



OF THE

Dominion Business College

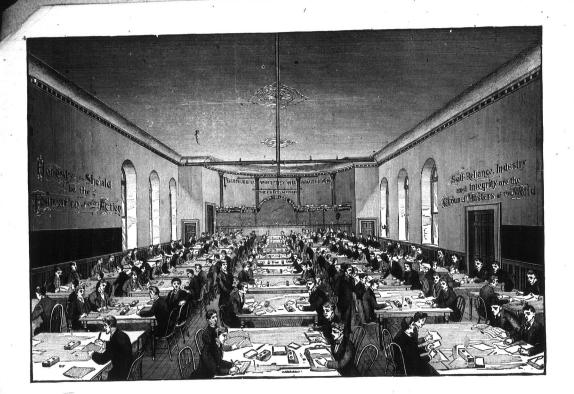
SCHOOL OF PENMANSHIP AND SHORTHAND,

82 PRINCESS STREET, KINGSTON, ONTARIO, CANADA.

J. B. McKay, Principal. J. He Donald, Secretary.

DAY & AND & EVENING & SESSIONS

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HOW TO SELECT A SCHOOL.

the colleges in your district, ask the opinion of some friend who has visited the different schools.

II. The best evidence of the real worth of a Business College is liberal home patronage. Advertising and blowing may draw students from a distance, but only a live, go-ahead institution will retain the confidence and support of those by whom it is best known.

III. Give the school the preference which is conducted by the largest and most carefully selected faculty, which presents the most practical and thorough course of study, which enjoys the fullest confidence of educationalists and busir ness men.

IV. Read the catalogues of each college carefully, weigh well the arguments advanced, look for facts regarding each institution. Mere asser-

I. If you are unable to personally inspect all tions, such as "The Best," "The Oldest," "The Largest," "The Most Practical," "The Cheapest," should count for very little with an intelligent public.

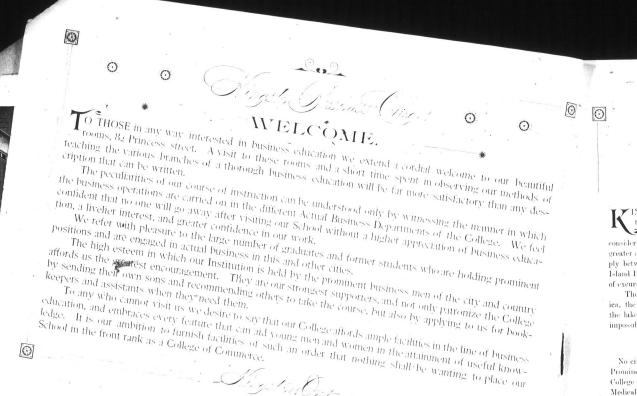
V. Look out for cheap furtion at usually means CHEAP INSTRUCTION.

VI. Find out, it possible, what per cent, of the students of each year secure and hold suitable positions.

VII. Read varefully the testimonials of those in positions, and learn their opinion of the school and how far they attribute their success to their college course.

VIII. With the exception of visiting the difterent schools, the only true comparison that can be made is in the penmanship sent out by these institutions.

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INGSTON is a large and beautiful city, at the eastern extremity of Lake Ontario, just above the "Lake of the Thousiand Islands." For those whose choice is guided by the consideration of the facilities for healthful recreation, no city presents greater attractions. During the summer months magnificent steamers ply between the city and the far-famed Alexandria Bay. Thousand Island Park and other summer resorts, which are visited by thousands of excursionists from all parts of America.

The climate of Kingston is the finest that can be found in America, the summer heat being tempered by the refreshing breezes from the lake. As a quiet, homelike and healthful resort, it would be impossible to find any city more admirably adapted for student life.

Centre of Education.

No city has more reason to be proud of her institutions of learning. Prominent among these we may mention Queen's University, Koyal College of Physicians and Surgeons, Royal Military College, Ladies' Medical College, County Model School, Collegiate Institute and Dominion Business College.

The School.

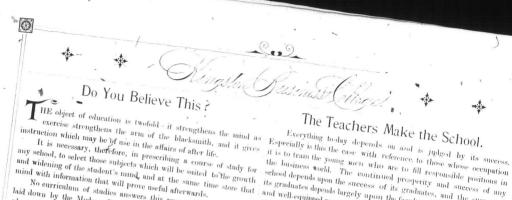
The College is situated on Princess Street, one of the leading business thoroughfares of the city, and is within a few minutes' walk of the Railway Depots and Steamboat Wharves.

The rooms are large, well lighted and well ventilated, besides being fitted up with those thrings which go to make them cheerful and comforfable, so that both student and teacher have every chance of doing good work.

Not only have we sought to give them the best advantages for study, but we have also provided for their recreation and physical training as well, and have on the floor just above the College rooms a very incely furnished Gymnasium, in which many of our students a find a pleasant and profitable means of spending an hour or more after each day's work.

Within the next block is situated the Young Men's Christian Association building, where all our students are made welcome and allowed the privileges of the reading and social rooms; papers and magazines are on file in the former and popular games can be found in the latter, as will be seen by Mr. Williams' letter to Mr. McKay, which will be found on a following page of this circular.

Ringston, Out.



No curriculum of studies answers this purpose better than that laid down by the Modern Business College, for while they require with knowledge which he is sure to need, no matter what his occupation may be.

In a college of this kind a student has an opportunity for just as good a mental drill as can be given him in any other school, as far as studies are concerned, and besides he has the advantage of individual instruction, which most other institutions are unable to give. Add to this the fact that the information given is of the most practical kind, and surely we are safe in saying that a Business College, in which there is a capable and energetic staff of teachers and a thorough square course of study, can give, in say four or six months, more truly prace the

it is to train the young men who are to fill responsible positions in the business world. The continued prosperity and success of any school depends upon the success of its graduates, and the success of its graduates depends largely upon the faculty of instructors. Large and well-equipped rooms, with a thorough course of study, are essential features of any first-class business college; but these are of little Practical value if there are not able teachers also. A principal or professor in a business college must be in himself a success before he can hope or expect to make a success of his students. As is the teacher, so is the school. There are certain qualifications he must bring to his profession if the best possible results are to be attained. He must be a person of broad culture, having a thorough knowledge of the subject he teaches and of its applications. He should know much more than he attempts to teach. He must also have the ability to impart his knowledge to others in the clearest possible manner. Students, to be successful, should have the advantage of instruct tion from teachers of large experience, practical men, who are specialists in their particular departments of business education, and this fact should not be overlooked by young men when selecting a

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BOOK-KEEPING.

SALES BOOK, ETC

IMPORTING.

DAY BOOK JOURNALIZING. HE TENDENCY of the present age is towards a more practical Posting. TRIAL BALANCES. education. Our course is designed to give young men and STATEMENTS. ladies a thorough and complete training in every department of CLOSING LEDGER. business. The student becomes familiar with Commercial Law, PARTNERSHIP SETS. Business Papers and Forms, and gains an experience of the most Changing Single to Double Entry. JOURNAL AND DAY BOOK COMBINED. practical character by doing business under the guidance of competent FORM OF CASH BOOK. C BILL BOOK.

INVOICE BOOK.

POSTING FROM BOOKS OF ORIGINAL ENTRY Special Column Books. MANUFACTURING. COMMISSION BUSINESS RAILEOADING. BANKING. STEAMBOATING. FARM ACCOUNTS. ACTUAL BUSINESS PRACTICE

WHOLESALE AND RETAIL BUSINESS.

instructors. The following is a brief outline of the course:

Course of Instruction.

BUSINESS ARITHMETIC. (JUNIOR)

SIMPLE RULES. FRACTIONS. DECIMALS. Weights and Measures.

PERCENTAGE.

INSURANCE.

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BILLS AND ACCOUNTS. PRACTICAL MEASUREMENTS. MESTAL ARITHMETIC ANALYSIS.

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PARTNERSHIP SETTLEMENTS. INTEREST -SIMPLE AND COMPOUND. BANK DISCOUNT. PRESENT WORTH AND TRUE DISCOUNT. COM. AND BROKERAGE. EXCHANGE-DOMESTIC AND FOREIGN. STOCKS AND BONDS. Averaging Accounts. INVESTMENTS. EQUATION OF PAYMENTS.

BUSINESS PENMANSHIP.

POSITION OF BODY, HAND, PEN AND BLACKBOARD ILLUSTRATIONS. Correct Forms. PAPER COMMON FAULTS. MOVEMENTS. EXERCISE TO SECURE MOVEMENT. LEDGER HEADINGS. FIGURES. BUSINESS WRITING. SIZE, SHADE, SLANT, HEIGHT AND SIZE AND SLANT.

Business Papers.

SPACING. DRAFTS. RECEIPTS. BILLS OF EXCHANGE. ORDERS. LEASES. INVOICES. BONDS. DUE BILLS. MORTGAGES. NOTES. ARTICLES OF AGREEMENT. CHECKS.



SUPERSCRIPTION HEADING OF A LETTER. COMMERCIAL LAW.

CONTRACTS. COMMERCIAL PAPER. WRITTEN AND VERBAL AGREEMENTS. PRINCIPAL AND AGENT. PARTNERSHIP.

Construction of Sentences.

Correction of Errors.

PUNCTUATION.

SALE AND DELIVERY. PAYMENT AND TENDER. WARRANTY. LIENS.

BODY OF LETTER.

SIGNATURE.

ARBITRATIONS.

COMPLIMENTARY CLOSING.

SPELLING.

WRITTEN EXERCISES. COMMERCIAL WORDS. Words of Frequent Occurrence.

BUSINESS CUSTOMS. Practical Ethics, Physical Culture

LECTURES ON POLITICAL ECONOMY. TRADE AND FINANCE. LAWS OF HEALTH.

