

THIRTEENTH ANNUAL  
CIRCULAR AND CATALOGUE  
OF THE  
BRITISH AMERICAN

**Commercial College,**

CORNER KING AND TORONTO STREETS,  
TORONTO, ONT.

1874-5.

J. D. ODELL, PRINCIPAL.

ODELL & TROUT PROPRIETORS.

"Teach your sons that which they will practice when they become men."

TORONTO:  
PRINTED AT THE MONETARY TIMES OFFICE, 64 AND 66 CHURCH STREET.  
1874.

W. A. MURRAY.

JOHN DRYAN.

**W. A. MURRAY & CO.,**

IMPORTERS OF

**Silks, Velvets, Real Laces, Dresses,  
MANTLES, MILLINERY,  
SHAWLS AND GENERAL DRY GOODS,**

GENTS' CLOTHING MADE TO ORDER.

17, 19, 21 & 23 King Street East, Toronto.

**BROWN BROTHERS,**

IMPORTERS,

WHOLESALE & MANUFACTURING STATIONERS,

BLANK BOOK, POCKET BOOK & WALLET MANUFACTURERS,  
PUBLISHERS OF THE CANADIAN DIARIES, AND DEALERS IN BOOKBINDER'S STOCK,

66 & 68 King Street East,

**TORONTO, ONT.**

Bookbinding in all its Branches.

**I. & F. COOPER,**

IMPORTERS AND MANUFACTURERS OF

**Shirts, Collars, Hosiery,**

AND GENTS' FURNISHINGS GENERALLY.

129 YONGE STREET (opposite Jas. Shields & Company)

**TORONTO.**

**PIANOS AND ORGANS**

By all the really celebrated makers may be purchased by Monthly or Quarterly  
Payments on easy and advantageous terms.

Pianos sent out at reasonable rate of hire, with option of purchase.

**A LARGE VARIETY OF SECOND HAND INSTRUMENTS**

Constantly in stock, varying from Fifty to Two Hundred and Fifty Dollars.

Send for Circular, Price Lists, &c., &c., before purchasing elsewhere.

**A. & S. NORDHEIMER,**

15 King Street East, Toronto.

FA

J. D. ODELL AND

J. D.  
Superintendent of the Con  
an

EDV  
Of the

GE  
Lectur

ROBE  
Lecturer on Business

Lecturer on Commerce

Manager of the Practica  
Actual Bus

Teacher of Theoretical

RI  
Teacher

JOHN DRYNAN.  
CO.,  
s, Dresses,  
ERY,  
RY GOODS,  
ER.  
, Toronto.  
ERS,  
STATIONERS,  
UFACTURERS,  
OOKBINDER'S STOCK,  
st,  
NT.  
ER;  
osiery,  
ERALLY.  
& Company)  
GANS  
nthly Quarterly  
urchase.  
STRUMENTS  
Fifty Dollars.  
ing elsewhere.  
ER,  
, Toronto.

# FACULTY.

---

J. D. ODELL AND EDWARD TROUT, PROPRIETORS.

---

J. D. ODELL, Principal,

Superintendent of the Course of Instruction, and Lecturer on the Theory  
and Practice of Business.

---

EDWARD TROUT, Esq.,

Of the *Monetary Times*, SECRETARY.

---

GEORGE HAGUE, Esq.,

Lecturer on Banking, Finance, &c.

---

ROBERT WILKES, Esq. M. P.

Lecturer on Business Correspondence and the Custom of Trade.

---

H. E. CASTON, Esq.,

Lecturer on Commercial Law, Legal Forms, Insurance, Shipping,  
Agencies, &c.

---

CONNOR O'DEA,

Manager of the Practical Department, Teacher of Business Penmanship,  
Actual Business, and the Science of Accounts.

---

W. H. DENNIS,

Teacher of Theoretical Bookkeeping and Assistant Teacher of Business  
Penmanship.

---

RICHARD LEWIS, Esq.,

Teacher of Phonography and Elocution.

TO THE FRIENDS  
OF  
BUSINESS EDUCATION.

---

OUR FACILITIES.

To the young men and women of the country, we wish to present the claims of the "BRITISH AMERICAN COMMERCIAL COLLEGE;" and we respectfully ask all who are interested in the subject of BUSINESS EDUCATION to first read the following synopsis of our extended programme, to which we strictly adhere, and then visit us, and take a look at us at work, and we will establish our claim to the best and cheapest, in the minds of any party, we care not whom.

Toronto is the great centre of Ontario; and students contemplating lives of business, in city or country, cannot fail to derive incalculable advantage from a few months' residence here, in the midst of great Business Houses, great Business Schemes, and great Business Men. Frequent visits to this busy throng cannot fail to enlarge, develop, and strengthen the student's mind in a business direction, besides making for him valuable business acquaintances.

