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# THE INDEX.

A Commercial and Literary Monthly Journal, representing Bryant, Stratton & Odell's Business College.

VOLUME I.—No. 1.]

TORONTO, SEPTEMBER, 1898.

[NEW SERIES.]

**BRYANT, STRATTON & ODELL'S**  
TORONTO  
**BUSINESS COLLEGE,**  
EXPRESS BUILDING,  
55 YONGE STREET.

## FACULTY.

**J. D. ODELL,**  
Resident Principal,

Teacher of Business and Ornamental Penmanship, Practical Book-keeping and Lecturer on Business Customs.

**M. H. DILLENBECK,**

Teacher of Book-keeping, Mathematics and Science of Accounts.

**THOMAS G. CHESNUT,**

Secretary of Teachers' Provincial Association,  
Teacher of Composition, Analysis and Correspondence.

**WM. A. FOSTER, L. L. B.,**  
Of the Firm of English & Foster,

Lecturer on Commercial Law and Customs of Trade.

**JAMES MURRAY,**  
Chief Railway Operator,  
Teacher of Telegraphing.

**WM. B. THOMPSON,**  
Grand Trunk Reporter,  
Teacher of Phonography.

## REFERENCES.

Toronto.

REV. E. RYERSON, D. D., M. H. IRISH,  
" R. BURNS, D. D., RICE LEWIS,  
U. OGDEN, M. D., H. P. DWIGHT,  
A. R. McMASTER.

Kitchview.

HON. J. C. AIKIN.

St. George.

REV. T. L. DAVIDSON.

Kingston.

J. W. CARMAN.

Hamilton.

REV. WM. ORMISTON, D. D., J. WINER & Co.,  
E. & C. GURNEY, & Co., P. W. DAYFOOT,  
CHAS. MAGILL, M. P. P.

## Special Advantages.

The following are among the special advantages of the "International Chain of Commercial Colleges:"

1. A Scholarship issued by either College entitles the holder to full tuition in any or all the others comprised in the Chain, securing to him a membership in FORTY-SIX institutions located in as many leading cities of the United States and Canada.

2. The Scholarships are PERPETUAL, allowing the student to pursue his course as leisurely or rapidly as he may desire, or to review, at pleasure during life.

3. Each College derives particular benefit from all the others in the combined experience of numerous teachers, the collection of manuscripts, and the publication of books, beyond the ordinary means of any single school.

4. Being so intimately connected under the same general management, the Colleges are favorably known in every part of the country, and their indorsements are thus rendering much more available than those of any merely local institution.

5. Each student will enjoy the benefit of a systematic and graded course of instruction, comprised in a certain complete programme, embracing all the essential points of a commercial education, with the most extensive assortment of special manuscript sets ever used in a commercial school.

6. The moral and material aid of published text-books in the various branches, PREPARED EXPRESSLY FOR THESE COLLEGES, and having the unequivocal indorsement of the most accomplished and best known teachers and business men in the country.

7. The best system of Business Penmanship known to the public taught by the authors themselves, and their most proficient adepts. (These Colleges have always been justly celebrated for the efficiency of the writing department.)

8. Regular CLASS INSTRUCTION in Arithmetic, Commercial Law, Penmanship and Bookkeeping, with ample blackboard exercises, and special lectures to suit individual cases.

9. Practical drills in the regular processes of business, familiarizing the student with the various paraphernalia and manipulations of trade.

10. Economy: as considering the time given and the facilities offered, the rates of tuition are less than those of even the cheapest schools, where charges are made for a stipulated period.

## The Cheapest not always the best.

WHAT shortsighted policy is that which is always seeking the cheapest place to obtain an education? Men have long since learned, in most of the departments of life, that if they desire a good article, they must pay a fair price for it; that *very cheap* things are likely to be *shams and counterfeits*, that they must almost inevitably be of the same character. Hence, you see them scrutinizing *very closely* indeed any article offered below the market price; and it is only after they have made a most minute examination, and become satisfied that it is an exception to the general rule, that they venture to purchase. But in the matter of Education, the very highest human concern, there is with many the utmost recklessness in this regard, and the *lowest price* bears away the palm. Young men who would scorn to wear an inferior coat, because it can be obtained ten dollars lower than a good one, will allow even a smaller sum than this to decide their choice between two schools, without once stopping to enquire into their comparative merits or the relative amount of good to be derived from each. A business education is an outfit for life. The choice made between two schools may be the turning point in a young man's destiny. Young men, beware, then! What is ten, or twenty, or fifty dollars in procuring an education upon which the business of your entire life is based? A false step here may make a difference of thousands of dollars hereafter. Remember, *the cheapest is not always the best.*

## WILLIAMS & PACKARD'S GEMS OF PENMANSHIP.

This is the title of a new work now in the hands of the engraver, and which will be forthcoming about the first of Sept. In point of artistic excellence and beauty it will be altogether unequalled, while in its practical adaptation to the wants of learners in Business and Ornamental Writing, we feel safe in announcing that it will surpass any work ever before offered to the public. The book will be a large quarto, the engraver's surface being 7 by 10 inches, and will contain the entire body of instruction in practical and ornamental penmanship.

The practical portion will commence with the first rudiments, and proceed in a gradual synthetic unfolding of the subject to the most thoroughly developed combinations and forms in use. The advanced copies in this portion of the work will be characterized by the highest degree of freedom, discarding the unattractive mathematical style which prevail in most engraved works, and coming up at once to the requirements of business.

## INTERNATIONAL CHAIN.

Bryant, Stratton & Co.'s International Chain of Business Colleges, now embracing *forty eight* Links, located as follows. A Life Scholarship, wherever issued, is good throughout the Chain —

