

WHAT HE SHOULD KNOW.

Important Knowledge for the Boy Beginning His Business Career.

People differ as to how much a college education helps a young man in a business career, some contending that it is of the utmost importance, others that he can get along without it. As a matter of fact, it depends on the young man himself, for while a collegiate education can hardly be called a hindrance, it might, in some cases, give a young fellow a foolish pride that would make him hold himself above the so-called drudgery of a business life.

A very successful man in speaking of what a young man should know to begin business life in the right way, summarizes the qualifications about as follows:

He should be able to write a good legible hand.

To spell all the words that he knows how to use.

To speak and write good English.

To write a good social or business letter.

To add a column of figures rapidly.

To make out an ordinary account.

To deduct sixteen and one-half percent from the face of the account.

To receipt an amount when it is paid.

To write an ordinary receipt.

To write an advertisement for the newspaper.

To write an ordinary promissory note.

To reckon the interest, or the discount, on the note for years, months or days.

To draw an ordinary bank check.

To take it to the right place in the bank for the money.

To make neat and correct entries in day book or cash book.

To tell the number of yards of carpet required for the parlor.

To tell something about the great cities, mountains and rivers of the present time.

If, says the successful business man, a boy can do all this, it is probable that he has enough education to make his way in the world.

What Credit is Based On.

Many young men, beginning a business career for themselves, make the mistake of supposing that financial credit is based wholly upon property or capital. They do not understand that character and reliability, combined with aptitude for one's business, and a disposition to work hard, are far more important assets to have than millions of dollars. The young fellow who begins by sweating out the store, and who finally becomes a clerk, messenger, or superintendent by his energy and reliability of character, does not usually find it difficult to secure credit to start in business for himself. On the other hand, jobbing houses are not inclined to advance credit to the man who, though he may have inherited a fortune, has shown no capacity for business, and is of doubtful character.

The young men who start for themselves on a small scale, are more energetic, work harder, are more alert, are quicker to appreciate the chances of the market, and are more polite and willing than those with large capital.

The small men in jobbing houses are very quick, as a rule, to see the business qualities in prospective buyers, and seldom make a mistake in their estimate of what credit it is safe to extend.

The Best Boys' Story I Ever Heard

That was what a lawyer said of this story that I am to relate to you: 'It is the best boys' story I ever heard.' 'We have a good many boys with us from time to time,' said Mr. Allen, the senior member of a large hardware establishment in Market street, Philadelphia, 'as apprentices to learn the business. What may surprise is that we never take country boys unless they live in the city with some relative who takes care of them and keeps them home at night, for when a country boy comes to the city to live everything is new to him, and he is attracted by every show window and unusual sight. The city boy who is accustomed to these things, cares little for them, and if he has a good mother he is at home and in bed in due season. And we are very particular about our boys, and before accepting one as an apprentice we must know that he comes of honest and industrious parents.

'But the best boy we ever had is now