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## UA96/1 Southern Educator, Vol. III, No. 2

Southern Normal School

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# THE Southern Educator.

Des. & Executed By Hshby

EDUCATE THE WHOLE MAN, WITH ALL HIS FACULTIES, FOR ALL PURPOSES.

Volume III.

BOWLING GREEN, KY., APRIL, 1899.

Number 2

## ANNOUNCEMENT.

The S. N. S. and B. G. B. C. are enjoying great prosperity. The enrollment has gone beyond our most sanguine expectation. We had an immense school on last year, but we now have 30 per cent. more students in daily attendance than at any time since the organization of the schools. The institutions are so large that we have been forced to organize many overflow classes in the different branches.

While other schools are closing their doors for the want of patronage and claim that competition is an insurmountable difficulty, the S. N. S. and B. G. B. C. are crowded to their utmost capacity, with earnest young men and women, seeking an education.

While the schools have, and are enjoying a phenomenal success, yet, the usefulness and labors of the schools are to be greatly enlarged and intensified by the addition of another able, experienced and widely-known educator, to the already strong faculty, and by the construction of a magnificent new college building, which is to become the schools permanent home.

Much of the success of the institution is due to our many friends throughout the South, and especially to our former students, who have recommended us and sent their friends to us. We desire to thank one and all for the many kind words and recommendations, and to assure all that we shall at all times work faithfully and earnestly, that you may never regret having recommended your friends to come to us.

MERIT is our solicitor.

## SCIENTIFIC COURSE.

WE cannot put too much emphasis upon the SCIENTIFIC COURSE. It is pre-eminently practical, and has always resulted in the highest good to those who have had the courage to pursue it. The hundreds who have graduated from the Scientific Department are enthusiastic in their commendation of the work, and their success in the various professions and occupations, give weight the words "Nothing succeeds like success." If this is true, the Scientific Department has certainly succeeded. It would seem that

man can do himself justice in any line of life work who has not made the best possible preparation for such work. The student who attempts to learn medicine or law before he has developed sufficient mental power to deal with the abstruse questions relating to the profession, will certainly fail.

Every noble pursuit of life demands the power of original thought.

The Scientific Course in the Southern Normal is designed to meet this demand, and thus far in its history it has not failed in any particular. The work is systematic, thorough and exacting, and

Latin; the Junior in the study of general history, geometry, algebra, physics and Latin. The Senior class has in contemplation a number of excursions for the purpose of gathering botanical and geological specimens. These excursions include a trip to the Mammoth and Colossal Caves, that will be made some time in June.

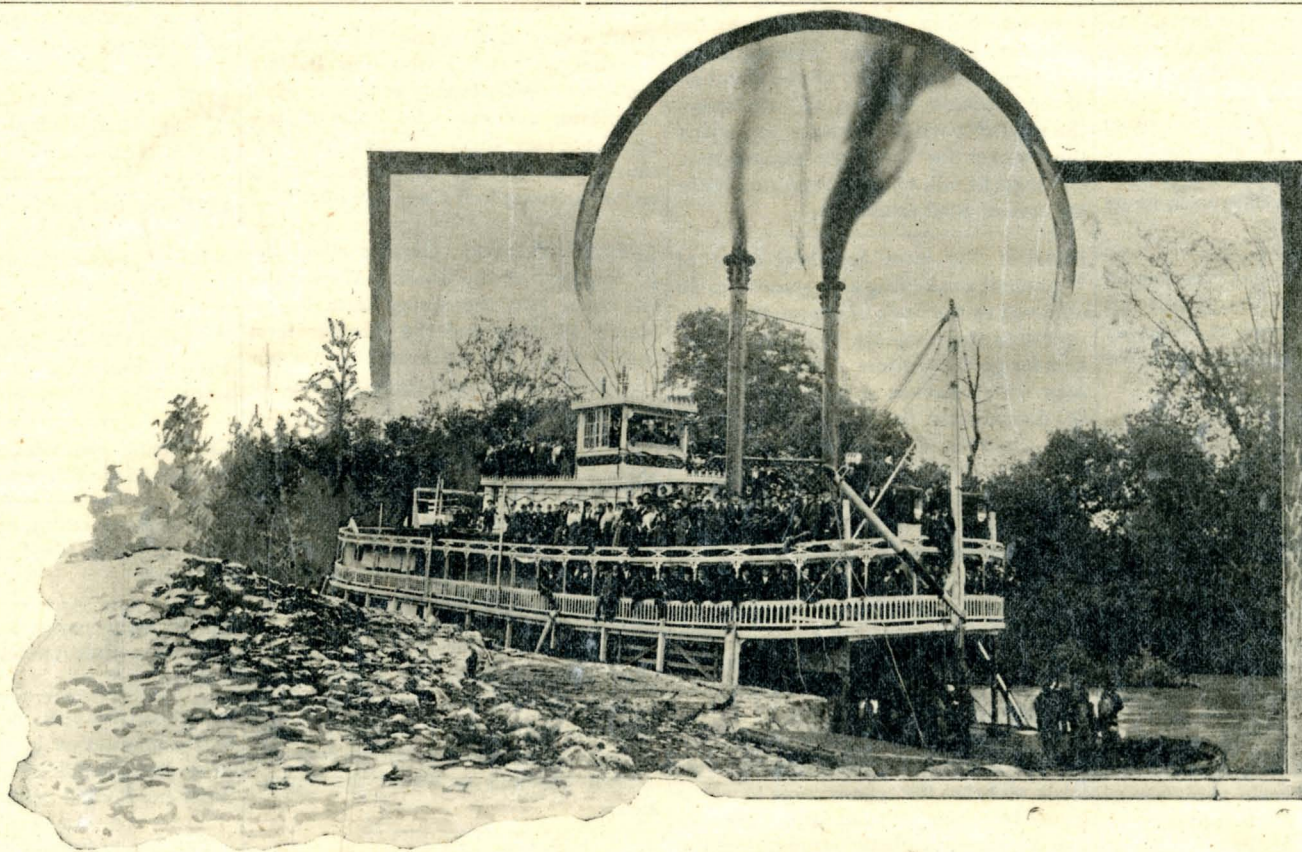
## A SCHOOL OF TELEGRAPHY.

Our telegraphy students are instructed by a practical operator, who held a regular railroad office for more than three years,

before he took a position with us. Students of this school are instructed in the use of all kinds of forms used in the ordinary telegraphing office. The student is given actual experience in the sending of messages, making out reports, etc.

