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1890

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1890

*Compositions.*

COMMERCIAL DEPARTMENT.

\$

No.

SOUTHERN NORMAL SCHOOL AND BUSINESS COLLEGE.

Bowling Green, Ky.

18

PARK CITY BANKING CO.

Pay to the order of

(PAYABLE IN SCHOOL CURRENCY.)

100

Dollars,

FROM T. J. SMITH & CO.'S BOOK STORE

COMMERCIAL DEPARTMENT

\$

No.

Southern Normal School in

Bowling Green

SOUTHERN NOR

Pay to the order of

(PAYABLE IN SCHOOL CURRENCY.)

draft for \$

Date

In

Place

Time

Favor of

Acc't of

Rem. \$

No.

Commercial Department.

Southern Normal School and Business College.

ESTABLISHED IN 1875.

Bowling Green, Ky.

18

Pay to the

Dollars

100

(PAYABLE IN SCHOOL CURRENCY.)

Received, and charge same to account of

To

By

FROM T. J. SMITH & CO.'S BOOK STORE.

Specimens of stationery used by the Southern Normal School and Business College while 1875-1876 were had charge of the Commercial Dept.

2  
Southern Normal School and Business College.

(ESTABLISHED IN 1875.)

Largest Normal School in the South.

COMMERCIAL DEPARTMENT

BANKING.

Bowling Green, Ky. \_\_\_\_\_ 188

\_\_\_\_\_  
Esq., Cashier

Dear Sir:

Enclosed find our Check, No \_\_\_\_\_

on \_\_\_\_\_ \$ \_\_\_\_\_

Exchange, - - - - - \_\_\_\_\_

In payment of collection, - \$ \_\_\_\_\_

on \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Respectfully Yours,

\_\_\_\_\_  
Cashier.

Of \_\_\_\_\_ Bank.

Southern Normal School and Business College.

(ESTABLISHED IN 1875.)

Bowling Green, Ky.

18

Brought of \_\_\_\_\_

\_\_\_\_\_

\$

(PAYABLE IN SCHOOL CURRENCY.)

100

DOLLARS

COMMERCIAL DEPARTMENT

Pay to the order of  
PARK CITY BANKING COMPANY,

No. *Southern Normal School & Business College.*  
*Bowling Green, Ky.* 188

Southern Normal School and Business College.

Bowling Green, Ky. 18

Deposited with

Bank.

Currency

Specie (Silver)

" (Gold)

Checks (enter separately)

Amount,  
For Credit of

Southern Normal School and Business College.

ESTABLISHED IN 1875.

\$ ..... Bowling Green, Ky. 188  
..... after date ..... promise to pay to the order of

DOLLARS,

(PAYABLE IN SCHOOL CURRENCY.)

100

Without defalcation, value received, negotiable and payable at interest per annum after maturity until paid.

Bowling Green, Ky., with eight per cent.

No. ....

COMMERCIAL DEPARTMENT

Southern Normal School and Business College.

No. ..... Bowling Green, Ky. 188

SOUTHERN NORMAL BANK,

Pay to the order of

(PAYABLE IN SCHOOL CURRENCY.)

100

Dollars,

COMMERCIAL DEPARTMENT

\$

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

*McWilliams*  
PROPRIETORS.

...+ THE +...+  
LARGEST . . .  
+ NORMAL +  
. . . . SCHOOL  
\*IN THE SOUTH\*



Established in 1875  
**100**  
\* DOLLARS \*

BUSINESS COLLEGE  
CURRENCY  
**THE SOUTHERN NORMAL SCHOOL**  
BOWLING GREEN, Kentucky.

BUSINESS COLLEGE  
CURRENCY

**THE SOUTHERN NORMAL SCHOOL**  
BOWLING GREEN, Kentucky.



...+ THE +...+  
LARGEST . . .  
+ NORMAL +  
. . . . SCHOOL  
\*IN THE SOUTH\*

Established in 1875  
**50**  
\* DOLLARS \*

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

*McWilliams*  
PROPRIETORS.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

*McWilliams* PROPRIETORS.

•••• THE ••••  
LARGEST . . .  
+ NORMAL +  
. . . . SCHOOL  
\* IN THE SOUTH \*



Established in 1875  
**10**  
DOLLARS

# THE SOUTHERN NORMAL SCHOOL

BUSINESS COLLEGE  
CURRENCY

BOWLING GREEN, Kentucky.

Established in 1875  
**5**  
DOLLARS



\* IN THE SOUTH \*  
LARGEST . . .  
+ NORMAL +  
. . . . SCHOOL

# THE SOUTHERN NORMAL SCHOOL

BUSINESS COLLEGE  
CURRENCY

BOWLING GREEN, Kentucky.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS. *McWilliams* PROPRIETORS.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

*McWilliams* PROPRIETORS.

ESTABLISHED IN 1876


**20**

**\* DOLLARS \***

\* IN THE SOUTH \*

LARGEST . . .  
+ NORMAL +  
. . . SCHOOL

\* + THE + + \*



BOWLING GREEN, Kentucky.

**THE SOUTHERN NORMAL SCHOOL**

BUSINESS COLLEGE  
CURRENCY

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

BUSINESS COLLEGE  
CURRENCY

**THE SOUTHERN NORMAL SCHOOL**

BOWLING GREEN, Kentucky.

ESTABLISHED IN 1876

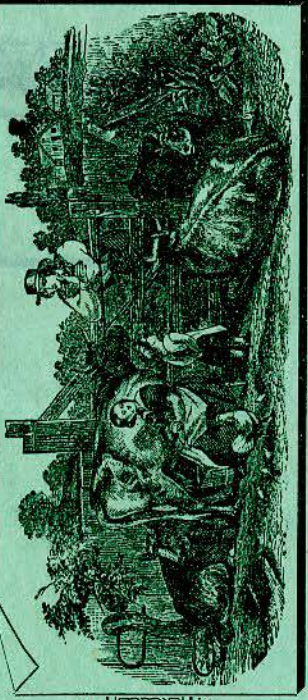
**2**

**\* DOLLARS \***

\* IN THE SOUTH \*

LARGEST . . .  
+ NORMAL +  
. . . SCHOOL

\* + THE + + \*



BOWLING GREEN, Kentucky.

*McWilliams* PROPRIETORS.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.



BUSINESS COLLEGE  
CURRENCY


**THE SOUTHERN NORMAL SCHOOL**

BOWLING GREEN, Kentucky.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

*McWilliams* PROPRIETOR.

\* \* \* THE \* \* \*  
LARGEST \* \* \*  
+ NORMAL +  
\* \* \* SCHOOL \* \* \*  
\* IN THE SOUTH \*



\* \* \* + \* \* \*  
ESTABLISHED IN 1875  
\* DOLLARS \*

\* \* \* THE \* \* \*  
LARGEST \* \* \*  
+ NORMAL +  
\* \* \* SCHOOL \* \* \*  
\* IN THE SOUTH \*

BUSINESS COLLEGE  
CURRENCY


**THE SOUTHERN NORMAL SCHOOL**

BOWLING GREEN, Kentucky.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

*McWilliams* PROPRIETOR.

\* \* \* THE \* \* \*  
LARGEST \* \* \*  
+ NORMAL +  
\* \* \* SCHOOL \* \* \*  
\* IN THE SOUTH \*



\* \* \* + \* \* \*  
ESTABLISHED IN 1875  
\* DOLLARS \*

\* \* \* THE \* \* \*  
LARGEST \* \* \*  
+ NORMAL +  
\* \* \* SCHOOL \* \* \*  
\* IN THE SOUTH \*

**THE SOUTHERN NORMAL SCHOOL**  
BUSINESS COLLEGE  
CURRENCY


BOWLING GREEN, Kentucky.

CURRENT IN BUSINESS COLLEGE TRANSACTIONS.

\*+ THE +\*+\*

LARGEST . . .  
+ NORMAL +  
. . . SCHOOL

\*IN THE SOUTH\*



Established in 1875

100

PROPRIETOR.

*McWilliams*

**Actual Business and Banking Department.**—This department occupies a large room, and is fitted up in regular Counting House style. It has two Banks, Wholesale and Commission Houses, together with offices and desks for sixty or seventy retail merchants, and each student as he passes through the drill of this department receives a thorough, practical knowledge of business, that would require many months of practice in every-day life to obtain.

Each student on entering the department is furnished, by the Principal, with his capital in college currency, when he at once takes a lease on his store, pays a month's rent and proceeds with his business, as in the great outside world. He buys and sells goods and government bonds; draws checks, notes and drafts; deposits money and discounts notes at the banks; opens and closes his books, first by single entry and then by double entry; and in this way he is not only learning to transact business correctly, but is also keeping his own books, which are made up entirely from his own transactions with the other members of the department.

Thus our students are made practical merchants and book-keepers, and are eminently qualified as accountants and business men on completing the course.

**RATES OF TUITION.**

**SCHOLARSHIPS PAYABLE IN ADVANCE.**

Students are Not Received by the Month or Term Plan, in the Business Department.

**Business Department.**

SCHOLARSHIP, including Book-keeping by double and single entry, Banking and Actual Business Practice, Business Arithmetic, Commercial Law, Business Letter Writing, Practical Penmanship, Orthography, and English Grammar, good for the full course and review, time unlimited .....\$60

NOTE.—Pupils under 16 years of age will be charged extra for scholarship, according to age and attainments.

**Normal Penmanship Department.**

SCHOLARSHIP, including Ornamental Penmanship and Business Writing in all Departments of the Art, including Off-hand Flourishing, Pen Lettering, Pen Drawing, Card Writing, Engrossing, Specimen Making, Blackboard Writing, etc., time unlimited.....\$60  
Three Months' Tuition in this Department..... 30  
One Month's Tuition..... 12

NOTE—Students of this Department may study Letter Writing and Grammar without extra charge.

**Short-Hand and Type-Writing.**

SCHOLARSHIP (time unlimited) in both Short-hand and Type-writing.....\$60  
Short-hand and Type-writing three months..... 35  
Short-hand and Type-writing one month..... 15  
Short-hand three months..... 25  
Short-hand one month..... 10  
Type-writing per month, one hour per day..... 5

We teach the popular Graham system of Short-hand, and use the celebrated Remington Type Writer.

**Commutation Rates.**

A STUDENT taking both the Business Course and Normal Penmanship Scholarships at the same time, may have the two for.....\$100  
Either of the foregoing Scholarships and that for Short-hand and Type-writing may also be had for.....\$100

NOTE.—Many of the students avail themselves of the commutation rates and carry two courses at once, devoting part of the day to one department and the remainder of the time to the other.

OFFICES IN THE COURSE.

- |  |  |
|--|--|
| <p>JUNIOR GRADE.</p> <p>Freight Office.<br/>Commercial Exchange.<br/>General Agency.<br/>Commission.</p> | <p>SENIOR GRADE.</p> <p>Wholesale Office.<br/>Commercial Bank.<br/>Superintendent of Railway.<br/>Real Estate and Insurance.</p> |
|--|--|
- Teller, Book-keeper, and Cashier of the College Bank.

# Actual Business and Banking

AS TAUGHT IN  
GEM CITY BUSINESS COLLEGE.

