

# DR. & CR.

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SAINT CLOUD BUILDING, 9th & F Streets, N. W., Monday Evening, December 8th, 1879.

Business Men, Young Ladies and Gentlemen who are interested in this New and Improved Method of Teaching, are cordially invited to attend the First Meeting of

DWIGHT S. DOW'S

COMMERCIAL NIGHT SCHOOL,

ST. CLOUD BUILDING.

9th & F Sts., Northwest,

Monday Evening, Dec. 8th, 1879.

If the paternal interest this School has evinced, the ability of the instructor, the testimony of so many intelligent citizens, and the devout and *honest* character of patronage of any Business School in Baltimore, except for anything, its superiority must be acknowledged.

Come Monday night and hear the new method explained.

Dwight S. Dow's Commercial Night School is not a Business College. Nor

The number of lessons is not limited. The School will be continued till the course of instruction is thoroughly completed and understood. See Course of Instruction on second page.

#### TERMS:

For Book-keeping, single and double entry, Business Form, Penmanship, and Drafting Commercial Money, as practised in the Course of Instruction (including blank books for the course).....\$100

#### NO MONEY

is required till you are satisfied the Course of Instruction will be successfully accomplished.

#### NO OTHER SCHOOL

in the country can make such a preparation. It is done in this School because of the original and unique system of teaching and getting results.

#### TUITION.

Tools, board, and other expenses of attending any business college, will cost hundreds of dollars, and in none of these schools do the professors require so thorough and careful instruction and drilling in the logic of Book-keeping. Many Business College students never learn the reason why they make a debit and credit in journalizing, or how to close a set of books and make out a balance sheet by themselves, and understand it. In this School it is guaranteed that you can do these things thoroughly.



#### FROM WINFIELD SCOTT.

Extract from a speech made by the Rev. Winfield Scott, of San Francisco, after taking the Course before the students and friends of Dwight S. Dow's Commercial Night School.

"The art of teaching consists, not in merely telling what you know, but in making pupils understand and readily receive the instruction. The true teacher forms his thoughts into the minds of the pupils, and conveys them to exhaustion. The word that comes is quick to perceive, ready to understand, and able to retain the knowledge imparted. Mr. Dow is a model teacher. He makes his pupils to understand his thoughts, and though they can not help understanding him, the pupil understands thoroughly all the intricacies of the subject, as known—and is able to give—the reason for everything he requires to be done. He is an analyst. He animates, and never deserts, familiar every thing except brain necessary to make any young man understand Book-keeping; and his clearness, love and persistency will go far towards making even stupid men understand. The sharp-witted, hard-headed, strong-willed man, who believes in achieving a destiny, will have no trouble in gaining a perfect knowledge of Book-keeping, in the time he prepares, as it is possible to procure it."

\* \* \* \* \*  
"Every other department of science and art is improving in methods and appliances, and there is a great demand for improvement in the methods of imparting education. Mr. Dow feels this necessity in his department. His experience of years has taught him by teaching his student teacher, and by the use of the blackboard, he can give all the ideas, principles, theories, and forms of Book-keeping in a few weeks, that under the old methods would require several months. By giving a little private attention to the slower part, he is enabled to keep the class together and do efficient work. In about twelve years he has taught 7,000 students, and to-day he commands their enthusiastic endorsement."

#### BUSINESS MEN AT SCHOOL.

The best index of a school is the character of its students. Mr. Dow's Baltimore class, representing many of the very best business houses in that city, is composed of men of many walks of life, and in age, experience, business standing and intelligence. It is an exaggeration to say that they far exceed the average of students in any other school or college. On our fourth page is published their endorsement of the school, voluntarily furnished, and it strongly warrants us to give the most convincing evidence that the course and the method are all we claim them to be.

See Dow's Success and who attend the Commercial Course in Baltimore; also what they say of it on the fourth page.

tion.

ENDORSEMENTS of Dow's Baltimore students have already reached business colleges. They are his warmest friends, for they know the claim of his new method are true. See fourth page.

Attend the Introductory Meeting Free.