PENMANSHIP. ANALYSIS

MOVEMENT. SPACING. Exercises. BLACKBOARD WRITING. CARD WRITING. METHOD AND MANNER OF TEACHING

SHORT-MAND.

LEARNER'S STYLE. OFFICIAL DICTATION. CORRESPONDING STYLE GENERAL REPORTING. REPORTING STYLE. REPORTING FOR THE PRESS. How to Acquire Speed. TRANSCRIBING NOTES.

USE OF MACHINE.

SENTENCE WRITING.

PARAGRAPHING.

TYPE-WRITING.

Transcribing. METHOD OF FINGERING. PRESS COPYING. MANIFOLDING WRITING FROM SHORTHAND NOTES

F-4-3-53-53 Preparatory Department.

OMMERCIAL ARITHMETIC is taught in the most practical manner. Special attention is given to Interest, Discount, Less and Gain, Brokerage, Partial Payments, Equation of Accounts, and Partnership Settlements.

Business Penmanship.—Especial prominence is given to this most important subject. No careless scribbling is allowed in any part of the work. Each student is carefully trained to write neatly, plainly and rapidly. Good writers are not born with a natural gift that does not require cultivation - they are made. Any one who has common sense, one or two good eyes, and the use of either hand, may acquire a good handwriting, under the instruction given in this college,

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Ringston, Ont.

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Book-Keeping. - The Theory of Book-Keeping by Double Entry is taught, using Day-Book, Journal, Cash Book and Ledger. The students having learned the general principles by means of class exercises and illustrations.upon the blackboard, each proceeds to the writing up of complete sets in Double Entry, some of which have one or more partners interested. The Manager of the Department examines each set closely, and no student is allowed to proceed unless the work is neat, orderly and accurate. After having acquired a good knowledge of the theoretical Book-Keeping, the student is promoted to the Actual Business Department.

Commercial Forms and Papers .- The students are carefully instructed in the Forms and uses of Notes, Drafts, Checks, Receipts, Bills of Exchange, Account Sales, etc.

Business Correspondence. - Regular class exercises are conducted, in which the essentials of letter writing are carefully explained and illustrated upon the blackboard. Each student gets a therough drill in Spelling, Composition, Grammar, Punctuation, and the use of Capitals. Throughout the whole course the writing of a plain, concise business letter receives that attention which its importance deserves.

thoroughly practical man who is always on the alert ready to introduce any new and improved labor-saving methods for the counting room.

Actual Business Department.

▼ ERE the student, being furnished with a cash capital of \$1,000, a Bill Book, Journal, Ledger, etc., engages in actual business. He buys and sells merchandise, corresponds with different firms, receives and sends invoices, deposits in banks, receives and gives out notes, drafts, checks, orders, receipts, etc.; draws up all necessary papers, such as drafts, notes, account sales, certificates of deposits; computes interest and discount, and makes all necessary calculations connected with the business.

Having completed the work of this Department and passed the regular examinations, he is advanced to the Senior Practical Depart ment, which comprises Post Office, Insurance Office, Real Estate Office, Railroad Office, Exchange Broker's Office, Commission House, Merchants' Emporium, and Bank. The student takes charge of these offices in the order named, and having remained in each sufficient time to thoroughly master the details of that particular business, he passes on to the next, and so on, until he has passed through them all. He is then supposed to be a competent book-keeper, but is still required to remain for a term in the office of Consulting Auditor. In The Actual Business Department is under the supervision of a this department he is obliged to perform the duties of an expert accountant, such as making out statements, taking off balance sheets, ferreting out mistakes, preparing labor saving forms, and orginating books to suit the particular business that may be mentioned by the

Ringston; Out. :

teachers. He is then subjected to a final examination, which having department is a sufficient guarantee that the instruction will be thorough and complete.

passed satisfactority, he is awarded the diploma of the college.

of interesting and practical lectures on commercial subjects.

Arithmetic, and our students find it of real value to them in business. for with the practice which we give they are able to do many ordinary multiplications, etc., as rapidly and accurately as if per or pencil was

Normal Course. - In this department a course of instruction is given designed for the benefit of those who purpose to teach Penman. ship. Special attention is given to the philosophy of movement. the essentials of form, the grouping of letters and their arrangement into words and sentences. This department is under the direct supervision of J. B. McKay, Prize Essayist in the New York Pennanship Competition, which was open to the world, 1889. (See Press Nations)

Penmanship.

No EDUCATION can be considered complete which does not include a practical and thorough knowledge of Pen. manship. Its general usefulness in every department of business, and in every vocation of life, is such that in the immediate future the young men and women who are not skilled in the use of the pen will stand a poor chance in the struggle for position besude their more favored competitors, who have made themselves proficient in the

This subject is taught in the most practical manner, enabling the student to acquire a style of writing combining neatness, legibility and

Spelling.

This subject is taught in the most practical way. Words of everyday use are brought before the student's mind in such a way that by the time he completes his course he finds httle difficulty in spelling any of the words in common use. Every student in the school is required to take part in the daily exercise as long as he or

student to acquire a style of writing combining neatness, legibility and rapidity. The fact that we have three first-class penmen in this Its study and practice quickens the intellect and gives to those

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This department is under the direct supervision of a competent stenographer and experienced teacher. Each student has the advantage of individual instruction and is thus enabled to advance as rapidly as ability will perinit.

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Length of Course.

The time required depends largely upon the aptness and application of the student, but a young man or woman of ordinary ability can become a good shorthand writer in from four to six months. The profession of the stenographer has become a very profitable one, and young men or women who possess the ability to write with a for degree of rapidity have no difficulty in securing desirable and lucrative positions.

Typewriting.

Many students who do not study shorthand learn to manipulate the typewriter. A proficient operator on one of these machines can write three times as fast as with pen or pencil. The demand for intelligent and skilful typewriters will constantly increase with the march of progress.

Evening Sessions.

O those who cannot attend the day sessions, the evening classes afford a splendid opportunity for securing a business education.

Our rooms are large, elegantly furnished, well heated and lighted, and nowhere can the evening hours be spent more pleasantly or profitably than with us.

The evening classes will begin first Monday in October and will be open three evenings each week, from 7 to 9 o'clock.

Students should enter at the beginning of the term if possible; they can, however, begin at any time after the opening and will be charged only for remainder of term.

The cost of tuition is so low as to put it within the reach of all. The attendance last winter was very large and the classes did excellent work. Many students have become proficient enough in one winter to take a position which paid more than twice as much as they had been able to earn before. There is no other possible way in which young men and women can use the small amount of money necessary with the certainty of so great and profitable returns. All ages, from fifteen to fifty, may meet and enjoy the facilities afforded them to make up in some measure for lost time or neglected opportunities.

The course embraces instruction in Double and Single Entry Bookkeeping, Business Forms and Papers, Correspondence, Business Penmanship, Commercial Arithmetic, Practical Grammar and Composition.

Kingston, Ont.

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Time of Entering. - There are no vacations or term divisions: students may enter at any time with equal advantage; each student enters upon a separate term; he receives individual instruction and pursues his studies entirel; independent of others.

Am I Far Enough Advanced.—There are no examinations at time of entering the college; a good common school education aids a student in his advancement, but those who are deficient will receive. free of charge, extra instruction in the elementary branches.

Time Required.—Any student who has a good knowledge of the

ing the Day Sessions are from 9 to 12 a.m. and from 2 to 1 p.m. Evening Sessions on Monday, Wednesday, Friday, from 7 to 9 p.m.

Board.—Good board can be obtained in a private family for from \$2.50 to \$3.50 per week. Students from a distance should retain their baggage checks and come direct to the College Office, 82 Princess Street, when they will be directed to good boarding houses.

Cost of Books, etc. - Books, Blanks and Stationery for fall busi. ness course will cost from \$8 to \$12, and can be obtained at our office

The expense of a complete course, average time four months, would be: Tuition, \$35; Board, \$15; Books, \$10, and say \$5 for

Deportment.—Students are expected to be quiet and orderly in their deportment, and will be required to conform strictly to the rules of the Institution. A list of rules is furnished to students.

 ${\it Diplomas.} - {\rm Students\ who\ have\ passed\ a\ satisfactory\ examination}$ in all the branches of the Business Course prescribed for graduation

common English Branches will complete the Business Course in three standing in all studies are made up from records kept by the teachers J. and will be mailed to parents or guardians upon application.

Mail. - The mail will be distributed twice each day in the class room. Letters for Stadents addressed to the care of the Dominion

Very often boys about the age of lifteen get a desire to earn money, and it is almost impossible to keep them at school. Unless they are put at something which will interest them the chances are their energies will be misdirected, and they may make of themselves failures just on account of not having made a good start

We usually find that such boys make good courses and in many cases turn out good business men.

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Is it True?

E are led to believe that there are many young men and women whose early education has been neglected and who now desire to attend college, but having left school at an early age, they think they would be placed in an awkward position when brought in contact with those who have had better advantages. Permit us to say, that no student will experience any difficulty from this cause. There is no examination to be passed before entering. Each student works by himself, entirely independent of others, and may go back to the very beginning if necessary and work up—Many of our students are young men who left school at the age of 10 or 12, and having completed our course with credit to themselves, they tell us—that they found no embarrassment whatever in working with others in the college, and that no one need hesitate to enter this institution on account of defects in early education."

Demand and Supply.

To meet the great work of Business Education by placing within the opportunity of every young man who avails himself of it a complete and thorough system of commercial instruction, the Dominion Business College was established. With true devotion to the purposes

of its creation, no efforts or expense have been spared, and the most experienced talent has been employed to give it prominence in its peculiar field of labor. No question can be raised as to the thorough and comprehensive benefits of its course to the diligent student who enters its portals.

