contains some good ideas. In fact it is so good, I am quoting it in full.

"About 10 years ago I found conditions changing here, this being a city of very little manufacturing and a great deal of banking and insurance. The demand was no longer for women who could and would do nothing but bookkeeping, but *the insistent and ever-increasing demand was for women who had a knowledge of the fundamentals of bookkeeping, a good knowledge of arithmetic, wrote a clear hand, could take shorthand notes readily and transcribe them intelligently.* The demand for such ladies was about 95 out of every 100 calls which necessitated a preliminary business education in addition to the stenographic training.

"The result was that I developed a course of training which takes the prospective stenographer through a course of single and double entry bookkeeping, arithmetic, penmanship, letter-writing and spelling. Bright pupils finish this course in from 10 to 12 weeks; then they are transferred to the shorthand department and finish the complete shorthand course, passing the examinations of that department and receiving a shorthand diploma for graduation.

"No students taking this combined course receive a business diploma, nor do they receive what we term the sheepskin diploma.

"We issue three diplomas—one for the business course, another for the shorthand, and a third for those who take the complete business and complete shorthand courses. The diplomas for courses 1 and 2 are printed on fine linen paper stock and are characteristic of the city and of the state. For the completion of both full courses the pupil receives a real sheepskin diploma. The number of students who take both full courses is relatively small—perhaps three out of a hundred who graduate.

"In every case we recommend and practically compel students to take the short bookkeeping course; then they take the

shorthand course. Indeed, about eight out of ten of our shorthand girls apply for admission with the proviso that they may take the short bookkeeping course first and graduate from the shorthand department. The reasons are very simple for this procedure—the knowledge gained in arithmetic, spelling, letter-writing, bookkeeping and penmanship proves a direct assistance in acquiring the shorthand training. This is more particularly true when it comes to the understanding of the commercial dictation in the advanced shorthand work where the student writes letters which bring in all of the terms used in connection with the bookkeeping course.

"The student who has gone through the bookkeeping drill understands what each business term means by having had actual experience in handling the respective documents.

"So far as penmanship is concerned, the short business course gives the student some facility in writing, both in ease of execution and in improvement in form, both of which have a potent influence upon the facility and legibility of the shorthand outlines. Logically, the business course must precede the shorthand.

"The time required for graduating from the full business course varies from 8 to 12 months; from the shorthand course, from 7½ to 11 months; from the combined course, from 10 to 14 months; all depending upon the student's education previous to coming, his facility for learning, his earnestness and the attention he can give and will give to study outside of school hours."

This is what might be termed a brief combination course. One can readily see its value. While many students would not be inclined to spend time to finish the full commercial and full shorthand courses, those wanting merely the shorthand feature would be willing to extend this time in order to get this brief course in the commercial work.

By getting this extra training they will go out into the business world much better prepared to do the work needed. Even if they make no use of their knowledge of bookkeeping they are much better stenographers.

I want to quote extensively from one of our members in the West. This will show that this movement for a brief combined course is not confined to one locality.

"Our combination course includes all of the work prescribed for both the shorthand and the commercial departments, and we do not issue diplomas for less. As a matter of fact, we issue two diplomas, one testifying to the work of the commercial course, the other to the shorthand.

"We also prescribe three brief combined courses, one consists of the commercial course and that in touch typewriting, another of the shorthand course and one in bookkeeping, and still another may consist of either the shorthand or the commercial course and one in special penmanship. I appreciate the fact that this last-mentioned course can be successfully conducted only in schools that maintain a special penmanship department.

"For these combined courses, we issue a diploma certifying to the completion of the principal feature in the combination. I think it might be wise to issue only one diploma, and that for the completion of the combined course. If we could, as an Association, agree upon this plan, it would no doubt give more dignity to our work."

I believe that from these extracts many of our members will get valuable suggestions.

Personally, I have been carrying a brief combination course

for a number of years. This covers the entire work of the shorthand department together with about 1/3 of the work of the commercial department. It has not been my thought to make bookkeepers in this way, but to make better stenographers. At the same time, we are carrying what we term the complete course which covers the work of both departments. Some who enroll for the brief combination course decide to finish the one more complete after they have been in school a short time. These two are so similar, so far as the brief combination course goes, that it is very easy to make the change after they have started in the work. It is much easier to persuade one to take this brief combination course, who already had in mind the shorthand study, than it would be to persuade him to take the one more complete. By means of this arrangement, many finish the complete course who at first thought only of the shorthand. This pays more in the efficiency of the graduates than in the mere matter of added tuition.

I believe we all ought to urge our people as far as possible to take the work of both departments. In fact I am hoping that the time will come when this will be the rule instead of the exception. I am satisfied that we ought always to present this complete work to our prospective students and get them to thinking of finishing the entire work of the school. I realize that this is difficult as long as there are so many schools talking short courses and "get rich quick schemes." I shall hope to hear from many readers of the Journal concerning this subject. If you are interested, let me hear from you.

Some might wish to know just what subjects I would include in this brief combination course. It should include a thorough treatment of shorthand, typewriting, spelling, business English and letter writing, penmanship, rapid calculation, arithmetic through interest, and about three months' work in bookkeeping and business practice.

Now we have blazed the way—it's your move next. Let's hear from you.

THE NEW UNDERWOOD BUILDING.

The construction of the Underwood building has been a wonder to the building trade of lower New York. On December 1, 1910, it was merely an excavation. It is now practically completed and will be ready for occupancy about June first.

As will be seen from the picture, the building is an eighteen story structure, in addition to which there are two stories beneath the ground. The company will occupy most of the building. The City Sales Department will be on the ground floor and the Employment Department on the first floor. The third floor will be occupied as a sales room for the Billing Machine Department, the Computing Machine, the Automatic Operator, the Duplicator, the Pay Station and the Second-hand Machine Department. The fifth, sixth, seventh and eighth floors will be used by the Repair Department; the ninth floor by the Legal, School and Advertising Departments; the tenth and eleventh floors by the Controller's Department; the twelfth floor by the Treasury Department and Order Department, while the thirteenth floor has been set aside for the General Officers and Board Room.

The building is near Broadway, a short block to the west, has a frontage of fifty feet on Vesey Street and depth of seventy feet on Church Street and owing to the character of the surrounding buildings has light on all sides above the fourth floor. This makes it particularly well adapted for the purposes of the company.

The outlook from the front of the building is on the historic St. Paul's Churchyard. It was in St. Paul's Chapel that the religious services were conducted in connection with



the inauguration of George Washington as President of the United States. The view to the east is Broadway, to the west is over the North River and stretches on beyond to the Orange Mountains. On the north the view takes in the Metropolitan Tower and the sky-scrapers of northern Manhattan. On the south is St. Paul's Churchyard and through the Canyon of sky-scrapers of Church Street, a vista of New York Bay.

The change from the present buildings, which, while inadequate and contracted, have well served their purpose, will be an advantage to the business and particularly to the busy throng of workers employed at the New York headquarters. Few realize that the New York office gives employment to 540 people.

Our New Address
Room 1205, Tribune Building, New York City

A PRACTICAL SPELLING AND WORD EXERCISE.

Paper read at the E. C. T. A. Meeting. By S. C. Williams.

What I shall present is merely a suggestion of a form of exercise for a definite purpose, intended to be simply a part of the regular spelling course or schedule. Many students enter our schools from Grammar Schools. High Schools and Colleges who have met the examination requirements in Spelling, received high marks, and naturally regard themselves good spellers. They are often nonplused, and discouraged when it is brought home to them that their spelling is not up to the requirements of business. The difference lies in the nature of the tests of their spelling as compared with the more or less circumscribed character of the vocabulary lists of words to which they have been accustomed and towards which the larger part of their study of spelling has been directed.

Then there is in every class that inevitable percentage of students who have been rated as poor spellers with such frequency that they have just as naturally come to regard their spelling as well-nigh hopeless.

They have a settled conviction that, time or effort spent on spelling is useless, and they are actually surprised when the teacher makes an earnest, persistent effort to arouse them to take hold of their spelling and improve it.

It is the plain duty as well as the privilege of the teacher, with both of these types of students, to bring to bear some influence that will effect a spontaneous and sustained effort on their part to overcome this spelling weakness.

The teacher's fiat will not do it. Exhortation will not suffice. Argument will not usually avail. Why?

What the student shrinks from is the mastery of what he conceives to be necessary in the spelling of the tens of thousands of words in our dictionaries before he can rightfully claim to be a good speller. The very magnitude of the task, as he views it, appalls him. The teacher must realize the seriousness of this attitude of the student and must set himself to a correction of it.

Here is a plan for teachers in business schools or other schools in which the ground is to be covered within three to six months. Announce in advance that a list of words in everyday use will be dictated at the next class period, that there will be no word not familiar to the members of the class and not in common use in business.

List "A" on the sheet, just distributed, was recently used in this way in the class room.

Now, if these same words had been presented in the order in which you will find them in list "B" there would undoubtedly have been fewer words misspelled by the students, because of the arrangement of the words in the groups.

The list of exceptions on sheet 2, which contains nearly all the exceptions to the rules we have given, is so small a group that the students can easily write them in a little separate list and learn them very readily.

The poorest speller in the class has by this time made a distinct gain, sufficient to restore, in a measure, his con-

fidence in his ability to learn something worth while in spelling, and this confidence begets a new zest in his work.

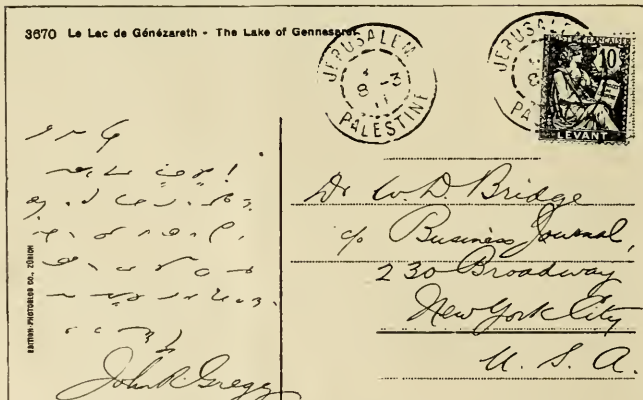
He has been shown that the spelling of a very large number of the words he must use daily depends upon a few simple rules easily learned and readily applied. A very few lessons of this sort will accomplish a very great deal for the student. The student will be quite ready and willing to follow the teacher now in learning to spell the possessive case forms of nouns, singular and plural, common and proper, and will immediately begin to take a more intelligent and active interest in the regular lists of words in the spelling book or spelling exercises used in the school.

A	B	A	B
concurring	interceding	deterrent	commitment
differing	receding	allotment	benefited
reference	seceding	retroceding	collaring
interceding	preceding	demurrer	abutment
proffered	acceding	worshiper	reveler
preferred	retroceding	recurring	annulment
preferable		canceling	enameling
receding	exceeding	exceeding	allotment
detering	proceeding	excellent	worshiper
commitment	succeeding	proceeding	canceling
besetting		excellent	
seceding	superseding	focusing	besetting
benefited	procedure	succeeding	repellent
referee		abutment	rebellion
concurrance	concurring	transferable	controllable
collaring	concurrance	abating	abetting
repellent	recurring	abutting	intermittent
preceding		superseding	annulling
reveler	differing	fringing	excellend
embedded	difference	singing	excellend
annulment	reference	procedure	embeddend
rebellion	deference	hinging	
rebels	referee		excellend
enameling	preferable		transferable
acceding	proffered		focusing
intermittent			rebels
controllable	preferred		abating
annulling	deterrent		fringing
difference	detering		hinging
deference	demurrer		singing
			tingeing

EXCEPTIONS

cancellation
chancellor
crystalline
excellent
forgettable
humbugged

metallurgy
tranquillity
transferable
wigwagged
zigzagged



A Post Card sent from the City of Jerusalem by John R. Gregg.

Get busy! Just think of it, the Time Table and Official Announcement of the special train by the Burlington and Northern Pacific Railroads, from Chicago to Spokane, for the National Commercial Teachers' Federation Convention at Spokane, July 15-19, 1912, are ready for delivery! You are heartily exhorted to buy your ticket for this Official Train; to get things ready for your gripsack, and to rendezvous at the Auditorium Hotel in Chicago on July 3, 1912, ready for "the biggest time of your life." There now! What Morton McCormac tells you must not be taken with a single grain of salt, but with the utmost seriousness and determination of heart. "He'll be there."

In the Montreal Daily Witness for April 26, D. Beauchamp has an artistic, pen-written, twelve-line sermon drawn from the text, "Some like Censorship." This brief sermon is enclosed in a heavy, round border, tastefully ornamented, the whole being winsome and easily read.

THE PENMENS EXCHANGE

Contributions are solicited for this department from all the penmen. We want the best that the profession can supply. It is the plan to make this department one of the most interesting in the Magazine.

EDITOR'S SCRAP BOOK.

Leslie E. Jones, Elbridge, N. Y., writes rightly, and we desire to do the right thing in saying that his autographic cards and plain penmanship lying before us are up to a high standard.

P. A. Westrope, Denver, Col., is no back number though he has passed the half century line. His pen craft has a fine luster in its quality.

E. S. Jackson, Jacksonville, Fla., gives us very tasteful specimens of his engraving work. May his business prosper in proportion to his manifest ability.

A. W. Kimpson, Tyler, Texas, sends us from his new post a fine assurance in the shape of beautiful penmanship that he is all write.

E. H. McGhee, Trenton, N. J., sends us an envelope with enclosures which are literally amazing for the blackness, the beauty and the immensity of the "ink slinging" shown in a small space. He can do it well surely.

One thing is certain, H. W. English, Taylor, Pa., is "great at figures." Here we have several pages filled with them, and they look so much like each other that we could not tell them apart,—a good quality in the pen-workmanship.

J. A. Stryker, Kearney, Neb., can write the alphabet. We know that. Sight is evidence. And we judge that he joins the letters in most striking fashion when he tries.

S. O. Smith, Penmanship Instructor, Grand Rapids Business Institute, gives us finely written Easter Greetings, for which we are thankful.

W. G. McLellan, Sprague, Wash., signs his name on his card in a manner artistic and comprehensive.

James Wild, 26 Princess St., Colne, Lancashire, England, proves his great facility and excellence as a card writer by the dozen before us from his hand, written in various styles and on various colored cards. He has filled many American orders with great satisfaction.

At 74 years of age, I. S. Preston sat down at our desk and made so beautiful, so natural a bird, that all it needed was breath to make it fly.

Isle La Motte, Vt., is a celebrated place, for S. S. Pike, the facile and dutiful ink-disciple of H. L. Darnier makes this his home. He takes pride in showing his disciple-like character

by laying on our editorial desk several pages of beautifully written tributes to his master in the art.

Superscriptions worthy of mention have been received from the following: J. D. Todd, Salt Lake City, Utah; J. T. Evans, Wilkes-Barre, Pa.; J. F. Caskey, Haverhill, Mass.; A. H. Hinman, Lynn, Mass.; J. N. Fulton, Ft. Wayne, Ind.; S. E. Leslie, Poughkeepsie, N. Y.; James Maher, Pittsburg, Pa.; C. W. Ransom, Kansas City, Mo.; W. W. Bennett, Milwaukee, Wis.; C. W. Jones, Brockton, Mass.; F. W. Gage, Boston, Mass.; W. D. Sears, Jersey City, N. J.; N. C. Brewster, Wellsboro, Pa.; R. E. Leaf, Seattle, Wash.; F. W. Tambllyn, Kansas City, Mo.

W. S. Chamberlain, Baltimore, Md.; F. B. Courtney, Cedar Rapids, Ia.; L. Tjossem, Des Moines, Ia.; D. L. Hunt, Eau Claire, Wis.; G. H. Shattuck, Medina, N. Y.; S. O. Smith, Grand Rapids, Mich.; W. L. Cochran, Wheeling, W. Va.; W. P. Potter, Sparta, Ill.; A. M. Keisling, Washington, D. C.; S. E. Bartow, Albany, N. Y.; Ben Kupferman, Boston, Mass.; F. B. Hess, Brooklyn, N. Y.; F. A. Curtis, Hartford, Conn.; W. A. Lindsey, Springfield, Mo.; A. L. Fischer, Philadelphia; Harry Houston, New Haven, Conn.; C. C. Lister, New York; James Wild, Colne, Lanc., England; W. J. Elliott, Toronto, Ont.; Mrs. N. P. H. Noble, Hartford, Conn.



Commercial Designing by C. R. Hill, Newark, N. J.

The Penmen's Ink Journal.

OUR UNEXAMPLED EXHIBIT.



N deference to our great and widely distributed constituency, we abash our native modesty, and at the earnest persuasion of friends we occupy somewhat of space in this issue in describing the Exhibit which the BUSINESS JOURNAL, made at the Convention of the E. C. T. A., at Bridgeport, in April last, of specimens of both longhand and shorthand penmanship, collected from many desks, and mounted in twenty large-sized albums, duly indexed in attractive form, and open to the inspection of the admiring hundreds of delegates at the Convention.

As might be expected, the shorthand collection was the smaller of the two, but it was of a very worthy size and character. One large album was devoted to the presentation of the photographs and shorthand (autograph) specimens of authors and publishers of shorthand systems, these including such honorable and well-known names as: Sir Isaac Pitman, Benn Pitman, Andrew J. Graham, J. Geo. Cross, W. W. Osgoodby, Jerome B. Howard, James E. Munson, F. G. Morris, I. S. Dement, Chandler Sexton, Clarence A. Pitman, Mr. and Mrs. A. J. Barnes, J. R. Gregg, Bates Torrey, J. N. Kimball, James W. Beers, W. B. Bottome E. H. Eldridge, L. C. Spencer, Edward Toby, E. M. Chartier, Rudolf Tombo, and O. H. White.

Many of the leading shorthand reporters of the country, men and women, were represented in another large album: Allan R. Beary, Orrin B. Booth, Douglas A. Brown, Cecil Clay, Wm. M. Clift, Allister Cochrane, R. C. Dowling, Edw. L. Davis, Edwin Dice, D. S. Elliott, Gordon L. Elliott, W. F. Fitzgerald, J. B. Faulkner, F. H. Gurtler, W. M. Hurtenbach, F. Hanna, Fred Irland, H. F. Jolly, Minnie E. Kehoe, Peter A. Kimple, E. R. Lindsey, G. R. Leonard, Clyde H. Marshall, Paul E. McCarthy, C. W. Reitler, Chas. H. Requa, Frederick J. Rose, J. D. Rhodes, Jos. E. Rich, T. C. Rose, W. N. Tiffany, L. P. Temple, Paul S. Vosburg, O. H. White, William Whitford, Chas. E. Weller.

Had the efforts of the BUSINESS JOURNAL office, supplemented by several special helpers, not been so largely devoted to analyzing and selecting specimens from the immense mass of material in the possession of the publishers, the collection of shorthand specimens could most certainly have been doubled, or even quadrupled, as the number of superior reporters is large and constantly increasing. These two albums are still open for additions, which will be duly entered. A specially interesting feature in these albums was that in most cases there was a fine photograph of each author or reporter, preceding his autographic shorthand writing, which gave a very attractive character to these two volumes.

Let us specify the remarkable breadth of this Penmanship Exhibit more particularly.

From the Public Schools of eighteen cities came the material in one album. These cities were as follows: Asbury Park, N. J.; Altamont, Kas.; Brooklyn, N. Y.; Beverly, Mass.; Brockton, Mass.; Cleveland, O.; Fort Wayne, Ind.; Hoboken, N. J.; Lafayette, Ind.; Monroe, Mich.; Norwalk, O.; Newton, Iowa; Oberlin, O.; Orange, Cal.; Poughkeepsie, N. Y.; Riverpoint, R. I.; Toronto, Ont.; Wahoo, Neb.

One volume was devoted exclusively to penmanship from foreign countries.

From sixty-six business schools in the United States and Canada came the full complement of two large albums. These specimens were entered in alphabetical order, so that reference could be made to any one at a moment's notice. The Business Schools represented were: American Commercial School, Allentown Business College, Brockton High School, Brown's School, Bliss College (Lewiston, Me.), Berkshire Business College, Butler's School, Bliss College, North Adams (Mass.),

Bowling Green Business University, Cortland Business Institute, Capital Commercial School (Albany), Cream City Business College, Connecticut Business College, Capital Business College (Oregon), Canada Business College, Dunkirk High School, Douglas High School, Drake College, Eau Claire Business College, Highland Park College, Heffley Institute, High School of Commerce (Cleveland), Hoboken High School, Heald's College, Iron City College, International Business College, Lonaconing High School, Labette County High School, Luthern Normal School, Lilly, J. S., Merrill College, Merchants & Bankers Business School, Normal School (Chillicothe), Northwestern Business College, Orange Union High School, Peirce School, St. Therese College, Salisbury Business College, S. D. Mennonite College, St. Mary's College, Temple University, Toby's Business College, Vankleek Hill Collegiate Institute, Wilkinsburg High School.

In Volume 2 were exhibits from the following: Argentine High School, Brockton Business College, Davis Business College, Elliott Business College, Easton School of Business, Lincoln High School, Monroe's Business College, Miner's Business Academy, Napa Business College, North Star College, Newton High School, Pottsville Commercial School, Public Schools (McKeesport), Rasmussen Business School, Taylor School, Union Preparatory School, Watertown High School, Wood's Business School, Wilkes-Barre Business College, Willis' Business University, Wichita Business College.

A most unique feature of the Exhibit was a collection of *Penholders* which had been in the daily use of the following prominent penmen, gathered in the course of several years by the Editor, as a matter of curiosity and interest:

PENHOLDER EXHIBIT.

The penholders of the following persons were elegantly mounted on fine cardboard and properly displayed:

- Platt R. Spencer, Sr., used for many years.
- Benn Pitman, used for 20 years.
- L. Madarasz, used for 20 years.
- F. W. H. Wieschahn, used for 30 years.
- Uncle Robert C. Spencer, used for over 30 years.
- J. Geo. Cross, used for 25 years.
- E. C. Marlatt, used for 20 years.
- C. P. Zaner, used for many years.
- E. W. Bloser, used for 10 years.
- F. B. Courtney, used for many years.
- E. C. Mills, used for 10 years.
- C. J. Schweitzer, used for many years.
- Lynman P. Spencer, used for 30 years.
- A. D. Taylor, used for many years.
- Charles Rollinson, used for 15 years in laying out resolutions.
- W. H. Patrick, used for 34 years.
- Jerome B. Howard, used for 15 years.
- E. Burnett, used for many years.
- S. E. Bartow, used for 5 years and by W. A. Hoffman for 3 years.
- E. M. Huntsinger, used for many years.
- E. M. Huntsinger, one that has made the Huntsinger signature famous.
- Penholder made from the floor taken from Abraham Lincoln's home.

OUR PENMANSHIP CABINET.

A distinctively noteworthy and notable feature of the Exhibit of the BUSINESS JOURNAL was an elegantly mounted wall-cabinet, enclosed in glass frame, in which there were thirty pages, each 22 by 28 inches in size, each page devoted to some one man's masterpieces of pen work, from minute cards to large sheets, all forming a larger and more attractive presentation of human skill in the use of pen and ink than was elsewhere to be found.

In addition to all these specified Exhibits, there were numerous illuminated designs in colors. We had the originals of the cover designs for the JOURNAL for many years past. Also posters and advertising literature used by a number of itinerant penmen of many years ago, such as those of Mr. Ames and of Mr. Hinman and others, who were then just entering the field of penmanship instruction.

A rapid resume of what has been said in this review of the Bridgeport Convention Exhibit will show the remarkably rich, varied, extensive character of the contribution which the BUSINESS JOURNAL made to the interest of the delegates. Its quality cannot be manifested; its quantity may never be surpassed. The Fathers in Shorthand and Longhand were all there, and the Latter Day Masters were present in full numbers.

These albums will be kept open for public examination at the office of the BUSINESS JOURNAL, and our friends are most cordially invited to come and enjoy this rare and wonderful display of the Calligraphic Art.

We are sure that every lover of autographic writing will find in the work of the 1149 individual penmen in the mammoth albums they will examine when visiting us many of the most unique masterpieces which have even been written by human hand. We cannot specify individually, but give herewith the names of *eleven hundred forty-nine* of the pen-artists represented:

A

Avery, Helen, M.; Adams, J. M.; Adams, F. B.; Adams, M. A.; Andrews, J. B.; Amidon, G. J.; Allen, U. W.; Aspre, L.; Allison, G. N.; Anderson, F. G.; Anderson, N.; Anderson, F. O.; Abernethy, E.; Albin, M. A.; Allard, C. H.; Adkins, C. B.; Arksey, R. E.; Ahlers, D. C.; Ames, J. E.; Aitken, J. A.; Akens, A. A.; Ashley, F. A.; Anselm, Bro.; Atchley, J. H.; Ashburner, E. J.; Arcuate, Arvizo; Avila, S.; Ames, A. D.; Ames, D. T.; Arnold, F. E.

B

Bohn, Theo.; Burnett, E. T.; Bales, C. B.; Blaisdell, C. S.; Bauer, C. A.; Brom, L. L.; Blair, W. W.; Bennett, M. E.; Bearce, H. W.; Barlow, T. H.; Bryant, D. F.; Bates, L. A.; Bryan, E. R.; Bush, C. A.; Bromlee, E. C.; Babcock, F. M.; Bryant, T. M.; Beardsley, N. S.; Brown, G. G.; Bixler, G.; Blake, E. D.; Barron, L. D.; Brewer, S. R.; Burdett, Bros.; Bennett, W. V.; Bansoll, R. S.; Briggs, W. F.; Erohammer, F.; Bosworth, E. C.; Bowman, W. S.; Barto, S. E.; Burden, S. K.; Blanchard, H. S.; Becker, C. T.; Beacom, W. H.; Behrensmeier, H. P.; Bryant, J. C.; Baslow, J. H.; Monsall, R. S.; Blackman, M. E.; Burrows, Mrs. R. F.; Burnett, E. S.; Bryant, T. J.; Bryan, E. K.; Blackman, A. C.; Bigelow, C. D.; Brown, D. W.; Belcamp, L. S.; Beages, S. C.; Baer, J. W.; Bond, R. H.; Brande, E. G.; Bowman, J. E.; Ball, C. E.; Burke, A. H.; Baldwin, C. E.; Blakelee, C. H.; Burnett, A. R.; Ballentine, R. W.; Brewster, N. C.; Brown, A. J.; Broadwater, E.; Barnes, Jos.; Barnett, C. A.; Beachamp, D.; Bennett, D.; Berry, H. A.; Berryman, J. W.; Bode, W. A.; Brice, G. T.; Bridges, P. A.; Bowman, J. E.; Brown, E. L.; Buell, J. A.; Burtner, H. G.; Burden, F. R.; Daley, J. J.; Bauer, Wm.; Berryman, J. H.; Bridges, T. B.; Bachtenkircher, J. H.; Brown, A. G.; Blue, S. M.; Brown, C. B.; Bussard, M. K.; Bowers, G. F.; Berkman, Fred.; Benton, P. T.; Beatty, W. E.; Blake, D. E.; Preidenthal, O. W.; Buford, M.; Barber, J. C.; Brown, E. L.; Bodenheimer, W. H.; Backus, Albert; Brownfield, W. C.; Briggs, F. H.; Barber, E. M.; Bryant, W. M.; Bolger, P. J.; Beck, E. A.; Beasley, Geo.; Briggs, F. H.; Boggs, T. G.; Barton, W. W.; Brumfield, W. W.; Bode, W. M.; Bain, W. F.; Berntheizel, H. H.; Briley, E. L.; Barrett, B.; Blosser, E. W.; Bauer, E. M.; Ballinger, J. S.

C

Cook, S. H.; Crable, R. S.; Cooper, W. P.; Comer, Chas. E.; Chapman, L. W.; Chambers, W.; Clayton, E. C.; Capp, A. B.; Collins, R. S.; Crandle, C. N.; Charter, E. M.; Carrothers, J. R.; Cooper, A. C.; Cowley, A.; Cannan, C. C.; Curtis, F. A.; Chess, W. A.; Cook, Mrs. C.; Crouse, A. C.; Cagle, J.; Chapman, S.; Chapman, J. G.; Cross, J. C.; Crawford, I. M.; Chambers, G. W.; Chicken, H. B.; Cundiff, J. B.; Coburn, E.; Cunningham, G.; Cannon, G. C.; Cook, W. H.; Cagle, B. F.; Crouse, J. H.; Callison, D. L.; Cast, E. A.; Chessman, C. A.; Carey, Alice; Cassmore, M. W.; Cameron, W. P.; Cook, W. K.; Calhoun, E. O.; Caskey, T. G.; Cretz, E. A.; Chambers, C. S.; Crouse, Anna Johnston; Crabbe, W. G.; Costello, P. W.; Crowther, I. W.; Crowley, D.; Clausen, H.; Cupper, T. E.; Coffman, C. B.; Chapman, D. L.; Coulombe, J. H.; Condon, H. E.; Conner, M. A.; Casey, D. A.; Chambers, Spencer; Courtney, T.; Chamberlain, C. J.; Coulter, E. M.; Cole, Arthur E.; Clark, J. H.; Cote, C. H.; Carlkirk, N. W.; Crichton, E. C.; Clark, A. W.; Clark, H. H.; Clark, H. C.; Clark, C. M.; Clark, A. A.; Clark, Clinton; Clark, E. D.; Clark, J. H.; Coppins, S.; Griger, F. H.; Christie, W. G.; Christie, F. H.; Clark, W. A.; Caskey, W. O.; T. G.; Connord, G. G.; Connolly, Jas.; Cobb, R. W.; Chapin, G. H.; Chapman, C. E.; Cozart, J. F.; Chamberlain, W. L.; Cook, F. E.; Chamberlain, C. E.; Courtney, F. B.; Crait, C. C.; Christ, J. G.; Caskey, J. F.; Chamberlain, W. D.; Childs, E. E.; Cleary, F. R.; Chamberlain, W. S.; Cochran, W. L.; Crosswhite, W. O.; Cooper, A. W.; Copeland, M. C.; Cohorn, F.; Carothers, J. H.; Cole, H. B.; Colton, E. S.; Courtney, T.; Crouthamel, W. K.; Clem, J. F.; Calkins, Ella, E.; Craver, E. H.; Crane, G. E.; Common, T. H.