Our Teachers and Lecturers are all practical men, who know what they teach. Hundreds of our graduates, now at important posts throughout Canada, in Banks and Business Houses, are ready to testify that to us they owe their start in a career of prosperity. Our office is frequently visited by business men in search of Clerks, Cashiers, and accountants; and we have no difficulty in providing places for those competent to fill them. It is the thorough preparation that is needed; and the Business School is as essential to the Business Man, for that thorough preparation, as the Law School is for the Lawyer, the Medical School for the Doctor, or the Normal Schools for the Minister and Teacher. Our work is thorough; not a mere smattering.

Our terms are extremely low; the actual Business Department alone being worth the entire cost. We spare no pains or expense to make our work first-class in every particular.



5

## OUR LECTURERS.

GEORGE HAGUE, ESQ.,

LECTURER ON BANKING, FINANCE, ETC.

This gentleman has long held and now occupies one of the highest positions in Canadian banking, as Cashier of the Bank of Toronto, which is one of the most successful banking institutions in this country; its stock now being double its original value. This favorable condition of the bank is mainly owing to the assiduous care and skill of its general manager, whose successful experience in business enables him to speak of such matters from a practical stand point.

ROBERT WILKES, ESQ., M. P.

LECTURER ON BUSINESS CORRESPONDENCE AND THE CUSTOMS OF TRADE.

In our last annual circular we gave a brief sketch of this gentleman's career as a successful merchant, and of his recent selection by the most wealthy and intelligent portion of this city as the people's representative in the House of Commons, a position he has filled during the past session with credit to himself and the city he represents.

RICHARD LEWIS, ESQ.,

TEACHER OF ELOCUTION AND PHONOGRAPHY.

We have been successful in being able to place the name of this gentleman upon our list of instructors. He has had extensive experience, not only as a teacher of Elocution and Phonography, but also of the English branches. His recent publication, the "Dominion Elocutionist," has already met with some flattering notices from the press, and has been very favorably received by the public.

H. E. CASTON, ESQ.,

LECTURER ON COMMERCIAL LAW.

Is an Englishman from the great metropolis of the world, and has spent about fifteen years in this country. By diligence and steady perseverance, Mr. Caston has thoroughly mastered his profession, and has already met with considerable success, which must eventually make him a prominent member of the Canadian Bar.

## Curriculum. <sup>7</sup>

The course of study embraces only those branches pertaining directly to a Thorough Business Education. It would be well if every student could obtain a good English education before coming here; but, as this is the exception rather than the rule, we have arranged our course of study in such a manner, and introduced such branches, as will enable those who are backward to obtain such a knowledge of commercial matters as will enable them to conduct their business in a correct and intelligent manner.

### SPELLING.

Every member of the School is expected to join this class, which we consider of primary importance. It is taught in a highly interesting and successful manner.

### BOOK-KEEPING.

Is taught in a thorough and scientific manner—commencing first with most simple transactions from which to make up and arrange sets of books, and gradually increasing to the most difficult that can occur in any department of trade.

The science of double entry book-keeping explained, its results demonstrated by ample blackboard illustration, and principles fixed upon the mind of the student by test examples. These examples are given until the teacher is fully satisfied that the theory has been comprehended by the pupil, and until, upon given Trial Balances and Inventories, they can make a complete statement of the standing of a business. This being the most important, and, at the same time, the most interesting subject connected with a business education, it necessarily receives the greater portion of the student's time. He never tires of it; it is always fresh; and he daily finds some new application of this useful and perfect science.

### BUSINESS ARITHMETIC.

We give this branch the prominence which it desires, there being from three to four classes daily.

Our method of teaching is the most practical and approved that can be adopted; and, with our new text book, we flatter ourselves that we can offer facilities in this branch to be found in no other institution in Canada. Especial attention is given to short processes and contrac-

tions, by which desired results are obtained more rapidly than by old methods.

### BUSINESS WRITING.

In this branch we cannot be compared with the Business Education of the day, keeping before the student the most practical and useful. A good hand writing is a young man can have; but, in other colleges at the present time, that a young man, without a chance among his competitors, can obtain a number of good penmen is a fact which cannot elsewhere be obtained.

### BUSINESS MECHANICS.

To this very important branch one of the most difficult to teach is the fact that it is almost entirely neglected in the day, and also as the case of one, even among other works, in which we have been thoroughly by means of the student in such a form that he can work intelligently.

In teaching this subject we have followed the plan of Townsend, Esq. for a student in the matter of mechanics of a letter. This book is the best who desires to become practical.

This embraces the law of Partnership, Agency, Guaranty, Usury, Liens, Bailment, E. Caston, Esq., a lawyer.

We do not claim to have such a knowledge of the great degree, insure the student from the snares which are constantly transact his business into

tions, by which desired results are reached with less labor and time than by old methods.

#### BUSINESS PENMANSHIP.

In this branch we can offer unrivalled facilities, every teacher connected with the Business Department being a first-class penman, thus keeping before the student correct forms and giving him constant practice. A good hand writing is almost the best introduction to business a young man can have; the Spencerian system as taught in this and other colleges at the present day, is making so many good penmen, that a young man, without this essential qualification has but a poor chance among his competitors. This College is justly noted for the number of good penmen it sends out every year, and as we employ the two best penmen to be had, we shall continue to offer advantages that cannot elsewhere be obtained in the country.

