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Annual Announcement
OF THE

NORTHERN

Business College

OWEN SOUND, ONT.

C. A. FLEMING - - - Principal.

PRINTED AT THE N.B.C. STEAM PRESS, OWEN SOUND.

If you are not interested in Business Education will you kindly hand this book to some young person who would be benefited by taking a course of practical training in the College.

CALENDAR.

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|----------------|-------------------------------------|
| June 30, 1890. | Closing day for Summer holidays. |
| Sept. 1, " | Re-opening day for fall session. |
| Dec. 24, " | Closing day for Christmas Holidays. |
| Jan. 5, 1891. | Re-opening day for Winter Session. |

Students admitted any time except during Holidays.

CALENDAR, 1891.

| | |
|---------------|------------------------------------|
| Jan. 5, 1891. | Re-opening day for Winter Session. |
| June 30, " | Closing day for Summer holidays. |
| Sept. 1, " | Re-opening day for Fall Session. |
| Dec. 24, " | Closing day for Winter Session. |
| Jan. 4, 1892. | Re-opening day for Winter Session. |

Do you want to know?

1. About the Business Course of Study, read from page 6 to page 13.
2. About the Shorthand and Typewriting Course, read from page 14 to 18.
3. About the Ornamental Penmanship Course, read pages 18 and 19.
4. About Rates of Tuition and other matters of Expense, read pages 21 and 22.
5. About things in general in reference to the College, such as time of entering, hours of study, board, classification, qualifications for entering, etc., read from page 22 to 31.
6. About our lady students, read pages 33 and 34.
7. About what the newspapers say relative to us, read pages 35, 36 and 37.
8. About what our students think of the Institution, read from page 37 to 40.
9. About what business men think of the Institution, read pages 41 and 42.
10. About Telegraphing, read paragraph on page 27.
11. About specimens of Penmanship, etc., read pages 19 and 27.

Speech by the Hon. G. W. Ross, Minister of Education.

The following is a short resume of a speech by the Hon. G. W. Ross, Minister of Education, at the Annual Presentation of Medals, at the Northern Business College, Owen Sound, May 7, 1890.

It pleases me very much to be here on this occasion. It is very gratifying to be present to-day and to hear the high mead of praise accorded to this institution by my friend, Mayor McLean, and the other speakers who have preceded me, and to take part in the distribution of medals and prizes to the students of this institution.

It pleases me very much to see the educational enterprise of Mr. Fleming who has by energy and perseverance built up a school which gives promise of being one of the first schools of the day.

I have something to do with most of the schools of the province. I am blamed for any failure, and credited to

a certain extent for the successes of the educational institutions I am said to be responsible to the people for. I am not in any way responsible for the working of this or, in fact, of any business college, nor yet am I to be praised for their successes. The business college of to-day is an institution that stands wholly on its own merits, without government or municipal aid. It exists because there is a demand for the practical education given within its walls in this enterprising commercial country. The education given in the business college we find cannot be successfully given at any other place. Many efforts have been made to give such a training in our Collegiate Institutes, in our high schools, and in our common schools, but every such effort has been a failure to a considerable extent. There are too many other things already to divide the attention. The school system of classification is too rigid to admit of the variety of persons wishing to obtain such education being taken into classes together.

It pleases me very much to see young men and women take a few months in a school of this kind, it fits them for the duties of life. I am glad to see so many of the students are young women.

The future of Canada depends upon the young men and women, and the more of both sexes that receive a business training the better for the commercial interests of this progressive country. I know that the young men and women before me now will find this education very beneficial in whatever calling they may be, whether in the workshop, behind the counter, or following the plough. There is not a calling or pursuit in which there are no business interests and the better those business interests are looked after the better for the owner of the business and the better for the country in general.

I do not need to advise you all to cultivate the habit of self reliance. A good commercial training is well calculated to inspire young men and women with confidence and to cultivate habits of neatness of work and exactness in transacting whatever business is entrusted to them. Let me advise you not to leave to another person anything that has been intrusted to yourself to do. Be honest and upright, do not act false to anyone and you will succeed in any position you may occupy.

Extracts from Speech of W. A. McLean, Esq.

Extracts from speech of W. A. McLean, Esq. Mayor of Owen Sound at the Presentation of Medals May 7, 1890. in the Northern Business College.

"It is with great pleasure that I occupy the chair here to-day at the invitation of principal Fleming. I have watched this institution from its commencement to the present and feel proud as we all do of its prosperity, standing and achievements to-day. An item or two of history might not be out of place on an occasion of this kind. I well remember when Mr. Fleming thought of starting a college here about ten years ago. He asked me along with several others what we thought of the idea. We all advised him not to undertake it as there were then quite a number of business colleges in Canada as many we thought as could make it profitable and further that there had already been two attempts to establish institutious of learning in town and each had crippled its projector financially. However the college was started in two small rooms in the

building recently occupied by the "Advertiser." A small beginning—but small as it was it continued to grow until now it is the foremost business school in the Dominion. Mr. Fleming has always done good work; he believes that "whatever is worth doing is worth doing well." He has exhibited perseverance, energy and enterprise such as few men possess or he would never have carried his undertaking through as he has. For years he carried off the best prizes, medals and diplomas given at the provincial and industrial fairs for penmanship.

The college is increasing every year. Some three years ago Mr. Fleming purchased this building, fitted it up and moved into it. At that time only one other business college in America owned their college premises. Only three others now occupy their own buildings. This suggests the idea of permanency which is just in line with all Mr. Fleming's ways. Though progressive in every sense of the word, he makes everything sure as he goes along. There is not a citizen in this town who would be surprised to see Mr. Fleming double the size of this already commodious building and fill it with students in the course of a very few years.

Our Prizes, Medals, Diplomas, &c.

The following is a list of our awards for Penmanship, at the principal exhibitions up to the end of 1890 for Penmanship.

Two medals received at the Colonial and Indian Exhibition, London, England.

ONE medal at the Industrial Exhibition, Toronto.

ONE bronze medal at the Provincial Exhibition.

ONE silver medal at the Provincial Exhibition.

—DIPLOMAS.—

Two at the Colonial Exhibition, London, England.

ONE at the Provincial Exhibition.

THREE at the Industrial Exhibition Toronto.

—FIRST AND SPECIAL PRICES—

THREE at the Industrial Exhibition

ELEVEN at the Provincial Exhibition.

No other College in Canada can show one fourth the awards for Penmanship.

See engravings of medals on back page of cover.

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1892
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1890.

Introductory.

1891.



We desire to return our thanks to the public for the liberal patronage bestowed on this institution during the past year. The attendance has been larger than that of any previous year.

*The increase has been steady: from a small beginning, to, we believe, the largest, and we are sure, the best equipped and most practical Business College in Canada. The premises occupied have been enlarged from two small rented rooms to the commodious four-story stone and brick block now **owned and occupied by the College**; from small quarters, comparatively meagre in furniture and equipment, to the most completely equipped and most comfortably furnished institution in Canada, with a splendid Steam Printing Office and Bindery for the publication of our Text Books and printing of the College Stationery, Blank Books, &c. The entire building is heated by a 20 horse power boiler. A complete system of Electric Bells—one in each department—connected to clockwork, has been arranged for announcing the time of the various classes, recitations, &c., and the time to be put on the several studies. The College Printing Office occupies the basement; the presses are run by a six horse power boiler and three horse power engine. Such an institution is not the result of inefficient work and indifferent management, but the result of thorough work, good business management and an untiring interest in the welfare of students.*

We are sure that our Course of Study, as herein outlined, will commend itself to the thoughtful reader as it has to hundreds who have tested it practically. It is not the outline of a short superficial smattering but of a sound practical business education—the only kind we desire to have any connection with. It is a plain statement of the work done at this institution. It is definite and complete. We ask of the reader a careful comparison of it with that of any other institution in Canada and decision only on merit.

Your obedient Servant,

C. A. FLEMING,
Principal.

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



Our College.

The Business College exists because there is a special work for it to do. Its aim is to supply a want not otherwise met. It is emphatically true that the foundation of our College is laid in *hard work*, and we are determined to measure our success—not by the number of our students and graduates,—but by the genuineness of our instruction and the immeasurable benefits thus conferred upon those in attendance.

A few persons entertain the idea that the chief function of the Business College is to train young men to be skilled accountants—a calling of no mean scope and importance in itself. This notion is erroneous. The chief aim of these institutions should be to give—not a superficial education in book-keeping, and its accompaniments,—but a sound, thorough training in every department of a practical, business education. To such an end has our course of instruction been prepared, and how far this end can be accomplished may be judged from the education of those who complete that course. Those who wish to examine will find our methods the latest and best, for we harbor no antiquated ideas but are, in every respect, abreast of the times.

We live in a calculating, enterprising age, and in the Liverpool of Canada,—Owen Sound. A multitude of circumstances concur to give to almost every branch of business a natural and healthy encouragement.

The opening up of the great North-West will give unparalleled opportunities to young men who possess business tact, ability and education to reap a golden harvest. Competition will be sharp on every side, and he who enters the arena of life unprepared, is almost sure to meet with disaster and defeat. Parents cannot bestow a grander legacy on their sons, or one that will be more gratefully remembered than by giving them a course of training which enables them to make their own living, thus teaching them to be self-reliant, industrious, prosperous citizens.

We shall be pleased to meet friends of education and shall receive most kindly any council tending to the welfare of our Institution, which they wish to offer. It is our earnest desire to do all the good we can without in any way disturbing the harmony which should exist between us and our fellow-laborers in the field of education.





The Two Ways--Which is Your Choice.



FIG. 1.



FIG. 2.

The illustrations upon this page show two boys, each well gifted in mind, disposition, health and personal attraction. One is offered educational advantages and eagerly avails himself of them; is also placed under good moral influences, yields to them, acquires industrious habits, and is successful financially and socially. The other either has no opportunities for education, or fails to avail himself of those that he has; cultivates habits of idleness; yields to demoralizing influences, and becomes a financial pauper and moral bankrupt.

There is a lesson in this for fathers and mothers and sons and daughters. In faces Figs. 1 and 2 are the



FIG. 3.



FIG. 4.

evidences of a noble future for each, with the right education. In Figs. 3 and 4 the effect or neglect of education or moral training are plainly shown. In Fig. 3 the index of educated mind, pure hear and industrious habits are expressed in the face. A studious mind, early hours to bed, temperance in eating and drinking, moral and instructive reading, cleanliness in habits, good boys for society, and industry—all these are doing the work towards preparing him for a noble manhood. In Fig. 4, ignorance, marks of dissipation, habits of idleness, are leaving their impress on the face. Bad company, late hours, strong drink and vicious thoughts reveal their traces. In Figs. 5 and 6 the evidences of good education and excellent training, and consequently noble thoughts and aspirations, and no education and training, and low ambitions and depraved companionship are much more



Fig. 5.



Fig. 6.



Fig. 7.



Fig. 8.

distinctly seen. While Fig. 5 has developed into the healthy, happy, useful, respected and honored citizen of undoubted prosperity, Fig. 6 is a worthless loafer, the criminal or dead beat, diseased and useless from the effects of bad habits. Figs. 7 and 8 tell their own story better than words can portray. In Fig. 7 is seen the serene old age of a man of excellent physical condition, of true moral worth, fine spiritual development, surrounded by friends with wealth and influence at command—a grand mental, moral, spiritual and financial SUCCESS.

In Fig. 8 is revealed the truth of that assertion "As ye sow, so shall ye reap." The youth "sowed the wind and reaped the whirlwind." An early life, governed by bad circumstances and neglect of opportunities, has developed in Fig. 8 an old man who is a tramp and beggar, unless possibly, he has found refuge in a poor-house, or is confined in some prison—the personification of physical, mental,

moral, spiritual and financial FAILURE.

IGNORANCE encourages indolence, must suffer poverty, and is likely to lead to vice. An ignorant man has little use of brains, limited use of his hands and is the pack-mule and dray-horse of society.

EDUCATION has power to elevate the despised and forgotten Pauper to the ease and affluence of the Millionaire; the Day-Laborer to the position and influence of the Capitalist; the Brakeman to the railroad King; the Plowboy to the opulent Landowner; the private Soldier to the great General; the Porter to the Bank President; the Scullion to the Hotel Proprietor; the "Devil" to the Editor; the Cashboy to the Merchant Prince; the Tinker to the Manufacturer; the humble schoolboy to the foremost place in the nation; in fine, Practical Knowledge is the great power that moves the world. SUCH IS A BUSINESS EDUCATION.—*Quill.*



Courses of Study.

1. COMMERCIAL.
2. SHORTHAND AND TYPEWRITING.
3. ORNAMENTAL PENMANSHIP.

Subjects.

Commercial Course—Consists of a thorough instruction in the following subjects: BOOK-KEEPING (Single and Double Entry), COMMERCIAL ARITHMETIC, WRITING, CORRESPONDENCE, MENSURATION, BUSINESS FORMS, COMMERCIAL LAW, CONVEYANCING, BANKING, JOINT STOCK COMPANIES, READING, SPELLING and PRACTICAL GRAMMAR.

Shorthand and Typewriting Course.—Consists of instruction in Isaac Pitman's System of Phonography (corresponding and reporting styles) and the use of the Typewriters, Remington and Caligraph, also Business Penmanship and Correspondence.