1 New York City	Bryant, Stratton & Packard
2 Boston, Mass.	Bryant, Stratton, Miller & Co
3 New-Haven, N. Y.	Bryant, Stratton & Clark
4 Newark, N. J.	Bryant, Stratton & Whitney
5 Philadelphia, Pa.	Bryant, Stratton & Kimberly
6 Baltimore, Md.	Bryant, Stratton & Sadler
7 Washington, D. C.	Bryant, Stratton, Church & Co
8 Portland, Me.	Bryant, Stratton & Gray
9 Providence R. I.	Bryant, Stratton & Co
10 Hartford, Conn.	Bryant, Stratton & Remington
11 Bridgeport Conn.	Bryant, Stratton & Jones
12 Poughkeepsie, N. Y.	Bryant, Stratton & Coburn
13 Troy, N. Y.	Bryant, Stratton & Johnson
14 Troy, N. Y.	Bryant, Stratton & Co
15 Burlington, Vt.	Bryant, Stratton & Co
16 Montreal, C. E.	Bryant, Stratton & Co
17 Utica, N. Y.	Bryant, Stratton & Co
18 Ogdensburg, N. Y.	Bryant, Stratton & Co
19 Rochester, N. Y.	Bryant, Stratton & Williams
20 Buffalo, N. Y.	Bryant, Stratton & Bryant
21 Toronto, C. W.	Bryant, Stratton & O'Neil
22 Cleveland, Ohio	Bryant, Stratton & O'Neil
23 Cincinnati, Ohio	Bryant, Stratton & DeHann
24 Meadville, Pa.	Bryant, Stratton & Smith
25 Toledo, Ohio	Bryant, Stratton & Strong
26 Indianapolis, Ind.	Bryant, Stratton & Co
27 Fort Wayne, Ind.	Bryant, Stratton, Hines & Diefendorf
28 Detroit, Mich.	Bryant, Stratton & Goldsmith
29 Chicago, Ill.	Bryant, Stratton
30 Milwaukee, Wis.	Bryant, Stratton & Spencer
31 Des Moines, Iowa	Bryant, Stratton & Merrill
32 St. Louis, Mo.	Bryant, Stratton & Carpenter
33 St. Paul, Minn.	Bryant, Stratton & Birkey
34 Syracuse	Bryant, Stratton & Co
35 Harrisburg	Bryant, Stratton & Francisco
36 Leaberville	Bryant, Stratton & DeHann
37 Nashville	Bryant, Stratton & Co
38 Burlington, Iowa	Bryant, Stratton & Christy
39 Des Moines	Bryant, Stratton & Bell
40 Quincy	Bryant, Stratton & Bell
41 Springfield	Bryant, Stratton & Bell
42 Manchester, N. H.	Bryant, Stratton & Hoyt
43 Concord, N. H.	Bryant, Stratton & Hoyt
44 New Orleans	Bryant, Stratton & Chapman
45 Trenton	Bryant, Stratton, Gaskell & Co
46 Bangor, Me.	Bryant, Stratton, Gray & Lakin
47 Auburn, N. Y.	Bryant, Stratton & Brown
48 Covington, Ky.	Bryant, Stratton & DeHann

## COLLEGIATE COURSE.

The course of instruction in these Colleges has direct reference to the requirements of business. The main branches are

**Book-keeping,**

in all its departments and applications.

**Business Practice,**

giving the student an opportunity to make a practical use of his knowledge of the theory of accounts and to become versed in everything that pertains to the experience of the real business man.

**Commercial Law,**

including both the Law Merchant and such statutory regulations as pertain to questions of property and personal rights.

**Commercial Arithmetic,**

embracing all subjects applied in business transactions, the great majority of which are either entirely omitted or very lightly or unsatisfactorily treated in the prevailing text books of the day.

**Business Penmanship,**

upon the SPENCERIAN basis under the instruction of the best teachers of this system in the country.

**Business Correspondence,**

including the principles of English Composition, and such thorough practice in connection with the daily exercises as must secure the most satisfactory results.

## PLAN OF INSTRUCTION.

**Regulations.**

EACH student is admitted upon his own recognition as a gentleman; is treated as such and is expected to consider himself, in all respects, responsible for his own acts. Having purchased a scholarship, which secures to him the necessary instruction to make him a thorough accountant, he is permitted to select his time and place of attendance within the prescribed jurisdiction of the College; but it is expected of all students that they will observe all possible diligence and regularity in their attendance. The general discipline, while it does not descend to those minute and specific requirements which seem necessary in the conduct of schools more primary in their character, is, nevertheless, sufficiently strict and exacting to place the responsibility of the student's progress upon himself. A record of attendance is kept in connection with the recitations and promptness, as far as may be, is required. The progress of each student in his course is regulated by such frequent and thorough examinations as shall be competent to satisfy the teachers in charge, and no student is permitted to pass from one division of his course to another without giving evidence of suitable proficiency.

**THE INITIATORY COURSE,**

comprises a complete knowledge of the

**Theory of Accounts,**

and the collateral branches, embracing *Penmanship, Commercial Law, Commercial Calculations and Correspondence.*

This part of the Collegiate course is most carefully and critically watched, no student being permitted to pass from one step to another without a thorough and satisfactory examination. His knowledge of

**Book-keeping,**

before passing to the Counting House or Graduating Course, must cover the entire field of the science, embracing the Departments of Retail and Wholesale Merchandising, Commission and Forwarding Agencies,—both Simple and Compound,—Joint Stock Companies of all kinds, such as Banking, Manufacturing, Railroad, Insurance, Mining, etc., etc., requiring him to open, conduct and close over twenty sets of books, with every variety of partnership contract, and division of gains and losses. The sets are short, embracing a large variety of entry and bringing into requisition all the forms of business paper, such as notes, drafts, checks, certificates of deposit, bills of exchange, statements, etc.

**GRADUATING COURSE.**

AFTER passing through the Initiatory Course, and giving satisfactory evidence of a thorough knowledge of the principles and practice of business, the student is advanced to the

**Counting Room,**

where his proficiency is put to a most severe practical test. The "Counting-Room" is a

miniature business world, in which are represented all departments of economy and affording to the student a novel and interesting glimpse of the outer world for which he is preparing. Here he sees, in actual and harmonious operation, the different branches of trade and commerce which unite countries, states, communities, and individuals in the closest bonds of mutual interest, and make up that grand system of economy which men call BUSINESS.

But he is no indifferent or idle spectator. Having pursued his studies thus far with special reference to the exigencies of a business life, he is now to engage in those pursuits which will test the value of his instruction. He is established in business as a

**Merchant,**

is furnished with a cash capital, which he invests in merchandise, purchasing the same from an

**Importer or Jobber,**

and defraying the necessary expenses of getting them in store. He keeps a regular bank account—an institution of this kind being always in operation, and serving as the great central financial agent of the busy community of dealers,—making regular daily deposits and drawing checks as occasion may require. In the course of business he receives other people's notes, and issues his own, all of which pass regularly through the bank either as discounts or collections, requiring constant vigilance upon his part, and a thorough understanding on business customs in this direction. In the constant repetition of buying and selling, he learns to watch carefully all the phases of the market, and to study the theory of gains from the practical lessons occurring under his immediate observation and direction. He is also thoroughly drilled in original entries of all kinds, and learns to rely upon himself. Having had sufficient practice in this direction, he passes to the other departments, and becomes, in turn, a proprietor or employee in a *Commission House, Forwarding House, Insurance Office, Railroad Office*, etc. In all these various positions he is furnished with the most approved forms in use, and having to adopt the actual practices, he acquires a facility in their use which could be obtained in no other way. From these positions he passes at length into the

**College Bank,**

where he becomes a financier, and learns to apply the theoretical lessons of his course in this direction. The BANK is fitted up with all the modern conveniences and furnished with a complete set of books and blank forms, together with neatly engraved bank-notes and coin, sufficient for the united business of all the various "houses" in operation. The business at the bank is at once the most natural and effective, being the result almost entirely of the other departments, and consisting of such actual transactions as require all the forms and manipulations common to banks of circulation and deposit. The student acts in turn as TELLER, BOOKKEEPER, CASHIER, and in fact becomes familiar with all the entries and processes practiced in banks. The bank is kept perpetually in operation, the books being closed only at stated periods sufficiently for the purpose of declaring dividends. Its importance in perfecting the operations in the business department

is not less than that of other similar institutions in the great business world; and the finishing touches which its multifarious duties give to the student are well calculated to impart a degree of facility and confidence in actual business operations such as no mere theoretical training could accomplish.

