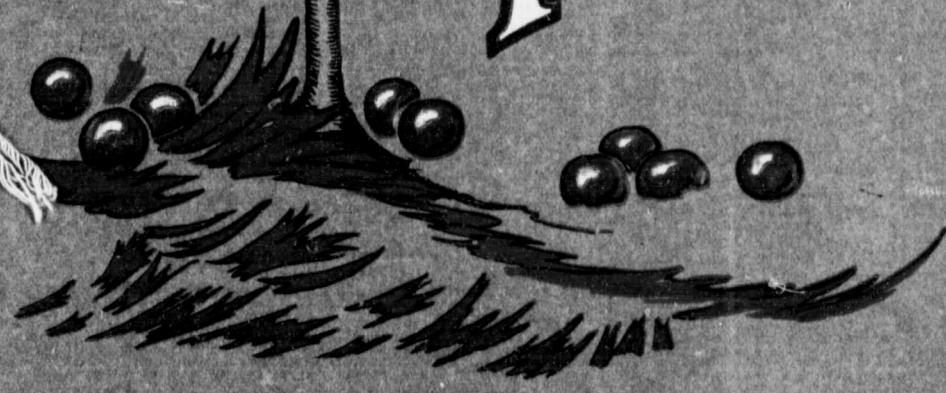
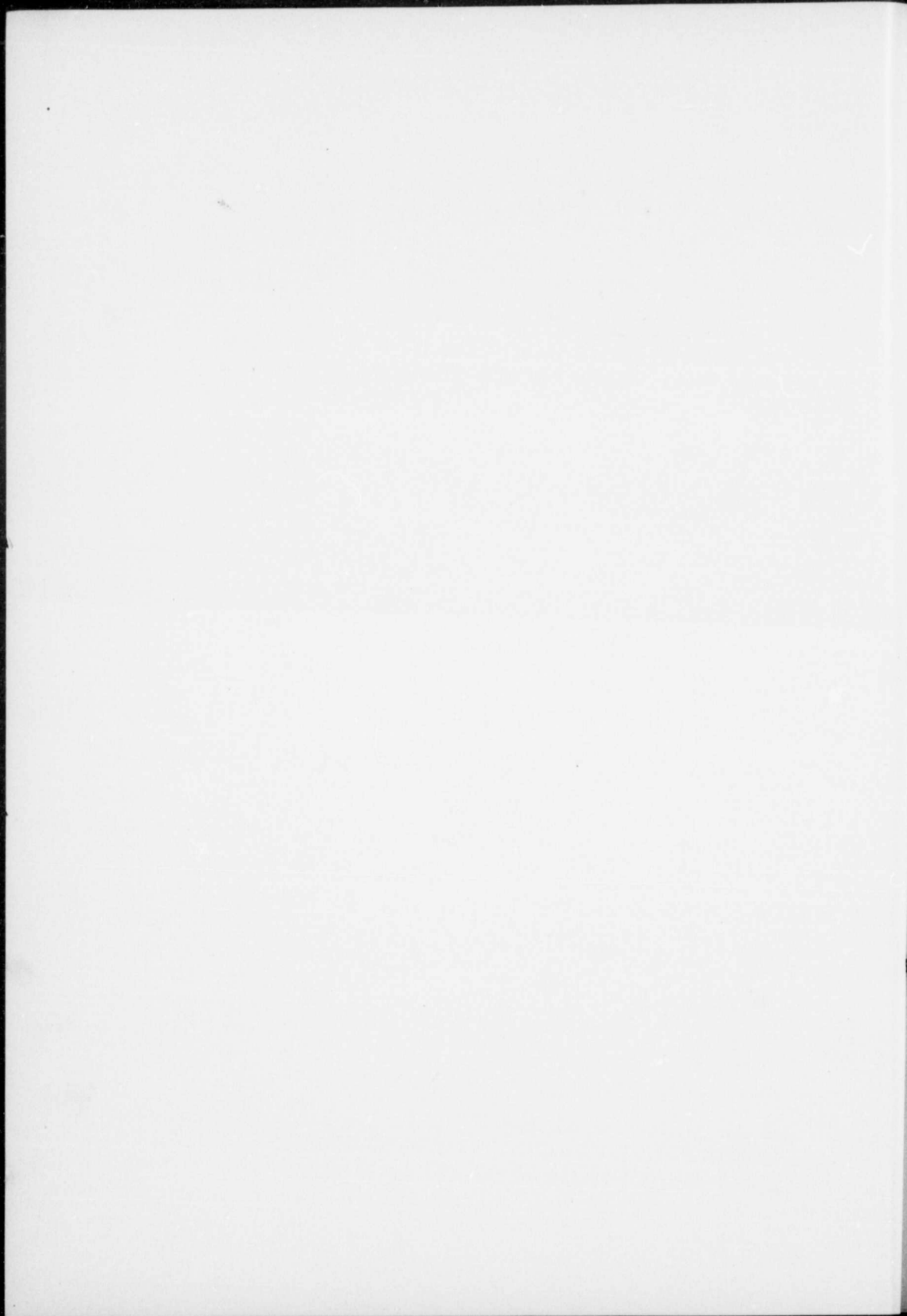


By Its Fruits





PROSPECTUS OF THE
**Central Business College
of Toronto**

ESTABLISHED 1892

Affiliated with THE INSTITUTE OF CHAR-
TERED ACCOUNTANTS *and the* BUSINESS
EDUCATORS' ASSOCIATION *of* CANADA



W. H. SHAW, - - *President*
P. McINTOSH, *Vice-President*
E. R. SHAW, - *Sec.-Treasurer*

CONDUCTED BY

The Central Business College of Toronto, Limited

INCORPORATED UNDER THE LAWS OF THE PROVINCE OF ONTARIO

FORUM BUILDING, YONGE AND GERRARD STREETS
TORONTO CANADA

Entered according to Act of the Parliament of Canada,
in the year one thousand nine hundred and seven, by
THE CENTRAL BUSINESS COLLEGE OF TORONTO,
Limited, at the Department of Agriculture.

Introduction



CATALOGUE is written because there is competition. If the Central Business College were the only school in Canada there would be little use for such a book as this. People who wanted a business education would have no choice in the matter of a school.

But there are other schools, and there is need of making a choice. We believe that the man who is about to spend the money necessary to put a boy or girl in a business school for a year is anxious for reliable information. So is the young man or woman who is about to personally make a choice. That is the reason for this catalogue.

Not that we have any quarrel with any other school, large or small. In fact it is one of the pleasant features of business college work that, largely speaking, the different schools are to-day on the most friendly footing. We believe that a good man starting a school will do the whole profession good because he will do honor to the cause of business education. A poor man, while he hurts the cause, is not worth bothering about, as he soon runs his course.

But here is the reader with several catalogues in front of him. How is he to make a choice as to a school? It is his position that we have constantly kept before us. That is why we have gone most explicitly into what the Central Business College is to-day doing and has in the past done. For it is on our record that we must be judged. A tree is known by its fruits—always.

All that we ask in return is to be placed on a fair footing in comparison. Experience has taught us the points upon which prospective students are prone to make inquiries. We have simply tried to anticipate their questions. In giving answers we have made it a point to give facts and eschew generalities. If we are judged on a comparison of facts we will be satisfied.

We believe, for instance, that our detailed statements as to the number of teachers employed and their records, accompanied by their photographs, and this followed by a statement from our register as to the number of students enrolled and the proportion of students to each teacher, should carry more weight than a mere broad unsupported statement that we give plenty of help to our students. On the other hand, we feel that the only fair way to compare this school with any other school, on the matter of teaching strength, is on a production of the facts. This gives both the small school and the large school a fair chance. A school with 40 students and 2 teachers is giving just the same attention to its students as the one with 400 students and 20 teachers—provided the teachers are equally competent, the equipment as good, and the courses as well planned.

This is argument based on a reasonable basis. On the other hand the mere statement that a small school must give better attention to its students because it is small is not argument but simply talk founded on nothing. You doubtless catch our meaning. Get the facts, the records—always.

A Bit of History



THE Central Business College of Toronto was established September 1st, 1892. The old register shows that from September 1st, 1892, to September 1st, 1893, only 153 students were enrolled, some of them for day courses and some for night courses.

At the end of fifteen years we find that, judging by the yearly enrollment or the daily attendance, the school is practically ten times the size it was at the end of the first year.

There is the history of the progress of the school in figures that can be easily grasped. The great question to the intending student is: Why has this school made this record?

Our first claim to patronage was based on the record of the founder of the school in other fields of business education. From the first year our claim has ever been based on the work done. This has been of a two-fold nature. First, to give a good course of instruction to the students in attendance and, second, to so work for the cause of business education that it would receive the recognition in the community that it deserves.

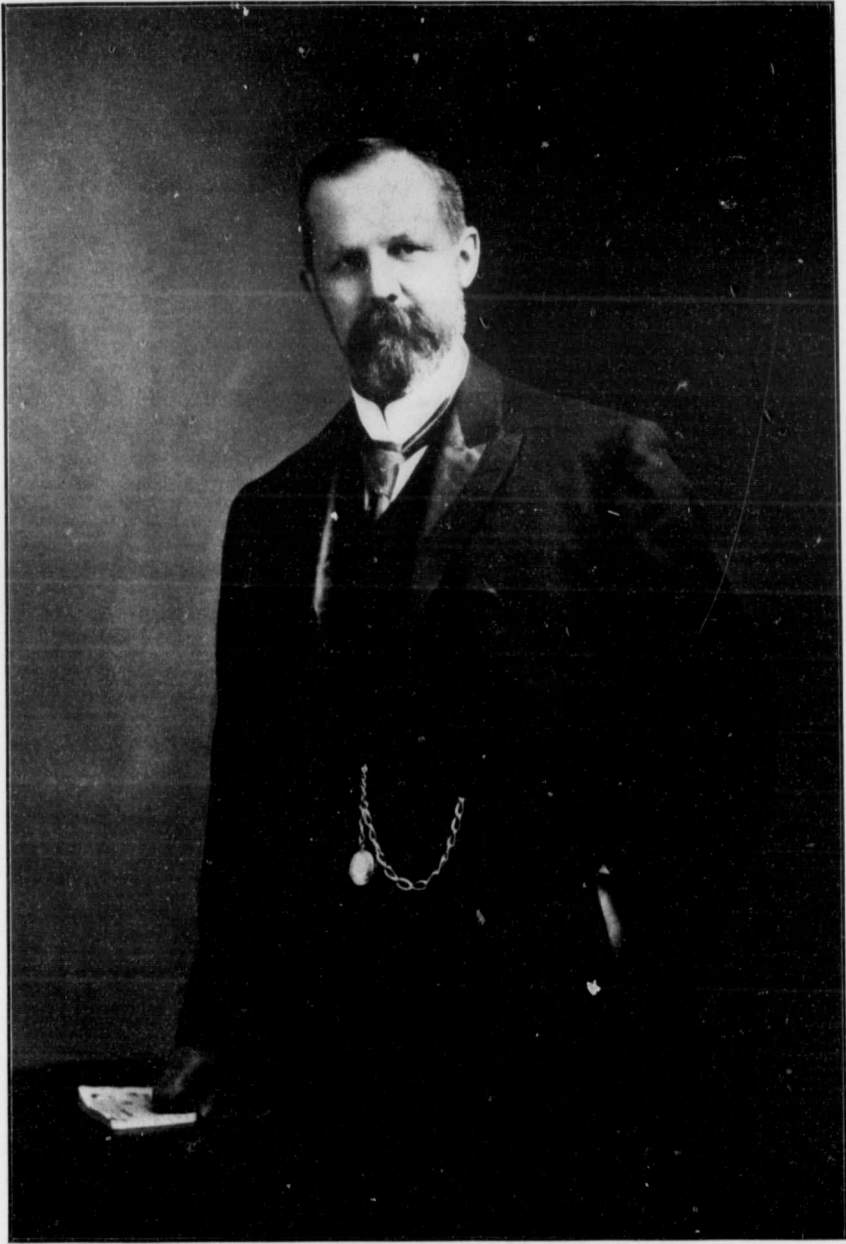
The Central Business College took a leading part in the formation of the Business Educators' Association. Previous to its existence the business college was open to the slur that everybody got a diploma if he attended long enough. Now, the schools connected with the Association send candidates up to a perfectly independent examination conducted on exactly the same lines as those laid down by the Department of Education. Successful candidates are given the diploma of the Association, not of the school they have attended. Business men recognize in this diploma a real mark of merit. No person can get the diploma unless he has earned it.

Our School next turned its attention to those of more mature years and different aspirations. A large body of teachers were regularly enrolled for courses. Many of them desired to become teachers of commercial branches. For them the school desired a course strong enough to entitle them to independent recognition. The course for teachers was made broad enough for them to successfully pass the Commercial Specialists' examination, as provided by the Ontario Education Department for commercial teachers.

There was a time when the idea that one of the schools of our educational system could learn anything from a business college, not to speak of getting a teacher from such a college, would be scoffed at. To-day our graduates are eagerly sought out. Those who wrote on the Government examination this year were all engaged before the reports of the examination were published.

Then again it was found that many young men going out into business were anxious to become Chartered Accountants. Many of them had to be reached by mail, but that difficulty was overcome by the establishing of mail courses. For three years the Central Business College has had the proud distinction of training most of those who have been admitted to the degree of C.A. (Chartered Accountant) by the Institute of Chartered Accountants.

To-day a student who enters the Central Business College may prepare for any one of three independent and recognized examinations. His position is just as honorable, and his standing just as assured as that of any student in any of the professional schools of which Toronto is proud. When the question of a school giving broad or superior courses is brought up, the Central is willing to be judged by a comparison of standings for which the schools compared are able to prepare students. Get the records—always.



W. H. Shaw

President and General Manager

Our Staff

W. H. SHAW
President and General Manager.

P. McINTOSH
Vice-President.
Author of "Bookkeeping by Single and Double Entry" and "Figure Reading or Rapidity in the Simple Rules."
Advanced Bookkeeping, Mathematics, Commercial Law and Auditing.
Nineteen years' experience.

E. R. SHAW
Secretary-Treasurer.
Three years' experience in office work. Three years' experience in school work.
Matriculation standing.

L. A. CLAFFEY
Principal of the Shorthand Department.
Supervisor of the whole course of instruction.
Sixteen years' experience in teaching.
First-class certificate.

C. A. NORMAN
Principal of the Commercial Department.
Advanced Mathematics, Bookkeeping, Rapid Calculation,
Writing and English.
Eleven years' experience in teaching. Three in accounting.
First-class certificate.

J. F. FOSTER
Shorthand Speed, Spelling, English and Office Routine.
Ten years' experience in teaching.
Second-class certificate.

J. M. TRAN
Intermediate Shorthand, Spelling, Writing and English.
Eleven years' experience in teaching.
Second-class professional certificate.

T. TANTON
Intermediate Bookkeeping, Spelling, Writing, English
and Arithmetic.
Sixteen years' experience in teaching.
Second-class professional certificate.

N. CARTER
Junior Bookkeeping, Arithmetic, Writing and English.
Two years' experience in teaching.
Matriculation standing.

M. CAMERON
Bookkeeping, Arithmetic, Writing and English.
Nine years' experience in teaching.
Second-class professional certificate.

C. GILL
Principal of the Typewriting Department.
Five years' experience in business and four years'
experience in teaching.

M. McDONALD, B.A.
Junior Shorthand. Honor graduate of Toronto University.
Specialist in Moderns.

O. MUNSIE
Junior Shorthand. Two years' experience in office work.
One year's experience in teaching.

A. M. BEATTIE
Supervisor of Students' Model Training Office.
First-class professional certificate, Ontario Normal College.
Five years' experience in teaching.

D. TOLCHARD
Assistant Secretary.
Four years' experience in actual office work and teaching.

T. J. JOHNSTON
Principal of the Telegraphy School.
Despatcher and Operator.
Twenty-one years' experience in railroad work
Four years' experience in teaching.

M. HEALEY
Commercial Operator
Eight years' experience in G.N.W. offices.

F. M. LYALL
Assistant Commercial Operator.
One year in the G. N. W. service.

W. W. AUSTIN
Junior Bookkeeping, Spelling, Arithmetic and Writing.
One year's experience in teaching.
Second-class certificate.

A. M. ROBINSON
Junior Shorthand. Junior Leaving certificate
Two years' experience in teaching.

E. T. SHOWLER
Bookkeeping and Arithmetic.
Intermediate examination.
Institute of Chartered Accountants.

W. REDDICK
Junior Bookkeeping and Arithmetic.
Second-class certificate.
Two years' experience in teaching.

C. W. CHANT
Correspondence Department.
Second-class professional certificate.
Twelve years' experience in teaching.

R. W. MAGEE
Supervisor Special Penmanship Department.
Engrossing, Illuminating, Designing and Illustrating.
First-class certificate.
Ten years' experience in teaching.



Our Staff

From a Group Photograph taken Nov. 23, 1907

The Accommodation We Provide for Our Students



THE following sections, from the regulations of the Education Department of the Province of Ontario, deal with the matter of accommodation.

"Where the average attendance of any section for three years exceeds fifty pupils, a school house with two rooms shall be provided. An additional room and teacher shall be required for each additional fifty pupils in average attendance. Every school shall afford separate entrances with covered porches and suitable cloak rooms for boys and girls."

"Every school room shall contain a superficial area of at least twelve square feet and a cubic content of at least 250 feet for each pupil in average attendance. A uniform temperature throughout the room of at least sixty-eight degrees shall be maintained and provision made for a complete change of atmosphere three times every hour. The windows—both sashes—shall be adjusted by weights and pulleys and provided with suitable blinds. Light, where possible, shall be admitted from the left of the pupils."

While a business school is not under government supervision as are our public and high schools, the following figures will show how well we live up to the government standard in supplying good surroundings for our students.