D

Davis, G. F.; Davis, F. B.; Davis, Geo. W.; Dale, J. E.; Demary, Geo. K.; Degler, A.; Davis, E.; Drown, A. M. P.; Daily, J. T.; Duntton, A. R.; Denham, L. K.; Dennis, A. S.; Dennis, W. E.; Dakin, A. W.; Duryea, A. E.; Du Paul, R.; Dewhurst, A. E.; Duff, W. H.; Dalrymple, A. J.; Dower, J. M.; Dudley, A. W.; Dean, F. B.; De Land, O. P.; Davis, J. F.; Davenport, M. C.; Dudley, A. W.; Davis, Merritt; Davis, E. C.; Damon, A. R.; Davis, H. D.; Deibert, A. D.; Dutton, F. F.; Dickensheets, R. L.; Davis, E.; Dawson, A. E.; Davis, W. W.; Doner, C. E.; Diagonal, G.; Dieterich, H. A.; Duncan, L. F.; Delcourt, W. H.; Davis, E. C.; Dixon, A. H.; Derrill, H. D.; Duff, College; De Witt, L. B.; Dyke, F. L.; Dowling, W. H.; Desmarais, C. W.; Duff, B. F.

E

Elliott, G. W.; Elliott, W. J.; Earley, W. F.; Eisenbauer, C. F.; Evans, J. T.; Elston, J. A.; Evans, E. E.; Ellsworth, H. W.; Epter, E. E.; Evans, Sam; Escalon, P.; Ellis, G. W.; Emblen, T. W.; Engel, W. M.; Engelhorn, H. T.; Ennis, H.

F

Flickinger, H. W.; Farley, D. H.; Faust, C. A.; Ferris, W. N.; Fisher, J. W.; Frost, F. P.; Foster, T. P.; Fawcett, F. C.; Flack, T. P.; Fyte, R. H.; Foster, M. R.; French, C. A.; French, F. M.; Foeller, A. J.; Falton, C. V.; Falk, C. N.; Frasher, J. M.; Fisher, August; Foeller, J. J.; Farrell, J. R.; French, J.; Fuloner, P. R.; French, C. C.; Falder, S. N.; Fowler, Walter; Farella, L.; Fiske, W. W.; Fitzgerald, E.; Fowhe, J. C.; Folsom, E. O.; Flower, J. F.; Feroc, A. K.; Fair, D. N.; Fuller, W. J.; Field, C. L.; Feltner, J. W.; Field, J. W.; Foote, C. B.; Frey, J. G.; Field, F. S.; Felton, E. R.; Fahnestock, S. B.; Frederick, Adam; Fielding, T. J. B.; Ferland, J. A.

G

Gray, Wm. F.; Greer, D. N.; Groff, H. D.; Graham, W. H.; Gremer, E. T.; Griset, C.; Garner, J. E.; Germaine, Sr. F.; Garvey, W. E.; Greene, Irving; Galt, E. H.; Gage, F. W.; Good, H. K.; Gem, W. R.; Giessenman, W. F.; Goddard, E. A.; Goddier, J. R.; Gilbert, A. L.; Gutches, S. O.; Griffiths, D. A.; Gibson, S. M.; Grace, L. J.; Goldsmith, M. J.; Gatewood, L. L.; Goshert, H. D.; Gause, E. S.; Gullison, G. L.; Goldsmith, O. A.; Gaskell, G. A.; Glick, E. L.; Gibson, W. E.; Gubitz, C. F.; Grant, R. A.; Gordon, G. L.; Gardner, E. E.; Gatlin, T. H.; Gerhold, L. E.; Glick, S. M.; Grove, A. M.; Goshert, H. D.; Griffin, J. F.; Gruenbaum, C. J.; Gruenic, C. A.; Gallagher, G. M.; Gittin, Anna, S.; Guillard, R.; Griest, S.; Guyett, C.; Gruener, J.; Greenwood, F. L.; Guze, A.; Greene, G. M.; Gardiner, F. O.

H

Haverford, C. H.; Hogge, M.; Harms, P. W.; Hoffman, W. A.; Heron, Wm.; Henning, W. C.; Hager, I. J.; Hook, Frank; Hill, W. R.; Holman, C. A.; Higley, M. M.; Hutchison, J. R.; Heacock, F. J.; Hervig, H. E.; Hedrick, W. C.; Herrington, W. A.; Horton, L. C.; Hoole, G. G.; Howe, C. V.; Harris, O. E.; Harvey, W. C.; Herrold, M.; Hickok, N. L.; Hammond, L. W.; Harkins, T. W.; Harris, I. M.; Hough, G. A.; Hill, Anna E.; Hill, O. J.; Hills, C.; Huntsinger, E. M.; Hall, E. A.; Hall, F. H.; Hamilton, C. N.; Hinman, A. H.; Hoff, D. W.; Howey, W. C.; Harmon, J. G.; Hill, L.; Howard, H. A.; Heath, F. S.; Hargis, A. M.; Heron, Jr. W.; Howe, W. L.; Huarne, A. M.; Hallett, L. W.; Hursen, O. G.; Hulsizer, Gus.; Henderson, J. T.; Hahn, S. A. D.; Harman, G. W.; Havens, C. H.; Hardin, P. B.; Haines, I. S.; Howland, S.; Hoffman, E. M.; Harrington, J. N. V.; Harmon, E. H. S.; Hussey, W. G.; Harring, Jos. S.; Hammil, H. W.; Hess, W. A.; Hall, E.; Hunt, D. S.; Hunter, H. H.; Hicks, W.; Holcomb, A. E.; Hooper, E. L.; Holmes, J. M.; Herrick, G. S.; Hitchcock, W. J.; Hanson, O. J.; Hausam, L. H.; Hayward, J. L.; Hewen, E. S.; Hills, S. B.; Hovis, O. E.; Hoyt, B. C.; Holt, S. D.; Hunt, D. L.; Holmes, L. M.; Hawks, Hastings, Hess, F. B.; Hubert, J. O.; Hostetter, W. F.; Hall, C. B.; Hill, C. R.; Hopkins, W. M.; Hemmert, A. W.; Hixson, E. E.; Hickman, A. L.; Holley, P. E.; Hamilton, Ward; Hendrix, Mrs. F.; Houston, H.; Hippensteel, E. E.; Healey, H. G.; Hicks, R.; Harrison, F. R.; Hazlett, J. W.

I

Isaacs, E. K.; Inskip, J. M.; Ives, W. J.

J

Jones, R. M.; Jones, A. C.; Jones, C. W.; Jones, S.; James, W. T.; James, W. S.; Judd, F. F.; Jump, C. H.; Johnson, W. H.; Johnston, W.; Jones, N. I.; Johnson, F. M.; Juhnke, Ben.; Jaksha, J. F.; Johnson, O. T.; Janson, J. H.; Jarvis, J. H.; Jones, L. E.; Johnson, E. B.; Johnson, S. B.; Jackson, W. L.

K

Kendall, H. C.; Kent, James, M.; Katkamier, A. B.; Kelchner, L. M.; Kimmig, K. H.; Knox, M. F.; Kibbe, H. W.; Kinsley, W. A.; Koerting, O. P.; Keisted, Harry; Kretchner, E.; Klausman, C. A.; Knauss, J. T.; Kinsman, S.; Knowlton, L. A.; Kane, J. C.; Keeling, H. O.; Kaufman, Ben.; Karlan, A. J.; Kent, F. E.; Kinsman, A. W.; Krantz, C. L.; Kaiyama, T. T.; Krutza, J. B.; Ketchum, J. P.; Kassel, B. C.; Kublious, J.; Krupp, Frank; Knauf, D. M.; Kirby, J. A.; King, R. C.

L

Lathrop, W. H.; Lawson, L. B.; Long, W. H.; Lantz, J. M.; Lillibridge, D. T.; Loomis, H. E.; Lacy, E. E.; Lyon, W. F.; Little, T. C.; Leuders, Wm.; Lechman, H. B.; Linsley, F. E.; Loveridge, J. C.; Little, G. E.; Lambert, R. F.; Leer, Z. T.; Luce, N. R.; Lilly, J. S.; Lodge, E. N.; Leamy, J. E.; Lilly, W. J.; Lansley, J. H.; Lambert, F.

Lindsey, W. T.; Lampman, J. W.; Leslie, S. E.; Latham, J. M.;
Lawyer, E. S.; Lister, C. J.; Lowder, C. F.; Lloyd, Edw.; Landers,
P. H.; Lewis, J. R.; Laughlin, W. E. M.; Latourette, J.; Laird,
R. G.; Lawley, L. E.; Leaf, R. E.; Long, Jr. B. W.; Larimer, W. A.;
Lipsky, I. H.; Luman, J. A.; Long, R. L.; Lanning, F. D.; Lackland,
W. R.; Lepper, A. B.; Lusk, J. W.; Lucky, J. B.; Lester, C. M.

M

McLaughlin, D. M.; Mellray, E. L.; Maring, C. C.; McDonald,
J. V.; McKay, T. B.; McCarthy, John O. T.; McCarthy, John W.;
McCauley, C. P.; Merriman, E. R.; Mower, E. T.; Mowbray, E. B.; Mason,
J. C.; Medsker, P. J.; McClelland, J. W.; Mason, C. K.; Mason,
Miss Adra; Mitchell, J. A.; Mandeville, F. E.; McKee, U. M.; Martin,
W. E.; Moulder, W. A.; Monger, O. H.; McBride, J. M.; McClure,
C. B.; McCrum, S. S.; Macklin, W. P.; Marsh, E. F.; Moore, R. F.;
Musselman, D. L.; Mills, E. C.; Morgan, E. A.; Moller, G. H.;
Mulkins, I. C.; Malone, S. C.; Martin, F. W.; McChee, E. H.;
Milburn, L. K.; Morris, W. L.; Mohler, Adolph; Murphy, J. C.;
Mosher, F. W.; Martin, O. Q.; Meehan, W.; Mensch, F. P.; McKinney,
S. W.; McElroy, P. B.; Matsuda, S.; Miles, H. E.; Menz, C.; Morris,
R. G.; Murphy, M. L.; Meinhardt, T. F.; Millman, W. A.; Moore,
U. G.; Monroe, W. L.; Moore, E. B.; Moore, M. B.; Morris, Frank;
Morris, F. E.; Miller, Elmer; McIntire, J. C.; McFadyen, T. H.;
Maber, James; McMenamin, T. P.; McClellan, W. G.; Moody, S. J.;
Morris, R. E.; Madarasz, L.; Mager, R. J.; Marris, E. C.; Moore, S. M.;
McLachlan, D.; Montgomery, J. D.; McKay, H.; McCarthy, J.;
Madison, A. W.; McCormack, J. C.; Manson, A. L.; McCreary, H. B.;
Meehan, J.; Musser, B.; Martin, C. L.; Moon, L. W.; McDougall,
C. A.; Malone, J. M.; Moser, Jos. L.; Michael, G. N.;
Marron, M. W.; Merrill, A. R.; McCain, L. C.; Masters, B. H.;
McAdams, B. O.; Matzop, P. E.; McDaniels, W. D.; Murray, Roy;
Moody, J. C.; Milhken, W. E.; Meub, A. A.; McAndrews, D. J.;
Moore, F. B.; McCain, E. L.; Mack, J. B.; Mortland, W.; McClure,
G. S.; Miller, W. Allan; McClinal, A.

N

Newman, C. E.; Norder, C. W.; Nixon, C. H.; Newlin, J. R.;
Neiswender, C. A.; Noble, Nina, P.; Nesse, C. F.; Newby, A. J.

O

Osborne, A. S.; Owens, T. W.; Osteen, Thos. W.; Olmsted, A. C.;
Oshlund, J. M.; O'Mealy, B. A.; Overby, J. S.; Olson, J. C.

P

Peters, P. B.; Patterson, G. L.; Phipps, W. W.; Peck, A. E.;
Palmer, A. N.; Palmer, W. H.; Prince, C. G.; Prickett, T. J.; Prindle,
Wm.; Parsons, A. E.; Parsons, H. B.; Penny, C. E.; Pierce, C. H.;
Persons, F. H.; Phillips, Thos. W.; Pickett, W. J.; Patrick, W. J.;
Preston, J. S.; Packard, S. S.; Pallon, L. W.; Pierson, J. W.; Paul,
G. A.; Parks, W. T.; Pruitt, F. P.; Pope, F. T.; Palmer, C. W.;
Plantier, E. J.; Penrose, O. J.; Patten, H. W.; Peterson, A. L.; Prinke,
F. R.; Palmer, Chas.; Prather, E. O.; Paulus, G. W.; Price, H. A.;
Plummer, J. E.; Platt, C. J.; Potter, W. P.; Pegg, W. J.; Prescott,
N. A.; Peir, A. L.; Petersen, J. N.; Partridge, J. H.; Potter, S. B.;
Parker, C. E. D.

Q

Quaintance, H. W.

R

Rohinson, C. M.; Robinson, William; Robins, E. H.; Reynolds,
T. C.; Rockwood, W. D.; Rockwood, John; Rockwood, W. P.; Risting,
T. J.; Roach, Willie; Reeves, H. C.; Roherson, C. A.; Rust, C. E.;
Rice, C. W.; Root, A. P.; Runnells, C. R.; Robbins, C. W.; Ricketts,
J. E.; Ricketts, C. L.; Rawson, R.; Rusk, Ben.; Rathun, G. R.;
Robinson, E. F.; Ray, U. D.; Ranke, G. W.; Rhines, W. F.; Redser,
T. A.; Robinson, O. C.; Rogers, J. H.; Roach, G. T.; Rockwood,
G. A.; Reed, C. A.; Ransom, C. W.; Reaser, A. D.; Renshaw, J. K.;
Rhodes, N. W.; Richards, G.; Romero, E.; Rogers, C. S.; Race, G. A.;
Ropp, M. P.; Rubert, V. M.; Rogers, O. L.; Rowe, D. J.; Rishor, E. A.;
Rand, L. M.; Roberts, N. H.; Berucha, L. T.; Reneau, H. A.; Richardson,
E. F.; Riser, J. M.; Ross, A. H.; Robinson, F. P.; Richard,
C. S.; Raker, D. L. M.; Reynolds, A. T.; Russell, G.; Ruggles, G. E.;
Robinson, W. B.; Robinson, C.; Reynolds, O.

S

Spencer, Platt, R. Sr.; Spencer, Platt, R. Jr.; Spencer, Lyman, F.;
Spencer, Henry, C.; Spencer, George; Spencer, E. H.; Spencer, Thomas;
Salmon, F. A.; Sandy, W. C.; Schwartz, Jacob; Snell, S. W.; Shott,
T. W.; Stubbs, C. L.; Showalter, W. D.; Shaw, E. F.; Stubblefield,
T. P.; Snyder, W. B.; Smead, J. H.; Smith, W. P.; Searles, J. R.;
Stoddard, H. A.; Sloucm, C. W.; Schofield, Fielding; Small, A. D.;
Scott, J. S.; Swinehart, G. H.; Strie, S. H.; Shaver, H. S.; Smith,
C. L.; Smith, C. P.; Smith, J. H.; Smith, J. M.; Smithdeal, G. M.;
Sonal, J. E.; Sutherland, J. R.; Strong, A. D.; Schnell, W. A.; Slaylor,
H. W.; Sussler, Geo. W.; Stedman, Frank; Stedman, A. H.;
Stevens, E. E.; Scarborough, A. J.; Stalleman, C. H.; Strickland, T. C.;
Skeels, A. D.; Swank, J. W.; Sweet, S. W.; Siple, John, F.; Stewart,
C. A.; Starkey, W. L.; Sandy, W. C.; Smith, L. D.; Smith, A. W.;
Smith, F. H.; Smith, C. J.; Smith, Mrs. W. J.; Sanford, E. R.;
Stewart, T. J.; Spalding, J. E.; Sprague, W. H.; Scott, J. R.; Saum, B. T.;
Stephenson, A. H.; Swayze, G. A.; Stoner, H. Y.; Shepherd, R. T.;
Sowers, W. W.; Sreong, W. D.; Stocking, H. H.; Strawn, E. F.;
Stacy, J. E.; Seward, J. A.; Stone, Aden; Sippelle, N. P.; Schilling,
J. M.; Smith, S. M.; Sarley, J. F.; Smith, Mrs. W. J.; Sanford, E. R.;
Schmiel, Henry; Shearer, J. C.; Shoup, W. T.; Slater, H. B.; Sloan,
A. C.; Spryer, C. H.; Stone, C. C.; Stone, H. W.; Strassburger, J. C.;
Streicher, E. T.; Sorber, C. E.; Shanley, J. A.; Smith, T. J.; Strick-
land, H. W.; Snyder, J. A.; Scribner, C. D.; Stevens, P. E.; Staley,
H. N.; Stockton, J. T.; Schovarek, C.; Skillman, C. A.; Sears, W. D.;
Smith, S. O.; Steele, J. C.; Selvidge, J. P.; Smith, J. W.; Shattuck,
G. H.; Sullivan, T. P.; Staley, W. J.; Springer, C. S.; Stryker, J. A.;
Saunders, O. S.; Seward, J. A.; Stricker, L. H.; Stutsman, H. B.;
Smith, N. S.; Slifer, W. D.; Shoultz, C. S.; Sweed, L. J.; Smitz, Amos;
Sprott, A. F.; Sisson, C. E.; Smith, A. J.; Scott, John, R.; Stim, F. B.;
Smith, Winnifred; Sullivan, L. B.

T

Tilley, W. F.; Tyler, Capt. John, L.; Temple, G. W.; Tucker, L.
L.; Tanner, H. J.; Tollant, T. J.; Topping, J. H.; Taylor, D. C.;
Taylor, A. T.; Taylor, H. S.; Taylor, A. D.; Taft, H. W.; Titsler,
W. J.; Townsend, M. T.; Teeter, E. L.; Tamblin, F. W.; Tate, C. R.;
Thompson, G. J.; Todd, J. D.; Trauer, W. J.; Taylor, T. P.; Turner,
Wm.; Tjossem, L.; Tomlinson, F.; Taylor, H. J.; Thomas, L. B.;
Tatum, J. C.; Toby, Edw.; Trudel, J. E.; Taylor, F.; Tai, Pon Chong;
Taylor, A. J.; Thornton, A. B.

U

Upham, W. H.; Uhle, F.

V

Valentine, J. D.; Vincent, I. M.; Vaughan, Miss Emily; Van
Patten, J. M.; Van Ness, M. M.; Van Buskirk, G. E.; Van Kirk, T. W.

W

Wieschahn, F. W. H.; Williams, L. L.; Williams, S. C.; Williams,
B. F.; Wells, Charles; Wesco, J. A.; Webster, S. R.; Williamson, H. J.;
Webber, Chas. E.; Wilkins, J. F.; White, W. J.; Winter, Chas. O.;
Washington, J. W.; Woods, A. W.; Wiley, E. L.; Ward,
G. W.; Worthington, B. M.; Warner, A. J.; Whiteclather, J. F.;
Wilson, J. P.; Webb, A. G.; Wright, W. A.; Wallace, G. W.; Wade,
T. M.; Wilkins, C. H.; Waterson, W. H.; Woodworth, I. J.; Williams,
R. K.; Witt, D. M.; Wortham, W. W.; Winkleman, R. M.; Wiley, J. M.;
Wood, H. H.; White, W. S.; Webster, L. B.; Whitehead, A. W.;
Warren, J. H.; Waters, F. H.; Walks, G. H.; Wassell, H. E.; Warner,
E.; Weaver, F. T.; Whitmore, E. F.; Williams, H. R.; Willard, A. J.;
Williams, T. M.; Wiswell, G. T.; Wonnell, A. M.; Wille, W. A.; Wild,
Ias.; Westrope, P. A.; Wiseman, D. E.; Winne, S. W.; Whitney, E. F.;
Wherley, W. H.; Weiss, J. E.; Weaver, W. A.; Westervelt, J. W.;
Watson, T. M.; Wilkinson, E.; Westman, D. G.; Wagner, W. M.;
Walter, H. J.; Wenzinger, L. J.; Wright, W. H.; Wilson, J. B.; Wise,
Carl; Williams, H. K.; Wortham, H. S.; Wallace, Jennie, B.; Wallace,
F. M.; Wilson, T.; Wood, S.; Hillson, B. F.; Webster, O. M.;
Webb, A. C.; Wemett, E. E.

Y

Young, F. O.; York, J. H. M.; Yerex, W. N.; Yeomans, E. S.

Z

Zaner, C. P.; Zulauf, C. F.; Zarker, C. A.

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General column	11918.59

Cash Book Footings.

Debit side.	
Accts. Rec. Cr.	597.56
Mdse. Dis. Dr.	5.01
General Dr.	14165.41
Mdse. Cr.	1897.35

Credit side.

Accts. Pay. Dr.	3083.90
Mdse. Dis. Cr.	56.44
General Cr.	3729.34
Expense Dr.	321.49
Balance on hand	12111.93
Total footing	16162.76

Invoice Book Footings.

Mdse. Dr.	2840.43
Accts. Pay. Cr.	2840.43

Sales Book Footings.

Accts. Rec. Dr.	1739.94
Mdse. Cr.	1739.94

Trial Balance as of December 31, 1910.

Frank Miller	7693.71	
Cash	4655.10	
Mdse.	4468.70	
Horse and Wagon	475.	
Fur. and Fixt.	350.	
Expense	100.	
Accts. Rec.	705.39	
Accts. Pay.	2243.68	
Bills Pay.	616.80	
	10654.19	10654.19

Trial Balance January 31, 1911.

Frank Miller, Prop.	7693.71	
James Wilson, Prop.	7620.	
Cash	12111.93	
Mdse.	3525.20	
Horse and Wagon	475.	
Fur. and Fixt.	875.	
Expense	221.49	
Accts. Rec.	630.01	
Accts. Pay.	1953.57	
Bills Pay.	616.80	
Disct.	10.15	
Loss and Gain	86.73	
Mdse. Dis.	51.43	
	17935.51	17935.51

Abstract of Sales Ledger Jan. 31, 1911.

Wm. Beate & Co.	522.18
John McKee	85.
Wm. Staats	22.83

Accts. Rec. Dr.	630.01
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Abstract of Purchase Ledger Jan. 31, 1911.	
The Standard Novelty Co.	1209.63
E. M. Dutton & Co.	743.94

Accts. Pay. Cr.	1953.57
Business Statement Jan. 31, 1911.	
Total gains	732.39
" losses	382.24
Net gain	350.15

Financial Statement Jan. 31, 1911.	
Total resources	18234.23
" liabilities	2570.37

Firm's Present Worth.

Proof of Statement Jan. 31, 1911.	
Frank Miller, Invest.	7693.71
" " net gain	175.08
" " Pres. Worth	7868.79
James Wilson, Invest.	7620.
" " net gain	175.07
" " Pres. Worth	7795.07

Firm's Present Worth.

Proof Trial Balance Feb. 1, 1911.	
Frank Miller, Prop.	7868.79
James Wilson, Prop.	7795.07

Cash	12111.93	
Mdse.	4206.16	
Horse and Wagon	475.	
Fur. and Fixt.	787.50	
Expense	23.63	
Accts. Rec.	630.01	
Accts. Pay.	1953.57	
Bills Pay.	616.80	
	18234.23	18234.23

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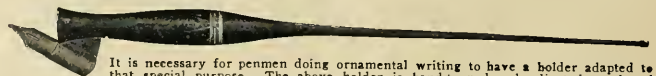
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News of the Profession.

It is not every Business School that publishes a weekly paper. Mark you, we did not say *weekly*, for there may be schools here and there which publish this latter class of papers. But Enos Spencer and F. M. Antwerp, of the Spencerian Commercial School, Louisville, Ky., issue a paper with an abundance of good things every seven days. The number for May 4 has articles on such topics as "Deserve the good things you expect;" "A typical case;" "Go ahead and win." The Spencerian deserves to win, and it is surely going ahead.

Every phonographer who would keep in touch with the leaders of our stenographic profession, past or present, should not forego the pleasure and satisfaction of reading the Sketch of the Life of the late Benn Pitman which is appearing from month to month in *The Phonographic Magazine*, and written from the fullest possible knowledge by his late partner, Jerome B. Howard. The article in the April number is of intensest interest, presenting as it does certain phases of Phonographic history in the Sixties which should never be forgotten and which should be perfectly understood by all who would be considered wise men and women in their profession. Why Isaac Pitman writes use the ah, a, e vowel scale, and the Benn Pitman and Graham writes use the e, a, ah vowel scale is clearly unfolded in this article. Why Benn Pitman and his brother Isaac did not agree, and how far they disagreed, in respect to the use of Phonographic material, should be thoroughly understood by all would-be intelligent shorthand writers.

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 6 MARKING OR 6 AUTOMATIC SHADING PENS, with three colors of Automatic Ink, 1 Doz. Sheets Cross Ruled Practice Paper, 1 Alphabet Compendium No. 102. Containing full and complete instructions for the student and beginner, also 63 plates of neat and up-to-date Alphabets and Figures for the teacher in lettering, together with necessary instructions for the Commercial Show Card Writer and Letterer. All Prepared for \$1.75. New and Complete catalogue free.
 THE NEWTON AUTOMATIC SHADING PEN CO., Dept. I, Pontiac, Mich., U. S. A.

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in large or small lots for any kind of a school. Messrs. A. N. Palmer, John R. Gregg, C. E. Doner and C. W. Ransom recently ordered special diploma and certificate designs from us, and had thousands of copies printed and lithographed. Why not have us incorporate your own ideas in a special design for your school? It doesn't cost very much, and certainly shows progressiveness on your part. Samples and prices if you are interested.

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And we need many more good Commercial, Shorthand and Penmanship teachers to supply the demands that are daily made upon us. Our Western Branch is now in charge of C. E. Dwight, Wallace, Idaho. Do not delay your enrollment—DO IT TODAY.
Southwest Branch, P. Bartlesville, Okla.
C. D. Foster, Manager.

News of the Profession.

On the first page of the cover of The Phonographic Monthly, published in England, and edited by Al. Munro-Peebles, we find an advertisement of the Swan fountain pen, and are carried back in memory to 1887 when we used the "non-dipping" Wirt fountain pen in the presence of the official reporters of the House of Lords and House of Commons. These gracious gentlemen pushed their ink-stands across the table to us, and were surprised to see that we did not need their services. Gray goose quills were good enough in those days. (By the way what has become of the Wirt fountain pen? Is it on the market? Where in New York is it obtainable? There is hardly a reporter today who does not use a fountain pen.)

The Bryant & Stratton Business College, in Louisville, Ky., does nothing at 46 years of age of which it is ashamed. Its public Anniversary Exercises were intensely interesting. Two hundred fifteen students graduated, 141 in the Business Course, 43 in the Shorthand Course and 31 in the Full Course. Every living member of the graduating class has a position open and waiting on graduation. Hon. William Jennings Bryan delivered the address before the Graduating Class. Taking as a theme, The Signs of the Times, he discussed the subject of population, the relation of the citizen to the government and of the government to the citizen, the rapid development of popular government, the amazing growth of financial corruption, and the opportunities for usefulness open to such young people as those whom he addressed. A masterly address by a masterly orator.

We have received a three-page letter from James Wild, Colne, Lancashire, England, written in a remarkably clean-cut and attractive chirography, most pleasing to the eye. He fears that large numbers of people in the mother country do not appreciate fine penmanship, and about the only words of compliment they give are "very nice" or "it's printed." As a writer of beautiful cards, Mr. Wild stands very high, but the good people in England do not seem to care for them. He is receiving much encouragement from this side the ocean, and plans to push his work here to its highest extent. Cards sent us by Mr. Wild are truly excellent specimens of the work of a genuine pen-artist.

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MARYLAND TEACHERS' AGENCY, 524 N. Arlington Avenue
Baltimore, Md., places Commercial Teachers in High Schools,
Academies, and Commercial Colleges.

MORE THAN FIFTY REQUESTS
For commercial teachers last season, for which we had no candidates available. Filled some excellent positions, but need more men! Calls from high schools, colleges and business colleges. Write today.
CENTRAL TEACHERS' AGENCY, COLUMBUS, OHIO.



HEALD'S of San Francisco takes another high-class man. This makes three men we have placed in San Francisco within the present year at a total yearly salary of even \$5,100. Figure it up and get the average. We need more commercial teachers—young and old—for positions all over the country. Write us. Keep in touch with the Bureau that gets results.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Graef, Mgr. Luther B. D'Armond, Associate Mgr.
WERNER GROVES, ST. LOUIS, MO.



POSITIONS FOR PENMEN—WE HAVE THEM
Write for our free proposition, we can place a large number of commercial teachers who are good penmen.
Commercial Colleges and High Schools will find "Teaching Talent" interesting. Write for a free copy.
THE INSTRUCTORS' AGENCY, Marion, Ind.

NOTICE Kellogg's Teachers' Agency, 31 Union Square, New York, established 21 years, has more calls for commercial teachers in eastern high schools than the Agency can supply. All 'round teachers, fine writers needed, not shorthand only. No charge for registration. Competent teachers easily placed by this agency. Circulars free and application form. Write to-day.