## DOW'S NEW ERA

### IN BUSINESS EDUCATION.

"Bet faith, have faith, never-wielded has  
To serve dear falsehood, logic it to the last." —  
"Ring out the old, ring in the new." —  
"Ring out the lies, ring in the truth." —

Mr. Dow believes in EDUCATIONAL PROGRESS, and that teaching is an art capable of improvement. This spirit of progress led Mr. Dow ago out of the roundabout beaten track to a business education, and into the short-cut of his own making, along which you are invited to accompany him.

What the spinning-jenny and the power-looms have done in beautifying, multiplying and cheapening woven fabrics, his new method has done in the matter of simplifying and dispensing the keeping of accounts. The millions are now clothed in fine array, as cheaply as were our forefathers and foremothers in homespun flannel and knapsack, and by his new method the millions may receive a scientific and practical knowledge of book-keeping, *as fast or cheaper and rapidly as by the business college method of teaching.*

### The Verdict of Business Men Against Business Colleges.

#### ONE OF MANY.

WANTED—FIRST-CLASS BOOK-KEEPER.  
Young man preferred. No business college  
graduate need apply. Address, with references. A. G.,  
Future CEO.

The above is clipped from *The Chicago Tribune*, and is representative of the sentiment of business men toward the business colleges. While in Chicago, Mr. Dow was introduced to the Secretary of the Board of Trade by the Rev. Dr. Evans. In the course of conversation, the Secretary stated his opinion of business colleges blandly, so nearly as possible in words like these: "I firmly believe that the business colleges here do more to mislead and ruin young men than any other evil of this wicked city." A strong statement, but from the very highest authority.

Why are these things said? What has the business college done that such a hue and cry is raised after it? Several things. It has played and is playing the game of "Actual Business Practice," though to smaller audiences than formerly. It has, through its whole existence, imposed upon its patrons, not complacently, but boastfully, the pretentious hunting of individual novelties, which is little if no instruction. It has charged *excessive fees* for slight service—check-book and the privilege of finding out things for one's self. It has enticed boys from the country with golden hopes of *guaranteed success*, only to disappoint them and render them all the more in the temptation of the city. The reason why the business college has lived so long is that "Pay in Advance" is their golden rule. The student boys work in the institution, and is compelled to complete the course as the only hope of a return for his investment.

This is not a business college. It is a new departure in commercial education, and is conducted on business principles, with term division, where all begin together and every student gets all the teacher's time. It will teach practical knowledge for no much money—regardless of the length of time—and the purchaser is not asked to pay until he knows that success is certain.

This is the best season to study Book-keeping, and the only chance to get the best INSTRUCTION.

## DOW'S NEW METHOD.

The course and system of instruction explained elsewhere extends to you the most thorough knowledge of book-keeping at the least expense. In thus saving money.

The commercial world has kept account in some form it is alleged but not until the XV. century was double-entry—the science of book-keeping—introduced. From time to time, authors, teachers, and accountants have revised its forms, refined its terms, and simplified its presentation; until, as a science and art, it is complete.

Now is presented a new method of TEACHING accounts, which is a great stride in advance. By a few weeks of evening lessons it accomplishes the work of months by the old routine methods. It has received a patronage and approval such as no other educational system ever enjoyed.

Ladies and gentlemen have gone immediately from this course of study and taken successful charge of books; and teachers are as pleased with it that they would not attempt to teach in any other way.

Dwight S. Dow's Commercial Night School does not ask to draw boys from the country. The course and method of instruction appeal to clerks, bookkeepers, professional men, and teachers, who have neither time nor inclination to attend a day-school for boys, and to such business men as do not feel "too old to learn." As well might a middle-aged man feel a hesitancy about attending a course of lectures on literature, science, or art, as about pursuing a commercial course in company with acquaintances and friends of his own age.

\*A few hints from a perfect master of this service in developing the capacities of a pupil than the most protracted lessons of an inferior teacher.

BREAST.