Ornamental Penmanship Course.—Is especially for those who desire to become Pen Artists and Teachers of this most important art. It embraces instruction in the following: principles, spacing, shading, etc., of small and capital letters, off-hand capitals flourished, Flourishing, Lettering, (plain and ornamental), Card Writing, Pen Sketching, Perspective Drawing, Signatures, Engrossing of Resolutions, Addresses, Testimonials, etc.

The Commercial Course.

AN EDUCATION USEFUL TO ALL.

The education offered in this institution is peculiar; suited alike to the educated, from a literary standpoint, and to those whose primary training has been neglected. Some get the idea that a Business College is simply to train Book-keepers. If this were the case there would be little use for their existence. The work is practical and definite; useful to any line of work or in any profession.

To the farmer to enable him to cope with the cunning agent and speculator; to the mechanic to fit him to take charge of his business when he starts on his own account as a manufacturer; to the merchant to enable him to keep his accounts accurately; to teachers to enable them to give their advanced pupils the education they are all asking for; to the professional man every day; to that large class of young men and women who are uncertain as to what course to pursue, it is not only the best means of commanding lucrative and permanent employment, but is an excellent stepping-stone to a permanent business of their own.

The Commercial Course is divided into three departments as follows:—

1. JUNIOR DEPARTMENT.
2. SENIOR DEPARTMENT.
3. BUSINESS PRACTICE DEPARTMENT.



The following is an outline of the work of the various Departments and Courses.

Junior Department.

Book-keeping—The use of the Day Book, Journal and Ledger; Form and important points of correct Day Book Entries; Journalizing of simple transactions; A thorough knowledge of Dr. and Cr.; Classification of Accounts; Posting; Trial Balance; Detection of errors in Trial Balances; A knowledge of the different errors that *will not* affect a Trial Balance, also those classes of errors that *will* affect a Trial Balance; making of Balance Sheets; exhibiting Losses and Gains, and Assets and Liabilities; a thorough understanding of *Proprietor's Capital Account, and those of simple Partnership*; a knowledge of the showing of the following accounts: Cash, Merchandise, Interest, Discount, Expense, Bank, Bills Payable, Bills Receivable, Real Estate, Loss and Gain, and Personal Accounts; how to treat Accounts of Goods sold on commission; Indexing of Ledger.

Arithmetic—Addition, Subtraction, Multiplication, Division; Fractions; reduction of Denominate Numbers; Decimals; Simple Interest; Bank Discount; Bills and Invoices, and Trade Discounts connected therewith; Profit and Loss; Commission and Brokerage.

Writing—Materials; Position at Desk; Position of Arm; how to hold the Pen; Position of Paper; the different movements; Practice in Muscular movements; Form of Small and Capital Letters; Slant of Letters; Height of Letters; Illustration and correction of faults, illustrated on Black-board; Daily exercises in Plain Writing; Figures; Exercises to secure good movement and rapidity; Classification, Principles and Analysis of Letters; Ledger Headings.

Practical Grammar—How to use Capital Letters; Punctuation: use of the Comma, Semicolon, Colon, Period, Dash, Quotation mark, Interrogation mark, Exclamation mark, Correction of common errors in speech.

Spelling—Written Exercises of words liable to be misspelled, and the correction of same from Dictionary; Geographical proper names; Commercial words; Spelling Matches.

Business Correspondence—Materials—including colors and quality of Ink, Paper and Envelopes; Heading of Letter; Items; Punctuation; Correct arrangement; Name of Person addressed and his residence, with punctuation and correct arrangement; Complimentary Address—different forms and the use of each; Body of Letter, including Paragraphing and making of sentences;



Complimentary Closing, with various forms and the use of each; Signature; Margin; Folding; Addressing the Envelope; Stamping; Registering; Easy Exercises in writing Business Letters.

Commercial Law—Contracts—the principles, requirements and liabilities thereof; Negotiable Paper, including the liabilities and effects of Endorsements; Acceptances; Protests; Guaranty; Interest and Usury; Warehouse Receipts; Bills of Lading, &c.

Business Papers—Promissory Notes—Individual Promissory Notes, Joint Promissory Notes, Joint and Several, with various forms of each, and a thorough understanding of their negotiability; various forms of Endorsement; Time Drafts and their acceptances; Sight Drafts; Bank Drafts; Post Office Orders; Protests; Due Bills; Chattle Notes; Deposit Receipts; Warehouse Receipts; Bills of Lading; Receipts; Invoices; Bills; Accounts; Statements, &c.

Mensuration—Table of Weights and Measures; Square Root; Cube Root; Measurement of Areas; Circles; Triangles; Measurement of Land; Plastering; Carpeting; Papering; Roofing; Measurement of Lumber.

When the work in the JUNIOR DEPARTMENT has been correctly and carefully performed, and the Student has given proof of his mastery of such work by passing the prescribed examinations, he is promoted to the SENIOR DEPARTMENT.

Senior Department.

Here the knowledge previously obtained is further extended. More complicated books are introduced, and short methods of Book-keeping thoroughly explained and practised.

Book-keeping—Single and Double Entry; Changing Books from Single to Double Entry; Statements of Assets and Liabilities, and Losses and Gains; Discussion of Methods of finding worth of proprietor or firm; different methods of keeping Bank, Salary and Rent Accounts; various forms of ruling of Cash Book; Posting from Cash Book; Cash Journal; Bill Book; Commission Sales Book; Invoice Book; Sales Book; Time Book, &c.; Journalizing difficult Entries; Special forms of Books used for Wholesale and Retail Merchandizing; Commission; Administration of Estates, &c.; detection of errors in Trial Balances; proving parts of Trial Balances; Systematic Checking of Books for errors; Use of Cross Entries in correcting errors.

Business Arithmetic—Simple and Compound Interest; Investments; Sinking Fund Calculations for Loans, Mortgages and Debentures; Annual Payments; True Discount and Present Worth; Partial Payments; Stocks



and Bonds; Partnership Settlements; Insolvency; Equation of Payments; Averaging of Accounts; Taxes; Duty; Mental Arithmetic.

Writing—Analysis of Letters; Easy Rapid Business Writing, giving attention to sizes required for Correspondence, Ledger Headings, Ledger Entries, Journal Entries, Journal Explanations, &c.; Exercises on figures with a view to rapidity, neatness and legibility; Rapid-marking Alphabets for box or package marking with brush or pen.

Commercial Law—Affecting Agency; Partnership; Joint Stock Companies; Sale of Chattel and Real Estate; Liens; Marine Insurance; Life and Fire Insurance.

Business Papers—Review of Junior Work, and Forms of Contract; Lease; Deed; Mortgage; Assignment of Mortgage; Discharge; Agreement for Sale of Land; Chattel Mortgage, ordinary, and for security of an Endorser; Chattel Mortgage, Renewal and Discharge; Bill of Sale; Quit Claim Deed; Statutory Declaration.

Business Correspondence—Composition of Business Letters on subjects given from time to time; Writing Business Letters; arranging parts in proper form, and Punctuation of same; making of Letter Press Copies; Indexing of Letter Books; Fyling of Letters in convenient ways for future reference.

Practical Grammar—Exercises in Punctuation; Correction of errors in Speech and Composition; Correction of Sentences and reasons thereof.

Mensuration—The Measurement of the contents of solid bodies; Practical Measurement of Brick and Stone Work; Excavation of Cellars; Foundations; Drains; Bins of Grain; Cisterns; Square Timber; Saw-Logs; Mows of Hay.

Business Practice Department.

This department of the Commercial Course is the most important and most interesting. The student here takes upon himself the duties of a business man. He is provided with an ample Capital of College Currency, necessary blanks, documents and stationery, and is directed through a course of transactions, the most perfect and practical that has ever been prepared for Actual Business purposes. The student requires to use the following documents in the Actual work just the same as a business man would use them:—Notes, Drafts, Deposit Slips, Cheques, Leases, Mortgages, Deeds, Co-Partnership and other contracts; Receipts, Business Correspondence, Telegrams, Orders and Advertisements, as well as transactions in Merchandise, Real Estate, Stocks,



Bonds, &c. The student is also required to spend a certain time in each office, viz:—one of the Banks, Wholesale House, Commercial Exchange, and any other that may be considered necessary.

The College Bank.

CAPITAL, \$500,000.

This is a regularly organized Joint Stock Company Bank. This office conducts a banking business in every detail. It receives the deposits and pays the cheques of those in the business department, collects their Notes and Drafts, renews and discounts their paper, issues certificates of Deposit, certifies cheques, and buys and sells exchange, &c. The student thus gains confidence in his own ability by using practically that which he has learned theoretically.

Trader's Bank.

This is also a regularly organized Joint Stock Company to give additional accommodation to our largely increased classes. Capital \$500,000. This bank has a special issue of currency. The banks have to settle with each other and to balance customers' pass books every evening and have them ready for delivery with the cheques in the morning. They have also to show to the teacher in charge correct trial balances every morning and a statement of the denomination of all cash on hand in each bank, the previous evening at the closing hour of the bank.

The Merchants Bank.

This is also a regularly organized Joint Stock Company Bank rendered necessary by the large increase of students. Capital \$500,000, with a special issue of currency. The bank is officered and carried on as the other two banks just described.

The Wholesale House.

FLEMING & Co.

This is a co-partnership establishment from which the students purchase their goods from time to time. The goods are ordered from this office just in the same way as a business man does from an ordinary wholesale house. Letters are required to be written as neatly as possible. These and other documents are kept on file for future reference.

Wholesale House.

(MELVILLE & Co., IMPORTERS).

From this house, as well as the previous, the students purchase their goods, the one house being found inadequate to meet the increased requirements of the classes of students in this department.



The Commercial Exchange.

This is a general office and takes the place of several minor ones that might be opened were it considered necessary. It serves as a medium through which exchanges are made. This office possesses many of the peculiarities of a clearing house.

Book-keeping—Besides the vast amount of practice given in the various offices in this department, and in keeping the books of their own business as transacted with their fellow students, and with the offices, the student receives much valuable instruction regarding the special forms of books used for Societies; Churches; Joint Stock Companies; Insurance Companies; Steamboats; Banks; Manufacturing Concerns of all kinds; Special Forms for Creamery and Cheese Factory Books, &c.; Expert Accountants work; Auditing.

Arithmetic—Private marking of Goods; Insurances, (Life, Fire and Marine), including calculation of Premiums, adjustment of losses, &c.; Endowment Life Insurance, considered as an investment; Foreign Exchange; Ratio; Proportion; Alligation; Savings Bank Accounts; Mental Arithmetic; General Average.

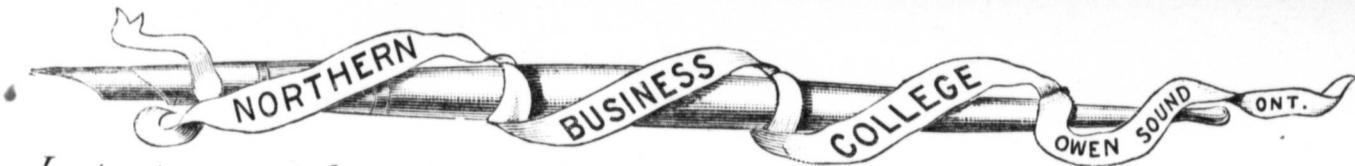
Mensuration—The measurement of Cylinders; Cones; Pyramids; Frustrums of Pyramids and Cones; Measurements of piles of Grain; Tapering sticks of Timber; Drains; difficult exercises in measuring irregular plots of ground, &c.

Writing of Exercises with view of obtaining *neatness, rapidity* and *legibility* in business writing; Figures; Package Marking, &c.; Lettering; Addressing Envelopes, Wrappers, &c.

Commercial Law—The relation of Landlord and Tenant; Master and Servant; Shipping; Wills; Distribution of Estates of deceased persons; Patents; Copyrights.

Business Papers—Special forms of Deeds; (a) Unmarried Persons; (b) where Wife owns Property; (c) where sold subject to Mortgage; Partnership Contracts, &c.; Auditors Statements; Review of work of other departments; the drawing up of all Notes, Cheques, Drafts, Invoices, Statements, Receipts, &c., required in the work of the Actual Business Department.

Business Correspondence—Discussion of various ways of fying correspondence for future reference; Forms of Index for letters in large offices; *Precis Writing*; Writing of Circulars; Telegrams; Advertisements; Postal Cards, &c.; Addressing; Wrapping articles for the Mail; Postal Rates and Laws.



Importance of the subjects of the Commercial Course.

Book-keeping.—The science of Accounts lies at the foundation of a Commercial Course, as it underlies every business transaction, however simple.

The instruction and practice of this department is so thorough and extensive that the student becomes an expert in the matter of accounts.

Practical Accountants usually find that the most difficult part of their work consists of opening and closing the books, making changes in proprietorship, admitting or settling with partners, increasing or withdrawing capital, making statements of losses and gains, etc.

To the students of this institution, all such changes and operations become as familiar as their A B C's. The illustrations given are so simple and varied as to meet almost every case that can arise.

Business Arithmetic.—All business transactions from the most insignificant to that involving millions of dollars, require computations, and some of them are very intricate; all should be rapid and must be accurate. For that reason our pupils are thoroughly instructed in Business Arithmetic, including the shortest and best methods of rapid calculations.

