### EDUCATIONAL



#### A GRAVE FAILURE IN EDUCATION

EDWARD O. SISSON, under the title "An Educational Emergency," contributed to a recent number of *The Atlantic* Monthly an article in which he pointed out dangers inherent in current neglect of moral training in education. The gravity of these dangers is emphasized by the fact that our age makes greater demands on character than any other age in history. When we talk of the sterling virtues of our Puritan ancestors, we forget that many of those virtues were practised from necessity. The forefather was frugal because he had not the materials of luxury; he was industrious because that was necessary to life itself; he was free from the vast avarice of our times because there were no means for its exercise. In our day it is a more difficult thing to be good than it was in Puritan New England. We live in a far more complex environment. New burdens are laid upon us. Character means not such virtues as circumstances force upon one, but the intelligence to know what is right and the will to do it, resisting the temptations that press from every side as never before.

We live, in fact, in a "sort of second level of barbarism; for, just as the barbarian lives in bondage to the material world of nature, so we tend to fall into the bondage of the material things of our own creation." Thought and labor are absorbed in providing, not for actual or legitimate needs, "but for the kind of food and drink and raiment and dwellings which custom and fashion prescribe for us." And yet, amid these demands, less and less emphasis is placed upon moral character in our system of education. Character ought, as a matter of fact, to be the real aim of education.

Mr. Sisson remarks that, in the famous "probably the best known and most authori-

might read from the first page to the last, "and hardly be reminded that there is such a thing as moral education." He cites, further, the absence from text-books of anything likely to inculcate moral feeling. A comparison, for example, of school readers used early in the last century with those now employed will show that the former contained selections more than half of which were distinctly and avowedly moral in tone, whereas to-day in a school reader the great majority of the selections are of a non-moral character. In colleges the old-time chapel has practically vanished. Even where it is still maintained one is imprest mainly by "the pitiful smallness of the attendance." Discussing the causes which have led to this neglect of moral teaching, the writer says:

"The place formerly belonging to moral training is now occupied by intellectual work. Moral education has not been deliberately rejected, nor recklessly thrown away; it has been crowded out. The intellectual content of the curriculum has grown to such vast proportions that it has usurped almost the whole attention and energy of the school. Consider the increase and expansion which consider the increase and expansion which have taken place in recent times, and are still in full tide of advance in every field of human knowledge. Who can grasp the contrast between our own day and the time of the Attic philosophers, with respect to the mere quantity of knowledge in the possession of the race? Davidson tells us that Aristotle probably knew all that was worth knowing in his day! Socrates turned his attention in his day! Socrates turned his attention first to natural science, or rather to nature; but he found nothing worth knowing there
—all was uncertainty, guesswork, disorder,
contradiction. Consider the brevity and
simplicity of the history possest by the
Greeks; they knew less of their own race and
of their predecessors than we know, and the
greater part of what we know as history was
not yet enacted, let alone recorded. Their
literature priceless in quality, was beautifully "Report of the Committee of Ten," which is literature, priceless in quality, was beautifully "probably the best known and most authorismall in quantity, so that one man might tative educational document we have," one easily be familiarly acquainted with all of it.

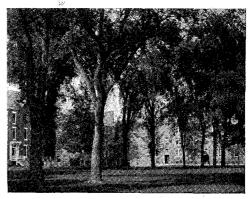
"Now, the school is the special organ of society for the intellectual part of education. Not that the school is to neglect the moral aim, but its work is peculiarly on the side of intellect, and it is to accomplish its moral ends largely through thought and knowledge. Hence the school has been driven to the front in the task of mastering the intellectual content of modern times, and has unconsciously become engrossed and absorbed in this in-tellectual task. As the task has grown with the years, and as the demands upon the school have become heavier and more insistent, the school has been forced to drop other lines of effort one by one, and bend every energy upon schoolroom work, how many a teacher is so put to it to 'cover the ground' of the course of study that she has little time or strength for any attention to the bearing which knowledge has upon life, or to the involved that the way attention of interest of the involved that the way and interest of the strength of the way and interest of the involved that the way and interest of the strength of of the strengt