In the vast and rapidly increasing commercial enterprises, everywhere branching out into fields of gain, there can be no danger of an over-supply of educated business talent. On the contrary, it is reasonable to assume that the demand must be steadily on the increase; to the young men of the country, from whose ranks it must be filled, this consideration enforces the importance and value of a Business Energytos.

Business Education for Farmers.

BUSINESS EDUCATION is not appreciated by farmers, as a rule, most of them supposing that only those intending to engage m mercantile pursuits will be benefitted thereby. In proportion to its cost, nothing is a better investment for a farmer than the small sum necessary to procure a business education.

The business education not only prepares young men to be book-keepers and clerks, but it gives them a knowledge of the most useful things in common life. Every man has more or less to do with notes, drafts, checks, bills of exchange, contracts, etc., and the farmer is a

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large buyer, and a still more extensive seller. He is, or ought to be, as much interested as the merchant in knowing the proper vouchers to be given or taken in his business transactions. Many an honest

farmer has lost large sums of money, and others their farms, by signing what they considered an innocent scrap of paper. Had they spent a little money on a business education, such losses would not likely The farmer's son needs a business education more than a mer. chant's, because the latter can get it, though slowly and imperfectly. in his father's store; whereas, if the farmer's son does not obtain it at a business college, he must do without it.

A business education in a great measure supplies the lack of a good common school or collegiate education. Those farmers' boys who have been denied good school advantages may, by attending a business school, learn to write gracefully, spell correctly, draw up contracts, articles of agreement, leases, make out all kinds of business papers, learn to do business with commission merchants, manufacturers, banks—would acquire a knowledge of mercantile law as applied to the negotiation of business papers, collections, transportation, etc. They would in short be prepared, if possessed of natural ability, to take leading positions in the country in which they live. Young farmers make the best of business men. The majority of the wealthy merchants were originally hard-working farmers' boys. -Spirit of the

To Parents.

ARENTS need have no fears of their boys forming habits of idleness and dissipation while at this school, and they have our assurance that the closest attention will at all times be shown them, and their interests carefully guarded and cared for

We feel sure if parents could visit our school with their sons and daughters, and see the manner in which the institution is conducted, they could entrust them to our supervision with perfect confidence of

The Philomathean Society. - This Society, conducted by the students of the College, meets on Thurs lay evening of each week, and is usually well attended. Leading questions are debated and good programmes are presented, consisting of essays, readings, vocal and instrumental music. The business of the Society is carried on according to parhamentary usages, and the students thus learn how to conduct

meetings properly, and how to appear to advantage before the public. Y. M. C. A. - The Young Men's Christian Association rooms are in the next block to the College. They are cosily furnished, and a pleasant and profitable hour may be spent there any evening. The officers and members do all in their power to become acquainte I with young men who come to the city, and seek to surround them with attractive and healthful influences. We appead a letter from the General Secretary which explains itself:

DEAR MR. Let m

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Kingston, Oct. 26th, 1887.

Y. M. C. A. Office, 15th September, 1890.

DEAR MR. McKAY:

Let me, on behalf of our Association, extend a hearty invitation to the students of the Dominion Business College to visit and use our reading and social rooms. The leading papers and magazines are on file in the former and popular games can be found in the latter. Regular social religious meetings for young men only are held, and frequent practical and medical talks given.

We shall be glad to have the students make daily use of the Sincerely yours, rooms.

GEO. E. WILLIAMS,

General Secretary.

******* A Young Man's Soliloquy on a Business Education.

I. Will it pay me to attend a Bu iness College?

II. Will I receive proper attention from the teachers, or will they neglect me after securing my tuition fee ?

III. Will a course at a Business College prepare me to keep books, or will I have to begin and learn by experience after graduating?

IV. Would a Business College course give me a general idea of the details of business?

V. Will they teach me a plain, rapid business hand, or will it be more ornamental than useful?

VI. Aften graduating am I likely to get a situation?

These questions are answered in the following letter:

TO THE PRINCIPALS OF THE DOMINION BUSINESS COLLEGE:

Dear Sirs, -It being now twelve months since my son, Frank T. Phillips, received his Diploma from your College, I feel quite free to express my opinion with regard to your system of commercial training. I do not think you bestowed more attention upon him than upon others, but if not then your efforts must be at once onerous and wisely directed.

To say that I am satisfied is but to express very feebly any obligation to you, and I would that every boy contemplating business life could be put through such a course of training. I learned book-keepmg-so-called-in school, and when I got out into the world had to begin over again. Your system, as I have studied in the case of my son, qualifies any lad of ordinary intelligence to take right hold of business, both buying and selling, from the entry book to the ledger, custom house, bank, post office, and all the routine of a business office, wholesale warehouse or retail store.

I was especially pleased with two points. One was the expedi-

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tions way in which a very defective handwriting changed into a good

business, clear, firm hand. The other was the aptitude he showed for business minutine, such as experience only was supposed to give in my younger days. ~

As you know, he passed in one day from your College to the largest wholesale hardware warehouse in Central Ontario, and with every satisfaction as far as I know on both sides.

I am, yours sincerely,

Thos. H. Phillips.

Is it a Fact?

HAT every school is "The Best?" We have seen that statement so many times of late printed on College circulars that we believe it now whenever it comes to our notice, and it must be true, for the circular says so. We think, however, Young Men who wish to invest their time and money to the best advantage Should Investigate before deciding, -they should not accept mere assertion as conclusive. We do not wish to secure students by hoasting, but we

personal examination of our College in all its appointments, and to those who are not able to visit us, we would ask a Careful Perusal

IMPORTART FACTS AND ADVANTAGES.

In 1887 this institution was pronounced by the English Inspector $% \left(1\right) =\left(1\right) =\left(1\right)$ of the American System of Education as the "Typical Business College of Canada." It is the only incorporated Business College in the Dominion. In 1888 all the prizes offered for Pennanship at the Provincial Exhibition were secured by our graduates. In '89 the prize offered in the International Pennanship Competition at New York for the best Essay on " How to Teach Writing" was awarded to J. B. McKay, one of the penmen at this institution.

We use our own Text-Book, which has been pronounced the leading work on Book-keeping in Canada by the Minister of Education, many prominent teachers and expert accountants.

Business Education for Ladies.

The Lominion–Business–College offers the same advantages to young ladies as to young men. All the departments are open to them,

urge the importance of a Good Business Education, and invite a for a number of years, as there are many benefits to be derived from

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such a course. Not only are new avenues of industry and usefulness

opening up to ladies, but the daughters of wealth are coming to realize

the importance of being thoroughly prepared for a situation in which

they are liable to be placed at any moment. With the care of an

estate resting upon her shoulders, how many a woman has for the

first time seen the value of a knowledge of business affairs! It is

worth to every lady far more than it will cost to obtain it. And then,

too, there are many honorable and profitable positions which a woman

might fill as well as, or better, than a man, had she the knowledge to

do so. The situation of a cashier, book-keeper or correspondent seems

preferable to that of saleswoman, seamstress or factory employee; but

it requires a certain knowledge of business matters, which ladies are

not apt to possess, though our experience warrants the assertion that they are very apt in acquiring it, if allowed the opportunity. The

improvement made by them in penmauship is alone worth the fall

ties of fortune, or a better resource in time of need, than a knowledge

of book-keeping and business affairs." HARRIET BEECHER STOWE.

"No young lady could have a better safeguard against the adversi-

"Everywhere the dawn is breaking and the horizon widening. Among the

factors most potent in solving the problem of education for real life for young women we may count the business colleges of America. Estimate, if you can,

their influence upon business interests and upon their own future lives." Mrs.

cost of the course."

SARAH SPENCÉR.

Securing Situations.

TUDENTS who attend our school should come with a view of obtaining an education, rather than a situation. We do not promise a situation to any one to induce him to come. There is always a demand for competent, reliable men, and it is to our interest to place as many students as possible in desirable positions. For this reason, if for no other, worthy students will be assisted in securing good situations. We refer with pleasure to the great number of our graduates now holding positions in the leading business houses and as teachers in other schools and colleges. Their success has created an ever increasing demand for our students. We give below a few of the applications for help received from business men, who have thus given the strongest proof of their confidence in the school:

W. S. Gordon, City Commissioner:

I want a young man who can write rapidly and is quick at figures. We sent O. V. Bartels, of Morven, and in three months he was given a responsible position in the City Treasurer's office.

James Crawford, Grocer, City:

Can you recommend a young man who is competent to take charge of my books? We sent Wm. Gibson, of Allan's Mills, Ont.

Messrs, H. Skinner & Co., Wholesale Druggists,

For an assistant book-keeper. We sent Mr. H. Newman.

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English Inspector pical Business Business College r Penmanship at ates. In '89 the petition at New was awarded to

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Kingston;Out: :

J. McLeob, Sash and Door Factory,

For a man to take charge of his books. We sent A. Bureau, city. Hendry Bros., Wholesale Grocers,

Asked for an assistant book-keeper, and we gave them Mr. Wm.

Gill. He now has full charge of the books for that firm. Messrs, Britton & Whiting, Barristers:

We want a young lady who writes shorthand and can use typewriter; would prefer one who has some knowledge of book-keeping. Miss R. Barrie accepted the position.

Messrs. Hendry & Thompson, Grocers, City,

For an assistant book-keeper. We sent W. Hood, of Muskoka.

From the American Express Co.:

We want a young man who is quick with the pen and accurate in figures. W. J. Ovens, of Elginburg, was given the position.

H. & W. J. Crothers, Wholesale Confectioners,

For an assistant book-keeper. Miss Mary Ellis filled the position. OFFICE BELL TELEPHONE CO.,

For a young lady to assist in the office, Miss Agnes Kane, Howe Island, accepted the position.