The time necessary to accomplish the complete course is from three to four months; but progress is not marked by the lapse of time, but by proficiency in the prescribed studies.

### Rules and Regulations of Bryant, Stratton & Odell's Commercial College.

#### 1. Regularity of Attendance.

All Students entering for the full commercial course are expected to be regular in their attendance upon the daily sessions, unless duly excused from the same.

**2. Reports of Non-Attendance, Tardiness, etc.**  
All absence from, and tardiness at morning and afternoon Roll-call and Recitations, are noted in the Register, and reports of the same will be sent weekly to parents and guardians, except in cases where the student is responsible only to himself.

#### 3. Leaving the Room.

No student is permitted to leave the room during the regular hours of study and recitation, without permission from the teacher.

#### 4. Disorderly Conduct.

All disorderly conduct is strictly forbidden, and in this category are reckoned loud talking, walking about the room without permission and a definite and proper object; making unnecessary noise going up and down stairs; lounging about the street door or building; marking on the walls either in the school room or the public passage way; misusing furniture; unnecessary shuffling or stamping of the feet; and all species of demoralization resulting from idleness, indifference or malice.

#### 5. Examinations and Promotions.

All students pursuing the complete course will be required to pass the regular examinations in each of the several grades before promotion to the next; and no student will receive a Diploma who has not honorably passed these examinations, and given evidence of his thorough comprehension of the duties of Accountantship.

#### 6. Attendance of Classes.

All students entering for the full Commercial Course are required to attend all the classes, unless excused by the Principal, such excuses to be granted only upon a thorough and satisfactory examination of the student.

#### 7. Grades of Study.

The regular grades in the commercial course are:—1. *Initiatory*; 2. *Advanced Theoretical*; 3. *Theoretical and Practical*; 4. *Advanced Practical*. Tickets of promotion are issued upon a satisfactory examination at the various steps.

#### 8. Graduation.

Upon completion of the course, and a satisfactory examination thereof, students will be entitled to the honors of graduation, and awarded the regular Diploma of the College, unless

disqualified by acts of insubordination or other specified misdemeanor. Provided, however, that no student under the age of sixteen shall receive a Diploma. Students disqualified by age alone shall receive a first-class certificate, setting forth the facts, which certificate shall be considered quite as honorable as a Diploma, and shall entitle the holder to a diploma when he shall have attained the proper age.

#### 9. Sessions, Roll-calls and Recitations.

The regular daily sessions are from 9 to 12 a. m., and from half-past 1 to half-past 4 p. m. Evening session from 7 to 9 from October 1 to April 1.

Morning roll-call 9 a. m.

Afternoon " " 1.30 p. m.

Writing sessions each day, 9 to 10 a. m.

Junior arithmetic class each day from 10 to 11 a. m.

Senior arithmetic each day from 11.15 to 12 m.

English classes, comprising English Grammar, Composition, Analysis, Correspondence and Dictation, Tuesdays, Thursdays and Fridays from 3 to 4 p. m.

Commercial Law, Mondays from 3 to 4 p. m.

#### 10. Safe-keeping of Books and Materials.

Each student is furnished with a drawer for this purpose. It is however distinctly understood that when the student is to be absent for any number of days he must take away all his materials, as in no case will the proprietors be responsible for their safe keeping.

#### 11. Penalties for Misdemeanor.

The proprietors will assume and maintain the right to enforce the above regulations, and such others as may be found necessary for the proper management and control of the school; and all students of *whatever age and condition*, will of necessity be obliged to conform to them.

All acts of deliberate disobedience or disregard of healthful regulations will be punishable by public reprimand and disgrace, or by expulsion from the school. Breaking of furniture or defacement of the building will, in every instance, subject the transgressor to a fine sufficient to repair the damage, aside from the penalty for insubordination.

### GENERAL INFORMATION.

#### Individual Instruction.

EACH student receives such individual attention from the teachers in the various departments as will enable him to pursue his course as rapidly as his ability will permit.

#### Reports.

Monthly reports of attendance are rendered to parents and guardians when desired.

#### Parents and Guardians.

The plan of perpetual scholarship adopted by these Colleges affords a rare chance for parents and guardians who have charge of the education of children or wards. The purchase of a scholarship secures to the owner full tuition in all the departments, with the option of time; so that the lads of suitable age can pursue the course in connection with their ordinary school studies, and review at any time.

#### Spencerian Penmanship.

The Spencerian System of Business Penmanship has been identified with these Colleges from their commencement, and is universally acknowledged the most beautiful, practical and teachable system of writing ever introduced to the public.

#### Ladies.

Excellent facilities are offered to ladies desiring to pursue either Penmanship or Book-keeping.

#### Returned Soldiers.

Returned and disabled soldiers will find the readiest means of support in a good commercial education. Suitable deduction will be made in all cases worthy of such consideration.

#### Situations.

The efforts of the teachers of these colleges to obtain situations for their graduates have been eminently successful. In this particular they enjoy facilities superior to any class of schools or agencies in the country.

#### The Index.

Will be sent free to all who desire. Specimens of Business Writing, and samples of the Currency of the Business Department on receipt of three letter stamps.

FOR FURTHER INFORMATION please call at College Rooms, or address

BRYANT, STRATTON, & ODELL.

### INTERCOMMUNICATION.

It will be readily apparent that a connected chain of institutions, located in the leading commercial cities, affords facilities for carrying on an extensive inland and foreign trade, such as cannot be enjoyed by a local school.

Through these agencies shipments are made and consignments received, with all the attending correspondence, including

Account Sales, Accounts Current, Statements, Etc.

This arrangement also gives ample scope for Bank correspondence pertaining to

#### Discounts and Collections

due abroad, differing in no respect from that connected with first class

#### Business and Banking Houses

In short, the plan of instruction adopted and pursued in these Colleges is the result of ten years' careful study and experience, with such rare opportunities for making it effectual as have been enjoyed by

#### No other Institution in the Country.

The course of instruction in these Colleges has direct reference to the requirements of business. The main branches pursued are:

#### Book-keeping,

in all its departments and applications.

#### Commercial Law,

including both the Law Merchant and such statutory regulations as pertain to questions of property and personal rights.

#### Commercial Arithmetic,

embracing all subjects applied in business transactions, the great majority of which are either entirely omitted or very lightly and unsatisfactorily treated in the prevailing textbooks of the day.

#### Business Penmanship,

upon the SPENCERIAN basis, under the instruction of the best teachers of this system in the country.

#### Business Correspondence,

including the principles of English Composition and such thorough practice in connection with the daily exercises as must secure the most satisfactory results.

To BUSINESS MEN.—Business men in any part of the country, who need the services of one or more young men as clerks or book-keepers, can be supplied at any time by communicating with us, either by letter or otherwise. We can supply good penmen and thorough accountants, on short notice, and shall always consider it a pleasure to do so.