culcation of righteousness and judgment!
"So far as we know, history has no instance
of a national character built up without the aid of religious instruction, or of such character long surviving the decay of religion. Without for a moment desiring the introduction into American schools of a religious instruction such as is common in Europe, we do urge upon the consideration of every thoughtful American the suggestive fact that we have the only great school system the world has ever seen which does not include a definite and formal instruction in religionwith the single exception, France, which relinquished it in 1882; and France has put in place of its religious instruction, the most systematic and thorough moral and civic instruction the world has ever seen, and is to-day working with unflagging zeal to make the moral instruction the most efficient and vital part of its whole curriculum.

vital part of its whole curriculum.

"This then is the emergency as we see it: increased demand upon character, and diminished care for the cultivation of character. Fortunately signs are not wanting of a wide-spread awakening to the seriousness of the situation. We are beginning to realize that what has been merely an article in our that what has been merely an article in our educational creed must become a workingprinciple in our educational practise; that





TWO PIONEER PREPARATORY SCHOOLS.

The picture on the left shows what is known as the Andover Inn, near which is Phillips Academy, Andover. At this inn parents of students usually stop when in Andover. The building was formerly the home of Harriet Beecher Stowe. Phillips Academy, Andover, is the oldest of our preparatory schools. It was opened in 1778, its founder being Samuel Phillips, who desired it to be "a place for instructing youth not only in English and Latin grammar, writing, arithmetic, and all sciences wherein they are commonly taught, but more especially to learn (sic) them the Great End of the Real Business of Living."

The other picture shows the quadrangle at Phillips Academy, Exeter, which was founded by John Phillips, brother of Samuel Phillips, a few years later. Both belong to the period of the Revolutionary War. Andover and Exeter are quite near one another, Andover being in Massachusetts and Exeter just across the State line in New Hampshire.

Arthur Ruhl, who writes in Scribner's Magazine of several American preparatory schools, says these two, started in the heart of Puritan New England, "for over a century have kept alive the sacred fire with which the young nation was burning at their birth. No other schools have helped in the making of so many distinguished men, nor are they perhaps so saturated with traditions so peculiarly It is a far cry from the fashionable preparatory school of to-day back to the early years of Andover and Exeter are alive.

It is a far cry from the fashionable preparatory school of to-day back to the early years of Andover and Exeter when "most of the boys were working their way as they went, raising vegetables to help pay their board, bundling up as if for a sleigh ride on Sundays to listen to three sermons in an unheated church, and on Monday reciting what they could remember of the discourses of the day

the final question regarding education is whether it avails to produce the type of character required by the republic and the

#### TOPICS BEFORE THE N. E. A.

At the meeting of the National Educational Association in Boston in the week ending July 9, David Starr Jordan, President of the Leland Stanford University, led in the discussion of a report on moral education in public schools by denouncing college football. As now played, he described it as "a combination of pure brutality and pugilism." He believed the day might come when the present heads of schools and colleges would be called by their successors "cowardly and brutal" because they had not put a stop to current practises. He believes this sport "destroys the best there is in American youth." Moreover, it arouses "the same love of the sordid that has focused the interest of the country in a ring far away out in Nevada, where a black man and a white man were pommeling each other yesterday."
He asserted that "no intelligence is required in the game of football" and that "blacksmiths and boiler-makers can play the game

as well as men of finer intellect; in fact they are considered the best raw material for the game." President Jordan favored the substitution for the American game of the English game as played at Rugby.

Another topic under discussion was agricultural education. D. J. Crosby of Washington asserted that the boy who desires to learn how to dig a ditch, harness a horse, milk a cow, or use a plow, would go in vain to a college of agriculture. While we now have about three hundred more schools and colleges that teach agriculture than we had two years ago, they teach only theories. Prof. G. F. Warren of Cornell declared that the farmer nowadays

who had no agricul-tural education is "headed for the poorhouse." The average income for an uneducated farmer he placed at \$318 and quoted against these figures the income of ten college-bred farmers, as averaging \$847.