We give an unlimited scholarship in telegraphy for \$35. The student is permitted to take this branch of a commercial education until he is satisfied, without extra charges, besides he is permitted to take any literary branch or branches taught in the S. N. S., without the payment of extra tuition.

ONE of the best tests of a good school is the class of patronage it receives. It is to be doubted if there is as high class of students attending any other school in the South as there is now in the Southern Normal. They are high-class in character and attainments, and yet they are not content with this, but are zealously pressing nearer the front. The very spirit of the pupils will not permit a drone to stay in the hive or a plodder to get in the way—it is 'woe unto him that stoppeth to tie his shoe string.'



EXCURSION OF TEACHERS AND STUDENTS LEAVING THE WARF ON A BEAUTIFUL MORNING IN MAY, 1898.

The students' excursion down the Big Barren River on the first bright, warm day in May, will be by far the largest yet run. The magnificent steamer Park City has been chartered for the occasion. Speech making, music, gathering flowers, hunting geological specimens, a sumptuous dinner in the woods, supper on the boat in the moonlight, the college yell, and a general good spirit will characterize the occasion.

the demands of this age would force young men and women to pursue broad and liberal courses of study, but a large majority is satisfied with a very indifferent preparation for life's work. The temptation to enter the contest for preferment or gain has proven too much for the average ambitious boy or girl. They enter the contest before they are strong enough to meet the competition and the result is a failure. Experience and observation ought to teach the thoughtful that this hurry is a fatal mistake. No

is pursued with snap and energy. The value of such a course cannot be overestimated. While it is difficult to understand why more students do not take advantage of this course, it is encouraging to note that the work is growing more popular and the class rapidly increasing. The department has more students now than it has had in any previous year of its history.

Both classes are making fine records at present. The Senior in the pursuit of trigonometry, chemistry, literature and



# Southern Educator

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Southern Normal School.....

AND

Bowling Green Business College.

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SUBSCRIPTION 25 CENTS A YEAR.

Entered at the Postoffice in Bowling Green as second-class matter.

BOWLING GREEN, KY., APRIL, 1899.

## EDITORIAL.

OUR schools desire attention if they deserve it.

READ every word in the EDUCATOR. It won't hurt you.

THE winds of jealousy only make our schools soar higher.

NOISE is not business. Running a school means more than teaching.

BUYING influence is like purchasing a lottery ticket—it usually fails to draw.

WE have students now in attendance who have been with us for five consecutive years, and they are among our best friends.

WE acknowledge many excellent letters from our former students. All report great success, and express a deep interest in the S. N. S. and B. G. B. C.

STILL they come, is heard daily among the pupils, and "they" are such noble and ambitious young people, that it gives every teacher's heart delight to instruct them.

AS iron sharpeneth iron, so every bright, industrious student sharpeneth his friends, and as much is gained by proper contact and wholesome rivalry, as by the efforts of the teacher.

THE State Teachers' Class, numbering nearly one hundred, is carrying everything before it, and many will be the glad hearts after the State Certificate Examination in June, and few, the sad ones.

THE Normal classes now cover a curriculum of work extending from common school branches through the classics. In all departments the classes are very large and composed of earnest workers.

TRULY the spirit of a noble ambition is contagious, and each pupil seems to vie with his fellow student to surpass. Yet, what delightful harmony unifies all efforts, and no one seeks promotion at the expense of the other.

KNOW thy work—work at it like Hercules. These immortal words of Carlyle appear to be the motor power which is moving the great number of energetic men and women now in school preparing themselves for the great work of the teacher.

DON'T write us and ask if you can get any or all of the common school, State certificate or State diploma branches, for we now guaranteed classes in all of the branches of these courses. All of these branches will be taught during the term, beginning March 28, 1899.

WE hear the people say that the teachers are often half-hearted men and deserve but little. That they have but little enterprise and force. They seem to fail to drive their lives into the conscience and hearts of the people and that in the conduct of the affairs of life, they are only figure-heads. We can never expect to receive that sublime recognition at the hands of the people until the 12,000 or 13,000 teachers of Kentucky consecrate their lives to their work. Until they bring all the forces of their being to bear on the one thing—*Teaching*, and hold them steadily and pluckily until the teacher in the man becomes the controlling influence—the commander-in-chief of the man. When this is done by the teacher he will feel down in himself a conscious life power, a self-confidence, a deep devotion to his work that will impress his life on the souls of the people, and they will say of him: "He is like a tree planted by the rivers of water that bringeth forth his fruit in his season, his leaf shall not wither, and whatsoever he doeth shall prosper."

THE watchword of our school is THOROUGHNESS. From the first to last we want our students to feel that it is time lost, to half-learn anything. What is worth learning at all, is worth learning well. The botch is the most costly being in the world, both to himself and to others. Of such the world is already too full, but for really skilled and effective people there is, and always will be, an unsatisfied demand.

THE Saturday evening's "Studies of Great Authors" is proving to be very interesting and profitable to the members of the society. This work was organized for the benefit of the members of the Teachers' Classes, to supplement the regular work in literature, to prepare the teacher for the State examination, and most of all, to encourage and foster the love of good literature.

ONE of the most healthful signs of mental awakening and growth to be observed in the work of our pupils at this time is in their rapidly increasing fondness for good literature. We never feel safer with reference to the education and the formation of the character of a pupil, than when he delights in good literature.

THE SOUTHERN EDUCATOR is a great talker. It is an earnest solicitor. It attends to its own business and talks all the time about the school, school, school, school, school. It offers no apology for sticking to its subject. In all of its work it keeps constantly before it: No big words. No high-sounding claims. No misrepresentations.

A LEADING business educator recently said that the typewriter is to be the pen of the Twentieth Century. Perhaps this statement is a little strong, but the typewriter is already sufficient evidence to make proficiency in its use necessary to any one who wishes to be a good all-round office worker.

THERE is a supernatural divine influence which quickens, stimulates and leads the soul in its formation of an ideal and in its choice of a profession. How many teachers obeyed the impelling force, the noble impulses of their own nature, when they answered the call to teach?

INDEED we want your patronage, but we trust we use merit in order to secure it.

THIS is the banner year.