### JUST A WORD.

Again our little paper greets the public, this time however in a new form. The cuts of former issues have been cut, in accordance with our improved ideas of propriety. This is not to imply that cuts are not valuable, but that enlightened taste, not to say truth, should be consulted in their publication. We do not desire to stand absurdly alone, or to be considered of that class of collogo journalists who insult the intelligent reader with gross exaggerations—pictures of rooms half a mile long, each a thousand students; of entire buildings haughtily designated as "First Collogo Building," "Second Collogo Building," etc., till the dozenth appears, when it is well known that the use of one very ordinary room in each "building" furnishes the only ground for such representations. We are content to say to the public in honest terms that our business is proceeding satisfactorily, that our accessions of strength are gradual, but certain, that our patronage is secured by the power of merit, not show.

While the main object of our paper is to advertise our business, it is aimed to render it acceptable to the general reader by the publication of miscellaneous matter of general interest. We give in this paper a fair exposition of the facilities employed in the education of young men for business. The reader may find herein an outline of the whole plan sufficient to enable him to decide upon the value of the institution. We do not ask him to wade through endless pages of fulsome claptrap. We request him to examine each page, hoping he may find his own interests to an unexpected degree hinging upon the information that may be disclosed to him. Those who really seek information with reference to a business education may find herein every enquiry answered; this certainly is the business of the "Index."

### COUNSEL TO STUDENTS.

It is not by mere study, by the mere accumulation of knowledge, that you can hope for eminence. Mental discipline, the exercise of the faculties of the mind, the quickening of your apprehension, the strengthening of your memory, the forming of a sound, rapid and discriminating judgment, are of even more importance than a store of learning. Practice the economy of time. Consider time like the faculties of your mind, a precious estate; that every moment of it well applied is put to an exorbitant interest. The zeal of amusement itself, and the successful result of application, depend in a great measure upon the economy of time. Estimate, also, force of habit. Exercise a constant, unremitting vigilance of the acquirement of habit in matters that are apparently of entire indifference—that perhaps are really so, independent of the habits they engender. It is by the neglect of such trifles that bad habits are acquired, and that the mind, by tolerating negligence and procrastination in matters of small account, but frequent occurrence,—matters of which the world takes no notice—becomes accustomed to the same habits in matters of higher importance.

### SITUATIONS FOR GRADUATES.

Nearly every day we receive letters from young men containing in connection with other enquiries pertaining to our College, the following: "On completing the full course at your school, do you furnish the graduate a situation?" and sometimes they ask "Do you guarantee a lucrative situation?"

As regards this enquiry we would say, that while it is not among the every day possibilities

to guarantee a situation, we point with pride, and no small degree of satisfaction, to the enterprising young men who have graduated since the commencement of the winter season, and who by the assistance of the Institution, and their own qualifications as accountants, have obtained responsible and lucrative situations. It is enough, then, to say, in answer to this enquiry, and for the information of all who are seeking employment in the mercantile community, that we will thoroughly qualify you for business, and when possessed of such qualification, it is no less a duty then a pleasure to give all the assistance we possibly can to procure good situations. Our Institution possesses undisputed advantages over any other of the kind in assisting its graduates to desirable employment, and we purpose to give the graduates all the advantages the Institution can bestow.

### MORAL INFLUENCE.

It will be the special aim of the Resident Principals to inculcate lessons of honesty and fair dealing, and to impress upon students the consequences of a departure from the strict line of rectitude in matters of business. Parents and guardians may also rest assured that a strict surveillance will be had as to the moral habits of young men while in attendance at the Colleges. Much can be done in this direction toward counteracting the evils to which young men are subjected away from home in large places. It is surely a mistaken notion, which some fond parents have, that the only safety for their children is to keep them at home and uninitiated into the ways of the world. True, young men cannot be too surely grounded in the principles of rectitude before leaving the threshold of home, and parental injunctions on this head cannot be too frequent or effective; but fathers and mothers should not forget that there is an untried world before their "dear boys," the experiences whereof can never be told them, but must be learned by actual contact.

### Where shall I go?

There are doubtless hundreds of young men throughout the country, whose minds are already fixed upon securing a commercial education during the coming fall and winter. To all such the above question has more than once presented itself. It is a very proper question, and one which no person should consider lightly. The only difficulty in the matter is to be able to answer it understandingly.

It is mainly to avoid this difficulty, and to make the path of duty plain, that we have taken this occasion and this method to present individual considerations. We have really no doubt in our minds as to the praiseworthy duty of all young men and women who are impressed with an honest desire to prepare for business, and we should like these convictions of ours to become the rule of conduct to as many as may be. We are probably selfish in this desire, as are most people in search of individual success; but even our selfishness cannot change the facts as they exist.

Firstly. There would seem to be some natural advantages in connection with a large commercial city, which any person of observation and tact would turn to good account. Business operations in such a city as Toronto are upon a scale calculated, in the greatest degree, to impress upon the student the character and magnitude of the subject which claims his attention, as also to afford him the most ready means of applying the lessons inculcated. In connection with this fact, also is that other more tangible consideration of vacancies in business so well adapted to the capacity and ambition of the would be accountant and business man. For while we would not urge upon young men,

as a *sine qua non*, the establishment of them selves in large cities, we honestly think that a few years business experience in Toronto will do more to develop the hidden powers of an aspiring man than a much longer apprenticeship in an inconsiderable town.

Secondly. Our friends may rest satisfied that it is no part of our purpose to be outdone in anything calculated to give character and importance to our school. We mean to have always on hand the very best facilities of all kinds, to be sure that no student passes through the course without a thorough knowledge of all the studies pursued, both in theory and application. We shall ever make it a special matter of consideration to secure the services of the best teachers and lecturers in the various departments, and in all respects to make our school worthy of the city in which it is located, and of all who give it support.

We would advise our friends to think the matter over thoroughly, and then do as we would, act according to their best convictions.

### OUR DIPLOMA.

It may be asked why is a diploma from one of our schools worth more than one from any individual school? We answer, first, because it is an evidence of more extensive preparation for business, our course of study embracing from thirty to fifty per cent. more than that of any individual school in the country. Second, because our schools are everywhere known and appreciated.

Business men acquainted with our course of study know what we do for young men, and hence our diploma is a passport to confidence, an almost certain assurance of a good situation.

As every young man is a cosmopolite in these days of telegraphs, railroads and fast travel, and as he scarcely knows which city he may wish to betake himself to for the purpose of securing a situation, it becomes a matter of some importance as to whose diploma he bears with him. It must be admitted on all hands that a diploma awarded by any of the Colleges of the Chain must be more extensively current throughout the entire country than that of any individual school. Hence, it will be seen that the "Chain" Diploma will be of much greater service to a person, to say the least, in many localities.

### Rivalry in Commercial Colleges.

Much excitement exists in the public mind regarding Commercial Colleges and their respective merits. These schools are becoming very numerous, but not too much so, however, for there is enough of work to be done. One thing must evidently result from so many institutions, namely: a tendency to elevate the standard of education in this department, and that school will ultimately get the most patronage which has the best and most thorough course of instruction. There is need of improvement still. The best of us have not reached the goal yet. We have a faint glimpse only, as yet, of the destiny of the Commercial College. Commerce is beginning to feel, already, the moulding influence of these schools. The branches taught are well, as far as they go, but they should be greatly increased. This will soon be done. Rivalry do all the colleges good. It will tend to bring up the standard. But there is honor to all this. Business of every kind is a fiery furnace of principle. Honesty is not compatible with success. Truth should be the aim of investigation, and the business man can ill afford in the long run to be dishonest. Everybody should scorn lying for the sake of patronage. Truth is better to dilate upon than fiction. May success ever attend all noble and honest endeavor everywhere.