Among men present at this meeting was David Snedden, the Commissioner of Education of Massachusetts. He is quoted by the New York Evening Post as saying that the educational status of the country is now good; the South, however, being backward, altho there is some awakening observable With the blacks the trouble has been to find efficient teachers. In New England city schools rank easily with the best, but the rural ones are behind those of Western States. Of agricultural schools he said the movement in behalf of them was particularly noticeable in the Middle West. This, however, is not so much a development of agriculture itself, as of conditions in agricultural life, which is being relieved of its former drudgery

and loneliness, the farm being made more attractive to the boys as a future home. Some signs of the same movement are seen in the East, tho these are not as strong as in the West. Its influence on our national life eventually ought to be beneficial, since it will check the rush of population into cities.

#### COLLEGE GIRLS IN BUSINESS

Good Housekeeping recently printed an article, in which was pointed out the extent to which women graduates of colleges are becoming successful as employees of business houses, or as women in business for them-The article seems to have been suggested by an advertiser who was seeking as a stenographer a graduate of a college. Similar advertisements have since appeared in many newspapers, preference being distinctly avowed for graduates. Not only does the business man find in graduates a superior class of service, but college girls themselves are definitely forsaking the rôle of teacher for that of the business woman.

More and more does business call for trustworthiness, power to reason, and initiative worthiness, power to reason, and initiative is bringing her energies to the occupation on the part of subordinate employees, and that will not only 'pay,' but will broaden and deepen her educa-



MARY LYON'S BIRTHPLACE, BUCKLAND, MASS.

The accompanying illustration, taken from a life of Mary Lyon, published many years ago, will illustrate the lowly conditions out of which she emerged to become the founder of Mt. Holyoke Seminary. Mrs. Gilchrist's new "Life of Mary Lyon," published a few weeks ago, gives many details of the poverty to which she was born and which was much accentuated by her father's early death, leaving her mother with a large family of children to rear on this sterile and remote hillside farm

> these qualities have been developed in girls abled her to pay off the heavy mortgage and while at college. The positions open to women increase more and more in practical "Women must admit to one handicap in women increase more and more in practical fields. This is even true in educational work, when the teaching has in view an industrial or commercial vocation, the applicants among teachers being "not enough to fill the demands for them.

College training, however, does not include the teaching of stenography and typewriting, which must be acquired afterward, because thorough knowledge of them is requisite in most business positions that women are likely to obtain at the start. Many examples are given of the positions to which women, starting thus, may rise. They include departmental positions in charitable societies, factories, mercantile houses, stores, mining companies, employment agencies, and magazine offices. In a department store, for example, a graduate of Vassar supervises the manners and dress of salesgirls, investi-

gates and arbitrates their complaints, visits the sick, keeps a critical eye on the restaurant. and presides over the vacation cottage for employees at the seashore. Notable among lines of business in which college girls have established themselves are tea-rooms, in which distinct success has been achieved in many large cities. In one case there was added to the tea-room the business of importing fabrics and art objects from Asia. Millinery and dressmaking establishments on a large scale have also been established by college girls. In order to succeed in them it has been found that a girl should first have been a commercial buyer or otherwise been connected in some important way with a department store. Of the subject in general the writer says:

"A college degree, allowing for proverbial exceptions, stands for trained faculties, a mind taught how to marshal its forces to bear on the issue at hand without waste of time and energy. Education is not necessarily a collection of facts to be marketed in schoolhouses, but a state of mind, a point of view, a mental attitude toward life. It is because the college girl is waking up to that that she