#### BUSINESS CORRESPONDENCE.

To this very important branch we give special attention. This is one of the most difficult subjects we have to teach, owing no doubt, to the fact that it is almost entirely overlooked in most of the schools of the day, and also as the ability to write a good business letter is a rare one, even among otherwise good business men. Our method of teaching, in which we have been very successful, is to analyze the subject thoroughly by means of blackboard illustrations, and place it before the student in such a form that after a few lessons, he knows how to go to work intelligently.

In teaching this subject we owe much of our success to Calvin Townsend, Esq. for a superior text book, intended as a correct guide in the matter of mechanical detail, and in the combinations of the parts of a letter. This book should be in the hands of every young man who desires to become proficient in this branch.

#### COMMERCIAL LAW.

This embraces the law governing Contracts, Negotiable Paper, Partnership, Agency, Guaranty and Suretyship, Insurance, Interest and Usury, Liens, Bailment, &c., and is under the personal charge of H. E. Caston, Esq., a lawyer of this city.

We do not claim to make lawyers of our students, but to impart such a knowledge of the principles of the laws of business, as will in a great degree, insure the young business man against falling into the snares which are constantly set for the unwary, and enable him to transact his business intelligently.



## ACTUAL BUSINESS.

This College is justly celebrated for its Actual Business Department, it being the most complete and best conducted of any institution in the country. The student here becomes an independent business man, being placed upon his own responsibility, he acts upon his own judgment in buying and selling such merchandise, stocks, &c. as may be in the market, paying cash, giving and receiving notes, checks, drafts, &c., &c. when sufficient business has been transacted, he is required to inventory his stock of goods, close his books, and make out a Balance Sheet, showing the exact condition of his business; this, if found correct, is approved, and he passes to the next set.

In this Department the following forms are taken up and thoroughly mastered by the students:—

1. General Merchandise Business.
2. Wholesale and Retail Trade.
3. Single Entry.
4. Changing from Single to Double Entry.
5. Six Column Journal.
6. Commission.
7. Foreign Exchange.
8. Administration.
9. Manufacturing.
10. Steamboating.
11. Banking.
12. Examination.

## GENE

TI

As we have no term di  
the year with equal adva

## PREPAR

A knowledge of the ru  
cient preparation for ent  
ficiencies in these—if not

## TIME REQ

This depends upon th  
of the pupil. While som  
others require a year  
thoroughness of first imp

S

The regular hours of  
and from 1.30 to 4 p. m.  
7 to 9 p. m.

Good board with room  
upon application to the  
in the city should retain  
the college, where they v  
places.

We have closed our  
make arrangements for  
reasonable rates.

A new Association Dip  
\$2,000 and is conceded  
produced on this contine  
New York city. This D  
stitution.

Letters for Students,  
cial College will be dist  
from the trouble of calli

## GENERAL INFORMATION.

### TIME OF ENTERING.

As we have no term divisions students can enter at any time during the year with equal advantage.

### PREPARATORY QUALIFICATIONS.

A knowledge of the rudimentary English branches constitutes sufficient preparation for entering upon our course of study; and any deficiencies in these—if not too radical—can be remedied here.

### TIME REQUIRED FOR COMPLETION.

This depends upon the previous education, application and aptness of the pupil. While some will complete the course in five months, others require a year or more. We wish our pupils to regard *thoroughness of first importance*, without reference to time.

### SCHOOL SESSIONS.

The regular hours of study and recitation are from 9 to 12 a. m., and from 1.30 to 4 p. m., and from October 15th to March 15th, from 7 to 9 p. m.

### BOARD.

Good board with room can be obtained at from \$3 to \$3.50 per week upon application to the office of the College. Students upon arriving in the city should retain their checks for baggage and come directly to the college, where they will be assisted in procuring suitable boarding places.

### TELEGRAPHY.

We have closed our Telegraph Department. We can, however, make arrangements for such as desire instruction in this branch at very reasonable rates.

### DIPLOMA.

A new Association Diploma has recently been issued at an expense of \$2,000 and is conceded by critics to be the finest piece of engraving produced on this continent. The engraving was done by McLees of New York city. This Diploma is awarded to all graduates of the institution.

### MAIL.

Letters for Students, if addressed the the British American Commercial College will be distributed twice a day, and relieve the student from the trouble of calling at the post office.

## VISITORS.

Visitors are always welcome to the College Rooms.  
Parents and Guardians are especially requested to call and witness the progress of their sons or wards.

## EMPLOYMENT FOR GRADUATES.

We have never insulted the good sense of the public by guaranteeing situations to graduates; but many times have we had more applications for accountants than we could respond to. The difficulty is not in finding situations for students, but competent students to fill positions. Our business is to *qualify* our young men so that they will be competent, not merely to serve as book-keepers for others, but as their own employers.

## RATES OF TUITION.

(Payable in Advance—Scholarships not Transferable.)