EX-18791

## CLOSE THE LEDGER.

The year is drawing to a close. Some business establishments of every kind will be closed to take stock, and book-keepers will be working day and night to prove the ledger, close it up, and prepare a balance-sheet. In many instances, this is a source of anxiety and dread. They have sailed along six months or a year through the routine operations of journalizing and posting, and now comes their day of judgment. Their competency is to be tested, and upon that test hangs, perhaps, their future. To such Dow's Special Course offers efficient aid—in a bound in itself. Opening, closing, re-opening, and changing from single to double entry, are stripped of mystery, and made as simple as any other operations of book-keeping. Old book-keepers and young, and business college graduates, get in this course full and complete knowledge, such as other systems of teaching cannot.

EX-18801

## BRING DOWN THE BALANCES.

January 1st is nearly here. Young men, book-keepers and business men can take up Dow's Course NOW, and although the Course will not be completed by the New Year, still they will be able by that time to change their books from single to double entry, or make out a balance sheet from a set of double-entry books and close them up, understanding what they do. So simple and complete is this method, that in a few weeks those who have been keeping their accounts imperfectly can learn the rules of the science. Students who may desire advice or assistance in adapting the forms of their books to their particular business, will be assisted by Mr. Dow without charge.

## THE COURSE OF INSTRUCTION.

### BOOK-KEEPING.

The course of instruction in Book-keeping is concise and comprehensive, comprising five separate and distinct sets of books by Double-Entry; the third set is Merchandise Business, combining Journal and Day-Book, and introducing a Partnership Balance; the fourth set illustrating buying and selling mining stocks, real estate, railroad stocks, steamboat stocks, etc.

In the fifth set is introduced the most approved form of a Double-Entry Cash-Book, making it a book of original entry, and passing its results directly to the Ledger, without using the Journal for cash transactions; this is followed by a thorough drill in the commission business and a set of Single-Entry Books.

No copying is done, nor even of Day-Book entries or any part of the work.

It is presumed that every pupil shall work from his knowledge of Principles; and, augmented by past experience, it is guaranteed that he shall understand the why and wherein of each step to follow—Day-Book Writing, Journalizing, Posting, taking Trial Balances, Closing Books, making out Statements of Losses and Gains, Resources and Liabilities of a Merchandise Business, Partnership Business, giving a thorough Analysis of Accounts, and showing all the financial facts that the most approved system of books can show—in fact, such a knowledge of the logic of Book-keeping as may be acquired, even through the actual experience of the counting-room, only after years of vexation.

### OPENING AND CLOSING BOOKS.

There are hundreds of practical Book-keepers who have become familiar with the daily routine of entries that occur in the particular set of books that they are keeping, and are in many respects good accountants, but who, if called upon to open or close a set of books, would be quite bewildered. Many sets of books run for years before they are closed, for the sole reason that the persons keeping them dare not undertake to close them. This part of the course of instruction is so successfully gone through with, that many experienced business men and accountants take up the course.

### BUSINESS WRITING.

Although this is by no means a mere Writing school, an hour's instruction is given each evening in Practical Penmanship, by the most approved methods, with a view to a rapid, simple business style. But habits of pen-holding, cramped positions and movements, nervousness, etc., are eradicated, almost invariably, by the persevering use of our carefully graduated series of Muscular Movement Exercises.

The Writing exercises are given the first hour in the evening, so as to bring the Book-keeping at an hour to a successful business man, who may not care for the writing.

### BUSINESS FORMS.

This course includes instruction in the drafting of business papers, viz.: Notes, Drafts, Due-Bills, Receipts, Orders, Bills of Exchange, etc.