A Miniature World, where the Student receives a Thorough Training in Retail and Wholesale Merchandising, Commission, Banking, Business Paper, and Double and Single Entry Book-keeping.

We cannot do better than to give below the impressions of a *Quincy Daily Journal* reporter who recently visited this department of our College:

"Among the noteworthy institutions of Quincy is the one which constitutes the subject of this article. For nineteen years it has been under the ownership and management of Prof. D. L. Musselman, and for nineteen consecutive years it has added to its growth and succeeded to new and well-earned laurels. One of the strongest evidences of success in any avocation is the permanency thereof, and the college of which we write does not stand in need of recommendations on that score. It has attained a proud prominence, if not pre-eminence, among similar colleges of the country, and it has won this position by virtue of superior management and the indefatigable efforts of every member of the able faculty.

It is not within the province of this article, however, to speak of other than the Actual Business and Banking Department of the college, and to that hall of learning the readers of *The Journal* are invited. It has a high ceiling, is 25 feet in width by 130 feet in depth; is well lighted and ventilated, and furnished throughout in regular counting-room style. This hall virtually represents the world in miniature. In it are two banks, one wholesale jobbing house, one commission firm, and one or two score of desks and offices for the transaction of retail business. Each of these desks represents a firm, and these firms may have headquarters in New York, Philadelphia, Boston; in Chicago, Cleveland, St. Louis; or in Denver, Omaha and San Francisco. There is not a more thoroughly practical banking house in the city of Quincy than these banks of the Gem City Business College. Nonsensical theories taught in the old "commercial" colleges of

years ago have made way for actual and practical business rules and methods as applied to real mercantile or to real banking transactions.

It is simply impossible for a young man to pass through the drill and discipline he is here subjected to, without acquiring a complete knowledge of the branch of business studied. Months of practice in a store—an office—a bank, would not teach him as much as he learns here in a few weeks. An instance of the thoroughness required of each student from the moment he or she enters this department, is here cited: If a knowledge of banking is desired, the ambitious cashier to be, or the embryo president, must first learn how to make collections, how to keep the different books—learn all the intermediate duties, and then, when competent to officiate as cashier, he is compelled to act as instructor to the apprentice immediately succeeding him. Thus is he enabled to institute a self-examination as it were—to verify item by item—his own knowledge of methods and details associated with the banking system. In this way every point becomes firmly impressed upon his mind, and when all is learned, he steps forth finished, so far as a man can be without the aid of personal experience. He understands the duties of the collecting clerk, the book-keeper, the receiving teller and the paying teller, the responsibilities of the bank cashier, and he also understands all about discounts, time and sight drafts, the systems of exchange—every point, in fact, illustrated in the daily operations of an actual banking house.

This department is under the supervision of professors of large practical experience in the commercial and financial world, and who are admirably adapted by nature and education to perform the difficult duties pertaining to the office of instructors."

### Good Evidence.

No better evidence is needed to convince one that the Gem City Business College is meeting the demands of the times, than the fact that bankers and other business men send their sons to this institution for a business education, rather than teach them in their own banks and business offices. Scores of such students graduate every year, and return to the banks and stores of their fathers, where they render most valuable and satisfactory service, as Tellers, Clerks, Book-Keepers, Cashiers, Amanuenses, etc.

# Business Practice

IN THE SCHOOL ROOM.

## AN EXTEMPORANEOUS TALK

By S. H. Goodyear, A. M., President of the Cedar Rapids Business College, before the School of Accounts and Business Practice, July 23, 1888, at the Tenth Annual Meeting of the Business Educators' Association of America, in Minneapolis.

[NOTE.—In connection with the following, we desire to call particular attention to the remarks following by Prof. S. S. Packard, of Packard's Business College, New York City. Prof. Packard has long been the leader among business educators, and he knows just what he is talking about when he does any talking at all.]

Mr. Goodyear: It is with some hesitation that I arise this morning to present this topic. I want to say by way of explanation, I have not come here to teach you; but my idea in coming before the convention to-day, is to receive instruction. Of course I shall do all I can to outline and present the subject; but I hope to receive from the criticism, from the suggestions of others, perhaps, more than I give. My only regret is that we cannot have a full discussion of this subject before the entire association; not for any particular honor to myself, but for the good of all. It seems to me that our discussion last year lacked in very many important particulars. The question which is one of the most vital ones in the business college, it seems to me, was touched upon so little that we arrived at no conclusions that would help us in the matter. Perhaps the larger schools are well grounded in their systems of business practice; but it seems to me that our younger schools are groping in the

dark right on this subject, and I confess I am one of the gropers, and I want light.

As this is the first paper on the subject of business practice in our session this year, it might be well to introduce the subject by a few prefatory remarks as to the mission of business practice. In the first place it might be well to discuss two terms that are used—and, by the way, I do not know that it is hardly necessary, because I understand there is one school down east that has appropriated one term and patented it: "Actual Business." They call it Actual Business, and they tell us it is protected by patent, so we dare not use it.

Mr. R. C. Spencer: What school is that?

Mr. Goodyear: It is a school I think in Pittsburg. They claim the whole system and the name. But the thought I want to enforce is this, I don't think it is well for any of us to get the idea that we are teaching actual business. It is not actual business. It is preposterous to claim it as such. It seems to me that all we should claim is that it is practice in business, preparatory to the actual fact which comes after. It seems to me it is a mistake to claim that in any school room, fitted out as completely as it may be, there is actual business; an actual interchange of value as it occurs in the store and shop. We get the same drill; we prepare for the same thing; but it is practice and not the actual fact. Now by way of definition, I would like to answer the question, what is business practice, what is its mission and its scope? And I will answer by three propositions, what it is not; and then propose to show by others, what it is. I think it was ar-

gued by some of our teachers last year, that their idea of business practice was to teach a young man the value of different things, the value of different commodities, so that he could determine the proper prices, and so on. That is not to my mind the object of business practice. The whole question of political economy and all those other questions that enter into the course of a long line of business training out in the actual world, are necessary to prepare the person to understand how to make investments properly. We are not attempting to teach pupils how to conduct a large business and make proper investments. That is not the mission of business practice, as I understand it; nor is it to teach him the value of money; the purchasing power of money. It is not to teach him, "there is so much sugar; now, what is that worth?" This is not the mission of business practice, because he must understand the whole subject of political economy, of transportation, of supply and demand, to answer such questions. Business practice, to my mind, is not intended to train the student in these things. But what is it? Business practice, as I understand it, is used mainly to give the necessary surroundings to enable the student to carry out the transaction as the record describes. In other words, to bring into the business room a business atmosphere. To make the transaction have a seeming reality. To come as near the reality as possible. It is an object lesson. It enforces the theoretical description that we give in our text book. Now if we have nothing besides the text book, there is a class of students that will not fully comprehend the transactions it describes. In order to bring a transaction into a business atmosphere, we make an object lesson of that description, and the student comprehends it better. It enables him to understand the fact that is described in the transaction. There is a class of students, I believe, that do not really need the business practice as much as others. Some students have the ideal faculty more fully developed. They can read a description and picture out the whole transaction fully, and it is as real to them perhaps, as the actual transaction would be to others. Their imagination is greater. But the majority of our students need the actual transaction, the different interchanges of business, to make the fact real to their minds. Then another thing

that the business practice gives, that no system of book-keeping that I have ever seen can give, and that a person who is going to be a competent accountant must have, is the ability to make a record, not from a memorandum, but from an actual occurrence. For instance, here is a transaction: I purchase so many pounds at a certain price. I have not a history of that printed in a book. There is simply the fact. I have made the purchase. I must acquire the faculty of making a record from the actual transaction. There is where so many book-keepers fail, and so many business men fail. They neglect or forget to make the record, and so they lose value, and continue to do so. Business practice trains the student in the practice of making the record from a transaction, not from memoranda that he can refer to at any time; so that if the record is lost at that time, as far as the student is concerned, it is lost forever. Another result derived from the business practice, which is not commonly derived from the text book system of book-keeping, is that the student becomes versed to a large extent, in business routine. Now a student may understand how to draw up every paper necessary in bank book-keeping, and yet know nothing of business routine. But here is the actual passing over of the money, the actual signing of the check, etc., the interchange of business papers necessary to complete a transaction, and thus he becomes able to go out into the world and transact business intelligently. Now do not understand me that he is able to go out and make a contract, and make a good bargain for himself. That he acquires by contact with the word; but after he has made his contract, he should be able to transact all the business that belongs to it, and make out the papers intelligently. I think he can learn this just as well in the business college as he can out in the counting house.

Now one step further. If we grant this to be the mission of business practice, that it is really necessary to prepare the student for actual work in the world as an accountant, then the question may arise, how should a system of business practice be written?

Mr. Packard: Did you use the word "written?"

Mr. Goodyear: "Written," yes, sir. I presume every principal of a school here has his own business practice, or largely

so. I have examined several different kinds of business practice. One would have to examine as many systems as there are teachers here, almost, to get the different ones. But we want to get the general plan of each. I think some simply have in mind the training of the student in banking, in all kinds of billing, and in the use of all the business papers. That is all right as far as it goes, and so the transactions are thrown together indiscriminately.

A system of business practice should be written as carefully as any play of Shakespeare. It should have a plot; and the person who is successful will have in mind those whom he wants to instruct. He wants to have certain students working together. He pictures those students before him. They are the actors in his play. I think a person who writes a business practice and is thoroughly successful in making it interesting and progressive and carefully graded, should have all these pictures before him; and to make a real success he should picture each student going to the several places where he is to transact business; and in that way he gets a complete system. Business practice without system may give the student practical training, but it seems to me it is not as interesting nor as progressive. I know it is not as interesting. In this way you can introduce your tragic features, and have certain places where the interest culminates. I think the person who writes a successful business practice should have that ability and that power.

Business practice should be carefully graded. That is, we ought not to have the student enter right into the most complicated entries at first, but as he gains power, he will be better fitted to grapple with more complicated details.

I will make another statement regarding business practice, and I know there are certain ones here ready to take issue with me, but I throw out the challenge, because we want to have discussion on the merit of the question. There are certain instructors who say that business practice should be as near like business as possible; that it should be spontaneous; that the student should have large liberty to use his judgement and his discretion in carrying out transactions. I do not think that is the correct mission of the school room at all. I think the teacher should hold the student under check and rein all through

the course, and not allow him to use the discretion that he has not acquired. He is here for discipline and he wants to be held subject to it. There are systems of business practice now in use in which the student is given capital, and he is allowed to make investments at random, and sometimes the most absurd results follow. The student will build up a fortune, perhaps, in a week. There is no business development in it at all. He is simply giving his whole time to acquiring money. He is losing the whole object of business practice. It seems to me that in a business course the business practice should be just like a text book, so far as reaching certain results. He must follow a certain line. We ought to have the work so systematized that we know when we get correct results. When we allow a student to go on and make transactions and get results that may be correct and may not, he is acquiring carelessness; that is very easily acquired. Carelessness develops as easily as weeds grow. We want to constantly hold them to correct results, and hence it seems to me that a system of business practice that allows the student any discretion whatever as to his purchases and sales and prices, is to a certain extent a deception. Of course there are certain advantages in its favor, but the disadvantages seem to be so much in the preponderance that they far outreach the former.