MORE THAN 1,000 VACANCIES
were reported to us last year. We have openings now paying from \$50. to \$200. per month. Let us nominate you!
Free registration if you mention this ad.
CONTINENTAL TEACHERS' AGENCY, Bowling Green, Ky.

MIDLAND SPECIALISTS' BUREAU
WARRENSBURG, MO.

Specialists for every department are in demand. We charge no enrollment fees. Write us. No trouble to answer questions. Thoroughly reliable.

HOW ABOUT NEXT YEAR?
If you have not communicated your wants to us, whether you are teacher or school manager, you have not done the best possible for yourself. We have registered more good teachers and more first-class positions this spring than ever before. Are you interested in either? We have some good schools listed, too, schools that will pay more than a salary on a small investment. Write us at our new address.
UNION TEACHERS' BUREAU, Tribune Bldg., New York City.
GOOD TEACHERS FOR GOOD SCHOOLS. ESTABLISHED, 1877.

February, 65; March, 53; April, 52.
This is written May 1. The headline epitomizes the demand on us for commercial and shorthand teachers. We do not place bookkeepers, stenographers, athletic coaches, music teachers, etc. This Agency is a specialty—in fact as well as in name—conducted by a specialist. In the spring of 1908, we took a young western commercial man from a position at \$750 and brought him east at \$1200; moved him a year later at \$1500, where he was retained the second year at \$1700; and now he has been chosen for a two-thousand dollar place, beginning at \$1800, the school (High School at that) paying our commission. Another has become head of a well-known Gregg shorthand department, without evening teaching, at \$1200, who three years ago was unknown; another, whom we started a few years ago at \$75 a month, heads an Al Gregg shorthand department in September at \$125 a month; a Benn Pitman specialist comes to Boston from Ohio now at \$1400; a Charter man goes to a fine southern school at \$1000; a—but we—well, this space costs good money and we just wanted to say that we "deliver the goods." "No position, no pay," is our motto.
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
"A Specialty by a Specialist" E. E. GAYLORD, Manager. 11 Baker Ave., Beverly, Mass.

WANT ADS.

Classified Advertisements will be run under the above head for 5c. a word, payable in advance. Where the advertiser uses a nom de plume answers will be promptly forwarded.

FOR SALE—Old business college in Southern California. For particulars address W, care of Business Journal.

FOR SALE AT A BARGAIN
A school over 2 years old; enrollment last year 55. Equipment cost over \$1,000.00. No other school in 20 miles; population 20,000—\$550.00 cash buys it. If you haven't the money, and don't mean business don't write. L. L. Smith, 40 1/2 Mitchell St., Atlanta, Ga.

WANTED.

Two exceptionally good teachers of Isaac Pitman Shorthand, one a man and the other a woman. In the man, we want more than a mere teacher. When he has proven his ability as a teacher, as an executive and as a handler of students, in an excellent opportunity for the position of assistant manager. This position requires a man not afraid of work, and one willing to make private school work his life business. No others need apply. Salary to start, \$1200 or \$1500 a year, depending upon the experience and adaptability. For the other teacher, we want a cheerful personality, a clear opinion as to what should be expected of students, and the ability to get it. Both positions demand excellent preliminary education. Employment to begin first of September. Apply "W. A.," Isaac Pitman & Sons, 2 West 45th Street, New York City.


Wanted Immediately: Young man, good penman who is an experienced, all-round commercial teacher, disciplinarian, solicitor and capable of managing a school. Give salary and commission would accept, and full particulars. Send recent photograph. Good proposition to the right man. Address, Sunny South, c/o Business Journal.

Wanted—Experienced shorthand teacher to take an interest in a good school. This insures a good salary, and a chance to become an equal partner. Address, Good Chance, c/o Business Journal.

FOR SALE—Western business college in rapidly developing country; district population 35,000; perfect climatic conditions; high grade school; well attended with good future; almost new equipment; low rent; excellent opening for young business teacher, or man and wife, with small capital; possession now or later; price \$1150 with terms on part if desired; confidential particulars by letter. Address Western Opportunity, care of Business Journal.

WANTED a copy of the February, 1911, News Edition, of The Business Journal. M. A. Adams, Marietta, Ohio, Commercial College.

Civil Service Courses
By Ewart, Field, and Morriss of the Boston Public Schools.
Why don't you work for Uncle Sam? Thousands appointed to good positions every year. We prepare for the examinations.
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MR. FIELD

News of the Profession.

The Remington Typewriter Company is proud of the fact that the late Count Tolstoy, made much use of his daughter's abilities as an expert operator on the Remington Visible Machine.

To write upon a machine which can help you also in special service as an adding and subtracting agency is indeed a pleasure. The Remington-Wahl machine lately brought upon the market meets the requirements of such service. It will doubtless have a very extensive sway in all lands.

The Remington sales of March, 1911, exceeded by 12% those of any previous month in Remington history, and the sales for the first three months of 1911 also surpassed those of any previous three months history of this great machine. Remington interests are everywhere making great progress.

E. A. Cope, one of the most prominent, capable and erudite of all English Phonographers, a leader in the Pitman propaganda in the mother country, is furnishing a series of most instructive articles in "The Phonographic Monthly," edited by Al. Munro-Peebles, intended for the Shorthand Clerk in the Office. Article No. 5 is before us, in which he gives his Isaac Pitman followers many thoughtful suggestions concerning the writing of words which might clash unless carefully distinguished in some wise manner. Among these he gives the following: account and amount, date, duty and dent, similar and smaller, only and annual, release and realize, evidence and confidence, berth and burial, no and any, else and less, parts and ports.

Many of these possible clashings might occur in other Pitmanic systems. Phonographers should be very careful not to confound the words of outlines of breath and birth or berth, stable and suitable, rhetorical and historical, isolation and evolution, future and after, oppression and operation, separate and support, instil and unsettle, possible and peaceable, deity, oddity, debt, duty and data, simple and symbol, disturbed and distribute, desperate and disappeared, regard, required and record, elaborate and labored, medal and model, fatal and futile, rotund, rottened, retained, right-hand, redound, reddened, rident, etc., etc. What Mr. Cope is doing for Isaac Pitman writers some other man might well do for American writers.

Don't you wish you could write your postals on birch bark? Well, A. B. Wroughton from the Berkshire hills does it, and says on the one coming to us "Back at the woodpile. Now watch the chips fly!"

J. N. Fulton, of Fort Wayne, Indiana, is happy in the fact that his institution is in good condition, and that a nice class of teachers is expected for the Summer term.

HIGGINS' ETERNAL INK
Writes EVERLASTINGLY Black
The kind you are sure to use with continuous satisfaction.
At Dealers Generally.
Or send 15 cents for 2 oz. bottle by mail, to
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271 Ninth St., Brooklyn, N. Y.



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Recognized the world over as The Standard of Perfection in Penmaking
No. 1 Principality Pen
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Sold by Stationers Everywhere
JOSEPH GILLOTT & SONS
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Dixon's "Stenographer" Pencils.

Three Grades:
No. 489—very soft
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Send 10c for samples.
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Carnegie College gives free tuition by mail to one representative in each county and city. Normal, Teacher's Professional, Grammar School, High School, College Preparatory, Civil Service, Bookkeeping, Shorthand, Typewriting, Greek, Latin, German, Spanish, Italian, Drawing, and Agricultural Courses are thoroughly taught by correspondence. Applicants for free tuition should apply at once to
Dept. C, Carnegie College, Rogers, Ohio.

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A course of forty lessons in the history, form, structure, and writing of the Short-Story taught by J. Berg Esenwein, Editor, *Lippincott's Magazine*.
52-page catalogue free. Write to-day.
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56 Peace Place, Springfield, Mass.



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ARISTOS

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JANES' SHADELESS SHORTHAND

It is the best System of Shorthand for the Court, the Senate, the Office or the School. It is the equal of any as regards to speed, and superior to all as to legibility and simplicity.

The many schools that adopted it last season are unanimous in their praise and without an exception state that they graduated better writers in a shorter time, their Shorthand Departments were improved and attendance increased.

I ASSERT

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DEVELOP A FULL CHEST**
CONSTRUCTED ON A NEW SCIENTIFIC PRINCIPAL AND CREATE A DESIRE TO STAND ERECT FIRST TIME WORK.

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Address Princess St. Colne, Lancashire, England.

Script prepared for engraving purposes. Write for my Penmanship circular. Just out
E. H. MCGHEE
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A STYLE FOR EVERY WRITER

Fine Points,
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At all Stationers.

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Works: Camden, N. J. 95 John St., N. Y.

Students' Specimens.

Clarence Major, La Crosse, Wis., has a "tasteful expression" in his writing, and Keefe Business College does well to have such young people show such excellent chirographic ability.

Brother Snyder (J. H. are his initials), Northwestern Business College, Chicago, Ill., makes our head to swim as we look upon the good things in the Penmanship line which he sets before us. A round dozen of his young scribes lavish six or seven pages each on our admiring eyes, and all we can say is, They are all fine specimens of what patience, perseverance and hard practice can accomplish.

And here we are, in Salem, Oregon, in the halls of the Capital Business College, and finding here also that the specimens of penman's work sent us to New York are matched by the daily output of the "young folks," and that is saying a good deal, for the specimens were fine.

Drake College, Orange, N. J., I. L. Calvert, Prin., has some young folk who have the aspiring habit, shown in what we are permitted to see in writing specimens. Some of the lines are rather rough, while others are beautifully regular and "up to concert pitch."

A motto up in Canada is "A wise man aims at nothing beyond his reach." Brother Rene Auguste, Longueuil College, Chambly Co., P. Q., tells his young people that this motto is true, and they are trying to be "wise," and they are finding good penmanship within their reach, as what we have seen of their penmanship work proves.

The School of Business, Luther College, Wahoo, Nebraska, has a man J. M. Ohlsund, who will not be satisfied without the best. In proof, we look at the specimens he sent us, and pronounce them well to the front. One of them receives personal congratulation from the higher powers.

Rarely if ever have we seen better student's work than that of Mr. Endleman, one of the students in Drake Business College, Passaic, N. J. Some of the professional work in some former penmanship papers did not reach the beauty of outline and quality of movement effort we find in Mr. Endleman's specimens before our astonished eyes. And even some in quite modern times is not superior.

D. L. Hunt, of Eau Claire, Wis., sent us specimens intended for the Exhibit at the Bridgeport Convention of the E. C. T. A. But they were of too large a size to be duly mounted in even our largest Scrap-Book. But one thing is sure,—we cannot let their most wonderful character go unmentioned. They consist of five pen-work designs, fifteen inches by five in size, five of the six being formed of remarkably intricate oval and letter-work characters, with criss-cross lettering, the totality being a unique artistic design requiring much study and great practice. The sixth design is a rural scene, of hill and valley, tent sin the foreground and the forest and valley in the background; the whole scene being in a pen-wrought artistic, symmetrically formed frame-work of closed outlines usually employed in penmanship drills. These youthful artist designers are: Viera C. Burse, Dena Anderson, Ernie N. Nelson, Jay M. Dodmead, George Meagher, and Leah Stahl.

BUSINESS SCHOOL DIRECTORY

Catalogues and circulars of the schools named below will be sent free upon application.

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Practical Business School
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WALTER RASMUSSEN, *Proprietor.*

COLEMAN NAT'L BUSINESS COLLEGE, NEWARK, NEW JERSEY.
E. B. Coleman, *Pres.*
A. S. Disbrow, *Sec.-Treas.*

UTICA SCHOOL OF COMMERCE, UTICA, N. Y.
T. J. Risinger, *Principal and Proprietor.*
W. S. Risinger, *Secretary.*

EASTMAN-GAINES SCHOOLS
For information address Marshall V. Gaines, Principal, 30 Washington St., Poughkeepsie, N. Y., or Henry V. Gaines, Principal, Lenox Ave. and 193d St., New York, N. Y.
Founded 1859 as Eastman National Business College. Academic, Business and Correspondence Departments., Accounting, Bookkeeping, Commerce and Finance, Stenography, Telegraphy, Typewriting, Penmanship. Catalog on request.
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Penmen whose names appear below will be glad to fill orders for all kinds of pen work. Write for terms.

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Microscopical Expert and Examiner of Questioned Handwriting, Ink, Etc.
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Questioned Writing and Anonymous Letters Examined.

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Examiner of Questioned Documents
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25 Years Continuous Practice

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DENVER NATIONAL BANK, DENVER.
Examiner of Questioned Handwriting, Ink and Paper.
Fifteen Years' Experience.

AUGUST HARTKORN, C. P. A.
Expert Examiner of Disputed Documents and Accounts.
41 PARK ROW, NEW YORK CITY.

TEACHERS AND PUPILS READ THIS.

We have arranged with a perfectly reliable Typewriter Company, dealing in all makes, to send on approval a first-class, guaranteed machine, which will please you. Prices \$10. to \$50. Write for particulars.

WILLIAM D. BRIDGE,
Tribune Building, New York City.
Will also buy machines at reasonable rates.

JUST THE BOOKS FOR YOU.

With this number of The Business Journal we are opening a *New Department* in our Magazine. We are frequently asked such questions as these: What book do you recommend on this or that subject? Where can I obtain a book to help me just now? Do you keep books for sale on such and such subjects? For the benefit of our thousands of readers, we plan to open a Department concerning books, etc., which we have carefully examined, and can thoroughly endorse, and which we can send promptly to any part of the world at very reasonable prices. We place three such books in the **JUST THE BOOKS FOR YOU** column, and shall add others as our judgment shall approve them. We most heartily endorse these volumes, and when our friends are sending their subscriptions, send for one or more of these, but on a *different order sheet*.

WATCH THIS COLUMN MONTHLY.

We have discovered a small number of Scott-Browne's *Phonographic Monthly*, which we can commend for those who would complete their sets of this Magazine, which was published for eighteen years. Perfect condition. \$1.50. Apply to the BUSINESS JOURNAL office.

The History of the Typewriter, by Mares. Cloth. Calendered paper. 314 pp. Cuts and illustrations. 221 different Typewriting machines fully described and illustrated. \$2.00. Per dozen \$18.00. Postpaid.

The Expert Stenographer, by W. B. Bottom. Cloth. 230 pp. 64 pp. of Shorthand. Every phase of Expert Shorthand discussed. \$2.00. Postpaid. In quantities, special rates.

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

Scott-Browne's *Phonographic Monthly*. Various volumes. Rare. \$1.50 postpaid.

The Science of Accounts, by H. C. Bentley, C. P. A. Buckram. 350 pp. A Standard work on Modern Accounting. \$3.00 postpaid.

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

Corporate Organization, by Thomas Conyngton, of the New York Bar. All about incorporating and corporations. Puckram. 402 pp. \$3.00 postpaid.

The Every-Day Educator, or How to do Business. A most remarkable book for young Business men. Cloth. 228 pages. Postpaid 75 cents.

Day Wages Tables, by the hour or day, on eight, nine or ten hours a day. A ready reckoner of value. Cloth. 44 pages. Heavy paper. Postpaid \$1.00.

Cushing's Manual. The standard book on Parliamentary Law. Should be in the hands of every man or woman. 226 pages. Postpaid. Paper 25 cents. Cloth 50 cents.

The Science of Commercial Bookkeeping. A practical work on single and double entry bookkeeping. With all forms and tables. Cloth. 138 pp. Postpaid \$1.75.

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

THE MADARASZ BOOK.

Mr. Madarasz had always planned during his lifetime to prepare a book which in the event of his prior death should be published by his widow. It is very gratifying to know that while his health was bad during the last two years he kept this purpose in mind and almost daily when he had finished a particularly fine piece of work he would lay it aside for the book. Mrs. Madarasz has arranged to publish these gems in book form, and we trust that the volume will soon be on the market. Messrs. Zaner and Blosor of Columbus, Ohio, are arranging the engraving and printing, and all orders should be sent to them.

THE CELEBRATED MADARASZ INK.

We still have on hand at The Journal office a quantity of the India Ink which Mr. Madarasz used. Mrs. Madarasz has an interest in it, and all profits derived from its sale will go to establishing a suitable memorial for her late husband. The prices are \$1.25, \$2.00, \$3.00 and \$4.00 a stick.

MADARASZ SCRAP BOOKS.

There have been placed in our hands for sale two or three of the famous scrap books prepared by Madarasz. The prices are \$20.00 each. There is one large book valued at fifty dollars. Now is the time to get these books for as the years go by they will soon disappear, and none will be obtainable. We shall be glad to hold one of these books for any one not prepared to purchase immediately provided a deposit of five dollars is sent.

Better Stenographic Service

Did you ever notice that your stenographer does better work early in the day than she does toward night?

This is probably the reason: At the tip of each finger, close to the surface, is a sensitive nerve terminal.

Now, the constant pounding that is necessary to get action from the stiff, heavy keys of the ordinary typewriter soon tires her out. You can overcome this daily "3 o'clock fatigue" by taking advantage of

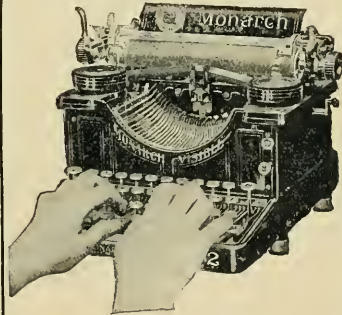
**Monarch
Light Touch**

The Monarch has an exclusive type-bar construction, which responds to the slightest pressure of the fingers and makes possible a maximum degree of efficiency.

Compare the Monarch with any other typewriter and note the difference.

Send for Monarch Literature

Learn the reasons for Monarch superiority. Then try the Monarch to the end that you may know that Monarch merit rests in the machine itself, not merely in what we tell you about it.



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Local representatives wanted everywhere. Also a few more dealers for large territories. Write for details and attractive terms.

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Branches and dealers throughout the world.





¶ If your pupils learn to think one thing and do one thing, their work is better than it can be with divided attention.

¶ The Smith Premier Keyboard with a key for every character, and the keys arranged in straight lines, brings this result—making the new Model 10 Smith Premier the logical typewriter for commercial Schools. Write to-day.

The Smith Premier Typewriter Co., Inc.
SYRACUSE, N. Y.

A School Census

of the typewriters used throughout the United States by Business Colleges, Commercial High Schools and other Educational Institutions for instruction purposes has just been completed and shows the following results:

Underwood	41%
Next Highest	30%
All Others	29%

The above figures were compiled from actual count by Managers and Salesmen of this Company and are authentic.

*This is the true situation
as it exists today*

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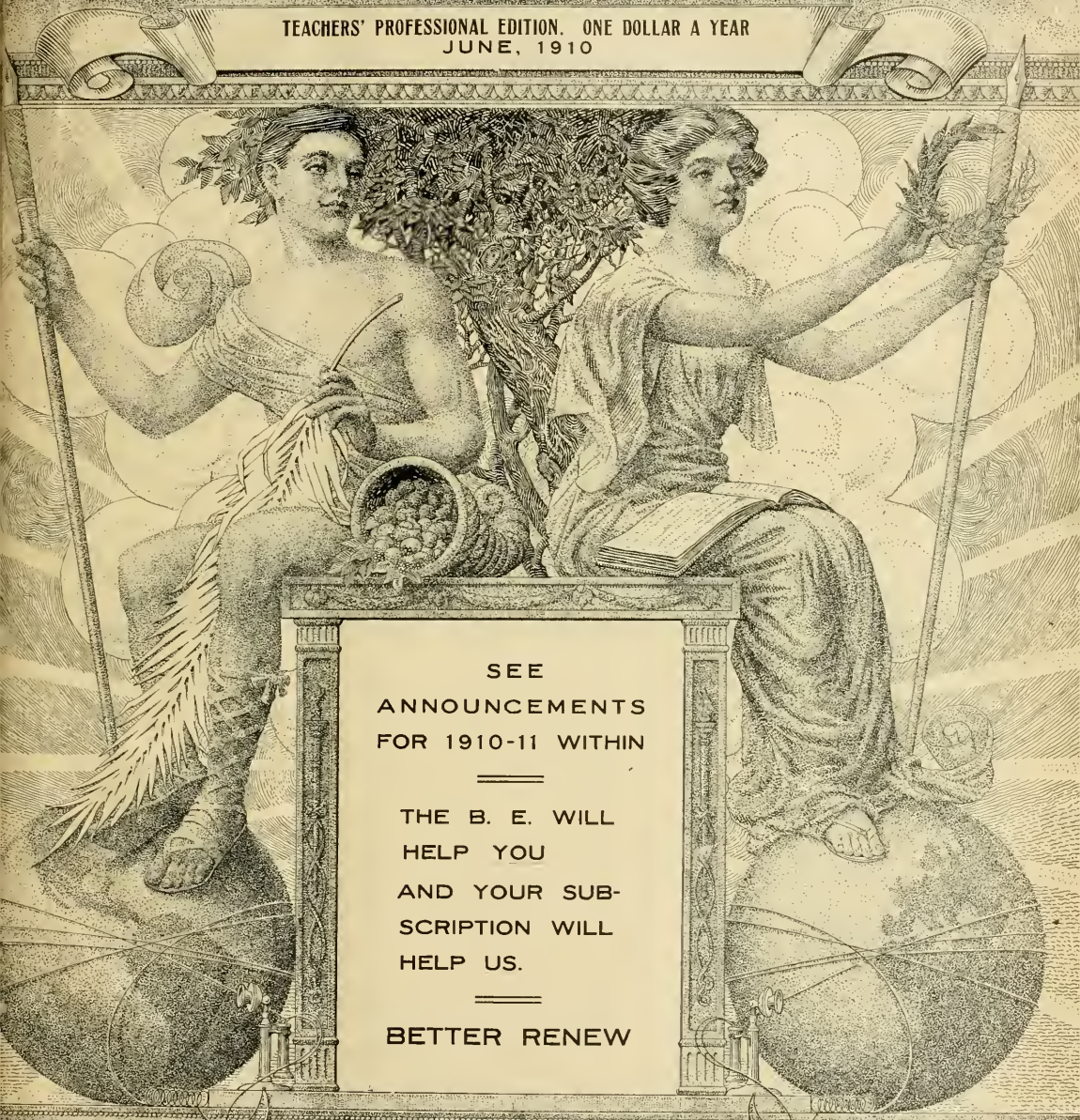
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JUNE, 1910



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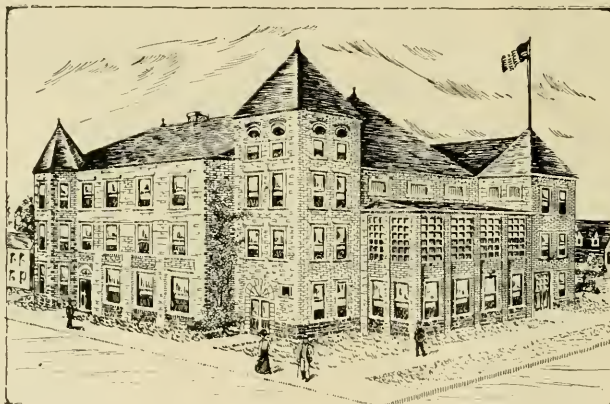
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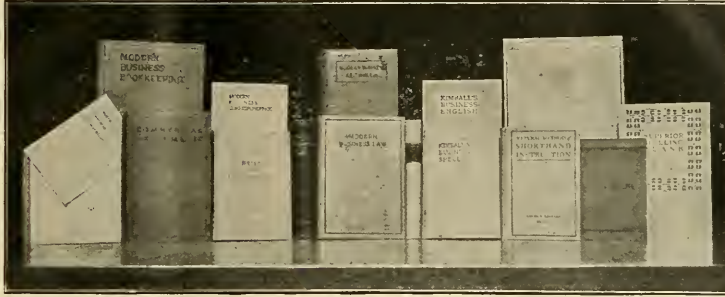
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PROF. R. J. BENNETT, *April 19, 1910.*
Philadelphia, Pa.

Dear Sir: I herewith enclose the 13th lesson of your course. This has proved a rather heavy lesson as it deals with Annuities, Corporate Affairs and Finance.

Your exposition of the points and methods involved is clear, concise and complete; while the answers required demand much work from the student.

The course so far has been eminently satisfactory to me. In itself, it is brief, instructive, clear, practical and complete, requiring work and research, and at all times demanding first-class work.

Undoubtedly the course could be profitably completed for its training alone, to say nothing of its financial possibilities.

Respectfully, EUGENE A. LAKE.

Many letters like this are in our files, and testify to the great benefits to be derived from a scientific course in Higher Accounting. Mr. Lake is a teacher-accountant who is rapidly winning his way to the top. His answers are among the best received and they indicate a desire to get to the very bottom of the subjects covered in the course.

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NEW YORK

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INDISPUTABLE EVIDENCE

SPEED RECORDS

By PROF. EDWARD H. ELDRIDGE, Simmons College, Boston.

From the Shorthand Writer, April, 1910.

In preparing for the contest for the Miner medal I had occasion to look up previous records made in contests in this country, and for the sake of comparison I endeavored to restate them in accordance with the method which now seems to be generally accepted, viz., a deduction of one word from the gross speed for each error. A tabulation of the results shows that no one has as yet made a net speed of over 200 words a minute on any solid matter except a charge to a jury, while six have reached a net speed of over 200 words a minute on judge's charge. They are as follows:

Name	Date	Gross Speed	Errors	Net Speed	Name	Date	Gross Speed	Errors	Net Speed
*Nellie M. Wood	1909	240	64	227	W. B. Bottome	1909	240	111	218
C. P. Gehman	1907	295	47	225	*Nellie M. Wood	1907	225	45	216
Fred Irland	1907	235	69	221	W. B. Bottome	1909	207	12	205

A large number have secured over 200 words a minute net on testimony. In all the cases, listed below, except that of Mr. Dement, question and answer were read and counted in each case. The record includes everyone who has secured a record of over 200 words a minute net on testimony and who has not made more than ten per cent. of errors.

Name	Date	Gross Speed	Errors	Net Speed	Name	Date	Gross Speed	Errors	Net Speed
*Nellie M. Wood	1909	277	64	264	J. D. Carson	1909	277	131	251
W. B. Bottome	1909	277	78	262	C. P. Gehman	1908	260	47	250
*Nellie M. Wood	1908	260	21	256	C. H. Marshall	1908	260	54	249
*Chas. W. Phillips	1908	260	73	254	Isaac S. Dement	1888	268	104	247
C. H. Marshall	1909	277	114	254	*Sidney H. Godfrey	1908	220	28	214

NOTE:—All the above contestants are Pitmanic writers. Those marked with a star write ISAAC PITMAN shorthand. No light-line or other non-Pitmanic system qualified in the above tests.

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Miss Rose L. Fritz established two new World's records at Madison Square Garden on the evening of September 30, 1909. Miss Fritz wrote at the rate of 95 words per minute, net, for one hour. This is the highest record ever made in competition for one hour's continuous writing.

After establishing the one-hour record, Miss Fritz entered the Surprise Contest, which lasted for one minute only, and succeeded in writing 110 words, net. Considering the fact that Miss Fritz had just been writing for one hour continuously, her feat in setting the one minute competition record at 110 words, net, may be considered as nothing short of marvelous.

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Mr. Leslie H. Coombes won the Amateur Championship at Madison Square Garden on October 20, 1908, writing 75 words per minute, net, for 30 minutes. The record established by Mr. Coombes has not been broken in any amateur contest.

Both Miss Fritz' and Mr. Coombes' record were made in competition and should not be confused with exhibition records made on easy matter.

The "New Typewriting," of which Miss Fritz and Mr. Coombes are such brilliant representatives, is a winner because it follows the line of least resistance, and trains all the fingers all the time. The beginner at once becomes an enthusiast and the plan of the work fosters and sustains his enthusiasm during the entire course.

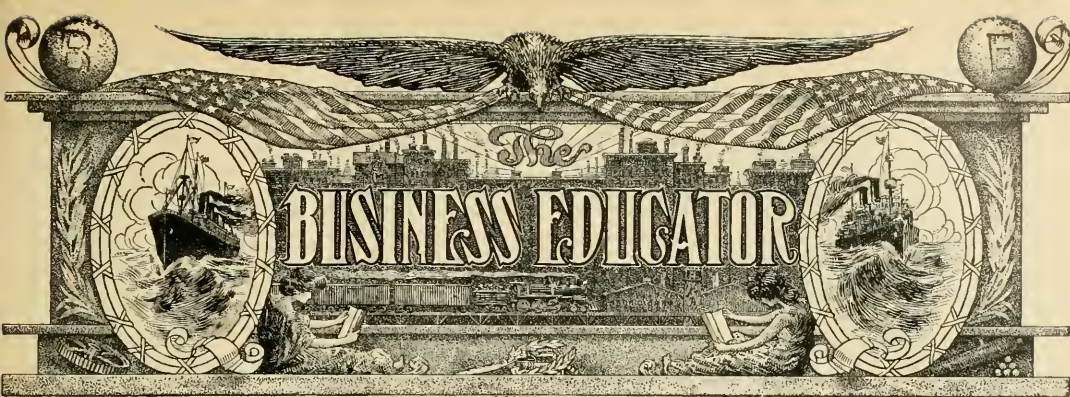
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VOLUME XV.