Business Correspondence.—The great volume of business that is done by correspondence and the necessity of being brief and concise make it necessary for us to teach Business Correspondence, and we so teach it that the student becomes ready in thought and commanding in style.

Grammar.—He who can easily express himself clearly, distinctly and accurately in the selection of appropriate words and in the completion and arrangement of his sentences in speaking and writing, commands the attention of and wields an influence with the unlettered as well as with the cultured that is of untold advantage in business life; for that reason we teach grammar. Study of grammar is optional with students in the Business Course.

Business Paper.—All persons who have much or little business to do should understand how to write notes, drafts, receipts, bills, invoices, contracts, leases, mortgages, deeds, etc.; for that reason we instruct our pupils in writing Business Paper, according to the most approved forms.

Practical Spelling.—We give one lesson per day in spelling, that students may be able to write correctly such words as they are likely to use for ordinary purposes, and particularly those most liable to be mis-spelled. They are selected principally from the college text books, because these contain business language.

ONT.



Business Writing.—However well a young man understands all other subjects, they are only of limited value to him unless he is a neat, legible writer. A superior handwriting is the best introduction a young man can have to business life. All can acquire a beautiful, clear, steady handwriting. Writing is taught from the blackboard every day, and the students are required to do all writing carefully and neatly throughout their work, as well as during the writing lesson. We aim to make *good, plain, legible rapid*, penman. No superfluous flourishes are allowed.

Joint Stock Companies.—The method of forming them and special book-keeping applied to them. All books such as stock book, stock register, and dividend book, transfer book, &c., are carefully explained.

Mensuration.—The importance of this subject as one in a business course cannot be over estimated. Almost every transaction large or small has to do with weights, measures and quantities.

To the farmer, the mechanic, the manufacturer, this subject is useful every day. The departments as laid down in the course of study, will suggest hundreds of occasions where it would be invaluable.

Business Capitals

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



Shorthand and Typewriting Course

Shorthand.—*Isaac Pitman's System.* The great rush of this age, when the world travels on the wings of steam and talks by lightning, methods of writing thoughts and ideas, reporting speeches, and making memoranda of transactions are in demand, that can keep pace with the most rapid thought and fluent speech. This demand is largely met by what is sometimes called Stenography, but better understood as "Shorthand Writing."

This expeditious mode of writing has been taught in this institution for many years with very satisfactory results; giving those who have acquired it thoroughly a very decided advantage over those who have failed to secure it.

Shorthand is as easy to learn as the common branches of study, and can be acquired by any person who has a fair idea of the correct pronunciation and spelling of words, no matter how young. Phonography is a system of writing according to the sound or pronunciation, rejecting the silent letters and ambiguous signs. The characters used are few and much more easily and rapidly made than those employed in the ordinary style of writing.

Our Method of Teaching this branch, combines class and individual instruction; using blackboard illustrations and exercises, and also paper, pen and ink in writing from dictation, and exercises in reading under the direct instruction and dictation of skilled teachers.

The Style most learned is the Easy Reporting Style, because it is less contracted. This style is well adapted to correspondence. When thoroughly familiarized, it can be written more than five or six times as fast as long hand: so that a person writing in the ordinary business hand twenty-five words a minute will, by use of Easy Reporting Hand, write more than one hundred and fifty words a minute.

The Reporting Style thoroughly learned, is from seven to ten times as fast as the usual business hand, and well mastered, will admit of writing from one hundred and fifty to two hundred and fifty words per minute.

Demand.—There is a great demand for Shorthand writers as Secretaries, Amanuensis, and Reporters for Courts, Conventions, Newspapers and as Corresponding Clerks for business men of all kinds who have much correspondence to do. Shorthand Clerks are employed in Railroad, Express and Shipping offices, in the offices of Lawyers, Mercantile and Manufacturing Houses, and in all departments of the National Government.

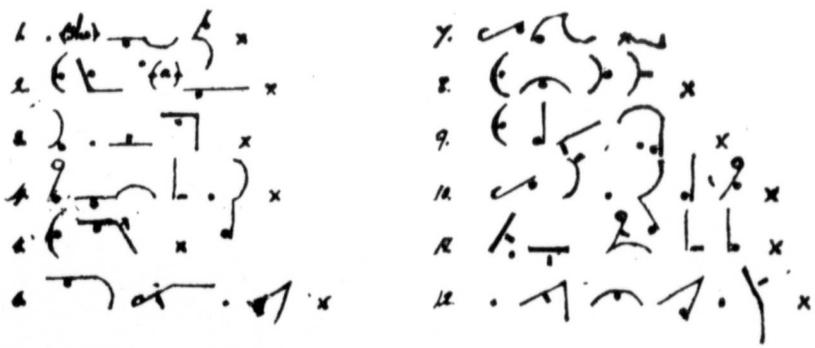


Writing, Spelling, Type-writing, etc.—Students in this department have special instruction in Penmanship, Typewriting, Spelling and Business Correspondence.

Any young man or woman who will learn to write Shorthand, and use the Typewriter to write out the Shorthand notes, will find ready and pleasant employment, at GOOD PAY.

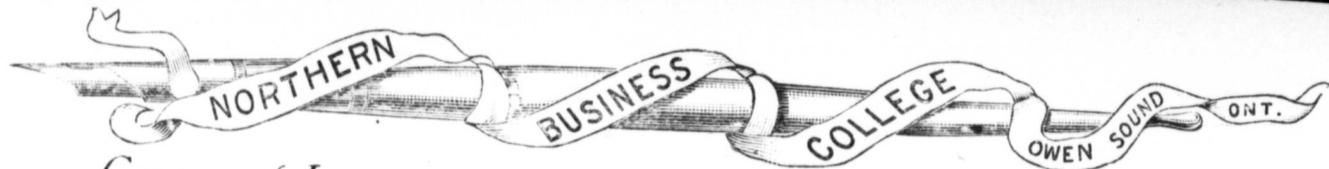
Ladies will find this a peculiarly good field for them. as they can learn to write as easily and rapidly as gentlemen, and have as good chance for paying employment.

Time Required.—The time necessary to prepare for amanuensis work varies from two to seven months, according to the aptness and application of the student. Few are prepared in less than five months' diligent study and practice.



The above cut of Shorthand is in the Learner's Style of Isaac Pitman's System. We give a translation below.

- | | | |
|---------------------|------------------------|-----------------------------------|
| 1 The cane chair. | 4 He came to the seat. | 7 We laugh. |
| 2 They bake a cake. | 5 They gape. | 8 They may say soon. |
| 3 See the oak gate. | 6 Care woke the watch. | 9 They eat raw meat. |
| | | 10 We saw the sheep eat hay. |
| | | 11 Joe go home to tea. |
| | | 12 The rope may reach the bottom. |



Course of Instruction.

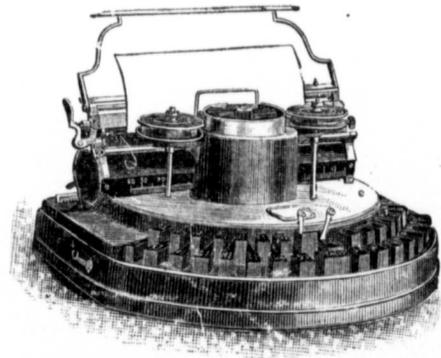
The following is an outline of the work of the department :

Shorthand—ISAAC PITMAN'S SYSTEM—Learner's style ; Corresponding style ; easy exercises in reading ; easy exercises in translation into shorthand, and from shorthand back to ordinary writing ; Blackboard exercises ; writing from dictation ; reading exercises written by other students ; reporting style ; Grammalogues ; Phraseograms ; Amanuensis work and Reporting ; Dictation and Translation.

Business Correspondence—Along with shorthand it is necessary to have a good knowledge of Business Letter Writing, both as to the structure of the letter and its composition. It is also of importance to know how to use letter fyles and all kinds of labor saving office appliances, and to be able to make good letter press copies of letters, &c. The following is an outline of the work in this subject :
Materials, including colors and quality of Ink, Paper and Envelopes ; Heading of Letter ; Items ; Punctuation ; correct arrangement ; name of person addressed, and his residence, with punctuation and correct arrangement ; Complimentary address—different forms—and the use of each ; Body of letter, including paragraphing and making sentences ; Complimentary closing, with various forms, and the use of each ; signature ; margin ; folding ; address-

ing the envelope ; stamping ; registering ; composition of business letters on subjects given from time to time ; writing business letters ; making of letter press copies ; Indexing of letter books ; Fyling of letters in convenient ways for future reference ; Discussion of various ways of fyling correspondence for future reference ; Forms of index for letters in large offices ; Precis writing ; Writing of circulars ; Advertisements ; Telegrams ; Postal Cards, &c. ; Addressing ; Wrapping articles for the mail ; Postal rates and laws.

Writing—Shorthand writers should also be good business writers. All students in this department can have instruction in penmanship in our regular classes. This includes the analysis of the Capital and small letters, and practicè, &c.



THE HAMMOND.



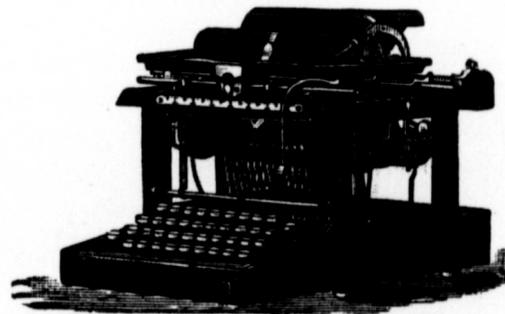
Typewriting.



The Typewriter is creating a revolution in methods of correspondence, and is coming into general use in all business houses and legal firms. The art of dictation is almost a new art, but it is spreading rapidly, and business men are beginning to understand that much of their lives has been wasted in the mere mechanical drudgery of letter-writing, and that through employing a competent amanuensis they are enabled to get off their correspondence with the least possible friction and the smallest amount of time. When, as five years ago, the typewriter was simply a mechanical curiosity, to-day its monotonous click can be heard in almost

every well-regulated business establishment. It is largely used in the writing of manuscripts, contracts, legal forms, &c., wherein it effects a great saving of time. A good operator on the typewriter can write twice as fast as the most expert penman, with the advantage of doing the work with uniform legibility, even with the greatest speed it is possible to attain. The various features of typewriting are thoroughly taught, in this institution by a special teacher, who is a skilful typewriter operator. The mechanism and manipulation of the machine and the manifolding of copies, are thoroughly taught, together with a great deal of instruction in letter writing, legal forms, dictation work, &c.

Ladies can learn to operate the machine with the greatest ease and rapidity. It is not nearly so tiresome as ordinary writing, as all of the fingers of each hand are brought into



THE REMINGTON.



use, and very little force required. Typewriting is filling offices with competent young ladies, who are establishing a distinct profession. The field is widening daily, not from crowding out young men, but in creating absolutely new positions.

Accompanying are illustrations of the leading machines in the market and those in most general use to-day, all of which are used in this College. Students are given the choice of machines, or they may learn to use three kinds. The ability to write rapidly on all of these is a decided advantage to any one preparing for shorthand work, as it will enable him or her to accept any position that may be offered. These advantages should not be lost sight of by intending students.

Any one learning shorthand should not fail to learn Typewriting, as the two go hand in hand. Few persons can write fast enough in longhand to transcribe their stenographic notes to advantage. Therefore we say by all means learn Typewriting.

Typewriting is also useful to book-keepers and others who do not understand Shorthand. Do not fail to take a course on the Typewriter, as there are more calls every year for operators of the Typewriter.

Ornamental Penmanship Course.

The design of this department is to give more than ordinary attention to Penmanship and Pen Drawing, to prepare those who desire to devote themselves exclusively to Pen Work, and to train those who desire to become special teachers of this most important art. Our prizes are sufficient evidence of the quality of our work. The students have the advantage of a thorough penman to attend to them. We were awarded prizes at the Industrial Exhibition, Toronto; the Provincial Exhibition; and the Colonial Exhibition, London, England, as follows:

Eight First Prizes.

Four Special Prizes.

Six Diplomas.

Five Medals.

We know whereof we affirm when we say that no other College in Canada can make a showing equal to one half the above, no matter how long established their institution is.

We have no fear of any attempt at contradiction when we say that we have

The Finest and Largest Collection of Penwork in Canada.

This itself is of great importance to a student in penmanship; it is an inspiration for him to practice and think,



seeing the work of others. Some schools have placed their Ornamental Penmanship tuition at such figures as \$10 and \$15. We do not propose to lower our rates, as we are confident we are prepared to give first class value for the tuition we charge. Schools that offer these low rates are prepared to call a few lessons in bird flourishing a *course*. If we were only to offer this much as our Ornamental Course, we would charge about \$5.00 fee for it.

To those who would like to see a sample of our penmanship we would say that we have had one of our prize specimens Photo Engraved. By this system of Photo Engraving the penmanship is reproduced with any imperfections it may contain. When comparing this with lithographed specimens which some send out, let it be remembered that the Lithograph represents the work of an Engraver and not the work as done in the College by the Penman.