It seems to me further that our schools as a rule do not give enough time to business practice. I think all concede that we must have a business practice, and I know some schools that have simply put in a department to satisfy the public. They say they must do it to protect themselves, because other schools are making such a display of it. I wish we might decide to-day how much time should be devoted to this part of the course. This is one question I would like to leave for your discussion to-day. I hope to take only about half the time, so that we may have plenty of time to discuss this and other questions that may arise. If we grant that considerable time should be given to business practice, I would suggest the following outline of work. Perhaps in the early part of the course we might call the work semi-business practice. Let it be a transitory period in which the student shall carry out the transactions and yet under such restrictions that it is to a cer-

tain extent according to the text book. After he has had that training under all the checks and restraints of the teacher, he is better prepared to launch out into a more extensive business practice. The teacher should have a reference book prepared containing every entry that the student is required to make, so that he can see that every entry is right and every result correct. In that way you can hold the student to correct results both as to his arithmetic and his book-keeping. After this semi-business practice has been completed, and the student has had considerable experience in business transactions, the field can be enlarged, if the teacher desires to give a more extended course.

This initiatory business practice is carried out between the pupil just beginning the study and the various officers in the business practice. No optional investments and no voluntary transactions are allowed, but all are required to follow the teacher's direction implicitly, in order that they may receive the development he has planned. When you introduce business transactions between students as firms, two independent persons have been introduced and you have lost to a certain extent your control of both parties. I will admit there is something more real about transactions of this class. The system first described seems more like text book work, and a transaction between students adds more interest and develops certain things that the former does not. We will take a few moments now in discussing a system of business transactions between students that can be carried out, under certain checks and restraints, and made very interesting, and yet be so thoroughly under control of the teacher as to develop discipline and hold the student to accurate results.

We visited a school in the east some years ago where they claimed to have the actual business. They had transactions between students. The students could enter, begin the work any day in the week, or at any time as they chose, but for every transaction that one student carried out, some other student had to have the opposite part of the transaction. Now you can readily see if the students were graded differently, entered at different times, progressed at different rates, how it might be difficult to make these two transactions fit. While we were there visiting for a day or two, a

certain student whom we knew came to us and in no very amiable mood, exclaimed, "here I have been waiting three days, without doing a transaction. I have been waiting for some other student to get the opposite side of this transaction. I must complete this before I can advance to those which depend on this." If you could have every one work together, so that the opposite transaction is ready to respond at once, of course the system would work nicely. But there is the objection to it; and there are many such objections. We have recently adopted a system of advanced business practice based upon transactions between students. We take a circle of five students, who enter upon the work together. We have chosen five for this reason: if we chose a large number, we might not at certain seasons of the year, have enough students who can work together; but in any school it seems to me you can get four or five that will commence a subject at about the same time. We give to each student a set of instructions. We do not allow them to make any investments they may desire, but simply follow instructions so that we get positive results. There will be five sets of instructions written. Now for instance, Mr. Spencer is one of our students and Mr. Packard another. On his card of instructions Mr. Spencer has an investment, and Mr. Packard has an investment on his. These two students are to have dealings with each other. Mr. Spencer will have instructions on his card to order merchandise from Mr. Packard. Mr. Packard will have instructions on his card to order from Mr. Spencer. Mr. Spencer, when he goes in and looks at his work for the day, cannot say "I have got to sell so much merchandise to such a man;" He does not know what he is going to sell, until the order comes. He only knows what he is ordered to buy or what he is ordered to pay. There is an advantage in this; you can't look at your work in the morning and know everything that is coming, and have all your work planned accordingly. It is sprung upon you. Yet it is all planned so that the work goes along, and there is not a minute's delay.

Mr. Sadler: Is this little group of five together? Does it stay together and complete the whole work?

Mr. Goodyear: Yes sir.

Mr. Packard: At the same table?

Mr. Goodyear: We represent it in dif-

ferent towns so as to get correspondence, shipping, collection, exchange, different freight rates, etc.

Mr. Sadler: What supervision has the teacher over it?

Mr. Bryant: One card is supplementary to the others, I suppose.

Mr. Goodyear: Yes sir.

Mr. Sadler: Can't they bring their heads together early in the morning, and then anticipate what is coming and prepare for it?

Mr. Goodyear: No student knows what is coming until his card of instructions for the day is handed to him. This occurs each day, and we take just twenty days, four weeks of such work.

Mr. Sadler: They commence this business practice in the morning.

Mr. Goodyear: Not necessarily.

Mr. Sadler: A boy that is going in grade No. 1, a good, bright, active, quick fellow, and he has along with him a slow fellow on grade No. 5; how would you arrange it then?

Mr. Goodyear: There is other work he can do. I would tell the bright fellow, "now you can practice business penmanship until the other boy catches up, the commercial world offers a premium for good penmanship." Our plan has been to select just about enough work to occupy the slow boy for the day, and if you have any slow ones in the circle they will have to drop some of the class work in the school and give more attention to business practice for these four weeks that they work together.

Mr. R. C. Spencer: This school adopted the rule that persons presenting a subject to the school, should not be subject to interruption. When they have completed their presentation of the subject, then it will in order to discuss it.

Mr. Goodyear: The orders that Mr. Spencer, for instance, has written out, are placed in the postoffice and are delivered to the students addressed when they are directed to call for them and answer them. There is a constant intercommunication and inter-dealing being carried on, each of these students has received orders from others, and has sent orders to others; each one is billing goods to others and receiving bills from them. At the same time they are dealing with officers in the bank, transportation office, commercial exchange, wholesale office, etc.

Now as to getting results. We may or may not use a key to every transac-

tion, as we would in the semi-business practice, first described. At the end of five days, the students are directed to take a trial balance and prepare for clearing. If the students complete the fifth card on Friday you can designate Saturday or Monday morning as the clearing hour. This clearing exercise can be so conducted as to introduce the routine of a clearing house; each of the students in a circle has accounts with the other students and with the offices. On clearing day every account must agree. That is, Mr. Spencer and Mr. Packard must agree in their accounts. They don't necessarily settle, but simply adjust balances and proceed. So we have four clearings. Every fourth week a clearing. That is they clear with each other. Not necessarily to settle, but simply to adjust balances.

There is another element of training connected with transactions between students that the mere business practice does not give. It is the nature of these transactions. Of course you would have one student draw on another for collections of bills or accounts. He makes out his drafts and leaves them at the bank. There may be no stated time when he is to call for them. But a little paragraph might be thrown in each day, saying "transact all routine business necessary." The advanced student should be taught to carry out certain business details without further instructions; such as, collecting and paying notes at maturity, paying sight drafts when presented, crediting collections when paid. So our instructions call for routine business each day; it is not named by item, but the student must keep track of each item of unfinished business and complete it at the proper time. We have given but an imperfect account of this system of transactions between students, and unless there are questions we will close by suggesting one or two questions for discussion in this association. "What proportion of the commercial course should be given to business training and what proportion to theoretical book-keeping. That is how many months to each? It is a question that we have not yet fully decided; but simply to open the question, I will give this as an experience. It seems to me that six or eight weeks of purely theoretical book-keeping, with the rest of a course of six or eight months of practical book-keeping, gives better results than six months theoretic-

cal and a few weeks practical. That question will be open for discussion, and I would like to hear the opinion of those who have had experience on the subject.

Mr. Bryant: It occurs to me if you allow the students to exchange business with each other, it will take all the business from the office; perhaps from the bank. I should like to have you explain that.

Mr. Goodyear: As we have arranged this circle now, it requires a bank, transportation office, commercial exchange, wholesale office, commission house and general agency, and gives each of them a full variety of work. Of course there is other work besides the dealings between these students. The wholesale office is the grand supply department. For instance, Mr. Spencer will buy certain articles from this office in large quantities. Mr. Packard wants some of these same articles and buys in smaller lots from Mr. Spencer, while he, (Packard,) buys other articles in quantity at the wholesale office, and sells a part of this purchase to Mr. Spencer and others. This constant ordering of large supplies develops a large amount and variety of work in the wholesale office. The commercial exchange represents ideal local firms with whom each student is constantly dealing. The students buy articles of produce daily at the commercial exchange and consign these to firms in the commission house for sale, draw on these firms for the proceeds, thus, giving the commission house plenty to do. The general agency represents another group of fictitious firms in adjacent towns to whom the students sell their merchandise. The merchandise starts at the wholesale office, sells to a wholesale student, he distributes to the other students, it is again shipped to firms in the general agency, and again sold by the agency to the wholesale office, and thus the circuit is completed.

We have seventy-two kinds of merchandise; each one has a different price and different quantity, and they are represented by cards of different colors.

Mr. Bryant: It occurs to me that this use of cards to represent merchandise is entirely unnecessary. It seems to me it ought to be represented by the business papers. The merchant never handles his goods to any extent.

Mr. Goodyear: As I understand, a bill clerk need not necessarily take up and handle all the pieces of goods, but he

looks at the label and sees how many yards there are. Each of these cards is labeled. Here is a piece of print for instance, so many yards. We do not need a transaction in handling prints or anything of that kind, but we know that by taking the quantity given on the label and transferring it to a bill and by taking the quoted price of the article represented, we get our two factors for a product. Another thing: if you want to have a transportation office, you must have something to represent weights and quantities. It seems to me you cannot carry out transactions to any practical extent unless you have something to represent quantity and weight. You can have a card representing 300 pounds of sugar just as well as to have a barrel weighing 300 pounds.

Mr. E. R. Felton: The gentleman objects to the term actual business. He says that a card representing the sugar answers every purpose. Is that very necessary, in the first place, for us to come out and say "we have been deceiving you, that is only paste-board." Is there any sense in putting ourselves to that inconvenience? Isn't there just as much real practice in that, substituting the card for the barrel of sugar? That was my point.

Mr. Goodyear: Yes.

Mr. Goodman: Just as much business.

Mr. Goodyear: I regard actual business as making an actual investment and using judgement as to its actual worth.

Mr. Chapman: Mr. Goodyear, I would like to be clear on that point myself. I understood you to make this distinction: that you did not teach actual business practice, but you did teach business practice, that is, practice in business, but you didn't call it actual.

Mr. Goodyear: You can call it actual business practice if you want to, but I wouldn't like to call it actual business. I prefer to call it business practice. I think it is a misnomer when you call it actual business.