### THE BUSINESS CONVENTION.

On the 12th day of July, the annual convention of the great national chain of Business Colleges assembled in Cleveland, Ohio, composed of the principals of each link, for a general discussion of, and mutual information upon, the relative interests and general diffusion of practical education. Recognizing the material advantages and intrinsic value of such an association, and appreciating the efforts already made to adopt an uniform system of business intercourse to avoid all the varied departments of intelligent life, the most learned and eminent men of that section united with the city authorities to greet the convention, and to commend its usefulness. Complimentary addresses of welcome and congratulation were delivered to the body by Mr. Chapin, Mayor of the city; Mr. Smythe, the Superintendent of Public Schools; his honor Judge Bishop, and other distinguished gentlemen. On the part of the convention Mr. S. S. Packard President, and Mr. E. G. Folsom made appropriate responses, accepting the courtesies and hospitalities so kindly extended. As an acknowledgment by high public functionaries, as well as by all men of enlightened and accepted public worth, of the merit and utility of our collegiate chain of institutions, and the importance of its bearing upon the commercial interests of the country and the world. These gentlemen were but representatives of an intelligent and far-seeing class, and their endorsement and countenance is but another attestation of the wisdom of our plan to systematize and universalize as well as to simplify the routine of business complications. They see, as the whole country is now seeing, that our efforts, so far from being an attempt to revolutionize pre-existing systems, are but proper and convenient adaptations of them to a symmetrical form, embodying all their virtues and curtailing the unwieldy and cumbersome methods with which ignorance or a dishonest ingenuity had environed them. They see, too, that the addition of facilities that break the bonds of former contraction, and extend to every vocation in life a practical apprenticeship to an enlightened method, familiarizing pupils with all the details of a business transaction, from the sale or consignment of commodities down to the deposit of profits, from the contract for labor to be performed to the investment of the proceeds resulting from service rendered, making the poor man his own accountant and book-keeper, and giving the affluent a competent agent, cannot be otherwise than beneficial to the best interests of commerce as well as to the great advancement of the people. They see that it is a great humanitarian effort, as well as one of the most efficient adjuncts of civilization. They see that as man's best interests are subserved and his condition ameliorated by the diffusion of a knowledge that adjusts his daily relations to the vicissitudes of his vocation, that institution is the greatest benefaction which gives the best insight and familiarizes by practical training the simplest, most uniform and most accurate method for the

conduct and regulation of his business. For these reasons, and for no personal motive, has our extensive institution received the approval and commendation of these exalted citizens.

Of the labors of the convention we need but briefly speak. Its proceedings from day to day have been made public through the daily press of the city in which it was assembled, and our purpose shall be to speak of the reasons and uses for its annual assembling, rather than to enter into any detailed statement of its domestic legislation. There being numerous colleges under different heads, forming a great chain from the Lakes to the Gulf, from the ocean to the prairies, each directed by a president selected for his competency to fill the responsible position; it is well that all, owing allegiance to one central head, should come together for the discussion of improvements suggested by their daily practice, for imparting mutual information acquired in their divergent spheres, and for keeping up and maintaining that uniformity in the instruction of pupils which is the great fundamental principle of our collegiate system. Who can doubt the advantages accruing from such intercourse, or over estimate the value of such interchanges? The experience of each professor in different localities and amid different surroundings, is thereby availed of by all, the inventions of each are distributed to all, and the biblical query—"Thou that teachest another, teachest thou not thyself?" is most thoroughly and usefully exemplified. This keeps up and assists to perfect that chain of uniformity which our institution is intended to infuse into all the relations of life. From this great conference each representative carries the views, opinions, suggestions and experience of all his co-laborers; each goes forth the advocate and practical tutor of the system of education adopted by the united wisdom of all, and to be imparted alike in all the different sections of their professorships, each and all having interchanged opinions upon the one engrossing subject and will profit by the wisest. These are the uses and purposes of this assembling, even more than the demands or requirements of the interests of the association.

With the authorities and eminent citizens of Cleveland, the people of this country are recognizing the benefits—social, substantial benefits—resulting and daily increasing in number and importance from our generalized system of training, which suggested the great chain that inaugurated and composed the late convention. The absorption of patronage by our institution, whose liberal enterprise and sound, healthy management is daily decreasing the number and strength of its rivals; is in itself the best evidence of its superior merit. Few there are among the people so blind to their own interests as to cling to the old prejudices and isolated systems of the past, in opposition to the accepted and improved methods which intelligent merchants are everywhere adopting, and which is fast becoming universal. The quaint old forms of ancient days, laden with their intricacies and discrepancies, are making way for the tide of

a great modern acceptance. Here and there old foggyism lives, but it is fast growing into disuse, and its decline is hastening to the bourne of the impractical and the obsolete. The light of improvement with rapid pace is permeating the avenues of commercial energy, and the systems that have retarded progress, and only by an occasional violent exertion of ingenuity made a spasmodic onset to affluence, is yielding gracefully to a giant competitor, that is destined to urge civilization on the sturdy breasts of trade to a steady, perpetual advance. The good work is still progressing and each annual convocation in the future, like those of the past, will attest and witness the onward march of the impulses destined to harmonize and simplify the relations and transactions of the commercial world.

### Increased Rates of Tuition.

It has seemed inevitable that during the past twelve months that the rates of tuition in Toronto College must be increased. We are constantly adding to our course of instruction which has been gradually improving in every respect, and it is our intention, at no distant day, to make still greater additions in this direction, and introduce a course more extended and efficient in every way than any heretofore adopted. Each department will be in charge of a Professor, specially qualified for his work, and such departments, at whatever cost, will be kept up to the highest standard. Our rooms have lately been fitted up in the most appropriate and tasteful manner, giving ample opportunity for the workings of the various departments. To accomplish these desirable—we may say essential changes, we find it necessary to make a slight increase in our rates of tuition, and after mature deliberation we have decided to increase the price of scholarship on and after the first of the present month. Our new rates may be found on the 6th page of this paper.

### Evening Classes.

Our regular evening classes commence the first of October and continue until the first of April.

This will afford an opportunity to such as desire to complete a course of instruction during the winter evenings, in anticipation of the opening of good situations in the Spring. The course of instruction is the same as in the day classes.

☞ The Spencerian system of Penmanship is rapidly superseding all other systems. It is rapid, legible and beautiful, and well adapted to all business purposes.

☞ Every young man should have a good business education, no matter what his future occupation is to be.

☞ We would urge upon the attention of all interested in education the unquestionable advantages of being a member of forty-five Colleges, to which a scholarship issued at this point entitles the holder.

☞ Young men or ladies who have a good ear for music, or more especially for "keeping time," make good Telegraph Operators.