We will send a Photo Engraved copy of a specimen, 18x24 inches, post paid on receipt of 10 cents to cover postage and cost of mailing tube, &c. Address, C. A. FLEMING, Owen Sound, Ont.

Course of Study.

The Course includes—Plain Business Writing, Letter Writing, Card Writing, Off-hand Flourishing, Scrolling.

LETTERING, including Roman, Italic, Old English, German Text, Rustic, Ribbon Alphabets, Initial Letters and Monograms; Pen Sketching; Fine Pen Shading; Preparation of Pen Work for Framing; Preparation of Pen Work for Engraving; Engrossing, &c. Thorough instruction in the formation of letters, Slant, Spacing, Shading, Pen-holding, Position, &c.

The Course also includes the study of light and shade, Perspective drawing and lettering. The study of form is carefully attended to. The pupil is taught to design and lay out new styles of work for himself, not merely to copy the work of others.

The rooms are well arranged and decorated with choice specimens of plain and fancy writing, drawing, sketching, card writing, &c. Special attention is given to those who desire to become teachers.





Rates of Tuition.

(PAYABLE IN ADVANCE.)

1. **Commercial Course** consists of thorough instruction in the following subjects: Book-keeping (Single and Double Entry), Commercial Arithmetic, Writing, Correspondence, Mensuration, Business Forms, Commercial Law, Conveyancing, Banking, Joint Stock Companies, Partnership Settlements, Spelling and Practical Grammar.

Full Scholarship, which gives a student the privilege of attending two years or of reviewing at any time, and of consulting us by letter any time \$35 00
 The same by the month 10 00
 Graduates of other Schools who desire our Business practice, Banking and Office Drill, (which are certainly the best in Canada), per month 12 00

2. **Shorthand and Typewriting Course** consists of instruction in Isaac Pitman's system of Phonography (corresponding and reporting styles) and the use of the Typewriters, Remington, Caligraph and Hammond, also Business Penmanship and Business Correspondence.

For a term of three months \$25.00
 By the month 10.00

Shorthand and Typewriting, after the first three months term, per month \$5 00
 Typewriting (Remington, Caligraph or Hammond), including one hour's practice each day on the machine, per month 5 00
 Typewriting, to students in the Business Course, including practice on the machine, per month 4 00

3. **Ornamental Penmanship Course** is especially for those who desire to become Pen Artists and Teachers, of this most important art. It embraces instruction in the following Principles, spacing, shading, etc., of small and capital letters, Off-hand Capitals flourished, Flourishing, Lettering (plain and ornamental), Card Writing, Pen Sketching, Perspective Drawing, Signatures, Engrossing of Resolutions, Addresses, Testimonials, etc.
 For a term of three months \$25 00

Plain Penmanship, taken alone, three months 12 00
 " " per month 5 00

☞ These terms do not include books and are payable unvariably in advance. Ten per cent. off will be allowed when two parties from the same family or district enter at the same time.



Estimated Cost of a Full Course.

| | |
|---|---------------|
| Scholarship, full course; | \$35 00 |
| Text Books and Stationery, Blanks, &c., from 8 to 10 00 | |
| Board 20 weeks in private families, at 2 50 per week | 50 00 |
| Washing (say) 25 cents per week | 5 00 |
| Total | 100 00 |

That parents and guardians may not be led astray by misrepresentations of young men who spend money recklessly, and for young men who are laying up money so that they can improve their education at an early date, the above estimate is given. It will be noticed that five months has been allowed for the course. Other Colleges when giving estimates of this kind allow for only a three months course. In comparing rates with them add to their tuition two months tuition and two months board. If their estimate is for four months, add one months board and tuition to their rates to get a proper comparison.

Sometimes the students rent furnished rooms and board themselves at a much lower rate than the above. A student adopting this plan, who does very rapid work, may be able to complete on the following estimate.

| | |
|--|--------------|
| Tuition | \$35 00 |
| Books and Stationery | 8 to 10 00 |
| Board (say 14 weeks) at 1 75 per week .. | 24 50 |
| Washing (say) | 2 50 |
| Total | 72 00 |

The course has been completed in three months by two young men who went to Australia 2 years ago; at 1,000 per year. Five months however should be sufficient for any one of ordinary intelligence.

General Information.

(REGARDING THE NORTHERN BUSINESS COLLEGE)

Its Character.—It is a live, practical, common-sense school, suited to the wants of the times. It is conducted by able and competent teachers. It is endorsed by the press, by prominent business men, by educationists, and by students who have been the recipients of its teachings.

The Courses of Study.—The Courses of Study are thorough and practical. The subjects are very interesting. The information derived from a course is very valuable, and it is just what a person needs, no matter what their calling or profession may be.



Board.—A list of private boarding houses is kept at the College, so students coming to the Town will please come direct to the College and the Principal will assist them in securing a suitable place. Board costs from \$2.50 for Gentlemen, and \$1.75 to \$2.00 for Ladies.

Deportment.—Students are required to be punctual and regular in attendance. Reports will be given whenever requested. We don't want students who apparently wish merely "to put in time." Idleness is not tolerated. Honest hard work forms the road to success. Students are treated as ladies or gentlemen and are expected to deport themselves as such. Defacing of furniture and marking of walls are strictly prohibited.

Books and Stationery.—A full line of College Stationery is kept in the College at very low rates.

Mail.—Students may have their papers and letters addressed in care of the College. The mail is distributed to students twice a day.

Class Instruction.—There are classes and daily recitations in all the branches taught in this institution. In many of the branches we have three and sometimes four grades. A pupil frequently takes two grades in the same subject if he finds himself deficient. Pupils may enter at any time and be accommodated with classes to suit their advancement.

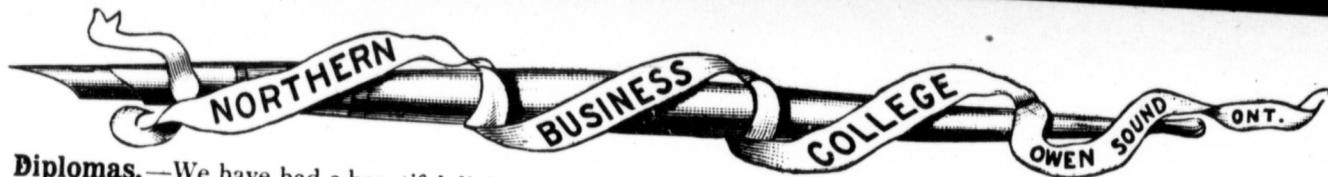
Individual Instruction.—Each student will receive such individual instruction as will best advance him in his work. This is given at his desk, or at the teacher's desk, and sometimes after school-hours. We are ever ready, night or day, to give a word of assistance to any deserving pupil.

Evenings and Saturdays.—The course is so arranged that work can be done during those times, so that the student may shorten his course as much as possible and thus lessen the expense.

Baggage.—When you arrive in the town, retain your checks, and come directly to the College office and you will be directed to the College Boarding Houses. When you have chosen a place, you can have your trunk, &c., taken there directly from the station.

Ladies are admitted on the same footing, and take the same course as the gentlemen.

Situations.—Although it is our business to educate, not to procure situations for students, nor would we make any promise to do so, yet we would take pleasure in helping those who are faithful to procure suitable places. No young man of ordinary ability, who is determined to succeed, need be long out of a situation when he has the necessary qualifications to fill one. During the past year we have placed a large number of our students in good situations, which they are now filling with excellent satisfaction to their employers.



Diplomas.—We have had a beautiful diploma engraved in New York, at great expense. This diploma is awarded to all students who complete the course, pass a satisfactory examination, and prove themselves able to keep a set of books intelligently, accurately and neatly. We wish it understood that we will not award it because a young man has attended a certain number of months, or completed a number of sets of books. He must be a *good accountant* first, thoroughly qualified to do accountants work. We have determined to make our diploma a first class recommendation in itself—a passport to good situations.

Students.—Men of all ages who know that they will be benefitted by what we teach. Young ladies who are independent enough to work their own way. Boys whose parents intend them for business pursuits.

Time Required.—The time required to complete the course varies from four to eight months. It depends much upon the student's *application, ability and previous knowledge*. Our course is thorough and practical and takes more time than if we were to give only a smattering of the branches taught. Our students are our best recommendation, and we cannot afford to have them superficial in their work.

Hours—The school hours for Day Students are from 9.30 to 12 a.m., and from 1.30 to 4 p.m. The rooms will be open 'till 5, and students who wish to remain after 4 are welcome to do so. We have no regular classes on Saturdays but the rooms will be open for the use of the students the same as other days.

Time of Entering.—Students can enter at any time of the year except during the months of July and August. We find it necessary to have a little relaxation from our many duties, at least from some of them. *Now* is always the best time to begin educating yourself for your life work.

Our Tuition Fees are uniform to all. We issue a scholarship, for unlimited time so that those who cannot remain long enough to finish their course can come back and finish or review their work at a future time.

Qualifications for Entering.—An ordinary common school education is all that is required to enter this institution. If a student has not been in school for some time, and feels "rusty" and behind in his studies, we can assure him he will find others like himself in school; and that he will receive if necessary, personal instruction at his desk, by patient teachers, until thoroughly prepared to enter any of the classes without the least embarrassment.



Qualifications for Entering.—An ordinary common school education is all that is required to enter this institution. If a student has not been in school for some time, and and feels "rusty" and behind in his studies, we can assure him he will find others like himself in school; and that he will receive if necessary, personal instruction at his desk, by teachers, until thoroughly prepared to enter any of the classes without the least embarrassment.

Attendance.—Students are required to be regular and punctual in attendance. A complete record is kept of each student showing the number of times absent, the condition of his books at each examination, his general deportment while in school, conduct at boarding house, etc., which will be sent to parents or guardians monthly, if required.

The Classification.—is such that black-board instruction may be given, and the individual student not retarded by his slower classmate.

Rooms.—Our School Rooms are large, well lighted and ventilated, and pleasant in every respect. We desire you to note the fact that *we own and occupy our entire building. It is no rented third or fourth flat over some business house.* It has been fitted just to meet the requirements of our largely increasing school, and will accommodate comfortably 200 pupils. The entire building is heated by a 20 horse power steam boiler, which is placed in the basement.

Our Furniture is well adapted to the purpose intended; and in every department we can offer first class accommodation. Our desks are made from our own plans, and we guarantee them better than those used in any other college in Canada. To give an idea of the value of our College furniture we would remark that it is insured for \$1900.00. The building is insured separately.

Deposits for Pupils.—Parents or guardians can deposit with us the money for necessary expenses of the pupils, and it will be paid out to them at such times and in such sums as may be requested. This is accomplished by opening an account for each student in the Post Office Savings Bank. The money bears interest when there, and can be drawn by the student only on the order of the principal. Small sums however may be left with the Principal who will pay it out when necessary.

Visitors.—We earnestly request all interested in a business education to call and see us, and hear our daily recitations, and examine the working of the various departments. Come, you are always welcome.

Will it Pay?—We know of no business or profession in which a man can invest his money that will bring him as great returns that spent in obtaining a business education at a first class institution. An education cannot be lost—it is capital in hand, and its value increases every year in a man's life. It is a treasure; don't fail to secure it.



Our Graduates are now to be found in responsible positions throughout this country and the United States, to whom we point with pride for reference as to what our school can do for young men. They are employed in many of the leading banks, business houses and manufacturing establishments in Canada and the United States. Two of them are Business College Principals.

Baggage.—When you arrive in town, retain your checks, and come directly to the College office and you will be directed to the College Boarding Houses. When you have chosen a place, you can have your trunk, &c., taken there directly from the station.

Married Men frequently move to Owen Sound to attend the College. They bring their wives along, rent a house or rooms and board themselves. We can usually procure rooms or a house on a few days' notice. In a number of cases we have directed other students to board with them when the accommodation, etc., are suitable. The expense of board, etc., has been entirely saved in some cases.

When You Come to Owen Sound.—When you arrive at Owen Sound come immediately to the College. If you come by stage the stage will drive you to the College if requested. If you come by Railway or Boat, retain your

Baggage Checks and come directly to the College. You will always find some one there. You will be immediately directed to a boarding house. Your trunk can then be removed directly to your room from the station.

College Literary Society.—The College Literary Society meets on Friday Evenings from 4 to 6 o'clock. All the students take part. It is an organization entirely among the students. The Programmes consist of readings, recitations, music, debates, &c. Students find the two hours spent in this Society not only pleasant but profitable.

The society has printed constitution, by-laws, rules of order, &c., by which to be governed. Officers are elected monthly and the retiring officers have their books audited, and present their report on election night.

There is also a good library in connection with and owned by the society. It contains an excellent Encyclopædia and other works of reference, and plenty of useful and instructive reading.

The literary and social talents of the students are developed and many of them become very fair public speakers.

Our Premises.—Having a building of our own which is used exclusively for college purposes, the student can rely on getting good accommodation. We have plenty of class rooms, besides large study rooms. Every department has



its own place. The ladies have a dressing and cloak room for themselves. The business office is fitted up with modern office conveniences. The Principal's private office contains his library, etc. The whole building is heated by a twenty-horse power boiler in the basement, which forces the steam through about five thousand feet of steam pipe. Each room has one or more heaters, each of which is controlled by a valve by which the steam can be shut off or let on in a moment. The light and ventilation are first-class.