Mr. S. S. Packard: We have had a very interesting paper here presented by a gentleman who knows exactly what he is talking about, and he has submitted certain questions which he wants us to answer. I did not have the pleasure last year of listening to Mr. Goodyear, but read the report of what he said in the proceedings, and I said to myself, "that

is the brightest man in the association, I shall go to the convention this year if for no other purpose than to hear what Mr. Goodyear has to say in relation to this business practice." He has propounded certain questions here for us to discuss. I should like to have these points which he has presented to us, taken up and discussed in their order as he has suggested. Otherwise I think we lose the entire force of this paper. Here are certain questions which are really important to us. How much work should be done in our schools through what we call practice? I was very much delighted to hear the gentleman say that the words "actual business" were entirely unnecessary. We have business practice here; it is all we can undertake under any circumstances. But when shall this business practice begin? What shall it consist of? What shall be its beginning and ending, and the manipulations which come in connection with that matter? Now my own thought about this is that we are making too wide a line of demarkation between theory and practice. I think that all of us are making a mistake by supposing we must teach theory as distinct from practice and then practice as distinct from theory. I think that the more nearly you can come in the very first transaction, the very first things that occur in a school, the more nearly you can come to the exact method of what is being done in business, the more clearly you can present the theory. A theory must be founded upon practice. We cannot work in the abstract. None of us can so clearly comprehend an abstract thing as we can a concrete. If we have the thing before us, the transaction before us, then it comes to any of us more clearly than it does to burden our brain with simply an abstract proposition made to us. Now this is a very serious question for us to settle, whether we cannot do more practice, and whether we cannot do it in the beginning of our work, and whether we cannot pass a great deal of what we call theory through the process of practice. I believe that we are doing a great deal too little work in this idea of practice. I was very much delighted with the first picture which the speaker drew here. When I found he proposed to make of this person who shall write a book, a dramatist who is to construct a play, it seemed to me a most beautiful idea; and I agree

with him that the more dramatic ideas you bring into this work, and instruct the student, the more you are going to picture what occurs in real life. I was delighted with the fact that he proposed to have the teacher the man who should write this drama and control the performers in it. If he allows them to go scattering all through, the very object he has in view in presenting that drama is lost sight of. He must have a finished picture in his mind. He must have an idea of what he is going to produce, and he cannot do it unless he has his dramatic personae before him. Now I would like exceedingly to have that discussed, and I think it is one thought that he has dropped here which I will never forget. It is not only a beautiful thought in itself, but it is beautiful from its truthfulness. It is a fact that we want today, in our schools, to so interest our students, so enthuse them in what we are doing, that it becomes a delight. Now I don't know how it may be with the rest of you, but I have this to say—that our short-hand departments in our schools are the most interested; and why? Because the student has always thrust upon him something new, and he is constantly interested. So we should do in our practice. The student should feel that when he goes into a school, he has got something as delightful to him as a drama, and he should enter into the same spirit.

cal and a question will I would like who have had

Mr. Bryan low the stu with each c iness from bank. I sh that.

Mr. Good this circle portation wholesale general ag a full vari is other v tween the fice is the instance, articles fr ties. Mr. same arti from Mr. buys othe wholesale purchase This cons develops work in t mercial c firms wi constant articles c eial exch in the ec on these giving t do. Th another cent tov their r starts a wholesa other s firms in sold by fice, and We l chandis and dif resente Mr. F use of entirel ought papers his go Mr. clerk r handle

## Business College Supplies.

Owing to the fact that Business Practice is becoming recognized more and more each year as one of the essentials of every practical school of business, we have at a large expenditure of time and money established a complete bureau of supplies of every kind pertaining to the department of Business Practice.

### BUSINESS PRACTICE.

A text of instructions to students for transactions in business, was published by Prof. Goodyear, senior member of our firm, about two years ago. It is now used in nearly fifty commercial schools. It is intended to follow the study of Theoretical book-keeping, and can be used with any text and any system. It represents the semi-business practice, or initiatory business practice alluded to in Prof. Goodyear's speech on preceeding pages.

### TRANSACTIONS BETWEEN STUDENTS.

This is a new work recently written by Prof. Goodyear, and described in speech referred to above. It is now in manuscript complete, ready for printer, and at the urgent request of many business college teachers, we have decided to publish the same ready for introduction before holidays.

### BUSINESS COLLEGE STATIONERY.

We have checks and blank drafts in three different styles, College National Bank, Business College Bank, Students' Commercial Bank; promissory notes; individual drafts; receipts and certificates of deposit, each booked in fifties, bound in heavy document manilla. Bank deposit books and deposit tickets are arranged in three styles to correspond with the bank checks. We also have way bills, bills of lading, shipping bills and railway expense bills, college insurance policies, deeds, leases and mortgages, and a fine assortment of college currency approved by the secret service department of the United States. All of the above stationery is printed so that it is equally adapted to any commercial school.

We are prepared to furnish nearly all of these varieties of stationery with any school name and city at a slight advance in cost.

Samples of stationery and special prices will be sent to any one requesting the same. Address

GOODYEAR & PALMER, PUBLISHERS,  
Cedar Rapids, Iowa.

18



## Northern Indiana Commercial College, VALPARAISO, INDIANA.

Though this institution has been in operation but eight years, yet it now stands at the head of the Commercial Colleges in the West.

It has a larger attendance than any other, and the plan of the work is more fully up with the times. It is conducted on the *Actual Business* plan, which is everywhere acknowledged to be the nearest to real work.

The graduate of this College can take a position in the Bank, Counting House, or Store of to-day and be able to enter at once upon his duties. He has had the *practice* as well as the *theory*.

The Department now occupies its *new hall, which is one of the finest in the land*, and is supplied with the most extensive line of offices ever attempted by any Commercial College. The attendance being so large enables us to have double sets of offices. These represent two cities. This affords advantages for thoroughness that can be found at no other commercial school, because it gives the student the kind of business transacted not in one city only, but an exchange between cities—the most perfect plan that could be suggested.

An idea of its completeness can be had by a brief outline of the work to be done. The student enters the elementary or theoretical course. Here he becomes familiar with making Day-Book and Journal entries, opening and closing the Ledger in both Single and Double Entry; with all forms of Inventories, Bills, Discounts, etc.; with the books and forms as used in Commission and Shipping, Partnership, Banking, Steamboating and Railroading, Commercial Arithmetic, Commercial Correspondence, English Grammar and Debating.

After completing this course he passes into the

### PRACTICAL DEPARTMENT.

Here he is furnished with *manuscript work*. All work is inspected by the teacher in charge, and nothing permitted to pass that is not *perfect in every respect*. In this Department he passes from one office to another, remaining long enough in each to become thoroughly acquainted with its actual work. The first is the

#### REAL ESTATE OFFICE. — 1

In this he buys and sells real estate; takes notes; makes out deeds and mortgages; closes mortgages; has the property sold; and performs all of the business connected with real estate.

#### INSURANCE OFFICE. — 2

Here he organizes a company; insures property; pays losses; declares dividends; and enters in detail into the technicalities of the law governing such a company. From this he passes into the

#### COMMISSION HOUSE. — 3

Here he receives invoices, consignments and shipments; buys and sells on commission; makes statements, and performs all of the duties as found in this house. From this to the

#### TRANSPORTATION AND SHIPPING OFFICE. — 4

Here he makes out bills of lading; enters into contracts, and becomes responsible for goods shipped; delivers goods at foreign ports, etc., etc. From this to the

#### JOBGING AND IMPORTING OFFICE. — 5

Here merchandise of all kinds is bought and sold for cash; on time; for notes, etc. The purchaser may fail—an invoice is taken; the store closed; the accounts settled at such per cent. on the dollar as the assets will admit, etc. From this to the

#### MERCHANTS' EMPORIUM. — 6

Here all articles of trade are bought and sold, either in large or small quantities; the goods billed, and entered in the proper books; drafts drawn or accepted; payments made, etc. From this to the

#### RAILROAD OFFICE. — 7

Here Railroad Book-keeping in all its forms is fully illustrated, from the organization of a company to the declaring of dividends. From this to the Freight Office, thence to the Express Office, and then to the Postoffice, in each of which all of the business connected therewith is fully illustrated. From this to the

#### BANK. — 8

Here he performs consecutively the duties of Receiving and Paying Tellers, Discount Clerk, Cashier, Book-keeper and Collection Clerk; deals in Gold Certificates, U. S. Bonds, City Bonds, Foreign Exchange, discounts Commercial Paper; receives Drafts, and does a General Banking Business.

Business transactions of all kinds are carried on the same as in actual business. Shipments made, commissions received, real estate purchased, money deposited in the banks, etc. Our Commercial Course is the most thoroughly practical one ever arranged.

#### COMMERCIAL LAW.

In connection with the work in each office, the law governing its transactions will be taught in detail and all technicalities carefully explained. It is the nearest to the actual work of any plan that can be devised.

We feel confident that to the young lady or gentleman desiring a complete Business Education, we offer advantages *superior to those of any other school*.

We have made everything so practical that the course will be of incalculable value to any young person whether he shall afterward give his attention to Book-keeping or not.

#### EXPENSES.

While at most Commercial Colleges the tuition is from \$40 to \$50 per term, and board from \$4 to \$6 per week, here the tuition is but \$8, which not only admits the student into the Commercial Department, but to any class in any department of the school. On entering the Practical Department, the student will pay a fee of \$5 to defray expense of books, graduation fee, etc. Good board and well furnished room at \$1.70 to \$2.20, as described in item of expense.

If everything is not as thorough, complete, and practical as represented, no tuition will be charged.

19



OFFICE OF  
**CEDAR RAPIDS BUSINESS COLLEGE**  
 AND SCHOOL OF  
**PENMANSHIP and SHORT-HAND**  
**CEDAR RAPIDS, IOWA.**

WE will consider it a personal favor, and it will aid us quite materially in arranging the plans for our school if the person receiving this catalogue will answer the following questions and forward to us at once.

Respectfully,  
 GOODYEAR & PALMER.

Do you contemplate taking up a course of study in any of the branches taught in the Cedar Rapids Business College? .....

What branches do you desire to study? .....

Will you attend the Cedar Rapids Business College? .....

How long can you attend? .....

When will you be ready to enter school? .....

Will you board in the College Boarding Department? .....

Name .....

P. O. Address .....

THEORETICAL DEPARTMENT.

The student is placed in this department upon entering the College, and is thoroughly drilled in Book-keeping, both by single and double entry, changing from single to double entry, the use of drafts, notes, etc. Instruction in Commercial Law is continued throughout the course. Having mastered the foundation principles and passed a satisfactory examination, he is admitted to the

PRACTICAL DEPARTMENT,

where his work is Actual Business Practice. The Currency and Merchandise have a real value, which gives to every transaction an interest that develops the best energies and abilities of the student. He is furnished with a Cash Capital, Bank Checks, Notes, Drafts, Receipts, Deeds, Mortgages, Leases, Insurance Policies, Invoices, Account Sales, Bill Books, Day Book, Journal, Ledger, etc., and then commences business operations. He buys and sells Merchandise, Real Estate, Stocks, etc.; receives and forwards goods to be sold, on Commission, takes out policies of insurance, deposits in Bank, gives and receives checks, receipts, notes, drafts, bills of exchange, account sales, holds correspondence with different firms through the Post Office, computes all interest, partnership settlements and makes all the calculations connected with his business transactions. He becomes, in regular turn, a Merchant with one, two and three partners, and a Jobbing and Commission Merchant. He also receives instruction in adjusting Loss and Gain according to average capital invested, Foreign and Domestic Exchange, Stocks and Bonds.

The merchandise is samples of cloth labeled with tags indicating the number of yards each piece represents. Each day's transactions are based on market quotations.