## DIABOLUS AND THE BOOK-KEEPER.

BY J. W. EDDY

Diabolus sat musing and wondering, one day,  
Why no hapless victims were coming that way;  
For it chanced that much fewer than ever before,  
During twenty-four hours, had entered his door;

And at once he determined to make a short journey  
Among his tried agents. His best, an attorney,  
Had bargained to furnish one victim each day,  
For which Diabolus had promised to pay.

A four story palace on Madison Square,  
As splendidly furnished as any one there,  
With furniture costly, *recherche* and rare,  
Besides carriage, and horses, and money to spare.

But, in making the contract, his majesty saw fit  
To take an insurance by way of a forfeit:—  
In case of a failure six days in succession,  
The attorney to be his immediate possession.

Another good agent was old Mr. Tight,  
The very personification of right!  
If what Tight says, is right; that right is but might!  
Then *his* right, for he's tight with his mightiest might.

He's tight with his servants, his wife, and his boys,  
And never indulges extravagant joys;—  
A soulless old miser, fit only to dwell  
In the comfortless regions of tropical—well,

Old South Carolina could furnish his grace  
With as suitable lodgings as any warm place.  
He had promised to send to the regions below  
(Which never possessed an abundance of snow).

Some one to report every "cool thousand," made,  
By the devil's assisting to cheat in the trade  
The official, who openly "knew nothing of it,"  
Was secretly hoping to share in the profit.

The merchant, mechanic, the painter and teacher;  
The mesenger, servant, the master and preacher;  
And others, we visited only to find  
That all of his agents were sadly behind.

The broker and broken repeated commands:  
The doctor had wasted his precious life-sands,  
For it proved that he never had failed to secure  
The means recommended to hasten a cure.

The master and servant were found to agree;  
The sailor kept sailing his rounds o'er the sea;  
The soldier had always proved valliant in fight,  
When danger confronted the True and the Right

The merchant was honest in measures and weights,  
The banker made only legitimate rates,  
The printer had never refused him the news,  
And always had given the devil his dues

The preacher proclaimed against envy and strife,  
And sought to exalt and to purify life;  
In short, they had gone on in such a strange way,  
That none would imagine the "de'il was to pay."

I said Diabolus had made up his mind  
That all of his agents were sadly behind,  
In keeping the contracts soiled under their hands,  
Or meeting His Majesty's modest demands;

But this I recall; I was wrong, now I see;  
I acknowledged, one name claims a notice from me;  
If one curse above all God's curses are greater,  
The deepest and blackest belongs to the traitor!

How could His Majesty help but applaud him,  
And Angels of Darkness all praise him and laud him?  
His work was a mighty one, perfectly done,  
And his crown of damnation most faithfully won!

Diabolus determined on getting confessions  
Of judgment, for each of these many transgressions;  
But fearing the courts where his agents resided,  
Might be slower than sure, he quickly decided.

To summon his agent to speedily meet him  
Behold in his office; and there he could treat him  
To every convenience and warmest attentions,  
And probably, better secure his intentions.

A large delegation of men of profession  
Were soon going downward, in solemn procession,  
As slowly and sadly as unwilling feet  
Could carry them down to that Summer retreat.

And when they arrived, they were soon in a wrangle,  
For all their accounts were in such a sad tangle,  
That even the lawyer gave up in despair,  
And asked if they had not a book-keeper there.

Diabolus looked strangely about him, and wondered  
I, the lawyer, or some one else had not blundered.  
"Book-keeper! book-keeper?" he pensively said;  
"Book-keeper? I guess that he cannot be dead."

And forthwith, he went through that tropical section,  
With a pitchfork in hand on a tour of inspection;  
He went to each oven and stirred up the fire,  
Till the torturing flames rolled up higher and higher.

Examining carefully place after place,  
Intent upon getting some visible trace  
Of the man, who was held in such lofty repute  
As could settle matter they had in dispute.

His search was most thorough, and I have no doubt  
That the book-keeper would have been ferretted out;  
But His Highness came back with a look of despair,  
And declared that "no book-keeper ever came there."

## A Business Education for Farmers.

The following sensible remarks which we clip from the *Monthly Farmer*, will apply with equal force to any calling. Aside from the value to be attached to a business education, as counted with the profession of accountants, its advantages are invaluable, not only to the farmer, but to the mechanic and the professional man:—

"We will make no excuse for urging it upon the attention of farmers who have children to educate, that a thorough business education is just as essential to their success as a farmer, as it would be if they adopted the mercantile, or any other calling or profession. Yes, we will say it, and are prepared to show it up in all its bearings, that the farmer of to-day, with the present competition in production and his relations to commerce and commercial men, should be possessed of a thorough systematic education. The class to whom he sells his produce and of whom he purchases his necessaries and his luxuries outside of his own production, is generally composed of educated business men—thorough business economists.

"Don't they often use their knowledge, (for knowledge is power) to promote their own interests, at the expense of those upon whom their prosperity is dependent? How necessary, then, to meet this knowledge with equal knowledge, and conduct farming as any other business is conducted, by being possessed of the business information that would enable him to conduct any other business.

"We say to all farmers, give your boys a chance. Let them learn to 'higger' their own way in the world, study the economy of trade, the laws of supply and demand—not only the theory but the practical application of these laws and business rules. Give them a business education first, then if you can afford to send them to college to put on the 'ornamental,' do so, but don't in the first place devote the best years of their life to the acquirement of a kind of knowledge no more adapted to their wants than a hot house is necessary to grow corn or sorghum—an education that is calculated to make them laggards to society, and that often disqualifies them for active out-door business."

## TELEGRAPH DEPARTMENT.

The TELEGRAPH INSTITUTE connected with the Toronto College, is thoroughly appointed, and well conducted. Every facility offered on an actual working line is secured, and a goodly number of operators have already been sent out, and are occupying good positions to their own credit and the entire satisfaction of their employers. No thinking practical operator, for one moment doubts the feasibility of learning the art of Telegraphy in a properly conducted Institute.

We give below the telegraphic symbols invented by Prof. Morse, and now used almost universally:—

## MORSE ALPHABET.

### Letters.

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

### Figures.

1	----	4	----	8	-----
2	----	5	----	9	-----
3	----	6	----	0	-----
		7	----		

### Punctuation.

Period	----	Exclamation	----
Comma	----	Interrogation	----
Semicolon	----	Parenthesis	----
Emphasis	----	Quote	----

## Thoughts for the Thoughtful—Business Education.

It has been truly remarked by a popular American writer, that "Every business that is worthy of the name has two departments; its *science* to be understood by *study*, and its *art* to be acquired by *practice*. A knowledge of both is especially necessary to the complete education of the business man. A knowledge of the theory of a profession or pursuit gives stability to character, a disposition to act *within known laws*, checks the temptation to sacrifice principle for a temporary end, and throws around the dull details of practice an air of intellectuality that is exceedingly attractive to an ingenious mind. It does more. It gives "*wisdom* in practice, and traces out" consequences by the light of experience." Every man, to whatever class he may belong, has, during life, more or less business to transact, and as there is no royal road to success in business life, it follows that business men, as much as professional men, must be educated for their employment. A business education is of advantage to all.

To *Farmers* it will teach business habits, attention to accounts, and their rights and liabilities, which will give them increased interest and success in their business. To the *Mechanic* it will teach order, system, management, the practical value of Book-keeping, and remedy many deficiencies.