COLUMBUS, O., JUNE, 1910

NUMBER X

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
 E. W. BLOSER, Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors. The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in commercial, public and private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

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

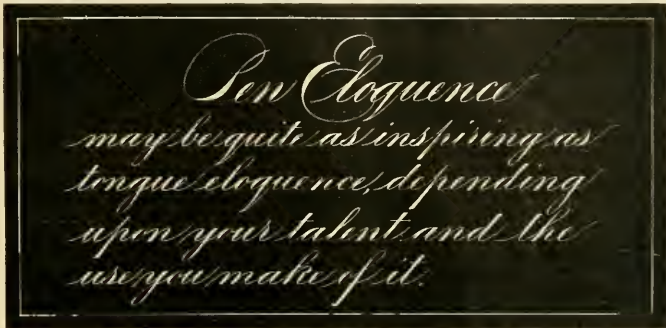
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Advertising Rates furnished upon application. **The Business Educator** being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United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

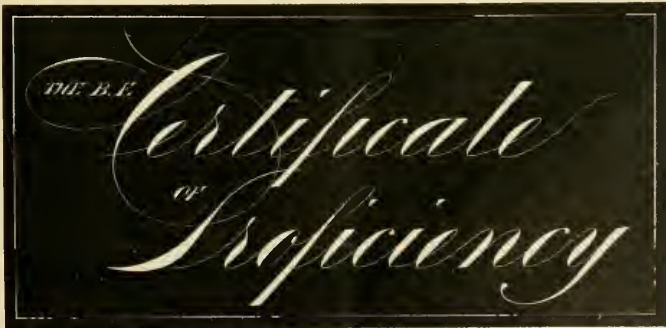
Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.



This is the time of the year for harvesting **BUSINESS EDUCATOR** certificates of Proficiency in Penmanship. Now is the last opportunity for many to secure the highest award for practical writing. The B. E. certificate was designed and executed with the pen by the editor, and contains an illustrated, illuminated seal symbolical of freedom in penmanship as well as in other things. And it can be had, if your penmanship measures up to our standard, for but fifty cents (50c.)

To secure it, submit a sheet containing a set each of capitals, little letters and figures, and a sentence stating you are desirous of securing the B. E. certificate. Better tell what school you are attending, and, better still, secure the endorsement of your teacher or have him send the specimen for you.

Then, if acceptable, you or he may send the money and the certificate will be engrossed and forwarded.





ANNOUNCEMENT OF FEATURES FOR THE BUSINESS EDUCATOR FOR THE COMING YEAR.

Our program of contributors and contributions for THE BUSINESS EDUCATOR was never so complete and attractive as it is for 1910 and 1911, and even in part for 1912. Both Professional and Penmanship editions are well provided for. The outlook is therefore most gratifying for you as well as for us. Let us have the encouragement of your support early in the season so that we may plan accordingly. Instead of consuming four or eight pages with high-sounding words we shall announce the features briefly, and then utilize the space by presenting the things you pay for and expect each issue.

The Professional Edition.

As heretofore, it will contain unfettered editorials, and Departments with progressive people, each speaking his piece with conviction, confidence and experience.



ACCOUNTANCY.

Mr. C. C. Jones, Dunkirk, N. Y., whose articles on "Accountancy" have been so timely and helpful, has been engaged to continue the articles another year. Mr. Jones combines the rare and valuable qualities of teacher and accountant.



ENGLISH.

Mr. Louis J. Magenis, Eastman Business Institute, New York City, will contribute articles on "Business English." Mr. Magenis was born in Ireland, and is a graduate of Newbridge College. Later he studied languages in Vienna, Rome and Paris. He speaks French, German and Spanish. He came to this country seven years ago and for two years taught French and German in the N. J. Military Academy. For the past five years he has had charge of the English and Spanish Departments in the Eastman, N. Y. Bus. Institute. Our readers will be pleasantly surprised with the articles, the first of which has been received and examined and are just such as teachers of English will appreciate.



ARITHMETIC.

Mr. C. E. Birch, Atchison County High School, Effingham, Kan., will continue his excellent articles on "Rapid Calculation" the coming year. Mr. Birch is practical as well as pedagogical, and is therefore worth following. His wide experience in different schools has given him a liberal viewpoint.



TYPEWRITING.

It gives us much more than the usual pleasure to announce that Miss Clara M. Johnson, Rock Island, Ill., whose articles were announced and begun last September, and which were discontinued because of illness, will contribute this year. Only those who know of the record she made teaching in the East have an idea as to about what to expect.



COMMERCIAL LAW.

Mr. Frederick Juchhoff, L. D., Council Bluffs, Ia., will contribute articles on Commercial Law. Mr. Juchhoff has made thorough preparation, and with his experience in teaching the subject we feel safe in anticipating something worth while.



ADVERTISING.

to the newest and most useful in our line. Read is worth reading.

Mr. H. E. Read, Peoria, Illinois, the publicity man behind the Brown Schools, is preparing a series of articles on "Salesmanship" for commercial schools. Mr. Read made it quite plain at the Louisville meeting of the N. C. T. Federation that such a course would do more to increase attendance than any other one thing. And in these articles he will point the way

MISCELLANEOUS ARTICLES.

Under the title of "The Educational Square Deal" we have an article from one of the veteran wheel horses of the profession, with a promise of others to follow, well worth looking forward to. Just keep your subscription going and all will be well.

The News Features will be kept as timely as in the past, and Conventions will be announced and reported regularly and impartially.

The Literary End of the Student Edition.

Fortunate for you and for us that we can announce a continuance of the Cragin articles entitled, "You Never Can Tell." These articles are live wires in literature, and they have to do with our own profession. Moreover, they are founded on facts, and they point a moral without preaching it. Dull indeed the student who does not heed the mishaps of the Cragin characters who failed, or take inspiration from the ones who succeeded.



Mr. E. D. Snow, too, will continue his "Successlets." And there is lots more to this man than you may as yet have suspected. We know because we have seen some things you haven't. Mr. Snow is a clear fellow, and his articles are just the kind young people should come in contact with.



Mr. Luther B. DeArmond, of the Specialists' Educational Bureau, Webster Groves, St. Louis, Mo., under the title of "Stepping Stones to Success," has contributed three short articles, to be followed by others if our plans materialize, equally worth while. We are thus publishing material invaluable to students of commercial schools.



Mr. Arthur G. Skeels, Columbus, Ohio, also has some good things to present from time to time—the short crisp articles which can be read in a minute when something longer could not well soak in.

Other good things, too, come our way from time to time and will appear.

The Penmanship Edition.

The Students' Penmanship Edition of the B. E. has more high-grade lessons, specimens and designs arranged for than ever before in its history. No penman or student can afford to miss a copy.



BUSINESS WRITING.

Mr. C. E. Doner, Beverly, Mass., will continue his superb lessons in Practical Writing until January, 1911. This series has already won warm words of praise from competent judges of the pedagogical and practical. Mr. Doner is everywhere recognized as one of America's foremost penmen and teachers.



Mr. E. H. McGhee, Steward and Large Business Institute, Trenton, N. J., one of the younger members of our profession who has reached a high degree of skill, has prepared a series of lessons for us which will surprise and inspire. Mr. McGhee is from the Insurgents' territory of the Middle-west, and therefore is a progressive in penmanship.



Mr. S. E. Leslie, Rochester, N. Y., who last year contributed in these columns one of the strongest courses in business writing ever presented in our profession, is at work on another series for the B. E., which he says will eclipse his previous efforts. Those who know Mr. Leslie realize that something unusual may be expected.



Mr. S. B. Fahnstock, McPherson, Kan., College, has also furnished a brief series of lessons in business writing, which we are planning to run extra ere long. They are worth your attention and will receive it when they appear. Mr. Fahnstock is one of the "youngsters," even though he has passed the half-century year mark, and then some.

Miscellaneous specimens will appear from time to time from such masters as H. B. Lehman, F. B. Courtney, R. Guillard, and others.



ORNATE PENMANSHIP.



Mr. A. M. Wonnell, whose lessons last year in the B. E. elicited such high praise, has prepared a new series superior to his former effort and destined to attract wide attention. They will "show you" a union of accuracy and freedom not frequently seen. Mr. Wonnell is a born teacher and knows penmanship technic "to a turn."



Of course, the Madarasz pages comprising penmanship and literature are surprising and inspiring. You will not want to miss one of them.

And the work we have of Mr. Taylor is likewise unique and wonderful.

Lehman, Guillard, Todd, Lupter, Brownfield, and the Editor will continue to add variety, grace and skill from time to time.



Mr. W. C. Brownfield, Bowling Green, Ky., Business University, is also preparing a series of lessons which will speak for themselves when they appear some time in 1911. Brownfield is a winner. His work is eliciting high praise in the University where many fine penmen preceded him.



ROUNDHAND.

Mr. J. A. Olson, Philadelphia, Pa., will contribute the regular series in Roundhand, and we feel safe in predicting something unusually precise, practical and high grade, for Mr. Olson is painstaking, conscientious and thorough in anything he undertakes.



Mr. H. W. Strickland, of the Policy Department of the Mass. Mutual Life Ins. Co., Springfield, Mass., has outlined a course for persons desirous of qualifying as policy as well as regular engrossers. This is the most original course of the kind ever given, and high grade in quality. We feel sure it will prove of great help to aspirants in policy and engrossing lines.

PROFESSIONAL PENMANSHIP.

There has been prepared in the office of THE BUSINESS EDUCATOR a series of Lesson-Articles and Lesson-Plates, the first of which was given in the March number, to appear from time to time as space permits, and which we are disposed to believe will help more than one aspiring penman "over the penmanship ripple" and into the professional class.



Of course, Mr. E. L. Brown, Rockland, Me., will continue his artistic, practical, instructive lessons. For advanced students in engrossing they are invaluable, and not infrequently he gets right down to the beginner's end, too. Mr. Brown has the happy faculty of avoiding monotony, due in part to the fact that he is equally at home with brush or pen.



Mr. P. W. Costello, Scranton, Pa., keeps us supplied with his high grade, individual, ornate engrossing. His work is an inspiration and a real help to engrossers. He is commanding high prices because his work is faultless in detail and excellent in conception.

Messrs. S. E. Leslie, F. W. Martin, and others will contribute to this department from time to time.

Messrs. G. H. Lockwook, Kalamazoo, Mich., and E. A. Luper of the Zanerian will contribute lessons on lettering, etc., as space permits.

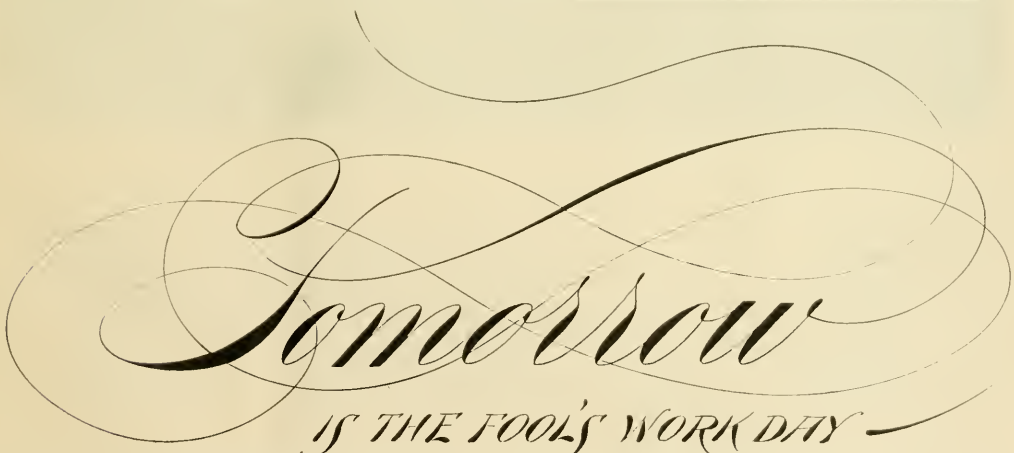


Mr. E. A. Luper, assistant penman in the Zanerian, will contribute a series of plain, practical lettering, such as students need who are qualifying at home as engrossing artists. We feel sure this work will be of much help to aspiring pen artists along the line of engrossing. Get your pens ready.

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Kansas City, Mo., May 1-07
National Bank of Commerce
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Nineteen Hundred Four Dollars
J. R. Warren & Co

By Francis B. Courtney, penman, Cedar Rapids, Ia., Business College.



By the editor when reflecting and prospecting, and motoring with his hand on the kind of a steering gear that does not endanger or intoxicate, but sometimes brings joy and a few dollars to keep up the repairs incident to the wear and tear of present day life.



Announcement Extraordinary

We recently secured for the B. E. a number of specimens of penmanship which were executed by the late H. D. Taylor. Unquestionably these specimens represent the highest degree of perfection yet attained in the execution of free arm movement writing.

All who love the beautiful in penmanship will find inspiration in these specimens for many years to come. In fact, students may be required to produce in other penmanship genres of his equal.

The Publisher

The above announcement was written by E. A. Lupfer, assistant instructor in the Zanerian.

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Lessons in Practical Writing. No. 6.

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90.42	2435649	42.09	498645
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298.35	2190429	96.50	512839
4.29	6497253	3274.14	763521
1458.72	9285047	7.92	376294

Lesson 67. This is a splendid drill lesson on figures. This is a practical way of writing them. While writing the figures, keep looking up the columns—this helps to keep the columns vertical. Stick to this lesson until you can make a good, plain business figure.

Lesson 68. Review Lesson 5, 6 and 12. Also Lesson 59.

p p p p p p p p p p
 pump pump pump pump
 pump pump pump pump

Lesson 69. For the p count 1-2-3-4; or, 1-3-3-stop. Here you need to use plenty of push-and-pull movement. For the second line count 1-2-3-stop, glide 1-2, glide 1-2, curve. Write 15 to 18 words a minute. Study the copy closely.

p p p p p p p p p p
 penmen penmen penmen pen

Lesson 70. Many prefer this style of p. Make the letter without lifting the pen. Close the small loop on the line.

t t t t t t t t t t
 t t t t t t t t t t
 them them them them the

Lesson 71. Review Lesson 5, also making the exercise one space high. For the first line count 1-2, curve, cross; or, curve down, curve, cross. If desired, the first stroke may be omitted as in the second line. Write 15 words a minute, and count by naming the letters t-b-e-m-cross.

d d d d d d d d d d
 dining dining dining dining

Lesson 72. Review Lessons 5 and 16. For the d count 1-2-3, curve; or, 1-2-stop, curve. Check the movement at the end of the downward stroke. Write 12 to 15 words a minute.



Lesson No. 10 in Business Writing

H. L. DARNER,

FALLS CITY BUSINESS COLLEGE, FALLS CITY, NEBRASKA.

Subscribers' writing criticised free. Send Specimens to Mr. Darner at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

90 The time of doing anything is shortened by observing this rule.

The time of learning to write is sure to be shortened by right living. Get plenty of exercise and avoid the use of tobacco and stimulants.

91 Study arrangement. Put one line under "First National Bank" in place of two. It will look better.

Columbus, O., 1-17-1910.

First National Bank

*Pay to the order of H. H. Rancy #19.⁴¹
Nineteen and _____⁴⁰/₁₀₀ Dollars.
E. A. Kline.*

92 Form the habit of paying your debts before these are presented to you.

#109.⁷⁸

Boston, Oct. 4, 1909.

*At sight, pay to W. m. Cameron, or order
One Hundred Nine and _____⁷⁸/₁₀₀ Dollars,
and charge to account of
To Harpster & Co. } W. J. Kinman.
Caro, Ill }*

93 I would sooner be able to sign a check than one of these. Wouldn't you.

\$173.⁶⁰

Minot, N. D., 4-17-1910.

*Eight months after date I promise to pay
H. M. Raleigh _____ or order
One Hundred Seventy Three and _____⁶⁰/₁₀₀ Dollars.
Interest at 7 percent.*

S. P. Grimes.

#126.30

Syracuse N.Y., 1-18-1910.

Due The E. P. Hammond Co., on demand
 One-hundred-twenty-six and $\frac{30}{100}$ Dollars,
 in merchandise from my store

R. L. Thomas

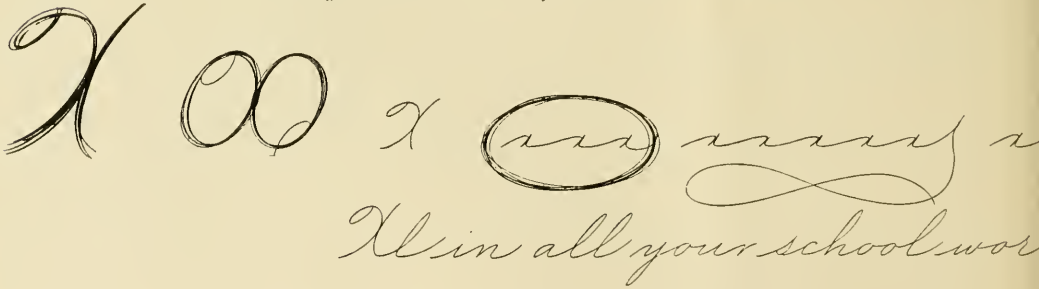
95 I have greatly enjoyed presenting this course of lessons. The knowledge that I have been of some benefit to young persons, has repaid me for my efforts. Any time that I may be of further service to you, I want you to be free to let me know.

Herein you have a fair specimen of my plain business penmanship as I have attained by study and practice from the lessons presented in the Business Educator.

**SUPPLEMENTARY PENMANSHIP COPIES BY FRED BERKMAN,
 THE GREGG SCHOOL, CHICAGO.**

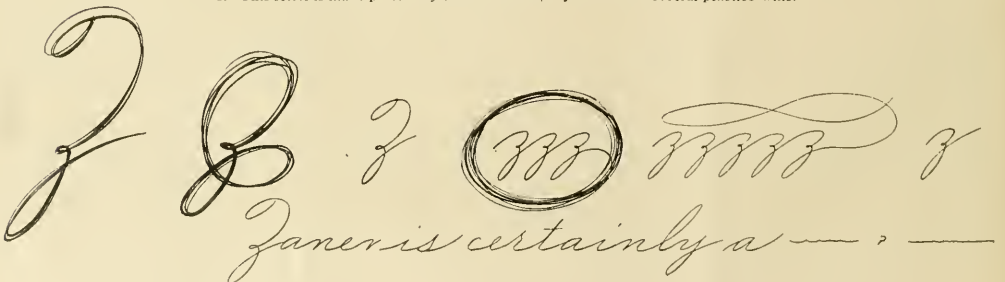
X

1. This is something like putting two things of a kind together. Equally curved.
2. Make several exercises and then reverse page. Make some more, and keep on.
3. One curve—curve. About 45 or 50 good letters a minute; 12 to 14 on each line.
4. Raise the pen as you strike the base line—go to top and make down stroke straight.
5. If this letter doesn't suit you use the old style—line struck through.
6. X's in making the letter "X" as well as in all your school work.



Y

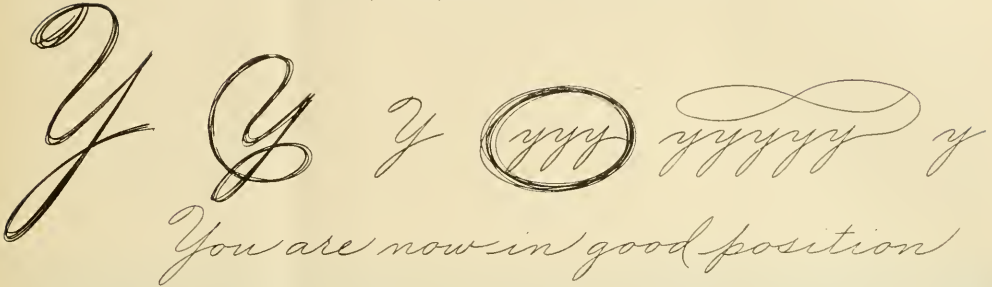
1. The greatest part of this letter is made like "U"—i. e. the letter "U."
2. Get movement practice out of this exercise if you can't get good form at first.
3. Make letter longer above line of writing than below. Keep trying.
4. The "y" reversed, is made like "h." Doesn't it look that way to you?
5. If you must stop, in making this exercise, stop in upper right-hand corner.
6. This letter is made practically the same as "v," "j" and "h." Careful practice wins.



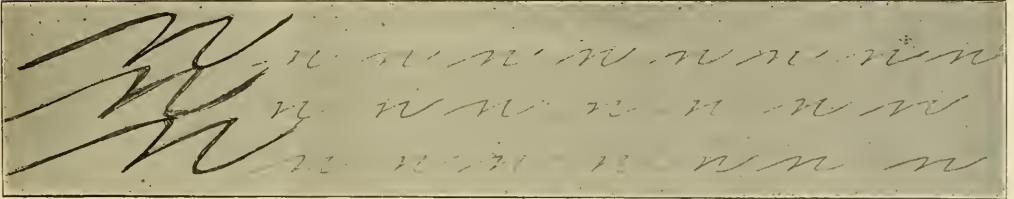


Z

1. The last letter but not the least. Roll, down, down, up! Come now.
2. As soon as you have made the little loop, on base line, drop down immediately.
3. Keep the second part in line with the first. Ask!—if you don't understand.
4. Start out as if you were to make the letter "n," then a little hook and finish.
5. Can you make the "finishing strokes" easier now than formerly? Good for you!
6. Now is the time for you to do your prettiest. The last chance. Zzzzzzzz.



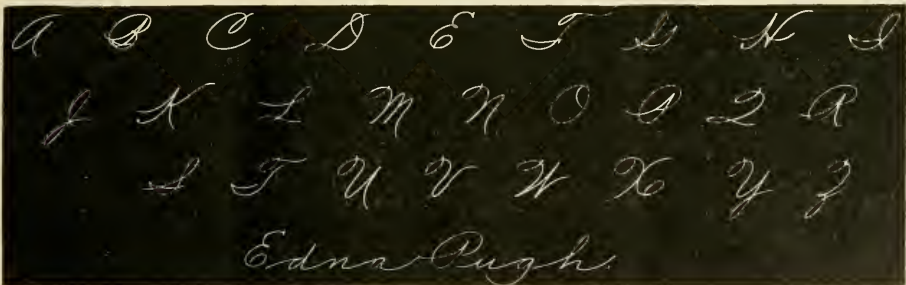
STUDENTS' WORK.



By Marion Goddeau, 5th grade pupil, Pittsfield, Mass., Miss Alice E. Curtin, supervisor of writing.

Little acts of kindness
 done in a quiet way
 Reach both deep and wide
 and always bring their pay.

By Miss Loleta Sanford, pupil in the Ferris Institute, Big Rapids, Mich.

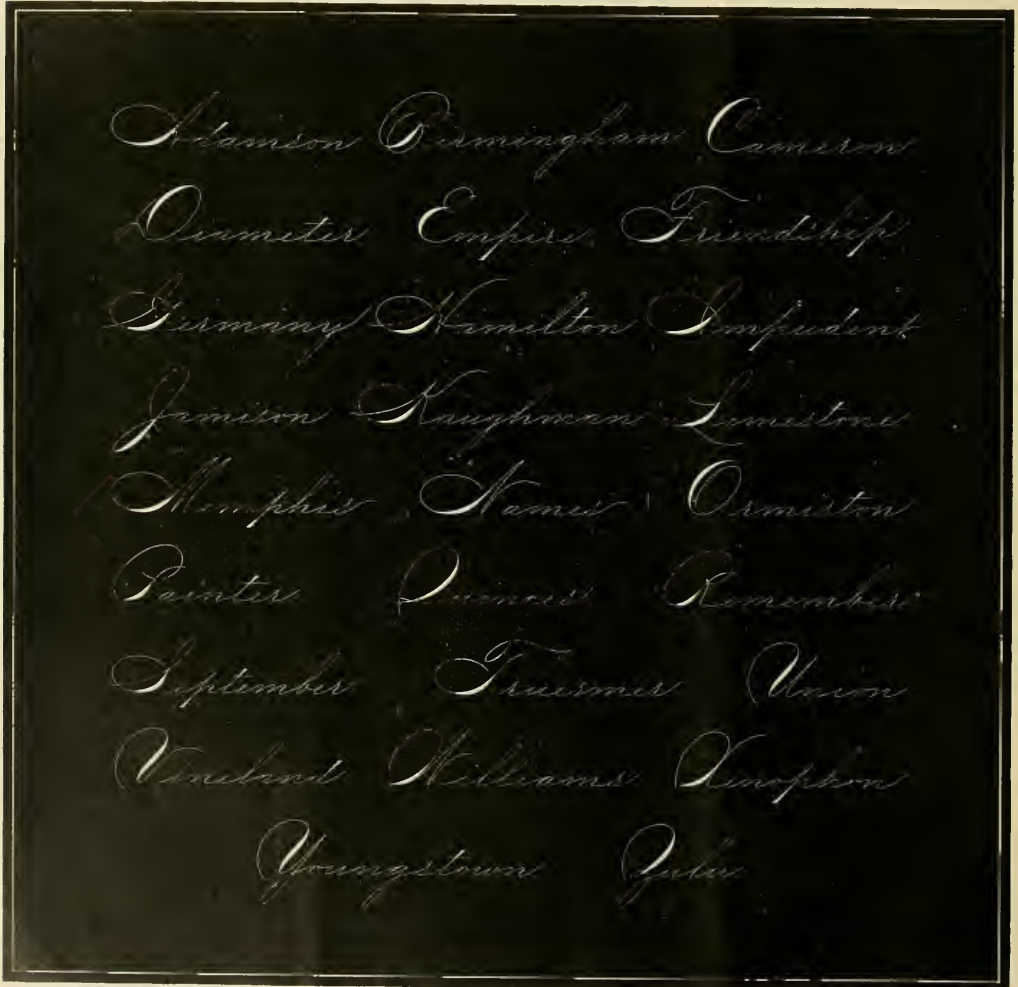


Business capitals by Miss Edna Pugh, pupil in Orr's Business College, Chicago, Ill., A. H. White, teacher of Penmanship.

LESSON No. 2 IN PLAIN PROFESSIONAL PENMANSHIP.

In lesson No. 1 in Plain Professional Penmanship, which appeared in our March number, we presented a set of capital letters. If those letters have been mastered, your efforts on this lesson can be confined mainly to the small letters, and in connecting some of them with the capitals. The capitals in this lesson are smaller than those presented in the first lesson, and for that reason are a little more difficult. Letters of medium size are, as a rule, easiest to execute, and the smaller they are made the more difficult they become. It is well therefore, for those who wish to thoroughly master penmanship, to try different sizes. It is also well to try different slants, different spacing, etc. The mastery of each will give some strength and control of movement not to be secured in any other way. The tall, compact style gives strength and control in the in-and-out movements, while the wide spacing and the running-hand give force and control in the movement to the right. Then, in trying the different styles, you are more likely to find the style that fits your make-up than if you stick to one style; and to find your own style is one of the important things.

Many a young penman starts out with the determination of writing the Madarasz or the Taylor style, not knowing that there is a style suited to his own make-up just as surely as the Madarasz is suited to the make-up of Mr. Madarasz and the Taylor style was suited to the make-up of Mr. Taylor. Had Madarasz adopted the Taylor style and stuck to it, it is probable that there would have been no Madarasz. Had Taylor adopted the Madarasz style and stuck to it, there might have been no Taylor. Even genius has its scope and limitations. The style that expresses your individuality is the best style for you. Endeavor then to thoroughly master the numerous styles for the purpose of finding your own style. In penmanship, as in any other work, the sooner one finds himself, the better. There is a time for mastering the standard styles and for copying the work of others, and there is also a time to strike out for yourself. This instruction might not do for the beginner in practical business writing, but in the realms of ornamental penmanship there is plenty of room for the cultivation and exercise of individuality. In fact, the greatest charm any specimen of penmanship can possess is the expression of individuality, which, of course, through cultivation has reached a high degree of artistic perfection. The orator is not merely an imitator, although he may be very familiar with the charms of other orators. The great painter is not a copyist, although he may have labored long and hard in endeavoring to reproduce some of the work of other painters. The penman should first master the standard styles and then as much of the skill of others as he possibly can in order to cultivate his artistic talents, and in order to find that style which is best suited to himself. After that he should strike out and express himself in his work.





CLUB CHAT

Mr. B. H. Treybig, penman in the Tyler, Texas, Commercial College, is a steady clubber of **THE BUSINESS EDUCATOR**. A total of 100 subscriptions has been received since August 15, 1909. Quite a number of his students have already been awarded certificates, and several more are about up to the standard. In a recent letter Mr. Treybig says: "Students are coming in almost every day, and from present indications everything points to a very successful school year." We are glad to hear of the success of the Byrne School and of his ability to create and maintain interest in penmanship. He is a fine fellow, and deserves it.

We have recently been receiving an unusually large number of subscriptions from the Ferris Institute, Big Rapids, Mich. The students of this school have also lately carried away many certificates. The main reason for this change, we can discover, is that a lady penman has recently appeared at Mr. Snyder's home. Her name is Janice Barr Snyder.

Mr. J. A. Prowsky, of the Tampa, Florida, Business College, favored **THE B. E.** with some subscriptions recently, and stated that they have just moved into their own stone building, and before long will have one of the best equipped and most thorough business colleges in the South. We congratulate these gentlemen upon their energy and success. Judging from the specimens of penmanship Mr. Prowsky enclosed, splendid work is being done in the penmanship classes of that institution. Mr. Prowsky does considerable pen work, and is a penman of ability as shown by the specimen of large script he enclosed. He states that they are determined to make the Tampa Business College "The School of Penmanship of the South."

The Mountain State Business College, Parkersburg, W. Va., Don E. Wiseman, penman, recently favored us with a list of twenty-one subscriptions. Mr. Wiseman writes a fine business hand, and is arousing much interest in penmanship. He expects to send other subscriptions in the near future, and expresses his opinion of **THE BUSINESS EDUCATOR** in terms of appreciation that are very encouraging to the publishers.

Mr. W. R. Kennedy, of Americus, Ga., recently favored us with a list of 25 subscriptions to **THE BUSINESS EDUCATOR**. We are holding ourselves in readiness to send a number of Business Educator Certificates that way soon, as he seems to be arousing much interest in penmanship, and we think a number of his students will soon reach the B. E. standard.