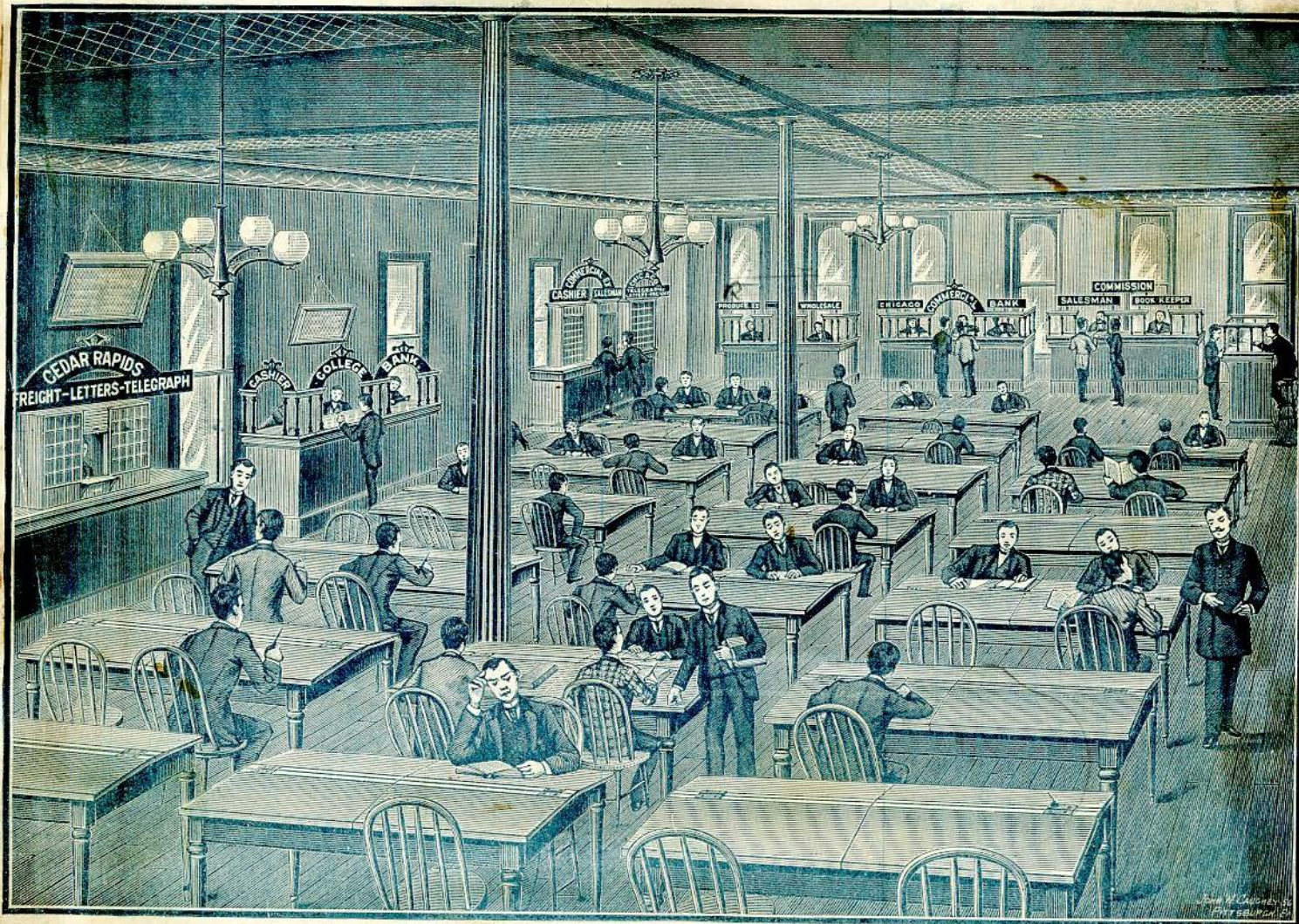
A guide indicates to the student the different transactions he must perform, which are as varied and comprehensive as it is possible to make them, and includes every transaction that would occur in any business from the simplest to the most extensive. It is impossible for two students to have their books alike, so there is no copying one another's work, as is common among so many schools advertising an actual business department. Here each student stands on his merits.

After completing the work laid out in the guide, he enters the final department of his course, which comprises the Exchange, Broker's, Real Estate, Railroad and Insurance offices, Merchant's Emporium and Bank.

The first takes charge of the **EXCHANGE BROKER'S OFFICE**, where he buys and sells bills of exchange on London, Paris, and other cities. He then goes to the **REAL ESTATE OFFICE**, where, as Real Estate Agent, he attends to buying, selling, leasing and transferring property, making out deeds, leases, mortgages, etc. Through the **ADVERTISING OFFICE** the students will advertise their business, being required to write up and present an original advertisement, which will be examined and criticised by the teacher. He next becomes an agent in the **INSURANCE OFFICE**, where he makes out policies of insurance, adjusts losses, etc. Now he enters the **RAILROAD OFFICE**, through which passes all the merchandise ordered from and shipped to the Wholesale House and between the students whose places of business are represented in different cities. His next step in the miniature world of business is the **MERCHANT'S EMPORIUM**, which is stocked with goods of all descriptions represented by samples, which he sells at wholesale or retail to all the "houses" doing business in the College—here we dispense with the journal, using only day-book and ledger. After the student has successfully carried on the business in this department for several days, satisfactorily closed his books and made out a Balance Sheet, he enters the **BANK**, which is one of actual discount, circulation and deposit, and as complete in every department as any in the country. It has a Capital Stock of \$— of beautifully engraved bills, is furnished with a full and complete set of books, and the business is done with as much accuracy as in any City Bank. The student in turn occupies the position of Collection Clerk, Discount Clerk, Paying Teller, Receiving Teller, Book-keeper and Cashier. He is held to a strict accountability for neatness, accuracy and dispatch.

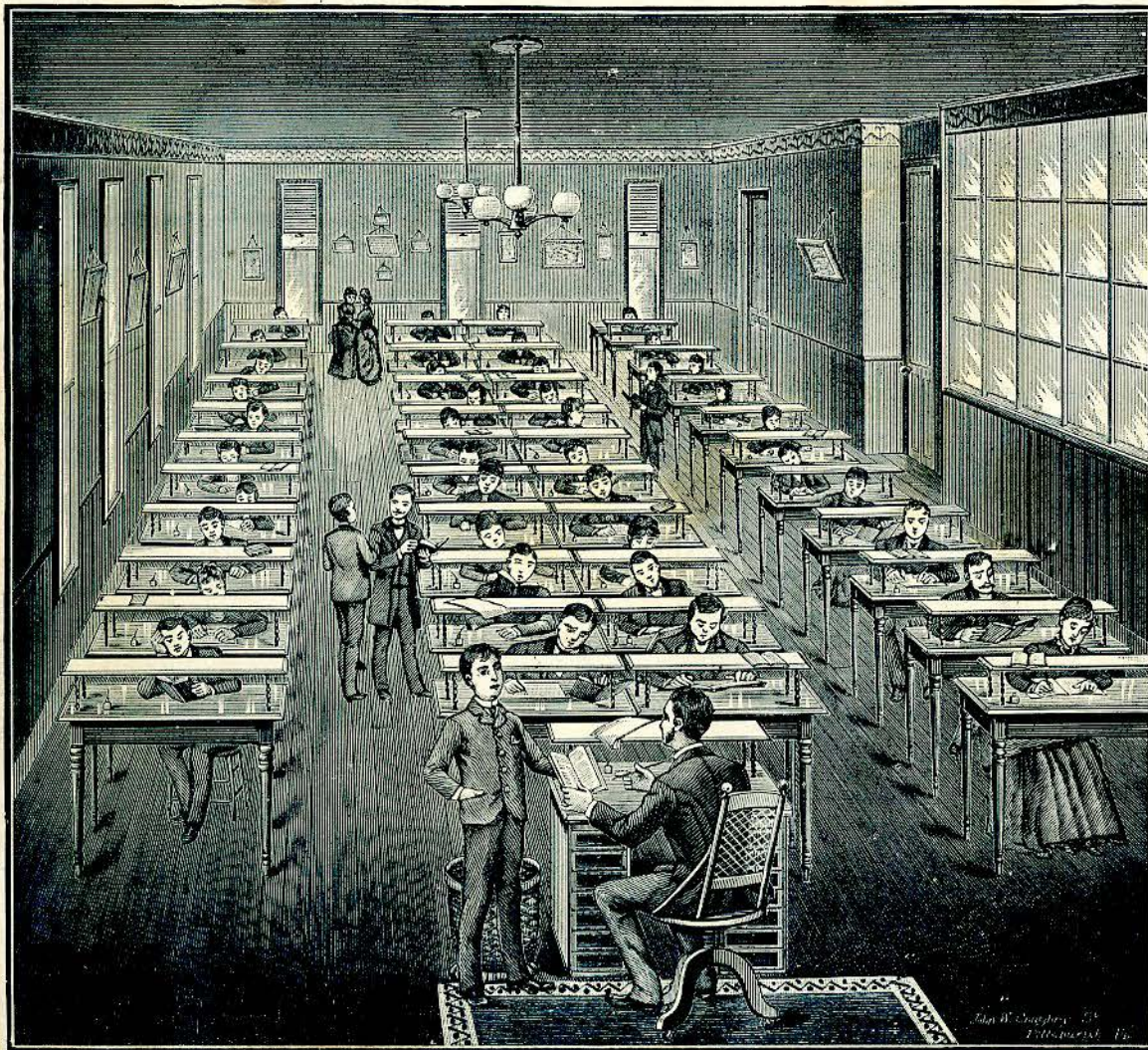
BUSINESS EDUCATION FOR WOMEN.

Every day furnishes new evidences of the rapid strides by which women of



SECTIONAL VIEW OF THE BUSINESS PRACTICE AND OFFICE TRAINING DEPARTMENT OF THE CEDAR RAPIDS BUSINESS COLLEGE.

## THE CEDAR RAPIDS BUSINESS COLLEGE AND



View of the Initiatory Book keeping Department of the Cedar Rapids Business College.

# Isaacs

DEAR SIR:—The above is a specimen of my automatic lettering direct from the pen. This style of lettering is easily learned, and **IT PAYS ANY ONE TO LEARN IT.** Automatic Penmanship adds several hundred dollars each year to my own income, and I am certain any one learning it with a view to teaching it can realize additional income from it in the same way. Enclosed circular gives information concerning Lessons and Specimens by mail, and prices of Automatic Pens and Inks.

My work is systematized so that I can give all mail orders my prompt personal attention, but please do not expect me to write you a long letter in answer to questions which are already answered in my printed circulars.

Respectfully yours,

E. K. ISAACS.

Established 1862.

R. E. GALLAGHER, PRINCIPAL.

BYRON SMITH, VICE-PRINCIPAL.

J. J. PARSONS, SECRETARY.

THE  
Canada \* Business \* College

ARCADE BUILDINGS,

HAMILTON, ONT.

TELEPHONE No 945.

OFFICE OF



Goodhue & Tamm, Printers.