To the *Professional man* it will afford a clearer insight into the practical operations of business affairs, and gives him facilities for obtaining practice. To meet a general and widely-felt want, this chain of Business Colleges have been established, with results successful beyond comparison.

There is scarcely any avocation which does not include the necessities of business transactions; and the career of the country is essentially commercial.

In view of this fact it has been truthfully remarked that "the obvious want of the age and the country is a more careful and efficient system, by which the youthful aspirants for commercial honor and reputation may be more suitably prepared to enter the crowded arena of business, where so many hazards and vicissitudes beset them, and where they must encounter sharp competition, shrewd rivals, and experienced opposition."

Gross ignorance and inexperience are every day yielding terribly bitter and expensive lessons, and most of the lamentable failures which attend mercantile life, and which reliable statistics show to be equal to over 90 per cent. of those who embark in business, are chiefly attributable to shameful mismanagement through ignorance of business.

The want of a knowledge of *Book-keeping* alone has absolutely ruined a larger proportion of our industrious and pains-taking merchants than would generally be credited by those having no access to reliable records.

Truly it has been said that "the young man who acquires a careful education through the medium of a Commercial College of merit will find himself in possession of a science which he can apply under all possible circumstances, and which will make him as much the superior of him who is obliged, as an apprentice, to pick up his knowledge through a series of years, and by costly experience, as the educated engineer is to the ordinary machine. This education can be obtained cheap, and expeditiously, and its great value is found to be in its steady and constant availability for practical purposes.

Upon this subject the *Chicago Journal*, with great force, remarks:—

"The majority of our young men go to business. Most of them are better adapted to business than to the professions, and the professions are neither so lucrative nor so liberal in 'openings' as the places of commerce and the marts of trade. And it is now a determined and established fact, that the great majority of young men who devote themselves to business, are as much in need of special education for their work, as those who devote themselves to the professions are for theirs. We need institutions, then, whose design it shall be to fit a young man for commerce in its broadest and profoundest sense.

"Such institutions there are, and they have our approbation. They deserve the patronage of those who have sons or wards whom they would qualify for the responsibilities and duties of a mercantile employment. The Commercial College takes rank with the classical seat of learning. The Commercial College reduces business to a science, by making those who conduct it scientific in the conduct of it. We may hail such a college, then, as the harbinger of hopeful things for business and the business man. It elevates and ennobles what would otherwise be gross and mean. It contributes to the pleasure of traffic by adding to the facilities by which it may be carried on. It gives dignity to labor by dignifying the laborer, and renders more honorable all manual employments that are in themselves honorable. Second to no civilizing and educative agency is the Commercial College, for second to no need of our youth is that of a good, sound, broad, careful business education."

#### THIS INSTITUTION

Is one of the Colleges comprising Bryant, Stratton & Co.'s "International chain of Commercial Colleges," and is located in the most central part of the city, accessible from all points by the most eligible public routes, occupying the most commodious and elegant suite of rooms used for this purpose in Canada.

#### The Object is Practical Training for Business.

It is designed to effect this object thoroughly by placing within the Institution the BEST TALENT THE COUNTRY AFFORDS, AND THE BEST FACILITIES that the combined experience of all the teachers of this ASSOCIATION OF COLLEGES can suggest.

#### A SCHOLARSHIP

obtained in any one of these Colleges is good during life in all.

NO PREPARATION IS NECESSARY BEFORE ENTERING and students are received every business day throughout the year.

#### THERE ARE NO VACATIONS.

A peculiarity of the course of instruction is that no part is dry or tedious, that it constantly suggests business, and gives to the rooms the atmosphere and appearance of business.

Young and middle-aged men are here mingled in anxious pursuit of a sound knowledge of business affairs.

The number of students now preparing for business in

BRYANT & STRATTON'S INTERNATIONAL CHAIN OF COLLEGES

is over 6,000; the number of teachers, 160.

#### Bryant, Stratton & Co.'s Business College.

Accompanying our present issue is a supplement in the interest of Bryant, Stratton & Co.'s Business College at Toronto, one of an extended chain of similar institutions, under the same directorship, located in all the principal cities of the United States and Canada, and established upon as firm a basis as any of the great national organizations of the day. The advantages of a course at one of the first-class Commercial Colleges is well understood, and in latter times the business qualification of no young man is considered complete without the practical instruction obtained through the excellent system here pursued. In the well-appointed Colleges of Messrs. Bryant, Stratton & Co., the student engages in all the transactions and ramifications of actual business, keeping his bank account, and conducting sales and purchases in every manner incident to the daily routine of mercantile establishments. Indeed the course of instruction pursued at Messrs. Bryant, Stratton & Co.'s College has direct reference to the requirements of the young man launched forth into the world of business. The studies, in the main, are classed as follows:—

Book-keeping, in all its branches.  
Commercial Law, including both the Law Merchant and such statutory regulations as pertain to questions of property and personal rights.

Commercial Arithmetic, embracing all subjects applied in special transactions.

Business Penmanship, upon the Spencerian basis, under the instruction of one of the best teachers of Penmanship in the country.

Business Correspondence, including the principles of English Composition, and such thorough practice in connection with the daily exercises as will secure the most satisfactory results.

Also, "Political Economy," Customs of Business, Ornamental Penmanship, and Phonography.

We recommend the supplement accompanying to the careful perusal of young men—*Hamilton Evening Times*.

BRYANT, STRATTON & Co.'s COMMERCIAL COLLEGE.—Every good mechanic will at once admit that no time is lost that is occupied in sharpening tools; and it is no less true that no man ever really lost anything by the apparent delay in thoroughly preparing himself for the great business of life. In doing this every one who intends to succeed, and no one need fail, has first to decide what profession, pursuit or calling he intends to make the business of his life, and then the best means of obtaining not only the general education which every one requires, but the *special, the peculiar training*, which is necessary in order to ensure the highest success in the particular calling which is to be the business of his life. To those who aspire to success as Merchants, we can recommend no better place in which to gain a thorough insight into the principles of Commerce, and of the special

branches of knowledge necessary to carry on business well, Book-keeping, Penmanship, Commercial Arithmetic, &c., than Bryant, Stratton & Co.'s Business College, Toronto. We need not enlarge upon the matter in this place, as we issue a "supplement" with this day's paper, in which the whole subject is fully discussed.—*Cobourg World*.

BRYANT & STRATTON'S COLLEGE.—We would call the attention of our readers to the supplement issued to-day in our paper by the Principals of Bryant & Stratton's Commercial College, Toronto. This is an old established and popular branch of that great chain of colleges now in operation in the States and Canada. At this institution, in addition to the preparatory branches necessary to a commercial education, a systematic course of business training in all departments of trade, manufacture, banking, &c., is imparted. The time has come when an acquaintance with business principles to the young men just entering on a commercial career, is essentially necessary to success in life; and this knowledge can be acquired at the Toronto Business College. The young men especially we would recommend a careful perusal of their circular.—*Guelph Mercury*.