## COMMERCIAL DEPARTMENT.

Tuition Certificate, 3 months .....	\$30 00
Books and Blanks for same from .....	\$5 00 to 15 00
Tuition Certificate, 6 months .....	50 00
Books and Blanks for same from .....	12 00 to 20 00
Scholarships good for life in this College, and for two years throughout the International Business College Association .....	75 00
Books and Blanks for same.....	20 00
Penmanship one month .....	5 00
Penmanship three months .....	12 00

## BOOKS USED.

Bryant and Stratton's Book-keeping, price.....	\$3 00
Townsend's Commercial Law (new).....	3 50
Townsend's Business Correspondence (new) .....	1 50
Bryant and Stratton's Arithmetic (new).....	2 50
Packard's Complete Course—Theory (new) .....	0 50
Blanks—full set .....	8 00
Stationery (furnished at commencing).....	1 00
Total .....	\$20 00

## ORNAMENTAL PENMANSHIP.

Instruction given in this Department comprises Off-hand, Flourishing, German Text, Lettering in every style, Designing, Pen and Ink Drawing, Card Writing, &c. Terms as per agreement.

Our Students in this Department, have been very successful, some of them taking prizes at the Provincial Exhibition, 1878.

## RULES

I.—The bell will ring for the closing of the school at 4

II.—There will be fifteen (15) days, and his parents

III.—Quietness, order are strictly enjoined.

IV.—Students, after the full session hours, permission.

V.—Students will not cutting their studies; and upon any other subjects.

VI.—No laughing, talking the windows, or collecting

VII.—No student canerty of another; should other article from another

IX. When any class places promptly; any will subject them to exco

X.—When the bell rings, special law or other subject. Students are expected to his books or other work or lecturer. There must of desks, or moving commenced.

XI. No smoking, or allowed within the prece

XII. There must be desks while in class, or ungentelemanly practice is strictly forbidden.

XIII.—Students will the rooms any manuscript

XIV.—Students are

## RULES AND REGULATIONS.

I.—The bell will ring for-roll call at 9 a.m., at 1.30 p.m., and at the closing of the school at 4 p.m.

II.—There will be fifteen roll-calls each week (viz. : three each day except Saturday) and any student who shall be absent five (5) times in a week, without a satisfactory excuse, will be suspended for three (3) days, and his parents or guardians notified of the same.

III.—Quietness, order, and diligence during the hours of business are strictly enjoined.

IV.—Students, after entering, are expected to remain in the room the full session hours, and will in no case leave without obtaining permission.

V.—Students will not remain in the room unless engaged in prosecuting their studies; and are not allowed to engage in conversation upon any other subjects.

VI.—No laughing, talking, or unnecessary noise, lounging, sitting in the windows, or collecting in groups is permitted.

VII.—No student can be allowed to touch the books or other property of another; should any one wish to have the loan of a book or other article from another, he must ask it from the owner.

IX. When any class is called the members thereof will take their places promptly; any unnecessary delay on the part of any student will subject them to exclusion from the class for that time.

X.—When the bell rings for writing, spelling, lectures on Commercial law or other subjects, or any other exercise on which all the Students are expected to engage, each Student will at once put aside his books or other work, and give his whole attention to the teacher or lecturer. There must be no talking, whispering, opening or shutting of desks, or moving from place to place after the exercise has commenced.

XI. No smoking, or chewing tobacco or spitting on the floor, is allowed within the precincts of the College.

XII. There must be no tilting back of chairs against the walls or desks while in class, or during any lecture or exercise; and all such ungentlemanly practice as throwing feet upon chairs, or against desks, is strictly forbidden.

XIII.—Students will not, in any instance, be permitted to take from the rooms any manuscript or other article belonging to the College.

XIV.—Students are expected not to disturb the school by enter-

call and witness

S.

lic by guarantee-

e had more appli-

The difficulty is

nt students to fill

so that they will

for others, but as

ferable.)

.. \$30 00

.. \$5 00 to 15 00

.. 50 00

.. 12 00 to 20 00

o

e

75 00

.. 20 00

.. 5 00

.. 12 00

..... \$3 00

..... 3 50

..... 1 50

..... 2 50

..... 0 50

..... 8 00

..... 1 00

..... \$20 00

Hand, Flourish-

g, Pen and Ink

successful, some

73.

taining visitors in the rooms longer than is necessary to show them through the different departments.

XV.—It is also expected that all students attending the College will behave like gentlemen in the school and in the street, and in their boarding-houses, and wherever they may be, for their conduct gives character to the College.

XVI.—Any absence from, or tardiness at morning, afternoon, or evening roll-call or recitations, are noted in the register, and reports of the same will be sent monthly to parents and guardians when desired.

XVII.—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.

XVIII.—Students occupying official or other positions in the Practical Department, will forfeit the same by absenting themselves from their posts without permission.

XIX.—At the completion of the course, or the expiration of the time for which the student enters, he must remove his books and stationery from his desk, otherwise they will be forfeited and the desk emptied.

XX.—Any student remaining away for more than two weeks, must notify the Principal, otherwise he will forfeit his seat.

XXI.—Any violation of the foregoing Rules and Regulations will subject the violator to suspension or expulsion, at the discretion of the Principal.