27.  
OFFICE OF



**D**URING the winter months the college has been crowded in all departments, and during a portion of the month of January there was not a vacant seat in any department of the school. On the first of March there will be between forty and fifty desks vacated by graduates and others whose terms expire at that time; new classes will be formed in arithmetic, grammar, spelling and commercial law, during the first week of March, and the management of the school wish to call the attention of all who desire to enter upon a course of business training to the fact that at no time of the year can they enter upon such a course with better advantage than during the spring months.

The course of training in this school is now acknowledged by competent judges to be the most thorough and business-like given in any similar institution; while the cost of a complete course is not greater than in many inferior schools. The total cost of a three months' course need not exceed \$68.00. The total cost of a six months' course need not exceed \$124.00. The above figures include the cost of scholarship, books and stationery, board, room rent, fuel and washing.

#### NOTIFY US.

Those who contemplate entering the Cedar Rapids Business College during the first half of March should make application at once, stating course of studies desired, and length of time they will attend. These applications will be filed in the order received, and in case there are no vacant desks in the school, applicants will be notified at once. The proprietors do not apprehend, however, that they will be compelled to turn any students away.

#### OUR PATRONAGE.

The clientage of the Cedar Rapids Business College is not confined to any locality or state, but extends to all parts of the United States, pupils coming from the most distant points past dozens of other institutions, similar, at least, in name. There are at the present time attending this school a number of graduates of other business colleges who have found by a costly experience that some schools, at-least, are not all they claim.

#### COMMERCIAL NORMAL TRAINING.

The proprietors have been so successful in placing their graduates who have thoroughly fitted themselves for business college work, in good positions as teachers, that they are encouraged to give more attention in the future than in the past to the Commercial Normal Training course recently introduced.

The requirements for business college teaching are a knowledge of the common English branches, a thorough knowledge of business arithmetic, book-keeping, business practice, muscular movement writing and the ability to teach.

No extra charge is made commercial students in this school for instruction in any or all branches of plain and ornamental penmanship. In other words, a student purchasing a scholarship for six months at \$40.00 is not only entitled to instruction in all commercial branches and business writing, but in all lines of ornamental penmanship.

26  
Established 1862.

R. E. GALLAGHER, PRINCIPAL

BYRON SMITH, VICE-PRINCIPAL

J. J. PAR

THE

Canada Business Co

ARCADE BUILDINGS,

HAMILTON,

TELEPHONE NO 945.

# Central \* Business \* College.

It is located in a small town where vice and immorality are unknown. The Business College is one of the best equipped institutions of its kind in the State. We have believed all along that a business college located in a small town of high moral standing would receive a larger patronage than if it were located in a large city, with all of its vices, and we are glad to note that the Central Business College is appreciated by a large number of country boys and girls, and we are receiving a large patronage from those who want a room. This course, as now taught, is most thorough, practical, and all the attendant duties of CLERK, Bookkeeper, Correspondent, and Merchant are regularly performed by the student. Thus, in a short time, they acquire the experience which they would otherwise get only by years of practice. His training is acquired through actual practice in the different business offices. He passes successively through the business of the following offices: Real Estate, Insurance, Commission, Transportation, Jobbing and Importing, Railroading, Banking, etc. This training is received over our COUNTERS, and all papers used undergo the same conditions that they would on the outside. The student buys, sells, and keeps his books in the same way that he would if he were in actual business.

### LEGAL FORMS, ETC.

The student is taught all the legal forms, such as deeds, bills of sale, leases, mortgages, etc., in a most thorough and practical manner. The drill our students receive in this department is of very great value, whether they ever keep a set of books or not.

### REMARKS.

The Central Business College offers a school in which the poor can be educated as well as the rich. Our rates are within easy reach of all, and our Pleasureville families offer private board for less than it can be found elsewhere in the South. Our citizens are directly interested in the success of the school, hence the liberal rates.

### SPECIAL ADVANTAGES

To which we call your attention. 1. A town without bar-rooms, billiard halls, &c. 2. Location on high ground, and healthful. 3. An able corps of Teachers and Professors. 4. An opportunity is offered to the student to take any other study or course in connection with the Business Course. 5. An opportunity is given to do thorough and systematic work in one-half of the usual time and at one-third of the usual outlay of money.

### ENDORSEMENTS.

Please read the following and come immediately and take a thorough business course.

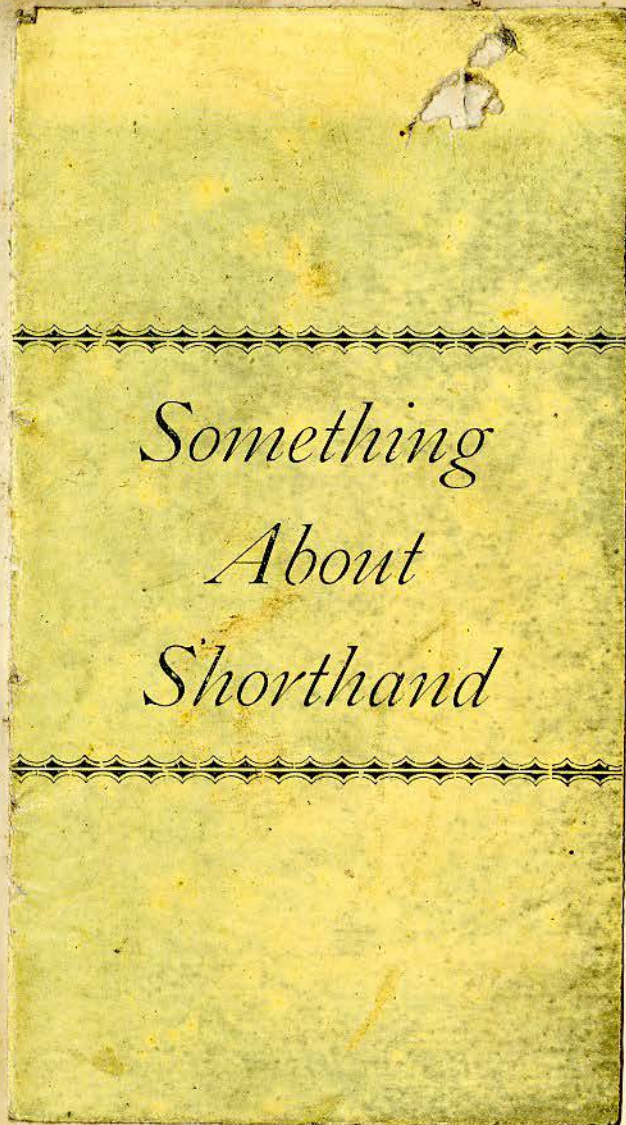
(Official.)

### PLEASUREVILLE DEPOSIT BANK.

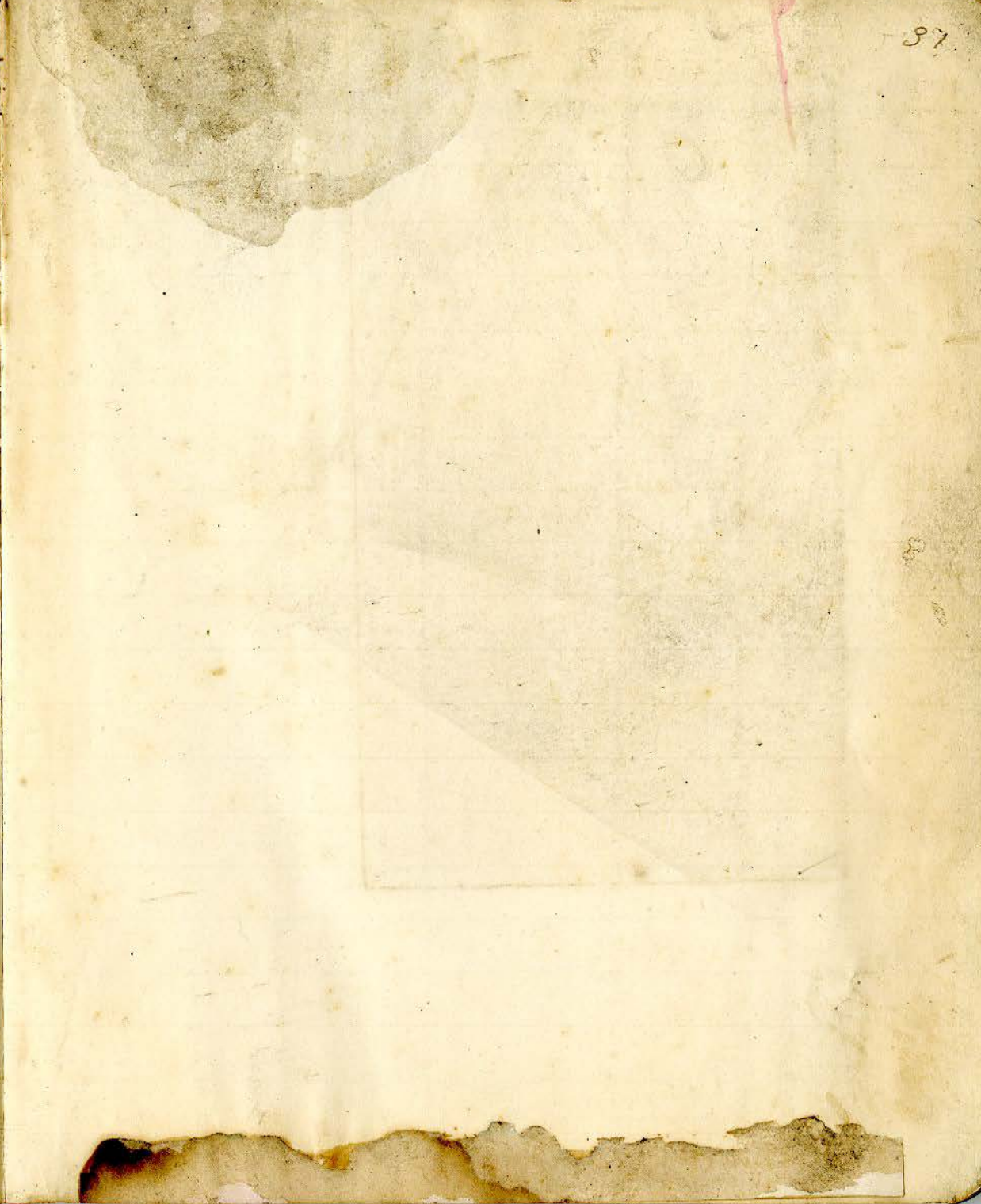
We, having visited the Central Business College and seen the Principal, J. T. Corley, teaching all forms of Book-keeping, including banking, both theoretical and practical, and after examining the students' books, which were found to be neat, systematic and correct, take pleasure in endorsing the appliances used in every particular, and heartily recommend the Central Business College to our friends and all others who may want a sound, practical education.

ALBERT BERGEN, President.

FRANK E. SMITH, Cashier.



*Something  
About  
Shorthand*







BOARDING DEPARTMENT  
OF THE  
Cedar Rapids Business College  
AND  
SCHOOL OF PENMANSHIP AND SHORT-HAND.