From Draughon's Practical Business College, Oklahoma City, Okla., T. M. Flanary, manager, and A. F. Reagan, principal Business Department, we recently received a list of thirty-seven subscriptions to **THE BUSINESS EDUCATOR**. Mr. Reagan expresses his appreciation of **THE BUSINESS EDUCATOR** in this way, as well as in kind words in the letter accompanying the list. Evidently this link of the Draughon's chain of schools is prospering.

Mr. E. T. Reese, penman in Duff's College, McKeesport, Pa., recently favored us with a list of twenty-six subscriptions to **THE BUSINESS EDUCATOR**. This would indicate that the attendance was quite large for this season of the year, and that the students have a deep interest in penmanship. Mr. Reese is a strong teacher of practical writing, and knows how to get the desired results in his work.

Mr. T. W. Emblen, of the Elmira, N. Y., Business Inst., recently sent us twenty-one more subscriptions to the "very-best-on-earth", as he calls it. It is such support as this that helps us to make **THE BUSINESS EDUCATOR** still better. Mr. Emblen writes a fine business hand, as well as executes a beautiful style of German text lettering, and is securing good results in his penmanship classes.

*American is something in
The penmanship world,
That represents the very
highest, or ideal.
— J. G. Christ*

Graceful, skillful ornate script by J. G. Christ, Lockhaven, Pa.

*Weiser, Idaho
Mr. C. P. Zaner April 7, 1910.
Columbus, O.
Dear Sir: In this you have a
specimen of my penmanship as
acquired at the Idaho Industrial
Institute during the school year
of 1909-1910.*

Frank Fortner

By Frank Fortner, pupil, Coml. Dept. Weiser, Idaho, High School, E. L. Grady, Prin.



By W. D. Sears, Penman, Drake College, Jersey City, N. J.



EDITOR'S PAGE—PENMANSHIP EDITION

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

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

AYE, AYE, THERE'S A DIFFERENCE.

An old, enthusiastic, prejudicial teacher of ours used to say "Penmanship should be taught the same to all whether six, sixteen or sixty years of age."

Why not?

First, the child at six cannot comprehend as complex forms and ideas as older people.

Second, the child cannot control his movements as easily as the youth, nor the youth as the adult.

Writing being the most skillful and difficult of universal arts, is beyond the normal capacity of the child. Few adults master the art.

The boy in the grades is not expected to equal the boy in high school in any game worth mentioning. The boy in the high school never equals the boy in college in any sport be it base ball, foot ball or any other art, except spending money.

And so it is, the primary pupil cannot be expected to equal the grammar grade pupil, nor can the grammar grade pupil equal the high school pupil because he cannot think and act as intently.

Quality and quantity should both increase with years; otherwise both the child and the art will be injured.

Many penmen would do well to pursue an elementary work on psychology, physiology, pedagogy and mechanics.

HELP!

Change of Address.

Up to the time this is written (May 11) we have received suggestions from the following persons: Ruth Murphy, Hopwood, Pa.; C. C. Benson, Stith, Tex.; W. P. Miller, Helena, Okla., and R. W. McDowell, Uniontown, Penn. Each of these persons makes some good suggestions, but none of the forms is quite good enough for a model.

Two things are necessary: Give us the information we need in order to make the change quickly, and do it with the least writing on your part; that is, use no more words than are necessary.

We require the following items and use them in this order: Whether penmanship or professional edition, old address, name, new address. They need not be given in this order, but we must use them in the order given.

A correspondent who signs no name suggests the following as a suitable form to be printed and filled in:

Name
Edition
From
To

Uncle Sam, who is in many ways a wise old gentleman and can usually be depended upon to do things in the best way, sometimes sends us a notice in this form:

"Your publication addressed
to
at
should be addressed
to"

to insure its prompt and regular delivery."

Of course, the two forms last quoted would not be suitable for a letter, but they may serve to give you a suggestion.

We invite you to try again, or yet, as the case may be. Send us your best effort. Writing the model and the letter to accompany it will be a valuable exercise. We hope to have a model form by August first, in time for the September number.

In the meantime, if you should move, ask us to change your address in any way you wish, just so we can understand whence you came and where you went, and we shall be glad to correct our records.

PARTIAL CONTENTS

For the Professional Edition of the Business Educator for June, 1910.

- REPORT OF THE C. C. T. A. at Omaha, Nebr., May 26, 27, 28, 1910.
- ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.
- ACCOUNTANCY, C. C. Jones, Teacher, Accountant and Auditor, Dunkirk, N. Y.
- ARITHMETIC, C. E. Birch, Atchison Co. High School, Effingham, Kans.
- LAW, Laura C. Niswander, Central Normal College, Danville, Ind.
- THE TEACHER, Melvin W. Cassmore, Seattle, Wash.
- NEWS NOTES AND NOTICES.
- INTERESTING NEWS ITEMS.
- CATALOGS AND CIRCULARS.
- SCHOOL AND PROFESSIONAL.
- ETC., ETC.

Initiative,
THE POWER THAT MOVES WITHOUT BEING TOLD.



REPORT OF THE
**CENTRAL COMMERCIAL TEACHERS' ASSOCIATION AND
 WESTERN COMMERCIAL SCHOOL MANAGERS' ASSOCIATION**

Omaha, Nebr., May 26, 27, 28, 1910,

Boyles Commercial College,

By L. C. RUSMISEL, ST. JOSEPH, MO.

Every era has its great men, for great men make eras. Westerners who have watched Omaha for the past decade are not surprised at anything in the line of progress in that vicinity, but rather expect it, for the dash and enthusiasm of all of its inhabitants has become proverbial. It is a city of great things, active, enterprising, full of faith in itself and its future. Therefore no one was at all surprised by the open hospitality, courteous attention, ever-prevalent thoughtfulness and kind interest of the citizens in welcoming the members of the Central Commercial Teachers' Association and Western Commercial School Managers' Association to the city which they so fittingly call the "Gateway to the Great Northwest."

It had been planned by the Executive Committees to begin the sessions promptly at nine o'clock, consequently the railroads obligingly arranged for all trains to arrive early in the morning and the first session was called to order on schedule time by President G. W. Weatherly, of the Managers' Association. In a very able manner he outlined the policy of the association and made some suggestions regarding its future management. Since the organization of this section two years ago much benefit has been derived by its members in the way of concessions from manufacturers, publishers and others, as much material is now purchased wholesale. Mr. W. N. Watson, of Lincoln, next read a very well pre-

pared paper on Advertising, in which he said that the possibilities of advertising are as boundless as the achievements of Napoleon. Next to Wall Street, advertising affords the world's greatest opportunity for making money. All of us must be advertisers if we succeed. Actresses who expect to become great, advertise by losing their diamonds or their husbands; others by stating they have discovered the North Pole; but the commercial school must gain popularity by "delivering the goods." Advertising to be effective must be truthful and eternal vigilance is its price. The man who is a good advertiser has a fortune within himself.

The paper was discussed by G. L. Moody, of Hutchinson, Kansas, B. F. Williams, of Des Moines, Iowa, and others. Mr. Williams stated he believed that 20% of the total receipts from tuition should be spent in advertising, but of this he would give only 2% to the newspapers.

Perhaps the most unique part of the program, which made it differ from all previous ones, was the fact that Dr. W. N. Ferris, of Big Rapids, Michigan, appeared six times, once for each half-day session. This was the first appearance of Mr. Ferris in the West and he certainly was enjoyed by all present. Mr. Ferris is a small man with a great mind. He prefaced his first address by stating that he is "not an aristocrat, but a Democrat." While he conducts one of the greatest schools of its kind in the country, his pet diversion is run-

ning for office, which hobby, he stated, is not monopolized by him alone, as others of his faith have done the same thing. Mr. Ferris was recently nominated for Governor of Michigan, but on account of a scarcity of Democrats on election day he decided to serve his country by devoting all of his time to the cause of education, and we all know how well he is succeeding. His first subject was: "Human Nature in the School-room," and he plunged into the subject like a born debater. He gave as the teacher's chief asset, "Charity," but stated that it is very difficult to be charitable at all times, for there are so many difficulties to overcome. Chief among these is the fact that we are compelled to use books that do not teach. "I would rather have Helen Keller's 'Story of My Life' than any elementary book on English that is published," he stated, for it is written from the soul and not prepared by some college professor who never taught children and whose only aim is to prepare children for out-of-date, impractical college courses. "Do not weary your students with parsing and analyzing, which has never taught any one to read or write the language correctly. Only that which comes freely and spontaneously is human nature. Study people in their environment. Send home those who cannot adapt themselves to their work. All of the disorder and failures in the school room may be traced directly to the fact that the teacher



H. B. Boyles, Pres., 1910-11.



G. W. Weatherly,
Pres. W. C. S. M. Ass'n, 1909-10.



Harlan Eugene Read, Pres., 1909-10.



was not a student of human nature." Mr. Ferris emphasized the fact that the first need of the student should be the teacher's first concern and illustrated this fact by telling stories of misfits in his own school, who afterwards became great professional men.

The most picturesque character at the meeting was Colonel George Soule, of New Orleans. He has been the owner of one of the great schools of the South for over fifty years. In person he is very tall and commanding, has a strong personality, and resembles Opie Read in many ways. His first subject was: "Preparation for Business." He is a quiet, forceful speaker and among many other good things said: "Competency with good judgment is a scarce article, but they should go hand in hand. There is always a tremendous demand for young people, possessing these qualities, in the business world. The business schools must furnish this commodity by increasing the efficiency of their service. Business training in the high school is largely superficial at the present time, but it is new there, and will not long remain so. The business school can only exist by giving equal training in a shorter time, and this cannot be done unless the business school has better material to work upon. This may be obtained by insisting that no student will be enrolled who has not finished a literary course in high school. No one who is not a high school graduate can become a C. P. A., no matter what his business training. The business college must increase its efficiency, or eventually be absorbed by the high school."

After a talk concerning graduating exercises, by B. F. Williams, of Des Moines, Mr. Ferris took for his subject, "Manners and Morals." He deprecated the fact that there are too many clandestine meetings between pupils of opposite sex, and that the average teacher gives this no thought.

Pupils should be taught at school to dress properly, talk properly, have correct "table manners" and be able to appear in company at ease. The average business school is so bent on Bookkeeping and Shorthand that it has no time to teach those finer accomplishments. Many a boy or girl has been unable to hold a position because they were not taught to dress and appear creditably in an office. Teach young men and women that they can be ladies and gentlemen and yet have a lot of fun. He also pointed to the fact that the much abused commercial traveler can give many of us lessons in courtesy and tact if we but observe him.

After discussing executive matters that would not be of general interest the members adjourned to the Hotel Rome, and after dinner came the "circus."

Whoever planned that circus was certainly a genius, for there has never been anything like it. The procession was headed by "Marshall's Military Band" and the Director, with feather duster for a baton, directed that aggregation of "tin horn" players with skill that had been dormant during all of the years since he rode a hobby horse and played soldier, and who can remember when Carl Marshall did that? The elephants, camels, bears, *dears*, calliopes and all appurtenances of a first-class circus followed the band to the banquet hall where the performance was given under the direction of Ringmaster Almonica Fernando Gates-nee Harvey y de Waterloo. The Smith Premier girls served a delightful drink, a cherry in the bottom of the glass—which we Missourians had never seen before, and passed out pink and white ice cream cones as lavishly as they did their smiles. The animals being tired and the comet having disappeared all dispersed to dream of more good things on the morrow.

Promptly at nine o'clock President H. E. Reed, of Peoria, Ills., called the general session of the Association to order, and introduced Mayor Dahlgren, of Omaha, who delivered an eloquent Address of Welcome. Among many other good things he called special attention to the great schools and business enterprises of the city, and the fact that the Great Northwest, which is tributary to Omaha, would accommodate one hundred million people. The address received an exceedingly appropriate response by B. F. Williams, of Des Moines. He said that when he stepped from the train at the station he was met by a stalwart policeman who took him in charge, and gently but forcefully escorted him to the hotel. "Such thoughtfulness, Mr. Mayor, is beyond precedent," he said. President Reed hit the keynote many times during his address. He paid tribute to the "fake" schools by saying that, if not advertised by the good schools, they would kill themselves. He criticised present teaching by saying that we give too little attention to little things, filing, folding letters, rates of postage and other details of office practice. Schools are too anxious to fill positions, they do not confine their energies. A hog will not keep himself thin by running from trough to trough. Some schools recommend every student, whether competent or not and thereby ruin the student, the office and the school and the principal becomes a charter member of the club first formed by King David and recently revived by Colonel T. R. The commercial school should bridge the chasm between the cultural and practical. Education for service represents the highest type of manhood and womanhood.

Supt W. M. Davidson is an oator of the highest type and his address was worth the trip to Omaha. An attempt to cull out his best thoughts seems futile for the address was a sparkling gem from start to finish.



Dr. W. N. Ferris.



Miss Mary S. Horner, Sec'y, 1909-10.



Col. Geo. Soule.



"All classes of schools have the same problems to solve. They are now passing through a period of great transition. Vocational training is the order of the day, and prominent in this line is commercial work. The classical course, designed for culture only, turns people out into the world with absolutely no qualifications to battle with life. The time has come when we must educate the masses rather than the classes, therefore the courses of study should be elective and vocational training should begin in the grades. The teacher should possess the power of illumination." Here Supt. Davidson repeated "Sheridan's Ride" to illustrate the illumination of the study of the Battle of Winchester. Closing he said: "The great problem of service is laid upon our shoulders. Let us be equal to the task."

"The Genesis of Penmanship instruction" was handled as only a master could do by C. P. Zaner, of Columbus, Ohio. Mr. Zaner condemns finger movement in the strongest terms. "The fingers are used as vices or grips and not as a means of locomotion. The laws tell us that children shall not work in factories, yet that class of work does not compare in difficulty to writing, as frequently taught. No other art so tends to produce nearsightedness, spine curvature, etc., yet these points are seldom considered. Children are usually taught to write too early. Instruction in earnest should begin in the fourth grade and I favor a large hand at first which could be gradually diminished. Let the first years of the child's school life be used in building up a strong constitution. The instruction should be skillful from the beginning, as in music or anything else. Study the machinery. Do not keep the elbow down in the early years but keep it up and the arm free. Too often, when the child is old enough to learn to write properly he has been taught bad habits that must be unlearned."

Mr. Ferris' next subject, "The Fine Art of Speech," was of particular interest to all. "The public schools and all other schools practically ignore the teaching of the fine art of speech. Teachers think they cannot teach language without writing, yet the child does not express its life in this manner at any time. It paralyzes me when I think of the countless hours wasted by the pupils in writing and the teachers in reading this work. There is absolutely no reason why written language work should be retained in the schools and I defy any one to give a reason. We simply do it because we are under the iron hand of the colleges, whose requirements belong to the dark ages. It is outrageous, preposterous, outlandish, damnable! There are no adjectives strong enough to express my feelings. Ladies and Gentlemen, I wish I could swear!!" There is no question but that Mr. Ferris voiced the sentiments of his audience, judging from the tremendous applause his climax brought.

It would not be Omaha without Mr. A. C. VanSant and no one is as well qualified to speak about "Expert Training for Typewriting Speed" as he. "Expert training for speed should be from the beginning of the instruction. First of all the mechanical construction, action and position at the machine should be explained thoroughly. Impress the student with the fact that accuracy is the foundation of speed. A large building will be erected over there, where a foundation is now being laid 50 feet beneath the surface. So should typewriter practice begin upon the solid rock of accuracy, for unless there is accuracy at the beginning there will be none at the end. If a page has a single mistake, rewrite it."

Mr. S. H. Goodyear, of Cedar Rapids, Iowa, very ably discussed "Commercial Education in the Universities" and predicted that the time will come when the work of business

schools will be recognized by them as educational, as many of them are already introducing courses along this line. In another address Mr. Ferris discussed "Care and Culture of the Teacher," after which the Association adjourned to the Hotel Rome, where perhaps the most novel feature of any convention took place, a complimentary five course dinner given to the members and their wives, prospective wives and friends by the Smith Premier Typewriter Co. Two hundred and forty were seated in the magnificent dining room and the elegant dinner was enjoyed to the fullest by everyone present. A vote of thanks was unanimously tendered Mr. Evans and Mr. Plowman, representing the Company, and after a short period of story telling, presided over by Carl Marshall, the entire body was again treated to a compliment in the way of a theater party given by Mr. Oden and other representatives of the Underwood Typewriter Company. The play was "Peter Pan," a delightful comedy, and for a time every teacher forgot care during this fitting climax of a delightful evening. In this connection we will also mention the fine photograph of all the members, which was presented to each member by Mr. Raymond P. Kelley, of the Remington Typewriter Company. Kelley and his charming wife are almost an indispensable part of any convention.

"Just as we have light and shade in pictures, so should we have it in programs," said Miss Ione Duffy, as she began to tell "How a Woman Can Run a Business College." "If there could be injected into the women teachers some potent drug to inspire self-confidence, we could see a revolution. Womanhood alone is their greatest asset. Conscience plays a large part in a woman's undertakings. The advertising value of womanhood is worth more than we can measure. The same conscientiousness which helps in other directions would give full value to every student. Wo-



Almon F. Gates, Sec'y,
W. C. S. M. Ass'n, 1909-10.



A. C. VanSant.



G. E. King, V. P.



men will not sin by painting rosy pictures to deceive. Above all, I should set the standard high. There are only a few who accept for enrollment only those who have graduated from high school, or an equivalent, yet woman's consciousness would tend to make this requirement. If the women now teaching could know how much capital they have in their ability, training and teaching experience it would not be long until some man might be heard making an address upon the topic, "How a Man Can Manage a Commercial School!"

Colonel Soule now set off the fireworks. In deadly earnest he commented upon what he believes to be some deep-seated evils of the profession. With characteristic ardor he lambasted chain schools, the employment of solicitors, etc. The atmosphere was charged with electricity as he likened the speculative, or chain schools to the open box of Pandora, in beautifully selected Southern phraseology. The Colonel is the Grand Old Man of the South, his presence was greatly appreciated, and a rousing vote of thanks was given him at the conclusion of his last address.

"Not one of you people can think of one single subject for five minutes," said Mr. Ferris, "for you have not learned the Art of Study." Not over ten per cent of the time spent in study is efficient. We do not condense our mental effort. Psychology is only in its infancy, it is largely speculative, mainly guess work. Induce your students to study by making such work comfortable. Ventilate your school rooms. Open the windows and throw in coal. Pay particular attention to the lighting, provide comfortable seats and see that the atmosphere is right. There is always one great center around which everything else revolves. Find this point in the lesson and work outwards. The present cramming of subjects and problems upon the students encourages mental dissipation. Relate new information to past knowl-

edge. The greatest word in the English language is *relation*.

Mr. Jerome B. Howard, of Cincinnati, Ohio, explained "Why Many Students Fail to Attain Speed in Shorthand" in a scholarly manner. This failure he attributed principally to poor instruction, lack of interest and inspiration, careless practice, lack of general knowledge of the language, etc. He recommended higher standards for admittance to the work and advocated increasing the vocabulary by much good reading. Mr. R. H. Peck, of Davenport, Iowa, advocated "Salesmanship as a Business College Study." He stated that every one is a salesman of goods or labor. Personality is the greatest thing in business and this can be cultured and made a more valuable asset.

The contest for the Brown Trophy elicited much interest and comment. This silver cup was donated by Mr. G. W. Brown, of "Peoria and Everywhere," to be competed for each year by students who have not had over nine months' practice the past year. The competitors wrote 15 minutes from dictation and 15 minutes from copy and were penalized five words for each error. This year the cup goes to The Select School of Shorthand, Miss Sarah Sabolsky, Principal, Chicago, and was won by Parker Woodson, a small boy aged 15 who yet wears his trousers half length. Below we give the averages.

	Total	Errors	Net	Average	Gen'l Av'rage	Machine
Parker Woodson Select School, Chicago	927	44	707	47 2-15	47 23-30	Remington
Leona Richardson CCCC's Des Moines	826	17	741	49 2-5	46 13-30	Underwood
Avis Jennings Van Sant's School, Omaha	825	43	610	40 2-3	40 4-15	Smith-Premier
Sophia Paul Van Sant's School, Omaha	710	31	555	37	37 7-10	Remington
R. V. Bishop	748	29	603	40 1-5	35 9-10	Underwood

The Rapid Calculation Contest resulted in Mr. Clark of Wichita, first; Miss Martin, C. C. C. C., Des Moines, second.

Too much credit cannot be given Boyle's College and the officers of the associations for the preparation made for our coming, for neither time or expense was spared. Everywhere genuine western hospitality prevailed. A great steel arch was built across Farnam, the principal street, and white letters three feet high bore the legend "Welcome, C. C. T. A." During the evening these letters were resplendent with electric lights and could be seen the entire length of the street. Many men and women prominent in the profession were present, those who have seldom attended sectional meetings. Among these were Mr. and Mrs. George Stuart, of Glasgow, Scotland, who are touring this country for the purpose of studying commercial school methods, as they have a number of schools in Scotland. Mr. Stuart is the pioneer of business education in that country. Others were Col. George Soule, New Orleans, La.; C. P. Zaner, Columbus, Ohio; W. N. Ferris, Big Rapids, Mich.; Jerome B. Howard, Cincinnati, Ohio; O. H. White, St. Louis, Missouri, and W. T. Parks, Denver, Colorado.

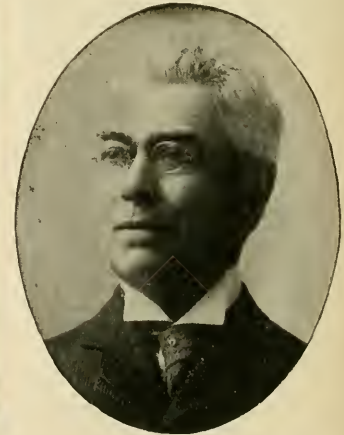
The typewriter companies were all represented, as were also those representing every leading office device. Among the well known bookmen were



Jerome B. Howard.



J. A. Lyons.



Carl C. Marshall.



The Central Commercial Teachers' Association Convention photographed in front of the Y. M. C. A., Omaha, May 27, 1910, by the Remington Typewriter Co., a large photograph being given to each member by that company, represented there by the well known Raymond P. Kelly.

G. W. Hootman, J. A. Lyons, Carl Marshall, The Goodyear Bros., Dr. J. W. Baker, et al. R. Scott Miner and "Dad" Lobaugh were detained by important business and their absence was generally commented upon. Then there were C. V. Oden, the Kelleys and Wiese, Ass't Sec'y Evans and H. O. Blaisdell, of New York, C. A. Brittain, B. W. Plage and Mrs. Plage, of Kansas City, Miss Alice Owen and many others without whom the social side of every convention could not get along. Mr. and Mrs. C. T. Smith and Miss Nettie Huff, of Kansas City, attended the Central for the first time and made many friends. It was a jolly, earnest, sociable, openhearted bunch of people with whom it was a great pleasure to meet, to say nothing of the profit to be gained from hearing the able addresses.

The election of officers for the ensuing year resulted as follows: Pres., H. B. Boyles, Omaha; Vice Pres., W. N. Watson, Lincoln; Secy., Miss Mary Horner, Waterloo; Treas., Miss Lena Vogt, Traer, Ia.

The association presented to Mr. Gates a valuable gold watch, thereby expressing its appreciation for his valuable services.

The genial Assistant Secretary of the Smith Premier Company was obliged to bring so much of the gold reserve that he only carried six extra suits, but they were all "dreams," the ladies said.

Does Plowman ever get in a hurry, if you call that his usual gait? one lady said!

It was the first time anyone ever took Gilbert, of Marshalltown, for a minister.

How thoughtful of Mr. Zaner to explain what he had in his pocket.

Wonder why Walker and Baker "walked" so far to a "baker-y" to get their meals?

"I love my salary, but Oh you Vineyard at the Rome!"



B. F. Willtams.

FIRE CAN'T WIPE OUT SUCCESS.

THE JAMESTOWN BUSINESS COLLEGE, JAMESTOWN, N. Y., May 20, 1910. Messrs. Zaner & Blosser, Columbus, Ohio.

Gentlemen:—Your circular letter of the 18th inst. is at hand. Our subscription to THE BUSINESS EDUCATOR must have run out without our knowledge of the same. We hereby enclose you one dollar to renew our subscription in accordance with your suggestion.

It may be of interest to you as a matter of college news, especially as many of your students have been teachers in our institution, to know that the big fire that swept through the heart of our city on the 14th of March totally destroyed the six-story brown stone block in which our school was located, everything contained therein being a total loss. We didn't have so much as a lead pencil, a steel pen or a sheet of paper left from the conflagration. We were about half covered, however, by insurance, and three days after the fire our school had reopened in all of its departments in the rooms of the Young Men's Christian Association in this city which very kindly offered us quarters in our emergency. One hundred and forty students were in daily attendance at the time, and only one non-resident student left the city on account of the disaster. Most of our students kept their supplies in the college building, which were totally destroyed also, but these were replaced by our institution without any expense to the students. For some time we have contemplated the erection of a building of our own, and we have just signed the contracts, whereby a fine three-story building, right in the business section, is to be erected for the exclusive use of the school. Very truly yours,
H. E. V. PORTER.

DEPARTMENT OF BUSINESS EDUCATION OF THE N. E. A., BOSTON, JULY 2-8.

President, James S. Curry, High School of Commerce, Cleveland, Ohio; Vice-Pres., Harry C. Spillman, South Division High School, Milwaukee, Wis.; Secretary, W. N. Clifford, South High School, Philadelphia, Pa.; Local Committee, Frank E. Lakey, Chairman, English High School, Boston.

PROGRAM

TUESDAY FORENOON, JULY 5.

President's Address—Past, Present and Future of Commercial Education, James S. Curry, Head Shorthand Department, High School of Commerce, Cleveland, Ohio.

How to Make Commercial Courses More Efficient, Frank E. Lakey, English High School, Boston, Mass.

Discussion—(Leader to be selected.)

The Education and Professional training of Commercial Teachers, J. Asbury Pitman, Principal State Normal School, Salem, Mass.

Discussion led by Frank V. Thompson, Head master of the High School of Commerce, Boston, Mass.

WEDNESDAY FORENOON, JULY 6.

What Business Men Demand of our Graduates—Horace G. Healey, High School of Commerce, New York City.

Discussion led by W. A. Hawkins, Superintendent of Jordan-Marsh Co., Boston, Mass.

Commercial Education as a branch of Vocational Training—Cheesman A. Herrick, President, Girard College, Philadelphia, Pa.

Discussion led by Arthur J. Meredith, Director of the Commercial Department, State Normal School, Salem, Mass.

The Attitude of Academic High School Teachers Towards Students of Commercial Departments—J. M. Green, Principal, New Jersey State Normal and Model Schools, Trenton, N. J.

Discussion led by Frank O. Carpenter, Head Commercial Department, English High School, Boston, Mass.

THURSDAY FORENOON, JULY 7.

(Program to be supplied.)

Round Table.



ELEMENTS OF COST ACCOUNTING No. 3.

BY THOMAS G. FARRELL

We have now come to the final topic in the discussion of cost accounting—the installation of a cost system for a manufacturing plant. Let us look back for a moment to the two previous articles on this subject and see just what ground has been covered. To begin with, the various factors making up the manufacturing cost and the selling price of a product were explained in detail, and their relationship to each other shown.

Then followed brief descriptions of the methods of receiving, disbursing and recording material, and the principal methods of paying labor in use at the present time. All this was of a more or less general nature, and it is the purpose of this concluding article to explain as briefly as possible the method of gathering the figures representing these various factors and recording them in such a form as to show the total cost of a unit of production.

There are many things to be considered in devising a cost system. It should be ascertained at the start just how exact a cost is desired, although this is largely determined by the line of business under consideration. For instance, if a firm is making a patented article on which there is a large percentage of profit, the cost will not have to be found with as much exactness as would be required in a business where the margin of profit is small and goods must be produced at the lowest possible cost. Another point to be considered is the attitude of the management and employees towards the system. Some firms and officials are sticklers for red tape and the most complicated system would be approved and lived up to by them, while others would obtain better results by the use of a few simple forms.

The keynote of every system should be simplicity. This is especially true in regard to forms which are to be filled in by workmen or others not skilled in clerical work. In designing such forms it is well to have as much of the form printed as possible, making it simply necessary for the workman to check the operation, time, or other information required, thus saving his time and reducing the liability of making errors. As far as practical all forms should be of uniform size, as this tends to facilitate handling, filing, etc. Sometimes forms printed on different colored papers can be used to advantage, each department being assigned a different color, etc. Rush orders may also be designated in this way, an order made out on paper of a certain color being understood to mean that the work is to be rushed all possible.

FACTORIES CLASSIFIED

For the purpose of devising cost accounting systems, factories may be classified under two general heads. The first class includes those factories producing individual units of sale, of separate form, etc., so that it is possible to describe each unit by name or number. Factories making shoes, furniture, watches, etc., would come under this heading. Take a furniture factory for instance. Perhaps in the course of a day the manu-

facturer will issue orders for the making of a certain number of pieces of several different kinds or styles of furniture, all of which may be worked on at the same time. A cost system for such a factory must show the cost of each operation going to make up the final cost of each lot or unit of production.

The second class includes what are called continuous process factories, i. e.—those producing a continuous product of one or several kinds. Flour and paper mills are good examples of this class. A flour mill, for instance, may run on one grade of flour for months at a time, using from day to day practically the same amount of raw material and the same labor and expense charges per pound or barrel produced. It will readily be seen that such factories do not find it practical to determine the exact cost of each unit or pound or dozen, as the case may be, as it is produced, the average cost being found by dividing the total expenses for material, labor, etc., by the total output for any given time. In some cases a factory will combine in itself both of these classes. In a foundry, for instance, the melting of the iron is a more or less continuous process, on which the cost per pound of the melted iron must be averaged over all the iron melted. This part of the work, then, would be included under the same heading as that of factories in class two. The making of the castings, however, would be included in class one, as it is possible to determine the exact cost of making each mould separately.