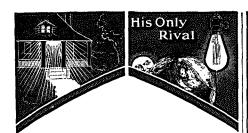
> tion, to the good of her body, mind, and soul-

the practical problems.
"There seems to have been a tendency for graduates to gravitate toward the cities, but there are more and more women who are asking themselves. Can I not build up a little business in my home town, where, if I make less money, still I will spend less?' And they have utilized to advantage the raw material at hand, as did a certain Rhode Island girl who returned from college to find her father and broth-ers giving up a dairy farm as a bad proposition. She begged them to let her take it over and then, so to speak, she took it by the col-lar, shook up its slipshod methods, and jerked it to its feet. A careful study of up-todate theories and detailed attention to the minutest problems en-

an independent business life—business wears a temporary aspect to most girls. For if she is normally constituted, every girl hopes that some day she will be happily married. This idea being firmly established in every one's head, it is harder for a woman to get capital to start in business and harder for her to throw herself with the necessary intensity into what she undertakes. She has the brains, but she lacks the daring, the willingness to risk and take the chances necessary to a suc-cessful business career, partly because in so doing she is fighting all the sex traditions that serve, to hold back, to keep the level of security upon which the family life best flourishes, and partly because there is little inspiration to build up only to give up.

Time is modifying one of these conditions, and the fact that more and more women are

(Continued on page 180)



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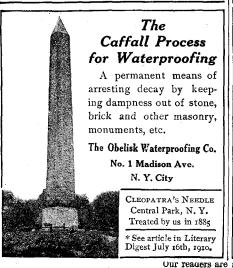
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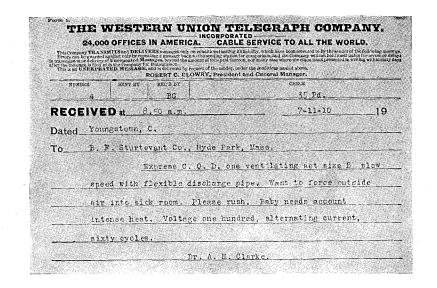
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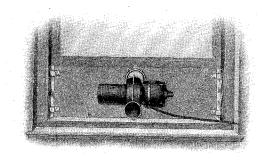
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### THE EDUCATIONAL WORLD

(Continued from page 178)

going into independent business is bringing the other to the point where the woman may sell out a well-run establishment with dignity and profit—not simply shut up shop."

#### THE SUPERIOR SCHOOLS OF GERMANY

Edward Spanhoofd of St. Paul's school, Concord, in an address printed recently in *The Educational Review*, points out some of the reasons which have made the scholarship produced in German schools superior to our own. He does not enter upon a discussion of the fact of such superiority, feeling this to be unnecessary because it "is so generally conceded." His aim rather is to enumerate some of the reasons which have led to the production of superiority.

He first cites the large schoolrooms in which boys study as hindrances rather than helps in the proper performance of work. They introduce disturbing elements and prevent a boy from concentrating his mind on studies for any length of time. Again "our arrangement of making a preparation period precede, if possible, every recitation would not appear to a German educator the ideal one." A lesson learned for only an hour can not stick in the boy's mind, as can one that was learned the night before.

Schedules in German schools are so arranged as to change rapidly from one subject to another, "thus providing for that variety which the youthful mind craves." It is the aim of German teachers to teach as much as possible in class, especially in the lower forms, and to reduce as much as possible all outside work. The writer believes that the curriculums of German schools "are largely responsible for the superior scholarship. The languages, for example, are begun at a much earlier age than with us-Latin at nine, French at twelve, and Greek at thirteen; ages which are the ones best adapted to the study of languages. Natural sciences are taught throughout the whole school course, including, in the lower forms or grades, botany, sociology, and physiology, which are taught through elementary descriptive methods adapted to the child's age and appealing to his imagination. So also are history and geography taught throughout the entire course, three or four recitations being held each week. In this country, however, "it is quite possible for the American boy to pass through school and college without ever having studied American history." The writer gives much emphasis to the absence from German schools of marks and examinations.

"Our marking system changes the teacher to a great extent into an examiner, who has to find out what the pupil knows of the lesson, for the mark is given for that, who teaches to be sure, but only if there is some time for it during and after this examination, and it makes the pupil substitute the attainment of marks for the attainment of knowledge. These are the tendencies. Fortunately, there are a great many teachers who refuse to give in to the tyranny of the marking system, and there are a great many more boys who do not need the incentive of marks and study for the acquisition of knowledge for its own sake."