From Mr. R. M. Rose, County Registrar:

Send me a young man to assist me in the office, must be a good penman. We sent Mr. John A. McDonald.

Lewis Brothers, Hardware Merchants,

For an assistant book-keeper. George A. Allen, of Prescott, filled the vacancy.

 $\rm Messrs.$ $\rm Balley$ & Co., Wholesale Merchants :

We want you to recommend a young lady who is a competent book-keeper. We sent Miss Mand Richardson.

MR. Donald Fraser, Banker:

Send me a reliable and competent young man to assist in my office. We sent him Mr. W. J. Craig, of Glenburnic.

Messrs. Walkem & Walkem, Barristers:

Can you send a young lady who understands shorthan. I and typewriting. We want her to commence work at once; will pay a good salary to one who is proficient. We sent Miss Chrysler, of Gouver. From Livingston Bros., Merchant Tailors:

We want a young man who can write well to assist in the office and in the store. Mr. George Oliver, Allen's Mills, was given the

From A. Haaz & Co., Vinegar Works, City:

Send us a man competent to take full charge of our office. We sent Mr. A. Newlands.

Mr. J. Dargavel, General Store, Elgin, Ont.,

Asked for an assistant book-keeper, we recommended W. J. Deane.

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you to recommend a man to take charge of his Penmanship Department in his Business College here.

Where a few of our penmanship pupils may be found: -A. F. Newlands, Teacher of Writing, Public Schools, Kingston.

W. C. McCartney, Principal of Penmanship in the New York Business College, Denver, Col.

W. H. Barr, Special Teacher of Writing, Gamanoque, Ont.

NEWTON WILSON, San Francisco, Cal.

J. P. McDonald, one of the teachers of penmanship in this Institution.

Toshi Ikehara, Kingston, engrosser, designer, etc.

Messrs, George Robertson & Sons, Wholesale Grocers, Kingston: We want an entry clerk for the office. Please send us a young

man who has good business tact, one we would be able to use to advantage when he gains a knowledge of the business.

Just received from Messes, J. Muckleston & Co., Wholesale Hardware, City:

Can you send us a young man to assist in our office. We had two of your men and they did well. Send him immediately.

Many more applications from business men could be given, but space will not permit.

The following are a few of the applications received from schools and colleges for teachers of writing, thus giving the strongest proof of the high esteem in which we are held by other institutions as a School of Penmanship:

From the Public School Board, Kingston. We want a firstclass penman to teach writing in the city schools.

From New York Business College, Denver, Col.-Could you recommend a young man to take charge of our penmanship and assist in the Actual Business Department?

From Albert Business College, Belleville. - The present writing master wishes to leave, and the Board want to get a competent person to fill his place. Could you recommend a proper party?

From I. Stratton, Winnipeg. - Mr. Phelan requests me to ask

Our Graduates and Students.

WHAT THEY ARE DOING! WHERE SOME OF THEM ARE! WHAT THEY SAY OF THE INSTITUTION!

ROM the record here given an idea may be formed as to the demand that exists for our graduates.

OFFICE OF A. CALDWELL & SONS.

TANARK, August 11th, 1890.

To Principal of Kingston Business College:

Before entering your College I took a tour through Ontario and fully enquired into the business colleges of every town. I have much pleasure in saying that I found your methods far superior to any other school I had examined, and after graduating immediately secured a position in the office of A. Caldwell & Sons.

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J. Deane.





I found as little difficulty with the books as though I had several years experience in the office work. I now keep the books for two other large firms in the same office, and through the splendid training received at the Dominion Business College find it as easy as keeping an ordinary memorandum.

Wishing you the success you deserve,

I am, very truly yours,

OTTO E. TELGMANN.

OFFICE OF CONNOLY & BRO.,

TO THE PUBLIC:

YARKER, ONT., Aug. 12th, 1890.

I consider the Dominion Business College, Kingston, a thorough practical business institution and worthy of the patronage of all who desire a first-class Yours truly,

J. McAULEY.

DUNN & THOMPSON, .

Grain Merchants,

DCLUTH, MINN., April 5th, 1890.

KINGSTON BUSINESS COLLEGE CO.: GENTLEMEN, -Before entering your institution I had graduated from one of the leading commercial schools in Ontario. After leaving the latter, not quite satisfied with my progress, I accidentally picked up one of your circulars, and thought of trying your course of study. Now that I am about to leave the College, I feel it my duty to thank you and your excellent corps of instructors for the pains taken to impart to me a sound business education, which I shall appreclate more as the future shows its benefits. From experience with two commercial schools I can recommend your system of instruction as being far superior and in every way better calculated to import to the student those principles of business which are of the greatest interest to every one, regardless of occupation Wishing you continued success,

I am, very truly yours,

EDWIN MOOERS.

OFFICE OF JAMES HAY & CO.,

TO WHOM IT MAY CONCERN:

New York, Aug. 28th, 1886.

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It affords me much pleasure to testify to the merits of the D. B. C. In coming I travelled over 200 miles and passed business colleges in Guelph, Hamilton, Toronto and Belleville. I can truthfully say that I do not regret having chosen the Dominion Business College - I found everything as represented, and the knowledge imparted thorough and practical.

Respectfully yours,

J. M. McFARLANE.

OFFICE OF MESSRS. TAYLOR & SON,

CLINTON, ONT., July 9th, 1886.

Last winter I travelled nearly 300 miles to attend the Dominion Business College, passing twelve similar institutions to reach Kingston, and have much pleasure in stating that I was more than satisfied with the practical nature of the course of study adopted at the College, and can heartily recommend it to any

ISRAEL TAYLOR

OFFICE OF TERRILL BROS.,

Commission Merchants,

Chicago, Ill., Sept. 3, 1890. Gentlemen. Regarding my business education, little did I think when I entered your Colllege that I should ever have confidence to go on the road, and had I not tiken your course I would not have been eligible to be a partner in the extensive business now carried on by Terrill Bros. You remember at the time I entered your school I was one of the poorest writers there, and when I think of the business letters I now have to write I appreciate the months I put

Your old student,

W. V. TERRILL.

(From private letter.)

Ringston, Ont.

Toronto, Aug. 1886 I consider the time and money spent at the D. B. C. the best investment I ever made. No one can properly estimate the advantages of a business training ever many, such as you give until he engages in business where he will be doing, every day. Insiness education of the most thorough and practical nature was essential, I ment. The drill I got on Penmanship and the forms and use of Business Papers, alone, more than repays me for the cost of the whole course. If rossible I shall spend another month with you this winter in the Banking Department Your Vermont Boy.

J. A. GRÉENWOOD

GOUVERNEUR, N.Y., May 29th, 1885.

Mr. J. B. McKay, Principal:

DEVR SIR. Having taken the course of instruction offered by the Dominion Business Cellege, of Kingston, Canada, I find it complete and most satisfactory, The College affords every advantage for acquiring a thorough knowledge of business, both in its able corps of teachers and first-class fittings. To all contemplating the study of such a course I most heartily recommend the Dominion Business College. Very respectfully,

CARRIE Z. CRYSLER

OFFICE OF T. W. CHASBERLAIN & CO.,

Wholesale Denggists.

PRESCOTT, Aug. 4, 1890. It is now about six months since I graduated from your College. Immediately on my arrival here I obtained a situation in the above named firm as assistant book-keeper, but have since May 1st been in charge of the books myself. the head book-keeper having left on that date. Thanks to the splendid business training received in your College I have had no trouble whatever with any of the books or work in connection with them. To any wishing a good business education and course in penmanship I heartily and strongly recommend the Dominion Business College as the best, and am sure no one taking a course there will ever bave reason to regret their choice of a school. Wishing the school, its teachers even now. Mr. McKay, would you please send me a specimen of your writing and graduates continu d success and prosperity,

I am, very thankfully yours. J. E. ADAMS. Office of Board of Education, Leadville, Col.

When I discovered the fact that in order to be more sure of success in life a came at once to the Dominion Business College. I hold a second class grade "A" professional teacher's certificate, and have had several years' experience in practical teaching. I can, with a considerable degree of accuracy, criticise the course of instruction given. Now that I have completed the commercial course and received my diploma, I am able to say that my greatest expectations have been realized. I have at all times found the instructors kind, patient and painstaking, while each one is highly proficient in his own department. All being practical teachers, they know the folly of hurriedly pushing students through the work without a comprehensive knowledge of it, and during my course I have been for cildy struck with the fact that much pains is taken to make each student know his work as he proceeds. The absence of the "cramming" system is a marked feature. Students who are in a hurry to get a diploma and who do not wish to work for it had better not go to the D. B. C.

This testimonial is voluntary on my part, and you are at liberty to use it in whatever way you please.

Yours sincerely,

L. A. FELL, Prin. Leadville Academy

OFFICE OF G. ZEHR.

Dealer in Machinery.

Croghan, N.Y., May 19th, 1890.

Mr. J. B. McKyy, Kingston, Out. DEAR SIR. I feel happy in saying that I am at my book keeping once more, and find out every day how much the course I have taken in the D. B. C. has

My parents were much pleased with my advancement, and I may at some future period go over the course once more, for I think it would help me greatly I still continue my practise, and will before long take the Penman's Art Journal, Give my best respects to all. Your old student.

(From private letter)

F. W. ZEHR.

Dingelow, Carte :

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OFFICE OF GANANOQUE CARRIAGE WORKS,

Gananoque, Aug. 12th, 1886.

Gentlemen, - Having taken a course of training in your Institution, we consider it our duty, as well as a pleasure, to testify to the efficiency of the Col lege. Before entering your institution we enquired into the merits of nearly all the Business Colleges in Ontario, visiting the most prominent among them, and are confident we chose the best. Your course is thorough, practical and very interesting, and we cheerfully recommend the D. B. C. to any who wish to obtain a thorough business education. Thanking you for your kind attention while there. We remain, yours sincerely,

J. P. BYERS, R. D. BROUGH.

OFFICE OF CHAMBERLAIN & CO.,

Wholesale Druggists, Prescott, Out.