### DETECTING COUNTERFEIT MONEY.

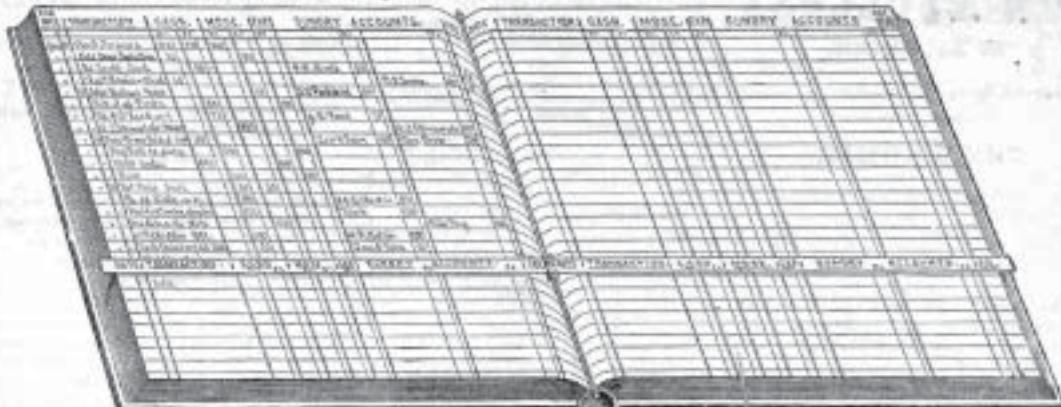
Without extra charge, we give thorough instruction in the science of detecting counterfeit money, by inhibiting sales—by a science that has positive laws that never fail—having no exceptions. These laws apply to Bank Notes, United States Bonds, Internal Revenue Stamps and Greenbacks.

### BOOKS FURNISHED FREE.

Considering the rates of tuition and cost of books, the saving of valuable time, the better and more thorough instruction given, a knowledge of accounts costs less than one-tenth of the expense of attending any Business College. We offer a guarantee made by no other school, etc.: that we do not want the money is advanced, nor before the system of teaching has proved itself to be what is claimed for it—the best, the most thorough, and the cheapest ever devised.

Attend the Introductory Meeting Free.

MULTIPLE-COLUMN CASH-BOOK JOURNAL-DAY-BOOK—SHOWING DOW'S PATENT HEAD-LINE INDICATOR.



THIS INDICATOR, WITH THE NEW METHOD OF BOOK-KEEPING, SAVES LARGES MONEY, AND MISTAKES.

## A BUSINESS MAN'S SATISFACTION.

OPINION OF A LOUISVILLE (KY.) MANUFACTURER.

### DWIGHT S. DOW'S METHOD NEW AND PERFECT.

DWIGHT S. DOW.—*Dear Sir:* \* \* \* \* During the past few weeks I have been using my new books made after the improved form taught in your course, and I want to urge business men and book-keepers to attend your school. Your new form of classifying accounts is saving me a vast amount of labor, as well as giving me the satisfaction of a general knowledge of how my business stands every night.

I cannot refrain from again expressing my satisfaction with your mode of instruction and the value it has been to me.

With best wishes for your unequalled success, I remain, yours very truly, F. C. LOSEY,

Book Book Manufacturer and Book-keeper may order the Column and Line Guide at any time by addressing DWIGHT S. DOW, 10 Astor Place, N. Y.

## "GET THE BEST."

Dow's Method is Cheapest and Best.

Through, Honest Instruction, with Economy of Time and Money.

The science of book-keeping is essentially simple. All entries of transactions are recorded by means of a small number of simple formulae. The same principles apply in all double-entry book-keeping, no matter how simple or how complicated the forms.

In every set of books, accounts are debited and credited to show the same facts. In the lumber yard, the retail shop, the hotel, the bank and the wholesale establishment, the law of Dr. and Cr. is precisely the same; the forms of books and entries varying with the exigencies of each class of business.

If the principles are thoroughly acquired, the forms are readily understood and properly applied. These things being so, it is plainly an error to suppose that it is necessary to spend months and years to acquire a competent knowledge of accounts. It should be the work of weeks, instead. An intelligent pupil, under a proper system and the guidance of a good teacher, does master the whole subject, so far as it can be learned outside of the responsibilities of the book-keeper's desk, in this school.

By Dow's Method, the student is not left to plod wearily through a test-book in which technicalities are piled upon technicalities, but is led by the living teacher in a straight path to a full mastery of the subject. Here the studying is largely done for the pupil, and the way is cleared before him.

### THIS COURSE.

Young men out of business can take this course and be ready for the opening of the new year's business. The course is short, *at the point, clear, and the best thoroughness ever taught*, and will enable you to exert, as you need do to succeed.