## LECTURE DELIVERED BEFORE THE

Mr. W. H. Howland, of  
chair, and said that he had  
of the evening, Mr. Ro  
audience would carry a  
was useful and valuable

Mr. Wilkes, who was  
afforded him great pleasure  
minded him that another  
dressed them. During  
changing faces and places  
heard him last year when  
land, the President of the  
Dominion Board of Trade  
to education. He thought  
The subject which he  
the one word, Thorough  
do it with thy might,"  
remembered reading of  
chant, lately deceased,  
and what you know, know  
sive attribute of the  
microscopic eye of truth  
ness just as applied to  
chest of knowledge; the  
which all possible know  
prising to say that few  
clined to say, "If you  
knows it from a to z, w  
I will tell you that that  
secured some knowledge  
more. Spelling is the  
blocks in the edifice of  
built. Books, the least  
little letters. There are  
sure I can spell; but so  
must learn to spell if  
fatal mistake than the  
the result of this neg

LECTURE DELIVERED BY ROBERT WILKES, Esq., M. P.,  
BEFORE THE STUDENTS OF THIS COLLEGE.

SUBJECT:—THOROUGHNESS.

Mr. W. H. Howland, President of the Board of Trade, took the chair, and said that he had great pleasure in introducing the lecturer of the evening, Mr. Robert Wilkes, M. P., and he felt sure that his audience would carry away with them after the lecture, much that was useful and valuable.

Mr. Wilkes, who was received with great applause, said that it afforded him great pleasure to address them this evening. It reminded him that another year has rolled past since he had before addressed them. During that year the students of the College had been changing faces and places, and he did not suppose many of those who heard him last year were present now. He was glad to see Mr. Howland, the President of the Toronto Board, and also President of the Dominion Board of Trade, taking an interest in matters appertaining to education. He thought to-night "Trade" was well represented. The subject which he had selected for the evening was expressed by the one word, Thoroughness. "Whatsoever thy hand findeth to do, do it with thy might," is an injunction of the Holy Scriptures. He remembered reading of Walter Powell, the successful Australian merchant, lately deceased, that his maxim was, "Begin at the foundation, and what you know, know it well." Absolute perfection is the exclusive attribute of the Divine; what appears human perfection, to the microscopic eye of truth reveals flaws. He would treat of Thoroughness just as applied to primary education. The alphabet is the tool chest of knowledge; the instrument by which we know, the means by which all possible knowledge becomes possible. It might seem surprising to say that few know the alphabet well. He would feel inclined to say, "If you find me the man who knows his alphabet, knows it from a to z, with all the inflections and gradations of sound, I will tell you that that man is on the high road to knowledge; he has secured some knowledge that will lead to the successful acquisition of more. Spelling is the advance of another step, and represents the blocks in the edifice of learning, out of which the vast structure is built. Books, the least and the largest alike, are composed of these little letters. There are very few good spellers. People say, to be sure I can spell; but spelling really is a very serious business. You must *learn* to spell if you want to spell correctly. There is no more fatal mistake than the neglect of this one fundamental rule. What is the result of this neglect? That everywhere we meet bad spellers,

imperfect men, spelling with terminal letters wanting, or superfluous ones added. In our primary education he regarded a strict attention to spelling as of the greatest importance. Reading came next, and what should he call that? The photographic gallery of the thoughts of men, which were made to stand before us with semblance and visibility. There are very few good readers; their numbers may be increasing, but he doubted it. One of the causes of this was the system of modern education. Every man reads to himself. He takes in the thoughts without the utterance of a sound, and consequently when he comes to read aloud he fails. This is no trifling subject, but one of great importance. The man who stands at the threshold of life ought to be a good reader. There were several kinds of bad readers. There was the drawling reader, who dragged his words slowly out one after another in a painful monotone. There was the hasty reader, who travels away like a spinning jenny. He did not know where to refer his audience for specimens of good reading. The Bar or the sacred Pulpit are not free from the taint of bad reading. Without acquiring the art of reading, it was impossible to become a perfect scholar. Of writing he would not say much, because it was the subject of his former lecture, and because looking round the walls he saw such beautiful specimens that he was convinced this subject was properly attended to in the College. He had called writing visible speech; but he would add this: it should be visible with all its modulations, should be so written that it may be more than the bare utterance. The tone should be given. The spirit of the writer should be conveyed, so that you can almost hear the living speaker. He would say to every one who heard him:—Learn to write. We, as a nation, are bad writers. He was ashamed of Canadian writers—always excepting the Commercial College staff. Do not be abashed in learning to write. The upper stories of high class attainment are comparatively empty, the lower flats are full. Some writing is nearly as good as none. He did not see the right one man had to impose on the valuable time of another by sending him a wretched scrawl. The Germans are a nation of writers. A girl said to the writer in Germany, some time since, that there is no German girl but reads and writes. He wished the same could be said of Canada. He advised his hearers to secure a mastery of the pen; they never would be successful merchants if they sent out wretched invoices and worse correspondence. Bookkeeping was a dangerous subject for him to treat of before those who were all so skilled in the subject, or meant to be; but he would still venture on the advice: study bookkeeping, get bookkeeping on the brain. Untold millions of commercial wealth are in the keeping of this system. The great national debt of England is