Gentlemen, Having attended your College for some time, I wish to express my sincere thanks for the careful training received, the benefits of which I have since found. I can, therefore, recommend the Dominion Business College to all desirous of receiving a thorough, practical business education.

Yours very truly, G. A. ALLEN.

Montreau, July, 1886. GENTLEMEN. To testify to the merits of your popular College gives me much pleasure. Having visited several Business Colleges throughout Ontario, and now having completed the commercial course in the D. B. C., Lam convinced that I chose wisely when I decided to attend your College. No young lady or gentleman, desirons of obtaining a practical training for business, can possibly make any mistake by attending the D. B. C. The teachers by their earnestness, convince every student that they have a personal interest in his or her welfare, not only while they are taking the course of instruction, but also in

OFFICE OF DAVIS & CARNEGHIE.

Clothing House, Hamilton

Gentlemen. It gives me much pleasure to add to your list my testimony to the satisfactory business education imparted to me at your College. Since I graduated I have found the knowledge gained while with you useful to me every day in the business in which I am engaged, and if I have been successful in any respect I can truthfully say that it is due to the practical foundation laid while in your institution. I wish also to express to you my sincerest thanks for the Christian influences thrown around me while in Kingston. In case you wish to use this testimonial I will add this piece of practical advice to farmers' sons : if possible take advantage of a-business education. The farming community is the ruling power of the nation, and I am convinced that to the farmers the thorough training given, especially in commercial law, business correspondence, business papers and forms, is most practical and useful. A few winter months spent in a Business College will well repay any young man. Having visited several of our Western Canadian Commercial Colleges, I heartily recommend the Dominion Business College as superior to them. Wishing you every success in your good I remain, yours faithfully,

A. L. DAVIS

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OF

OFFICE OF J. HISCOCK,

Kingston, Ont., Sept. 18th, 1890.

TO THE KINGSTON BUSINESS COLLEGE CO. DEAR SIRS. It gives me much pleasure to testify that I have been a student at the Kingston Business College, and consider the few mouths spent there the most profitable of my life. I found the course of study practical and very interesting, the teachers able and courteous, and every appliance furnished for imparting a knowledge of those things that every business man needs to know.

When I entered your institution I knew comparatively nothing of com mercial matters. At the end of three months I secured, through your influence, and have filled satisfactorily, a good position in this city. The longer Lamin business the more I appreciate the thorough terming received at your school.

Wishing you every success, I am, respectfully yours.

W. S. GIBSON.

Mingston, Ont.

OFFICE OF RAMSAY & SON

Mr. J. B. McKay, Principal:

Montreal, Aug. 7, 1890.

I have much pleasure in testafying to the excellent business training received during my term of six months' study under the tuition of your careful and efficient staff of teachers. I have secured a position in the office of A. Ramsay & Son, and am pleased to find that my college course aids me very much in my new duties. Wishing you success I am, yours very truly, S. G. DOWSLEY.

OFFICE OF L. R. BOOTH.

Lumber Manufacturer,

Ottawa, June 2, 1885. Allow me to express through your valuable journal my sincere thanks for the sound training and careful attention I received at your Busine's College, which I have found exceedingly practical and beneficial in the mercantile business, and would, therefore, cheerfully recommend all who are desirous of a practical education to attend the Dominion Business College. Yours trule J. FRÉD. BOOTH.

Dungannon, Haron Co., June 18th, 1886.

Having taken a course at your College, I take much pleasure in recommend ing it to all, and especially to those desiring a thorough practical business education. The instruction imparted is indispensable to everyday life, and I am sure will fully meet with the expectations of all who attend.

I remain, yours truly, J. GEO. ANDERSON.

OFFICE OF KINGSTON FOUNDRY & MACHINERY Co. (Limited), Kingston, Ont., Sept. 20th, 1890.

Lowe my present position to instructions received at the D. B. C. Yours very truly,

FRANK RANEY

OFFICE OF DOMINION EXPRESS CO.,

KINGSTON BUSINESS COLLEGE

OTTAWA, Sept. 18th, 1890.

DEAR SIRS. Thave been fully rewarded for the time and money spent at the Dominion Business College. I can commend it to be just what all young men and women need to prepare them for any business they may undertake. Liemain, yours respectfully,

W. J. CRAIG

OFFICE OF NAPANEE PAPER COMPANY,

TO THE YOUNG MEN OF CANADA.

Fenerox Ealls, Sept. 18th, 1890.

If you wish to make a mark for yourselves in this busy world, take the advice of a young man who is now reaping the benefits of a business education received at the Kingsten Business College. I cannot find words to express my J. W. EXLEY.

The Kingston Business College and Penmanship Institute Well Deserves the Reputation it Has Acquired.

To those who are desirous of taking a course of penmanship, which will be of great value to them in whatever position in life they may be, I would recommend the Kingston Business College, of which Principal McKay takes the charge of the Penmanship Department. As a penman Mr. McKay has few equals, and as a teacher of writing he is unsurpassed. After the completion of a three months course under his instruction, I found that I had made much greater progress than I anticipated. I feel, therefore, that as a school of pennonship the Kingston Business College has few equals and in closing would advise anyone wishing to become able to write a good rapid busi ness hand or to study the higher branches of the art, to take a course under Principal McKay. TOSHI IKEHARA

We are compelled to omit other testimonials for want of space. We will, however, give the address of some of our students, as a board of reference for any person wishing the opinion of those who have attended our school

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H. A. Gildersleeve, Merchants Bank, city. W. S. Gibson, book keeper for W. Hiscock, city J. D. Kavanagh, with Greenhill & Co., dry goods merchants, Prescott, Fred Wilmot, Inspector's office, P. O., Kingston, Jas. Young, manager store at Maitland, Ont. George Irvine, Transportation Co., Duluth, Minn. E. J. Gaulin, with Rathbun Co., Deseronto. Eddie Rees, book-keeper for Rees Bros., wholesale and retail confection Jos. Greaves, R. R. office, Duluth, Minn. Geo, Oliver, book keeper, Shaw & \athleson, Porth. E. J. Graves, with A. Chown & Co., wholesale hardware merchants, city W. McMillan, with Barney, Lambley & Co., dry goods, Syraeuse, N Y John Gillies, book-keeper for Gillies & Co., lumber manufacturers, Carleton Geo. Allen, Excise Office, Sarnia, John A. McDonald, first assistant book keeper, Locomotive Works, city, Place. S. Oliver, with David Rouse & Co., dry goods merchants, Bath. M. Dunn, station agent, Yarker, R. E. Watson, with Gananoque Carriage Works, Gananoque. H. Kelly, book keeper Sash and Door Factory, Barriefield. John May, express agent on C.P.R. T. Kenny, in the employ of J. Scanlin, lumber merchant, Enterprise,

Wm. Scanlin, in the employ of J. Scanlin, lumber merchant, Enterprise. W. W. Squire, assistant book-keeper in the office of the Dominion Barb Wire Co., Montreal. R. J. Bushel, in the employ of the Richelieu & Ontario Navigation Co.

John A. McFarlane, Jas. Hay & Co., New York City. J. E. Barnet, time-keeper for A. B. Barnet, lumber merchant at Renfrew. George Boulter, manager for W. Boulter, dry goods merchant, Demorestville E. H. Carnegie, book-keeper for A. B. Carnegie, merchant, Gamanoque, Ont. A. D. Shibley, reporter WHIG, city.

Ernest Cunningham, with Chown & Cunningham, Stove Foundry, city, Geo. S. James, with Warren & McCarthy, hardware merchants, Perth. Wesley Walker, with Carson's wholesale grocery, city. Harry Hinds, with Rathbun Co., city,

Harry Bass, merchant, Singleton's Corners.

C. McArthur, Merchants Bank, Berlin.

W. Balderson, P. O. Department, Ottawa. Arthur Savage, book-keeper and correspondent for Savage Bros., painters and designers, city.

J. B. E. Wilson, with Trust and Loan Co., city,

F. H. Macnee, entry clerk with Macnee & Minnes, wholesale dry goods, city. J. R. Keating, with Consineau, Quinn & Corrigan, dry goods merchants, city, Madge Atcheson, with W. J. Mahood, city,

James Sutherland, with J. M. Muckleston & Co., hardware merchants, city,

O. V. Bartels, office of City Commissioner, city.

F. C. Hewton, with Dominion Express Co.

H. Cartweight, Bank of British North America, city, Frank Raney, book keeper in Kingston Foundry, city.

R. S. Miller, head clerk with Dungett & Co., dry goods merchants, Carle ton Place.

Wm Gould, book-keeper in Gou'd's Foundry, Smith's Falls, A. C. Mackay, deputy postmaster, Renfrew.

Isaac Wilson, with Hewit, McPhail & Co., wholesale furriers, Toronto, W. McLeah, book-keeper for the Vinegar Works, city.

Miss A. Kane, operator in the Telephone Office, city.

T. Naylor, baker and confectioner, Descronto, Ont Ed. Moocrs, book-keeper for Dunn & Thompson, grain merchants, Duluth, Chas, Harvey, Federal Bank, Montreal,

Miss F. J. Boright, with N. Boright, Masonville, Que.

Norman Fraser, assistant book keeper for Macnee & Minnes, wholesale dry goods merchants, city. W. Welbanks, with the Wells & Nellegar Co., wholesale hardware mer-

chants, Chicago R. J. Gowdy, Post Office, city

Miss M. Horsey, book keepper for the firm of R. M. Horsey & Co., hardware merchants, city

A. L. Davis, senior partner of Davis & Carneghie, clothiers, Hamilton Harry Newman, book-keeper for H. Skinner & Co., wholesale druggists, city W. H. Jordon, C.P.R. offices, Montreal,

Miss E. Scott, book-keeper for Haines & Lockett, city.