IT was "actual business gunnery" that educated the American sailors and made them able to knock Admiral Cervera's squadron to smithereens. When our ships engaged in target practice, they fired actual charges of shot and shell, while the Spaniards in their gun practice, used only blank charges. The difference in the results of the practice is told in the stories of Santiago and Cavite. So it is in the commercial school-room. Our actual business students use the real appliances of business, and are not allowed, like the students of the text-book schools, to leave everything to the imagination. Hence, actual business students, when they leave school, can do real business and keep real books, just as the American sailors can do actual shooting, whereas, the text-book students, like the Spanish sailors, "fall down" utterly, when they come to face real work.

WE guarantee to every student who enters our schools a strong course of study and the highest class instruction, and our entire, complete and earnest efforts to secure a position for the worthy graduates, but under no condition will we guarantee to the densely ignorant and intelligent man, and the idiot all alike a position.

TENDER feet and soft hands will not find our school congenial to their "feelings." We frankly advise such to remain at home for the atmosphere about the college is so full of work, determination and self reliance that we fear something might happen to the little things while here.

FOR a very small outlay of time and money, a teacher who now holds a first-class certificate may obtain a State certificate, and one who holds a State certificate may finish a thorough college course. Let no man be content, but let us "move forward all along the line."

HELLO, Central! Give us all of the teachers of the South. We want to tell them that the spring term begins March 28, 1899, and the summer term June 6, 1899. All are invited to join our big classes which will be organized on these dates.

WE inform our jealous friends that there are a few more teachers in the State who are not in school when they should be. Go after them double-quick or quicker, or we might accidentally get another one of your "prospective students."

WE do not claim to offer a school policy that will suit every educational reformer, and fit every teacher's fancy, but we do claim to be doing earnest and faithful teaching in all of the departments.

THE Business College is conducted under a different charter from the Normal College. They are conducted in different buildings, but under the same management.

ALL the students of the Bowling Green Business College are entitled to any literary branch or branches taught in the Southern Normal School without extra charges.

THE Business College appeals to the intelligence and wisdom of its correspondents, and not to their selfishness in order to secure their patronage.

LET the teachers of Kentucky look in the mirror, then define A TEACHER.

THE departments of Oratory and Elocution are crowded to the utmost capacity. Prof. Brown has all he can do. Over seventy-five earnest students recite under him daily. Prof. Brown does not tolerate for one moment mechanical rules and artificial methods of teaching expression, but he leads the student to a realization of a more practical knowledge of the law of expression. Instead of being hampered by mechanical rules, the student is taught to think and act for himself; to understand and to obey natural laws, not arbitrary rules; to be guided by principles and not by opinions and in proportion, as the student is freed from the bondage imposed by self-consciousness, does he become easy, natural and forcible in his delivery.

EACH teacher of our large Faculty seems to be trying with the rest to do the best work of his life, and each seems to think his classes are the best. The teachers are happy and the pupils are happy, because all are doing the greatest work of their lives.

WE told you in the last issue of THE SOUTHERN EDUCATOR that this would be the banner year. We now have 30 per cent. more students in daily attendance than at any time in the history of the schools, and yet the present attendance will increase until the first of May, 1899.

THE class in Geology will make its annual trip to the Mammoth and Colossal caves during the spring. It will make the journey on foot, and will gather many specimens, making it a few days of hard study as well as recreation.

WE can beat noise in drawing patronage by the simple, quiet attractiveness of earnest and conscientious work.

WE are not the only breaker on the beach. We know that this country is full of good schools.

THE Moot House of Representatives caught on fire January 24, 1899, and has been one blaze of enthusiasm every since.

BIGNESS characterizes the school, as well as the teaching.

IF you want wealth, dig! If you want a certificate, dig! If you want the truth, dig!

HOW many teachers know the combination that unlocks their students' hearts?

THE earnestness, enthusiasm and industry manifested by the teachers have never been excelled in the history of the Southern Normal School.

THE happy teacher is he that embodies the ideal expressed by Chaucer, "and gladly will he learn and gladly teach."

MANY of the teachers are only dummies, capable of standing before classes and holding books.

JOIN the big classes of teachers, which will be organized on March 28, 1899.

WE guarantee classes and classification in all of the common school branches during the Spring Term, which begins March 28, 1899.

BEGINNING classes will be organized in all of the common school branches on March 28, 1899. We guarantee classification.



# Are You Going To Be Examined ?

It Will Pay You To Join Our Big Classes Of Teachers.

CLASSES ORGANIZED IN ALL THE TEACHERS BRANCHES MARCH 28, 1899.

It will pay all teachers who are going to be examined to spend a term in our School before taking the regular examination.

Students who enter March 28, 1899, will have an opportunity to spend ten weeks with us before the first examination.

Teachers can review any and all the common school branches during this term.

**Why not join the large State Certificate Class and capture a State Certificate ?**

Hundreds of live aspiring and devoted teachers are now in the different courses. Can't you join us ?

The following instructors have charge of the different Teachers' courses :

T. C. CHERRY,  
Grammar, Composition, Teachers' Training and Literature.

J. C. WILLIS,  
Higher Arithmetic, Psychology and Latin.

J. R. ALEXANDER,  
Physiology, Algebra and Physics.

N. H. GARDNER,  
Geographer, Third Book Arithmetic, Spelling and Algebra.

H. H. CHERRY,  
Civil Government, Debating and Parliamentary Law,

MRS. H. H. CHERRY,  
Practical Reading.

J. L. HARMAN,  
Penmanship, U. S. History, Kentucky and Tennessee History.

W. S. ASHBY,  
Will give a free course in Free-Hand Drawing.

MISS ELLA HITT,  
Will conduct a Teachers' Vocal Music Class, which is also free.

A *thing* teaches and farms.  
Its teacher farms and its farmer teaches.

Is *thing* a farmer, or is it a teacher ?

A *thing* teaches, farms and practices law.

The part *teacher* also farms and practices law.

The part *farmer* also teaches and practices law.

The part *lawyer* also farms and teaches.

Define *thing*. Is it a teacher, farmer or lawyer ?

A *thing* teaches, farms, practices law, and is a constable

The part *teacher* is also a farmer, lawyer and a constable.

The part *farmer* is also a teacher, lawyer and a constable.

The part *lawyer* is also a teacher, farmer and a constable.

The part constable is also a teacher, farmer and a lawyer.

Define *thing*. Is *thing* equal to one-fourth of a teacher, or a whole ? Is *thing* equal to one-fourth of a man, or to a whole man ?