We do not want them.—If there are any who think they can enter our Business College for the purpose of whiling away a few months in idleness, merely to have it said that they have been with us, let us right here, disabuse their minds; for we want it emphatically understood that our institution “means business” and hard work, and we do not want drones. We trust we shall not have any; but should we be so afflicted, we shall either make them workers or sting them from the hive. Should there be any who would not like that proceeding, they had better remain at home and be supported, for the world needs no dead weights, but active minds and willing hands.

We are advocates of hard work, pluck and energy, and shall always try to instil into the minds of those who place themselves with us, **THAT WORK IS ESSENTIAL TO ULTIMATE SUCCESS.** It is a pleasure to help those who help themselves.

Telegraphing.—We do not teach telegraphing for several reasons. (1) We will not take pay for teaching what is not likely to be of any service to the student afterwards. There are far more operators now than there are situations. The amalgamation of the two great companies reduced the number of offices, and the great Telegraph Strike of a few years ago showed that there were at least two operators for every one required. (2) The Telephone and other improved electrical appliances will gradually reduce the demand for operators.

Sending Specimens.—We have had to satisfy the idle curiosity so frequently, of persons who write on postal cards for “*Specimens of Plain and Ornamental Penmanship and Card Writing*” that we have had to discontinue sending them. We have had one of our prize specimens photo-engraved, a copy of which we will send to any person on receipt of *ten cents* to cover cost of postage and mailing. It is a handsome piece of work, 18x24 inches, suitable for framing. It is superior to what others are asking one dollar for.

Short and Long Courses.—We are not advocates for short courses. The College that represents that a thorough course can be accomplished in eight to ten weeks or three months is a delusion and a snare.



The entire course of study in some Canadian institutions can be mastered in less time than that mentioned above. But what is the value of such a course. We do not profess to put old heads on young shoulders in eight or ten weeks, or to make a boy into an experienced business man in a like time, but we do promise to give a young man or woman a *first class training for business in a reasonable time.*

Young Men's Christian Association

Each student receives an invitation to the FREE READING ROOM and other privileges of the Association, and is made welcome there. The principal always takes great pleasure in introducing the students, making them at home and securing them all the privileges, assistance and christian society they desire.



Banking versus Nonsense.

We want it understood that our banking department is not like that in many famed colleges in Canada, where *no books are kept except the students pass books*, and not one in a dozen being allowed to do any work in them even in the

way above mentioned. This could scarcely be called an apology for a Bank. The ridiculous nonsense that is palmed off on students as banking by some institutions is a disgrace and should be exposed by the press. In some cases it is due to the *ignorance* of the proprietors and in others to their *laziness*. The former class should be instructed in the *elements* they *pretend* to teach; the latter class should not be allowed to live on reputations built by others, or on the credulity of the public.

Chartered Accountants

The Institute of Chartered Accountants for Ontario is a society incorporated by the Legislature of Ontario. It is composed of members who "have a known standing and established reputation as accountants or who hold a responsible position in a financial or other corporation." The Institution is the highest authority on the matter of accountancy in Canada. The Principal of the N. B. College is a member of the Institute. The importance of attending an institution that has a standing recognized by leading business men, cannot be over estimated. (1st) The student is sure of a practical course given by men of known standing as accountants. (2nd) They gain a prestige by attending such an institution that they will not get elsewhere.



To Parents

WHO HAVE SONS AND DAUGHTERS TO SEND
TO BUSINESS COLLEGE.

We desire to explain a few points concerning our own school which may be of interest to parents contemplating sending their sons and daughters away to College.

We know from experience that there is no time in the history of a young person when he needs the sympathy, advice and personal attention of kind friends more than when he is away at school. Knowing this we have felt it a duty as well as a pleasure to give our students a hearty welcome on entering our school, to become well acquainted with them, and to show them much personal attention, both in school and out of it. They need the sympathy, advice and encouragement of teachers and kind friends.

In this way they are made to feel quite at home, and interested in their school and studies from the very first. If once interested in their studies there is no difficulty concerning school discipline—there is no time or inclination

for idling away the hours: their evenings will be spent in study at their rooms, and the day with profit at the College Halls.

We procure pleasant rooms and boarding places for our students in good private families, and vigilantly watch the progress made in their studies from the first to the close of their course.

Another advantage is, our school is composed of the very best young men and young women of the town and surrounding country, who are old enough to realize the value of time and money, and understand how to use both with profit and credit to themselves and the school. The most cordial and friendly relations exist among the students—they are as a band of brothers, ever ready to assist and encourage each other in their work.

Parents need have no fear of their boys forming habits of idleness and dissipation while at our school, and they have an assurance that the closest and kindest attention will at all times be shown them, and their interests carefully guarded and cared for while under our instruction.

When it is convenient we are pleased to have parents call and visit the school.

Any information desired that is not given in this book will be cheerfully furnished by letter to any one addressing us.

To Farmers.

We will make no excuse for urging upon the attention of the farmers the necessity of giving their sons a knowledge of business. It is just as important to the farmer as to the merchant or banker to have a thorough business education.

The farmer of to-day, with the present competition in production and his relation to commerce and commercial men, should be possessed of a thorough systematic business education. The class to whom he sells his produce, and of whom he makes purchases, are men of shrewd business minds—thorough economists. Then how to meet this knowledge with equal knowledge, and conduct farming as any other business is conducted, is by being possessed of



business information that will enable him to turn everything to the best advantage.

We say, then, give your boys a chance; let them learn to figure their own way in the world, study the economy of trade, the law of supply and demand; send them to College, where they can learn book-keeping and penmanship; where they can get a knowledge of practical arithmetic and commercial law, and become acquainted with the different business forms that are in constant use in both city and country, and learn their legal value.

Every winter we have a large number of farmers' sons in attendance. They enter College in November, December, or at the beginning of January, and drop out again in time for seeding in the spring. The possession of a business education does not take away any of a young man's qualifications as a farmer, and it adds greatly to his ability to manage a farm.

We need more educated farmers in this country. There are, perhaps, more possibilities of success open before the farmer who can keep accounts, write a good business letter, draw up a note, a

cheque, a mortgage, or a deed; calculate interest, quantities, measurements, etc., than before any other person. If he remain on the farm he will not only be able look after his own business successfully, but he will be wanted for a Municipal Officer or manager of Joint Stock Company, Cheese Factory, Creamery, etc.

By reference to works of Biography, and such works as "Successful Men of To-day and What They Say of Success," it will be noticed that at least nineteen out of every twenty successful men have risen out of comparative poverty. Not more than one in twenty of the successful men was cradled in the lap of luxury, and at least three-fourths of them were raised on the farm.

The Town of Owen Sound.

The Liverpool of Canada, the greatest shipping port on fresh water, is situated at the head of a deeply indented and well-sheltered arm of the Georgian Bay. It is unsurpassed in the

grandeur and beauty of its scenery and surroundings by any town in Ontario. It lies nestled in a valley, flanked by bluffs which run to an elevation of 200 feet, and through it flow two deep and limpid rivers—the Sydenham and Pottawattami. It is distant from Toronto about 120 miles, and is now the Ontario terminus of the Canadian Pacific Railway, and the focus into which run all the leading gravel roads of the country. It is the leading lake port of the North, and has regular steamboat connection with Chicago, Killarney, Manitowaning, Sheguindah, Little Current, Kagawong, Gore Bay, Spanish River, Thessalon, Cockburn Island, Bruce Mines, Hilton, St. Joseph's Island, Garden River, Parry Sound, Sault Ste. Marie, Michpicoton, Port Arthur and Duluth. Its water power is unsurpassed, and it offers excellent facilities for manufacturing industries, being on the highway between the Eastern centres of trade and the great North-West. Always a number of well-established manufactories are in operation, with a demand beyond their producing capabilities.



Owen Sound possesses an excellent Dry Dock and two Shipbuilding Yards, one for wooden and the other for steel vessels. It has both Gas and Electric Light, a proper sewerage system, and one of the most complete systems of Water Works in Ontario. It is the County Town of Grey, and has fine Churches and Public Buildings, Elevators, &c., and is the headquarters of the magnificent line of steel steamships of the C.P.R., which run direct to Port Arthur. Its High and Public Schools are ample and sufficient, and its Business College unsurpassed. Excellent Boating and Fishing. Climate healthy. There is no better or more enjoyable place for students, and none more easy of access from the cities and all parts of the country.

A Warning.

DECEPTIVE ADVERTISING.

In one of the forms of misleading advertisements they intimate that every young man who enters their institution,

be he smart or dull, active and pushing, or lazy, with or without brains or previous education, is fore-ordained to an immediate situation at a salary of \$1,000 a year or more—and wonderful success ever after. These huge gas bag promises are frequently implied in letters, and often held out as inducements to attend a particular institution. Sometimes promises if not expressed, are understood of a situation on graduation. The student will probably find a book agency awaiting him.

We know of an institution that has attained its majority. Its proprietors claim great things for it. They advertise in their catalogue that they do not guarantee situations, yet in their letters they lead young men to believe that they will get them places as they graduate. We know of three young men who went together on this understanding. They all returned home after graduation without even the offer of a "book-agency."

Another fallacy we would like to mention is the idea that a young man, however green or uneducated, can, by paying a fee and attending THREE

MONTHS, be converted into a "full-fledged business man." Such institutions might as well advertise that they furnish brains to students free of charge. Such advertising and such work only puts a premium on *laziness, idleness and incompetency*. With three companions of this kind a young man is sure to become a *nothing*. We are sure that nothing short of hard faithful work on the part of both teachers and students will avail.

Any college that promises success to pupils as the result of anything but earnest, painstaking, hard work, and that for a reasonable time, is a snare. The Business College teacher cannot work miracles on students.

A certain college proprietor made the following startling announcement in an advertisement in a recent number of the *Mail*:

"... is undoubtedly the best in the Dominion—nearly 120 students now in attendance, which is, we believe, larger than of any other Business College in Canada, and more than the combined attendance of all Business Schools west of Toronto. For handsome catalogue, address, &c.

The above from Professor 'Blorhard' shows the extent to which gas-bag busi-



ness is carried in Western Ontario. It is needless to ask anyone in their senses to believe the above or even a small fraction of it. It is true that the concern is three stories from the ground, above other places of business, and that there is room enough above the third story to give such vast comparisons of students standing room, that is, if the building were extended up a story or two.

Another dodge in College Catalogues is to give names of students whose Post Offices are where other colleges are located. The inference that the reader is supposed to draw, is that the college making such advertisements is much superior to the one where the student came from. *Simply this would not be anything* out of the way, but when a student is ascribed to a place because he lived within 40 miles of it, or because he once lived there, or because he had visited there or passed through the place, the system is wrong, deceiving and misleading.

Another scheme is to advertise a number of students from other colleges attending. Now it very often happens

that when a lazy or indifferent student finds that he cannot graduate without hard personal work at a good school, he goes off to some other institution where very little education is required; where a diploma might be purchased or the next thing to it, and a certain amount of "name" acquired without the personal work required to really fit one for the active duties of life. We do not know that this is any particular recommendation to a college.

We clip the following from the catalogue of one of the oldest schools in the eastern part of the province.

"Bogus advertising for book-keepers in newspapers, pretending to come from business firms but inserted by the college itself, stating that the graduates of a certain college will be preferred. It is an old dodge adopted to deceive those having little experience of the world. It has again been resorted to in Canada, the proof being in our possession. The trick is to insert in weekly Canadian newspapers an advertisement pretending to come from a firm in an American city for a book-keeper, possessing certain qualifications, a graduate of the college which inserts the bogus

advertisement preferred. The deceivers are shrewd enough to give no firm's name, but ask applicants to apply to a box at the newspaper office. Further use is made of the trick: the advertisements are actually printed in circulars as press notices. The old-established Business Colleges of Canada have not resorted to such deceit. The trick is copied from obscure American colleges which practice the 'guarantee situation' dodge largely. When situations are guaranteed the graduate will find a book agency awaiting the exercise of his skill."

Another scheme is to advertise for teachers in a column headed "Situations Vacant," in such a way as to get hundreds of addresses of teachers interested in business education, so that they can be flooded with the literature of the college using this unfair means of procuring their names.

We visited a city college on one occasion, to which we were attracted by a large flaming advertisement in several daily papers and high-class journals. After telling about the many superior advantages of this institution (which by the way, was about two years



old), in glowing language which contained all the large adjectives that could be brought to bear on the subject, it closed with an admonition to the reader to "beware of side shows." With feelings easier imagined than described we climbed to the third story of an old building, over two flights of rickety stairs, and were ushered into the presence of the *President* (a beardless youth of some twenty-two summers). The office, study rooms, class rooms, &c., were all contained in one small room, about 12 x 15 feet. The furniture and fittings were worth, we presume, about \$15.00. Such was our experience on one occasion.

Another scheme reads as follows :

"Visit all other colleges in the Dominion, then visit ours, and if we fail to produce a better staff of teachers, a better course of instruction and suite of rooms than any you have visited we will give you a course of instruction free of charge."

The publisher of the above knows right well that students have neither the time nor means to put his daring puff to the proof, and for this reason he is not at all likely to be asked to give a course free. They are not competent

to judge of matters they have yet to learn ; he therefore reserves to himself the right to judge in the matter.