between the covers of ledger comparatively; because on the tured on the remark that the tees, and when the £200,000 will be no one to keep the re injustice, for if they had l advanced in civilization. E science, and said that it req has difficult problems to sol ciate the value of transactio ject of his remarks. Lord of what we already know. up two steps at once, but th patiently, ploddingly, and s spelling, reading, writing, steps up the ladder of life. a stage where the world lie open, and the sciences stre of Thoroughness as applic complains because he is u thinks this is a mistake. put to sweep out the shop. had been put to such w sweeping. The way to ad it does not pay to keep yo ness. Some men become the way they reach manh it. The apprentice who d very poor workman. If art in it. Aim at skill a plains that he is getting lo work when the journeyma neration. He would tell more than he gets paid fo of a clerk, with reference standing at the threshold pended on address. He Switzerland with a nativ two thirds of all the peo man appeared to know did not know them all, b is very cheap, and great another trivial thing, but not only to neatness of

between the covers of ledgers. All the other sciences are as nothing, comparatively; because on this the wealth of the world hinges. He ventured on the remark that there were no bookkeepers among the Ashantees, and when the £200,000 is paid to Sir Garnet Wolseley, there will be no one to keep the records. He hoped he did not do them an injustice, for if they had bookkeepers among them, they would be advanced in civilization. He again referred to the importance of this science, and said that it required labour to master it. The bookkeeper has difficult problems to solve, and must be able to realize and appreciate the value of transactions. There was another phase of the subject of his remarks. Lord Bacon has said, "We only learn by means of what we already know." Education was a ladder; some can go up two steps at once, but the surer way was to take time, and go up patiently, ploddingly, and slowly. If you have mastered the alphabet, spelling, reading, writing, and bookkeeping, you have advanced five steps up the ladder of life. He added this thought: you have reached a stage where the world lies before you, where the fields of knowledge open, and the sciences stretch out illimitably. He would next speak of Thoroughness as applied to practical business. The apprentice often complains because he is not put to finishing work. He sometimes thinks this is a mistake. A lad once complained to him that he was put to sweep out the shop, and his reply was that if he (the lecturer) had been put to such work he would have shown them some good sweeping. The way to advancement is to do menial work so well that it does not pay to keep you at it. He next spoke of the art of business. Some men become business men. They are tradesmen just in the way they reach manhood, by the lapse of time; they cannot help it. The apprentice who does not study the art of his trade makes a very poor workman. If it were only chimney sweeping, there is an art in it. Aim at skill as an apprentice. The boy sometimes complains that he is getting low wages, and why should he aim at skilful work when the journeyman at his side receives so much larger remuneration. He would tell them that the man succeeds best who gives more than he gets paid for. He would speak of a few of the requisites of a clerk, with reference to this Thoroughness. The first condition, standing at the threshold, was politeness. Success in life largely depended on address. He was once travelling over the mountains of Switzerland with a native gentleman, who, he observed, saluted almost two thirds of all the people he met. He remarked that this gentleman appeared to know a great many people, but he replied that he did not know them all, but saluted them through politeness. Civility is very cheap, and great results often flow from it. Neatness appeared another trivial thing, but it was also a means to success; he referred not only to neatness of the person, but neatness in the despatch of



business. There is a vast difference between being a fop and being neat. Much frequently depended upon a first impression, and it became our duty to be agreeable in every way; but what he more particularly referred to was neatness in business. He liked to see a man who can keep his stock well, and whose books are not disfigured with dirt and ink. Accuracy is another essential requisite. He heard of a book-keeper who had been working all day to find out an error of two cents. A friend came in and offered to pay the two cents rather than that he should be worried any more with this matter. This man had no idea of the value of accuracy. Absolute accuracy is one of the essentials of thoroughness in business. If young men only realized the secret of not wasting, they would have the key of success in their hands. The President of an Insurance Company might tell his agents not so much to mind making money, any one could do that, but to avoid losing it. It was no unusual thing to see young men wasting the paper that was wrapped around parcels, and throwing away the twine that fastened them, whereas the paper, if folded up, and the twine laid by, would serve again. The man that wastes in small things wastes all the way down. He will be like a half scuttled ship, always laboring on, but always kept back. Quickness and despatch were requisite; but he did not recommend them until the trade or business was well mastered, there was no use in quickness if the work were only half done. In this age, however, you must have despatch. If he might use a vulgar word, he would say that men with "go" in them are wanted; but if he had to choose between a quick and slovenly worker, and a slower but neater and surer workman, he would take the latter. Punctuality was another virtue that he recommended. He would say to his audience that if they did not aim at punctuality, this busy world could do without them. With commercial travellers in England the Dublin merchant is proverbial. When they call to announce that they have their goods on exhibition, the reply they get is "call in some other time," or "come in the afternoon," or "I'll call around and see you next week." This was unfair. If the merchant did not want the goods, he ought to have said so at once; or, if he required them, he ought to have made an appointment and kept it, and this much valuable time would be saved. He would tell his hearers a secret. It was possible to keep several appointments at the same hour. Go to the first at the time arranged, wait five minutes; depend on it, nobody there, leave a message that you cannot wait. Go to the second, and the chances are that you will fill an appointment by leaving the same message; then go to the third, which will be the appointment you most want to keep, and you will find that you are just in time. He found this an admirable plan, and he hardly liked giving up the patent right. The lecturer here addressed the chairman, and said he had not