Teaching is often used as a kind of recruiting station where the lame, the halt, the blind, the chance man, the financially wrecked man, the disappointed man, go and bid for the privilege of standing among a community of souls for the purpose of leading and training, and all this he will do for the sake of a little dirty, filthy lucre. The refugees who haven't the moral courage, devotion, pluck and determination to discharge their duty in that which they have undertaken have no more right to desecrate the holy sanctuary of God and the sacredness of the pulpit than the school room. Some teachers have used and will use teaching as a financial recruiting station. If the young doctor fails to collect his accounts and is a little short of money, he holds school. The young country merchant who can not succeed in building up a trade, hires a clerk for \$8.00 per month and teaches school at \$35.00 per month. The society girl running a little short of the "stuff" and needs some money, condescends, though it is detestable business, to run a school.

## Shorthand Department.

All of our shorthand students are given an opportunity to do one month's work in our office by taking the actual correspondence of the School before they graduate. As a result of this course of training, our shorthand people have experience when they leave us.

All shorthand students are entitled to Business Correspondence, Grammar, Spelling, Punctuation, and Business Writing, and should, by all means, take these branches while pursuing the regular shorthand course.

We teach the Ben Pitman, Longley, and Graham systems of shorthand.

The graduates of our shorthand and typewriting schools universally get good positions. The demand for good shorthand writers is always greater than the supply. No one can make a mistake in taking a thorough course in this branch of an education.

Our shorthand people can take any literary branch or branches taught in the Southern Normal School without any extra charges.

### Reporters and Amanuenses.

In practice, the shorthand profession is divided into two classes—

1. The expert or general stenographers.
2. The amanuenses, or those who have not the skill requisite for the higher branch of the art.

**General Reporters.**—The first mentioned of these are the best paid in the profession. The nature of their work calls for a higher order of talent and for a greater degree of skill than that of the amanuensis. The compensation, for instance, of the official law stenographer, is generally regulated by law and varies in different States, ranging from **two thousand to three thousand dollars** per year, while an additional fee of five cents per hundred words is allowed for transcribing their records on the typewriter into good longhand.

Exceptional salaries are paid to reporters in Congress. The official stenographer of the Senate receives a salary of **twenty-five thousand dollars** a year, while each of the House reporters receives **five thousand dollars**. The general stenographer has his office, as any other professional man, and takes cases at contract price, which is generally on the basis of **ten dollars** per day, or **twenty-five cents per hundred words**.

**Amanuenses.**—Every person who enters the profession is not destined to become an official stenographer or a verbatim reporter. To the class known as **amanuenses** belong those who have not the skill requisite to undertake the more difficult branches of reporting. Some prefer amanuensis work from choice, while others are not endowed by nature with the qualifications necessary to achieve success in the highest branches of the calling. The field for the employment of amanuenses is large, and the thoroughly competent ones never fail in obtaining work at fair wages. They have come to be a **necessity** in railway offices, insurance companies, counting rooms, banks, and, in fact, in all commercial establishments and corporations where the correspondence is voluminous.

**"A Stepping Stone."**—While it is not absolutely necessary that an amanuensis should be a good general clerk, still, if he possesses such qualifications, his value is greatly enhanced and his advancement more rapid and certain. The book-keeper or clerk who becomes a good shorthand amanuensis wants no better stepping stone to a higher position in the business in which he is engaged. His relation to his employer is confidential in a marked degree, and of necessity he must become familiar with all the details and general management of affairs. To the capable and intelligent young man, it is simply a matter of time before he has mastered the business, and when a vacancy has occurred, or a new position is created, the chances are he will be invited to fill it.

### THE SUMMER TERM.

The Summer Term of 6 weeks begins June 6, 1899. A general review of all the common school branches will be given during this term. Special emphasis will be put on the State Teachers' Course, besides most all of the higher literary branches will be taught. The tuition for the special 8 weeks' term will be \$6.00, and board at \$2.00 per week will make \$12.00, which will amount to \$18.00 for the entire cost of 6 weeks.

### ENTER NOW.

You can enter at any time and find classes to suit you. We have arranged our work so that a student can enter at any time and get perfect classification. If you are ready, come to us at once.

**\$18.00** PAYS FOR BOARD and tuition—everything furnished—for the entire Summer Term of 6 weeks.

Be sure and mention course of study wanted when you write.

All students who attend the Bowling Green Business College are given the privilege of taking any literary branch, or branches, taught in the Southern Normal College without extra charges.

A general review of all the Common School and State Certificate branches will be given during the summer term.

Send us 25 cents in stamps for one year's subscription to THE SOUTHERN EDUCATOR.



## APPLICATION OF PERCENTAGE.

[BY J. C. WILLIS.]

No one subject in Arithmetic gives the country teacher more trouble than "stocks and bonds" and the other applications of percentage, because there is no one subject about which the average teacher knows less, and it is not always the teacher's fault. Many of our text-books are not clear in their treatment of the subject; and what is worse, many of the books are indefinite and illogical, and not a few are absolutely in error in *principle*, faulty in *definition*, and inadequate in the *application* of the principles they attempt to teach. Added to all this is the *hasty, shallow and evasive* teaching of the subject done in many of the so-called training schools in this country. Arithmetic is nothing if not thorough.

The applications of percentage which give the student most trouble are:

1. Profit and Loss.
2. Commission.
3. Brokerage.
4. Premium and Discount.
5. Dividend and Assessment.
6. Income.

There are many other useful applications of percentage, but these will be sufficient for the illustration of this article.

It must be borne in mind that each of the above divisions has a field—a class of transactions—peculiarly its own; there is no overlapping of territory; a problem is clearly and solely a Brokerage transaction, or it is altogether a problem of some one of the other divisions. Many a problem may involve both Brokerage and Commission, but we always have to deal with *one at a time*; they never mix; we always finish *one* before we begin *the other*; so also with all the other divisions of this list. There is nothing more confusing than such headings in our books as "Commission and Brokerage," as if the two subjects were in any respect alike; also such headings as "Stock Investments" as if it were something altogether different from Brokerage.

Each division, also, has its own *principle*—a great fact upon which all transactions of its class depend, and to which there is no exception. These principles are not principles of Arithmetic so much as *great facts of business*; they must be learned from trade, not alone from books. Every problem in Commission is solved on the same principle; there is not an exception to it in any Commission House in America or Europe. The same is true of Brokerage and the others.