The writer contends that a great deal of the efficiency of German schools is owing to

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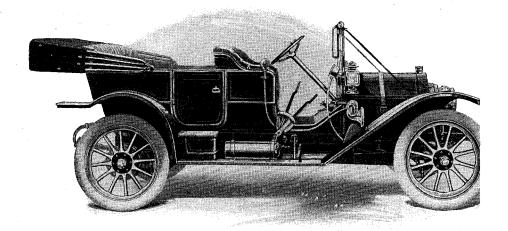
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the master who is placed in charge of the class and who is known as the ordinarius.

"It is his duty to make himself thoroughly acquainted with every boy of his class as well as with his home life and the members of his family. To him, therefore, a boy may turn in any difficulty of his moral, physical, and intellectual life. The ordinarus looks after the proper arrangement and correlation of the studies of his class; he sets the dates for handing in the German compositions and other longer exercises in languages or mathematics, so that at no time there shall be an undue accumulation of outside work. He visits the recitations of other teachers of his class, sees that class work is done at the proper time; and examines, from time to time, the note-books in which all compositions and exercises have been neatly copied."

Athletics, we are told, play no such allabsorbing part in the German boy-student's life as to interfere seriously with his scholar ship. He plays ball, tramps through woods and fields, rows and swims, but his twenty-eight or thirty recitations a week "take too much of his energy to permit him to make hard work of his games and sports." In this country, on the contrary, highly organized games consume so much of a boy's energy that he "must perforce treat his studies lightly and make play of them, so to speak." Finally, the author cites as a favoring influence in scholarship, the greater length of the German school-year:

"The German boy gets 12 weeks of vacation, which leaves him a school year of 40 weeks, or nearly 8 weeks more than the American boy has, who often gets as much as 20 weeks of vacation and a school year of only 32 weeks. During a gymnasium course of 9 years, it will be seen, therefore, that the German boy receives 72 weeks more of schooling, which make up more than two American school years. No wonder that the German boy at the age of 18 or 19, when he leaves school, is in scholarship the equal of our college students at the end of their sophomore year. It is, however, to be remembered that this scholarship gained at school constitutes all the liberal education that a German youth receives; whereas in America the school education is supplemented by the instruction of the colleges.

"It seems to me that, on comparing the German and American systems of education, one may come to these conclusions:

(1) That undoubtedly the American college graduate ought to be better educated than a German abiturient, and generally is so if he has taken advantage of all the opportunities that his four years' college course offers him, but that (2) The advantage is not one of four, but only of two years, since the curriculum of a German gymnasium generally embraces the studies that are pursued in the freshman and sophomore years of the college course.

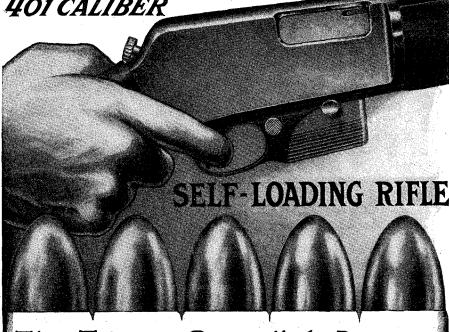
(3) That the German boy reaches the end of his school education at the age of between eighteen and nineteen years and then goes to the university to enter upon professional studies; whereas the American college student at the end of his sophomore year is generally

two years older.

"Now, what is obvious from all this, is that the experience of the American colleges goes far to prove the Germans correct in drawing the dividing-line between liberal and professional studies at the age of 18 or 19. Our boys generally stay at school until that age, and I want to ask, What is there to hinder the schools from completing a youth's liberal education at that age? In other words, from taking over the work of the first two college years? I think that there is a possibility of enriching our courses without putting too heavy a burden on the shoulders or rather the heads of our boys."