Dimensions of School Rooms

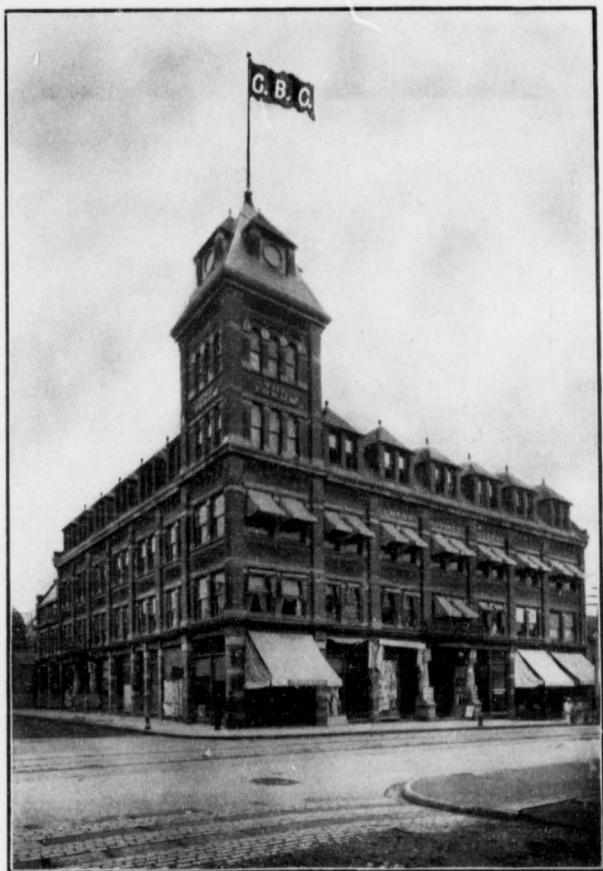
These are actual school rooms and do not include offices, hallways or lavatories.

ROOM NO.	LENGTH	WIDTH	AREA	HEIGHT	CU. CONTENTS
1	87	35	3045	15	45,675
2	25	17	425	10	4,250
3	70	32	2240	10	22,400
4	82	17	1394	12	16,728
5	30	20	600	12	7,200
6	14	14	196	12	2,352
7	58	18	1044	10	10,440
8	28	16	448	10	4,480
9	58	22	1276	12	15,312
10	24	16	384	10	3,840
			11,052		132,677

Year 1906-1907

Average daily attendance in day school for year 1906-1907.....	284
Superficial area for each pupil in average attendance in day school....	39 sq. ft.
Cubic content for each pupil in average attendance in day school.....	467 cu. ft.
Largest number of students entitled to seats on any one day.....	411
Superficial area for each student in day school at time of largest attendance	27 sq. ft.
Cubic content for each student in day school at time of largest attendance.	323 cu. ft.

In other words, our rooms provide in area and cubic content far better accommodation than that demanded by government regulation. This is true even when our attendance reaches the maximum. Our rooms are steam heated and well lighted. The building is open on three sides to light and air. We have a resident janitor who devotes his whole attention to our school rooms. Our patrons are assured of clean, comfortable, and sanitary surroundings.



The School

Forum Building, Yonge and Gerrard Streets

We occupy two floors of
this building with offices
on the ground floor.

Courses of Study

1.

Leading to the Diploma of the Business Educators' Association of Canada

BUSINESS COURSE.

Bookkeeping	Business Arithmetic	Loose Leaf Systems
Business Practice	Rapid Calculation	Bill and Charge Systems
Office Routine	Spelling	Card Systems
Business Writing	Commercial Law	Filing Systems
Correspondence	Plain English	Follow-Up Systems

SHORTHAND COURSE.

Shorthand (Isaac Pitman Short Course.)

Typewriting	Manifold Billing	Business Writing
Office Routine	Rapid Calculation	Spelling
Manifolding	Filing	Punctuation
Mimeographing	Indexing	Correspondence
Letter Copying	Plain English	

2.

Leading to the tests prescribed by C. P. N. and G. S. N. for Railway Operators

TELEGRAPHY COURSE.

Railway Operating	Train Signals	Train and Railroad Rules
Commercial Operating	Train Orders	Commercial Rules

(We have a separate Telegraphy Catalogue, which will be mailed on request.)

3.

Leading to the test prescribed by the Ontario Department of Education for Commercial Specialists

COMMERCIAL SPECIALISTS COURSE.

Theoretical Bookkeeping	History of Commerce and Transportation	Auditing
Practical Bookkeeping	Mercantile Arithmetic	Economics
Penmanship	General Commercial Knowledge	Stenography

4.

Leading to the Degree of C. A. as granted under authority by the Institute of Chartered Accountants

CHARTERED ACCOUNTANTS COURSE.

Bookkeeping and Accounts	Auditing
Business Investigations	Accounting Systems
Municipal Accounting	
Statute Law	

Insurance, Municipal, Executors and Trustees.

We have separate catalogues, dealing with this course, which will be mailed on request.

Rates of Tuition



THE Business, Shorthand, Telegraphy, and Commercial Specialist courses are ordinarily pursued by students in attendance during our regular daily sessions. The one rate of tuition, therefore, applies to all of them. Special arrangements have to be made for those taking the C. A. course according to the way in which they intend to follow the work.

The following rates entitle a student to day school tuition in all Business, Shorthand, Telegraphy, or Commercial Specialist studies included in our curriculum.

Rates of Tuition

Term of 12 months, fees are.....	\$90 net.
Term of 10 months, fees are.....	80 net.
Term of 6 months, fees are.....	50 net.
Payable Quarterly.	
First term of 3 months, fee is.....	\$30 net.
Second term of 3 months, fee is.....	28 net.
Other terms of 3 months, fee is.....	25 each, net.
Payable Monthly.	
For first 3 months the rate is.....	\$12 per month, net.
For second 3 months the rate is.....	11 per month, net.
For all additional time the rate is.....	10 per month, net.

These fees entitle the student to tuition in any or all subjects, no matter how many are taken, or from what different departments they may be taken.

Books and Stationery

COMMERCIAL DEPARTMENT.

Junior and Intermediate Supplies, including texts for whole course as per printed price list.....	\$7.75
Senior Supplies.....	3.95

SHORTHAND DEPARTMENT.

Complete Supplies, as per printed price list.....	\$6.50
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TELEGRAPHY COURSE.

Complete Supplies, as per printed price list.....	\$1.50
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Loose Supplies

After the first supply of pens, ink, pencils, note books, etc., is exhausted, additional supplies may be obtained at College Stationery Room, and are to be paid for only as used.

Cost of Board

This expenditure will be governed largely by the location of the place selected, and will vary from \$3.00 to \$3.50 per week for board and room.

Estimate of Total Cost

SIX MONTHS' COURSE.	THREE MONTHS' COURSE.
Tuition for 6 months.....	Tuition for 3 months.....
Books and Stationery.....	Books and Stationery.....
Board for 26 weeks.....	Board for 13 weeks.....
Incidentals.....	Incidentals.....
<hr/> Total.....	<hr/> Total.....
\$158.70	\$85.75

Individual Instruction



THE teachers—who are they? How many of them are there? What help do I get? These are all big questions with the intending student.

That a perfectly clear idea may be obtained of what the Central Business College does in the way of providing competent teachers for its students, we submit herewith an actual statement from our roll-call slips as to the number of students present during two different months of the year. We also submit the names and qualifications of the teachers at work.

That those who are interested may examine these records in a clear light we may be permitted to set forth the following facts:

1. A business college does not carry an even attendance during the year as a public or high school may. Students enter at any time and leave at any time, as their terms end.
2. September is the opening of the fall term and necessarily the attendance is at its lowest point. (Some schools run during the summer months and their attendance is lighter in July and August, but for the ordinary school September, the opening month, is the lightest.)
3. The attendance generally increases from September on until it reaches its highest point in February.
4. A larger staff is therefore needed in February than in September.

These facts are true of any business college, and are not peculiar to conditions in the Central Business College alone. They will explain changes in the personnel of the staff and variations in the number of students.

Now let us examine the figures. During the lightest month of the year our actual daily attendance averaged 14 students to a teacher. During the heaviest month it averaged 22 students to a teacher. Turning to page 8 we find in the government regulations concerning public schools that 50 students to a teacher is a fair average.

Let us next examine the list of teachers. While a business college is not under government regulation and may choose its teachers as it pleases, the reader will notice that the majority of our teachers are thoroughly qualified under the regulations of the Education Department. If actual teaching certificate is not required, as in the case of telegraphy teachers, for example, we have made it a point to get teachers of excellent practical experience.

We have already brought to the notice of the reader a photographic group of our teachers. We have never issued a catalogue in which we have not done the same thing. Associated with this picture we have given a list of the names of the teachers represented, a record of their experience, and an idea of their fitness for the positions which they hold. We believe that this matter of teaching strength is of most vital importance to the intending student, and we have therefore spared no effort to give the very best idea possible of who the teachers in our school are.

Bear in mind that these figures are authentic. Roll is called twice a day with us, and these figures are obtained by reviewing the files of roll-call slips. They are open to inspection at any time, and so are our class rooms. If imagination were to be our guide we might easily say that we had one teacher to every student. But we have gone to our records for the facts.

Whenever the question of individual instruction comes up, get the figures in preference to mere generalities.

Daily Attendance

February, 1907

Date	1	4	5	6	7	8	11	12	13	14	15	18	19	20	21	22	25	26	27	28
Students answering roll	348	357	362	365	369	354	346	347	342	348	347	349	349	356	359	350	347	353	347	340
Teachers actually in schoolroom	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
Average students per teacher	22	22	23	23	22	22	22	21	22	22	22	23	22	22	22	22	22	22	22	21

Average for the month—22.

Teachers actually in schoolroom February, 1907

(These do not include the President, Secretary or Office Assistants.)

- P. McINTOSH . . . 19 years' experience. Author of "Bookkeeping by Single and Double Entry" and "Figure Reading, or Rapidity in the Simple Rules."
- L. A. CLAFFEY . . . 16 years' experience. First-class Certificate.
- E. WARNER . . . 12 years' experience, and author of "Business Letter Writing and Follow-Up Systems."
- C. A. NORMAN . . . 14 years' experience. First-class Professional Certificate.
- J. F. POSTER . . . 10 years' experience. Second-class Certificate.
- J. M. TRAN . . . 11 years' experience. Second-class Professional Certificate.
- T. TANTON . . . 16 years' experience. Second-class Professional Certificate.
- B. MALLORY . . . 8 years' experience. First-class Professional Certificate, Commercial Specialist.
- M. F. CAMERON . . . 9 years' experience. Second-class Professional Certificate.
- R. MCGREGOR . . . 3 years' experience. Second-class Certificate.
- M. L. HENDERSON . . . 3 years' experience in public school teaching, two years business college work.
- C. GILL 5 years' experience in office work, 4 years in teaching.
- M. A. TREE . . . Matriculation standing. First year with us.
- A. M. BEATTIE . . . 5 years' experience in teaching. First-class Professional Certificate.
- T. J. JOHNSTON . . . 21 years' experience in railroad work, 4 years in teaching.
- A. M. BROWN . . . 8 years' experience in commercial offices, 3 years' experience in teaching.

Daily Attendance

September, 1907

Date	4	5	6	9	10	11	12	13	16	17	18	19	20	23	24	25	26	27
Students answering roll	133	133	147	174	185	187	189	185	208	206	211	215	213	220	224	222	224	223
Teachers actually in schoolroom	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
Average students per teacher	10	10	11	13	13	13	14	13	15	15	15	15	15	16	16	16	16	16

Average for the month—14.

The entire staff as it was during the fall term is depicted on pages 6 and 7.

Individual Instruction



HERE is another side to this matter of individual instruction. We once heard a business college man say: "There is no use in having any particular plan of teaching students to write. The main thing is to get them to write." And yet that same man made a great feature of individual instruction in his school.

To our mind individual instruction means that two individuals should know from the outset the complete plan upon which any subject is developed. One of these individuals is the teacher, the other is the student. Take this "no plan" method of teaching writing, for example. The teacher sets a copy today, the student knows nothing of what is coming to-morrow. He has none of the encouragement of seeing his handwriting grow to perfection under a well-devised plan. If some slight indisposition should keep the student at home for a day, he is helpless. The idea of what to do next is locked up with the teacher.

By our plan an ordinary student from the second day he is with us has a clear conception of the working plan of each subject, sufficient to enable him to see for days ahead the order of the work that will be taken. We have actually known cases of students, being unable to come to school, to continue their work for a week at home. It is true they brought up a great deal of work for checking when they returned, but they had practically lost no time.

It is when we come to discuss features like this that our readers begin to get some inkling of what has made this school the place that it is. Teachers here are not working like so many day laborers from day to day. They are giving the benefit of a mature experience to the perfecting of plans of study.

It will also be borne in mind that our teachers are specialists in their various departments. Those who are charged with the duty of teaching shorthand, for example, have nothing to do with the affairs of the Commercial Department, or of the Office. Those who are engaged in the Commercial Department have nothing to do with the teaching of Shorthand. The teachers are thus brought into the closest possible contact with the students under their care. They know their strong points and their weak points. They can sympathize with them in their difficulties not only because of their thorough knowledge of the subject, but because of their close personal daily association with them.

The unit in our system is the student, not the class. The utmost care is taken not to lose sight of the student for a moment. On the floor of the schoolroom, as we have shown, we have plenty of teachers to look after him. Their instruction is that kind that takes the teacher to a seat right beside the student.

Then we plan to get the very most out of every minute of the time that the student is here. He has a definite time-table for his day work. Periods are marked by the ringing of electric bells from the clock every half hour. Changes of work are made quickly and systematically. We also give the student a home study plan. He can work just as well at home as in school.

These few facts will serve to show to intending students that in placing themselves in our hands they get the fruits of fifteen years' thought along this line of individual instruction. Too often students run away with the idea that individual instruction simply means a few students in a small school, forgetting the fact that the very reason the Central Business College is a large school is that besides giving a fair proportion of teachers to its students it has given the best teachers, working under a perfect system of planning and checking students' work.

The Central Business College of Toronto, Limited.
STUDENT'S RECORD

Department Commercial Date of Entry Sept 6, 1904
Name Chas Barclay Address Home 43 Smith St. City
Parent or Guardian Mrs. Crichton Address 43 Smith St. City

BOOK-KEEPING				ARITHMETIC				BOOK-KEEPING				ARITHMETIC			
Sec.	Date	Av. Date	Grade	Sec.	Date	Av. Date	Grade	Sec.	Date	Av. Date	Grade	Sec.	Date	Av. Date	Grade
1	Sept 9	Sept 10	100	1	Sept 10	Sept 10	100	25	Nov 20	Dec 7	100	25	Nov 20	Dec 7	100
2	Sept 16	Sept 17	100	2	Sept 16	Sept 17	100	26	Nov 27	Jan 4	100	26	Nov 27	Jan 4	100
3	Sept 23	Sept 24	100	3	Sept 23	Sept 24	100	27	Dec 4	Jan 11	100	27	Dec 4	Jan 11	100
4	Sept 30	Sept 31	100	4	Sept 30	Sept 31	100	28	Dec 11	Jan 18	100	28	Dec 11	Jan 18	100
5	Oct 7	Oct 8	100	5	Oct 7	Oct 8	100	29	Dec 18	Jan 25	100	29	Dec 18	Jan 25	100
6	Oct 14	Oct 15	100	6	Oct 14	Oct 15	100	30	Dec 25	Feb 1	100	30	Dec 25	Feb 1	100
7	Oct 21	Oct 22	100	7	Oct 21	Oct 22	100	31	Jan 1	Feb 8	100	31	Jan 1	Feb 8	100
8	Oct 28	Oct 29	100	8	Oct 28	Oct 29	100	32	Jan 8	Feb 15	100	32	Jan 8	Feb 15	100
9	Nov 4	Nov 5	100	9	Nov 4	Nov 5	100	33	Jan 15	Feb 22	100	33	Jan 15	Feb 22	100
10	Nov 11	Nov 12	100	10	Nov 11	Nov 12	100	34	Jan 22	Mar 1	100	34	Jan 22	Mar 1	100
11	Nov 18	Nov 19	100	11	Nov 18	Nov 19	100	35	Jan 29	Mar 8	100	35	Jan 29	Mar 8	100
12	Nov 25	Nov 26	100	12	Nov 25	Nov 26	100	36	Feb 5	Mar 15	100	36	Feb 5	Mar 15	100
13	Dec 2	Dec 3	100	13	Dec 2	Dec 3	100	37	Feb 12	Mar 22	100	37	Feb 12	Mar 22	100
14	Dec 9	Dec 10	100	14	Dec 9	Dec 10	100	38	Feb 19	Apr 5	100	38	Feb 19	Apr 5	100
15	Dec 16	Dec 17	100	15	Dec 16	Dec 17	100	39	Feb 26	Apr 12	100	39	Feb 26	Apr 12	100
16	Dec 23	Dec 24	100	16	Dec 23	Dec 24	100	40	Mar 5	Apr 19	100	40	Mar 5	Apr 19	100
17	Dec 30	Dec 31	100	17	Dec 30	Dec 31	100	41	Mar 12	May 3	100	41	Mar 12	May 3	100
18	Jan 6	Jan 7	100	18	Jan 6	Jan 7	100	42	Mar 19	May 10	100	42	Mar 19	May 10	100
19	Jan 13	Jan 14	100	19	Jan 13	Jan 14	100	43	Mar 26	May 17	100	43	Mar 26	May 17	100
20	Jan 20	Jan 21	100	20	Jan 20	Jan 21	100	44	Apr 2	May 24	100	44	Apr 2	May 24	100
21	Jan 27	Jan 28	100	21	Jan 27	Jan 28	100	45	Apr 9	Jun 7	100	45	Apr 9	Jun 7	100
22	Feb 3	Feb 4	100	22	Feb 3	Feb 4	100	46	Apr 16	Jun 14	100	46	Apr 16	Jun 14	100
23	Feb 10	Feb 11	100	23	Feb 10	Feb 11	100	47	Apr 23	Jul 1	100	47	Apr 23	Jul 1	100
24	Feb 17	Feb 18	100	24	Feb 17	Feb 18	100	48	Apr 30	Jul 8	100	48	Apr 30	Jul 8	100

The Central Business College of Toronto, Limited
STUDENT'S RECORD
Date of Entry Oct 10, 1904
Typewriting Department Name Chas Barclay Address Home 43 Smith St. City
Parent or Guardian Mrs. Crichton Address 43 Smith St. City

Budget	DATE	Av. Date	Budget	DATE	Av. Date
No. 1	Oct 12	Oct 13	100	Nov 20	Dec 7
No. 2	Oct 19	Oct 20	100	Nov 27	Jan 4
No. 3	Oct 26	Oct 27	100	Dec 4	Jan 11
No. 4	Nov 2	Nov 3	100	Dec 11	Jan 18
No. 5	Nov 9	Nov 10	100	Dec 18	Jan 25
No. 6	Nov 16	Nov 17	100	Dec 25	Feb 1
No. 7	Nov 23	Nov 24	100	Jan 1	Feb 8