"*All students helped to good positions!*" This is the announcement made by a college putting forth frantic efforts to secure students by any and every means. This is from one of their latest advertisements. The good, bad, careless, smart, idle, lazy, capable or incapable, and all other kinds helped to good positions. We leave the reader to draw conclusions.

Education for Ladies.

"Why should not our girls and young ladies, as they grow up to be young women, go into some regular occupation, just as boys do?" is a question that is often asked. There is no good reason why they should not, at least have the preparation for doing something, as well as young men. And what preparation can a young lady have to bring her in harmony with, and make her as self-reliant as her brothers, or other young men, unless it be the same daily training that they receive—

the familiarizing of herself with principles and usages of actual business life. If a parent wishes to give a daughter something as a part of her education that would initiate her into the real economies of everyday affairs,—that something should be a thorough business education.

An indulgent father will furnish the means freely for musical and fine art discipline, but the most important discipline, the ability to assist in setting in motion the wheels of commerce, and properly recording the changes that occur in the interchange of commodities—the production of our income—is overlooked.

If the widow, with her sorrows, has added thereunto a consciousness that she has no knowledge of business, she is indeed at the mercy of others. To her a knowledge of business matters, and an ability to keep accounts properly is of vital importance.

Not only does a business education prepare a lady to look after her own property, but it gives her a means of earning a good living should she have to do so at any time.



We believe there is no reason why ladies should not be educated the same as gentlemen. It has been acknowledged by high authorities that they are unsurpassed for accuracy as cashiers and correspondents, while their places behind the counter cannot be filled by the sterner sex.

Ladies are often thrown on their own resources through the death of relatives, misfortune, etc. They may have to manage a business or an estate, or earn their own living by their own exertions. If they are schooled in the principles of business they will not have to trust their affairs to others, and if they have to earn their living, they will be better prepared to watch their own interests and secure a good salary than with any other education they can have. The addition of shorthand will place them in a still better position. They take the same course as gentlemen.

Our lady students are constantly increasing in numbers. During the past season about twenty-five per cent. of the students were ladies. We have found them just as apt students of business as gentlemen. They find positions as readily as the gentlemen.

The following are a few of our recent graduates :

- MISS DELIA WARRILOW, Book-keeper for Messrs. Redfern & Lepau, Hardware, Owen Sound.
- MISS MINNIE BRANSCOMBE, Head Book-keeper for Dominion Grange Mutual Fire Insurance Assoc., Owen Sound.
- MISS LIZZIE JACKMAN, Assistant do.
- MISS SADIE WARRILOW, Book-keeper, Times Office, Owen Sound, Ont.
- MISS BAWTINHEIMER, Book-keeper for W. F. Wolfe, Dry Goods, Owen Sound.
- MISS MAGGIE ELLIOTT, Book-keeper for R. P. Butchart & Bro., Hardware, Owen Sound.
- MISS KATE DONALD, Assistant Teacher in the Northern Business College, Owen Sound.
- MISS BESSIE SADLER, Book-keeper, H. P. Adair & Co., Booksellers, Owen Sound.
- MISS CLARA FLEMING, Book-keeper for J. A. Frost & Co., Boots and Shoes, Owen Sound.
- MISS JESSIE LLOYD, Book-keeper for Lloyd & Scully, Produce Merchants Owen Sound.
- MISS TENA MORROW, Book-keeper for Franz Jahn, New York Hair Works, Toronto.
- MISS DOBIE, Book-keeper for J. B. Dobie, Merchant, Thessalon, Ont.
- MISS TOVELL, Book-keeper for Knechtel Furniture Co., Hanover.
- MISS WATSON Book-keeper for H. H. Miller, Conveyancer, Hanover.
- MISS HAMILTON, with A. Frost, Lawyer, Owen Sound.

MISS TAYLOR, Shorthand writer for C.P.R., Owen Sound.

MISS ANDERSON, with Masson & Masson, Lawyers, Owen Sound.

MISS JAY, Book-keeper for Trout & Jay, Real Estate Agents, Meaford.

An Uncrowded Profession.

In this age when almost all professions and spheres of labor are so crowded it is surely of importance to our young men and women to know that there is at least one profession which opens up a bright prospect to them of immediate success in life, and which is by no means overcrowded but actually in its infancy, the demand continually increasing at a greater ratio than the supply. The demand for shorthand writers is very great at the present time, and is certain to continue so, although it is but a few years since business men have begun to realize the important advantages which it possesses for them.

In order that the public may have an idea of this fact, we subjoin a few extracts from newspapers, etc.



"Until very recently very few have undertaken the study of Phonography, and still fewer have brought that study to a successful issue. The reason of this has been owing to the fact that it was thought to be so difficult, and only the gifted few could master it. The instruction books were not so plain and simple as they are now. Then the art was thought to be shrouded in mystery, and to have something of the Necromancer's art in it. This has all been changed; the books have all been simplified, and there is now no mystery in Phonography. Its characters are as fixed and certain in their different meanings, as legible, as philosophical, and as beautiful as are the characters now in common use, consequently it is easier learned than any of the common branches of study, as reading, writing, arithmetic, geography, or grammar. It requires, however, perseverance to practice it sufficiently to get up speed enough for reporting. It is a useful art, elegant accomplishment, a refining amusement; educates the eye, the ear and the hand; strengthens the memory, and requires but a little of the time,

labor and space needed in the use of longhand."

"Mr. Stanley Brown, late private secretary of the martyred President Garfield, was, six years ago, a carpenter's boy, working for his father at \$1 a day; learning Phonography during his evening hours, he became an amanuensis for Congressmen and when his patron became President he followed him into the White House, on a salary that no ordinary long hand writer can ever command."

"Another case is that of Wm. Henry Smith, who learned Phonography on a farm in Champaign county, Ohio, begun school teaching, came to the writer's publishing house in Cincinnati, became shorthand reporter on the Cincinnati *Gazette*, then Gov. Hayes' private secretary, next agent of the Western Associated Press, at \$6,000 a year."

"*YOUNG MEN have only to master Phonography to make it a source of profit to themselves and their employers.*"

AN EASY STEPPING STONE from a lower to a higher condition; a ladder on which young men may climb to fame and

fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a greater demand than supply.

FOR BUSINESS PURPOSES. "I deem Phonography far more valuable for Business purposes, for Journalizing, for Correspondence; and for private and rapid minuting down of one's thoughts so that none may be lost, than for mere reporting.—Dr. Stone.

Opinions from the Press.

From OUR "DOMINION," published by the Historical Publishing Company of Toronto.

"The unparalleled success of this institution is in no small measure due to the fact that Mr. Fleming brings to bear on his work a scholarly mind, a matured and perceptive judgement. His whole heart and soul are wedded to the mission he has undertaken, and he combines with it a rare energy and indomitable perseverance. He is an accomplished and artistic penman, and was recently awarded two bronze medals at the Colonial and Indian Exhibition, London England, for exhibits of plain and ornamental penmanship which he sent to that exhibition.

NORTHERN BUSINESS COLLEGE OWEN SOUND ONT.

The "MAIL" has the following:

"But not alone is Owen Sound blessed with the means of affording its sons a liberal general education; it is also fortunate in having an institution in the Northern Business College well calculated for imparting to them that special knowledge necessary to a successful business career. Mr. C. A. Fleming is the principal of the college and he is in every way eminently fitted for the position. The course of study is a thoroughly practical and efficient one, and embraces book-keeping in all its branches, correspondence, business papers, arithmetic, mensuration, commercial law, grammar, punctuation and shorthand. The leading merchants and manufacturers of the town take pride in this institution, and speak in glowing terms of Mr. Fleming's proficiency and success."

The "GREY REVIEW" puts a strong case:

"The Owen Sound Business College under the management of C. A. Fleming, will re-open on Aug. 27th. We would recommend young men to go there in preference to a high school, and get an education that will be of some practical use instead of wasting time trying to pass for teachers."

The "SOUTHAMPTON BEACON" speaks:

"A practical education is what is wanted to fit a student for the business of every-day life. The Northern Business College, Owen Sound, . . . is the best institution we know."

The "OWEN SOUND TIMES" makes note of a student from British Columbia:

"The Owen Sound Northern Business College is deservedly earning for itself a continental fame. On Monday last, Mr. W. Scott, who has been ranching with his father in British Columbia, entered the college as a student. Previously, pupils from as far east as New Brunswick have attended the college; and we congratulate the principal, C. A. Fleming, Esq., that the superior advantages offered by this institution, are becoming known from the Atlantic to the Pacific coast."

The "DURHAM CHRONICLE" furnishes the following:

"This is a first class institution at which to get a thorough business training, and young men anxious to get good salaries should attend it before going out into the world."

The "GRANGE BULLETIN" gives an opinion:

"The teachers are live men. It is just the place for young farmers; they will get a practical training in a short time, such as young men want for Counting House, Banking, Insurance, or for every-day occupation on the farm."

The "WESTERN ADVERTISER" says:

"The Northern Business College of Owen Sound, has become celebrated and far-famed for its business course throughout the Dominion, according to the testimony of the many hundreds of graduated students that have taken their course at this well known school."

The "GLOBE" gives its verdict:

"BEAUTIFUL PENMANSHIP."

"Mr. C. A. Fleming of the Northern Business College, Owen Sound, exhibits specimens of plain and ornamental penmanship of rare excellence. The designs and workmanship would be difficult to match any where."

The "TORONTO NEWS" furnishes a few words:

"The Northern Business College is an institution well calculated to teach that special knowledge necessary to a successful business career, and in Mr. C. A. Fleming it possesses a principal in every way fitted to fill the position. The course of study is thoroughly practical and embraces all the branches of book-keeping, correspondence, commercial law and shorthand."

Strong recommendation from the "MARK-DALE STANDARD."

"We cannot too strongly recommend this institution as a thoroughly practical training school, and would encourage every young man to take a course of six months at least, whether you purpose being a merchant, mechanic or farmer, or any calling whatever."

The "FLESHERTON ADVANCE" remarks:

"Mr. Fleming of the Northern Business College, Owen Sound, is not in the habit of letting the grass grow under his feet. His college is now the largest and most complete of its kind in Canada; its growth has been something phenomenal."

The "MERCHANT" (Toronto), has the following:

"The principal, Mr. C. A. Fleming, is an expert and practical accountant, and has for years been chief book-keeper for an extensive loan company. He is also a member of the Chartered Accountants of Ontario. Besides numerous medals and diplomas obtained during the past five or six years at the different exhibitions held annually throughout the Province, last year Mr. Fleming carried off at the Provincial Exhibition at Kingston, the only silver medal ever offered in the Province."

From the "COLLINGWOOD BULLETIN."

"This institution bears a record that has not been excelled by any other in the Province. The attendance is always large and the students speak in the highest terms of the training given in the institution."

The "EMPIRE" testifies:

"Particularly to be drawn to the attention of the studiously inclined is the Northern Business College of Owen Sound, Mr. C. A. Fleming, principal. This institution is now so well known that scholars are entering it from all parts of Ontario, and even from points outside the province. With a splendid situation, most perfect and comfortable accommodation for students, its complete and thorough staff of teachers, and with the most improved and advanced methods of instruction, this college has made a reputation that is daily being



enhanced. In no other college of the class are there, perhaps, the same results from students after graduation. Penmanship appears to be a feature of instruction, as the college has taken numerous first prizes for proficiency in this art. Mr. C. A. Fleming, the principal, well understands the management of a college, and to him is due the name which the college has obtained for itself."

The "CANADA PRESBYTERIAN" says as follows:

"One of the most prosperous and best conducted commercial colleges in Canada is the Northern Business College, which is situated at Owen Sound, Ont. This institution purchased some three years ago a large three-story building, but so large has been the increase in attendance that already it is rather small for their business, which this season is greater than ever before. The Principal, C. A. Fleming, is to be congratulated on this success."

The "LIVE STOCK JOURNAL" has the following:

"This college has received many prizes, medals, diplomas, etc., for excellency in penmanship, notably among which we mention two medals received at the Colonial and Indian exhibition, at London, England. The course embraces book-keeping in all its forms, commercial arithmetic, practical mensuration, business papers and commercial law, spelling and composition, business letter writing, lectures, banking, joint stock companies, penmanship, partnership settlements, shorthand, etc."

The "DUFFERIN ADVERTISER" makes a note of the brilliant success of the College.

"The Northern Business College, Owen Sound, is in the midst of its winter course with a largely increased attendance. This College owes its gratifying success to the indefatigable labors of Mr. C. A. Fleming, the popular principal."

The "OWEN SOUND ADVERTISER" remarks:

"The College has become one of the most useful institutions of the town and is deserving of the support and patronage of the citizens. May it prosper."

The "BRUCE HERALD" puts it straight.

"There is no Business College in the Country that it would be better for a student to attend."

Documentary Evidence.

We give below extracts from letters of hear from them. Our graduates and students our students, as we believe the public like to fill responsible positions in Canada and United States by hundreds. From the Atlantic to the Pacific they are scattered.

We could fill a large volume with extracts from private letters from our old students, expressing their appreciation of our work. Hundreds of our students are young farmers who come for a few months in the winter. We could give many extracts from their letters, telling of the benefits they have derived from the time spent with us.