## I. PROFIT AND LOSS.

## 1. DEFINITION.

Profit and Loss is that application of percentage which presupposes a cost price, and is applied, in a general way, by the dealer to the buying and selling common merchandise, produce, live stock, etc.

This term does not refer to agents or anyone who buys and sells for another.

## 2. PRINCIPLE.

*The profit or loss is always computed upon the cost price of the goods handled.*

## 3. ILLUSTRATION.

Sold two farms for \$600 each; on one I gained 25 per cent., and on the other I lost 25 per cent. Did I gain or lose by the transaction?

In each case 100 per cent., the base, is the cost price, and is unknown.

## Solution.

## First Farm.

1.  $100\% + 25\% = 125\%$ , selling price.
2.  $125\% = \$600$ .
3.  $1\% = \$4.80$ .
4.  $100\% = \$480$ , cost of farm.
5.  $\$600 - \$480 = \$120$ , gain.

## Second Farm.

1.  $100\% - 25\% = 75\%$ , selling price.
2.  $75\% = \$600$ .
3.  $1\% = \$8$ .
4.  $100\% = \$800$ , cost of farm.
5.  $\$800 - \$600 = \$200$ , loss.

## Conclusion.

The loss of \$200 less a gain of \$120, makes a net loss of \$80.

## II. COMMISSION.

## 1. DEFINITION.

Commission is that application of percentage in which an agent or commission merchant buys or sells goods for a principal. This does not include any one who buys and sells for himself, and is applied to the purchase and sale of grain, live stock, produce, real estate, common merchandise, etc.

## 2. PRINCIPLE.

*Commission is always computed upon the actual amount of business done.*

## 3. ILLUSTRATION.

Sold a consignment of wheat of 1500 bushels at \$1.30 per bushel; re-invested the proceeds in tobacco as per order, reserving my commission, 2% for selling and 3% for buying. What was amount of commission?

## Solution.

- |   |   |
|---|---|
| 1. $\$1.30 \times 1500 = \$1950$ , selling price wheat. | 1. $100 = \text{cost of tobacco}$ .     |
| 2. $100\% = \$1950$ .                                   | 2. $100\% + 3\% = 103\%$ .              |
| 3. $1\% = \$19.50$ .                                    | 3. $103\% = \$1911$ .                   |
| 4. $2\% = \$39$ , first commission.                     | 4. $1\% = \$18.5534$ .                  |
| 5. $\$1950 - \$39 = \$1911$ , proceeds.                 | 5. $3\% = \$55.66$ , second commission. |

## Conclusion.

\$39, first commission + \$55.66, second commission = \$94.66, whole commission.

*Note.*—It is a rule in case of purchase for the commission merchant to reserve his commission without any instructions from the principal. It is based upon *actual amount* of purchase and not amount of money in hands of commission merchant. The amount held or sent to the commission merchant must always pay two bills, the price of goods bought and the commission.

## III. BROKERAGE.

## 1. DEFINITION.

Brokerage is that application of percentage in which a broker buys and sells securities for some dealer.

The real broker deals in stocks, bonds, bills of exchange, cash items, gold, warehouse receipts, and money itself. The term broker can not be applied, properly, to an agent dealing in real estate, live stock, common merchandise, or grain; that person is properly termed agent or commission merchant; all his transactions are

based upon the principle of commission, while those of the real broker are based upon an entirely different principle.

## 2. PRINCIPLE.

*Brokerage is always computed upon the face of the security bought or sold.*

## 3. ILLUSTRATION.

Sold 50 shares of L. & N. railroad stock, \$100 each, at 110%, brokerage 2%; re-invested all the proceeds in First National Bank stock at 90%, brokerage 3%; What was the whole amount of brokerage?

## Solution.

- |  |   |
|--|---|
| 1. $\$100 \times 50 = \$5000$ , face value of stock. | 1. $90\% = \$5400$ .                      |
| 2. $100\% = \$5000$ .                                | 2. $1\% = \$50$ .                         |
| 3. $1\% = \$50$ .                                    | 3. $100\% = \$6000$ , face of bank stock. |
| 4. $110\% = \$5500$ , selling price of stock.        | 4. $3\% = \$180$ sec. brokerage.          |
| 5. $2\% = \$100$ , first brokerage.                  |   |
| 6. $\$5500 - \$100 = \$5400$ , proceeds.             |   |

## Conclusion.

\$100 first brokerage + \$180, sec. brokerage = \$280.

*Note.*—The principle of the above solution is of universal application; it is used in every stock exchange in the world. The writer has taken especial pains to ascertain this fact.

## IV. PREMIUM AND DISCOUNT.

## 1. DEFINITION.

Premium and discount are those applications of percentage which involve the values of stocks, bonds and all items handled by real brokers.

These values rise and fall upon a fixed basis, the face value of the security, according to the great economic law of "supply and demand." It is, probably, the simplest application of percentage.

## 2. PRINCIPLE.

*Premiums, or discounts, are always computed upon the face of the security bought or sold.*

## 3. ILLUSTRATION.

Invest \$2,100 in stock at 70 per cent., which raise to 10 per cent. premium and sold for cash; re-invested in bonds at 103, which fell to 80%. What was my net gain?

## Solution.

- |   |   |
|---|---|
| 1. $70\% = \$2100$ , market value of stock. | 1. $105\% = \$3300$ .                           |
| 2. $1\% = \$30$ .                           | 2. $1\% = \$31.43$ .                            |
| 3. $100\% = \$3000$ , face value of stock.  | 3. $80\% = \$2514.40$ , sell. price sec. stock. |
| 4. $110\% = \$3300$ .                       | 4. $\$3300 - \$2514.40 = \$785.60$ , loss.      |
| 5. $\$3300 - \$2100 = \$1200$ , gain.       |   |

## Conclusion.

\$1200, gain, less \$785.60, loss, leaves a net gain of \$414.40.

## V. DIVIDENDS AND ASSESSMENTS.

## 1. DEFINITION.

Dividends and assessments are those applications of percentage which estimate the net gain or loss upon the capital stock of some company. Dividends and assessments apply *only* to stocks. Bonds bear interest; stocks yield dividends.

## 2. PRINCIPLE.

*Dividends, or assessments are always computed upon the face value of a piece of stock.*

## 3. ILLUSTRATION.

Invest \$3000 in Warren Deposit Bank stock at 150%, which yields an annual dividend of 8%; also \$3000 in L. & N. railroad stock at 75%, dividend 5%. What is the total amount of dividend?