The Central Business College of Toronto, Limited
STUDENT'S RECORD
Date of Entry Jan 10, 1904
Department Telegraph Name Chas Barclay Address Home 43 Smith St. City
Parent or Guardian Mrs. Crichton Address 43 Smith St. City

JUNIOR DEPT'S	DATE	AV. DATE	SENIOR DEPARTMENT	DATE	AV. DATE
Making letters and sigs.	Jan 10	Jan 11	Rec. Comm. 25 words	Jan 10	Jan 11
Receiving letters.	Jan 17	Jan 18	Rec. Comm. 25 words	Jan 17	Jan 18
Recording words.	Jan 24	Jan 25	Rec. Comm. 25 words	Jan 24	Jan 25
Intermediate words.	Jan 31	Feb 1	Rec. Comm. 25 words	Jan 31	Feb 1
Using 12 words a min.	Feb 7	Feb 8	Rec. Comm. 25 words	Feb 7	Feb 8
Using 12 words a min.	Feb 14	Feb 15	Rec. Comm. 25 words	Feb 14	Feb 15
Using 12 words a min.	Feb 21	Feb 22	Rec. Comm. 25 words	Feb 21	Feb 22
Using 12 words a min.	Feb 28	Feb 29	Rec. Comm. 25 words	Feb 28	Feb 29

The Central Business College of Toronto, Limited
STUDENT'S RECORD
Shorthand Department Date of Entry Sept 6, 1904
Name Annie Hutchinson Address Home Niagara-on-the-Lake City 26 Oxford St.
Parent or Guardian Jas. Hutchinson Address Niagara-on-the-Lake

JUNIOR SHORTHAND				SPELLING				WRITING						
Exam.	Average Pass. Rate	Traced and Failed	Traced and Passed	Per Cent	Exam.	Average Pass. Rate	Traced and Failed	Traced and Passed	Per Cent	Date	Weekly Average	Monthly Total	Date	Per Cent
No. 1	Sept 6	Sept 10	97	100	No. 1	Oct 10	Oct 24	77	100	Sept 7	85	100	10/24	3.6
No. 2	Sept 20	Sept 24	87	100	No. 2	Nov 11	Nov 24	75	100	Sept 14	95	100	11/7	3.9
No. 3	Oct 11	Oct 15	79	100	No. 3	Dec 11	Dec 24	83	100	Sept 21	90	100	11/16	4.3
No. 4	Oct 18	Oct 22	79	100	No. 4	Jan 11	Jan 24	83	100	Sept 28	85	100	11/30	4.6

RECORD CARDS
FRONT VIEW

A Square Deal for the Parent



NINETY per cent. of our young men and women are here because parents are paying for their tuition. We believe that we owe to these parents something more than good tuition by first-class teachers working under definite plans of presenting the work. All these we have provided, but the parent is entitled to more. He has a right to know how the student is taking advantage of his opportunity.

Our record cards have been shown. It is our plan to notify the parent of the existence of the card that is in the hands of the student. It may be inspected by the parent every night if the student is living at home, or as often as the parent wishes it sent to him if the student is away from home. The face of the card is a complete report of progress, showing the amount of work to be done, the amount that has been done, and the rate of progress as compared with the average. The back of the card shows a record of the attendance, and also gives the personal opinions of the different teachers as to the character of work and conduct. The whole card constitutes a daily report of progress.

At the end of every month we make a summary of this record, and mail it to the parent. It is thus impossible under our system for a parent to be kept in doubt for a day as to how his money is being spent.

It has been said that every report from a private school is a favorable report. That cannot be said of reports from the Central Business College. Much as we would like to have it so, the reports cannot always be flattering. If the student is absent from his place, indifferent about his progress, or guilty of any misconduct, the fact will be reported accordingly. No consideration of possible fees that may accrue from keeping the parent in ignorance of such a condition of affairs will keep the proper report from going out. Adverse reports are never a pleasure to us and very often they hurt at home, but in the end we believe that the report that is in strict accord with the facts is the only fair and business-like one. Of the twenty-four teachers who are on our staff, ten are heads of families. We feel therefore that our school is keenly alive to the duty that it owes to the parent in this matter of reports.

Furthermore, it is our custom to provide each student with a working time table for home study. The average boy or girl who reaches an age to justify being sent to a school of this kind is able to stand home work, and is expected by the parent to use his evenings in home study. If we get no word to the contrary when the student is registered we expect that this home study will be carried on throughout the entire term.

We feel also that we owe it to the parent to see that every influence is thrown about the student in order that the product of our hands shall be a good business man or woman. This school has on more than one occasion been aptly called the system school. Every detail of a day's proceedings is ordered on a well thought out plan of procedure. The result is that students get more than a mere measure of instruction in bookkeeping, arithmetic, shorthand, or whatever subjects may be taken. We inculcate the business habit. We allow no tardiness. Being late is a thing that went out of fashion in this school years ago. Students are taught to see that every minute of the day is a working minute.

The best reward that we have received for our efforts along this line is the daily registration of the sons and daughters of the foremost business men of Toronto. They are pleased to inform us that it is this feature of business system which is largely the means of leading them to entrust their young people to us.

THE
CENTRAL BUSINESS COLLEGE
OF TORONTO

Commercial Department

HOME STUDY PLAN

- 7 - 7.30 Look first to your home-work in Writing. It is the most important work in your course, and still it is an easy matter to sit down and prepare a sheet of writing. Get settled during this half-hour. Catch the spirit of the smooth, easy flow of the movement exercises. Dismiss all ideas of the street from your mind, and settle down to the enjoyment of your own company.
- 7.30 - 8 When you have finished your Writing take up your Rapid Calculation. It is just a matter of practising reading, using figures instead of letters. Keep all your class exercises of each day, and as the correct answers are given out make a note of them. You will have plenty of questions at hand, and the answers by which to check your work. Go over twenty questions you had in class, time yourself, check your work, and try to better your record made in the class.
- 8 - 8.30 Your Spelling should receive attention next. On Monday and Wednesday evenings take your Dictionary and the Spelling paper you had during the day, and in the second column re-write with corrections all the words already written in the first column, dividing them this time into syllables and marking the accent. In the third column write their meanings, as given in the Dictionary. No other will do. The Dictionary must be used not only for finding the meanings but also for the division of the words into syllables and the haphazard method will be tolerated; you will be expected to know not only but also their meanings. On Thursday and Friday evenings take up your words you have had during the week and jot down any unfamiliar words; reading as well as your mis-spelled words on Tuesday and Friday evening success in this, as in any other.
- 8.30 - 9 Pick up your Arithmetic next. In addition to your school work will course as mapped out in the list.
- 9 - 9.30 Your Bookkeeping is good for a to spend on it. After you once see there is no reason why you should a day, if you do a fair amount of definite amount of work each day.

HOME
STUDY
PLANS

THE
CENTRAL BUSINESS COLLEGE
OF TORONTO.

HOME GUIDE TO STUDENTS OF SHORTHAND DEPARTMENT

The following order of work is to be observed by all students taking the Shorthand course:-

1. Each student is to be provided with two Shorthand Note Books, to be stamped and known as an "Exercise Book" and a "Review Book". A third Note Book for class and general practice must also be provided.
2. Each succeeding Exercise of the "Instructor" as he advances in his course, commencing with Ex. No. 1, must be written neatly "Ten Times" in his "Exercise Book".
3. Having successfully passed Examination No. 1, which carries the student to the end of Exercise No. 19 of the "Instructor", the work of "Review" begins. Each Exercise beginning with Ex. No. 6 of the Instructor, must now be written neatly "Five Times" in his "Review Book", at the same time carrying on the regular work of the class as outlined above, in his "Exercise Book".
4. "Exercise" and "Review Books" must be regularly presented after the completion of each Exercise, for inspection and stamping. Note particularly that only clean, neat, carefully-written Exercises will be accepted. Slovenly, careless work in ragged Note Books must be re-written. No other matter shall appear in these books than the Exercises as above set forth, in regular order.
5. Penmanship Exercises must be complete to date of Examination for which the student is a Candidate.
6. All "Exercises" and "Review Books", with name of student plainly written on each, must be presented on date of Examinations, not later than 9.30 A. M., whether regularly stamped or not previously accompanied by student's "Record Card".
7. No student will be eligible to write on Examinations who has not faithfully observed the above regulations.
8. Excuses will not take the place of work unfinished or written in a slovenly manner; don't, therefore, waste time in manufacturing them.

EXAMINATIONS

EXAMINATIONS		REVIEWS	
No. 1. Exs. 1 to 19 inclusive		Exs. 6 to 19 inclusive	
No. 2. " 20 to 35 "		" 20 to 35 "	
No. 3. " 36 to 47 "		" 36 to 47 "	
No. 4. " 48 to 63 "		" 48 to 63 "	
No. 5. (Intermediate) End of Page 153			

W. H. SHAW,
PRESIDENT

P. MONTOSH,
VICE-PRES.

E. R. SHAW,
SECRETARY

THE
CENTRAL BUSINESS COLLEGE
OF TORONTO, LIMITED
YONGE AND GERRARD STS.

STUDENT'S MONTHLY REPORT
COMMERCIAL DEPARTMENT

Toronto, Ont. 190...

We beg leave to report as follows on the progress of

M.....

Number of sections completed out of the 40 that mark our complete course in Bookkeeping - - - - -

Number of sections completed out of the 40 that mark our complete course in Arithmetic - - - - -

Number of sections completed out of the 40 that mark our complete course in Correspondence - - - - -

Last mark obtained in Rapid Calculation - - - - -

Last mark obtained in Spelling - - - - -

Last mark obtained in Writing - - - - -

Number of half days lost during the month - - - - -

General remarks as to:

Character of work.....

Conduct.....

EXPLANATION:

Our course in Bookkeeping consists of 40 sections. As each section in Bookkeeping is handed in for audit, we require at least one section in Arithmetic and Correspondence. More may be done if desired. Exercises are given every day in Rapid Calculation, Spelling and Penmanship. Percentages are recorded in a register. Every time we credit a student with a section in Bookkeeping done we credit him with the last day's percentage in these other subjects. Roll is called twice a day. Every half day lost is recorded.

MONTHLY REPORT

The parent or guardian gets a monthly report of progress.

W. H. SHAW.
PRESIDENT

P. MCINTOSH.
VICE-PRES.

E. R. SHAW.
SECRETARY

THE
CENTRAL BUSINESS COLLEGE
OF TORONTO, LIMITED
YONGE AND GERRARD STS.

STUDENT'S MONTHLY REPORT
SHORTHAND DEPARTMENT

Toronto, Ont., 190...

We beg leave to report as follows on the progress of

M.....
Number of sections completed out of the 5 that mark our course in
Theory - - - - -
Last Examination tried in Theory. No. Pass Mark 75%
Mark taken - - - - -
Last speed test in Shorthand shows rate in words per minute -
Number of sections completed out of the 5 that mark our complete
course in Letter Writing - - - - -
Last monthly test in Spelling shows a mark of - - - - -
Last mark taken in Writing - - - - -
Last budget completed out of the 21 that mark our complete course
in Typewriting - - - - -
Last speed test in Typewriting shows a rate in words per minute -
Deducting 1% for each error, this is worth - - - - -
Number of half days lost during the month - - - - -
General remarks as to:
Character of work.....
Conduct.....

EXPLANATION:

The study of Shorthand involves two processes.
1st Learning forms or outlines which represent sounds.
2nd Learning to use these forms in writing from dictation.
The first part of the work we call Theory. This we divide into 5 sections.
At the end of each section we give a test. The Pass Mark is 75%.
When the student passes the first Theory test we commence giving speed tests.
When the student has passed the five Theory tests and can write 100 words
per minute, and has spent at least a month in our practical speed department and
model offices, he is eligible to write on his diploma examination.
In the Typewriting course there are 21 budgets or lessons, covering the course
in learning to use and care for the machine and put up matter on it. There are
also speed tests. A student should be able to write at least 40 words a minute.
There are five sections in the complete course in Letter Writing.

MONTHLY REPORT

The parent or guardian gets a monthly report of progress.

The Business Educators' Association of Canada



THE Business Educators' Association is just as natural in its existence as are the various associations of those who practice law, medicine, pharmacy or dentistry. We find in the Association an expression of the idea that business educators should be in the true sense of the word professional men.

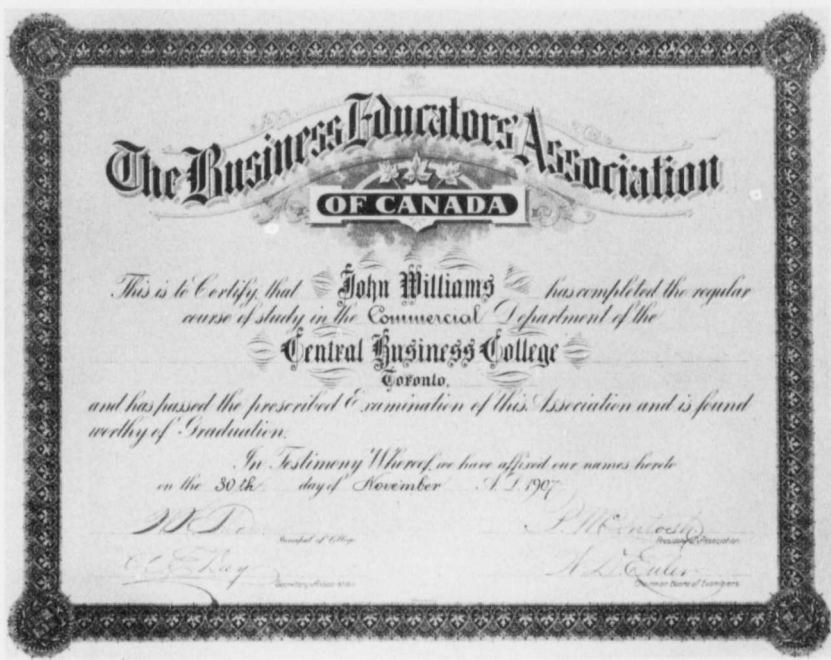
The Association is now twelve years old. It has done much to give business education the standing that it should have in Canada. All Canadian schools of business or shorthand are eligible for membership provided they can satisfy the Association as to equipment and work done. Having once become a member of the Association, a school is expected to show proficiency from year to year by results in examinations.

It is these examinations which very much interest any student who is going in for a course in business or shorthand. It is the natural desire of any young man or woman to get some definite token of ability when a course is completed. We know how much the university graduate values his parchment. It is so with the lawyer, the doctor, the minister, or the dentist. It is just as much an aspiration of the business college student. Before the time of the Association, the diploma of the ordinary business college was open to the objection that it was issued by the school in which the student had been in attendance, and therefore open to question as to its reliability. In fact, it was often said that the business college diploma was worth nothing, as anybody could get one if he remained in attendance long enough and paid the price.

The Association has relieved schools in affiliation with it of this slur. It sets an entirely independent examination, to which all affiliated schools are entitled to send candidates. Candidates write under a number instead of using a name. All papers when completed are placed in an envelope, by the candidate, and sealed. These papers are forwarded to the registrar, who is an official having no connection with business college work. By the registrar the different papers are handed over to the examiners appointed for the same. The examiners read the papers and mark them. Their marks are forwarded to the registrar, who in turn makes up for each school a complete list of the marks obtained by its candidates. All successful candidates are given the diploma of the Association, not of the particular school to which they belong. This diploma has obtained recognition among business men in Canada as a certain assurance of ability on the part of any applicant for a position who may hold it.

The Central Business College of Toronto took a leading part in the formation of this Association. It has ever since taken an active part in the meetings and proceedings of the Association. The advantage to the student of being in attendance at a school connected with this Association is apparent.

We would like every student entering our school to do so with the determination of getting this diploma. Too many are prone to speak slightly of a diploma as being worth but little. Perhaps as a mere piece of parchment it is, but as representing a course begun and finished it is of inestimable value to the student. We speak strongly on this point because in this age of hurry students are prone to look more to the matter of going through a course rather than to becoming thorough in their work. The business man cares little for the fact that an applicant has put in so many days or weeks at this or that school. He does want to know that the applicant knows his work, and the diploma of The Business Educators' Association is a guarantee of this fact.



Diploma

The Business Educators' Association of Canada

We prepare Candidates
for this Diploma.

Business Educators' Association of Canada.

BOOKKEEPING.

COMMERCIAL DIPLOMA EXAMINATION, OCTOBER, 1906.

Time, 4 Hours.

Maximum, 100 Marks; Minimum, 67 Marks.

NOTE.—Candidates to be supplied with Journal and Ledger paper.

1. You are appointed liquidator of the Small Manufacturing Company, Limited, which is to be wound up. You gather the following information from different sources: Mdse. on hand \$1,900.00, Real Estate \$2,000.00, Accts. Rec. \$1,200.00, Bills Rec. \$1,500, Interest accrued on Bills Rec. \$15.00, Office Furniture \$100.00, Bills Payable \$5,000.00, Interest due on Bills Payable \$100.00, Mortgage on Real Estate \$900.00, Accts. Payable \$8,000.00, Capital Stock subscribed \$10,000.00, of which there is paid up \$7,500.00.

Find the Impairment of Capital, submit a trial balance of the ledger as at the time you receive the books, open proper accounts in the ledger.

Pass the following entries through your journal:

(a) Sold the goods at 60c. on the dollar, cash.

(b) Sold the Real Estate for \$2,400.00, purchaser assumes mortgage as part payment and gives his cheque for the balance.

(c) Collected cash as follows: For unpaid stock \$2,500.00, on Bills Receivable \$1,200.00, on Interest \$10.00, on Accounts Receivable \$1,050.00.

(d) Paid the creditors the first winding-up dividend of 50%.

(e) Sold the balance of the Personal Accts. Rec. for \$125.00, balance of Bills Rec. for \$275.00 and office furniture for \$65.00 cash.

(f) Paid printing, postage and other expenses, \$51.50. Paid self as liquidator \$150.00. Paid last dividend of 8½% to creditors.

Post these entries to the ledger. Make journal entry necessary to close up books and post this entry also.