We submit the following:

Unsolicited testimonial from students in attendance in the summer of 1885.

We, the undersigned students of the Northern Business College, take this opportunity of expressing our appreciation of the above institution, and would say that we found the school as advertised in the catalogue and College Journal.

We are especially pleased with the practical manner in which we have been instructed in the various branches; and can recommend this College to any one desirous of obtaining a good business education.

The Principal is a thoroughly experienced teacher of untiring diligence and perseverance, who devotes his whole time and energies to the interests of his pupils, by whom he is highly esteemed. We cheerfully bear record to the kind, upright and courteous manner, and the genuine interest in our welfare, which he has always displayed.

| | |
|-----------------|----------------|
| Eva Cameron | A. E. Jenkins |
| W. J. Howey | J. S. Knechtel |
| Minnie Clark | R. T. Hassard |
| Vic. Fleming | W. A. McKay |
| John T. Kennedy | Ida Fox |
| D. McEdward | Mary Gunn |
| R. O. Blunt | G. McWilliams |

—ANOTHER—

A committee of students, of the winter session of 1887, waited on us early one morning with the following unsolicited opinion of our work:

Owen Sound, Feb. 19, 1887.

To whom it may concern:

We, the undersigned students of the N.B. College, in Owen Sound, desire to place on record our high estimation of this institution



as a thorough and practical business college, and would recommend it to the favorable consideration of those contemplating a practical course of study. This college is now thoroughly established; the attendance this year is larger than ever before, numbering now nearly one hundred day students. From the universal expression of confidence in the Principal, Mr. C. A. Fleming, and the thoroughness of the work done, we feel safe in saying that those who will attend this college will be satisfied with the choice they have made.

The teachers in the college seem to be imbued with a spirit of earnestness and determination to do all in their power to raise the institution still higher in public estimation, and to advance the interests of the students under their instruction. They have our earnest wish for the success they so richly deserve, and which they are so liberally receiving.

| | |
|-------------------|------------------|
| A. R. Elliott | A. Lymburner |
| F. Wilkinson | Edward W. Wood |
| James McBride | David J. Wilson |
| D. N. Lawrence | Jos. W. Buchanan |
| C. Culbertson | A. Matthews |
| Geo H Keys | D. Hammond |
| R. B. Miller | A. Goodwin |
| Minnie Branscombe | Delia Warrilow |
| W. McAleer | H. Lemon |
| Maggie R. Wilson | John J. Wilson |
| Mary G. Dobie | J. H. Charlton |
| A. D. Roadhouse | W. Struthers |
| T. Heddle | J. Kincaid |
| W. G. Neilson | John Ferguson |
| Joseph Webster | W. Breen |

| | |
|--------------------|-------------------|
| Wm. Davidson | B. Ahrens |
| R. Rodgers | S. Chalmers |
| W. J. Abercrombie | W. A. Telford |
| Jas. W. Elliott | E. J. Kose |
| F. H. Auckorn | E. Lawrence |
| Lydia Hill | Alice E. Burnett |
| Maggie E. McKenzie | Miss Greenshields |
| Geo. Hepburn | E. F. Heming |
| M. McGregor | Tena Morrow |
| A. Cunningham | J. C. Reilly |
| H. C. Stephens | William Bond |
| A. Morrow | |

We give below a number of extracts from letters received from our students, as we believe the public like to hear from them.

The first student enrolled in the N.B.C., Mr. J. Tolton, Accountant of Owen Sound Grey and Bruce Loan and Savings Co., gives his opinion:

"I wish to convey to you my appreciation of the course of study in your school, and the painstaking attention of yourself and teachers bestowed upon me while a student of your institution.

I have had over seven years' experience in practical work, and could not have obtained, much less held, the position of accountant for "The Grange Trust (Limited)," which I have for nearly five years, had it not been for the training received while at the college.

Being the first student enrolled in your college and watching its progress from its inception, it is a pleasure to recommend it to any one who may be desirous of taking such a course."

From W. H. McClarty, Grocer, Owen Sound.

"I graduated at the Northern Business College five years since and highly recommend this institution to those who may wish to fit themselves for business life, either commercial or agricultural.

Mr. C. A. Fleming, (the principal), is a live man and never refuses time or expense to further the progress of those in his charge."

From Miss Delia Warrilow, Book-keeper for Messrs. Redfern & LePan, Hardware Merchants, &c., Owen Sound.

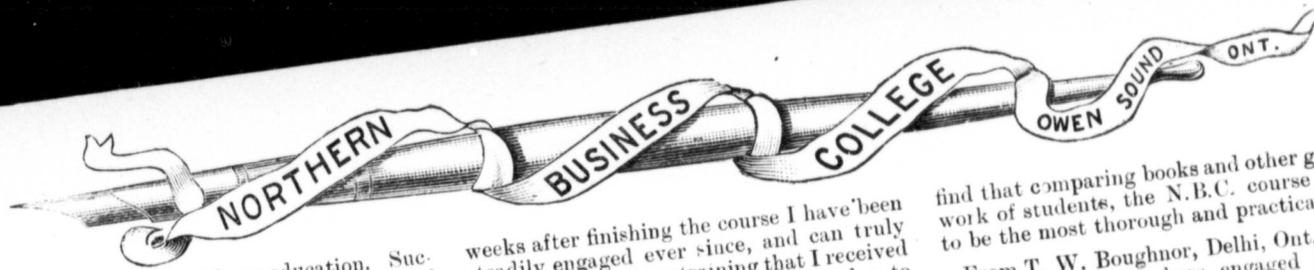
"Having taken the course of book-keeping at the Northern Business College, Owen Sound, I took a situation at Redfern & LePan's of same place, where I have had one year's experience at book-keeping. I may say to those who are thinking, or have thought of taking the course, to proceed, as they will never regret doing so."

From Miss Maggie Elliott, Book-keeper for R. P. Butchart & Bro., Hardware, Owen Sound.

"It gives me great pleasure to say that I have found the course of instruction given at the N. B. College to be a most thorough and beneficial one."

Robert Johnson, Mail Clerk on the G.T. Railway, writes:

"It affords me much pleasure to testify to the merits of the Northern Business College, Owen Sound. I can truthfully say that I do not regret having chosen the N. B.



C. as the place to finish my education. Success to the old college and her corps of teachers."

From R. J. Johnston, General Merchant, Bethany, Ont.

"I have not had any trouble attending to the books, business papers, etc. Thanks to your practical training. I consider the graduating standard of the N.B.C. higher than any similar Canadian institution."

Mrs. Ireland's opinion when employed as assistant in the Grange Insurance Company's office.

"I shall never regret the day I decided to attend the Northern Business College to obtain a business education and shall not forget your earnest careful efforts on my behalf and your kind words of encouragement while pursuing my studies. I think every young lady should strive to obtain a commercial education, and I am sure I cannot imagine a place where advantages are offered equal to those in the N.B.C."

G. M. Pender, proprietor Hybernia Mills, New Brunswick, writes us.

"I have no hesitation in saying that I consider the time and money spent at the Northern Business College an excellent investment. I would like to spend three months more with you. Please send me your New Journal when you get it printed."

From Thos. Holmes, Book-keeper for W. A. Gerolamy, Implement Manufacturer and General Merchant, Tara.

"It is now two years since I left the college and having secured a situation several

weeks after finishing the course I have been steadily engaged ever since, and can truly say that the business training that I received with you has been of the greatest value to me and has proved the best investment that I ever made. I consider that every one who intends to engage in business should have a practical education such as is given in your college. Since leaving you I have found no difficulty in handling any set of books that have been placed under my charge, and I can strongly recommend your college to any person desirous of obtaining a thorough knowledge of book-keeping."

R. R. Morgan of Shoal Lake, Manitoba, says.

"The teachers devote their entire time to the welfare of the pupils, and after an attendance of five months I can with confidence recommend every person to the above college. They will receive all the help and teaching, and encouragement they can wish for, both in and out of school hours."

From A. D. Roadhouse, first with Smith & Keighley, Toronto, now with McLaughlin & Sons, Owen Sound

"It is now while doing business that I realize the benefits of a good commercial training, such as is given at the N.B.C. Had I undertaken to fill my position in business without a course in college, I feel that I should have been entirely unfit for it, having no idea whatever as to how business is done."

"I have compared the work of the N.B.C. with that of other Business Colleges and

find that comparing books and other general work of students, the N.B.C. course seems to be the most thorough and practical.

From T. W. Boughnor, Delhi, Ont.

"The staff of teachers engaged in this college, not only evince a strong interest in the progress of each pupil, and endeavor to make instruction in every branch thorough, but are of high moral character. Having availed myself of the privileges afforded by this school, and taken a full course, I can with confidence commend it. Am well pleased with the instruction and courteous treatment received from the teachers. I feel safe in assuring the public of perfect satisfaction in patronizing this estimable school."

From J. E. Smith, Public School Teacher, South Grey.

"Had the pleasure of visiting the Northern Business College, Owen Sound of which Mr. C. A. Fleming is principal, and am pleased to be able to say that the facilities for affording a thorough, practical business education could scarcely be surpassed. The principal is the right man in the right place. Being myself a graduate of a leading Business College I can speak all the more confidently."

From J. J. Brown, Sault Ste. Marie, Medalist, 1888.

"The halls are commodious, furniture convenient, ventilation and light perfect. The teachers are very courteous, painstaking and obliging. The principal brings to bear upon his work a well-informed mind on all



matters in connection with business and is always willing to give those under his care the benefit of his superior knowledge.

To any person contemplating a business training I can heartily recommend the Northern Business College."

"From Alex. Cameron, Book-keeper for A. R. Williams, Engineer, Machinery Broker, etc., Toronto.

"Immediately on leaving the college I engaged with Messrs. George Corbett & Son, Iron Founders and Machinists, Owen Sound, as book-keeper and corresponding clerk, which position I held to a recent date with satisfaction both to my employer and myself. I am now engaged as shorthand writer and assistant book-keeper in the office of A. R. Williams, Machinery Broker, &c., Toronto. I consider my knowledge of shorthand and book-keeping invaluable to me, and the money and time spent at the college the best investment of my life."

From Mr. Geo. Swanton, Flesherton.

"I may just say here that I am exceedingly pleased at the progress she made at your college, and also tender you my sincere thanks for your kindness in procuring the situation for her, and trust she will be able to fill it to the satisfaction of all persons concerned."

From D. W. Green of Sheppardton, Co. Huron, employed with J. McLauchlan & Son till recently, when he accepted a situation to go to Australia for a firm at \$1,000 per year.

"The course of instruction, the advan-

tages it affords for those who wish to push themselves ahead, and the courtesy of the teachers cannot be surpassed. I can with confidence and without hesitation, recommend the N.B.C. to any one desirous of obtaining a good business education.

From Mr. W. R. Davidson, Skipness.

"Really, Mr. Fleming, I am better pleased every day with my action in attending the N.B.C., and always take pleasure in recommending it to young men of my acquaintance.

From James A. Briggs, Teacher.

"I am of the opinion that I could not have received the same amount of instruction in the time at any other institution."

From Mr. M. McGregor, Cashier, Citizen's Bank, Marcus, Iowa.

"Have a good situation here and fine men to work for. It is now while doing business in the land of the Americans that I realize the necessity of having a good business education such as is given at the N.B.C., where everything taught is thorough and practical. I can with confidence recommend it to any one who is thinking about taking a commercial course of study."

From W. R. Steadman, with the Minnesota Mutual Benefit Association, 700 and 701 Lumber Exchange, Minneapolis, Minnesota.

"If it had not been for the knowledge of business and business principles as well as the instruction in penmanship and book-keeping that I received from you at the Northern Business College, Owen Sound, Ont., I could

not have had the position of trust that I have with this company in the office and travelling all over the country for them. The Secretary and other officers are among the best gentlemen the city affords. Please accept my sincere thanks for your kind attention and instructions to me while in college."

From J. J. Ball, Book-keeper, Boston Cash Dry Goods Store, Chicago.

"It gives me pleasure to inform you that I have found the course that I have taken at the N. B. College to be a beneficial one, and it is now while doing business that I realize the benefits. Am well pleased with the instruction and courteous treatment received from the teachers. I can strongly recommend the college to any desirous of obtaining a thorough business training. I took this situation, you might say, out of another man's mouth. He did not understand books and I did, so he got left.

G. C. Sherman, Shorthand Writer for Messrs. Creasor, Morrison and Smith, Barristers, Solicitors, &c., Owen Sound, Ont.

To all whom it may concern.

"Having attended the Northern Business College for some time, I take pleasure in recommending the course of study pursued there, to all persons desiring a thorough and practical business education. Its ever increasing attendance shows it to be a popular institution and any one wishing to spend a term pleasantly and profitably, cannot do better than attend the college.

G. C. SHERMAN.



WE subjoin a letter from prominent citizens of the town in which the college is located; men who have known the institution from the beginning. Also letters from prominent business men, joint stock companies, banks, loan companies, manufacturing companies, &c., for whom the principal has done expert work, auditing, &c.

From Representative Men.

Owen Sound, 20th July, 1885.