Mingston, Ont.

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Ed. Agnold, assistant book keeper in the G. T. R. office, Chicago, R. S. Day, with Channey Perry, 37 Broadway, Rochester, J. F. Booth, in the office of J. R. Booth & Co., lumber manufacturers, Ottawa, W. E. Austin, book keeper for J. F. Austin, wholesale jeweler, Toronto. F. Vanluven, travelling for the J. O. Gardiner Co., city, A. O. Allison, with F. Shibley, merchant, Colton, Cala.

W. D. Garrett, with the Colon Lime and Markle Co., Colon, Cala. F. Murphy, assistant book keeper for J. H. Riggs & "\$\overline{\text{N}}\$, Detroit, Mich. W. J. Allen, with H. Willard, wholesale hardware merchant, Prescott. I. Taylor, Taylor & Son, boot and shoe dealers, Clinton, Ont. H. Cormack, book-keeper, Clague & Prindle, Quluth, Minn

H. Little, operator, Mich. Central Railway

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Miss M. Richardson, book-keeper Bailey Bros. Broom Factory, city, J. P. Byers, book keeper, Gananoque Carriage Works, Gananoque, Ont Timothy Kenney, Rathbun Agency at Enterprise.

Miss Johanna Daley, with W. H. Hallern, hardware, Toronto. J. A. McGill, auditor for Rathbun Co., Descroute, Out

Otto Telgmann, book-keeper for A. C. Caldwell & Sons, Lanark, Ont J. W. Exley, book-keeper, Napanee Paper Co., Fenelon Falls, Ont W. V. Terrill, partner Terrill Bros., commission merchants, Chicago, Ill Fenwick Taylor, book-keeper with John Corbett, hardware merchant, city

A. McLean, A. McLean, grocer, city Miss Hattie Welbanks, book keeper for H. Welbanks, hardware merchant, city,

Geo. H. Anglin, with W. & S. Anglin, lumber merchants, city, W. H. Gates, with W. McRossie, lumber merchant, city

Chas, McMichael, bookkeeper for G. M. Wilkinson & Son, grocers, city W. H. Plumb, book-keeper for I. N. Plumb, coal merchant, Prescott, Ont Andrew Melville, book keeper for Edwardsburg Starch Co. (limited), Car dinal, Out.

John McKay, with Spence & Crumley, dry goods merchants, city Jas. A. Paul, with Henry Paul, Newburgh, Out Miss Mary Hewton, book keeper, J. Muckleston, city. W. Simmonds, with Page & Co., hatters, city.

Miss Minnie Conley, book keeper for A. R. Martin, grocer, city.

Miss Olive Spriggs, book keeper for G. S. Hobart, city

J. E. Adams, book keeper for Chamberlain & Co., wholesale druggists, Pres cott, Out

S. G. Dowsley, with A. Ramsay & Son, Montreal, Que, Miss Ella F. Reid, with P. Slaven & Co., dry goods merchants, Napanec. M. Rees, with Rees Bros., wholesale and retail confectioners, city, Fred Heashp, Printing Bureau, Ottawa.

Geo. M. Bryce. Bank of Toronto, Gananoque, T. A. Sheridan, book keeper for S. Gilbert, grocer, city, H. J. Twitchell, clerk United States Consul's office, city

C. N. Spooner, express messenger, K. & P. R. Frank Zehr, book keeper for G. Zehr, steam engine dealer, Croghan, N.Y.

S. Weaver, traveler for I. Mitchell, wholesale jeweler, city tico, Kirkpatrick, buok keeper for Rathbun Co., Deseronto, Ont Miss Jessie McGregor, book keeper for R. McDiarmid, Carleton Place, Ont. W. E. Ford, book keeper for J. Muckleston & Co., wholesale hardware, city, Toshi Ikehara, assistant penman, Ornamental Penmanship Department. Byron Raymond, with Gananoque Carriage Works Co., Gananoque, Out. B. J. Carpenter, Proctor House, Antwerp, N.Y.

W. Maem rine, Merchants Bank, city G. McBride, J. Muckleston & Co., wholesale hardware, city

K. M. Richardson, with W. J. Mahood, city, Frank Phillips, book keeper for McKelvey & Birch, plumbers and gas fitters,

C. H. Gillies, Gillies Bros., lumber merchants, Braeside, Out Miss Gassie Bartels, book keeper, Rochester, N.Y. Bert Gowdy, J. Muckleston, whole ale hardware, city.

Jas. C. Kennedy, book keeper, Almonte, Ont. W. B. Moore, K. & P. R. other, city Dan, L. Glossop, real estate agent, Toronto, Ont.

Wallace Welbanks, manager Smith Fruit Co., Duluth, Minn. M. B. Dambert, book keeper for M. Lambert, G. T. R. Depot U. D. J. Christic, with Annable & Co., Moosejaw, Assa

Miss Effa Burr, book keeper for W. J. Wilson, druggist, city G. M. Duff, Military Works Dept., Allahabad, N. W. P. India

G. C. Clark, with the Chicago & Northwestern RR. Co.

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Life Scholarship for full Business Course, including Arithmetic, Business Penmanship, Spelling, Composition, Business Correspondence, Book Keeping (Double and Single Entry), Business Forms and Papers, Commercial Law, General Office Work, Actual Business Practice, etc., may be completed at option of student, entitling the holder to review at any time. \$40,00 Same course to Ladies. 30,00 Four months' Business Course. 30,00 Three months' Business Course. 30,00 Ornamental Penmanship to Students in Commercial Course, three months. 15,00 Phonography to Students in Commercial Course (three most) three lessons per week. 7,20

SPECIAL RATES.

Ornamental Tenmanship, three months	20	UU
Normal Course in Penmanship, three months	30	00
Phonography, three months' course, including Shorthand,		
Penmanship, Spelling, Business Correspondence, Precis		
Writing and Indexing	20	00

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When two Scholarships are purchased at the same time, a reduction of 10] will be allowed on each. When three Scholarships are purchased at same time, a reduction of 15—will be allowed on each, Special rates will be given on application for large numbers.

Opinions of Business Education.

"Young man, educate yourse'f for business! The professions are full and the age demands it. A business man for the farm, the counting house, or commercial pursuits, and you will succeed now and hereafter."—HENNY CLAY.

"A business education will be of advantage to any one, no matter what his future occupation may be. To furmers, to uncchanics, and to all, it will impart business habits and an attention to accounts which will give them increased success,"—E. F. Freedom,

"If a father wishes to give his son a legacy, better than houses, lands, gold or silver, let him send him to an institution where he can obtain a practical business education."—Horace Maxx,

"Business Colleges furnish their graduates with a better education for practical purposes than Princeton, Harvard or Yale,"—Garrield.

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What Others Think of Us.

E, the undersigned, having a personal knowledge of the efficiency and usefulness of the Dominion Business College, desire to express our confidence in the men who, by their fidelity and antiring industry, have built up a school worthy of a place among the permanent institutions of our city.

Practical education and business training are of universal importance, and should be within the opportunity of every young man and woman in our country, as a preparation for the active duties of life.

We have watched with deep interest the success and rapidly extending influence of this institution, until it now stands in the foremost rank as a College of Commerce.

The Principal, Mr. McKay, has been for a number of years closely identified with the educational interests of our city, and is eminently successful both as teacher and business man. The school is well worthy of the liberal patronage it receives.

R. K. ROWE, Prin. Model School

DAVID NICOL, Agriculturist. W. B. CAREY,

Rector St. Paul's Church and Rural Dean of Frontenac.

J. C. CLARK, Public Accountant, W. R. McRAE, Wholesale Graces

THOS, Y. GREET,

Manager Federal Bank

GILBERT GRIFFIN, P. O. Inspector.

MILLS & KENT,

Bankers.

R. M. ROSE, County Registrar,

HENRY SKINNER & CO., Wholefale Druggists

HENDRY & THOMPSON,
Wholesale General

G. S. HOBART, Druggist.

J. F. AUSTIN, Whitesale Jeweller,

W. J. FAIR, Accountant.

J. M. FAIR, Ex-Reve of Frontenae. WM. HARTY,
Supit Locamator Works

T. HARPER, Business Manager for A. Gunn & Co.

A. GUNN, Ex.M. P

R. KENT, Treas, Canada Express Co.

J. S. PATCH, Express Agent, Cay

MACNEE & MINNES, Wholesale Dry Goods Merchants

R. M. HORSEY & CO., Hardware Merchants,

JOHN McKAY & CO., Leather Merchants,

D. F. ARMSTRONG, Boot and Shor Merchant.

R. & J. GARDINER,

Dry Goods Merchants.

K. N. FENWICK, M.D.

Aingston, Ont.

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TESTIMONIALS.

PRESS NOTICES

From Ottawa Fro. Press: OThe Dominion Business College, Kingston, is certainly taking the lead of all the other commercial schools in Canada.

(Kingston Daily Whig. Jan. 29, 1890.)

A GOOD RECOMMENDATION

"Mr. Donald Fraser lectured at the Business College the other evening. During his lecture he answered all questions which the students and visitors wished to ask on business matters, and upon being asked what questions he would put to a young man applying for a position in his office, Mr. Fraser said: 'I would ask if he had attended Mr. McKay's Business College, and if he had, I would call on Mr. McKay and learn what kind of a course he had made, and if satisfactory, I would likely give him a chance. This is certainly the best recommendation a school can get

From Catholic Record, London, Out.; "We have no hesitation in recommending the Kingston Business College to our Catholic young men who desire a first-class business education. Hts appointments are of the most complete character. The course of study is varied, and embraces all those important branches which our young men of the present day find a necessity. The teachers in every department possess the very highest qualifications.