## Solution.

- |  |   |
|--|---|
| 1. $150\% = \$3000$ , market value of stock. | 1. $75\% = \$3000$ , market value of stock. |
| 2. $1\% = \$20$ .                            | 2. $1\% = \$40$ .                           |
| 3. $100\% = \$2000$ , face of stock.         | 3. $100\% = \$4000$ , face.                 |
| 4. $8\% = \$160$ , dividend.                 | 4. $5\% = \$200$ , dividend.                |

## Conclusion.

\$160, dividend on bank stock + \$200, dividend on railroad stock = \$360, total dividend.

## VI. INCOME.

## 1. DEFINITION.

Income is that application of percentage which refers to investments in a general way; it is but another name for profit, but has a little broader meaning; its principle is identical with that of "Profit and Loss," but worded differently.

## 2. PRINCIPLE.

*Income, either in rate or amount, is always computed upon the actual of money invested.*

## 2. ILLUSTRATION.

I invest \$2000 in First National Bank stock at 110%, dividend 8%; invest another \$2000 in L. & N. railroad stock at 90%, dividend 6%. Which is the best investment?

## Solution.

A problem like this involves two questions; the first is *dividend*, solved by the principle of that subject; the second is *income*.

## DIVIDEND.

- |                                      |                                      |
|--------------------------------------|--------------------------------------|
| 1. $110\% = \$2000$ .                | 1. $90\% = \$2000$ .                 |
| 2. $1\% = \$18.18$ .                 | 2. $1\% = \$22.22$ .                 |
| 3. $100\% = \$1818$ , face of stock. | 3. $100\% = \$2222$ , face of stock. |
| 4. $8\% = \$145.44$ , dividend.      | 4. $6\% = \$133.32$ , dividend.      |

## INCOME.

- |                                   |                                   |
|-----------------------------------|-----------------------------------|
| 1. $100\% = \$2000$ .             | 1. $100\% = \$2000$ .             |
| 2. $1\% = \$20$ .                 | 2. $1\% = \$20$ .                 |
| 3. $\$145.44 \div \$20 = 7\% +$ . | 3. $\$133.32 \div \$20 = 6\% +$ . |

## Conclusion.

The first investment is best by nearly 1%. The above treatment of the subject, while brief, is sufficient, if properly applied, for the solution of any problem, however complicated, within the scope of the subject treated. A rigid adherence to the *principles* given, and observance of the suggestion that we have but one principle to handle at a time, will overcome most difficulties in this subject. The student must discriminate closely, and determine accurately just what question is involved in each step, and apply the principle for that question only.

When the principle is thoroughly comprehended and intelligently applied, result will care for themselves.



**Be sure and Mention Course Wanted. Address all Communications to**  
**H. H. CHERRY,**  
**Business Manager S. N. S. and B. G. B. C., Bowling Green, Ky.**

**WHAT WE TEACH**

**In the Bowling Green Business College.**

- To spell correctly.
- To write a good business hand.
- To do all kinds of pen work when desired.
- To speak and write the English language.
- To operate the telegraph skillfully.
- To use the typewriter rapidly.
- To write a good business letter.
- To adjust accounts and make partnership settlements.
- To be rapid and accurate in figures.
- To open, keep, and close a set of books.
- To know the principles of Commercial Law.
- To be familiar with the different customs of business.
- To know single and double-entry book-keeping, and keep accounts in each.
- To take all kinds of matter in shorthand and transcribe the same accurately.
- To conduct a commission, jobbing, importing, railroading, express, brokerage, and banking business.
- To compute profit and loss, commission and brokerage, simple and compound interest, storage, taxes, duties, general average, and partial payments.

**TEXT-BOOKS.**

We use 70 Lessons in Spelling, Ray's Arithmetic, Harvey's Grammar, Hill's Rhetoric, Raub's English Literature, Halleck's and Dewey's Psychologies, Wentworth's Algebra, Gage's Physics, Barker's Chemistry, Wentworth's Geometry, Wentworth's Trigonometry, Wentworth's Analytics, Harkness' Easy Method in Latin.

Any good text on the following subjects can be used: Physiology, U. S. History, Theory and Practice, Geography, Civil Government and Reading.

We recommend Barnes' U. S. History, Hitchcock's Physiology, Redway & Hinman's Natural Geography, and Andrews' Manual Civil Government.

**ATTEND THE SUMMER SCHOOL.**

**\$18.00** pays for board and tuition—everything furnished—for the entire Summer Term of 8 weeks.

We call special attention to the advertisement of the School Agency, located in Birmingham, Ala. Prof. J. M. Dewberry, the manager, is widely known throughout the South as one of its leading educators and business men. Schools, colleges, or families desiring teachers, or teachers desiring positions, should address Prof. Dewberry.

**SUMMER SCHOOL.**

**Our Summer Term of Six Weeks Begins June 6, 1899.**

We guarantee classes and classification in all of the common school branches during this term. Students desiring a general review of the different branches and to prepare for the examination will have an excellent opportunity to do the same by attending the Summer School. The tuition for this term will be \$6.00, and we guarantee that board will not cost over \$2.00 per week. This will make the total expense for tuition and board, everything furnished, for the entire term, only \$16.00.

—o—

**\$18** pays for board, everything furnished, and tuition for the entire Summer Term of 6 weeks.

—o—

**\$18** pays for board, everything furnished, and tuition for the entire Summer Term of 6 weeks.

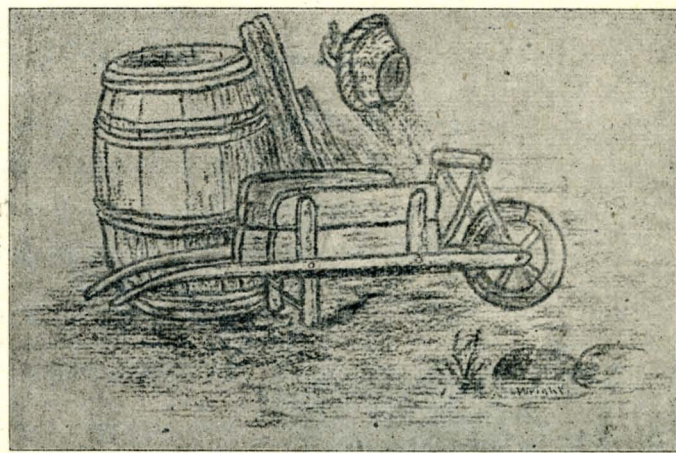
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**BOARD** will not cost over \$2.00 per week during the season of the year when coal is not needed.