2. Give Journal Entries for the following:

July 4. Received invoice of goods from Robinson & Cleaner, Liverpool, England, £140. 10s.

Paid duty of 15%, less 3¾% preferential.

Aug. 3. Remitted Robinson & Cleaner a Foreign Bill of Exchange in full settlement. Exchange 110.

3. Rule Cash Book with following columns:

On Dr. side, Sundries, Disct. Dr., Cash Dr., Bank Dr.

On Cr. side, Sundries, Disct. Cr., Cash Cr., Bank Cr.

Omit "Explanation" Column if crowded.

Enter the following:

May 1. Cash on hand \$28.50.

May 1. Receipts:

J. Tinsley, check for \$250.50 (discount \$9.50 allowed); for S. Falls' note \$130.00 and int. on same \$1.95; F. McPhee on acct. \$45.00; G. Stubbs on acct. \$75.00; for John Garden's note \$125.00; from J. Stamp in full of acct. check for \$53.50 (discount of \$2.50 allowed); Ben. Willings on acct. \$24.50; A. Sims for note \$87.50 and interest \$1.40; sale of Mdse. \$16.50; W. D. Hull & Co. for note \$45; J. Adams on acct. \$115.00; cash sales \$315.10; deposited cash and cheques \$1,200.00.

May 1. Payments:

D. Winters, check for \$226.50 (discount of \$8.50 taken); A. F. Plant, check for our note \$185.40 and interest \$1.00; C. Cooper, check in full of acct. \$163.00, check for wages \$50.00; check for salaries \$25.00.

Consider here you have reached the bottom of a page and make arrangements to continue on the top of a new page

May 2. Receipts:

J. Cranston in full \$32.50; W. Henderson in full \$15.50; T. Conlan on acct. \$58.00; I. Hardman for note \$63.50; W. Hall for note \$15.00; B. Marks' check for \$29.75 (discount of \$1.25 allowed); S. H. Jones, in full \$78.75; J. Arthurs for note \$130.00 and interest \$2.40; cash sales \$224.25. Deposit in bank \$700.00

May 2. Payments:

Bell Telephone check \$48.75; Consumers' Gas Co. check \$26.80; Goods per check \$40.00; Freight and duty per check \$17.50; J. Munro check in full \$24.80 (disct. of \$1.20 taken); Bills Payable per check \$500.00.

Rule and foot Cash Book and bring down balances.

4. X and Y, the proprietors of a stove manufactory, convert their business into a joint stock company, limited, under "The Companies Act," with an authorized capital of \$100,000—1,000 shares of \$100 each. After paying all existing liabilities and closing the books, their respective Net Capitals are \$20,000 and \$30,000; and their assets—Mdse. \$18,000, Real Estate \$10,000, Plant (machinery, etc.) \$20,000, Expense (horses, wagons, etc.) \$2,000. They take 500 shares of the paid-up stock as their share; and 25 other persons take 20 shares each, and pay 75% in cash on them.

(a) What steps, legal and otherwise, are necessary to make the change?

(b) What books are required to be kept by law, and what are necessary to record the company's business?

(c) Make the necessary opening entries for the latter books.

Marks: (1) 30, (2) 10, (3) 30, (4) 30.

Examination Paper. Sample taken from the papers set by the Business Educators' Association of Canada.

Business Educators' Association of Canada

**Shorthand and Typewriting
Examination**

JUNE, 1907.

SHORTHAND—Paper B. Maximum, 100 marks; Minimum, 75 marks.

The Candidate will enclose a carbon copy of last letter with the original. The Examiner will read the following letters at the rate of 100 words per minute, allowing one-quarter of a minute between letters. Candidates will be allowed 40 minutes in which to transcribe them accurately on the typewriter, double spacing and using letter sized paper. Each letter must be addressed to James Ferguson or James Ferguson & Co., as the case may be, Toronto, Ont., and must be dated from Sarnia, Ont., using a separate sheet for each letter. A No. 8 envelope correctly addressed must be enclosed for each letter transcribed. All transcriptions with envelopes are to be inserted in the large envelope provided for the Candidate who must seal the same before leaving the typewriting machine.

Dear Sir:—

For your information in connection with your recent inquiry, I have the honor to state that the allowance for clerk hire at / Toronto, Ont., has been fixed at Eleven Hundred (1100) Dollars per annum instead of Six Hundred (600) Dollars as heretofore paid, to take effect July first, Nineteen // Hundred and Seven.

I beg to advise you that this action is based upon a report just received from a post-office inspector. This allowance /// is extremely liberal in comparison with the amounts received by other post-offices of your grade, many of which have no increase for clerk hire.

Very respectfully yours,

Dear Sirs:—

Your favor of the 16th received; we called our man in because we did not find it profitable to keep him on / that territory. We shall be pleased to have you quote prices from time to time, or we shall wire you what we can pay, and // if you cannot accept our offer, wire us the very lowest for which you will sell.

We are receiving large shipments from parties in your /// section and have every reason to believe that they are well pleased with the sales we are making for them. Let us hear from you.

Yours truly,

Dear Sir:—

Are you shipping any potatoes? If you are, we should like to hear from you with a view of doing some business. The / cool weather has very materially increased the demand, and good stock is now firm at 80c. per bushel. Our market is practically bare, // and we are in a position to use a few cars to splendid advantage. We will make you a liberal advance upon arrival // of cars, and assure you any shipment made us will be properly taken care of. You can depend upon quick sales and satisfactory results.

Respectfully,

Dear Sir:—

Your favor of recent date is received. We herewith enclose samples of silks, satins, velvets, ribbons, etc., and trust you will find among / them many that you can use.

We also enclose samples of nets and braids, which are being used extensively this season in the manufacture of // fine dress hats. Some of this braid is worth up to twice what we are now asking for it. Thinking that you have not received /// our latest catalogue, we have sent you one under separate cover.

Trusting you will favor us with your business, we are,

Yours very truly,

Dear Sirs:—

The Whiting Foundry Company, of St. Thomas, called up this afternoon and insisted on our order No. 2368, your shop / order No. 21744, being shipped at once. They are badly in need of the saws. If you will refer to the // order, you will see that they asked, at the time the order was filled, to have it shipped without delay. Will you please let us /// know by return mail if you have forwarded same? If not, how soon will you ship, as they insist upon knowing?

Yours very truly,

Examination Paper. Sample taken from the papers set by the Business Educators' Association of Canada.

The Commercial Specialists' Course



ONE of the pleasing assurances that we have had from year to year of the high plane of our courses has been the attendance of a large number of public and high school teachers. Many of these left the teaching profession in order to enter business pursuits. They naturally came to us for a business training. Others, seeing the splendid prospects in business college teaching or the teaching of commercial or shorthand branches in our collegiates, came to us for the purpose of being qualified as commercial teachers.

Those who struck out into business life had the opportunity of carrying with them the diploma of the Business Educators' Association. Those who desired to get a standing as teachers were given the privilege of preparing for the commercial specialists' examination. This is the highest test recognized in Canada for teachers who would become qualified to handle the commercial departments in our collegiate institutes and high schools. The holder of this certificate is placed on an equal footing with specialists in mathematics, science, English, or history.

For many years the Central Business College has made a specialty of this course for teachers. The success of this course will be found in the fact that of all teachers who hold the commercial specialists' certificate the majority of them qualified for their work in our school. Last year we had three candidates in preparation for this certificate. All three were successful. Long before even the results of the examination were published, all three secured positions at salaries ranging from \$800 to \$1,000 a year. They are at present engaged as follows: Mr. W. J. O'Brien, Woodstock College; Miss B. Mallory, Strathroy Collegiate Institute; Miss I. Moir, Clinton Collegiate Institute.

There was a time when a great many of our brightest young men and women had to leave home to find positions across the line. To-day we are glad to say that the tide has turned. One of the greatest encouragements that we have in this preparation of higher grade students is the fact that they are able to get good positions at good salaries right here in Canada. Our strong claim to patronage to-day lies in the fact that right here in Ontario, under one of the best educational systems in the world, our graduates find ready employment.

Teachers who are interested in this work from the teaching standpoint will also be interested in the descriptions we give of the system under which our school is conducted, and our plans of presenting the different subjects. While with us any teacher will not only get a good training in the different subjects of his course, but will become thoroughly qualified to conduct the work of such a school as this. We make it a practice to give teachers who are with us free access to our office in order that from the business standpoint they may get in touch with the plans that have made this school what it is. In the class room they will find every subject taught handled by experts in every line, and handled, moreover, on a definite plan. Teachers are thus enabled to get a normal course in business or shorthand studies.

It is no uncommon thing at the present time for those who have charge of the business departments in our collegiate institutes to spend the summer with us perfecting plans for the carrying on of the work in such schools. It is no uncommon thing for our register for a year to show the attendance of many graduates of Toronto University who have gone into business or business teaching. We feel, therefore, that in soliciting the attendance of teachers, we are able to guarantee them not only a thorough course of preparation for a recognized certificate, but also association with just as brainy people as will be found in any of our professional schools.



Interim Commercial Specialist's Certificate.

This is to Certify that _____
having passed the prescribed examinations held at _____ in _____ 189____, is entitled to teach
in a High School or Collegiate Institute for a period of two years from the date hereof as a Specialist in the Commercial Department.

Dated this _____ day of _____ 189____

Registered Number

Registrar

Minister of Education

DEPARTMENT OF EDUCATION

Teachers' Certificate

Issued by the Department of Education to Commercial Specialists

=====
We prepare candidates
for this certificate

Some Central Business College Successes



THE strong claim that some schools have to patronage is the fact that their graduates are greatly sought after as teachers in other schools. If we published the list of teachers who have gone forth from this school in the fifteen years that it has been in existence we could fill a fair-sized booklet. In fact, we have such a booklet, giving the experience of ex-teachers who have been with us, and we are always pleased to mail it to enquirers. We are content here to publish the list of one year—last year. They are, with one exception, right here in Canada, and many of them have measured up to the highest test demanded of business teachers by the Education Department of Ontario. The others were chosen on account of the fact that they were products of this school. We take it for granted that our readers are interested in what we are doing *now*. These people, unless they have very recently moved, are in these positions *now*. Nothing would please us better than to have intending students get their opinions of our school. When a school makes a claim of broad courses, sufficient to produce first-class teachers, it may be as well to get the dates in addition to the names.

The following are teachers who have gone from the Central Business College to teach in other schools during the school year of 1906-7:—

NAMES.	POSITIONS SECURED.
E. WARNER, - -	Principal St. Catharines Business College.
G. W. DOMINEY,	Principal Commercial Department Western Business College, Calgary, Alta.
E. A. MARSHALL,	Principal Commercial Department Bugbee Business College, Stanstead, Quebec.
O. GAMEY, - -	Commercial Master, same school.
W. RICHARDS, -	Commercial Master, Duluth Business University.
M. A. TREE, - -	Shorthand Teacher, Central Business College, Winnipeg, Man.
F. M. DAWSON, -	Shorthand Teacher, Standard Business College, Hamilton, Ont.
A. JOHNSTON, -	Commercial Teacher, Exeter High School.
A. B. BOOK, - -	Principal Commercial Department, Clarke's Business College, Hamilton, Ont.
M. L. HENDERSON,	Shorthand Teacher, British American Business College, Toronto, Ont.
C. FERGUSON, -	Commercial Teacher, Canada Business College, Hamilton, Ont.
I. MOIR, - - -	Commercial Specialist, Clinton Collegiate Institute.
L. L. ROSE, - -	Commercial Specialist, Streetsville High School.
W. J. O'BRIEN, -	Commercial Specialist, Woodstock College.
B. MALLORY, -	Commercial Specialist, Strathroy Collegiate Institute.

The last four are commercial specialists. This is the degree granted by the Ontario Department of Education to those who would qualify as specialists in the teaching of commercial branches in our collegiate institutes. The Central Business College is about the only business College in Canada whose courses are broad enough to qualify teachers for this degree.

The point we wish to emphasize is this. The Central Business College has not gone to seed with the advance of years. We are proud of the graduates we turned out ten or fifteen years ago, but that does not guarantee our work to-day. When we ask a student to enter our school it is on the strength of what we are doing now.

Education Department, Ontario

ANNUAL EXAMINATION, 1907

COMMERCIAL SPECIALISTS

MERCANTILE ARITHMETIC

Examiners: $\left\{ \begin{array}{l} \text{J. A. DICKINSON.} \\ \text{R. H. ELTON, B.A.} \\ \text{E. E. C. KILMER, B.A.} \end{array} \right.$

1. (a) Find the present value of an annuity A to run n years. Assume V as the present value of the annuity, R as the amount of \$1 for 1 year. Reckon compound interest.
 (b) What is the value of V when n becomes infinite?
 (c) Show that the number of years' purchase of a perpetuity is obtained by dividing 100 by the rate per cent.
2. A man has a capital of \$20,000 upon which he receives interest at 5%. If he spends \$1800 every year, show that he will be ruined before the end of the 17th year : Having given $\log 2 = .3010300$; $\log 3 = .4771213$; $\log 7 = .8450980$.
3. Find the equated time for settlement of the following account :—

Henry Maynard.

1906				1906				
Jan.	3	To Goods	at 90 days	475.00	Jan.	19	By Cash	200.00
"	27	"	at 60 "	695.00	"	31	"	100.00
Feb.	13	"	at 90 "	323.00	Feb.	22	"	300.00
Mar.	23	"	at 60 "	423.00	Mar.	19	"	160.00
Apr.	13	"	at 30 "	275.00				

4. A town borrows \$20,000, which is to be repaid in 15 years by equal annual instalments including principal and interest. If the rate of interest is 5%, what is the amount of the annual payment? What portion of the 8th payment will be on account of interest and principal respectively?
5. When money is worth 4% per annum an insurance company offers Brown an annuity of \$160 for the sum of \$2000. What do you consider Brown's expectancy of life at the time the offer is made? ($\log 1.04 = .0170333$; $\log 2 = .3010300$.)
6. What is the value of a perpetual annuity, of \$40 payable at the end of the first year, \$45 at the end of the second, \$50 at the end of the third, and so on, increasing \$5 each year; interest being taken at 6% per annum?
7. A reservoir is built in the form of the frustrum of a pyramid. The length of the top is 160 feet, width 60 feet, the sides and ends sloping inward at an angle of 45°. The vertical depth of reservoir when full of water is 9 feet.
 - (a) How many gallons will it hold, given that a gallon of water weighs 10 lbs., and a cubic foot of water weighs 1000 ozs.?
 - (b) If the reservoir be full, how many gallons must be removed to lower the surface of the water 2 feet?
 - (c) What must be the measurements of a cylindrical standpipe which will hold half as much water as the reservoir, the height of the standpipe being seven times its diameter?
8. A broker received a consignment of 4375 barrels of apples with instructions to sell at \$2.50 per barrel, on a commission of 4%, pay freight on the apples, \$75, and purchase with the proceeds tea on a commission of 2%, prepay freight at 20 cents per cwt., and insurance at 1% on the tea; also to retain his buying and selling commissions. The freight bills showed that 50,000 lbs. of tea were shipped. What did it cost per pound?

Examination Paper. Sample taken from the papers set by the Education Department.

Where the Experts Come From



THE constant aim of the Central Business College has been to point the way to all that is highest and best in business education. While most of our young men enter upon a commercial course with the aim of becoming bookkeepers, there is no reason why any ambitious young man should not climb higher. Why shouldn't a man have a degree in accountancy as well as in medicine or law?

The Institute of Chartered Accountants of Ontario is incorporated under the laws of the Province of Ontario and is empowered to grant degrees in just the same way as the medical council is empowered to grant degrees in medicine. There is no higher degree in Accountancy recognized in Canada than the degree of C.A. (Chartered Accountant) granted by the Institute of Chartered Accountants. The Central Business College of Toronto is the only school in Toronto affiliated with the Institute of Chartered Accountants.

With the idea of inspiring our young men to move onward and upward to the expert field we instituted our course in Higher Accounting. Its success has been simply phenomenal, as the following schedule of results for the past three years will show.

There has never been a time in the history of business education when it has been so necessary to bring such facts as we produce before the public notice. Schools are springing up with all sorts of extravagant claims. They start where business colleges leave off; they train experts; they give superior courses. In short, if what they are going to do is a criterion they would be marvels.

The Central Business College prefers to stand on the ground of what it has done and is doing.

Record of Central Business College students in the examinations of the Institute of Chartered Accountants:—

	FINAL.	INTERMEDIATE.	PRIMARY.
1905.....	8 out of 13	30 out of 45	No Exam.
1906.....	6 out of 8	4 out of 5	3 out of 4
1907.....	4 out of 5	13 out of 20	8 out of 17
	18 out of 26	47 out of 70	11 out of 21

Eighteen out of twenty-six who got the final degree of C.A., forty-seven out of seventy who passed the intermediate examination, and eleven out of twenty-one who passed the primary examination, were students of our courses.

As in the case of Commercial Specialists, we are pleased to base our claims to patronage on what we are doing right here in Ontario in the way of training advanced students for an authorized examination and consequently for highly remunerative positions. The list of those who have profited by our instruction is before the reader. A letter addressed to any one of these men will show whether our claims are based on fact or fancy. The holders of the degree of C. A. are the men who hold first rank in the Province as auditors, assignees, and devisers of accounting systems. That such men are able to get their training through our courses is proof positive of the superiority of those courses.

Successful Candidates. Examinations of Institute of Chartered Accountants.

*Central Business College Students marked **

1905

FINAL EXAMINATION.

NAMES IN ORDER OF STANDING.

*F. J. Clowes.....	Toronto.
*G. M. Begg.....	Toronto.
*W. C. Kettlewell.....	Toronto.
W. P. Godson.....	Toronto.
*C. D. Corbould.....	Rat Portage.
*W. C. Benson.....	London.
G. W. Morrison.....	Toronto.
Jno. G. Grant.....	Toronto.
*Homer L. Lord.....	Montreal.
W. J. Mundell.....	Montreal.
H. C. Anderson.....	Toronto.
*Jno. I. Sutcliffe.....	Toronto.
*W. J. Ross.....	Barrie.

INTERMEDIATE EXAMINATION.