written out his lecture; but placed himself in the chair enough. Loud applause their part that the lecturer had a few remarks to make applied to the employer. No and, like a rocket, goes off conditions of success. He lower virtues than this. than assail everything that must be patient. Oversight business man. Some men themselves. He knew on drive nails, whereas the better himself. It is far better all that is going on, than thorough business man will direct the energy of other have confidence in those who man, who sees a thief in a It were better to be fleeced the third place he wanted habits, companions, and one must thoroughly know who should be thoroughly rooted thank you." A young man saloon; he does not want habits are not rooted. withered in a night; like the day when bad habits ever, never to return. judge men by the company whom to accept, whom to with the wise man shall be destroyed." Good company Thoroughness of opinion turned aside. A thorough If he does not know what he cannot succeed. He rooted and grounded in better for a young man to were better to hold tight into the vortex of life who could urge this more st

written out his lecture; but had only prepared a few notes, so that he placed himself in the chairman's hands to tell him when he had said enough. Loud applause from the audience announced a desire on their part that the lecturer should continue. He resumed, and said he had a few remarks to make with reference to Thoroughness as applied to the employer. No man is a thorough merchant who is fussy, and, like a rocket, goes off in one jump. Forbearance was one of the conditions of success. He did not know a higher virtue among the lower virtues than this. He would rather suffer occasional wrong than assail everything that was not right. The successful tradesman must be patient. Oversight is one of the most difficult attributes in a business man. Some men think that they can do every thing best themselves. He knew one man who would teach his porter how to drive nails, whereas the chances were the porter knew how to do it better himself. It is far better to superintend, to have an oversight of all that is going on, than attempt to do everything yourself. The thorough business man will not try to do everything himself, but will direct the energy of other men. The thorough business man must have confidence in those with whom he is associated. The suspicious man, who sees a thief in every second person he meets, cannot succeed. It were better to be fleeced one or twice than to be too suspicious. In the third place he wanted to speak of thoroughness as applied to habits, companions, and opinions. With reference to your habits, you must thoroughly know what they are. It is essential that your habits should be thoroughly rooted. That you should be able to say, "No, thank you." A young man is invited by his companions to go into a saloon; he does not want to go, but nevertheless he goes, because his habits are not rooted. His resolutions are like the gourd, which withered in a night; like the young sapling on the rock without roots. The day when bad habits would be tolerated in trade is passed for ever, never to return. Companionship was very important. We judge men by the company they keep. It is most important to know whom to accept, whom to refuse as companions. "He that walketh with the wise man shall be wise, but the companions of fools shall be destroyed." Good companions are essential to a business man. Thoroughness of opinions was important. A man must not be easily turned aside. A thorough man must know what his own opinions are. If he does not know what his opinions are about truth and falsehood, he cannot succeed. He would say to his hearers that they must be rooted and grounded in their opinions. Some might say: Is it not better for a young man to be unfettered? He would answer, No, it were better to hold to his opinions, even if a little crude, than to go into the vortex of life without opinions or faith in God or man. He could urge this more strongly, but perhaps this was not the place;

but he would urge that every man who listened to him should see that his opinions were based on the great foundation of truth. There were helps to Thoroughness. Lord Brougham said, "Be a whole man to one thing at a time." The life of Brassy, the engineer, showed how he overcame difficulties by the power of concentration on his work. He would say, concentrate all your powers on the thing you have to do. Coolness is a second hint. Not coolness in its social sense; but as the opposite of worry. Some men may be said to die of w-o-r-r-y. Brassy was a cool man, and it was said of Napoleon Bonaparte that he was a most excellent man for two o'clock in the morning. That was to say when the alarm sounded that the enemy was upon them, there was no fears but he stood cool and collected to give the requisite orders. Thirdly and lastly, the healthy condition of body, mind, and heart are essential to the business man. To obtain a healthy body, take exercise, rise early, go to bed early, and observe a total abstinence from all hurtful indulgences. He has a healthy mind who can take up one of Euclid's problems and make a feast of it. Finally, to have a healthy condition of the heart, you must cultivate the moral affections. No matter what his pursuit, that man will succeed whose heart is right, who keeps his body in order, while those who indulge their passions shall be found among the wrecks that lie strewn along the shores of life.

Mr. Howland, in reply to a vote of thanks offered by the students, said he had always taken great interest in the subject of Commercial Education, and he was pleased to see so many intelligent looking faces before him. The Business College, he said, was the right starting place for a successful business career, and he was glad to see so many who had realized the importance and the necessity of thorough training. When starting out into the world he would advise them not to be afraid of work; hard, plodding work makes your employer feel that he cannot dispense with your services. In starting out in business for yourselves, avoid speculation or business where the risks are great. Choose a staple trade if possible. Be careful to select only such goods as your customers will need, and then *stick to your business*; with the training you have had you need not fear *failure*. He concluded by saying he had no doubt but that some of the future Presidents of the Dominion Board of Trade would be graduates of this College, and quite possible one of them was now sitting in front of him.