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#### A BLOW TO COLLEGE ATHLETICS

A writer in *The Nation* comments, with some pleasure, on a recent report on physical development among students of Yale as made by the director of the Yale gymnasium. In this report *The Nation* finds "the apologetic note distinctly present," which is something new, since athletic directors "have seldom before been called upon to prove that physical training is good for the body." This, however, is what the report seeks to do, in that it attempts to explain the striking fact that, "between his freshman year and his senior year, the undergraduate shows no appreciable improvement, so far as may be judged by outward physical manifestation." In height, weight, and muscular development the freshman average and the senior average are virtually the same. Only in lung development is there an increase and this is slight. Such is the record in a college where eighty-eight per cent. of students take part in some form of athletics in addition to doing gymnasium work.

The director undertakes to explain this situation on the ground that the period when boys are students at college is physically "a period of arrested development," so that for a college man to hold his own is something, and to make a gain, however slight, is proof of the efficiency of physical culture. The writer in *The Nation* remarks that the figures from Yale "concede what the most fervent opponent of muscle worship in the colleges would scarcely venture to claim." He says further:

"For some time it had become the fashion to argue that it was absurd to decry athletics, since it was a well-known fact that the best athletes in the college were as a rule among the best scholars.

"It really was not a well-known fact. Common experience and common sense all pointed the other way. But the bold repetition of an obvious falsehood is always impressive. . . . The Harvard figures disposed with neatness and dispatch of the paradox that the hardest workers are those who do not work. The athlete who found no time for study as an undergraduate made no particularly happy showing in the professional schools, and the undergraduate who was faithful to his work did. If athleticism was to be justified at all, it was within its own domain of the physical

of the physical.

"And now come the Yale figures to indicate that even in the domain of the physical, athleticism, with its vast and costly machinery, works results totally out of proportion to the expenditure of money, time, effort, and interest. We say 'indicate' and not 'show' because, as we have already stated, we believe the Yale figures prove too much. We feel that athletics must do good, and actually do so. We find the only value of the Yale figures—tho a very high value it is—in proving the disproportion between the zeal and clamor that go into athletics and the result. The figures do not convince us that football and rowing produce no favorable effect on the college man's physical development. They do support the conviction that such good as football, rowing, and all the other college sports accomplish, might be attained at a much smaller sacrifice of the things colleges were once upon a time supposed to stand for."

A Good Guesser.—"You can't guess what sister said about you just before you came in, Mr. Highcollar," said little Johnnie.
"I haven't an idea in the world, Johnnie."

"I haven't an idea in the world, Johnnie."

"That's it. You guessed it the very first time."—Tit-Bits.

Our readers are asked to mention THE LITERARY DIGEST when writing to advertisers.

#### THE SPICE OF LIFE

A Connoisseur.—"When Mark Twain came to Washington to try and get a decent copyright law passed, a Representative took him out one afternoon to Chevy Chase," said a correspondent.

"Mark Twain refused to play golf himself, but he consented to walk over the course and watch the Representative's strokes.

"The Representative was rather a duffer. Teeing off, he sent clouds of earth flying in all directions. Then, to hide his confusion, he said to his guest:

"'What do you think of our links here,
Mr. Clemens?'

"'Best I ever tasted,' said Mark Twain, as he wiped the dirt from his lips with his handkerchief."—Washington Star.

Truthful, Anyway.—The vicar, observing one of his flock coming out of the village public-house, gravely said to him, "John, my friend, I am sorry to see you coming out of a public-house."

"Yes, yer reverence, an' Ah's sorry to be seen coomin' oot; but as Ah's nee money left, and t' landlord won't put it on t' slate, Ah had t' coom oot, otherwise thoo wouldn't ha' sin me for an hour or twa as yit."—Tit-Bits.

Corrected.—First Woman—"Look here! Did you say I stole that tanner you lost?"

SECOND WOMAN—"No, I didn't. I only said that if you hadn't 'elped me to look for it I might have found it."—*Tit-Bits*.

Gallant.—She—"If I were a man, I should never marry."