*C. F. Richardson.....	Toronto.
*W. S. Ferguson.....	Bracebridge.
*T. Cowling.....	Toronto.
*R. N. Watt.....	Toronto.
*W. H. Craig.....	Kingston.
F. H. Patterson.....	Toronto.
*C. W. Adams.....	Toronto.
E. E. Boon.....	Toronto.
*L. H. Wing.....	Berlin.
*G. H. Hadley.....	Toronto.
*A. S. Laing.....	St. Catharines.
*L. C. Todd.....	Toronto.
F. J. Hughes.....	Guelph.
*W. H. Plant.....	Toronto.
H. G. Forson.....	Toronto.
*R. H. James.....	Parry Sound.
J. A. Tweedale.....	Toronto.
*R. S. Comba.....	Toronto.
Isaac A. Rumble.....	Toronto.
*R. J. Cooper.....	Toronto.
*F. J. Farr.....	Toronto.
*E. C. Srigley.....	Peterboro.
D. A. McCannell.....	Toronto.
J. Goldthorpe.....	Toronto.
W. S. Jones.....	Belleville.
I. T. Moore.....	Belleville.
*G. W. Harnwell.....	Sault Ste. Marie.
*D. L. Mackenzie.....	Copper Cliff.
J. A. Dobbie.....	Ottawa.
*W. J. Mills.....	Ottawa.
*Don. McLennan.....	Ottawa.
*J. H. Payne.....	Sturgeon Falls.
*A. G. Mordy.....	Sturgeon Falls.
*A. G. Calder.....	London.
A. F. Bell.....	Stanstead, Que.
*E. J. Rowlands.....	Montreal.
*G. Kingan.....	Montreal.
*A. F. Park.....	Toronto.
*F. G. Garbutt.....	Toronto.
*G. M. Mulholland.....	Toronto.
*C. W. Rous.....	Toronto.
*C. J. Parker.....	Brantford.
F. B. Filsinger.....	Toronto.
G. Noble.....	Toronto.
F. Bowman.....	Waterloo.

1906

FINAL EXAMINATION.

NAMES IN ORDER OF STANDING.

*D. McK. McClelland.....	Chicago.
*C. J. Parker.....	Brantford.
*R. J. Cooper.....	Toronto.
*W. W. Law.....	Toronto.
*F. E. Roberts.....	Toronto.
*A. G. Calder.....	London.
W. R. Jex.....	London.
J. A. Tweedale.....	Toronto.

INTERMEDIATE EXAMINATION.

F. J. Stiff.....	Toronto.
*J. M. Langstaff.....	Toronto.
*Harold S. Gausby.....	Toronto.
*F. C. Young.....	Toronto.
*L. H. Heimke.....	Flint, Mich.

PRIMARY EXAMINATION.

*J. Wyndham Eddis.....	Toronto.
Jas. E. Freeland.....	St. Thomas.
*D. E. Sinclair.....	Toronto.
*Norman B. Banks.....	Toronto.

1907.

FINAL EXAMINATION.

NAMES IN ORDER OF STANDING.

*James M. Langstaff.....	Toronto.
*W. S. Ferguson.....	Bracebridge.
*Fred Page Higgins.....	Toronto.
*W. H. Craig.....	Kingston.
Fred J. Stiff.....	Toronto.

INTERMEDIATE EXAMINATION.

*E. T. Showler.....	Toronto.
*T. Walter Ellis.....	Toronto.
*John B. Gould.....	Toronto.
S. H. Blackmore.....	Toronto.
*Oliver Drury.....	Toronto.
Chas. E. Walker.....	London.
H. H. Hopkins.....	Toronto.
T. W. Thomasson.....	Montreal.
Gordon D. Campbell.....	Toronto.
*W. Herbert Thompson.....	Toronto.
*Norman B. Banks.....	Toronto.
*T. N. Stevens.....	Buffalo.
*Wilmer D. Smith.....	Eastman, Que.
H. M. Challenger.....	Toronto.
*Garnet Dunlop.....	Toronto.
*R. S. Dadson.....	Montreal.
*G. S. Holmsted.....	Toronto.
H. Percy Edwards.....	Toronto.
*Norman T. Cronkhitte.....	Port Arthur.
*James A. Chipperfield.....	Woodstock.

PRIMARY EXAMINATION.

*A. L. Eastcott.....	Hawkesbury.
Harold A. Butt.....	Toronto.
*Geo. Barber.....	Cobalt.
*Bertram A. Kellam.....	Toronto Junction.
Fred H. Holmes.....	Toronto.
*Walter S. Barber.....	Sturgeon Falls.
J. M. Gouinlock.....	Toronto.
*E. E. Wheeler.....	Toronto.
R. K. McCarthy.....	Barrie.
Norman L. Morton.....	Belleville.
J. F. E. Chamberlain.....	Montreal.
*Arthur E. Randall.....	Toronto Junction.
William H. Goodwin.....	Picton.
*Harry Tasker.....	Toronto.
F. William Campbell.....	Toronto.
*John R. Bell.....	Toronto.
Irving G. Luke.....	Toronto.

The Institute of Chartered Accountants of Ontario

FINAL EXAMINATIONS, 1907.

Wednesday, 22nd May—9 A.M. TO 12 NOON.

ACCOUNTING SYSTEMS.

1. A company having its merchandise stored in three warehouses, separately underwritten for fire insurance, requires to keep the insurance in force up to 80 per cent. of the value of the stock in hand. They commence on this basis at the period of annual stock taking. In addition to trading, they have to remove stock from one warehouse to another.

They require a method of approximating the monthly changes in the location and value of the stock.

Write your instructions to the office as to the manner of arriving once a month at approximate information to guide the insurance clerk in properly protecting the risk, state what special accounts, if any, are to be kept, and submit a draft of any special form you consider advantageous.

2. A company is commencing the business of manufacturing furniture, the buildings have been erected and the machinery installed.

They require a cost and stock system, to account for the material as it progresses through the factory, the labor and overhead charges, and the general expenses.

In devising the office system, state what means you would take to apportion the expenses that go to make up the overhead, or running expenses in the factory, which (along with material and labor) are required for the purpose of finding the net factory cost of the product.

3. You are asked to outline a system for a general store doing a cash and credit business, and having about a thousand credit customers.

What treatment do you suggest for the handling of customers' orders and credits, and for recording sales; and what arrangement of the books will you make to lighten the ordinary labor of keeping them in correct monthly balance?

4. Sketch out heading of a cash book adapted to the ideas you have outlined in your answer to the previous question.

5. An implement firm has occasion to furnish repair parts to users of its machines. In order to avoid opening ledger accounts for these single-transaction buyers, a system is desired for so handling their orders after shipment that they are constantly in review until settlement, and afterwards available for instant reference. Suggest a method of accomplishing this, accounting for all orders, and recording settlement.

6. Outline a system for one only of the following:
- The customers' accounts of an ice company.
 - The installment accounts of a typewriter company.
 - Overdue accounts, to follow up collections.
 - To record the receipts and payments for two businesses in one cash book.
 - For recording and supervising the expenses of travelling salesmen.

Examination Paper. Sample taken from papers set by the Institute of Chartered Accountants.



The Institute of Chartered Accountants of Ontario.
Incorporated by Act 16. Vic. Cap. 64 Ontario

This is to certify that
Edward Hopkins
has satisfactorily passed the presented examinations
and is hereby authorized to use the appellation
Chartered Accountant
in accordance with the by laws of the Institute.

In Testimony whereof we have hereunto affixed our signatures
and the Corporate Seal of the Institute at Toronto Ontario, Canada,
this 9th day of July 1894



Wm. C. C. ... President

James ... Secretary

Diploma

Issued by the Institute of Chartered Accountants

Gives the holder the
legal right to the title
Chartered Accountant

We prepare candi-
dates for this diploma

Writing



IT is our proud boast that a young man or woman completing a course in our commercial department simply cannot help learning to write a good business hand, and to figure rapidly and accurately. These are the first two requisites of the business man. They have been given a first place in our plans of properly presenting all the subjects that we teach.

There was a time when the business college attracted students on the strength of the bird flourishes and fancy capitals it was able to show as an evidence of the skill of its teachers. That same kind of advertising did a great deal to spread abroad the idea that business colleges were not practical in their teaching. The charge was not unfounded either. In a great many schools where this fancy penmanship idea was exploited, a great deal of it found its way into the hand-writing of the students. The result was that they spent their time acquiring ability to make flourishes which would not be tolerated by any business man on his books. A good deal of the teaching, too, in schools of this kind, was of the "absent treatment" kind. The man who flourished bird tails and engrossed the addresses generally had his time pretty well taken up with this kind of work in the office. The student got a fag end of his time and instruction of haphazard plan.

From the outset this school has put forth the most strenuous efforts in the way of giving its students a good plain, legible business hand. Instead of having one man pose as the penman to the exclusion of all others, we have endeavored, while maintaining a definite head to this department, to put all our teachers in a position to successfully handle this work. The result is that, during the penmanship hour, while one teacher may be directing the effort from the blackboard, the others are working in and out among the students straightening up hands, correcting faulty positions, setting copies, and in general giving our students that close personal supervision that marks our teaching in all departments of the work.

The plan of presenting the subject is that laid down in Spratt's *Metronomic System of Writing*. This we know to be an excellent system, as it was developed by Mr. Spratt from his every-day experience in handling penmanship in our own school. It is the only complete and comprehensive text on muscular movement writing published in Canada, and its worth is well evidenced by the fact that it finds a very ready sale in public and high schools and business colleges throughout the Dominion.

We have all writing placed in a writing exercise book. This consists simply of ten cents worth of the finest grade foolscap bound in a manilla cover. The morning exercise is generally spent in developing a certain principle and practising a certain letter. The afternoon exercise is devoted to a copy involving the letter of the morning's practice. We also direct the student's home practice by setting a definite exercise on which he may occupy himself for half an hour in the evening.

All work that is done by the student, either at home or in school, is carefully criticized by his teachers. Faults are corrected and the student inspired to continued effort. Thus, day by day, under careful guidance, and along the lines of an approved plan, the cramped and illegible hand of the ordinary student is developed into the smooth, legible and rapid hand in which the business man delights.

A Page of Writing

116 *||||| W W W Warner Warren & West*

117 *Watch your spacing Write upon the lines*

118 *A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z*

119 *1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 4 5 a b c d e f g h i j k l m n o p q r s t u v w x y z*

No. 247 Toronto, Ont. Mar. 1, 1906.
Received from *U. A. Shaw*
120 the sum of *Four Hundred and Six 7 Dollars*
in full of *ap*
\$406 7 *A. P. Sprott.*

A SAMPLE PAGE FROM SPROTT'S METRONOMIC SYSTEM OF WRITING

Rapid Calculation



WRITING and rapid figuring,—these are the prime essentials with the business man. We have already shown how we teach our young people to write. We have just as definite a plan of presenting the matter of rapid calculation. This plan is known as Figure Reading or Rapidity in the Simple Rules. Like our plan of presenting writing, it is the result of a long experience in handling this work in a school of this kind. The author, Mr. McIntosh, has long been at the head of our commercial department, and the best proof of the merit of his work is found in its ready acceptance by business schools throughout Canada.

The fundamental idea of the system is to get our students to handle figures, especially in the simple operation of addition, as they would words in reading. There is no reason why it should be any harder for a student to read a column of figures than it is for him to read a line of print. It is all a matter of whether he has been properly taught or not.

The ordinary plan of handling addition works on the principle that, if a collection of figures is placed before a student with the instruction for him to add, and that if he keeps at it long enough, he will learn to add. The chances are that the figures he gets the first day will be just as difficult as the figures he gets the last day of his term. No attempt is made to systematize the work. This plan works about as successfully as would a plan of teaching arithmetic based on the idea of opening the book at any page and telling the student to wade in.

By our plan, addition, though it may sound a simple thing, is treated as being of prime importance to the student. We begin the work at the beginning. The first exercise is concerned with but two figures, 1 and 2. The succeeding exercises will be graded carefully. While on the simple page, where the mental effort of addition does not amount to much, students are schooled in the idea of a systematic reading of the figures. Absolute regularity is insisted upon. Before the first exercise is left this lesson of reading is very largely learned. As the figures increase in difficulty and more mental effort is required to name the sums the benefit of a proper habit in work is soon made apparent. Ultimately our students are able to read a column of any length and containing figures of any size with the same speed and ease that they would scan a line of print.

Practices in subtraction, multiplication and division are carried out on the same well ordered lines. Then follows a thorough course in such short methods as are of real value to the student in business calculation. In this connection we carefully avoid loading the student with a lot of rules that are applicable to very few cases only. What we teach him in the way of short rules is mainly with the idea of rapid and accurate billing in view.

For instance, the ability to handle discounts rapidly and accurately is of prime importance to the young man or woman in an office. In fact we know many business men in Toronto who test applicants on this very line of work alone. Our daily practice in rapid calculation never fails to give the student practice in this work. Again, checking foreign invoices or handling custom house work makes it necessary to change foreign currencies into our own. Especially is this true of Sterling money. We regularly give our students practice on the quickest methods of converting this currency into our own. And so it is with all the figuring required in an office. The closest personal touch with the largest business concerns of Toronto makes it possible for us to give our students exactly the line of training that they will most need.

3 3 3 3 3 2
 4 5 7 9 8 4 5 2 8 1 6 4 5 3 4 5 1 8 7 6 7

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	2	1	2	2	1	2	1	2	1	2	2	1	2	1	2
2	1	1	1	2	2	1	2	2	2	1	2	2	1	2	1
3	2	2	2	1	1	2	2	2	1	1	1	2	2	2	2
4	2	2	1	1	1	1	2	2	2	1	2	1	2	1	2
5	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1
6	1	1	2	2	1	2	2	2	2	2	2	2	2	2	2
7	2	2	1	2	1	2	1	2	1	2	1	2	1	2	1
8	1	1	2	1	2	1	1	2	2	1	2	1	2	1	2
9	2	2	1	1	1	2	2	1	2	1	2	2	1	2	1
10	2	1	2	2	2	1	1	2	2	2	2	1	2	2	2
11	1	2	2	1	1	1	2	2	1	1	1	2	1	1	1
12	2	1	1	2	2	2	1	2	2	2	2	2	2	2	2
13	1	2	2	1	2	1	2	1	1	2	1	2	1	2	1
14	2	1	2	1	2	2	1	2	1	1	2	1	2	1	2
15	2	2	2	1	1	1	2	1	2	2	1	1	2	2	2
16	2	1	1	2	2			2	1	2	2	1	2	1	2
17	1	2	1	2	1						2	1	2	1	2
18	2	1	2	1	2									2	
19	1	1	2	2											
20	2	2	1	1											
21	1	1	1	2											
22	2	2	1	1											
23	1	1	2	2											
24	2	2	1	1											
25	1	2	2												
26	2	1	1												
27	1	2	1												
28	2	1													
29	1	2													
30	2	1													

FIRST PAGE OF OUR TEXT
 FIGURE READING

W. Brown
Question
Ans. No. May 4, 1905

1	2-12-G-I	16975
2	3-13-H-X	19776
3	2-14-H-X	200119
4	3-15-H-M	21110
5	4-16-H-N	22028
6	3-17-H-R	26655
7	5-18-H-R	20929
8	6-19-E-I	22112
9	4-18-D-H	23340
10	3-17-C-I	243322

EXERCISE IN ADDITION AS HANDED IN BY STUDENT

Spelling



WE teach spelling. Bear in mind that there is a marked difference between teaching spelling and hearing spelling. By our plan, we first reduce the amount of work to be done to a definite basis. It may surprise some to learn that, cutting out simple words of the "hen-pen-men" variety, we have left, in an ordinary business vocabulary, not more than one thousand words, with which there should be any difficulty in spelling.

One thousand words means work for the average time in which a student can complete a course in any department of our school. We take fifty words a week. This will carry us over the ground in the time, and give us ample time for reviews of a general nature.

Our plan is as follows: On Monday the teacher takes his place before the students with a list of twenty-five words, and notes thereon, in hand. For the first fifteen minutes the student has nothing to do but take in the instruction given. The teacher takes each of the twenty-five words in turn, announces the word, places it on the board, gives the meaning, gives an illustration

of its use, and in every way possible tries to drive home a conception of the word. This is done with one after the other until the list of twenty-five words stands on the board, thoroughly taught to the class.

In the next place, the teacher erases the words from the board and proceeds to dictate them to the class. The student writes the list on his paper.

The student retains possession of his paper and, as a home exercise, we require him to write on the same sheet the same list of words. This time he must show the division of the words into syllables, marking the accent. In a third column he writes the meanings of the words. To do this he must have a reference book and dictionary. We supply him with Pitman's Cumulative Speller.

On Tuesday the student brings to the class the same sheet of paper that he used on Monday. The teacher, without any preliminary, dictates the same list of words that were taught on Monday. The student writes the words and the meanings on the back of the sheet. The list is then gone over and the errors checked.

The student is then required to re-write each misspelled word three times at the bottom of the sheet. The papers are then collected, and the teacher has an opportunity, at his leisure, of inspecting the work.

Wednesday and Thursday will be devoted to another twenty-five words. Friday is review day. This review may be of the fifty words taken during the week or a list of misspelled words for a longer period.

The men who teach spelling in our school have not one of the easy subjects to handle. To properly arrange a list of words, and to know them in such a way as to present them in an interesting manner to the class, requires close study every day before facing the class. The students are interested because the study is made interesting.

We claim for this system the following points of superiority: It is a distinct effort to teach the work. It requires the teacher to put forth some mental effort.

It gives the teacher a chance to see that the student does some work. It tends to form the dictionary habit so necessary to shorthanders especially. It ensures a vocabulary to the student.

We believe that our plan will not only teach spelling, but solve, to a great extent, the problem of teaching practical English.

Russell, Sandra E 20, Mar. 1, 1905.