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The proprietors of this College have long felt the need of establishing in connection with the school a boarding department, where students could obtain wholesome, nutritious food, at the lowest possible rate, but we have hesitated to assume this new responsibility, knowing that many who have had experience in boarding departments of other colleges have not been favorably impressed with their accommodations.

In calling attention to the Boarding Department of the Cedar Rapids Business College, the proprietors desire to most emphatically impress upon all, the fact that everything connected with it is first-class in every detail.

The dining hall is one of the pleasantest rooms in the building; the tables are furnished in a style equal in every respect to that of the best private boarding houses; the table linen is white, and is changed as often as due regard to cleanliness requires; the silverware is all new and of a fine quality, and not the most unimportant thing to a hard-working student is the food, which is all carefully selected before being cooked, and which is prepared for the table under the personal supervision of a professional cook.

The sole purpose of the proprietors in maintaining this boarding department, is to furnish pupils of the College with good, wholesome food at a lower price than they have heretofore been enabled to secure it. The students are pleased with the department, and the proprietors are satisfied.

The price of table-board in the College Dining Hall is \$2.00 per week, and pleasant, well-furnished rooms are obtainable at all times in private families at 50c. to 75c. per week; making a total of \$2.50 to \$2.75 per week for board and room.

BOARDING DEPARTMENT

Cedar Rapids Business College

SCHOOL OF PENMANSHIP AND SHORTHAND

The trustees of this college have long felt the need of a boarding department in connection with the school. The food at the present time is of the best quality, well cooked and well served. All who are prejudiced against college boarding halls should, (if they desire No. 1 board at the lowest possible price) investigate.

W. I. Staley, Waterville, Kansas.  
W. M. Lloyd, Alden, Iowa.  
M. V. Bolton, Stockholm, New York.  
Chas. S. Atwater, Marion, Iowa.  
J. K. Hagan, Atkins, Iowa.  
James A. Kinney, Elgin, Iowa.  
Willie B. Andrews, Flemingville, Iowa.  
Benj. Bowman, Marion, Iowa.  
Ira Wortman, Grinnell, Iowa.  
D. T. Walker, Mt. Auburn, Iowa.  
F. W. Wire, Hampton, Iowa.  
J. D. Vorhes, Marble Rock, Iowa.  
B. J. Horschem, Dyersville, Iowa.  
Edgar Hammond, Oxford Mills, Iowa.  
F. A. Keefover, Waterville, Kansas.  
B. E. Lockwook, Clarion, Iowa.  
S. J. Lord, Amboy, Minnesota.  
E. A. Zartman, Ida Grove, Iowa.  
A. H. Patterson, Elkader, Iowa.  
G. W. Thurston, Cedar Rapids, Iowa.  
F. A. Pagel, Alden, Iowa.  
E. A. Hicks, Geneva, Iowa.  
G. F. Hart, Lakeside Farm, Delavan, Minn.  
Willie Shepardson, Marble Rock, Iowa.  
C. L. Yates, Palo, Iowa.  
R. F. O'Conner, Washburn, Iowa.  
J. D. Bowman, Marion, Iowa.  
K. H. Kaylor, Monticello, Iowa.  
H. J. Montgomery, Eaton Rapids, Michigan.  
Porter Donly, Woolstock, Iowa.  
Fred. L. Hart, Delavan, Minnesota.  
Maude Blakely, Oxford Junction Iowa.

What the Students think of the Boarding Department.

Some of the students of the College desiring to show their appreciation of the boarding department, formulated the following, signing and presenting the same to the proprietors. It will speak for itself. These pupils are all in attendance at the College at the present time :

To whom it may concern :

We, the undersigned, are boarding at the Cedar Rapids Business College Boarding Hall, and desire to express our entire satisfaction with the way in which it is conducted. The food is of the best quality, well cooked and well served. All who are prejudiced against college boarding halls should, (if they desire No. 1 board at the lowest possible price) investigate.

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*Cedar Rapids Business College  
and  
School of  
Penmanship and Shorthand.*

To succeed is we believe the laudable desire of nearly every man and woman.

The proprietors of the Cedar Rapids Business College desire to succeed in building up the most thorough, practical, and complete business training school in the west.

One of the first essentials in such an undertaking would necessarily be teachers skilled in the branches taught.

The Cedar Rapids Business College has just such teachers.

Next in order should be well arranged rooms for study and practice. The Cedar Rapids Business College has large, well lighted, well ventilated and furnished rooms, particularly adapted to the requirements of a first class Commercial School.

Having provided the best of rooms and teachers, the proprietors of such a school would naturally look about for pupils, as it will, we think, be conceded that a school without pupils cannot be a great success.

The Cedar Rapids Business College has a fine enrollment of intelligent and earnest pupils, a class of pupils that any school would be proud of, a class whom it is a pleasure to teach.

The registration of pupils at the Cedar Rapids Business College during the present month, has been forty per cent greater than during any former corresponding month.

Never in the history of business education has any school been

enabled to offer a more perfect and thorough system of business training than is offered in the Cedar Rapids Business College.

Individual instruction, and every possible attention is given to each and every pupil. There is nothing superficial, and nothing but that will bear the closest investigation in any of the methods of training in this school. Our students are fascinated and delighted with our methods; our students are, in fact, our best advertisements.

Students are greatly pleased with the manner in which the College Boarding Department is managed. In this department students are served with meals, equal in every respect to those furnished in the best private boarding houses, and are charged but \$2.00 per week: the actual cost when all supplies are purchased at the very lowest cash wholesale prices.

Rooms pleasantly furnished and well cared for, can be had at 50 to 75 cents per week, making the total cost for board and room only \$2.50 to \$2.75 per week.

New classes in grammar, arithmetic, book-keeping and commercial law will be formed during the first week of October, and it is hoped that new pupils will enter as promptly as possible on the first of the month.

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#### SPECIAL INVITATION.

Yourself and friends are invited to the following anniversary exercises of the College.

The anniversary sermon of the Young Men's Christian Association of the Cedar Rapids Business College will be delivered at St. Paul's M. E. Church in Cedar Rapids on Sunday evening September 30th, by Rev. Julius A. Ward, who has prepared a special address for this occasion at the request of the association.

The eight anniversary of the Cedar Rapids Business College will be celebrated by a reception to students and friends of the institution in the rooms of the College, Wednesday evening Oct. 3d.

A musical program, under the direction of Miss Carrie Barto, principal of the Cedar Rapids Conservatory of Music, will be given at that time in the college rooms.

There will be no charges for admission and the friends of the college are invited to attend.

## Cedar Rapids Business College.

### \* RECEPTION \*

Wednesday Evening, Oct. 3, 1888.

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#### PROGRAMME

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Under the auspices of MISS CARRIE BARTO, Principal of the Cedar Rapids Conservatory of Music.

#### PART FIRST.

1. OVERTURE. - - - - - *Euterpean Orchestra*
2. VOCAL DUET. Hear Me Norma, - - - - - *Bellini*  
Mesdames Giberson and Sackett.
3. PIANO SOLO. Moonlight Sonata, - - - - - *Beethoven*  
Miss Edith McCready.
4. VIOLIN SOLO. La Fille du Regiment,  
Prof. Tloppa. Piano Accompaniment—Miss Barto.
5. VOCAL SOLO. La Separation, - - - - - *Rossini*  
Mrs. Orange Sackett.

#### THIRTY MINUTES SOCIAL.

#### PART SECOND.

1. VOCAL SOLO. Rhine, - - - - - *Hutchison*  
Prof. A. N. Palmer.
2. PIANO DUET. Valse de Fleurs, - - - - - *Rummel*  
Misses Barto and Baker.
3. VOCAL DUET. Hope Beyond, - - - - - *White*  
Mrs. Sackett and Prof. Palmer.
4. VIOLIN SOLO. Melody, - - - - - *Rubenstein*  
Prof. G. H. Smith.
5. PIANO SOLO. Rondo Brilliant, - - - - - *C. Von Weber*  
Miss Anna Kicmar.

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# Conservatory of Music

OF

CEDAR RAPIDS, IOWA.

**NO. 13 SOUTH SECOND STREET.**

School of instruction of Piano, Organ, Voice, Violin, Theory  
and Guitar.

Terms reasonable. Pupils from abroad furnished rooms and  
board at low rates. Positions secured for those desiring to teach.

Instruction given in Elocution by Mrs. Lucia Gale Barber, a  
graduate of the New England Conservatory of Oratory, Boston.

MISS C. BARTO, Preceptress.

# National Normal University,

**LEBANON, OHIO,** Chartered by the State of Ohio to issue all Degrees and Diplomas conferred by Colleges and Universities. Twenty different departments in full operation. Fifty teachers, selected from thousands, for special skill and adaptation. Last annual enrollment 3,007. Table Board from \$1 to \$1.50 per week. Rooms, well furnished, from 40 to 50 cents per week. Tuition, \$10 for ten weeks; if paid in advance for the year, 20 per cent. discount. \$98 pays tuition, board, lodging for 40 weeks. **The Best Review School in the Land.** It affords the most thorough and speedy preparation for teaching or any other profession or business. **A School of Methods,** such as give unparalleled success to those trained in them. 41 States and Territories represented last year. 50 Literary Societies in constant operation, with no extra expenses.

**COLLEGES OF BUSINESS, SHORTHAND, TYPEWRITING, TELEGRAPHY, SCIENCE, LIBERAL ARTS, LAW, MEDICINE, MUSIC, ORATORY, ETC.**

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Pres. **ALFRED HOLBROOK, Lebanon, O.**

## EDUCATIONAL.

# DePauw University,

GREENCASTLE, IND.

**JOHN P. D. JOHN, D. D., President.**

Fifty-six professors and instructors, 1,038 students, seven schools, viz., Asbury College of Liberal Arts (with liberal elective courses), Schools of Theology, Law, Music, Art, Military Science, and a high grade Preparatory School. Good libraries, laboratories and observatory. Undergraduate and Post-graduate instruction. New era. Progressive policy. Liberal provision by the Board. Both sexes. Special home for ladies. Small fees. Cheap boarding. Tuition free in most of the schools. Healthful location. Ample provision for those preparing to teach. Fall semester opens September 17. Send for year book.

**TELEGRAPHY A GOOD TRADE. EASY TO LEARN.**  
Tuition paid in installments. We assist to positions.  
**INDEPENDENT TELEGRAPH SCHOOL, INDEPENDENCE, MO.**



**COMMERCIAL COLLEGE OF KENTUCKY UNIVERSITY**  
—LEXINGTON, KY.—

"Cheapest and Best Business College in the World."  
Highest Award at World's Exposition. 10,000 Graduates in Business. 13 teachers employed. Course of Business Courses, including Typing, Stationery and Board, about \$90. Short-hand, Writing and Telegraphy specialties. No vacation. Enter now. Graduates successful. Special department for ladies. Nearly 1,000 students in attendance the past year. For circulars, address **WILBUR R. SMITH, Pres't., LEXINGTON, KY.**

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FARIBAULT, MINNESOTA.