Ornamental signature by W. S. Ashby, teacher in the Bowling Green Business College and Southern Normal School.

**BUSINESS** Has, for women, developed a new and inviting field of occupation. Young ladies in increasing numbers are employed as accountants, stenographers, typewriters, in the great commercial world. An education for such employment gives a woman of energy a profession by which she can rise, and that without any of the keen opposition which shuts the door of so many vacations to all except women of the most determined character. In this age of enlightenment and progress, woman has to perform her duties not only in social, but also in business circles. Many important situations are now filled by women.



Executed by Miss Laura Wright after three weeks practice, student of the free hand drawing department of the Southern Normal School.

The Business College teaches real business by doing business in the class rooms. The old text book copying method is not tolerated for one moment in our school.

Education does not, it should not enable one to avoid work, but it enables one to do more profitable and congenial work.

**TELEGRAPHY.**

Take a course in our School of Telegraphy. We give an unlimited scholarship for \$35.00, besides we give the student the privilege of taking any literary branch, or branches, taught in the Normal without extra charges.



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First, the cash outlay is not great; second, the quality of the goods is first-class. You will do well to keep these facts in mind.

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Anyone wishing to take a Normal Course in Music can enter at the beginning of the term. There will be a short course for advanced pupils and a full course for those beginning.

It will pay you to write for our Business College catalogue before entering any other business training school.

The progressive teacher tries to increase his knowledge.

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## THE GREAT BUSINESS TRAINING SCHOOL OF THE SOUTH.....

Its graduates invariably secure positions of honor and trust. A tedious and mechanical text book method is not permitted for one minute. Experience is put into the courses of study by requiring the student to do business in the school-room. Don't attend a school that will not faithfully assist you in getting a position, nor one that guarantees the intelligent man, the ignorant man and the idiot all alike, a position. : : : : : : :



C. G. SMALLHOUSE,

President Warren Deposit Bank.

Read what he says:

This is to say that the cashier and the head book-keeper of our bank took the Business Course in the Bowling Green Business College. I know from personal observation and experience that it secures its worthy graduates positions. Its course is thorough and practical in all points.

C. G. SMALLHOUSE,  
Bowling Green, Ky.

THE FIRST NATIONAL BANK,  
LAKE CHARLES, LA., Oct. 23, 1897.

To Whom it Concerns:

Having been a student of the Bowling Green Business College, and after becoming thoroughly acquainted with the methods of instruction, and so well knowing the character of the institution, it gives me pleasure to speak in its behalf. I found the School as represented, and heartily recommend it to any one who desires a good, practical education at little expense. The natural benefits to be obtained from the instruction given in this school meet with no competition. The teachers have no superiors; they have the art of enlisting the interest of the students, and then another faculty no less valuable, of imparting instruction and impressing it on the mind. I cheerfully recommend this School to all wishing a first-class education. I hold a position in the First National Bank.



W. W. WELSH.

Respectfully,  
WESLEY W. WELSH.

### EXTRACTS FROM LETTERS.

"Will leave this place to-morrow for Dallas, Texas, to accept a position at \$75 per month."

"I like to recommend your School because you watch after your pupils and give them moral instruction."

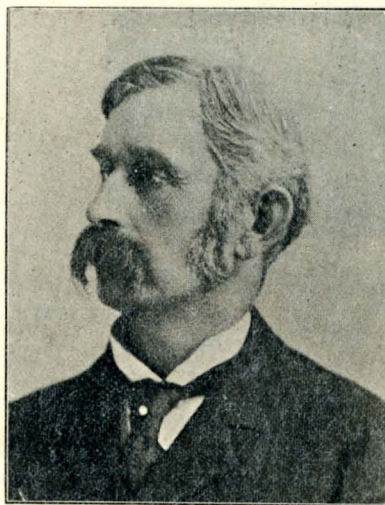
"Plenty of positions now open. I could get a position with the F. C. & P. at \$55 per month, but I would rather stick to what I have for a while."

"I am offered a place in St. Louis, Mo., but have not decided to accept."

"I accepted a place at \$50 per month immediately after leaving your School."

"I owe my success in life to the very thorough course of training received in your School."

"I feel that I can not be too grateful for the superior instruction received in the 'Grand Old Normal.'"



COL. T. J. SMITH.

Read the following from Col. T. J. Smith, of the Third Kentucky Regiment, U. S. V.:

Gentlemen:—It gives me pleasure to commend your institution to the public as one of the best schools in the South. Your Commercial and Literary Courses are thorough and eminently practical. I am very much pleased with the progress my two sons made in the special courses they took in your School, and, judging from the advancement they made, your instructions must be of a high grade. It gives me pleasure to say this.

Very truly,  
THOMAS J. SMITH.

COURT OF APPEALS OF KENTUCKY.  
Cherry Bros., Bowling Green, Ky.:

My Dear Sirs:—Your esteemed favor of

the 4th inst. received, to which I gladly



SAM BROWNING.

respond. In 1893 I took a course in Shorthand and Book-keeping in the Bowling Green Business College. The instruction received while a student of said School was thorough, and same has been of inestimable value to me since leaving your School. Immediately upon completing my course in your School I secured a position as stenographer in the law office of Mr. B. F. Procter, of your city, which place I filled for two years, and then accepted a position with the Warren Deposit Bank, of Bowling Green, Ky., where I remained until last May, when I was appointed as private secretary and stenographer for Judge B. L. D. Guffy, Judge of the Court of Appeals of Kentucky from the Second Appellate Judicial District, which position I now hold.

The Bowling Green Business College system of instruction has proved successful, chiefly because of its adaptability to the actual requirements of business. I can cheerfully recommend the School to any one desiring a thorough business education. Wishing you the most eminent and continued success, I remain

Yours most truly,

S. J. BROWNING.

BOWLING GREEN, KY., Nov. 8, 1898.