1. impossible	im-pod-si-ble	beyond the power to do
2. blamable	blam-i-a-ble	meriting blame
3. admissible	ad-mis-si-ble	capable of being admitted
4. flexible	flex-i-ble	" " bent
5. feasible	feas-i-ble	" " done
6. passable	pas-sa-ble	" " passed
7. passible	pas-si-ble	" feeling
8. movable	mov-a-ble	" being moved
9. infallible	in-fal-li-ble	incapable of error
10. invisible	in-vid-i-ble	" of being seen
11. forcible	forc-i-ble	energetic
12. legible	leg-i-ble	easily read
13. ratable	rat-a-ble	subject to assessment
14. plausible	plaus-i-ble	apparently true
15. receivable	receiv-a-ble	capable of being received
16. obtainable	obtain-a-ble	" " obtained
17. contemptible	con-tempt-i-ble	deserving of contempt
18. manageable	man-age-a-ble	capable of being managed
19. payable	pay-a-ble	justly due
20. chargeable	charg-e-a-ble	capable of being charged
21. changeable	chang-e-a-ble	subject to change
22. salable	sal-a-ble	marketable
23. curable	cur-a-ble	capable of being cured
24. excusable	ex-cus-a-ble	admitting of excuse
25. teachable	teach-a-ble	apt to learn
	100%	

EXERCISE IN SPELLING AS PREPARED BY STUDENT—
FIRST DAY'S WORK.

Arithmetic



IN order to enable each member as he finishes his calculation to pick up his arithmetic, we have placed in the hands of each student a complete plan of the arithmetic course. This plan has not been arranged on the line of taking so many questions from page 1, so many from page 2, and so on. Rather is it arranged on the plan of following a distinct principle through all its applications. As we mentioned in our article on individual instruction, there is more to individual work than a mere matter of providing sufficient teachers. There is the plan by which the students are able to appreciate the order of their work and get the most out of the time at their disposal. Such a plan we have at work in our arithmetic period.

This plan does not in any way interfere with the possibility of holding a class in arithmetic, if we should desire to do so. As we have before mentioned, however, the class is not the unit with us, but the student. We can conduct our arithmetic period without any class in arithmetic, giving our students the benefit of that close personal supervision of their work which comes from the teacher sitting down beside a student and taking up quietly and personally his particular difficulties.

As in all other departments of the work we inculcate the idea of system and order. The first draft of a solution is placed in a work book in lead pencil. After it is criticised by the teacher it is placed in permanent form in the arithmetic book. This arithmetic book becomes at the end of his term a permanent reference book with the student. In it he has, in a systematic order, all the questions of his complete course in arithmetic. Should he become rusty on any part of the work and find the necessity for brushing up on it at any time in his actual experience, he knows exactly where to turn for the information required.

This working plan which the student has in his hands is just as good for use at home as it is in school. Under our plan there is no such thing as a student running out of work. Whether at home or in school the line upon which he is to work is always before him.

By our plan also, we are able to start a student in the work just where he should be started. The young man who comes in with a poor knowledge of the simple rules does not want to start his work along with the young man who may have just quit teaching to enter our school. Our plan makes it possible after a minute's talk with the student to start him in arithmetic where he should be started. There is no such thing in our plan as a student feeling discouraged by reason of being associated with others and required to do work that is beyond his powers. We value our plan for turning out clear-headed, sound-reasoning, and self-reliant students. Arithmetic that a student learns with us is the arithmetic that sticks.

We recommend all our commercial students to give good attention to their arithmetic. Bookkeeping is not, as a great many are prone to think, the only important subject in a commercial course. A business man in asking us for an assistant along commercial lines seldom, if ever, mentions the matter of bookkeeping. He takes that for granted. He does almost invariably want our assurance as to the candidate's fitness in figures.

It is true that elementary work in accounts will require only elementary work in calculation, but if advancement is to be made, a thorough knowledge of Bank Discount, Foreign Exchange, Compound Interest, Equation of Payments, Averaging of Accounts, and Partnership Settlements is quite indispensable.

The Central Business College of Toronto, Limited

JUNIOR ARITHMETIC
 Managed by a Syndicate

Date of Commencement _____

Work these questions on your 40 sheets of 40 a teacher to check them off to you and talk to your "Store" in Arithmetic in school. When you present the first section of your Booklet to the teacher you will receive your "Store" in Arithmetic with the Arithmetic completed and in six sections by sections.

Page	Section	Time	Score
1	1	10	100
1	2	10	100
1	3	10	100
1	4	10	100
1	5	10	100
1	6	10	100
1	7	10	100
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1	37	10	100
1	38	10	100
1	39	10	100
1	40	10	100

JUNIOR ARITHMETIC LIST

Arithmetic

Dec 13 Cost of diamonds = \$920.00
 Exp 65 Gain = 25% $SP = \frac{125}{100} \text{ of } 920 = \1150
 Page 105 95% of Marked Price = \$1150 (as 5% is allowed)
 Dec 15 1% = $\frac{1150}{99}$
 100% = $\frac{1150}{99} \times 100 = \1210.58

Dec 16 Selling Price = 20¢
 20% of Marked Price as trade allowed
 10% of Marked Price = 20¢
 100% = $\frac{20}{10} \text{ of } 20 = 2.5¢$

Page 105 Selling Price of 2000 lbs Pork @ 56¢ = \$1120.00
 Exp 71 Rate of Commission for selling = 5%
 Dec 1 Commission for selling = $\frac{5}{100} \text{ of } 1120 = \72.00
 Then Net Proceeds of sale = \$1120 - \$72 = \$1048
 \$1048 + \$1000 Cash = Investment in Cotton
 Com for buying Cotton = 5%
 Amount of 2nd Com = $\frac{5}{100} \text{ of } 1048 = \208
 Total Commission = \$72 + \$208 = \$280.00

Dec 2 Rate of Com for selling = 5%
 Then net Com = 5% or $\frac{5}{100}$ of Sales
 and Net Proceeds = 95% or $\frac{95}{100}$ of Sales
 Rate of Com for buying = 2%
 Then 2nd Com = $\frac{2}{100}$ of $\frac{95}{100}$ Sales = $\frac{19}{100}$ of Sales
 Total Com = $\frac{5}{100} + \frac{19}{100}$ of Sales = $\frac{24}{100}$ of Sales
 $(\frac{24}{100} \text{ of } 5100) \text{ of Sales} = \265.00
 or $\frac{5}{100}$ of Sales = \$265.00
 $\frac{5}{100} \text{ Sales} = \frac{100}{5} \text{ of } 265 = \5406.00
 Then the investment in town lot =
 $5406.00 - 265.00 = \$5141.00$

SPECIMEN PAGE FROM STUDENT'S EXERCISE BOOK

College of Toronto, Limited
 JUNIOR ARITHMETIC
 40 SHEETS

Date of Commencement _____

Work these questions on your 40 sheets of 40 a teacher to check them off to you and talk to your "Store" in Arithmetic in school. When you present the first section of your Booklet to the teacher you will receive your "Store" in Arithmetic with the Arithmetic completed and in six sections by sections.

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1	36	10	100
1	37	10	100
1	38	10	100
1	39	10	100
1	40	10	100

Senior's Paper

SENIOR ARITHMETIC LIST

Modern Methods

"Ours is a System School"



THREE years ago, when we published our catalogue, the above sentence stood upon the first page of that section which endeavored to give a description of the system which obtained in the school. To-day, we are happy to say that more than ever we are entitled to rank as "The System School."

We believe system should begin at home. It has always been our aim in our own office to present to students a foretaste of what they might expect when they entered our class-rooms. Not a detail, from the time of registration, until the time that a student finds himself in the class-room, ready to begin work, is overlooked. Every item in the way of handling his account, providing for his stationery supply, directing him to his proper department, and giving him a seat in that department, has been the subject of most careful thought and revision.

Following this, it will be found that the everyday life of the student brings him further into touch with a perfect working system. There is system in the allotment of work. There is system in the method of handling each branch of the work. There is system in the audit of the work, and there is system in our plan of safely placing students when they are through with their work. It follows that when our students go out into positions, they have little to learn in the way of thoroughly systematizing every effort or adapting themselves to any system in vogue in the house to which they may be assigned.

To no one source can we trace so much of our success, as to this idea of keeping thoroughly abreast with the latest improvements in business methods and of throwing about our students, every day they stay with us, an air of business system. Students of ours are not expected to go out and serve an apprenticeship in any place of business in order to get experience. They are experienced when they graduate from our school, and as such are ready, immediately, to step into business positions, as they are doing regularly and constantly on completing our prescribed courses.

"Ours is a Business School"

Our constant aim is to instill into the minds of our students the fact that while with us they are serving a business apprenticeship. They do not merely come to school every morning. They get down to work just the same as the young men and women who are working in the many offices in the down-town district.

Our teachers are not teachers so much as they are heads of business departments. They plan for, direct and instruct their students as if they were actually engaged in a large business concern. They look after each student individually as if he or she were an office assistant, help them over their difficulties, inspire them to do neat, accurate work every day in readiness for the evening audit by the teacher. Drop into our rooms any time and you will find as busy and quiet a scene as in the best regulated business concern in America. Every young man and woman knows, after the first day, just exactly what may be done. Our plan of recording work and allotting the same puts everyone of our employees on his mettle as against a good fair average. Every visitor to our school remarks the perfect order which prevails at all times and in every department of our institution.

There is absolutely no confusion, but just the quiet, busy atmosphere of pleasant, cheerful and interesting work that is found in any well conducted business place. The secret of this is simply plenty of work in bright, comfortable surroundings. When you consider that at different periods of the year we have between 400 and 500 young people working, and that we make use of 10 different schoolrooms, you will appreciate something of the splendid system that is responsible for this business-like condition of affairs in our great School.

Many of the leading business men of the Dominion, and of this city in particular, who have sent their young people to our school have expressed their great appreciation of the splendid training we give in business ethics, methods, and customs. They value this feature of a practical education quite as much as the technical side of it, but it is in the happy combination as worked out by us that the great value of a course in our College lies.

The Loose Leaf System

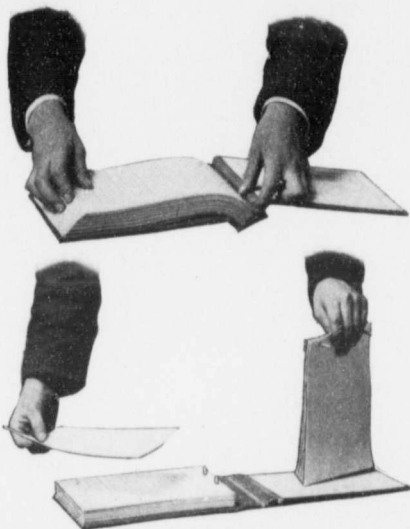
Among the many improvements of late years adopted by business men in their accounting systems, there is no system which has been more productive of labor-saving benefits than the Loose Leaf System.

About four years ago we conceived the idea that the only possible way to give a student the conception that he should have of the Loose Leaf device was to make such arrangements as would enable us to put these devices into the hands of every student, just as his text books were given to him, as part of his supplies. Up to that time the only opportunity that the business college student had of getting an acquaintance with the Loose Leaf devices, was to get the use of them in the business practice offices, where a few might be kept for those who were fortunate enough to get to the business practice stage of the work.

We therefore undertook the production of modern Loose Leaf supplies for the use of our students, and now provide each student with Loose Leaf Binders complete in every detail and with material for various uses of the Loose Leaf system. These form as much a part of his individual supplies as his pen-handles are. From the first day he is with us until graduation day he is using the Loose Leaf Ledger as well as other books embodying this system. The result is that when he leaves us to go into business there is nothing for him to learn about the Loose Leaf idea. It is as familiar to him as his pen-holder or lead pencil.

The Bill and Charge System

Under this system, the Bill Clerk, while writing the bill, makes a duplicate on a second sheet, by means of a sheet of carbon paper. Thus, when he is through with his work of making out his bill, he has one sheet ready to send to the purchaser or customer, and a duplicate which may be kept in the office as showing exactly what the old Sales Books would show, viz., the detail of the sale made to the customer.



The Loose Leaf Ledger
(Each Student has his own)

Of course, such a plan as this necessarily involves the idea of a Binder, in which to keep track of all these duplicate bills. Such a Binder is along the same line exactly as the binder used in the Loose Leaf Ledger System. It may differ slightly in form, but the idea is the same. It is intended to arrange, in any order selected, a series of loose leaves, and to afford facilities for binding or removing these leaves from the binder at any time. As each duplicate bill is entered in the binder, its total amount is carried to a sheet, generally kept at the back of the binder, known as the Recapitulation Sheet, and thus affords an easy means of determining every day, the exact amount of merchandise sold, while the individual leaves give us an idea of the persons to whom these goods are sold, and the charge to each person.



Manifold Bill and Charge Forms
(Each Student has his own supply)

This method of keeping record of all sales either for cash or otherwise is now largely used by mercantile houses and is one in which our commercial graduates are all well versed.

Modern Commission Accounting

The business of a Commission House consists largely of handling consignments for customers on commission. The Loose Leaf idea very readily adapts itself to this line of accounting also. When goods are received to be sold on commission a memo. is made on a specially prepared loose leaf or sheet. From time to time, as charges are paid or a sale made from the consignment, appropriate entries are also made on this sheet. When sales are all made and it is desired to render an Account Sales, the closing charges such as commission, storage, etc., are entered, the net proceeds are figured and entered and the sheet is ready to be sent to the customer.

As all writing on the sheet has been done in copying ink, an impression may be taken in the Impression Account Sales Book. The leaf is then sent to the consignor with a check or draft for the amount of his net proceeds, unless the proceeds are placed to his credit. The impression that has been taken remains in the Commission House, just as the Charge Sheet in the Bill and Charge System remains, in order that the necessary posting may be done therefrom.

In taking the necessary impression, the student has at his disposal either the roller or the flat copying press. He leaves his desk, puts the sheet through the copying press and returns to his position, just as any employee in a business office would in his everyday routine.

That our students soon become intensely interested in their work will be apparent even at this stage. They soon realize that they are not pinned to a seat absorbing a lot of dry theory, but interested participators in the daily work of a big business concern. They have the added satisfaction of knowing that they are in no sense playing at business, but following the plans and using the systems and materials that they soon expect to meet in the business office. There is no actual business practice like our actual business practice.



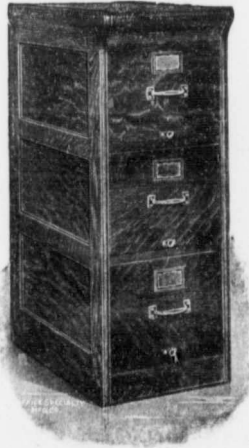
Roller Copying Press
(Used daily by our Students)

Filing Systems in their Relation to the Handling of Correspondence

Naturally in a school such as ours the matter of correspondence receives a large measure of attention in both commercial and shorthand departments. It is our aim that every student completing our course should be able to write a good business letter, to be able to properly arrange and punctuate it, and to vouch for its correctness in the matter of practical English.

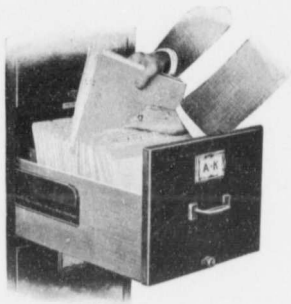
But the work of the correspondent does not cease with the ability to write letters. He must also be able to systematically take care of his correspondence, and the final part of our training in this department is along that line.

As in the case of the loose leaf and card systems, we do not leave this training to a matter of office work which may or may not be attained by a student, but arrange it in such shape that his individual practice must bring him into touch with the filing of these letters. There is placed at the disposal of the student in his individual supplies the necessary quantity of business letter heads, carbon and copying



A Vertical Filing Cabinet
(Used daily by our Students)

necessary for him to attend to the filing of the correspondence, he has nothing whatever to learn in the system of filing. His school work has been as practical as his office work possibly can be. Walking from his desk in the office to his filing cabinet and making use of it in conjunction with the card index system cannot possibly be different from walking from his desk in the school room to the filing cabinet and there making use of exactly the same material.



Guide and Folders in Drawer
of Cabinet

papers, together with the folders which are required when he makes use of the filing cabinet. There is also placed at his disposal the filing cabinet with its accompanying index. He is instructed to make use of the cabinet in just the same way that an employee in an office would make use of it. If he opens correspondence with a customer, which the routine of his training in this line will require him to do, he is required in addition to getting out the letter to get out a copy of it. He is also supplied with a series of cards for the card index system. These cards he is instructed to fill out with the names of the customers to whom he is writing. The tray for this index is before him and he is instructed in the use of it. The cabinet for filing correspondence and copies of correspondence is also before him and he is instructed in the use of it.

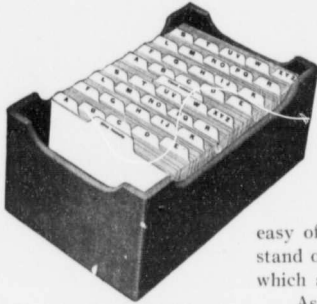
As with other systems, we feel that our plan of handling the student leaves no detail untouched by which the student may get into actual touch with the every-day office routine. If it should be the case in taking a position that his duties make it



Flat Letter Filing

school room to the filing cabinet

The Card System



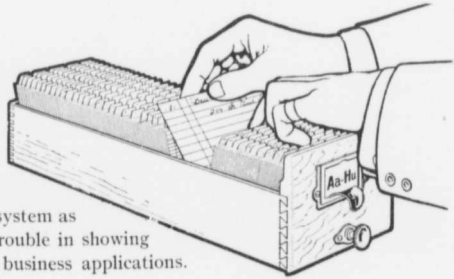
Card System Tray
(Used daily by our Students)

The card system is really an extension of the Loose Leaf idea. There is simply a difference in the material with which the idea is carried out. The card system uses, instead of a binder, a tray or box. In this box are index cards and behind these the appropriate ledger cards which take the place of the leaves used in the loose leaf ledger. In this way the ledger as kept by the card system is really a tray full of cards. These cards become easy of reference by means of the index cards, whose tabs stand out prominently above the line of the ledger cards which are between them.

As with all applications of the Loose Leaf idea, we believe that the proper plan of giving a student the experience he should have with the card system is to give him

his own supply of materials for this work. The result is that students become as familiar with the idea of making out ledger accounts by the card system and of filing these cards in the tray, as they are with the use of their pens and pencils in everyday work.

As a result of the actual experience our students have with the card system as adapted to ledger work, we find no trouble in showing them extensions of the idea in all its business applications.



The Card Index

The Follow-Up System

LITERATURE SENT				FORM LETTERS SENT				SPECIAL LETTERS				REPLIES RECEIVED			
DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	
2/5	3/25	3/5	2/6	2/6	2/10	2/10	3/13	3/10	3/10	3/10	3/10	3/10	3/10	3/10	
Cat A	No. 1	No. 2	Ducted	Credit	Order										

NAME *Benson Rogers*
 TOWN *Welland* COUNTY *Welland* STATE *Ont.*
 EXPRESS CO.'S IN TOWN _____ NEAREST EXPRESS CO. _____

Sample of Follow-up Card

Business concerns which market their product on the mail order line must necessarily have a first-class system of following up every prospective customer.