From Chronicle and News, Kingston. "The remarkable success which has at tended the Dominion Business College, Kingston, is unprecedented in the annals of Canada, and almost without parallel in the United States. Although only in its second year, it has at the present time one hundred and twenty-seven students in actual attendance more than double the number att nding any similar instrtution in Canada. This result is due to the indomitable energy of its principal and the thorough practical education imparted. The professors are all men of distinction in their various departments, and the business education given by them is second to none in the Dominion. The college is a credit to Kingston, and well worthy the patronage it enjoys. Kingston, Ons.

From British White, Kingston : "We are heartily glad that the Dominion Business College is meeting with success, ri-hly deserved, and becoming every day more popular. The excellence and thoroughness of the system of imparting practical knowledge is unsurpassed by any similar institution in the Dominion. No question can be raised as to the thorough and comprchensive benefits of its course to the diligent student. To win its recognition of completed scholarship is a passport to business confidence and an invaluable acquisition to any young man. It must be gratifying to the Principal to know that business men in Can ada and the United States are giving the preference to its graduates.

DR. McLELLAN'S OPINION

From the Daily News: Dr. McLellan, M.A., Inspector of Provincial Schools, who has been attending the meeting of the Teachers' Association in this city, paid a visit to the Dominion Business College, (Prof. McKay, Principal), and minutely inspected the books and system of instruction taught in the institution. At the close of the meeting of the Teachers' Association vesterday he called the attention of the teachers to this College, and expressed himself as very highly pleased with the work of the institution, and especially with the penmanship department, and strongly advised the young teachers to take advantage of the special course offered them during the summer months by the Principal. Dr. McLellan is one of the best authorities on education in the Province, and his opinion should have great weight.

INSPECTOR'S OFFICE, COURT HOUSE,

KINGSTON, Oct. 31st, 1887.

KINGSTON BUSINESS COLLEGE CO.,

Gentlemen. On behalf of the public school teachers of the County of Fron tenac, and their friends, allow me to tender you sincere thanks for your kindness in placing your fine College Hall at our disposal for public lectures in connection with our Conventions. You have also done a great good in the county by your visits to many of the public schools and by explaining your system of writing and book-keeping.

I have also examined your work on book keeping and precis writing, and consider it the best I have seen. Many of the teachers in the county have at tended your college, and in every such instance I have noticed a superiority in

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their manner of conducting schools and especially in the neatness and despatch of all their official correspondence.

I am glad to hear of the success of your college, and of the additions to your staff of several experienced teachers, which additions were rendered necessary on necount of the steady increase in the number of your students.

Though only three years of age the Dominion Business College, of Kingston, is one of the firmly rooted educational institutions of this country, and that it may continue to progress and serve its useful purpose is my sincere wish and expectation.

I have the honor to be, gentlemen,

Your obedient servant,

WM. SPANKIE, B.A., M.D., Public School Inspector County Frontenae,

KINGSTON, July 8th, 1885.

Mr. J. B. McKay has held the position of writing master in the public schools of this city during the past two years, and has discharged his duties in such a manner as to call forth the highest commendations. The advancement of the pupils under his charge have been rapid and permanent. As a teacher of pennanship he stands in the foremost rank, being highly accomplished in the beautiful art and thoroughly acquainted with the improved methods of imparting instruction. Although a strict disciplinarian, his kind and gentlemanly manner, his untiling energy and industry, together with the deep interest which he always manifests in the progress of his pupils, never fail to win their respect and esteem.

Whilst I am heartily glad that the Dominion Business College is meeting which it so richly deserves, and becoming every day more and more popular, I cannot help regerting that in consequence of that success Mr. McKay has been obliged to resign his position as teacher of penmanship in our public schools, in order that he may be able to give his undivided attention to his important work in the College.

W. G. KIDD, Public School Inspector.

OFFICE OF THE "DAHA NEWS,"

L. W. Shammi, Propertor.
Kingston Business College Co. :

Gentlemen. That the pleasure of visiting the Dominion Business College to day, and was agreeably surprised at what I saw. The building is well adapted to the requirements of such an institution, and the equipments are first dass in every particular. The course of study and method of teaching are calculated to make young men and women thoroughly proficient in mercautile affairs, and capable of intelligently transacting business for themselves. The wonderful success which has attended your institution since its opening is the best evidence of its worth.

Yours truly, L. W. SHANNON

OFFICE OF "THE BRITISH WHIG,"

Edw. J. B. Pense, Proprietor,

The success of the Dominion Business College has been remarkable. The aiolity of its large stall, energy of the principal, thorough practical instruction and excellent teaching quarters ensure the growth and permanency of the institution. Its equipment is all that could be desired.

EDW, J. B. PENSE

KINGSTON CUSTOM HOUSE.

KINGSTON BUSINESS COLLEGE CO.:

GINTLEMIN. A short time ago you were kind enough to explain to me the wings of your institution, and from what I saw and heard I am convinced that the method of teaching and appliances at your command are calculated to impart a therough practical knowledge of business routine, such as will enable a student to step into the counting house or enter upon business with a knowledge he could not acquire except in such an institution. Your building is bity, commedious and centrally situated, fullilling all the conditions essential to healthful study; and the light cost of board in the city is in Lator of parents at a distance

Ringilon; Ort. :

BATTERSEA, May 22, 1885

selecting your institution for the commercial education and training of their sons and daughters. You appear to have sparred no expense in the necessary outfit of Kinostox Business College Co.; such an institution to make it first class in every respect.

WM. NEISH. Of Her Majesty's Customs.

OFFICE OF THE "CANADA SCHOOL JOURNAL,"

Toronto, Ont., June 8th, 1885.

KINGSTON BUSINESS COLLEGE CO.:

Gentlemen, - Permit me to say I experienced much pleasure on the occasion of my recent visit to your College rooms in Kingston. The excellence and thoroughness of your system of imparting practical knowledge is, I believe, unsurpassed by any similar institution in the Dominion. Unlike many of our Business Colleges, your aim seems to be to teach the practical and useful rather than the theoretical - If more of the young men who enter commercial life would avail themselves of the opportunities afforded by such institutions as the Dominion Business College there would be, I am sure, fewer failures in business circles. I wish you every success.

'Faithfully yours JACOB F. KENNEDY.

Busines Manager of "Workly Canada School Journal."

Pitts Ciac, June 6th, 1885.

KINGSTON BUSINESS COLLEGE CO. :

Gentlemen. I have carefully noted the progress of your institution since it started in our city, and am pleased to recommend it to all young men, especially those intending to pursue a mercantile life. I think a course in such an institution must be of great benefit to the youth after having obtained a good common school education, as it establishes principles, in the mind which, when they become men, may be readily put in practice. That it is a success so far is shown by the class of graduates it has already turned out. Yours respectfully.

H. WILMOT, M.P.P. | and our country.

Kingston, Ons

GENTLEMEN, The great success which has attended your College since it was opened is the best evidence that the public appreciate your efforts to supply a great want, viz., "A Practical Business Education." I believe a course in your College is the best preparation any young man can make for a business life. My son received his training at your College.

Yours truly, C. S. VANLUVEN.

Prescott, Ont., Aug. 25th, 1885.

KINGSTON BUSINESS COLLEGE CO. :

Dear Sirs, -Allowing to express my sincere thanks for the sound training and careful attention my son received at your Business College last winter. "A Practical Business Education" is the best preparation any young man can have. I would therefore cheerfully recommend all who desire a full knowledge of business to attend your valuable institution.

Respectfully yours,

A. JORDAN.

J. B. McKay, Kingston Business College, Secures First Prize in the International Penmanship Competition, held in New York

(From the Empire, Toronto)

The achievements of genius are denied to most men, but the pleasures of admiration are open to all. We admire the ambition and self-reliance that led a young Canadian to place himself in competition with the best penmen on the American continent. We admire the ability that won for him the high position so unanimously conceded him. His admitted superiority proves conclusively that, both in attainments and in the methods of imparting knowledge, we have young men in this fair Dominion who are the equals of the best men in the United States. The well-merited commendations Prof. McKay has received through the press reflect the highest honor upon our educational institutions

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(Weekly Whig, May 2 -89.) A HIGH DISTINCTION.

TROE, MCKAY SECURES THE FIRST PRIZE WOR AN ESSAY,

J. B. McKay, of the Dominion Business College, Kingston, Onk., has won high honors in securing the first prize for an essay on "Teaching Writing in the Public Schools," The prize was offered by the Pounda', Net Journal, New York, These were many competitors and the judge, B. F. Kelley, was a gentleman who has had years of experience in such work and was fully competent to judge of the merit of the various articles. He was unaware of the names of the essayist and therefore the selection of Mr. McKay's paper makes the honor all the more prominent. The paper shows careful thought and achear conception of the principles that should govern the teaching of such an important subject as writing in the schools.

(From the News, Kingston,)

Mr. J. B. McKay, of this city, has been notified of the fact that his essay upon "Teaching writing in the Public Schools," entered in a prize competition got up by the Pennum's Act Journal, Which was open to the whole United States and Canada, and entered into by the most competent and edebrated teachers of pennanship on the continent, has been awarded the first prize. This is a great honor for Mr. McKay and one of which he may well be proud. Mr. McKay has already received numerous congratulatory letters and his essay is published in the May number of the Pennum's Act Journal.

TO BUSINESS MEN.

Whenever you are in need of a Book-keeper or Assistant, please notify us. We have ample opportunity to test the character and ability of our students. We are anxious to assist worthy young men, and will take pleasure in recommending those who are best qualified for the work to be done.

LIST OF STUDENTS FROM JAN. '89 TO SEPT. '90.