One of the best and most successful boarding schools for boys in the country. Excellent preparation for colleges by sixteen experienced teachers, who are specialists. All departments thorough; location most healthy and inviting for Southern boys. Catalogue, with full information, and illustrated souvenir sent on application. Term opens September 2.  
**REV. JAMES DOBBIN, D. D., Rector.**

# TRINITY HALL,

Boarding and Day School for Boys, near Louisville, Ky. Highest Standard of instruction and general training. No bad boys wanted. Address **E. L. McCLELLAND, Headmaster.**

# UNIVERSITY OF TENNESSEE,

—KNOXVILLE—

Collegiate and professional Courses in Engineering, Chemistry, Agriculture, Languages, Literature and Law. Fine laboratories and shops. Physical culture. Necessary expenses \$175 to \$200. 175 free state scholarships. **Chas. W. Dabney, Jr., Pres't.**

# LOUISVILLE LAW SCHOOL.

Session Opens October 1st.

Address **W. O. HARRIS, Dean, Louisville, Ky.**



**A MILITARY BOARDING SCHOOL FOR BOYS & YOUNG MEN.**  
Location famous for Beauty and Health. Full course of study, or preparation for highest classes of Colleges and Universities. Course in Civil Engineering. Complete Commercial Course. Full Course in Telegraphy. Preparatory Medical Course. Course in Art and Music. Cadet Cornet Band. Cadet Orchestra. For Register, with full particulars, address **COL. A. C. DAVIS, Supt., WILKIN, N. C.**

**BEST ADVANTAGES, VERY LOW RATES.**

# Notre Dame of Maryland.

Collegiate Institute for Young Ladies and Preparatory School for Little Girls, conducted by the School Sisters of Notre Dame.  
EMBLA, P. O., near Baltimore, Md.

122 and 124 W. Franklin st., Baltimore, Md.  
**EDGEWORTH BOARDING & DAY SCHOOL**  
For Young Ladies will reopen Thursday, September 18. 27th year.  
**MRS. H. F. LETTEVRE, Principal.**

**SOUTHERN HOME SCHOOL FOR GIRLS,**  
915 and 917 N. Charles street, Baltimore, Md.  
**MRS. W. M. CARY, ESTABLISHED, 1822.** Summer ad., Bar Harbor, Maine.  
**MISS CARY.**

**MISS ANABLE'S BOARDING and DAY SCHOOL**  
For Young Ladies and Little Girls. 150 Pine St., Philadelphia. 42d year begins Sept. 23rd, 1886.

**Nashville College** For Young Ladies. Ad. Rev. Geo. Price, D.D., Nash., Tenn.

**THE BROOKLYN HEIGHTS SEMINARY,**  
Boarding and Day School for Girls. 40th year. Opens September 25. Address for circulars 133-140 Montague st., Brooklyn, N. Y.

Louisville, Ky., **MILITARY ACADEMY** claims remarkable results by a new system

**CENTRAL UNIVERSITY**  
Regular Sessions, January to June.  
Polyclinic & Laboratory course opens Sept. 18th.

**HOSPITAL** **COLLEGE OF** **MEDICINE**  
**LOUISVILLE** **DENTISTRY**

Mention this paper.  
For Catalogues, address  
**Prof. J. LEWIS HOWE, Registrar**  
224 E. Chestnut St. Louisville, Ky.

# GEORGETOWN COLLEGE.

**SIXTY-SECOND ANNUAL SESSION**  
Will open Tuesday, September 2, 1893. Situated in the heart of the famous Blue Grass Region. Fine faculty. Thorough and flexible courses of instruction. For catalogues, etc., address **ARTHUR YAGER, Secretary of the Faculty, Georgetown, Ky.**

**Ohio Military Academy,**  
**PORTSMOUTH, O.**  
Scientific, Classical, Commercial and Select Courses: Infantry, Artillery and Cavalry Drills. *Beautiful and Healthful Location, Magnificent Grounds and Buildings, Newly Rebuilt. Expenses Low. Catalogue free.* Address **COL. A. L. BRESLER, Supt.**

# WESLEYAN FEMALE INSTITUTE

—STAUNTON, VIRGINIA—

Opens September 15th, 1893. One of the most thorough and attractive schools for young ladies in the Union. Conservatory course in Music. Unsurpassed advantages in Art, Elocution and Calligraphy. Full commercial course. Situation grand. Climate unsurpassed. Exemptions from military States. Terms low. Special inducements to persons at a distance. For the low terms and great advantages of this Celebrated Virginia School, write for a catalogue to **W. A. HARRIS, President, Staunton, Virginia.**

# SWARTHMORE COLLEGE.

—SWARTHMORE, PA.—

Opens 9th month, 9th, 1893. Thirty minutes from Broad St. Station, Phila. Under care of Friends. Full college courses for both sexes leading to classical, engineering, scientific and literary degrees. Healthful location, extensive grounds, buildings, machine shops, laboratories and libraries. For full particulars address **WM. H. APPLETON, Ph. D., President.**

# Virginia Female Institute

—STAUNTON, VA.—

Mrs. Gen. J. E. B. Stuart, Principal.  
The Fall session opens Sept. 13, 1893. Efficient teachers in every department. Superior advantages in Music, Art and the Languages. Terms reasonable. For full particulars and terms apply to the Principal.

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—Catskill, N. Y.—

Send for catalogue. **CARL A. BARSTROM, M. A.**

# TEMPLE GROVE LADIES' SEMINARY,

—Saratoga Springs, N. Y.—

Thirty-sixth year begins Sept. 17. Address, **Chas. F. Dowd, Ph. D., Pres't.**

# NEW YORK MILITARY ACADEMY

—Cornwall, N. Y.—

**COL. C. J. WRIGHT, B. S., M. A., Cornwall, N. Y.**

# Bellewood Female Seminary

AND KENTUCKY PRESBYTERIAN NORMAL SCHOOL,  
ANCHORAGE, KY.

Session Opens Wednesday, September 3, 1890,



This school is favorably and beautifully situated twelve miles from the city of Louisville, 500 feet above the level of the Ohio.

Numerous daily trains connect with Cincinnati and Louisville, yet the secluded position of the school withdraws the pupils from all outside distractions. It employs only earnest, able Christian teachers.

Its managers have at heart not only the mental training, but the bodily health and spiritual well-being of all who enter its walls.

It adheres strictly to the principles on which it was founded—firm discipline, thorough instruction, high scholastic attainments, careful religious training, moderate expense.

TERMS FOR SCHOOL YEAR—Board, tuition, fuel, lights, medical fee, library fee, etc., \$190.

For catalogue and all matters pertaining to business, address

MISS JOSEPHINE W. PRICE, Anchorage, Ky.

Concerning all questions as to course of study, address

PROF. W. G. LORD, Anchorage, Ky.

## EDUCATIONAL.

# Central University

RICHMOND, KENTUCKY.

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Three Colleges. Thirteen Departments. Classical, Scientific, and Commercial Courses. Expenses moderate—\$180 to \$240. Attendance last session 326, from 25 states and territories.

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One of the Most Complete Institutions in America for the Education of Young Ladies

LONDON, ONTARIO, CANADA

Principal

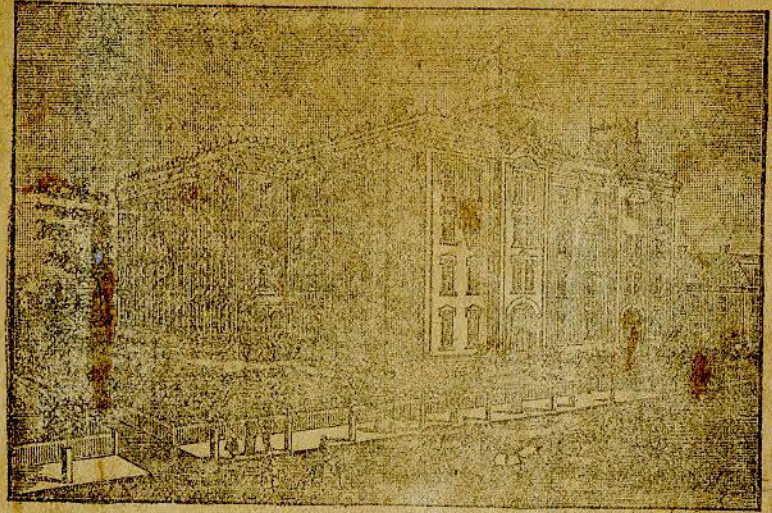
Rev. E. N. ENGLISH, D. D.

Principal

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## EDUCATIONAL

# Nashville College for Young Ladies



Metropolitan College of the South. Leading School for Education of Women.

ENROLLMENT 1890, 40%.

Eleventh Annual Session Begins September 3, 1890. Three Buildings, over 150 Rooms, 30 Officers, Teachers and Lecturers. Privileges in the Vanderbilt University. Eminent Lecturers every season.

PROF. ALONZO W. MELL, of Bowling Green, Ky., will be added to the Faculty of the College. He is a good scholar, a fine lecturer, an experienced organizer, a successful teacher, and is widely known in the South.

**IN MUSIC** Mrs. Blondner and Miss Hollinshead are in charge of the instrumental and the vocal departments. With them are associated other teachers of fine culture and great skill in the production of the best musical compositions. The pupils of the College enjoy very exceptional advantages in hearing the highest style of music.

**OUR ART DEPARTMENT** is in the finest studio of the city, beautifully lighted, and amply supplied with models for all kinds of artistic instruction that may be in demand. In Fine Art, as in Music, the pupils of the College enjoy from time to time advantages for seeing and studying the best works, such as can be found only in a progressive and wide-awake city.

**FOR SCIENTIFIC STUDIES** our classes have the privilege of attending the lectures of Vanderbilt Professors in the Laboratories of Chemistry, of Physics, and of Natural History, thus giving us access to the splendid resources of the leading institution of our Church.

**OUR GYMNASIUM** is as fully equipped for its work as that of any male institution in our sections. Every species of apparatus requisite for full development of the bodily organism is here provided for our five flourishing classes. Our teacher of physical culture is a former pupil of Dr. Sargent.

**OUR LITERARY SCHEDULE** embraces a scheme of education extending over a period of four years, and a mode of training which is in advance of competition. Our methods have been pronounced by an eminent literary man the best he has ever seen.

**A KINDERGARTEN** is in full operation in connection with the College; and a training class for teachers and mothers who desire to learn Froebel's principles of child culture. This has proved an attractive feature.

**THE BEST ELOCUTIONARY TRAINING** is provided by the employment of a special teacher for this branch, and by the organization of classes under the care of Prof. Merrill, of Vanderbilt University, who enjoys a national reputation in this field. Teachers desiring further instruction are invited to try this course.

**PRACTICAL EDUCATION** is provided for pupils who desire to learn Stenography, Typewriting, and Book-keeping.

**MAGNIFICENT NEW BUILDING** now going up, faces E. on Broad and on Vauxhall Streets, six stories, grand rotunda, fine Elevator, Steam heat, ample parlors. This completes and crowns the work.

**AN UNPARALLELED GROWTH.** From obscurity to national fame, from fifty pupils to bona fide paper "Our College," with to-day at this date, send for Catalogue and for the

Rev. GEO. W. F. PRICE, D. D., President, 108 Vauxhall St., NASHVILLE, TENN.