It will be necessary to know at what date the name of the prospective customer was received, to know that literature was sent to him, to have a copy of any letters sent to him, to have a copy of any replies received from him, and to make provision for sending out,

after the first letter is sent, a series of what are known as Follow-Up letters.

The Filing System that we have just described becomes an indispensable feature in such Follow-Up System. In addition to the filing system, we also need an adaptation of the Card System, in order to keep record of the information above noted.

Order Card Form with handwritten entries:

- Name: Repish Brick Co.
- Address: Middletown, Pa.
- Business: Manufacturers
- Remarks: Good Character
- File No.
- Ordering: 76 M 2
- QUOTATIONS Table:

Date	Articles	Price	Terms, Etc.
July	Special Order	50.00	Ord Regular

Sample of Order Card

The every-day practice of our students, along the line of Correspondence, gives them a systematic drilling in the handling of a Follow-Up System.

They are required, not only to draft the series of letters required, but also to handle the Filing Cabinet and the Card System in connection with such correspondence.

Retail Billing and Charging

Our students get a thorough drilling on the most up-to-date methods used in connection with retail accounting. As in other cases the material for such work is part of the individual supply of each and every student.

As the charge tickets from the counter check books come to the bookkeeper the items are entered directly upon a bill form. A form for this purpose consists of a double sheet folded at the right hand side and perforated for easy separation when completed. The under sheet is wider than the upper sheet and contains punched apertures for fastening the sheets either in Loose Leaf Binder or in Ledgerette Bill File. The upper sheet is a bill or statement, the carbon copy underneath being a sales record. This plan is along the same lines as that explained in the Bill and Charge System, with the exception that the bill sheet and the statement sheet are attached, to permit of entries being made at any time during the month, and the duplicate falling in the proper place on the charge sheet.

Belting and Machinery Co. Bill and Charge Sheet:

No.	Description	Price	Total
1	2-1 5/16" X 14" R. O. Hangers, @ \$10.00	20 00	
2	2-1 5/16" Collars, @ \$1.00	2 00	
23	275 ft. of 1 1/2" Shafting, @ \$1.00	275 00	
	10-1/2" X 3" Coach Screws, @ .40	40 00	
47	10-1/2" X 3" " " " " " " " "	72 00	
	4-3/8" X 3" " " " " " " " "	32 00	
14	2 lbs. of Washers, @ 10¢ (Returned)		20
30	3 Caps 3 X 7 X 2 ft. 4, @ 75¢ (Returned)		2 25
29	22 Coach Screws 1/2" X 3", @ .05	1 10	
70	10 Washers, @ 10¢	1 00	
15	1 X 10" X 5" 6" Plank, @ .50	1 00	
49	1 1/2" X 12" R. O. Hangers, @ \$4.00	20 00	
14	Collars, @ .50¢ (Returned)		1 00
71	18" Shafting, @ .05	9 00	
5	20 Coach Screws, @ .08	1 60	
20	20 Coach Screws, @ .30	6 00	
28	1 1/2" X 3" " " " " " " " "	10 00	
31	1 Cap	28 00	
44	40 1/2" " " " " " " " "	80 00	24 75

Bill and Charge Sheets as used in Retailing (Each Student has his own supply)

This plan avoids the use of a sales book, does away with an itemized ledger, and makes any discrepancy between the charge and the bill impossible. All cash payments and credits for goods returned are entered in the credit column.

The bills being made out in full up-to-date, they are ready for the customer at any time.

In our daily work we illustrate this plan in detail. As before mentioned each student has his own supply of material for the work and has the opportunity of practising the filing either in an appropriate binder or in a ledgerette bill file.

Where Our System Appeals to the Business Man

We use in the course of our business training an office practice which is known as "Office Work" or "Canadian Business Procedure." As the name implies it is a Canadian work drawn from the requirements of Canadian business men. It is the only "Canadian Business Practice" in use in Canada to-day. In preparing it there was not a move made unless an authority was consulted in the matter. Did the practice undertake to teach the routine of dealing with a bank we made it our business to consult an authority in the person of a bank manager. The work was subject to his revision and we knew that it was absolutely correct as far as this matter was concerned. What is true of banking is equally true of procedure in dealing with Express Companies, Real Estate Companies, Insurance Companies, and all other concerns which must be met in the course of an actual business experience. Some idea of the thoroughness of our effort in this direction will be gathered from the following letters.

THE DOMINION EXPRESS CO.

GENERAL AGENT'S OFFICE, TORONTO, ONT., March 28th, 1906.

CENTRAL BUSINESS COLLEGE, Yonge and Gerrard Sts., Toronto.

DEAR SIRS,—I have looked into that portion of your book "Office Work" pertaining to Express work and find it excellent.

No matter what commercial position a young man may assume, a knowledge of Express matters will prove of great use to him, and I cannot imagine anything better or more helpful than the instruction contained in this part of your book.

Yours truly,

A. G. CARRUTHERS, Cashier Dom. Exp. Co'y., Toronto.

THE BROWN BROTHERS, Limited.

IMPORTERS, WHOLESALE AND MANUFACTURING STATIONERS,

51-53 Wellington St., W., TORONTO, ONT., March 26th, 1906.

CENTRAL BUSINESS COLLEGE, Yonge and Gerrard Sts., Toronto.

GENTLEMEN,—We have had the pleasure of carefully examining your business practice for junior students, entitled "Office Work." We beg to state that those forms bearing our name have been used with our permission. The instruction in this practice and the business procedure so far as it relates to our line of business is strictly in accord with the methods followed by our firm, and we have therefore no hesitation in recommending this work to anyone.

Yours very truly,

THE BROWN BROTHERS, LIMITED.
Per R. N. Brown.

ARTISTS
DESIGNERS
ENGRAVERS
MAKERS OF
ADVERTISING

TWO PLANTS: TORONTO-MONTREAL.

GRIP, LIMITED.
TORONTO, CANADA.

26-28 Adelaide St. W.,
TORONTO, March 26th, 1906.

CENTRAL BUSINESS COLLEGE, Yonge and Gerrard Sts., Toronto.

DEAR SIRS,—We have examined "Office Work" or "Actual Canadian Business Procedure" and we beg to state that the **handling of business papers** and the **business procedure** of this practice, so far as it relates to our business, is **strictly in accord with the methods followed in our office.** We have therefore no hesitation in recommending this work to those schools which are desirous of extending to pupils the opportunity of **getting practical office experience while studying at school.**

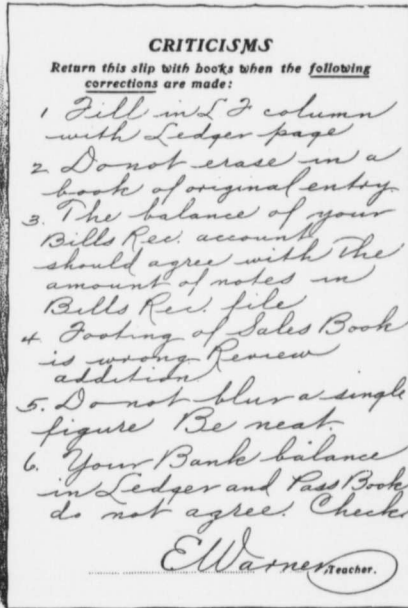
Yours very truly, GRIP, LIMITED,

Per G. A. HOWELL, Managing Director.

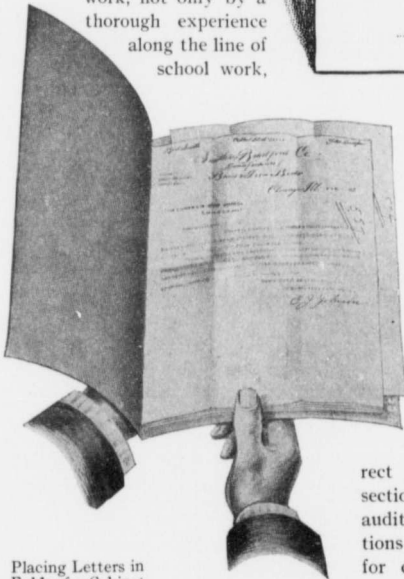
Our Audit System

One of the features of our daily work, which serves to strengthen the impression among our students that they are not so much students in a school as employes in a business concern, is our daily audit of all work that is done by the student.

In the commercial department, for example, every student arranges to hand in all the work that he has completed, at the hour for closing. When the students have left, and the staff is thus free from its duties in the schoolroom, the teachers are at liberty, in the quiet of the audit room, to make a careful examination of every part of the work that is done. This audit is primarily intended to thoroughly check all the work that has been done in book-keeping, but it applies equally as well to all the work handled in writing, spelling, arithmetic, and correspondence. The teacher who has charge of the audit room is qualified for his work, not only by a thorough experience along the line of school work,



Sample of our Audit Slip



Placing Letters in Folder for Cabinet

but also by a wide experience in some of the best business concerns of the Province. The audit is undertaken just as it would be by any audit firm undertaking the examination of the books of a business house.

The result of this work is that next morning every student has on his desk either a certified record as to the completeness and correctness of the work handed in, or an audit slip noting in what particulars his work has been found wanting, and suggesting the means of correction. Those who have a correct record are at liberty to follow the next section of the work. Those who have had an audit slip returned will first see that the corrections suggested are made, and the books returned for certification, before proceeding with the next section.

Shorthand



WE have no more pleasing assurance of the progressive and sound nature of our work than the growth of the Shorthand Department. In no department do we have to meet so many forms of competition. In no department do we see such yearly evidences of approval. This year, when it would seem harder than ever to better our record of previous years, the opening month of the Fall term shows 181 students registered in this department, an increase of 15% over last year's registration for the same month.

It may be said that there is no merit in mere years or numbers. In the light of the surrounding facts there is at least food for reflection in them. Students are under no obligation to patronize the Central Business College. In the school business, as in any other business, there is a free field and no favor. In the field we find all kinds of rivals. There is the patent system man, who would eliminate all mental effort, and make it as easy to learn shorthand as to inhale air. There is the get-rich-quick man, who would teach it all while you wait.

There is the expert chap, than whom no one is supposed to know more about teaching shorthand, and who would carry his students into regions far beyond the ken of the mere business school. In the face of these, there is our attendance. The intending student may well ask himself, why?

We may be excused for calling attention to the very obvious reasons. In the first place, we are not experimenting with our students with fads. We teach the Isaac Pitman System of Shorthand, the standard the world over, and the system authorized by the Department of Education for use in Public and High Schools and Collegiate Institutes. It is the system which, in the speed contests of recent years, has easily demonstrated its superiority over all other systems.

In the second place, we have placed the shorthand school in the hands of a staff of teachers of ripe experience and undoubted teaching ability. In Mr. Claffey, the head of the department, we have a shorthand enthusiast. Not only does he possess a thorough mastery of his subject, but he also has the true teacher's power of imparting that knowledge to his students. Combined with this, we find executive ability of a high order, fitting him for the task of organizing the work of the school so as to get well-directed and enthusiastic effort from his students.

And here we find the third reason for the success of the school—a thoroughly systematized working plan, with the individual as the unit and not the class. The very first day that the student is with us there is placed in his hands a working plan. Shorthand writing is only learned by writing. To know what to do and how to make his effort tell to the best advantage is of prime importance to the student.

One very encouraging feature of this working plan is that it calls for work from teacher as well as from student. Our plan is not so much "work for us" as "work with us." Everything the student does is subject to careful examination. Mistakes are noted and the student given the benefit of immediate correction and criticism.

Another very interesting feature of our plan is that speed practice, or the actual writing of shorthand, is handled right from the outset of the course. Four or five lessons are sufficient to give the student control of outlines enough to enable him to write simple sentences. From that on, speed and theory go hand-in-hand.

Shorthand—continued

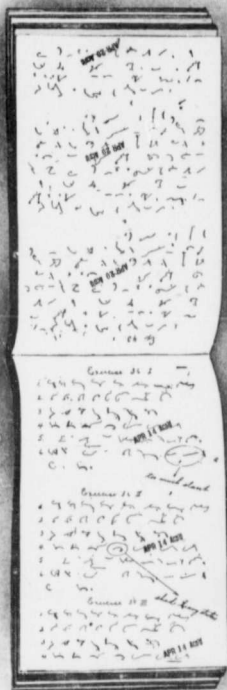
Here is one place where our students realize the importance of being under the guidance of a real master of his subject. Mr. Claffey's special theory on how to attain speed and keep it, by individual practice, is introduced from the first, and students from the outset are reaping the benefit of the most logical, most interesting, and most advanced idea known to phonographic instruction. It robs the study of that drudgery so often felt by students in the hands of unskilled teachers, and we have at once cheerful workers along lines that make for absolute success.

This drill puts the student on his mettle, and brings out the best that is in him. He is the pleased witness of his own daily advancement, which inspires him and impels him to greater effort. As a consequence, we have students who can write 100 words a minute, or better, upon the completion of the theory course. This rate is easily advanced to 125 words, or better, before the student is through with his actual business training in the model office.

Even the wielding of the pencil and the proper muscular development required to get the greatest speed with the greatest ease receives due attention in our course. Our students are thoroughly drilled along the same lines as our ordinary penmanship students are drilled, with the intent of teaching them proper position, pen-holding and movement. This work is necessarily adapted to the needs of shorthand students. The teacher who handles this work is a thorough penman skilled in the teaching of longhand, but also possessing a thorough knowledge of the needs of shorthand students.

Then the stenographer's duties consist largely of taking notes, which must be reproduced in the shape of presentable letters ready to be sent out to correspondents. Not only must the spelling be correct, but also the arrangement of the letter, its paragraphing, punctuation and grammatical construction. A thorough course along these lines is also given in connection with our training of stenographers.

The stenographer skilled in the use of loose-leaf and filing systems is becoming a necessity. The work of billing is being almost entirely transferred to the stenographer. This means an ability to handle simple calculations with accuracy and despatch. Students in our Shorthand Department are given instruction along these lines. Reference to our articles on rapid calculation and modern methods will show how complete is our course of instruction in these subjects. This is a feature which is only enjoyed by students who are working in a shorthand school which is affiliated with a strong business school, such as we have in the Central Business College.



Typewriting



THE Typewriting Department might well be called the mechanical department of the stenographer's instruction. It has to do with all the means by which the stenographer's work is reproduced. It really includes the junior and senior typewriting rooms and the model office.

In the introductory stages of the work we use the touch system of typewriting as demonstrated in the text, "A Practical Course in Touch Typewriting," by Chas. E. Smith. It is an indication of the calibre of our work and of the teachers we employ that Mr. Smith is a former teacher of ours. It was while with us that he largely completed the course of lessons which were later in New York embodied in the present system. It was under Mr. Smith's instruction, based on this system, that Miss Rose Fritz, the present World's Champion Typist, was prepared for her first championship test. As in shorthand, we are not experimenting with our students, but training them under a system of demonstrated worth.

When our students are well schooled in the use and care of the machine, they are piloted through a course of "Office Routine; A Canadian Business Practice for Stenographers." This is intended to give them a practical knowledge of the details of office work, and an experience in business methods. It is here that the student reaps the benefit of our instruction in modern accounting systems, and gets a sound conception of the stenographer's connection with the accounting department. These have all been fully described in our article on modern methods, and under present day conditions interest a stenographer almost as much as a bookkeeper. In handling loose leaf appliances, manifold bill and charge materials, card systems and filing devices, our shorthand students are given the benefit of the same instruction that has for years made our commercial department famous as the home of modern methods.

The culmination of the stenographer's experience is obtained in our model office. Here we put at the disposal of the student, not only typewriting machines, but all the equipment of the modern office. This includes roller and flat copying presses, mimeographing appliances of both flat-bed and neostyle forms, billing machines, filing cabinets with their accompanying card indexes, in short, everything that the student will be required to use in the most up-to-date office. This department is under the control of a teacher who possesses, not only splendid teaching ability, but also thorough experience as a stenographer. The teacher who has charge of this work is the holder of a first-class professional certificate, with Ontario Normal College training. From the standpoint of spelling and grammatical construction, students are assured of the most thorough criticism of their work. In the matter of taking dictation, transcribing the same on the machine, or using any of the office appliances mentioned, they are assured of just the same thorough instruction and criticism.

The basis of the work done in this model office is the correspondence that actually goes out from our own office. Students in this advanced work are given the privilege of taking dictation from the President, Vice-President, or Secretary, and under the supervision of the teacher in charge, of handling this work just as they would be expected to handle it in an ordinary office.

It will thus be seen that in shorthand and typewriting we have both the teachers and the equipment capable of turning out stenographers of the very highest grade of attainment.



JUNIOR TYPEWRITING ROOM
ONE HALF OF OUR EQUIPMENT—THE LARGEST ON THE CONTINENT.



COMMERCIAL ROOM

Telegraphy



THE same system which in the Commercial School and the School of Shorthand is intended to give each student actual experience with the most up-to-date conditions will be found to prevail in the School of Telegraphy.

The equipment of this school includes in every detail the material that must be handled by the operator, either in a commercial or railway office. We would draw special attention to the equipment by which we thoroughly qualify our railway operators.

Making a circuit of the department we have a model railway. This railway is in every respect an exact counterpart or model of the actual single track system. It consists of T rails laid upon sleepers. Four stations are situated at convenient intervals in the circuit. These stations are protected on either side by semaphores. Each yard has both main line and siding, connected one with the other by switches. The offices in the stations are connected by a regular relay line strung upon telegraph poles as they are ordinarily found running beside a railway right of way.

The gentleman who has charge of instructing the students in this work, Mr. T. J. Johnston, is a despatcher of actual railway experience. All the forms that we use in handling train orders are exact counterparts of the Grand Trunk and Canadian Pacific forms.

There is not a detail of the operator's duties that is not possible of illustration in our school. Trains are run, meets are made, orders are taken, and trains handled in exactly the same way as they would be in an ordinary station. It is impossible for a student to complete the course in our school and not have a thorough understanding of railway operating.