These desirous of securing the most ECONOMICAL, THOROUGH, EXPEDITIOUS, PRACTICAL and SUCCESSFUL course of business training for themselves, should attend the Re-opening.

We enter with grateful pride to the members of the Commercial Night School, Baltimore, who substantiate the fame presented in this circular, as shown in the testimonial entitled "Dow's Success."

Those anxious to know Dow's method of teaching should attend the opening Monday night.

Don't buy a pig in a poke. Don't pay in advance for a commercial course, with no assurance of getting what you pay for, when you are invited to try the merits of the new method before paying a cent. Go and listen to Dwight S. Dow, Monday Evening, December 8th.

[From Milwaukee Success]

Mr. Dow's School closed at Mechanics' Hall last night. The audience has been enormous.

\* \* \* \* In the class-room we have yet to see his peer. Full of energy and magnetic enthusiasm, infusing into the whole body of students the spirit of work, yet possessed of a patient and an absorbing good nature which nothing seems to ruffle. \* \* \* He appears to us to be a realization of the ideal teacher, "born, not made."

The following is copied from an editorial in the *Commercial Journal*:

"Dwight S. Dow has invented a very simple contrivance for adjusting columns of accounts spread over wide folios. By it the book-keeper can with unerring promptness trace the line and column for entries without an eye-stimulating effort to know if he is on the right line and correct column. It is a wonder it had not a birth contemporaneous with every journal page." \* \* \*

### OUR PECULIAR ADVANTAGES.

New Methods of Illustration; New and Condensed Forms in Book-keeping, nowhere else taught; Protection against vaiding Massary Papers; Lecture on Detecting Counterfeit Money; The proper Drawing of Notes, Drafts, etc.; A far more thorough knowledge of the Science of Book-keeping than was ever before taught in any School.

Any person possessed of good hearing, good eyesight, and good common sense, can become a practical accountant in a few weeks by Dow's Method.

Those who are anxious to know Dow's Method of teaching should attend his opening, Washington, Monday Evening, December 8th.

### The Irishman's Book-keeping.

"Kape hole, d'you say? "Share I can. No man is belittled better." He got the job and the books, and put the latter into a cupboard and sat on it. "Share, I'll kape 'em as long as the box lasts," he said.

Attend the First Meeting Free, in the Saint Cloud Building.

# DOW'S SUCCESS

IN BALTIMORE.

The Bold Strike at the Old Methods  
of Teaching, and

## THE TRIUMPH.

Who attend the School in Baltimore and what they say of it—Voluntary Testimony signed by many former students of the so-called "Colleges" of Baltimore who know whereof they speak.

**Business Men from the Best Houses in the City give their Indorsement to the Course of Instruction and the Most Popular, Useful, Thorough and Successful Method of Teaching Accounts.**

At the close of the School, Mr. J. Wilson Cole, Assistant Book-keeper Central Savings Bank, corner Charles and Lexington streets, arose and said that he had been chosen by some of the class to place formally before the school the following testimonial. "It originated," he said, "in his sentiments and he hoped those of the school; and he also hoped that it would carry conviction of the true worth of Mr. Dow's original method of teaching accounts, etc., to everybody in Baltimore."

What Mr. Cole said and not only brought about the known, let the names and addresses of every member of the large school.

The names and signatures are given below:

### THE ADDRESS.

V. M. C. A. Hall, Baltimore, Nov. 1, 1879.  
Mr. ALFRED S. DOW—

DEAR Sir—As a matter of simple justice to you, and of vital interest to business men, clerks and professional men, we desire to express our opinion of the merits of your course, your method of teaching, and your unusual ability as a teacher. We desire to say to our friends and the public, that your series of lessons embrace a full and thoroughly practical presentation of book-keeping, together with such collateral knowledge of business forms, etc., as the poor pupils in almost all the responsibilities of the existing-rooms; the whole logically presented and connected so as to render the acquisition a pleasure rather than a task, completed in a few weeks instead of six months or a year. By your method principles are not only explained but applied in such a way as to fix them permanently in the mind. Your system of teaching, as conducted by you, is clear and direct, and whilst so backed up by your personal energy, enthusiasm and devoted effort, that the spirit of work pervades your entire School, and secure results which we have never before seen in any class room. Your combining good humor, tact and inimitable gift of simple and apt illustrations, stamp you a genius in your line of work, unapproached and unapproachable. Your power as an instructor seems to us, who have felt its influence, a gift rather than an acquirement, though long experience has enabled and perfected it. Finally, we believe that in you, young men and women who desire to succeed in business, have a benefactor and friend; that business men will find in your course invaluable

business knowledge, procurable from no other source so easily, speedily and cheaply; to you as a teacher, gentleman and friend, we pledge our individual and undivided support.

Yours very truly,

J. WILSON COLE,  
Assistant Book-keeper Central  
Savings Bank, Charles  
and Lexington Sts.  
ROBERT COLE,  
U. S. Navy Pay Office, Com-  
mon House.  
J. CLINTON HUTTER,  
Montgomery Avenue, N. E.  
John H. ROBERTS,  
Montgomery Avenue, N. E.  
MEYER NEUFELD,  
Montgomery Avenue, N. E.  
E. F. O'NEILL,  
Student of John Hopkins  
University.  
CANTHIDIO MENENDEZ,  
Van Isackt Greenbaum &  
S. G. COHEN.  
ROBERT H. McGREGOR,  
Washington, Charles Street  
Ave., Baltimore, Md.  
WM. D. REEDING,  
One Charles E. Balcoms, Inc.  
W. F. McCARTY,  
Montgomery Avenue, N. E.  
WM. M. FREY,  
With Julius L. Frey, No. 84  
Baltimore St.  
CHARLES COLOMBUS,  
With Schools & Economy, one  
Baltimore Street, Library St.,  
Washington Street.  
FRANCIS X. DONNELLY,  
With David Donnelly, one  
Calais Street, At Charles St.  
JOHN BREHM,  
Office of F. F. Marquardt,  
Montgomery Street, At  
Law Building.  
B. T. HILLHAR,  
With D. Holiday & Co., at  
Hanover St.  
SAMUEL D. TANNER,  
With Standard Stationery, Fr.  
D. L. CLARK,  
S. Clark Street.  
ALLEN TILLFORD, Jr.,  
One Bishop & Fewnoy Sts.  
MARK TOLDRIDGE,  
With Thompson, Fewnoy,  
No. 100 Hanover St.  
FRANK R. ROBERTS,  
Montgomery Street.  
ALBERT SCHLACKEN, Jr.,  
With C. F. Fox & Son, Inc.  
PRO. DE M. S.,  
14 Anson Avenue,  
M. J. FLUSS,  
With Baker Bros. & Co., Jr.  
and J. S. Charles St.

CHARLES E. PIPPEN,  
Book-keeper with Charles E.  
Smyre, 15 Calvert St.  
WALTER X. GARRISON,  
With Goss, Garrison & Co.,  
Cor. Park and Fremont Sts.  
J. R. CHASTAIN,  
With Thomas, Ward & Co.,  
Commercial, At German St.  
R. W. COOPER,  
At Harrison Street.  
E. MULGRAVE,  
Wholesale Clothier, 145 W.  
Montgomery Street.  
EDW. E. COHEN,  
At the office of Mrs. McClos-  
& Co., Cor. Montgomery  
and 10th, one Grand St.  
L. F. EVERETT,  
With Hayes & Keeler, 19 Fulton's  
Wharf.  
FRANK E. LEHMAN,  
Fifth St.  
ROBERT E. WINN,  
Second and South Sts.  
C. D. PARKER,  
Hardware Merchant, 145 W.  
Montgomery Street.  
CHARLES HUTCHINS,  
145 W. Montgomery Street.  
J. J. PARKER,  
Hayes Ave.  
EDWARD A. MILLIS,  
With Hayes & Keeler, City  
Hall.  
J. E. LOVETT,  
Washington, Md.  
BARTHOLOMEW C. HANCOCK,  
Charles House, 2 N. Gay St.  
J. J. DIXON BURTON,  
With Standard Publishers,  
Book Company, 211 W. Ed-  
ward Street.  
H. D. W. CASSELLY,  
Holiday Street.  
J. DAVID ALLEN,  
Book and Publishing Sts.  
H. WEINBERG,  
With Hayes & Keeler, 145 W.  
Montgomery Street.  
LAURENCE B. BOUGHTON,  
With L. McNamee & Co.,  
No. 1 and 3 Court St.  
M. J. ANDREW,  
Master, Show Room, No. 60  
Hanover St.  
J. L. JAMISON,  
Purchasing Agents Office,  
Cochran Building.  
GEORGE BOURNE,  
145 W. Montgomery Street.  
W. MILLEN WILEY,  
145 W. Madison Street.  
JOHN F. GAUDI,  
With Hayes & Keeler,  
145 W. Montgomery Street.  
And others.