THE SHOP ORDER.

In planning a cost system for a factory of the first class perhaps the most important part to be considered is the method of charging to each lot of work performed the correct amount of material and direct labor used. This is done in most cases by the use of what is called a shop order. When it is desired to produce a certain article, or articles, as the case may be, a written order is made out by the factory superintendent or other authority, stating thereon just what work is to be done, and in some cases giving a list of materials to be used. The form of this shop order will vary greatly in different lines of business, some requiring only a simple form, while others use a form which will cover every process in the manufacture of a complicated product.

As a general rule the form of the shop order shows (1) the shop order number, (2) date of order, (3) Number pieces or quantity to be made, (4) description of article or product wanted. It should also contain any information which will aid in the intelligent filling of the order by the factory. The shop order form should also contain spaces for recording the amount of material used in getting out the order and a summary of the number of hours and value of labor employed.

Before sending the shop order into the factory a record of it is made by the issuing office. This may be done by entering it on a form called the shop order record. This record form should contain spaces for inserting the shop order number, date, number of units, etc., being, in fact, a copy

of the information contained in the shop order. It should also be provided with spaces for the entering of the cost of material used, amount of direct and indirect labor, expense items, and also the total cost and the cost per unit. These latter items are filled in when the work called for on the order is completed and the shop order returned to the issuing office.

The shop order, when properly filled out and recorded, is sent to the foreman in charge of the work to be performed. In order to procure the raw material to make the goods, the foreman makes a requisition on the stock room, the requisition being numbered the same as the shop order on which the material is to be used. As this material is received the amount and value are entered on the shop order, thus showing the material cost of the product specified.

Having secured the material with which to make the order the next step is to assign the work to as many workmen as may be necessary. This is done by means of a work ticket or time slip. A work ticket is issued to each man who works on the order in any way. The form of this ticket is arranged to show the shop order number, number of units or amount of work to be done, description of work, and also contains spaces for entering the workman's time on that particular order. These tickets may be used in making up the man's time for the payroll also, and especially so if the work is on a piece work basis. The totals of these various work or time tickets are transferred to the shop order in the spaces provided thereon, the summary showing the amount of direct labor employed.

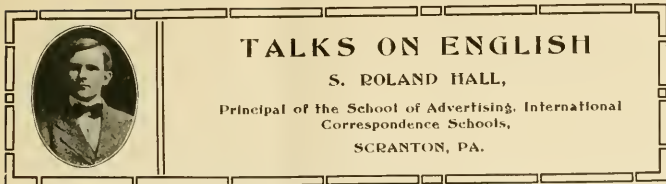
Sometimes finished parts of a product are made up and kept in stock, the cost of same being determined at the time they are made. When such parts are used in wholly or partly filling a later shop order of course it will be simply necessary to note the number of such parts and their cost. Allowance must be made for such finished parts in figuring the expense charge for the work covered by the shop order, as they have already been charged with their share of such expense.

Where a number of different parts are kept in stock as above it is usual to keep a record of each part, showing the cost of each operation going to make up the total cost. This record can best be kept by the use of a card index.

When the work covered by the shop order is completed and the total amount of labor and material entered thereon, the shop order is returned to the issuing office. The amounts representing the material and labor costs are then entered on the shop order record, the amount of the expense charge figured according to the method of distribution agreed upon, and the total cost and cost per unit found.

For purposes of comparison the shop orders for each different class of work may be assigned separate sheets or parts of the shop order record.

In addition to the forms mentioned in this and previous articles many auxiliary forms will be found necessary, but these will readily suggest themselves in actual practice.



TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School of Advertising, International
Correspondence Schools,
SCRANTON, PA.

OPPORTUNITIES AND REWARDS IN COMMERCIAL WRITING.

(The first part of this talk requires a more liberal use of the pronoun I than is pleasing to me; but clearness rather than vanity is the end in view.)

When I was about 19 years old I wrote a short story and sent it to James Elverson's Golden Days. Back came a check for \$5. "It's easy to make money this way," I said to myself, "I can write three or four stories like that every week." I could see an author's fame and fortune ahead of me.

For about 10 years following that time I studied and practiced and practiced and studied, at intervals, the art of short-story writing. Now and then I was encouraged by an acceptance or a complimentary letter.

It is still a pleasure to me to write a story, and I occasionally write one that some editor thinks is good enough for publication. But I can chuckle at those that come back, for I long ago found a market of more definite, constant demands and more certain, more liberal rewards. I refer to the field of commercial literature—to the work of the modern business correspondent and of those who prepare catalogs, advertisements and the other printed matter used so liberally in the aggressive business campaigns of today.

Nowadays instead of describing "the glorious sun sinking in the Golden West," I describe how Smith's fertilizer makes cabbages grow. The descriptive skill that friendly editors praised is exercised in making housekeepers see how much more smoothly life runs when they use Shineen for their pots and pans. My "climaxes" are mostly closing paragraphs of letters designed to bring orders for books or other commodities. The work that I used to put on a story that might bring \$10 after going to a dozen editors is now put on an advertisement or a booklet that goes to a man who knows what he wants and who does not object to paying well.

In brief, I first turned myself into a stenographer, primarily as a means of livelihood, and undertook a little corresponding for newspapers "on the side." My stenographic progress led me to a New York advertising office, and I had launched into advertising work almost before I realized it.

Having seen much of the market for literary ability, it is really a cause for wonder to me that more literary aspirants do not turn their attention to commercial work. Today the advertising end of the publishing business is IT. Likewise, the sales end of the commercial world is the big end. There are, I believe, hundreds of bright young men and women who could never make more than a few hundred dollars a year as writers of stories and stuff for editors who could, with very little training, earn good salaries as mail-order correspondents; and the demand for capable people of this class is on the increase. Thirty dollars a week is not thought to be a high salary for one able to write good advertising "copy"; the best positions of this kind—those with advertising agencies—pay as much as \$75 a week and sometimes even more. Those who have sufficient business judgment, along with their advertising ability, to take charge of the advertising interests of large manufacturing establishments and department-stores earn from \$2000 to \$5000 a year; the leaders of the profession earn more. Advertising solicitors for the large newspapers and magazines earn salaries of from \$20 to \$75 a week. Much depends, of course, on the size of the business. In cities like New York, Chicago, Philadelphia, St. Louis and Boston the salary scale is much higher than it is in cities of the size of Scranton and Memphis.

There has been a wonderful development in advertising during the last dozen years, and while the field offers no attraction to weaklings, no branch of commerce holds out more certain or more immediate rewards to the man or woman of sound business sense and reasonable skill in writing. It is obvious that a certain amount of education, aptitude, energy, initiative and experience is essential to a full measure of success. To do good advertising work you must have much more than mere writing skill. You must possess a little of the merchandising spirit, must learn how to study commodities and discover the features that will appeal to prospective customers. You must be a student of everyday psychology. For example, you cannot write advertising matter that will sell ready-made suits to women until you understand what appeals to the women who buy such suits, until you are familiar

with their tastes and their manner of reasoning. Some knowledge of illustrating, printing and engraving methods, display principles, proof-reading, etc., is needed. One who plans advertising must become conversant with the comparative values, under varying conditions, of newspapers, magazines, posters, car-cards or other advertising mediums, but the prime requisite is the ability to study the commodity to be sold, and its market, so as to be able to devise an effective selling plan.

There are a few excellent books devoted to advertising, from which a good student can easily get the basic principles. Practical experience can be gained easiest, as a rule, in the local field. In every city and town there are a number of advertisers doing poor or mediocre work in their newspaper advertising as well as in their circularizing; and there are other business men who should advertise but don't know how. If properly solicited, from five to ten or twenty dollars can often be had from these advertisers and prospective advertisers, for so many hours of the ad-writer's time each day or each week.


Make it a rule to never try to write copy before making a careful investigation of the goods or service to be advertised. If you are advertising an ice cream business, study it. To announce merely that the ice-cream is "the best you ever ate" isn't strong advertising. Find if there are any good features concerning the way the ice-cream is made; find where the cream comes from, whether it is from the milk of any special breed of cattle, or is handled with unusual care for cleanliness. Ascertain whether or not superior flavoring is used. Does the maker of the cream put it up in a form that makes it very convenient for people giving suppers or parties? Does it keep particularly well in this form? How many flavors will he pack in a box? Is the clerk service and delivery service of the maker courteous and never-failing? This is the kind of investigation you should make of any business or article that you are trying to exploit.

It may seem to be a simple thing to write in clear, concise, well arranged, entertaining language the points about an article that a skillful salesman would bring out in his canvas of a prospective customer; but when you have grasped this idea so that you instinctively put it into effect, when you prepare copy for advertisements or sales letters you have grasped one of the great essentials.

Don't try to be cute or funny. Remember that there is a great difference between merely attracting attention and attracting attention that results in the sale of goods.

(Continued on page 30.)





ACCOUNTANCY

C. C. JONES, Dunkirk, N. Y.

Teacher, Public Accountant and Auditor.

THE VOUCHER SYSTEM OF ACCOUNTING.

In a comparatively short time the Voucher System of Accounting has become extremely popular among accountants because of its accuracy and simplicity. Among the principal reasons are, that it does away with the keeping of the great many accounts with creditors, and gives an absolute check on disbursements. The voucher itself is a printed form, on the face of which is printed the name of the firm issuing it, and at the bottom a receipt form to be filled in with the net amount on the voucher, and to be signed by the creditor receiving the payment. The space between is properly ruled in bill form. The items of the bill may be either copied onto the face of the voucher or the original bill as presented by the creditor may be pasted or affixed.

Generally the approval of certain officials is required on all vouchers before they are paid, and on the face of the voucher there should be a space for the signatures of the officials designated, with whatever statements it is desired that these officials make.

For illustration: The purchasing agent or other official may make a statement similar to the following: "I hereby certify that the items of this bill have been received and properly checked," while another official, possibly the treasurer, will sign under the word "Approved," which is generally printed on the side of the voucher opposite the preceding signature. The vouchers are usually audited before payment, either by the auditor or the auditing committee of the board of directors.

The blank used is of a convenient size so that it may be folded for inserting into a business size envelope, and will fit in a vertical file. The outside of the voucher besides the name of the concern issuing, should contain the following facts, the headings for which should be printed: Number, Date, To whom issued, Amount, Terms, Due, When paid, Number of check. There should also be a complete list of headings showing the distribution of the total to the various accounts. Below the receipt, on the face of the voucher should be printed in bold type, "Please receipt and return immedi-

ately." When the voucher is to be paid, the usual form is to issue a check for the net amount, on the face of which should be stated the number of the voucher for which it is issued. When the receipted vouchers are returned from the creditors they should be filed vertically in numerical order, after having been scrutinized to see that the receipt is properly made out and signed.

Some firms file with the voucher, the check when it has been returned paid by the bank. In some cases the treasurer keeps the cancelled checks for his protection while the secretary has the receipted vouchers. This gives evidence in both offices of the payment of the bills.

VOUCHER CHECK.

More recently there has come into use the voucher check which is similar to the voucher mentioned above but with the addition of the check or order on the bank for its payment. The reason for this addition is that some creditors are very slow and neglectful about returning the receipted voucher, while if the check is attached, it necessitates the return of the entire paper.

The banks make some objection to this form as it is folded and rather clumsy, but if it is printed in proper form, the face and indorsements can be so arranged that it will obviate the objections, and many companies are today using this form. During the past winter I have seen quite a number of them go through certain banks in which I have had opportunity to investigate and observe their methods.

Using the voucher check it is plain to see that there can be evidence of the payment of the debt in only one office, either the secretary's or the treasurer's, the file usually being kept by the secretary, and at certain periods an audit is made between the treasurer's and secretary's offices.

HOW TO PROCEED IN MAKING OUT THE VOUCHERS.

When an invoice is received it should be checked up by the receiving clerk, showing that all of the items have been received in proper condition and according to specifications. Then the bill is turned over to the purchasing department where the prices and items are checked with the original order, and the extensions proven. It then goes to the main of-

fice where a voucher is issued and the entry made in the voucher register.

VOUCHER REGISTER.

The voucher register is a specially ruled book which should contain at least the following information: Date, Voucher No., In Favor of, For what, Terms, When due, When and How Paid, and as many columns for distributions as are necessary to cover the accounts of the different departments for which purchases are made. Some concerns use books having as many as 75 columns. This makes an unwieldy affair and if it is possible should be subdivided in some way. It is not always advisable to have a special column for each ledger heading as there are a good many accounts in which there would be a charge only once or twice a month, sometimes not so often. A Sundry Ledger Account column should be incorporated in every voucher register where the items to go to these little used accounts may be entered, and the amounts posted separately.

I have in mind, a business in which there are some 12 or 15 accounts on which there would be an entry not to exceed once in three months. This register now has 21 special columns and is in a convenient size, and if there were columns for each of these other accounts it would be unwieldy and impractical.


In proving the Voucher Register the first column representing the total of the vouchers payable will equal the sum of the totals of all of the distributions and sundries columns. Each page should be proven and the amounts checked forward to the succeeding page. With the use of this Voucher Register and the distribution columns it will be plainly seen that the amount of work is materially decreased and the results equally as satisfactory as any other possible method.

In following this system the other books are the same as in any mercantile set, with whatever variations are necessary or convenient for simplifying the work or obtaining more practical and accurate results. Some firms make out the vouchers when the bills are presented, but do not enter them in the Voucher Register nor give them a number, until they are ready to pay them. If such a plan is followed, the columns "When due," and "How paid," are unnecessary and a file is needed for unpaid vouchers which should be indexed, showing the due dates.

On the credit side of the cash book are two headings, Vouchers Payable Debit, and Merchandise Discount Credit, are required to enter the payment of the vouchers. The headings used should be the name of the creditor and there should be a column for the voucher number.

(Continued on page 29.)





METHODS OF TEACHING
RAPID CALCULATION
C. E. BIRCH,
Department of Commerce, Atchison County High School,
EFFINGHAM, KANSAS.

CONTESTS.

Life is a contest. The prizes are continually going to the ones who think clearly and act quickly. Short-hand contests, typewriting contests, rapid calculation contests, all are becoming quite popular. Properly managed they have great educative value. They can, of course, be abused and the results consequently be disappointing. In other words, we should not encourage contests among pupils who are not ready to compete, who have not been drilled in correct methods.

If, for instance, a beginning class in typewriting should compete in the writing of a letter without having the proper foundation laid, the competitors would resort to sight writing and to wrong fingering in a vain endeavor to make speed. Such a performance would be folly. It is just as true of rapid calculation. Unless the members of a class who are to compete in addition have been taught to group figures and to apply the method in all such work, the best results should not be expected.

With these few words of qualification, I am ready to declare myself heartily in favor of contests. They are a near approach to "actual business," that fetish of business schools, a nearer approach than a good deal of the stuff so labeled. There may be positions in the business world where quickness is never required, where time is not important and where no one ever gets "rattled", but I have been so unfortunate in my "acceptance" of positions (or rather the positions that have accepted me) that I have yet to experience that Utopian condition.

The man or woman early taught to match wits and skill with others and to accept victory or defeat with grace has acquired a sizable chunk of education. The old time spelling match and debating society have done great service. And along with them let us use any other form of contest that can be made to serve a good end.

The greatest value of such contests consists in the increased confidence and ability resulting to each competitor. Through their influence young people learn to work under trying conditions. The first letter in short-

hand taken from a strange dictator, the first bill or bookkeeping entry you made in a business office, that first interview with a prospective employer, your first attempt to make an important sale, the first time you were called upon to speak in public without preparation—what do you remember about your sensations then? If you were like some of us, you gripped the pencil or pen with desperation, you perspired somewhat (!) more freely, you may even have wished yourself in some other place. But is it not a fact that we could have been in a measure prepared for these trying experiences by a judicious use of contests in school? Would not this be actual business training?

There are scores of ways to conduct contests and the ingenious teacher will find them out. That which we originate or modify to suit our conditions, usually produces the best results for us. Why? The secret is this: We perhaps do not have a better method than the other teacher, but we are interested in the success of anything with which we have identified ourselves. We are more interested in *our* method than we should be in the other fellow's. The fact that we are interested interests our pupils. The interest is contagious. For this reason, I have tried to make my methods *suggestive* in these talks. For this reason, too, I shall not tell you all about how I conduct rapid calculation contests, but I shall suggest some things to you which you can improve upon and modify to suit your conditions.

One of my best ideas came from watching a relay race. Three runners stationed at different parts of the course competed with three others similarly stationed. It was the business of runner number one to hike over his particular portion of the track in the shortest possible time, touching number two, who repeated the operation on number three after covering his allotted stretch of track. Number three made the final spurt. The team which succeeded in sending number three over the line first was, of course, the winner. I was having considerable trouble in getting up interest in the learning and practice of some seemingly very simple work in addition. I determined to make the relay race help me and while the memory of it was fresh in the minds of the students placed on the

board the following, or at least a similar lot.

24	32	44	55	26	33	41	75	45	18	27	39	62	17	29
36	17	15	16	24	18	19	18	25	19	69	10	38	18	29
16	23	31	35	37	49	28	27	32	54	31	13	44	36	38
17	17	17	17	19	19	19	19	19	16	16	16	15	36	38
19	17	15	12	38	32	36	40	44	48	52	56	64	72	81
81	23	60	49	27	38	27	35	32	48	18	56	16	18	19

Two relay teams were appointed. There had been no preliminary study or practice. While I held the watch, number one of the first team gave the first row; as soon as he had finished the row, number two took the second row, number three finishing with the third. The other members of the class acted as judges and called attention to any errors. For each error one second was added to the record time. After the other side had given the results in a similar manner, the side having completed the reading of the answers in the shorter time was given the decision. Sometimes one team would request a second trial, which would be granted. If they succeeded in lowering the record the other team would also try again. Other teams were appointed and the interest aroused enabled the members of the class to master an otherwise exceedingly dry lesson with genuine pleasure.

Here is another plan. Place six addition problems on the board in this manner:

C	B	A	A	B	C
---	---	---	---	---	---

Pin papers over these until you are ready for the contest. Select two sides or teams of three each to compete. In order that each side shall have exactly the same work to do the problems should correspond, that is, the A's should be the same and so on through. At a given signal the pupils assigned to the problems at A should tear off the papers and add. As soon as a student finishes his addition he should touch the one at B. This one upon completing his addition touches C. The side finishing first wins, provided the additions are correct.

To determine the individual champion of a class in addition, this plan has been followed: Number the competitors. Appoint a timekeeper. Dictate a problem. As soon as a competitor finishes he must call his number plainly, the timekeeper noting the number of seconds as the numbers are called. Award a point to the one who has obtained the correct answer in the shortest time. Continue in this manner until five points have been awarded to the same person. This one is declared champion.

FINAL EXAMINATIONS.

Some standard for completing the subject of rapid calculation should be set. Absolute accuracy should be

(Continued on page 29.)



Commercial Law

MRS. LAURA C. NISWANDER,

Central Normal College, Danville, Ind.

REAL ESTATE.

At the time we were a dependency of Great Britain we adopted her system of real estate tenures, so far as they were applicable to the conditions existing here. This formed the basis of our law, and as there is less disposition to change laws with respect to real estate than any other branch of law, this system is practically the law of the land.

Our real estate laws are not the result of any one enactment or enactments but are a growth of decisions for centuries.

There was a time in the history of England when personal property was deemed of more importance than real property, and war occupied more of the time and attention of the individual than anything else. When William the Conqueror invaded England, he introduced what we know as the feudal system, which was a system of military government formed on the personal allegiance of the members of the organization to its leaders, and not resting on the obligation of citizenship. Under this system the king was surrounded by a body of men who were pledged to support him in war. The followers of the king likewise had their own followers bound to them in the same manner.

The lands of England were divided by William the Conqueror among his Norman Barons as reward for their past services and for services to be rendered in the future. The lands were held on condition that the grantees should perform the military service owed by them on account of their positions as members of the Feudal society, and also any other condition that might be imposed in connection with the grant; for this purpose they took the oath of fealty. It will be seen that each individual held his property only so long as he remained loyal.

The feudal system was based on the theory that all land held by a subject was derived originally by grant from the king as sovereign lord or owner; that a subject could not hold land in absolute ownership, this being the prerogative of the king; but that all land was held under obligation of duties and service imposed either by law or by the express terms of the grant, whereby a relation was constituted and maintained between the tenant and the crown, called ten-

ure of the land, characterized by the nature of the duties and service upon which the land was held.

In like manner the tenants of the king might grant out parts of their land to sub-tenants upon similar terms of rendering service, thereby creating a subtenure between themselves as intermediate lords and their grantees as tenants. In this way a vast social structure was erected with the king at the apex, his tenants immediately below him, and so on down through the various classes of the subtenants, until the class which actually tilled the soil is reached. Beneath these were serfs or slaves, consisting chiefly of the conquered people and their descendants. All the subdivisions were made without in any way effecting the tenure under the lord paramount. The estate which the tenant has in the land was called the "feud," "fief" or "fee". The grant was effected by the ceremony of feoffment, or delivery of the land by the lord to his tenant, to be held by him upon the terms then expressed or implied; and the tenant was invested with the seisin or actual possession of the land.

In this country the title to all lands is deemed to have been originally derived, since the Revolution, from either the state or the United States. But the title is absolute except as to the right of eminent domain.

An estate merely signifies the interest which the tenant has in the land which he holds. This interest may be as absolute as the ownership of personality, or it may be for a limited time, or qualified by conditions.

Estates are divided 1st, As to length, 2nd, As to time of enjoyment, 3rd, As to number of owners.

A Fee Simple is the largest estate possible to be had in property. It is the absolute title. The owner in fee may use the property as he may see fit, may sell or dispose of it, and being an estate of inheritance it will descend at his death to his heirs unless he otherwise dispose of it by will. This is the estate that is most common in this country and all property is so held by some one.

The Fee Tail is another estate of inheritance which descends only to the heirs of the body of the donee or some special class of heirs. In early feudal times when estates first became hereditary, the word heirs was taken to mean lineal descendants of the body of the first taker, and the

collateral relatives could not take. This was to the advantage of the feudal lord for he was more likely to have an escheat than if collateral kinsmen were admitted. This was one of the causes of raising up and perpetuating the aristocracy and landed proprietors. It was one of the first features of the English real estate laws to receive the condemnation of the courts and legislatures of this country as being opposed to our republican institutions. While it is an estate of inheritance, yet it must go to the designated heirs in any event, if there be any, if not, it will revert to the donor. We have estates tail in most of the states, but the law forbids the tying up of the property except for a limited time. In Indiana it may be tied up for the life of all the heirs then in existence and twenty-one years more; then the person taking will receive the fee simple with full power to alienate.

A life estate is not an estate of inheritance. It may be held for the life of the holder, or for the life of another. A person holding a life estate has much the same right as the owner of the fee except that he may not alienate and must not commit waste. The two estates known as life estates are dower and curtesy.

Dower is the estate which the wife has in the one-third of all the estate of inheritance of which her husband was seized during coverture to take effect and be enjoyed at his death.

Estate by curtesy is the converse of dower. It is the estate the husband has in the property of his wife. There is one condition to the vesting of this estate; it is that there shall be issue born alive, and capable of inheriting.

Both dower and curtesy are abolished by statute in many states.

An estate for years is an estate created for a definite time, measured by years. This estate is usually called a lease. It is considered personal property and has none of the dignity which attaches to a fee hold.

As to time of enjoyment we have Remainders and Reversions. The remainder is an estate which will take effect and be enjoyed after the termination of some particular estate. A reversion is the residue of an estate remaining in the grantor, or his heirs, to come into their possession after the determination of some particular estate granted away.

The most common way in which property is held is in severalty, that is where it is held by a single person.

At common law when two or more persons were granted lands or tenements they were said to be joint tenants. Each had the same interest, not only in each and every part, but in the whole. The peculiarity of this estate was the right of survivorship,

(Continued on page 29.)



SHORTHAND DICTATION.

With all due deference and reverence for dictation books it may be stated, I think, without much contradiction, that a dictation book cannot furnish sufficient or proper dictation to make a good stenographer. A book at its best is only a book, and since business deals with future conditions and books with past conditions, the two present what we might term an anachronism, or in simpler language something sadly out of joint. I make this statement with due regard for the efforts of my publishing friends, who, I think, deep down in their bones, will agree with me.

After we have obtained manual dexterity, the next thing is the accumulation of a vocabulary—the very issue upon which many stenographers fall down. A young lady whose reading is very limited and whose acquaintance with current language is gained from a Saturday afternoon study of vaudeville slang, is not likely to have encompassed any great variety of trade expressions or to have a very acute understanding of erudite and epigrammatical English.

To secure good dictation one should go to the original sources—to the business houses themselves, and these being approached in the proper spirit will be only too glad to give the inquirer form letters and catalogs and other trade literature which will contain a wealth of business words not found elsewhere. It is advisable for the shorthand class to have access to a few bushels of this matter. Perhaps some time some enterprising person will compile a dictionary of trade terms and business phrases with concisely explained references. Many of our very best words are not in the dictionary.

If the novice hears of such expressions as "Writ of certiorari" or "superseades" and does not catch the significance, somebody is likely to get tangled. Worse still, such expressions as "torsional stress," "diatomaceous earth," "bug cut outs," "solenoid magnets," and such things, will cause deep and gloomy despair to attend the performance. Not because these words cannot be written but because being unfamiliar words they cannot be heard. The beginner hears something else and even the old timer for that matter hears some-

thing else if these words are unfamiliar. It is quite possible for students from school to be more expert shorthand writers than experienced stenographers if they have had a comprehensive drill.

Dictation to accord with real conditions, should of course, be spoken, not read, which is perhaps another great objection to the use of the dictation book. The dictation book should be used for drill work only and not for new matter. The student who has become accustomed to writing in school at the dictation of the mellifluous and smoothly modulated tones of the teacher, strikes a large and harrowing snag when she listens to the stammering and stutterings, the changings and recrossings, of the ordinary dictator.

Of course, the most of business men are not good dictators and they spoil many a promising stenographer, but we have to prepare students for conditions as they exist, not as they ought to be. One of the most beneficial drills that can be given is dictation that contains many changes in the subject matter, much substitution of words and which does not come in any orderly sequence.

The best language is not always the best dictation. No one can predict what is going to happen. Our novice may strike a man that has a vocabulary of 217 words which he uses again and again and never goes outside of them. On the other hand, she may strike a gentleman who carries a volume of Shakespeare in his pocket all the time and whose source of language is abundant and flowing.

There is no such thing as an average speed; some people go fast and some go slow; some have days on which they dictate rapidly, other days in which much meditation is necessary. There are stenographers taking business dictation who are as expert as it is possible for anyone to be. There are court reporters following a certain line who would fall down entirely if given strange technical dictation as rapidly as it is uttered in some offices.

Except for typewriter dictation I am inclined to believe that the phonograph is harmful instead of helpful for the same reason that dictation from a book is not as beneficial as it should be. The phonograph dictation as a school drill does not change its speed frequently. It does not

conform to actual conditions. No person can talk with the same regularity and smoothness that the constantly revolving phonograph gives his reproduced language.

Rapid Calculation—Continued from page 27.

the first standard. Set a reasonable length of time for the completion of a problem in addition, for example, and require that a correct solution be made in that time. You may do the same with Multiplication, Billing, Interest, or any of the subjects included in your course. These tests might be given upon the completion of each topic, or as a final examination covering the whole field.

It will be asked, what is the proper rate of speed to be required? The speed is not so essential as the accuracy, yet some definite requirement must be set. Schools are fairly well agreed as to their speed standards in shorthand and typewriting and we have reached something like unanimity as to speed in penmanship, but I have never learned that anything of the sort has been arrived at in rapid calculation. We must work it out. One way to do this will be to carefully note the progress of our classes. Set the mark where the average student of your class can reach it.

In my work, I have prepared mimeographed sheets giving problems in the work covered by the class. I have tried to regulate my problems so that the average student of my class should be able to complete the sheet accurately in thirty minutes. Those who were unable to do this were given a second or a third trial. This is the most satisfactory test I have been able to devise.

Accountancy—Continued from page 26.

In using this system it should be a rule that a voucher must be issued for all disbursements, and that there should be no disbursement for any purpose unless a properly approved voucher is issued before the payment is made.

From the preceding it will be seen that this system of accounting would be most satisfactory where the bills are paid promptly and in full.

Commercial Law—Continued from page 28.

by virtue of which if one of the tenants dies his share is divided equally among the survivors. The right of survivorship has been abolished by statute in some of the states.

Tenancy in common is practically the same as joint tenancy except the tenants do not need to have equal shares, and there is no right of survivorship.



NEWS NOTES AND NOTICES

Mr. C. F. Rittenhouse, who has been in charge of the Commercial Department of the Northampton, Mass., Commercial College during the past seven years, has been appointed teacher in the High School of Commerce, Boston. Mr. Pickett loses a good man, and Boston secures the services of a conscientious, capable, commercial teacher. Mr. Rittenhouse speaks in the highest terms of Mr. Pickett, proprietor of the school in which he has been engaged, and says that it is with regret that he leaves. Mr. Rittenhouse is a clean, bright fellow, and we predict for him success in his new field of endeavor.

Mr. W. E. McClelland, of the Norton, Kans., High School, purchased an interest in the Kansas City College, a corporation having three schools, and began his work June 1. Norton loses a good man, and the Co. named secures a live, capable, experienced commercial teacher.