Messrs. Cherry Bros.:

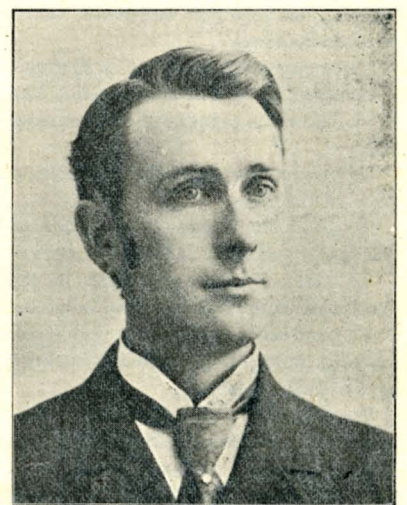
Dear Brothers—I, like many other young people throughout the country, saw the need of a practical education before entering upon the duties of life, and, following your suggestion, I refused a good school after teaching two years, in order to take your Shorthand Course. I am now Court Reporter for the Tenth Judicial district, State of Kentucky, and have also been elected City Attorney of Bardstown. I recommend your School to all young people who desire a thorough practical education. Yours very truly,



R. C. CHERRY.

R. C. CHERRY.

When opportunity knocks at the door be prepared to receive her, for she may never call again.



L. R. PORTER.

From Cashier Warren Deposit Bank:  
BOWLING GREEN, KY.

Messrs. Cherry Bros.:

Gentlemen—It is with much pleasure that I testify in behalf of the Bowling Green Business College of this city. I was a student there eleven years since, and the training received has been of incalculable service to me. I unhesitatingly recommend this College to anyone desiring a first-class business education.

Very respectfully yours,

L. R. PORTER.

### EXTRACTS FROM LETTERS.

"Can you send us a stenographer who is reliable, accurate, and willing to work, and who has had some experience in law reporting? We will pay such a man \$60 per month. Write us, yes or no."

"Judging from the young man we have in our office, your Shorthand and Bookkeeping Courses must be thorough and practical."

"I am delighted with the young man you sent me. He is accurate, and a fine accountant."

"Our boy came home a wiser and better boy and accepted a place with —, at a fine salary."

"Thank you for the interest you take in my son."

"Our son is delighted with your School, and we are under many obligations to you for the interest you take in him."

"I accepted a place at \$50 per month immediately after leaving your School."

"I owe my success in life to the very thorough course of training received in your School."

"The young man sent us is the very man we wanted."

Send for a Beautiful Catalogue of the Bowling Green Business College.  
BE SURE AND MENTION COURSE WANTED.

ADDRESS..... H. H. CHERRY,  
BUSINESS MANAGER, Bowling Green, Ky.



## REVISED RATES

## Of Tuition In the Southern Normal School.

Charges for tuition must be paid per term of ten weeks, in advance, as follows:

|  |         |
|--|---------|
| In Preparatory, Teachers', Scientific or Classic courses, per term of 10 weeks.....    | \$10 00 |
| In Elocution only, per term of 10 weeks.....   | 10 00   |
| In Elocution, when taken in connection with a Normal Course, per term of 10 weeks..... | 5 00    |
| Private Lessons in Elocution, each.....  | 50      |
| In Art, per term of 10 weeks.....  | 10 00   |
| In Music, (guitar, organ or piano) per term of 10 weeks.....                           | 10 00   |
| Use of Organ or Piano, per term of 10 weeks.....                                       | 4 00    |
| Use of Guitar, per term of 10 weeks.....   | 2 00    |

## Twenty Weeks' Scholarship.

\$17 paid in advance pays for tuition for twenty weeks.

This makes the rate only 85 cents per week for tuition.

It will pay all who expect to be in school as long as five months to enter on this scholarship and save \$3.00 by doing same.

## Boarding.

Same rate of board charged in Normal and Business College.

Good Table Board, \$1.50 per week.

Excellent Furnished Rooms, 40 cents per week.

Good Board and well-furnished rooms, \$1.90 per week.

We guarantee that board will not cost more than \$2.00 per week—everything furnished—during the season of the year when coal is not required, and when coal is needed, it will cost \$2.15 per week.

We take the following letter from our stenographer's note book. Read it carefully:

"Esteemed Friend:—Yours here. We will issue to you a 20 weeks' scholarship in the Southern Normal School for \$17. This is only 85c per week. Excellent table board would cost you \$1.50 per week. This would make your tuition, table board, and furnished room cost you only \$55.00 for a five months' term in the Southern Normal School. During the season of the year when you do not burn coal, your incidental expenses will be 10 cents per week, and when you burn coal, the incidental expenses will be 25 cents per week. Allowing the expenses for coal for ten weeks, or one-half of the time, at 25 cents per week, would make \$2.50, and ten weeks at 10 cents per week would amount to \$1.00. So the incidental expenses would aggregate \$3.50 for a five months' term, and this amount added to \$55.00 would make your total expenses for board and tuition—everything furnished—only \$58.50 for an entire term of five months. This certainly puts the rate of board and tuition within the reach of every individual. If you prefer private board, we guarantee we can get you the same in the best families—everything furnished—for \$2.50 per week. At this rate your board would cost you \$50.00 for five months, and your tuition \$17.00 for the same length of time, would make your total expenses for private board, everything furnished, and tuition, only \$67.00 for the entire term of five months.

Very truly yours,

CHERRY BROTHERS.  
Per H. H. CHERRY.

Students can enter at any time and get classification.

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Free Course in Vocal Music.  
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Free Course in Free-hand Drawing.

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Free Membership to the House of Representatives, which is the most thoroughly organized house ever managed by a school.

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Free Membership to the Child's Study Club.

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Free Special Course in Psychology and Pedagogy, including special work in Child Study.

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There are many live, wide-awake teachers who can get a State Certificate by taking our State Teachers' Course during the Summer.

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This will make the entire expense only \$18.00 for board and tuition for the six weeks' course.

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DO you want a better certificate?

DO you want better salaries?

Assuming that you do, are you willing to spend six weeks with us during the Summer, and bring about these results? Write for information now.

H. H. CHERRY, Business Mgr'r,  
Bowling Green, Ky.

No vacation in the Business College. It is in session the entire year.

You can enter our school at any time and find classes to suit you.

**\$17.00** pays for tuition in the Southern Normal School for five months. This is only 85 cents per week.

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SUNSET LIMITED is accompanied by a maid whose services are at the disposition of lady passengers.

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SUNSET LIMITED is at your service, and any Southern Pacific Agent will be glad to tell you all about it, or if you want to know more, send 10 cents in stamps to the General Passenger Agent and a beautiful book of 205 pages, that will tell you all about the route, will be sent you.

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