A. L. Kirkham, Hyland Creek E. G. Rose, Salem Peter Thomson, Salem. H. L. Garnsey, Thurso, N.Y. M. Cochrane, Wishaw, Scotland. lames Hogan, Mount Chesney. Frank Rancy, Prescott. John Tandyin, Prescott R. Hiscocks, Prescott H. P. Brickwood, Kingston, W. B. Henderson, Kingston. Geo. Galloway, Kingston. Augustus Daly, Latimer. C. H. Howard, Emerald. J. L. Keeler, Batterson Levi Fenton, Ventnor, Andrew Melville, Spencerville, Geo. McCreery, Carleton Place. C. Bunt, Kingston. John McKay, Kingston. F. Allison, Adolphustown Newton Wilson, McGarry J. T. Greenwood, Elginburgh. John McAuley, Railton. Alex. McAuley, Railton. Miss Katie McCarthy, Kingston, Miss Maggie McCarthy, Kingston. Sidney Clark, Odessa. Jas. A. Paul, Newburgh J. M. Thomson, Newburgh. Miss Mary Hewton, Kingston. W. Simmonds, Kingston. M. Wild, Kingston. Miss Edith McEwan, Kingston.

Edward Lawless, Kingston E. F. Sears, Battersea. Wm. Pillar, Kingston. Wm. Gitt. Kingston. Miss Minnie Conley, Kingston. Ohra Ward, Cushendall. Thos. Philip, Perth. Thos. Ellis, Ellisville, Bernard King, Railton. George Johnson, Kingston: Juo. Breden, Kingston. Miss Emma Southard, Pictor. John McConnell, Picton. A. O. Reid, Pittsburgh. George Blake, Kingston. E. H. Carnegue, Gananoque W. H. Davie, Kingston. A. D. Shibley, Kingston. W. J. Smith, Gananoque, W. J. Barnie, Kingston. Miss Gertie Hogle, Odessa. Angus McMillan, Desmond. Miss Lottie Richardson, Kingston Miss Lizzie Spencer, Kingston. John Cunningham, Kingston. Geo, S. James, Perth. Ernest Cunningham, Kingston. Jas. K. Allan, Allan Mills, Miss Mossy Driscoll, Wellington Miss M. A. Switzer, Kingston. F. M. Cambridge, Kingston. M. McDonald, Kingston. Fred Darling, Petworth. A. T. Wilson, Clarendon, Que.

N. gs.lin Bissinisi Citisger

Herbert Day, Kingston. Peter Powley, Cataraqui. R. J. McFadden, Perth Road. Geo. M. Ruttan, Picton. Alice Foley, Kingston. Harvey Hicks, Kingston. Wilson Purdie, Glenburnie Frank Barry, Collins Bay, C. Hora, Kingston L. Campbell, Kingston. W. E. Miller, Prescott. W. McVety, Kingston. Miss H. McLaurin, Napance G. Jones, Kingston. J. Laird, Sunbury. W. A. Milne, Kingston. C. Stevens, Napance. M. O'Reilly, Kingston., W. R. Austin, Gananoque. Louise Fowler, Kingston. Olive Spriggs, Kingston. W. S. Armstrong, Cape Vincent. Toshi Ikehara, Tokio, Japan. W. A. McAlister, Kingston. Andy Robinson, Kingston. A. S. Stirton, Spencerville. I. S. Mabee, Odessa. Miss Nettie Purdy, Hartington Miss Maude Purdy, Hartington Will Palmer, Brewer's Mills. Henry Doyle, Kingston Mills Michael Dean, Kingston Mills. Albert Holder, Pleyna Miss Lilfie Kirk, Kingston. Miss Maude Dennee, Bath. R. H. Long, Descronto.

George Wright, Madoc. C. D. J. Christie, Wolfe Island. V. Morrison, Kingston. Miss E. Meagher, Kingston. A. Mills, Kingston. B. J. Carpenter, Richville, N.Y. D. E. Burchell, Antwerp, N.Y. J. W. Exley, Napanee, Ont. Miss Lilly Thurston, Kingston, Miss Maggie King, Kingston. J. E. Adams, Prescott. S. G. Dowsley, Prescott. Miss Lillie Cunninghan, Kingston Mills. Miss Lilly Byrnes, Barriefield, Douglas Davidson, Kingston, M. V. O'Brien, Kingston. Miss Ella Reid, Reidville Miss H. A'Brien, Kingston. Miss Etta O'Donnell, Kingston. Mac Rees, Kingston. Byron Raymond, Gananoque. John Johnson, Gananoque. Herbert Lake, Gananoque. Fred Heaslip, Gananoque. Joe Nash, Kingston, W. C. McDonald, Kingston Miss M. Nicholson, Kingston. Frank Crawford, Farnham, Que. Geo. M. Bryce, Gananoque. Herman Leggett, Newboro. Elmer Mustard, Newboro. F. B. McMullen, Picton. Miss Fanny Macaron, Kingston. Geo, Patterson, Howe Island. J. A. Sheridan, Kingston. Frank Hastings, Kingston.

W. E. Riggs, Kingston. H. J. Twitchell, Kingston. Robert Foley, Howe Island. Norman Kemp, Carp. Miss H. F. Breden, Kingston. Miss Nellie Layell, Kingston. Harvey Squires, Kingston. Fred Conner, Gananoque, June, Miss Carrie Anning, Kingston. Jno. Daly, Kingston. S. Weaver, Kingston, Joseph Irvine, Barriefield K. M. Richardson, Kingston. Oscar Perry, Kingston. Jno. Arniel, Kingston. Geo. McBride, Kingston. J. Wilmot, Kingston. Jas. J. Shortell, Brewer's Mills. Thos. Arniel, Kingston. Ed. Thurston, Kingston. Geo. Waldron, Kingston. D. Mowat, Kingston. Richard Reid, Kingston, W. Cooper, Kingston. John Herron, Smith's Falls. Leslie Grass, Kingston. Ed. O'Donnell, Kingston. W. B. Moore, Kingston. J. D. Thompson, Kingston. Joseph Potter, Kingston. Miss Mary Philps, Sunbury Dan Egan, Kingston. S. A. Day, Collins Bay "C. N. Spooner, Glenburnie. Jas. C. Kenny, Almonte. Dan Wilson, Kingston.

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Frank Zher, Croghan, N. Y. Miss Mabel Miller, Kingston. Miss Annie Madden, Kingston. Miss Sarah Smith, Kingston. Miss May McDonald, Kingston. Miss Annie Campbell, Kingston. Elva Johnson, Khigston. Thes. Hopkins, Wolfe Island. N. Van Winkle, Kingston. J. A. Craig, Glenburnie. W. F. Nicholson, Gananoque. Miss Mary Langdon, Williamsville. J. P. Oram, Kingston, G. Dickie, Providence, R. I. W. H. Garrett, Sunbury. I. F. Swanham, Kingston. C. McCambridge, Kingston. A. Gourdier, Kingston. L. R. Garrison, Cherry Valley, P. Reid, Kingston. C. L. Litton, Kingston. F. S. Robertson, Morrisburg. F. Playfair, Playfair. Jas. M. Goth, Carleton Place E. C. Barrett, Barriefield, G. H. Kirkpatrick, Kingston, Miss Jessie McGregor, Carleton Place. Miss Gussie Bartels, Morven. Bert Gowdey, Kingston. M. L. Jordan, Elgin. C Bradbury, Gananoque. Spence McFarlane, Cushendall. Chas. Webb, Seeley's Bay. Levi Snider, Fellows. Miss Maggie Cassidy, Howe Island. Frank Sawyer, Kingston.

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Heinrich Telemann, Kingston,

J. F. Patterson, Kingston. J. Cumming, Kingston,

W. A. Halliday, Portsmouth

"Your work on Book keeping and Precis Writing is the best I have

W. A. Newlands, Kingston, Mellis Ferguson, Kingston. G. F. Macdonnell, Toronto. Miss Laura McLeod, Kingston. Miss Emma Martin, Bedford Mills. W. E. Ford, Kingston. Chas. Brethen, Fellows. J. W. Jackson, Sunbury Miss Mary Matthews, Inverary, Miss Tessa Burns, Gananoque, Miss Georgina Rogers, Kingston. J. L. Thorne, Battersea. Miss Edna Barney, Kingston. H. Crane, Kingston. D. Donovan, Kingston. A L. Fowler, Kingston. Thos. Nesbitt, Dunrobin. Geo. Nobes, Kingston. J. H. Cook, Gananoque. H. S. Nuttall, Kingston. Ernest Taylor, Kingston. A. E. Shaver, Prescott. Miss Nettie Richardson, Wilstead. Miss Blanche Wood, Kingston. R. A. Warren, Harper. Joseph Hamilton, Ranboro, Que. C. D. McFarland, Elginburg. W. K. Latimer, Gananoque. A. J Traill, Kingston. J. M. Hillis, Innisville. W. McMorine, Kingston. J. O. Finigan, Millhaven.

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"No work has yet appeared in Canada to compare with it. I do not know

of any book where so much that is really useful to a business man has been so

Willard Bass, Prescott.

Jno. Leonard, Cherry Valley.

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examined JOHM MUNROE. Principal Central School West, Ottawa.

"You have adopted a common sense plan of making the subject clear to any one who takes the trouble to read your work. As you treat it there are no difficulties. I would consider it indispensible to the teacher.

WM. SCOTT, Magh. Master, Normal School, OTTAWA.

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IMPORTANT. This is the Text Book used in the Dominion Business College. Those R. R. CUCHRANE, B.A., who purpose attending should send for a copy and read it carefully at home. A student who has a thorough knowledge of this book may complete the course at the College in about ten weeks.

"I know of no book on the subject superior to it."

judiciously selected, and so clearly and so concisely expressed."