F. E. Warrington, a former teacher with Golley College, Wilmington, Del., will return to that school the coming year to take charge of the commercial department.

Frank C. Crouch, of Germantown, Neb., has purchased the Albia, Iowa, Business College.

Miss Lelia Waters, of Pittsburg, Pa., will be a new shorthand teacher in the Lansing, Mich., Business University next year.

Miss Frances Keleghan, this year with the Tyler School, Worcester, Mass., has been chosen as shorthand teacher in the Eastman Business College, Poughkeepsie, N. Y.

Miss Irene VanKleeck, of the Saratoga Springs, N. Y., High School, will go to Lewistown, Idaho, next year as commercial teacher in the high school there.

Miss Helen F. Lamb, who has been teaching Gregg shorthand this year in the Lowell, Mass., Commercial College, has been selected for a position in the Hebrew Technical School for Girls, New York City.

F. E. Chaffee, now teaching in Huron College, Huron, S. Dak., has just accepted a position with the Ottawa University, Ottawa, Kan., as principal of the commercial department.

Cummings P. Fberhart, now of the Poughkeepsie, N. Y., High School, has been elected to the position as head of the commercial work of the Mamaroneck, N. Y., High School.

G. C. Toler, who has been teaching this year in the Ellsworth Business College, Pittsburg, Pa., will begin work in June in his new position in the Long Island Business College, Brooklyn, N. Y.

George A. Starring, commercial teacher in the Sioux City, Iowa, High School, goes next year to the South Dakota State College at Brookings, S. Dak., where he will direct the commercial department.

E. W. Swank, this year with the Oshkosh, Wis., Business College, will have charge of the commercial work next year in the Atchison County High School, Effingham, Kan.

The Mankato Commercial College, Mankato, Minn., has obtained a new shorthand teacher in Mr. C. C. Windsor, of the Cream City Business College, Milwaukee, Wis.

J. M. Neill, of New York City, has just signed a contract to take charge of the commercial work in Huron College, Huron, S. Dak., to begin work next September.

C. E. Dwight, of Guymon, Okla., is the new manager of Draughton's Practical Business College, El Paso, Texas.

Miss Eva B. Blank, teaching this year in the Colfax, Iowa, High School, has been chosen as commercial teacher in the Grand Forks, N. Dak., High School for next year.

S. S. Hookland, who for the last few years has been living in Mesilla Park, N. Mex., will be a new commercial teacher next year in the Agricultural College of New Mexico.

B. I. VanGilder, this year with the West Virginia Business College, Clarksburg, W. Va., has been selected for a position as teacher of Gregg shorthand in the Rider-Moore & Stewart Schools of Business, Trenton, N. J.

H. W. Pope, of Palmer Institute, Lakemont, N. Y., has recently been elected to an exceptionally desirable position in the Rochester, N. Y., Business Institute.

W. L. Lillie, of Bay Path Institute, Springfield, Mass., has been appointed to the position as commercial teacher in the Asbury Park, N. J., High School.

H. W. Darr, who has been teaching this year in the Minnesota School of Business, Minneapolis, has been elected as head of the commercial department in the West High School of Minneapolis.

John Alfred White, this year with St. John's College, Toledo, Ohio, has been elected to a position in the high school at Gary, Ind.

S. E. Hedges, principal of the commercial department of Parsons Business College, Parsons, Kansas, will spend his vacation this summer at his home in Lancaster, Ohio. C. A. Glover, assistant, has been elected principal for the summer. For the coming school year Mr. Glover has been elected to take charge of the business department of the Cherokee County High School, Columbus, Kansas. This is one of the largest high schools in the state.

Ft. Wayne Business University, Ft. Wayne, Ind., G. L. Helman, president, is a new school lately opened. Mr. Helman was formerly connected with the new St. Louis Business College Co., but has severed his connection with that company to open the above named school.

Miss Margaret M. Wilson, of Minneapolis, Minn., has been elected to teach penmanship, primary methods, reading and language in the State Teachers' Training School, Jackson, Minn. Miss Wilson is specially qualified for this important position.

Mr. D. C. Beighey is a new commercial teacher in Hammel's Business College, Akron, O. He is a hustler and reports a good school.

In remitting for his subscription to THE BUSINESS EDUCATOR, L. Faretra, the skillful penman of Burdett College, Boston, uses the following language: "THE BUSINESS EDUCATOR is getting to be such an important factor in the commercial educational field and for the cause of good writing that I find I cannot afford to be without it."

Mr. T. A. Hopper, Peru, Ind., goes to Ishpeming, Mich., to teach commercial branches in the H. S. and supervise writing in the grades.

N. S. Smith, the skillful penman of Anson, Texas, has accepted a position with the business college at Big Springs, Texas.

Pitman's Commercial Teachers' Magazine, Volume 1, No. 1, May 1910, published by Isaac Pitman & Sons, New York and London, is the title of a new publication designed primarily as a means of connection between the publishers and users of Pitman's shorthand. This will doubtless be hailed with delight by all teachers interested in this particular system, as by many who are not.

A recent catalog issued by the Goodyear-Marshall Publishing Co., Cedar Rapids, Ia., is a distinct credit to the book publishing fraternity. It is covered in brown, and printed on high grade rich yellow paper with brown ink. It looks prosperous.

The Taylor School is the title of a modest high grade catalog issued by and in the interests of that institution, located in The City of Brotherly Love, and presided over by Mr. Freeman P. Taylor.

"Opportunity" is the attractive suggestive title of a school paper issued by the Monroe, Wis., Business Institute, E. L. St. John, Pres., and H. A. Reneau, Sec. In it we find some very skillful script from the pen of Mr. Reneau.

Recent advertising literature, commencement announcements, etc., have been received from the following: American Book Co., Cincinnati; The Bingham School, Mebane, N. C.; Martin's Ferry, High School; Board of Education, Tacoma, Wash.; J. A. Lyons & Co., Chicago, Ill.; Montague Mailing Machinery Co., New York City; G. M. James, Winnipeg, Man. Can.

English—Continued from page 25.

Avoid the worn-out general phrases of description, such as "up-to-date", "first-class", "well tailored", etc. Tell why the article is up-to-date or first-class or well tailored. Give the facts. Don't expect people to believe mere assertions. If the facts don't appear on the surface, dig for them. A good ad-writer works much like a good newspaper reporter. When something happens that affords material for a good news item, the reporter goes to the scene of the happening and sees what he can. Then he questions everybody that knows anything about the affair. Out of this mass of information he selects the features most likely to interest the public.

If you have real advertising ability, it will come out in the work you do for local advertisers. A scrap-book of specimens of good advertisements, letters, circulars, etc., prepared for local advertisers will be the "same" to open the door to a position with a large advertiser or an advertising agency. If a salaried position is not the object, it is entirely practicable to solicit some kinds of advertisement, booklet, letter and other circular work through the mails.

If you are a teacher or a school proprietor, don't fail to note the sure signs that the day is close at hand when the progressive business school must give as much attention to qualify students to prepare commercial literature as they now give to commercial law and other such subjects.

CATALOGS CIRCULARS

The Year Book of the New Trier Township High School, Cook Co., Ill., is a very attractive production, producing an unusually well equipped institution. The commercial department seems to be both thorough and practical, and is presided over by E. J. Gibb.



ARTHUR G. SKEELS

194 West 9th Avenue
Columbus, Ohio

STARTING IN BUSINESS

What Can You Do With Money?

If you should today receive or find a million dollars in money, you could feed and clothe yourself all the rest of your life without doing any work.

It would make no difference whether the money was gold, silver or paper.

But suppose that today every man, woman and child in the world, rich and poor, white, yellow and black, should receive or find a million dollars in money. Would that mean that no one would have to do any more work?

Hardly.

If we are to have any breakfast in the morning, some one will have to prepare it. If we ever get new clothes, some one will have to make them. If we ride down town in the street car, some one will have to fire the boilers and run the car. No matter how much money there might be in the world, just as much work would be necessary to provide food, clothing and shelter for the people as it requires now. If everyone should stop working for even a day, there would be much suffering.

Three things are apparent from this illustration:

First—Money does not make work unnecessary.

Second—Money is valuable only because it gives power to command the services of others.

Third—Everybody wants money because everybody wants it.

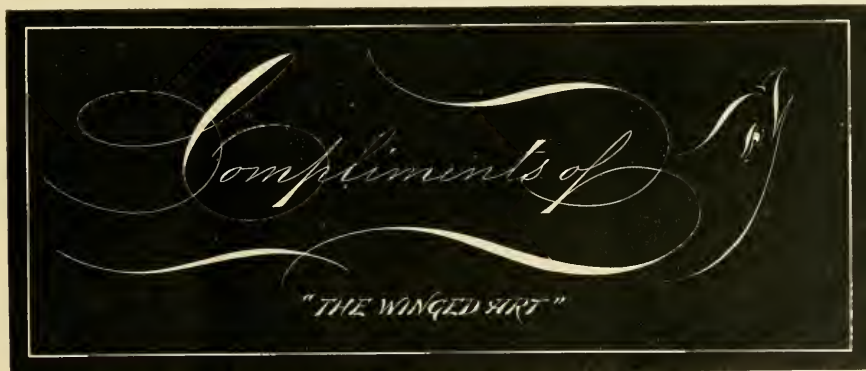
The man who has money can command the labor of a great many men. He can have his neighbor mow

his lawn; or he can have a miner dig him some coal; he can direct a coffee planter in Brazil to raise him some coffee, or secure the services of a physician. The possession of money gives power over most of the men in the world.

If the labor of these men is used to minister only to the pleasure of the possessor of the money, then there will be that much less labor to supply the wants of the rest of us, and we can have less of the things we want. If the rich man does not produce any thing that other men want, and simply spends his money for the things he uses himself, he makes living more costly for everyone else, so far as he has any influence. This will be clearly seen by supposing that there were a large proportion, say one-half, of the men in the world, who gave nothing but money for all the things they used. Then it is clear that the other half must produce all the food, make all the clothing, and build all the houses used by all the people, and of course the food, clothing and houses would not be as good or plentiful as if everyone did his share in producing them.

But the man who has money, and with his money directs the labor of other men to produce the things that other men want, is making living cheaper and easier for the rest of us. By furnishing machinery for doing part of the work, and by bringing together in one organization a number of men, all working together to produce one thing, the man with money may largely increase the product of their labor.

What can you do with money? If you can use it as capital to supply the wants of others, you ought to have it, and will probably get it; for this is the legitimate way to make money. But if you can use it only for your personal pleasure, you certainly don't deserve it, and probably never will have much; for money that is spent on self does not tend to make more money.





In this lesson I will try to show you how to make combinations of capital letters. This is very good practice, and I am sure you will all enjoy doing this kind of work. You can now show your best girl how to write her name on a card. Some of the combinations will take considerable study and practice. A combination is not so very difficult, once you have practiced a little on it. Some are doing fine work, but I think you can show me better work this month than last. Get busy and win a fine hand, also a certificate. James D. Todd, 236 W. Third N. St., Salt Lake City, Utah.

The image displays 20 individual calligraphic name cards, each containing a unique combination of capital letters written in a cursive style. The cards are arranged in a scattered, overlapping pattern within a large rectangular frame. The names and their initials are as follows:

- M. A. Rainier
- J. H. Hamner
- C. H. Rainey
- H. W. Johnson
- M. J. Chiles
- C. H. Chambers
- E. Schmid
- J. H. Hamner
- F. H. Mathewson
- J. W. W.
- E. H. Spauld
- J. H. Sharn
- M. R. Pearce
- J. H. Hamner
- R. H. Johnson
- J. E. Turner
- M. H. Frame
- J. H. Hamner
- J. H. Johnson
- J. H. Hamner



SPECIMENS

Mr. H. A. Don, teacher of writing in School District No. 2, Kearsage, Mich., favored us not long since with a budget of specimens representing the work from all of the grades from the first to the eighth inclusive, and it gives us pleasure to report that it averages favorably with the finest work received at this office, indicating that Mr. Don can teach practical penmanship, and that he secures results superior to that usually obtained. The people of that community are to be congratulated for having him in their midst.

Mr. Chas. A. Hatfield, supervisor of writing in the public schools of Wilmington, Ohio, and adjoining rural districts, recently paid us a visit and brought with him a large number of specimens showing the progress his pupils have made during the past few months. We do not hesitate to say that Mr. Hatfield is securing results of which any teacher might well feel proud. In fact, we think Wilmington and adjoining schools can congratulate themselves that they have a teacher of writing who is capable of bringing his work up to such a high standard. Evidently Mr. Hatfield knows how to secure the co-operation of both teachers and pupils in his work. Mr. Hatfield has been teaching penmanship in the schools named for the past twenty years. He is greatly in love with his work, and brought with him a scrap book filled with flourishing from his own pen. These specimens rank with the best, resembling in some respects the work of M. B. Moore, Hurstado, and Flickinger. It is evident that he is modest or he would have been heard of in the profession before this. We are pleased to offer these encouraging words in his behalf, for the work he is doing certainly merits our approval.

We recently received from J. E. Plummer and R. M. Browning, of Sadler's Bryant & Stratton Business College, Baltimore, Md., quite a large number of specimens from the students of that school. The average of skill is considerably above the average received at this office. In fact, the specimens submitted are among the best we receive. When it comes to teaching practical writing these gentlemen know how it is done and deliver the goods all right.

A very neatly written business letter has been received from A. W. Cooper, of Harbourton, N. J. The work is very accurate and graceful. Mr. Cooper is steadily crawling upward.

Mr. J. M. Sweeney, cashier of the Bank of Coming, Coming, Ohio, has been a subscriber to THE BUSINESS EDUCATOR for a number of years, and we might say that his writing shows it, for undoubtedly few bank cashiers can equal him. His business writing is free, rapid and strong, and much of his ornamental writing would be taken for that of a professional penman. We acknowledge receipt of a letter in ornamental style, renewing his subscription to THE BUSINESS EDUCATOR another year.

R. C. Rudd, of Toronto, Canada, recently sent us a number of cards written in the ornamental style, as well as some sentence writing. His work shows considerable talent in penmanship, and we expect to find him among the professionals in the near future.

Some recent penmanship, ornamental style, from Mr. S. O. Smith, penman in the Scranton, Pa., Business College, H. D. Buck, proprietor, surprised and delighted us because of its excellence. Mr. Smith is acquiring a thoroughly professional hand—one that will analyze, which cannot be said of much of that which passes for ornamental writing. Take our word for it, this man Smith is destined to be a top-notch.

Mr. G. H. Glasheen, principal of the Commercial Department of the Warwick High School, River Point, R. I., is securing excellent results in business writing, as shown by a large bundle of neatly-bound specimens from all of the students of the high school, numbering something like 150. The average is very high, bespeaking practical and enthusiastic instruction on the part of the teacher and a loyal, hard working lot of pupils.

Some specimens in masterful ornate script from A. W. Dakin, Syracuse, N. Y., have recently been received. Twenty-five years ago the name of A. W. Dakin was a familiar one to all penmanship lovers in America, as he was one of two or three of the finest penmen then in the Profession. Recently he has been doing more writing, and, as a consequence, he is turning out some penmanship that would make many of the younger members envious, if they are in the habit of serving the green-eyed monster. If you have never seen any of Mr. Dakin's work, and do not possess a specimen, you miss more than you imagine.

Mr. C. E. Baldwin, of the Columbia, S. C., Business College, recently sent us a specimen of his skill in the ornamental line.

Mr. Baldwin swings a very graceful pen.

Penmanship is receiving the attention it deserves in the Commercial Department of the Central High School, Toledo, Ohio, Mr. F. E. H. Jaeger, Prin. We acknowledge receipt of twelve subscriptions to THE BUSINESS EDUCATOR. Enclosed with the list were six specimens from his students, all of which are up to our Certificate standard. This makes a total of 48 Certificates awarded the pupils of this school this year.

Charles Scull
regretted
culture
policy
society
illicit
initiate
elicit
utilize
marshal
preference
neighbor
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contour
intelligence
complete
custody
convey
useless
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A spelling lesson by Chas. Scull: Miss Lenna M. Rovick, Supr. of writing; Miss Arneberg, teacher of the writing; Miss Gunn, teacher of the spelling, Muskegon, Mich.

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Summer Course for Teachers and Supervisors

Are you commanding a top notch salary as commercial teacher? If not, it may be because you are weak in penmanship. Have you ever thought of that? Competency always brings its just reward, and in no place is competency more essential than in Commercial teaching. If you wish to improve your handwriting and become a teacher of ability, you should attend the summer session of the Palmer Method School of Penmanship. We receive more calls for Commercial Teachers with ability to teach writing and also supervisors of penmanship than we are able to fill.

The call for competent teachers of the Palmer Method of Business Writing is greatly in excess of the demand. If you are interested, write for our 32 page illustrated penmanship catalogue.

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An off-hand signature by E. A. Lupfer, asst. in the Zanerian, Columbus, O.



Card carving by A. W. Dakin, Syracuse, N. Y. This is an exceptionally fine reproduction of a very skillfully and artistically executed card, done with a knife in the hands of a man who can write in the class with a few of the world's finest penmen.

horizon of another life has touched the silent realms of Death. Beyond the purple hills of evening there has embarked another soul upon that sea whose farther shore is peopled with the innumerable and whose sunshine quivers with the symphonies of perfect joy and peace.

Claudius B. Candler

died with those he loved, with those whose hearts were flooded with their love for him. At the holy hearth of home, with her whom he had wooed and won, with children, and with children's children round about, he passed to silence and to peace.

The second of a series of fine album pages by E. S. Leslie, Poughkeepsie, N. Y.



J. F. FISH, PRIN.

E. M. HIESTAND, SECY.

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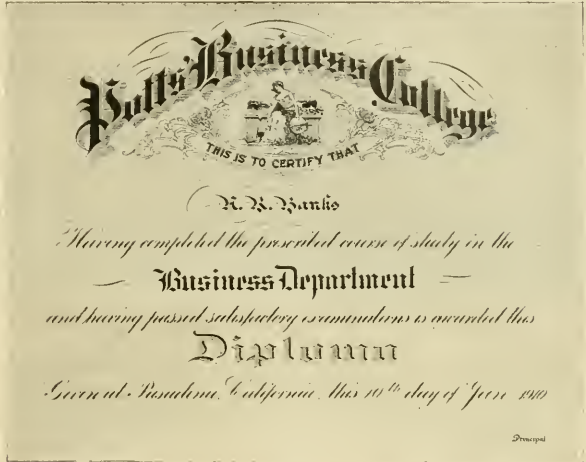
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 and having passed satisfactory examinations is awarded this
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 Given at Pasadena, California, this 10th day of June, 1919

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Diploma design by F. W. Martin, 100 Boylston St., Boston, Mass.

Your name written on one dozen cards, white or colored, for 20 cts. **C o m i c** cards. Send for free samples. Agents wanted.

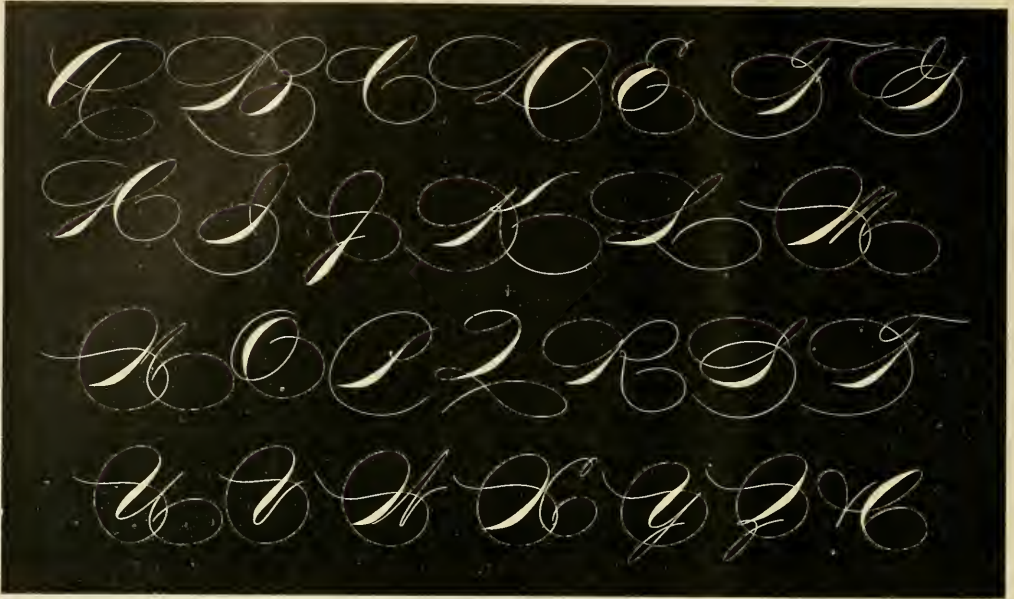


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WRITTEN by an expert of many years experience. It is full of meat and up-to-date with original arguments. It trains you how to solicit, how to close competitive cases, on the field or in the office. There is not in all the world its counterpart. It is not necessary for you to be a Past Master in salesmanship in order to enroll students, after you have studied my system and methods published in this valuable book. You owe it to yourself to send for a copy. It is worth its weight in gold to any business college proprietor, principal, teacher, or solicitor. I care not how much experience you have had. It is complete in every detail in one volume and is endorsed by leading business college men. It contains secrets that I have heretofore guarded jealously and is based on my twenty years' experience. Think what it means to you, to your future, for it gives you the experience of one of the most successful business college solicitors in the country, who has achieved success in the face of all kinds of competition. I stake my reputation on the satisfactory character of it.

READ WHAT THEY SAY.

Kewanee Business College

Kewanee, Ill., April 25, 1910

Dear Mr. Haupt:

I have given your book, "The Art of Business College Soliciting," a careful perusal, and I am very much pleased with its contents. Wishing you every success in disposing of these books. Yours very truly,

KEWANEE BUSINESS COLLEGE,
Adolph Mohler, Pres.

Pennsylvania Business & Shorthand College

Lancaster, Penna., April 15, 1910

Dear Mr. Haupt:

A fellow who has the nerve to write a book on such a subject should be encouraged. We hope that the people generally will respond and that your book may have a big sale.

Wishing you success in your undertaking, I am,

Sincerely yours,

J. M. WADE, Prin.

Moothart's Business College

(The great practical training school of southeast Missouri. Located at Farmington, De Soto, Cape Girardeau and Bonne Terre.)

Headquarters, Farmington, Mo., Apr. 25, 1910

Dear Mr. Haupt:

I have read with much interest your book entitled "The Art of Business College Soliciting", and I am free to admit that it is certainly worthy of the expression "Miltum in Parvo." In fact, after having done considerable soliciting for commercial schools, which I have been personally conducting during the last twenty years, I must say that you have suggested some excellent ideas and plans, that I had not carried out, although I do not consider I have been a failure in any sense of the word, but I think you are deserving of special thanks of the Business College Fraternity for having given the public such an excellent treatise, and I bespeak for it a very cordial reception. I shall be pleased to recommend your book to all connected with business college work.

Yours respectfully,

G. W. MOOTHART, Pres.

After you have received the book you will thank me that it is in your possession. Second edition just off the press. Mail \$2.00 today in any convenient form and the book will come to you at once all charges prepaid. Address,

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I never did until about six months ago, and now I consider it absolutely indispensable. The Ideal Ransomerian Ink Well Filler is one of the greatest inventions. It keeps the ink off of the floor, carpet, fingers, etc. This filler is made of high grade rubber and metal tubing. There is no spring to get out of order, and the metal stopper will fit any ordinary bottle. There is no leakage around the bottle, and any child can safely fill an ink well with this filler. We have secured the contract for the sale of this filler in many of the largest cities. The filler is absolutely guaranteed, and if you are not satisfied you may return at our expense. The price of these fillers is \$15 per gross, \$8 per 1/2 gross, \$2 per dozen, or sample filler, 25 cents. If you ever use an ink well filler once, you will wonder how you got along without one. Let me send you a sample today. Do it now.

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Haven't you tried time and time and again to find a paper that had a good smooth surface, one strong enough to admit of heavy shades without showing clear through the paper, or without making the shades ragged? I have the paper. Use it myself for expert work. It is wide ruled and comes in two forms, the 10 pound and 12 pound. The 12 pound paper costs \$2 per thousand sheets, or \$1 per 500 sheets. The 10 pound paper costs \$1.70 per thousand sheets, or 85 cents per 500 sheets. Express charges paid by the purchaser.

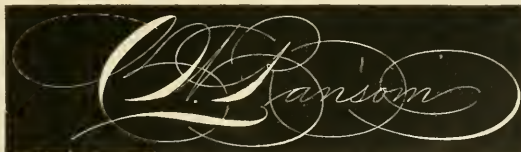
PENS

Ransomerian Favorite Pen No. 2. If you want a pen for business writing that has a smooth point, you should use Ransomerian Favorite No. 2, because the pen, the price, and everything is right. It is what its name implies, the favorite for college students, business men, and all who wish to write with a pen which has a smooth point, makes smooth lines: not too fine nor too coarse, but just right. By having them manufactured in large quantities, I have been able to reduce the price, but not the quality of the pen. The regular price of this pen is 75 cents per gross, but in order to familiarize you with it, I have decided to give you a special school rate of 50 cents per gross, sent postpaid; 35 cents per 1/2 gross, or 25 cents, per 1/4 gross.

Ransomerian Expert Pen No. 1. This is the pen used for ornamental writing, flourishing, etc., and no better pen was ever made. It ought to sell for \$1.25 per gross, but I have decided to make an introductory price of 75 cents per gross, 40 cents per 1/2 gross, or 25 cents per 1/4 gross. I use the above material myself and I know there isn't any better to be had for any price.

A LARGE ENROLLMENT

Notwithstanding the warm month of March, we have had an unusually large enrollment, especially among commercial teachers, managers, and presidents of colleges. Our large 16-page Journal giving full information about the Ransomerian School of Penmanship, will be mailed free together with a sample of the No. 1 and No. 2 pen. Address,



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Huntsinger Business School, Hartford, Conn., My dear Mr. Brown: Feb. 1, 1910

Your letter of recent date is received, also the copy of your illuminated diploma. This is a new departure for a diploma and an admirable one. You are getting away from the old order of things and pleasing the eye, not only so far as form and accuracy of outline are concerned, but also that subtle influence termed "color." The illumination upon the diploma you have sent me is beautiful. I feel sure that this new form of document will give satisfaction, and will have a potent influence to revise opinions and standards for diplomas. The size too, is agreeable—smaller—therefore better. Let me congratulate you upon your achievement. You deserve success and I feel sure you will receive it. Yours very sincerely,

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I have on my list of students some fine Penmen and Commercial Teachers desiring positions. Write me if in need. **OLD STUDENTS** needing my assistance should write giving qualifications, etc. I make no charge. F. W. TAMBLYN, Pres. The Tamblyn School of Penmanship, Kansas City, Mo.



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I expect to make a change and should like to hear from responsible schools.

Diplomas Ferris Institute, Isaac S. Dement; Certificates, First Grade Mich. Commercial and Shorthand Cal.; 5 yrs. experience public schools, 3 yrs. business college, 3 yrs. Commercial High here.

REFERENCES: Ferris Institute, Big Rapids, Mich.; Powell Ad. School, Metropolitan Annex, New York; Prin. C. C. Childress, Morgan Hill, Calif.

Public school position preferred. Private schools send references. No night school.

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Several first-class commercial teachers with a knowledge of Isaac Pitman Shorthand for positions in western states.

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\$1,900.00 Cash buys school that pays owner salary of over \$2,000.00 a year, on basis of ten months. Outlook Good for next year. Large number of prospectives.

Expenses under \$1,000.00 a year. Average business, last two years, over \$3,000.00 a year. More can be made. No competition in city and none of importance outside.

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Time price \$1700.00. Good first payment to be made, say \$1000.00, balance in easy monthly payments. Here is your opportunity. If interested write at once. No reasonable offer refused as owner has work at nerve and needs a change of business. Address A 73,

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The agency receives many calls for commercial teachers from public and private schools, and business colleges.

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A teacher of Isaac Pitman Shorthand. Must be to draw from School in beautiful and experience, possessing good health and a forceful personality. Position open Sept. 1st. Salary \$1,560.

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Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.

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Next to words nothing helps the SELLING VALUE so much as the use of full appearance of a letter. The typewriters' automatic tabulator does the work which will enable your stenographer to fill every page perfectly. Not a single line protruding a single letter beyond the other. Simple, easily understood, saves one-eighth of the neat stenographer's time. It will save you money and make you money by improving an order landing letter. Order one today. Postpaid to any address, 25c. Money back if not satisfied.

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Stenography, typewriting, bookkeeping, penmanship and allied subjects. Personal recommendation for positions in High Schools, Business Colleges and Universities. Salaries \$600 and \$1,800.

Your desire realized through THE THURSTON TEACHERS' AGENCY. Address,

ANNA M. THURSTON, MANAGER
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POSITION WANTED.

Thoroughly qualified young man of eight years' teaching experience wishes position as principal and manager of first-class business college. Begin work next fall. Salary must be good. Address,

L. S., Care BUSINESS EDUCATOR,
COLUMBUS, OHIO.

TEACHERS

And others who wish to become expert in their writing and teaching should attend the Palmer Method School of Penmanship, Cedar Rapids, Iowa.

FRANCIS B. COURTNEY, Prin.

Send for Beautiful Penmanship Catalogue.

HOW ABOUT THIS FALL?

Are you ready for the coming season? If a teacher, have you a good position; if a manager, is your staff complete? Would you buy or sell a school? We want to serve you and are in a position to do so.

UNION TEACHERS' BUREAU, 229 Broadway, New York

\$150,000.00

Was paid in salaries last year to persons who secured employment through our Agency. Let us put YOU on the Pay Roll. Free registration if you mention this Journal.