### COME AND SEE US.

We invite ladies and gentlemen generally to our first meeting, announced in the first column of our paper.

We propose to give a short business talk on business, and come to business. Come and hear what we propose to do, and how we shall proceed to do it. It may be that you do not need the course of instruction we present; but by being present you may be convinced that others whom you may influence will receive a life-long benefit by working with us. Hundreds of men in business, who were otherwise occupied during the day, and young men who had as time or means to attend other schools have received the advantages of the Commercial Night School, simply because they or their friends desired to attend the First Meeting.

We propose to teach business, and propose to make ourselves known on business principles. We do not "curse for names," "blister-hole," or "life insurance" people individually at their houses or places of business, but place our claims before the public at large in a legitimate way; proposing nothing we do not accomplish, and undertaking nothing we do not perform.

# SOUND SENSE.

One of Dow's "Patent Sermons" to Young Men

**WHO SPEND THEIR EVENINGS DOWN TOWN WITH THE REST OF THE BOYS.**

Clerks and Merchants can SAVE Time and Money, and GAIN a Grand Working Capital of Business Knowledge, by ATTENDING Dow's Classes and Night School.

We wish to say a few words to clerks, mechanics, apprentices and others who are employed during the day. You have at least every time felt a desire to obtain a business education, and would gladly avail yourselves of such an advantage if you had the time and means to spare. You can not afford to give up your situation to attend a day-school or college, for you need the weekly or monthly income to help you to the necessities of every-day life. In this you have indeed well; but let us say if you have no time to give to so important an object as fitting yourselves for future usefulness. When do you spend your evenings? "Usually go down town with the rest of the boys—usually go to the theater." There are worse places than the theater. Thinking, like certain drugs, may be beneficial if taken in proper doses. When you say you sometimes go to the theater, we understand you perfectly; but your going "down town with the rest of the boys" is not so desirable. There are plenty of places where young men can spend their evenings; places that boast of gorgeous tapestries and splendid illuminations. No merchant or expert in the public displays his goods or sets up his stand in a manner more pleasing to the eye, or grateful to the palate, than he who makes it his study to entertain those who "go down town with the rest of the boys."

In this way and in this manner you are spending your time—precious time! Time that you can never recall. Time that will yield you no beneficial return. But this is not all. At the end of the month your cash on hand does not correspond with the figure upon the pay-roll. You add your expenses for board and a few articles of clothing, and still there is a deficiency. Multiply this difference by twelve and you are surprised that so much money has slipped away during the year. Compare the amount of time and money which you have thus wasted in a twelve-month with the requisite time and rates of tuition as given in another column, and you will find that you have the means at your command to help you in obtaining a thorough business education—an implement that will be of incalculable worth to you in three years. You do not always mean to be clerks, journeymen, mechanics, or laborers; you mean to have some time a business of your own. See to it that you fit yourselves to become masters of your business. You can accomplish this by attending Night & Dow's Commercial Night School. When your term of hours is finished and your tuition paid, you will, in many cases, have more money than if you had not attended the School. It will cost nothing to spend an hour or two speaking, and see what we propose to do for you.

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