HE—"If you were a man, I should never marry."—M. A. P.

### WISE WORDS A Physician on Food.

A physician out in Oregon has views about food. He says:
"I have always believed that the duty of

"I have always believed that the duty of the physician does not cease with treating the sick, but that we owe it to humanity to teach them how to protect their health especially by hygienic and dietetic laws. "With such a feeling as to my duty I take great pleasure in saying to the public that in my own experience and also from personal observation I have found no food to

"With such a feeling as to my duty I take great pleasure in saying to the public that in my own experience and also from personal observation I have found no food to equal Grape-Nuts and that I find there is almost no limit to the great benefit this food will bring when used in all cases of sickness and convalescence

and convalescence.

"It is my experience that no physical condition forbids the use of Grape-Nuts. To persons in health there is nothing so nourishing and acceptable to the stomach especially at breakfast to start the machinery of the human system on the day's work. In cases of indigestion I know that a complete breakfast can be made of Grape-Nuts and cream and I think it is necessary not to overload the stomach at the morning meal. I also know the great value of Grape-Nuts when the stomach is too weak to divest other food

the stomach is too weak to digest other food.

"This is written after an experience of more than 20 years treating all manner of chronic and acute diseases, and the letter is written voluntarily on my part without any request for it."

Read the little book, "The Road to Wellville," in pkgs. "There's a Reason."

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

# This Absolutely Perfect L.C. Smith & Bros. Typewriter at Half Price

and Ten Months
To Pay.

No. 1 is the regular correspondence machine with 76 characters.

No. 2 is same as No. 1, except has 4 extra keys on which may be placed 8 characters for special work such as billing and invoicing.



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A Most Extraordinary Offer: Standard No. 1 or No. 2 Model complete with cover, tools, etc.—not shop-worn or damaged machines, but each and everyone absolutely perfect.

No salesman will call on you. We are compelled to save such expenses to enable us to sell these machines at half price. The burden of proof rests with

the typewriter and you are to be the sole judge.

If you find the slightest thing to criticize—if you think you can buy a better typewriter at any price—if for any reason you do not wish to keep the machine, send it back at our expense. This is the greatest typewriter value ever offered. If you intend to buy a machine any time in the future it will pay you to secure one of these NOW.

If you are renting a typewriter, why not send it back and replace it with one of these splendid machines? You can pay us \$2.00 or \$3.00 more a month than you are now paying and in a few months own a standard typewriter—meantime you have a perfect machine to operate.

Better write us now.

You take no chance on this proposition; if the typewriter is just as we say you have a bargain—if it is not, you send it back at our expense.

Don't wait until they're all gone—give us your name, address, and references today.

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We deal in accumulated stocks of typewriters and this extraordinary offer is made to dispose of a special lot of Three Hundred and Fifty machines which are packed ready for shipment. First come, first served. Remember you take no chances, the typewriter is to be our salesman and if you find the slightest thing to criticize—if for any reason you do not want to keep the machine—send it back at our expense.

The L. C. Smith is one of the latest and most successful front-stroke, visible writers on the market; the key touch is soft and elastic, the escapement quick and snappy, giving the machine lightning rapidity, the improved shift is entirely without rattle and is the nearest approach to an absolutely noiseless shift that has ever been applied to a writing machine. The shift keylock and release is original in design, positive in operation and astonishingly simple. We have only this limited number of machines

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TYPEWRITER SALES CO., 38 Dearborn St., Chicago, Ill. Gentlemen I accept your special offer of a STANDARD No. 2 Model L C. Smith & Bros Typewriter for \$55,60, Send me one of these typewriters, f.o.b. Chicago. It is understood that I may try the machine for five days. If entirely satisfactory, I agree to remit \$5 within five days of receipt, and pry the balance in 10 monthly instalments of \$5 each. If the typewriter does not come up to my oxpectation in every way, I reserve the right to return it immediately without incurring any obligation on my part. Title of the machine to remain in your name until the machine is fully paid for.

machine is fully paid for,		
Name	······································	
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