Continental Teachers' Agency
BOWLING GREEN, KY.

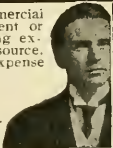


QUICK ACTION

Should be taken by commercial teachers seeking employment or promotion. Vacancies are being reported to us by the score, offering exceptional opportunities that will not reach you through any other source. But you must write us now, before the choice places are filled. No expense until you accept the position you want.

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LET US TRAIN YOU FOR COMMERCIAL TEACHING

We are receiving numerous inquiries for our 1910 summer school bulletin and numerous prompt and favorable responses from prospective students who have asked for the bulletin. All indications point to a large and representative summer school.

Students for preliminary work in the commercial texts are arriving in advance of the formal opening of the summer school. The normal courses open July 5th, and close August 12th. Meantime the calls for commercial teachers prepared by us are piling up fast. They are already far in excess of the number of candidates available.

Our 1910 bulletin gives complete information and contains extracts from letters of members of the 1909 summer school class, which represented fourteen states and foreign countries. A postal card request brings it by return mail.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

TRAVELING UPWARD

This is written April 31st. Within three weeks we have placed teachers in Clinton, Iowa; Port Deposit, Md.; Omaha; Fitchburg, Mass.; Worcester, Mass.; Barre, Vt.; Middletown, N. Y.; Waverly, N. Y.; Grand Rapids, Mich.; and Spokane—several at \$100 a month. Many others are not quite ready for announcement. See our July ad. We have many splendid vacancies now, and more coming by every mail. A fine list of teachers available. Let us help you.

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



NEWS NOTES AND NOTICES

Mr. W. H. Garver, who has for a long while been principal of Brown's Business College, Peoria, Ill., recently resigned his position to accept the superintendency of the Southern California Schools, of the Heald's chain of business colleges. Mr. Garver's experience with the Brown's schools in the Middle West has certainly fitted him for his new field of labor on the Pacific Coast, and we predict for him and the Heald's schools success.

Mr. Raymond B. Gibb has been elected to take charge of the commercial work in the Jacob Tome Institute, Port Deposit, Md. Mr. Gibb is returning to commercial teaching after having dropped out for a few years to complete a course in Colgate University, Hamilton, N. Y.

R. P. Ripley, of Springfield, Mass., is the new commercial teacher in the South Norwalk, Conn., High School.

G. C. Toler, of Pittsburg, Pa., has accepted a position as commercial teacher in the Long Island Business College, Brooklyn, N. Y.

E. A. Zeliadt, this year with the Jacob Tome Institute, Port Deposit, Md., will return to Penn College, Oskaloosa, Iowa, to handle the commercial work.

T. G. Boggs, of the Easton, Pa., School of Business, goes to the Mosher-Lampman Business College, Omaha, Neb., as commercial teacher.

A. F. Wallace, formerly of Philadelphia, is with the Becker Business College, Worcester, Mass.

J. M. Moose, of Cambridge, Ohio, will be the new commercial teacher in the New Brunswick, N. J., Business College.

Miss Alice Lavelle, for three years with the Grand Forks, N. Dak., High School, will have charge of the commercial department of the Spaulding High School, Barre, Vt., next year.

A. W. Cooper, of the Camden, N. J., Commercial College, has been chosen as commercial teacher in the Mankato, Minn., Commercial College, to begin next September.

Sylvester McAlpin, of the Coleman Business College, Newark, N. J., goes to the Rider-Moore & Stewart Schools of Business, Trenton, N. J.

W. H. Cammerer, formerly of Draughton's Business College, St. Louis, Mo., is at present employed in Draughton's Business College, Little Rock, Ark.

Laurence Wilbur, at present a student at the State Normal School, Salem, Mass., will handle the commercial work next year in the Waverly, N. Y., High School.

S. O. Smith, of the Scranton, Pa., Business College, will be the new commercial teacher in the Valley City Commercial College, Grand Rapids, Mich.

J. I. Kimman, of the Western Normal College, Shenandoah, Iowa, goes to Spokane, to the Northwestern Business College.

Isaac Pitman & Sons, 31 Union Square, New York, recently received from the Commercial Text-Book Company of Toronto, Canada, an order for over 8,000 different text-books. Following are given some of the items and quantities: 2,000 "Course in Isaac Pitman Shorthand," 800 Key to "Course," 2,000 "Practical Course in Touch Typewriting," 1,000 "Cumulative Speller," 500 "Cumulative Speller and Shorthand Vocabulary," 500 "Business Correspondence in Shorthand," 500 "Manual of Phonography," 400 "Shorthand Dictionary."

Mr. J. W. Adrian, who has been with the Minot, N. Dak., School of Commerce, recently purchased the Central Business College in Greeley, Colo., which he has renamed the Greeley Commercial College. Mr. Adrian is a Buckeye by birth, receiving his business education in Oberlin. We wish him success in his new location.

Mr. E. H. Wood, who has been connected with the Scranton, Pa., Business College, will be with the Owosso, Mich., Business College next year.

Mr. W. S. Sanford, formerly of Hutsonville, Ill., has recently taken charge of the commercial work in the Union Christian College, Merom, Indiana.

Mr. J. C. Smeltzer, of North Manchester, Ind., is now in the employ of Mr. W. H. Beacom, of the Wilmington, Del., Business College. Mr. Smeltzer is a fine young man, and goes into a fine school.

Mr. W. L. Morris, until recently with the Louisiana Holiness College, Hudson, La., has purchased an interest in the Monroe, La., Commercial College, and began his duties as president of that institution on May 2. He reports a good prospect, and says he expects a large attendance for the summer school.



THE ARMOGRAPH

Compels muscular movement writing. It fits any hand, and gives correct position of pen. No time lost in incorrect practice. Price 35 Cents (M. O. or Silver.)

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"Think twice before you speak" is good old advice. "Think *thrice* before you *write*" is quite as good, though not so old.

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Free engrossing script by L. Madarasz, Napa, Calif.



A. D. Taylor
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Superscription by A. D. Taylor, the man who could combine form with freedom in a manner and to a degree unexcelled, if equaled.



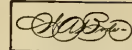
Send 10c for my Practical Penmanship; or 20c for my Practical Drawing; both for 25c. Or send 16c for my Easy Landscape Drawings; or 15c for my Paper Folding Cutting and Designing; both for 25c. All four for 50c.
Address Parsons, Keokuk, Iowa.

HIGGINS' ETERNAL INK
ENGROSSING INK
WRITE EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.)
THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)
These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.
If your dealer does not supply these inks, send to
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I will write your **CARDS** name on one dozen for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

WANTED
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 10c. 1,000 by express, 75c. Card Circular for red stamp.
COMIC JOKER CARDS About 25 different kinds. Many new 100 postpaid, 25c. Less for more. 10c. Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

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Anyone can quickly familiarize the 165 possible combinations of figures, when these and their sums are recognized, you foot any column easily and rapidly as you read a line of words. Method so simple and effective you wonder why you never thought of it before. Full instructions, post-paid, 50c. If dissatisfied, return the book; money and postage back immediately and without a word. Anything fairer! You assume no risk, and will gain speed that amazes you, bewitches your friends. Add in the right way and avoid the brain-numbing drudgery of hap-hazard addition.

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Essential to Success in accounting.
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Why not give your students a fair start in business life by teaching them modern addition? Theoretical instruction in bookkeeping can then result in great practical ability and earning power. Particulars free.


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\$1 gets a Madarasz Specimen letter; or a set of CAPITALS and the handsomest Swan flourish ever executed; or 25 cards with your name written better and dasher than it has ever been written before; or 25 REPUTATION cards, the perfection of artistic penmanship; or 3 pieces of Poetry. My original compositions on ROOSEVELT, LINCOLN, WASHINGTON, BUONAPARTE, ROBESPIERRE, SHAKESPEARE, DE MAUSSANT, NERO and BISHARCK - vibrant, compelling, and complete. **Framing Specimens** of the above \$2.50 each. As specimens of penmanship worth \$4 each - as literature, from 1c to \$2. The **Madarasz Scrap-Book** is the finest and biggest lot of skillful Penmanship - all new - ever put between covers. The price is \$15 Cash, or \$20 on time. Worth \$100 of any one's money who wants the best and most for his investment. Three people have ordered the second copy in the past 6 months. That tells more than anything I claim for it. My circular is free.

L. MADARASZ, Napa, Calif.

ESTERBROOK'S PENS
"Easy to write with. Hard to see up."
CORRECT DESIGN UNIFORM TEMPER DURABILITY
150 STYLES



A I PROFESSIONAL **TEXT WRITERS** **433 BUSINESS AND COLLEGE**
Fine pointed and elastic. Made in 3 widths and with long point to both left and right. With fine and extra fine points. Elastic and smooth writing.

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Prof. Chalk & Ben Zaner,
Columbus, Ohio.
Persons!
By V. M. Rubert, Poughkeepsie, N. Y., penman in Eastman College.

I AM NOW TAKING "THE BUSINESS EDUCATOR" AND PRACTISE ON THE EXERCISES DILIGENTLY.

YOUR WRITING HAS IMPROVED WONDERFULLY LATELY. HOW DO YOU ACCOUNT FOR IT?



By Chas. A. Nelson, student, National Business College, Minneapolis, Minn., C. E. Lowder, Penman.

Gillott's Pens
The Most Perfect of Pens

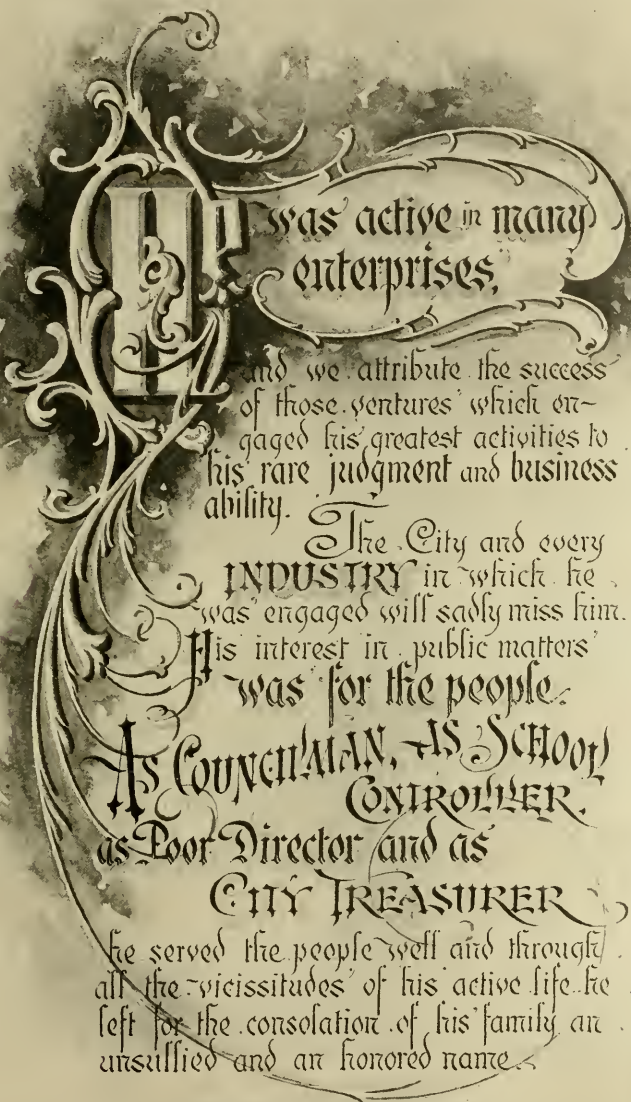


PRINCIPALITY PEN, No. 1
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Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled. Gillott's Pens still stand in the front rank, as regards Temper, Elasticity and Durability.

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H was active in many enterprises, and we attribute the success of those ventures which engaged his greatest activities to his rare judgment and business ability. The City and every INDUSTRY in which he was engaged will sadly miss him. His interest in public matters was for the people. AS COUNCILMAN, AS SCHOOL CONTROLLER, as Poor Director and as CITY TREASURER he served the people well and through all the vicissitudes of his active life he left for the consolation of his family an unsullied and an honored name.



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

Herewith we present for study a neat and rather effective pen and wash drawing, designed for the front cover of a small circular. Size of original drawing about 9x14 3/4 inches. A pleasing quality of the design is its simplicity, which goes to show that a good design is not necessarily elaborate.

Make a careful pencil drawing of Artistic Engraving, roses and leaves and initial "R". The wash on original is in various tones of brown which were obtained by mixing Vandyke brown with a few touches each of vermilion and ivory black. It is difficult to explain just the quantity of each color to use to obtain the desired shade, but we will say, however, that just a very little red should be used with other colors. For the very darkest tones use more black with the other colors.

Study the color values very carefully and use a "free brush", that is, a brush well filled with color. Brush work is fascinating but quite difficult for beginners. Don't become discouraged as hard work will overcome all difficulties and lead you on to skill and success.



FREE TUITION SCHOLARSHIP
Carnegie College gives Free Tuition by mail to one student in each county.

COMMERCIAL NORMAL ACADEMIC COURSES

Bookkeeping	Arithmetic	Literature	Rhetoric
Shorthand	Geography	Latin	Geometry
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Com. Law	History	Geometry	Physics

Cut out this Ad. draw a line through each study desired, and mail with application for Free Tuition to
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CARDS! For Fine Penmanship
Hand Cut—1,000 3-ply Special Wedding 50c, 5,000, \$4.00; 1,000 3-ply colored, 85c. 1,000 3-ply Tinted, 85c by express. By mail prepaid, 360 3-ply Special W. 70c; 500 Colored 70c. 500 Assorted Comic, \$1.25; 500 Assorted Scrolls, \$1.25.

POST CARDS
Flourish Designs with sentimental readings—something new. They show beauty and skill in an art much admired. Sample dozen 15c. How to succeed in selling post cards. My Album, 2c. Designs and Card Writer's Manual, All about quick selling cards, 2c. Your business solicited.

19 SNYDER ST. W. M. McBEE, ALLEGHENY, PA.

Resolutions and Diplomas
engrossed in German Text, Old English or Roundhand. Cards elegantly written, 25c per dozen. Business writing thoroughly taught by mail.

ROSE C. BEAM, Pen Artist,
Washington, N. J.

WHEN You buy a Madarasz Scrap-book you are not taking a chance of getting poor work. There are some other buyers: G. G. Hoole, Roze and Sons, Mont. Pa.; E. E. Peck, Eason, Sand. Pa.; Wm H. Downing, Jacksonville, Fla.; Adalbert McIntyre, Central Falls, R. I.; and New York; and I've had some likely nibbles. My bait is the finest of hand penmanship in the world, smeared with 33 years of square dealing. No method of reproduction has ever done justice to the ornate writing of **L. MADARASZ,** of **NAPA, CALIF.** L. Madarasz. A wee-bit of circular tells more about it and.....

Card Carving. Five Dollars a day is not a large income for those who can carve roses, flowers, grasses, ships, etc., on calling cards with a knife and gouge. This work is a decided novelty and is greatly admired by all who see it. It is easily learned when you know the secret, and I can teach any one in two lessons to do expert work of this kind. Every penman, student and teacher should become an expert with the knife as well as with the pen, because it will double their earning power. For \$2.50 I will send the instruments properly ground, together with samples of the work, and complete instructions. To those who would like to see some of the work before sending for the course I will send a beautiful sample for 10c.
I Promise You a Treat.
I can furnish the colored inks, red, green, yellow and blue which I use in this work in powder form at 15c per package and gold and silver ink that will outshine any you have ever seen, at 35c per bottle, postpaid. If you are interested in penmanship send for my large penmanship journal. It is free.

A. W. DAKIN, Syracuse, N. Y.

THREE Dollars pays for a book containing 40 pages, 4x9 of Business and Ornamental Writing. Not satisfied, money refunded.
Business Letter, 15c
Ornamental Letters, 25c
One Dozen Cards, 20c

E. H. MCGHEE,
255 Mercer St., Trenton, N. J.

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kleinzer.
If interested write for information Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

YOUR SIGNATURE
Written in the Mills style of business writing and a cut furnished of the same for \$2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,
E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.



CATALOGS CIRCULARS

The Troy, N. Y., Business College is publishing a neat little weekly journal in the interests of that institution. The school is a good one, and is enjoying deserved prosperity.

The Bliss Business College, Columbus, Ohio, recently issued an attractive large four-page journal, illustrating and describing the merits of that institution. Few schools have gone through the financial depression the past few years as successfully as this institution. However, a fire in April put it out of commission for a few days only, as it soon found temporary headquarters elsewhere, and by the time this notice appears in print, will in all probability be in its own improved quarters again. The attendance the past year has been the largest in the history of the school, the day and evening attendance having been over seven hundred.

The Summer School Bulletin of the Rochester Business Institute, Rochester, N. Y., announces the summer course for commercial teachers from July 5 to August 12. This institution is giving, so far as we have been able to learn, the foremost course of its kind in the summer time, when commercial teachers can get enough time off to improve their teaching qualities. If interested, you would do well to apply for the booklet.

The Southern Commercial School, Greensboro, N. C., recently issued an attractive school journal of eight pages, well printed, and attractively illustrated.

The Cedar Rapids, Iowa, Business College recently issued two splendid catalogs—one in the interests of the Business and Shorthand Schools, and one in the interest of the School of Penmanship. The former is a 72-page, splendidly-covered, finely-printed catalog, profusely

illustrated with school room scenes, groups of students, and photographs of the faculty. The latter contains 32 pages of a great variety of fine penmanship from the pen of its principal, Mr. F. B. Courtney. The circulars bespeak prosperity and progress. The Inter-State School of Commerce was recently absorbed by the Cedar Rapids Business College, giving it, as it doubtless deserves, a clean sweep in the city it has helped to advertise by the institution it has built up, as well as by the publications it is sending forth.

Advertising literature has been received from the following: The Martin School Inc., Pittsburg, Pa.; Isaac Pitman & Sons, New York, N. Y.; the Waterloo, Iowa, Business College; and the Oelwein Business College and Waterloo College of Commerce.

BOOK REVIEWS

"The Pitman Guide" for students and teachers of Isaac Pitman Shorthand, with special regard to the Ben Pitman, Graham and Munson modifications by W. W. Walton, published by Isaac Pitman & Sons, 31 Union Square West, New York City, price 20 cents, second edition revised, 24 pages, is a valuable and timely booklet on the subject named in the title.

WANTED Ten Managers — "Live wires" — for Business Colleges. Also several teachers of Book-keeping, Penmanship, and Graham Shorthand. We now have 38 colleges, will open 100 more.

DRAGON'S PRACTICAM BUSINESS COLLEGE CO., Nashville, Tenn.

Every School in America should send for the famous "American System of School Advertising" Price \$5. THOS. E. CUPPER, School Advertising King, Durham, N. C.

How to Write a "Want Ad"

Take it for granted that some one who wants what you are advertising will glance over the "Want Ad" columns of the paper.

There is no need to arouse interest. The man who reads a "Want Ad" is already interested. He is reading that page because he wants something. All you need to do is to attract his attention.

The name of the thing he wants will do this quicker than any other word. Begin your advertisement with it. Then describe it so he will know you have what he wants.

The word "Wanted" is printed a good many thousand times every day at a cost of one cent each time, and nearly every "Want Ad" would be better if it were omitted.

ARTHUR G. SKEELS.

Another Characteristic Epistle From Berkman.

SPokane, Wash., May 2, 1910.
MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:—This is my last day in Spokane. Have been "shaking hands" with many people today. Leave in the morning via the Canadian Pacific.

Last Friday afternoon, my last day in school, the students gave me a \$40 watch and the faculty a job to match with the inscription thereon, "F. B. B. C., 1910." Now, who do you 'spose is happy and sorry at the same time?

Kindly change address of B. E. to Gregg School. Coming your way,
FRED. BERKMAN.

EFFICIENCY

The school teacher, the student, and the business man work to secure efficiency in business. The teacher knows that his school can be prosperous only by sending out well prepared graduates. The student knows that his own advancement will be the result of his rendering efficient service. The business man knows that his business will be successful only through efficient assistants. It is all a matter of preparation for business.

Practical Text-books Are a valuable aid in securing efficiency in business by laying the right foundation for success. Thoroughness and practicability are their essential elements. The unnecessary things are omitted, and the important things are emphasized. Practical Text-books are fully illustrated and the explanations are clear, therefore these are the best books for classroom use and home study. All the branches of commercial school work are included in the books of this series.

Write today for a catalogue. Special introductory prices to schools. We pay the freight.

PRACTICAL TEXT BOOK COMPANY
CLEVELAND OHIO

R. Guillard,
Omaha,
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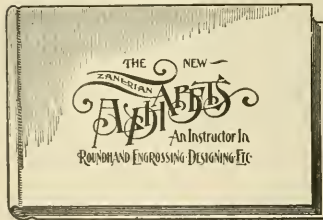
By R. Guillard, Behnke-Walker Business College, Portland, Ore.

SPECIAL OFFERS

In order to still further increase our list of subscribers to THE BUSINESS EDUCATOR, we hereby submit some very attractive Special Offers. The books mentioned are some of the best published on the subjects treated. They have been of much value to thousands. One of the secrets of the success of many persons is that they are able to advance themselves with the aid of good books. This ability is something every ambitious person should acquire.

If a number of the books are desired at one time, write for a special price on the lot. All combination prices which follow are for the Teachers' Professional Edition of THE BUSINESS EDUCATOR. If the Students' Penmanship Edition is desired, deduct 25c from any one of the offers.

Canadian subscribers should, of course, add 10c extra for the Students' Penmanship Edition and 20c for the Teachers' Professional Edition. Foreign subscribers should add 30c extra for the former and 50c extra for the latter.



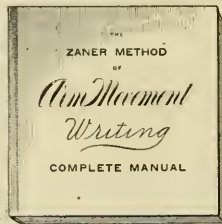
"THE NEW ZANERIAN ALPHABETS" is a self instructor in lettering, engraving, and roundhand by C. P. Zaner. The book was prepared to meet the urgent demands for a work on lettering that would instruct the learner, furnish inspiring models for the professional, and preserve permanently the practical and artistic forms used by the best engraving artists, designers, architects, sign writers, etc.

It contains 100 complete alphabets, varying from the simplest and most practical to the most artistic and elaborate. While the standard alphabets, such as roundhand or engrosser's script, Old English, German Text, etc., are the very finest examples of these styles, it also presents many new alphabets never before published. The work is thoroughly modern, favoring legibility, speed and the beauty of simplicity, rather than too much elaborateness and antiquity. It unquestionably contains a greater variety of practical styles of lettering and engraving alphabets than any similar work, regardless of size or price. In addition to the numerous alphabets, with hundreds of modifications and styles of finish, suggesting many more, it also contains illustrations of resolutions, diplomas, certificates, title pages, display headings, brush and pen designs, etc., giving the correct applications of the alphabets, as well as the best models of these forms.

It is just the book you need if you wish to do pen lettering, such as making or filling diplomas, engraving resolutions, designing attractive advertisements, etc. It instructs and illustrates how to do the work that commands big prices, and for which there is an increasing demand. Ideas and secrets as to processes employed in engraving are here given to the public for the first time. To the aspiring engraving artist, these alone are worth \$50. Designing, engraving, etc., are very profitable lines of work, and no one will have occasion to regret having mastered them. Many persons make good sums simply filling diplomas, certificates, etc., aside from their regular work, as there are thousands to be filled in every community. This is without doubt the most valuable book of the kind ever published, and in the hands of any pen worker is certainly a money maker. It contains one hundred and fifty-one pages, and is beautifully and strongly bound in cloth with gold stamp. Price, \$1.50, postpaid.

The Business Educator one year	\$1.00	} Both for
New Zanerian Alphabets	1.50	
	\$2.50	

The Most Valuable Teacher's and Learner's Manual Ever Published on Practical Penmanship.



"THE ZANER METHOD OF PEN MOVEMENT WRITING COMPLETE MANUAL," cloth covered, 112 pages, 8 x 8 inches, is Mr. Zaner's most complete and latest book on Practical Writing, having recently been revised, re-written and greatly improved.

It covers the penmanship ground from the standpoint of both teacher and pupil more completely, scientifically and practically than ever before. It is therefore a complete guide to both teacher and pupil.

The copies were written freely and photo-engraved and they are therefore reliable, coming, as they do, from the pen of one whose skill is everywhere recognized. It contains something like 500 copies comprising exercises, principles, letters, words, sentences, paragraphs, pages and business forms. It also contains an artistic alphabet, a Commercial Roundhand alphabet, three alphabets in Lettering, a chapter on Anatomy, another on Penmanship Philosophy, and still another on Applied Physiology. An Epitome of Pictorial History is also presented.

If you want the latest, the best, the most practical, secure this book. It will do more to put your teaching and your practice upon a sound pedagogical and professional basis than any other publication. A handsome certificate is issued to those who follow the work in this book and make satisfactory progress. Price of the book, postpaid, \$1.00.

The Business Educator one year	\$1.00	} Both for
The Zaner Method Complete Manual	1.00	
	\$2.00	

"GEMS OF FLOURISHING" 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. 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. 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, many designs from the pens of others are presented, in order to illustrate the treatment of different masters of this art. 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, 75 cents, postpaid.

The Business Educator one year	\$1.00	} Both for
Gems of Flourishing	.75	
	\$1.75	



"CHARACTER AND CARICATURE" is the title of a 32-page cloth-flexible-bound book devoted to the two subjects named in the title, by C. P. Zaner. If "the greatest study of mankind is man," then the study of his character is the 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 people of a certain type like to do certain things? Who are naturally adapted to do certain lines of work; as preachers, teachers, lawyers, authors, lecturers, laborers, and out-door workers? Why are some men hogs, intemperate, thievish, and criminal? The book—"Character and Caricature" attempts to answer these questions. It goes to the point at once and its language is unmistakably clear. This book provokes such thought as is well worth pondering over, especially by the young about to begin life's work.

The Business Educator one year \$1.00
Character and Caricature .50 } Both for \$1.50



"ZANERIAN SCRIPT ALPHABETS" is a work containing the greatest variety of styles of writing ever presented in book form. Most of the pen work and instructions are from the pen of the author, Mr. Zaner, although numerous other master penmen have contributed their skill to this book. A letter and a set of capitals written by A. D. Taylor a short time before his death are presented facsimile, and are alone worth the price of the book.

For skillfulness in execution, originality, modern variety and conciseness of each style, this work stands alone—a veritable encyclopedia of penmanship—to be turned to for instruction by the learner, for inspiration by the amateur, and for resourcefulness by the professional.

This is a work for all persons who desire to reach the highest degree of skill with the pen. In fact, many of the leading critics pronounce it the greatest penmanship publication of modern days. It is a large work of 116 pages, 9x12 inches, and is bound in cloth. Price, postpaid, \$2.50.

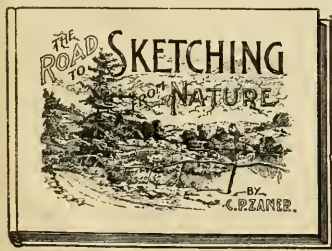
The Business Educator one year \$1.00
Zanerian Script Alphabets 2.50 } Both for \$3.50

"PROGRESS" is a large design known as C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches with much energy. It is on the finest of plate paper, 22x28 inches, and the original of this design hangs on the wall of the Zanerian College, being valued at \$100.00.

This design also makes a very appropriate prize to present to the student making the most improvement in penmanship. Hundreds have been used for that purpose. Securely mailed in tube for \$1.00. All who admire pen flourishing should have this design. When you see it, you will soon decide that it is worth framing.

The Business Educator one year \$1.00
Progress .50 } Both for \$1.50

"THE ROAD TO SKETCHING FROM NATURE" is a book for those who desire to learn to sketch 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.



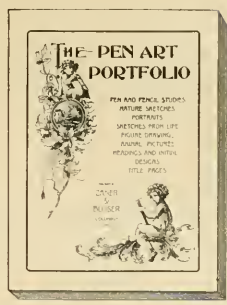
This book will arouse interest in both art and nature, and teach you to know, appreciate and produce good art.

Learning to sketch is as easy as anything else if you go about it correctly. The Road to Sketching from Nature tells you how, giving all the essentials of the art.

The instructions are plain, interesting, progressive, enthusiastic and enjoyable. The work contains 62 pages, over 50 illustrations made direct from nature, is printed on the finest plate paper, 6 1/2 x 9 inches, and is bound in flexible art linen.

It is graded from the simplest outline sketch to the most artistic pen and pencil pictures. If you get this book, you will certainly go out and learn to sketch and appreciate nature. Price, \$1.00 postpaid.

The Business Educator one year \$1.00
Sketching from Nature 1.00 } Both for \$2.00



"THE PEN ART PORTFOLIO" is just what its name implies—a portfolio, 8 1/2 x 11 1/2 inches, comprising Pen and Pencil Studies, Nature Sketches, Portraiture, Sketches from Life, Figure Drawings, Animal Pictures, Headings and Initials, Designs and Title Pages.

It contains a wealth of illustrations of permanent value collected from nearly half a hundred artists. It is beautifully printed and handsomely covered; a Superb Collection of Practical Art for Home Students, Pen Artists, and Lovers of Beauty in Pictorial Art.

If you wish to learn to draw objects; sketch from nature; make portraits; originate initials, headings, and title pages; create designs; and illustrate advertisements and books, you will find this portfolio a veritable "mine" of information, suggestion and inspiration.

It is carefully graded, appropriately classified, and specially prepared to meet the needs of the student and the wants of the artist; providing instructions and copies for the former, and inspiration and reference material for the latter. It is a modern cyclopedia of pen art.

Price, \$1.00, postpaid.
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