Men have made fortunes in commerce who never entered a commercial college, and before any commercial college existed. But such had special aptitudes which not one in a thousand possesses, or special opportunities which now-a-days occur to few. Before the modern means of training existed, all were on the same level, and the best men with the best business capabilities succeeded. But now, when a special training is within the reach of all, those who plunge into business without preparation, stand but a poor chance of success.

Toronto, besides being a political and social centre, is the head-quarters of the Ontario Banks, a large number of Loan Societies, and Insurance Companies, and the great shipping port for the north. Here every kind of business is carried on with great activity. It is in the great centres that the best business habits are formed; and even students at the commercial college, in Toronto, catch something of the animating spirit by which all this complex commercial and financial machinery is worked. Apart from the solid advantages of the training college, there are gathered in such a centre certain subtle qualities which may not be easy to define, but which help to form the perfect man of business, and which, once imbibed, become part of a man's moral capital, during the rest of his life. Any one who starts in the race of life with these advantages in his favor, has the means of distancing competitors who are not equally well equipped for the struggle. And such equipment can only be obtained at a commercial college situated in a large centre of business.

HERE exists in the minds of some thoughtful, sensible people a good deal of prejudice against Business Colleges, and such prejudice is not much to be wondered at in view of the causes in operation in producing it, and which are to be found to a large extent in the defective work and imperfect training, emanating from a number of so-called Commercial Colleges among us. Many of the slovenly habits too often seen in the counting-house, are distinctly traceable