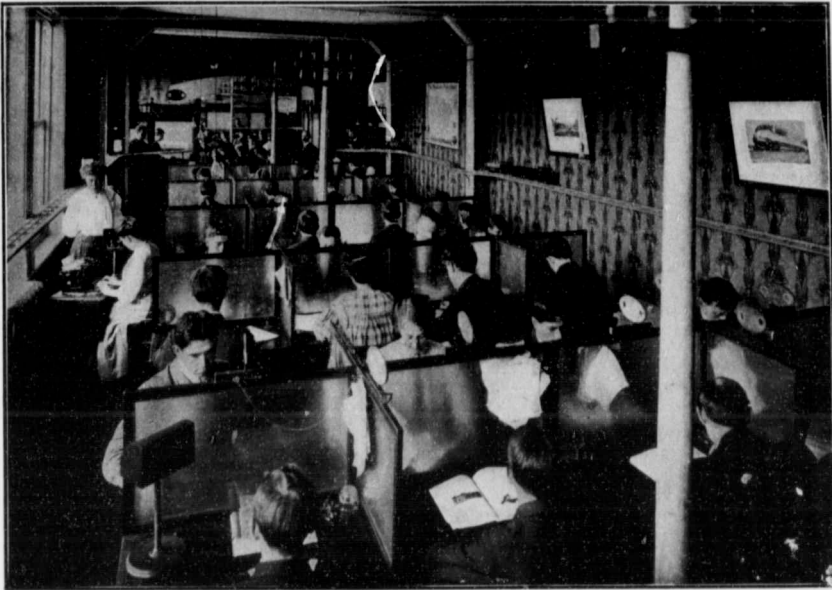
Our school is supplied with the official rule books of both the Grand Trunk and the Canadian Pacific railway systems. Our students are given daily instruction in Train and Railroad Rules, Train Signals and Train Orders. Our examinations along these lines are reproductions of the official examinations set by the railroads. A graduate who has succeeded on our written test has nothing to do on presenting himself to the Chief Despatcher but re-write the test on which he was examined for our diploma.

Our Commercial Telegraphy Department is just as complete and practical as our Railway Department. The same care has been exercised in securing the services of a thoroughly competent operator of guaranteed experience and ability, and in providing a course which covers every detail of an operator's daily experience.

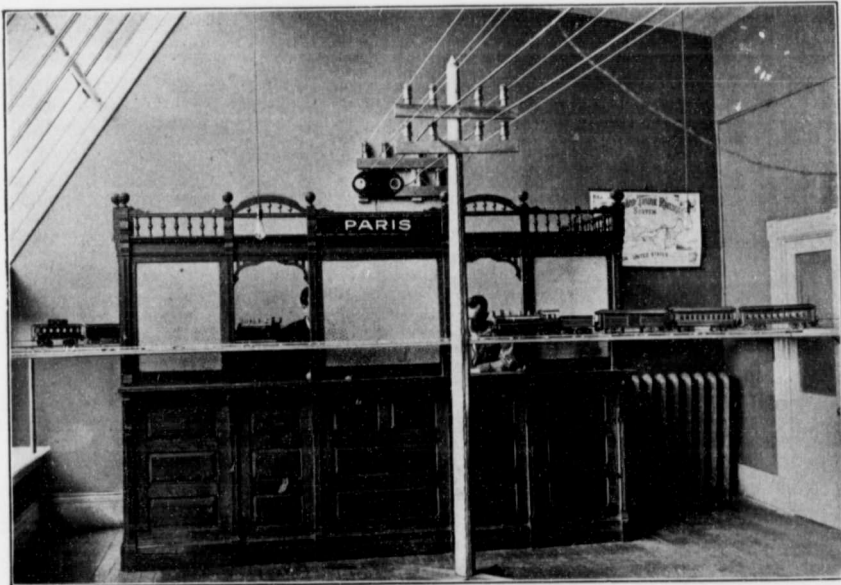
Sending and receiving are taught just as thoroughly as in the Railway Departments. In addition to this, daily practice is given on the use of the Tariff Book and of the many different forms and reports which the operator must use. The Central School of Telegraphy provides its students with the following books and forms, exact copies of those in regular use in telegraph offices, and thoroughly drills its students on their use: Tariff Book, Day Book, Daily Account of Business, Check Ledger, Check Report, Free Message Report, Cash Remittance Note, Message Blanks, Daily Report of Business, Daily Cash Remittance Note.

When it is understood that no operator, however well skilled in sending and receiving, can hold an office unless he is able to keep the office records, the superiority of our course will be at once apparent.

Special Catalogue, "Guided by the Key," mailed free on request.



RAILWAY OPERATING—SENIOR DEPARTMENT
SHOWING STUDENTS AT WORK, MODEL RAILWAY AND TELEGRAPH LINES.



VIEW OF ONE OF THE STATIONS
SHOWING TRAINS ON SIDING AND MAIN LINE.

How Long Does It Take ?



WE can understand why parents and students wish to know about how long it is going to take to complete a course in either department of our school. For that reason we will try to the best of our ability to place some facts before them that will enable them to reach a decision on this point.

In the first place, it may be safely taken for granted that the record of our school, as herein set forth, is certain evidence of the fact that we are successfully training young men and women as business men want them trained. It may also be taken for granted that by our individual system of instruction, as herein described, every possible facility is given to the student to make the most rapid advancement possible.

We may also be permitted to bring to your notice two other facts. Business men are demanding more and more of those who undertake work in business offices. Our experience also shows us that those who are undertaking this work in business schools are to-day, on the average, younger than were the students of five or ten years ago.

With these facts before us we feel it our duty to candidly state to the parent and to the student that reasonable time must be allowed in which to reach the perfection that business men demand. There was a time when six months was considered a pretty fair average. The ordinary student to-day, however, would be better if left with us for the school year of ten months.

Now, we know just as well as the reader does, all the stories that are told of what so and so did five years ago, and what the patent method chap is doing to-day. Neither of these can be taken as a rule by which to measure. What was required of an assistant in an office five years ago is not what is required to-day. The patent system man generally trades on the credulity of those who do not know the real condition of affairs. One of his strong claims to patronage is that, by his plan, shorthand, for instance, can be learned in thirty days. He forgets to be fair to the public, however, in not stating that shorthand to-day does not constitute in itself one-fourth of the education required of the up-to-date stenographer. Consider that a stenographer has to be thoroughly grounded in English, punctuation, spelling, composition, and in addition to this must know how to use all the machinery of an office, including the typewriter, the mimeograph, the neostyle, the roller and flat copier, and the card filing system, and in addition to this must be prepared to undertake a great deal of the work that used to belong to the book-keeping department, such as handling all the billing, the making up of pay rolls, and so on. It will then be understood how deceptive is the claim that a stenographer may be taught by any thirty-day plan.

We have had students complete the work of a department in less than six months' time. Some have managed it in six months, but to be fair with the public we feel bound to state that the average student will not become any too well prepared for the duties of the modern business office if left with us for the longer period of ten months or a school year.

Those who are going up for the Commercial Specialists Examination will do well to arrange for a year with us. The course has been materially lengthened within the past two years and we simply speak from the experience of those who have been successful on the examination and know what there is in the course. Those who are preparing for business college teaching should spend the same time on the work.

The Employment Department



THE employment department is one of the important features of our office. The work of this department is largely a matter of fitting the right person into the right place.

As we have shown, we keep an individual record of each and every student in the school. It is an easy matter for us when a student is through with his course to tell just exactly what his abilities are, and the position for which he is best suited. The card system trays, which show the continuous reports of all students, are constantly at the elbow of the employment man.

As each student signifies an intention of going out to a position he is asked to fill out a form which, under the loose-leaf system, is filed according to the department and according to the standing of the student by his record card.

As telephone calls or letters from business men are received, all the data concerning positions vacant is noted on a blank which is also filed. Thus we have before us the requests for competent help, and on the other hand, the list of students who may be considered fitted to go out into positions. Bringing the two together we endeavor to make a proper selection.

We append herewith a statement taken from the records of the employment department. It shows clearly a condition of affairs that has obtained with us for many years. There are more positions available by far than there are students registered. We have never in the fifteen years of our existence failed to place our graduates. We will go further than this, and say that we have never failed to place even our under-graduates who were at all fitted to be recommended. This record we can assure you will be lived up to in the years that are to come.

1906-1907

Record of day school registrations, and also of positions available to our students.

MONTH.	POSITIONS AVAILABLE.	DAY SCHOOL REGISTRATIONS.
September.....	59	151
October.....	55	59
November.....	65	52
December.....	66	19
January.....	72	166
February.....	83	38
March.....	84	29
April.....	92	39
May.....	80	23
June.....	69	22
July.....	84	23
August.....	85	11
September.....	73	171
	967	803

Students from a Distance



ONE of the most pleasing assurances that we have of the real worth of our school is found in our ever-increasing attendance of students from outside our own Province. During February, 1907, we had no less than twenty-four of such students. They came from Alaska on the north to Costa Rica on the south, from Newfoundland on the east to British Columbia on the west.

In common with the general practice of our students, photographs were left with us as pleasant reminders of their association with us. We have much pleasure in presenting a reproduction of the faces and in giving the names of the twenty-four above referred to.

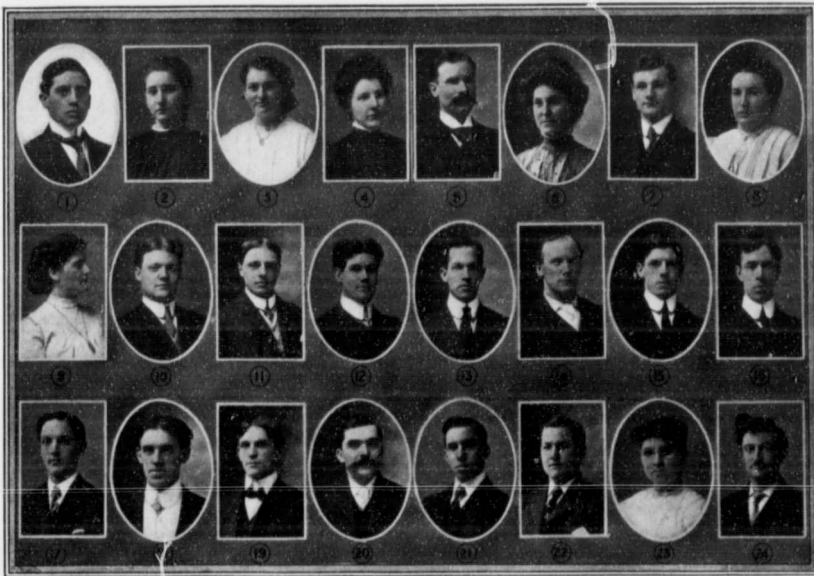
1. Jose M. Canas,	San Jose, Costa Rica.
2. Winnifred Raymer,	Kelownee, B.C.
3. Louise Bowdridge,	Pictou, N.S.
4. Rose M. Raymer,	Kelownee, B.C.
5. W. H. Millar,	Dawson, Yukon.
6. Belle McKenzie,	Stoughton, Sask.
7. Stanley Tiller,	Bonavista Bay, Newfoundland.
8. Florence Hudson,	Conception Bay, Newfoundland.
9. Frances Caldwell,	Huntingdon, Que.
10. Harry M. King,	Estevan, Sask.
11. N. E. Gough,	Francis, Sask.
12. A. E. Richardson,	Winnipeg, Man.
13. James Manchester,	St. Kitts, B.W. Indies.
14. Hugh McAninch,	Swan River, Man.
15. G. H. Grant,	New Glasgow, N.S.
16. Harold Roach,	Windsor, N.S.
17. Stanley A. Duncan,	Estevan, Sask.
18. Alexander Grant,	Sunny Brae, N.S.
19. A. F. Brown,	Weyburn, Sask.
20. James McCrindle,	Glen Ewen, Sask.
21. A. B. Reesor,	Graburn, Sask.
22. Philip Galliene,	Clark City, Que.
23. Winnifred Ferguson,	Langdon, N. Dakota.
24. J. H. Henderson,	Black Cape, Que.

The opening of the present Fall term finds the following students registered with us. E. McLeod, Kamloops, B.C. His home is 2,300 miles from here. Susanna Irvine, Forget, Sask. Her home is 1,300 miles away. Charles Arias, Panama. He travelled 4,000 miles to reach our school. Vincent Perez, Costa Rica, Central America, 4,000 miles away.

We have also with us: Miss Bennett, Jamaica, B.W.I.; Blanche Kaiser, Macedon, N.Y.; Gertrude Henderson, Minot, N. Dakota; Mrs. P. P. Gun-Munro, St. George, Grenada, B.W. Indies; Albert S. Grant, Bloomfield, N.J.

Thus we find evidence that the good work of former terms is bearing fruit in this. It may be taken for granted that when people travel from 1,500 to 4,000 miles to come to a school, they do so with full confidence in that school.

The reader will bear in mind that these are not students who left their homes to make a home in Toronto, but students who came to Toronto for the direct purpose of getting a business education. Looking over the list of those who were here in February, we find that the majority of them returned to their homes after taking the course with us. One or two who were anxious to get positions were placed by us in Toronto. One or two more, while they may not have returned to the exact spot from which they came, practically returned to the same part of the continent. That they have carried with them a good opinion of the school is quite evident, and we feel accordingly grateful.



Students from a Distance

Taken from a photographic group of students from outside Ontario.

Miscellaneous

Additional Information



WE are always pleased to answer any questions that intending students may ask. Naturally, a catalogue is expected to last for a year or two. Should you desire any of the figures that we have quoted in this catalogue brought down to date, we will be pleased to provide them for you.

Discipline.

We expect the same well-ordered conduct from our students that would be expected from any employee in any well-conducted business office. Payment of a tuition fee entitles a student to a chance to get his work up and to behave himself. There is nothing, either implied or asserted, in any of our contracts, which gives a student the right to do as he pleases. Objectionable characters are promptly expelled from the school. This is not a last resort school. Boys who are a nuisance at home or at other schools are very likely to be the same here. We do not want them.

Refund of Fees.

A student who registers for a term in this school enters into a contract, our part of which is to furnish him with tuition as described herein, while his part is to attend regularly, to behave himself while here, and to pay his tuition fee. If we fail to do our part we refund fees, but not until then, except in cases of prolonged illness or death. If for any reason a student has to leave before his time is expired we give him a credit note and this he may transfer to any person not already a student of the school.

Lost Time.

Time lost through sickness, if promptly accounted for and reported at the office, is always allowed to the student. Legal holidays occurring during the student's term are not charged against his time.

Coming to the City.

Students who desire it will be met at the station by the school officer. All we need is notice, a day or two before, as to what train we are to meet.

Those who do not wish to be met will find that by stepping through the lower entrance to the station they will find a street car which will carry them direct, without transferring, to our door. Board a Yonge Street car and ask the conductor to let you off at Gerrard Street. Bring your baggage check with you, and when we have arranged for your boarding place your checks can be handed to a transfer man.

Boarding Places.

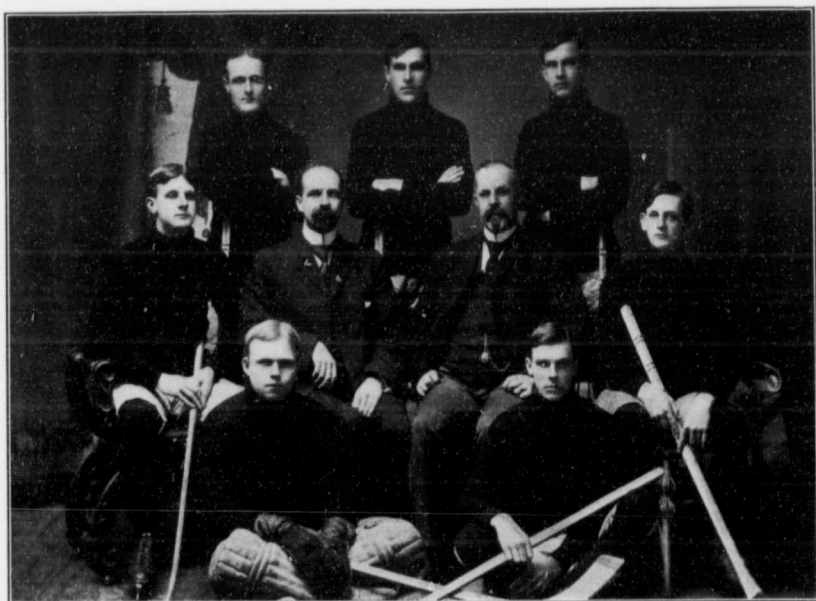
We always keep a list of desirable places, and consider it no trouble to select a suitable home for you.

When to Begin.

Instruction in all departments is largely individual, so that students may enroll at any time and be sure of our careful personal attention. Your term will date from your day of entry.

School Term.

School is open for five days a week during the school year, from Sept. 1st to Aug. 31st, the only exception being the week between Christmas and New Year and the incidental legal holidays of the year. Our school hours are from 9.30 to 12.00, and from 1.30 to 4.00.



Central Business College Hockey Team. 1906-7

Senior Champions, Northern City League

We believe that a fair amount of outdoor sport is essential to the health and best effort of our students.

In Conclusion

Our claims to patronage are before the reader. We have reduced the matter of a student deciding upon a school to a business basis. We have not asked anyone to attend our school because it is a big school, or an old school, or a school that did something ten years ago. Rather have we tried to show you that right to-day the Central Business College is a strong school athrob with life, giving first-class courses under competent teachers, and leading students to well-recognized standing in whatever department of the work they may choose to enter.

In doing this we have spared no effort to make the evidence conclusive. We claim to have a strong staff of teachers. We have given you their pictures, their standing, and their experience. We claim to give a fair amount of individual attention to our students. We have given the actual records from our roll-call and list of teachers. We claim to give sound and broad courses of study. We have produced the credentials in the shape of three independent diplomas for which we qualify our students, together with plenty of names for reference. In fact, there is no place in the catalogue where a statement has been left to a mere assertion for its proof.

If we thought for one moment that intending students would place their patronage with the man who used the biggest adjectives, we would have spared ourselves this trouble. We do believe, however, that where the matter of fitting a young man or woman for life work is at stake, those concerned most earnestly desire the fullest possible information concerning the school under consideration. We have nothing to fear from the closest and most critical investigation of our school, and if this catalogue is given a fair and careful reading and an unbiassed comparison is made we have no doubt that our very liberal patronage will be continued from year to year.

Yours truly,

W. H. SHAW.