We, the undersigned citizens of the town of Owen Sound, take pleasure in testifying to the efficiency of the Northern Business College. We have watched its rise and progress to the leading position it has assumed among the educational institutions of our country with satisfaction. Mr. Fleming, the principal, is a man of untiring energy and remarkable perseverance, a good practical accountant and thorough teacher, who has the welfare and advancement of his pupils constantly at heart. He employs the best teaching talent and spares neither time nor expense in carrying out the practical course of study laid down by the College Journal.

S. J. PARKER, Treas. Co. Grey.
 W. J. GRAHAM, Col. Inland Revenue.
 D. CREIGHTON, M.P.P. N. Grey, Manager "Empire."
 D. MORRISON, Barrister-at-law, Mayor.
 CHAS. H. MOORE, Sheriff Co. Grey.
 B. ALLEN, M.P., N. Grey.
 JOHN RUTHERFORD, Ex-Mayor.

From W. P. TELFORD, Manager of the Farmers' Bank, Owen Sound.
 I am well acquainted with C. A. Fleming, Esq., having occupied an office adjoining him when he was engaged as accountant.

He is an expert in all classes of book-keeping, financial and commercial work, and is a specialist in opening and closing complicated sets of books. He was employed to plan and open the books of this bank, which work he performed in a most satisfactory manner. I have acted several times as judge on the work of the students in the Northern Business College, when there was competitions for prizes, medals, etc., and have to say that in every department marked improvement was manifested in the work done by every student, reflecting great credit on the management of the institution, and not only from inspection of the work done, but from my knowledge of Mr. Fleming's abilities as a practical and theoretical accountant, I am satisfied better facilities for acquiring a thorough knowledge of the subjects taught cannot be obtained in any similar institution in the Province than in the Northern Business College, Owen Sound.

WM. P. TELFORD,
 Manager Farmer's Bank.

From MR. E. H. HILBORNE, of Toronto,
 President of the Ontario Peoples' Salt Manufacturing Company.

To whom it may concern:
 This is to certify that C. A. Fleming, Esq., Principal of the Northern Business College, Owen Sound, has audited the books of the Ontario Peoples' Salt Manufacturing Company,

limited, the last two audits to which they have been subjected, and notwithstanding the books are kept at two different places, necessarily making them very complicated and difficult, especially as they are a full set of joint stock company books kept by double entry, his audit has been one of neatness, clearness and despatch, fully demonstrating to the public that the institution over which he presides is every way capable of imparting that thorough business training so indispensably necessary to success in life.

And further, having visited the College on several occasions and examined the system of imparting instruction, especially the practical business part, I have no hesitancy in recommending this institution to the favorable consideration of young men and women seeking a thorough business education.

E. H. HILBORNE.

DOMINION GRANGE MUTUAL FIRE INSURANCE ASSOCIATION,
 Owen Sound, Jan. 17th, 1890.

C. A. Fleming, Owen Sound.
 "I am much pleased with the success of your College in our town. Two of the young ladies employed in our office received their business education at your college. Other young ladies from your college are occasionally employed here, and I may say that all give perfect satisfaction.

Yours truly,
 R. J. DOYLE,
 Mgr. Dominion Grange Fire Ins. Assoc.



THE KNECHTEL FURNITURE COMPANY,
Hanover, Ont., May 30, 1890.
Mr. C. A. Fleming, Owen Sound.

Dear Sir,—Miss Tovell has arrived and has commenced work. I think she will give satisfaction.

Yours truly,
THE KNECHTEL FURNITURE CO.

OWEN SOUND STONE QUARRY AND
CONSTRUCTION CO., (LTD).
Owen Sound, Dec. 4 1890.

This is to certify that C. A. Fleming, Esq., proprietor Northern Business College, has done some special work for our Company, as auditor, &c., and has shown himself to be an adept in the business.

W. B. STEPHENS,
Sec. Treas. O.S.Q. & C. Co., (Ltd).

From J. McLAUCHLAN & SONS, STEAM CON-
FECTIONERY & BISCUIT WORKS.

Owen Sound, Ont., Oct. 20, 1890.
C. A. Fleming, Esq.

Principal Commercial College.

Dear Sir,—We have had in our employ several graduates from your college who have proved themselves thoroughly acquainted in wareroom or office, we have noticed that they very readily adapt themselves to practical work, which speaks volumes for the training imparted to them.

To you as the principal of those students we desire to extend our congratulations and wish you long continued success.

Yours sincerely,
J. McLAUCHLAN & SONS.

THE GRANGE TRUST (LTD.)
We, the Directors of the Grange Trust (Limited) can confidently recommend Mr. C. A. Fleming as a first class book-keeper, he having kept the books of the aforesaid Company in a very satisfactory manner for the past two years.

THOS. BLIZZARD, M.P.P., Pres.
R. J. DOYLE, Sec. & Manager
W. CLARK, W. EYRES, W. O'NEIL, J. TRULL,
Directors.

OWEN SOUND BUILDING & SAVINGS SOCIETY.
Owen Sound, Oct. 9, 1890.

This is to certify that for the last twelve or fifteen years I have been well acquainted with C. A. Fleming, Esq., Principal of the Northern Business College of this town and take the greatest pleasure in testifying to the success which has followed his unaided efforts in establishing and maintaining this progressive commercial institution.

Mr. C. A. Fleming is one of the Auditors of the Owen Sound Building and Savings Society in which capacity I have found him not only an expert penman but an adept in the examination of accounts and mathematical calculations.

I can heartily recommend the Northern Business College and the course of instruction therein given to all who are desirous of obtaining a thorough and intelligent knowledge of book-keeping and accounts in general.

GEORGE MEIR,
Mgr. Owen Sound Building and Savings Society.

From "Commercial Industries of
Canada."

NORTHERN BUSINESS COLLEGE.—C. A. Fleming, Scrope Street. In these days of wide awake and pushing enterprise, when a practical business education is an absolute necessity—when those who have been fortunate enough to complete such a training are daily entering the most prominent and lucrative positions in every walk of life, the educational establishment which furnishes a thorough and complete course of instruction in all matters appertaining to finance, commerce and general business transactions, is necessarily a very important factor in any community. In this connection it becomes our duty to say that any notice of the institutions of Owen Sound would be incomplete which did not contain a record of the Northern Business College, which is most eligibly located on Scrope St. This college was established in 1881, and from the date of its inception to the present time has steadily continued to increase its educational facilities and enlarge the scope of its usefulness. The courses are open to the youth of both sexes, the average attendance ranging from 120 to 200 from all parts of Canada, and many from the United States; and the fact that the graduates of this institution may be found in positions of importance in so many centres of population is the evidence of its superiority and usefulness of the training which it gives.



Where to find some of our recent Graduates.

The following are names of a few of our gentlemen students in positions of trust. A few of our lady students may be found on page 34.

- J. J. Gibbings with W. Doherty & Co., Organ Manufacturer, Clinton.
- D. N. Lawrence with J. Lawrence, Hardware Merchant, Lucknow.
- Jas. Elliott, with Brennan & Son, Lumber Merchants, Sundridge.
- H. Stephens, with C.P. Railway, Owen Sound.
- D. L. Stephens, " " " "
- J. S. Knechtel, Traveller, Knechtel Furniture Co., Hanover.
- A. J. Kose, " " " "
- R. F. Ahrens, of Knechtel & Ahrens, Hardware Merchants, Hanover.
- J. J. Ball, Book-keeper, Boston Cash Dry Goods Store, Chicago.
- N. McQuarrie, " " " "
- L. B. Johnston, with T. Eaton & Co., Toronto.
- W. Struthers, with S. Graham & Co., Boots and Shoes, Owen Sound.
- D. R. Hammond, Book-keeper for Douglas Brown, Sash Factory, Owen Sound.
- R. O. Wright, with Detroit Umbrella Co., Detroit, Mich.
- R. N. Corbett, with Merchants Bank, Brampton.
- Thomas Holmes, with W. A. Gerolamy, Founder and General Merchant, Tara.
- E. A. Gerolamy " " " "
- W. H. Allen, with D. S. Perrin, Wholesale Confectioner, London.
- A. D. Roadhouse, with J. McLauchlan & Sons, Wholesale Confectioners, Owen Sound.
- J. G. Elmsie, Registry Office, Devils Lake, Dakota.
- J. Wright, with J. Wright & Sons, Flour and Oatmeal Mills, Owen Sound.
- Wm. Wright, " " " "
- W. B. Hill, Book-keeper for "Empire," Toronto.
- W. A. McKay, } Principals of the Winnipeg Bus. College.
- C. M. Farney, } " " " "
- W. McQuaker, Teacher " " " "
- A. F. Armstrong, with J. McLauchlan & Sons, Wholesale Confectioners, Owen Sound.
- Geo. Miller, C.P.R., Owen Sound.
- A. E. Rutledge, with Rutledge Bros., General Merchants, Fort William.
- D. Rutledge, " " " "
- Alex. Cameron, with A. R. Williams, Machinery Broker, etc., Toronto.
- M. McGregor, Accountant, Citizen's Bank, Marcus, Iowa.



- Jas. Steel, with W. Steel, Lumber Merchant, Michigan.
J. Tolton, Accountant, Owen Sound, Grey and Bruce Loan and Savings Co., Owen Sound.
Erastus Miller, Secretary Provincial Provident Institution, St. Thomas, Ont.
A. F. Burchard, with R. J. Johnson, General Merchant, Bethany.
W. L. Trotter, with J. Trotter, General Merchant, Sheguindah
W. McLarty, of McLarty Bros., Grocers, Owen Sound.
H. McGillivray, Civil Service, Ottawa.
R. Johnson, " P.O. Department.
A. J. Howell, with T. Eaton & Co., Toronto.
A. J. McFall, with W. A. McLean & Co., Grocers, etc., Owen Sound.
A. Stuart, with J. Frost, Boots and Shoes, Owen Sound.
D. J. Cameron, with Melville & Co., Dry Goods, Owen Sound
W. Neelands, with J. C. Ryan, Dry Goods, Owen Sound.
R. O. Bunt, with Copeland & Sons, Millers, Elmvale, Ont.
Chas. Day, Shorthand Writer for Kilbourn & Kilbourn, Solicitors, Owen Sound.
Geo. C. Sherman, Shorthand Writer for Creasor, Morrison & Smith, Solicitors, Owen Sound.

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C. A. FLEMING,
Principal, Northern Business College.

Principal, Northern Business College.

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Principal, Northern Business College.

This is a complete Text Book on the subject, containing 184 pages filled with practical matter on the subject. Read a few words from persons who are good judges:

From N. W. CAMPBELL, INSPECTOR OF PUBLIC SCHOOLS, SOUTH GREY, Durham, Oct. 15, 1890.

From N. W. CAMPBELL, Esq. Owen Sound.
Dear Sir, — I have to thank you for your little book "How to write a Business Letter." I am pleased you undertook to publish a book of this kind. It has just come in time. So much has been said lately about the necessity for more careful teaching in our schools in all branches of a business education, that this little book will be welcomed by all teachers. A careful study of what you have said of other valuable information given in the book makes it an excellent handbook for the office and shop. I can only wish for it a large circulation, particularly in the schools.

I am, Yours truly,
N. W. CAMPBELL.

From MR. T. FRAZER, PRINCIPAL MODEL SCHOOL, OWEN SOUND, September 12, 1890.

From MR. T. FRAZER, PRINCIPAL MODEL SCHOOL, OWEN SOUND, September 12, 1890.

My Dear Mr. Fleming, — I have looked over your little work on "Business Letter Writing," as carefully as my time will permit and I must say that I consider it a really good and useful book.

Treating of the subject in a clear and comprehensive manner. I find the work has an educational value in its methodical arrangement as well as giving useful information on this important subject. I have no doubt that even business men, as well as students, will be benefited by a perusal of its contents as I think it illustrates very clearly "How to write a business letter." Wishing you every success in your venture and thanking you for your kindness in sending me a copy,

I remain, Yours sincerely,
T. FRAZER.



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A CONCISE work for private learners and classes giving short rules and examples, simplifying the subject and bringing it within the comprehension of every person. There are properly graded exercises on each lesson, and ruled paper in connection with each lesson on which to write the exercises.

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At the Canadian Shorthand Society's Contest the Caligraph did the most rapid writing on record, while its manifold was 100 per cent. better than that done by the rival machine under similar circumstances. Recently at the Walworth Institute, Brooklyn, Mr. T. W. Osborn of Rochester, (who holds the championship for fast type-writing), wrote 142 words per minute for five minutes, and in a single minute test 179 words, and in a half-minute test 99 words. Mr. Geo. A. McBride of Ottawa wrote 129 words in a single minute blindfolded, and 120 words per minute in a two minute test. Both used Caligraphs. This exceeds anything ever yet accomplished with writing machines.



Every person who writes, little or much, likes a good pen to work with. These pens have been manufactured in England under my careful direction by the best pen maker in the world. They are uniform and smooth pointed, fine and flexible. If you were to use one pen or twenty gross you would find no difference in the points. These pens are not equalled for learning to write in Schools, Colleges, or at home. They are in use in many business offices.

They are put up in quarter gross boxes similar to that in the engraving above. One box, 30 c.; four boxes, \$1; sent by mail post paid. Address, C. A. FLEMING, Northern Business College, Owen Sound.

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