BRYANT, STRATTON & Co.'s COMMERCIAL COLLEGE.—In the present enlightened age, all classes of society are fast becoming alive to the advantages of a sound practical business education. Those who have been fortunate or wise enough to obtain it, find it the best passport to the most lucrative business situations in the land. It not only paves the way to the best situations; but gives young men who aspire to do business on his own account—and who does not—ten chances of success over his less fortunate brother who has not acquired the practical business knowledge, which in a majority of cases forms the true secret of a prosperous career. But it is by no means to those only in commercial circles, strictly speaking, that this applies. Farmers boys are not properly qualified for managing the various departments of farm labor without the aid of a business education. The farmer ought to manage his business on Commercial principles, the same as the store-keeper, and if he wishes his sons to be successful as farmers, let him by all means, give them a chance of attending a Commercial College. But no matter in what station in life our lot may be cast, a knowledge of the principles of commerce will speedily prove itself to be of incalculable advantage to the possessor. The next thing to be considered is where to go to obtain it. There are various deservedly popular institutions for that object in the province; but without running the risk of being accused of making any invidious distinction, we may well be permitted to say that none enjoys such an extended reputation as Bryant, Stratton & Co.'s International chain of Commercial Colleges. But we will let the managers of the one in Toronto speak for themselves in supplement of this week's Review.—*Smith's Falls Review*.

BRYANT, STRATTON & Co.'s, TORONTO BUSINESS COLLEGE.—These Commercial Colleges which have, within the last few years, occupied so prominent a position in the practical education of the country. The object which they have in view is to impart a knowledge of the details of business. This originated with a teacher of Penmanship, an exceedingly important acquirement, and to Mr. P. R. Spencer, whose system has become recognized as the best now taught, is due their conception. Naturally book-keeping followed, as closely allied with penmanship, and from these combined, an idea of a general commercial school followed as a natural consequence, and as the Schools—or Colleges as they are called—assumed importance



and popularity, one after another of the important branches which are now taught in them was added, until now the studies pursued are thus enumerated:—

**BOOK-KEEPING**, in all its branches.  
**COMMERCIAL ARITHMETIC**, embracing all subjects applied in special transactions.  
**BUSINESS PENMANSHIP**, upon the Spencerian basis, under the instruction of one of the best teachers of Penmanship in the country.  
**BUSINESS CORRESPONDENCE**, including the principles of English Composition, and such thorough practice in connection with the daily exercises as will secure the most satisfactory results.  
**ALSO "POLITICAL ECONOMY," CUSTOMS OF BUSINESS, ORNAMENTAL PENMANSHIP AND PHONOGRAPHY.**  
 But the most curious, and in some respects the most practical characteristic of these Colleges, is the miniature business world which they present. "The Counting-room" represents every department of business, and affords to the student a glimpse of that outer business world for which he is preparing. There are bankers, merchants, freight agents, commission agents, in a word, all the various ramifications of business, and the student is engaged in some one of these departments which he is required to manage with all the circumspection of actual life. It is of course but the theory of business, after all, which he attains to, but so nearly allied is it to the actual practice, that when he leaves the College, and enters the merchant's establishment, he but commences on a larger scale, the miniature operations on which he had been trained. The College of the Messrs. Bryant, Stratton & Co., at Toronto, one of the International Chain of Commercial Colleges, has attained very great popularity. The teachers are all practical men; and many of the students have already filled with credit positions of trust in our largest mercantile establishments with very great credit to themselves.—*Hamilton Spectator.*

**TERMS:**

**TUITION PAYABLE IN ADVANCE.**  
*(Scholarship not Transferable.)*

**Commercial Department.**

Life Scholarship for Full Course, including all departments of Book-keeping, Lectures, Commercial Correspondence, Commercial Law, Partnership Settlements, and Penmanship, good throughout the International Chain of Colleges, for taking the Course, or for review ... \$35.00  
 The same to Ladies ..... 30.00

**Telegraph Department.**

Tickets for Full Telegraph Course, with instruction and practice on both sound and paper instruments, taking care of Batteries, managing the Lines, etc .. \$15.00  
 The same to Ladies ..... 10.00

**Commutation Rates.**

To a young man who takes the Commercial Scholarship and Telegraph Ticket, the price for both will be .... \$15.00

**Commutation Rates.**

To a young lady who takes the Commercial Scholarship and Telegraph Ticket, the price for both will be ..... \$3.00

**Writing Department.**

Persons entering for Writing alone, will be entitled to three months' tuition, evening sessions, for ..... \$7.00  
 Three months' tuition, day sessions, for ..... 7.00  
 Three months' tuition, both day or evening sessions ..... 12.00

**Commercial Arithmetic Department.**

Persons entering for this alone will be entitled to three months' tuition ... \$5.00

**Commutation Rates.**

Persons entering for Writing and Arithmetic only, will be entitled to three months' tuition, for..... \$10.00

**Blank Books.**

A package containing all the Blank Books for the full Course, together with Blank Notes, Drafts, Certificates of Deposit, Pass-Book, Deposit-Slips, Bills of Lading, Shipping Receipts, Account Sales, etc., for the Practical Department, costs..... \$6.60

**Text Books.**

Book-keeping, Counting-house edition.. \$2.75  
 Commercial Arithmetic Counting-House edition..... \$1.25  
 Commercial Law..... \$2.50

**Cost of taking Course in the Commercial Department.**

Scholarship..... \$35.00  
 Blank Books ..... 6.60  
 Book-keeping book..... 2.75  
 Commercial Arithmetic..... 1.25  
 Commercial Law..... 2.50

Adding Board to the above would give the total expense. \$48.00

**Telegraph Department.**

Tickets ..... \$15.00  
 Adding Board to the \$15 gives the total expense in this Department.

**Boarding.**

Good Board, with room, can be obtained at from \$2.50 to \$3.50 per week.

**Time of Commencement.**

As there are no vacations, students can enter at any time, and pursue their course as rapidly as their ability will permit.

**Time Required.**

The time necessary to complete the Course is from three to five months, varying according to the ability of the Student.

Punctuality, upon which hangs a successful business career, is insisted upon.

Two-thirds of our students come here solely on the recommendation of others.

The course of instruction in these Colleges has direct reference to the requirements of business.

Monthly reports of attendance will be rendered to parents or guardians when required.

Every young man should have a business education, no matter what his future occupation is to be.

It is not possible for any young man to invest the amount of money that it will require to take the course, in any other way, where it will produce him as good returns.

Visitors are admitted to the College on any week day during the year to witness its novel and interest operations, and we invite a critical examination from educators and business-men.

Over fifteen thousand young men have been educated in this Chain of Colleges, and have gone forth to take important business positions, and wield a power that shall be felt in the business community.

Young man, what are your qualifications? What can you do? The Business College searchingly but kindly puts these questions, and suggests their answer. How much better to meet and answer the inquiry early, while any lack of unreadiness may be repaired.

If a father wishes to give his son a legacy that will endure him while life exists, let him send him to an institution where he can attain a general practical business education, and he will have the satisfaction of knowing that he has given him that which is better than houses, lots or farms, or even gold and silver; these may take wings and fly off suddenly, but this knowledge will endure while life and reason exists.—*Horace Mann.*

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