" DE

On the 9th of April last delivered a lecture on the lege. The chair was occupied short speech, introduced whose remarks are as follow

"In assigning the subject lecturer said, "he had been ment, he therefore, did not to him in speaking about book-keeping, however, to book-keeping times a dread. 'What was asked that question went to see the captain consulting instrument did not influence however, by means of the enabled to give directions book-keeping. A merchant affairs stood from time to was precisely the same as how to steer his course.

"It was possible for book for very little good to count it was not to be expected be balanced systematical agree to the last cent. hour had been consumed counted for. He had so time over a trifle, but might lurk under the simple required judgment to pe judgment, but courage, for off; a process which man full of debts that had run lusion and a snare. A tr his books accordingly, wa upon his creditors. He his affairs, to put down that it would have to be Some men said they were certainly too busy—too busy it was better that stock shilities should also be care

“DEBIT AND CREDIT.”

On the 9th of April last Mr. George Hagne, of the Bank of Toronto, delivered a lecture on the above subject before the students of the College. The chair was occupied by the Hon. J. McMurrich, who, in a short speech, introduced the lecturer to the meeting, an outline of whose remarks are as follows:—

“In assigning the subject that was to occupy their attention,” the lecturer said, “he had been allowed to take his own course in its treatment, he therefore, did not intend to take up the whole time allotted to him in speaking about debit and credit in book-keeping. With regard, however, to book-keeping in a general point of view, it was sometimes a dread. ‘What was the use of keeping books?’ If persons who asked that question went on board a ship, they would almost constantly see the captain consulting the Compass. But the mere *looking* at that instrument did not influence the course of the ship. The captain, however, by means of the knowledge the compass gave him, was enabled to give directions to the men that handled the wheel. So with book-keeping. A merchant found by consulting his accounts how his affairs stood from time to time. The object of book-keeping therefore, was precisely the same as keeping a compass at sea: it told the trader how to steer his course.

“It was possible for books to be kept for a considerable time and yet for very little good to come of it. If they were not properly *balanced* it was not to be expected that much good would result. Books should be balanced systematically and periodically, and the balance should agree to the last cent. When he was in a bank in England, many an hour had been consumed in looking after a penny that was not accounted for. He had sometimes thought it hard to spend so much time over a trifle, but experience showed that more errors than one might lurk under the simple difference of a sixpence or a penny. It required judgment to perform this process accurately, and not only judgment, but courage, for if debts were bad they should be written off; a process which many a trader never dared to perform. A book full of debts that had run on for years without revision was only a delusion and a snare. A trader who did not revise his assets and adjust his books accordingly, was only cheating himself and might bring loss upon his creditors. He had known a man in making a statement of his affairs, to put down machinery as worth \$10,000 when he knew that it would have to be renewed, at the farthest, within a year or two. Some men said they were too busy to take all this trouble. Some were certainly too busy—too busy to be honest. In making a balance sheet it was better that stock should be undervalued than overvalued. Liabilities should also be carefully examined: assets might be subject to re-

duction, but liabilities could never be cut down. Courage and honesty was also required here. It was very unpleasant to go through a list of liabilities when a man knew his affairs were not in the most desirable position, but it was to be remembered that the compass was watched most carefully when the ship was in danger. So with book-keeping in the practical and chequered life of a merchant.

"They might say they intended to buy and sell for cash, and did not think it necessary to keep books. Even then, however, he supposed, they would like to know what position they were in from time to time, which could only be done by keeping accurate accounts. Moreover, disputes often arose and then it was necessary that books should be produced. Rarely in Canada was a simple cash business done, both in buying and selling, so, whenever there was credit either given or taken, it was absolutely necessary, if men would be honest, to keep an account of how business stood.

"Farmers should keep books as well as traders, and particularly if they have not fully paid for their land. They might by that means save themselves from mistakes and imposition, and conduct all their operations far more intelligently.

"Young men should keep an account of *personal expenditure*. It might be thought scarcely worth while to do so; but they would find on trial that he was giving good practical advice. He had always done so himself since he had any money to keep an account of. Sometimes when income had increased and circumstances were easy he was tempted to let things 'slide.' Letting things 'slide,' however, he had found to be a very dangerous practice; so, after doing so for a short time, he had to revert to the old practice of keeping an accurate account. Young men, also, as well as traders should *balance* their accounts. They would find it very instructive, to go over the totals of the various items of expenditure and the practical effect would be that the expenditure of the next year would be considerably modified.

"The last remark he had to make about book-keeping, was that it should be done *plainly*. Some books were kept in such a way that scarcely anyone, not excepting even the persons who kept them, could understand them. He had learned from experience, in conducting large establishments, to keep books, and to have books kept, with the utmost plainness possible. He had seen accounts of railways and public companies so mysteriously kept that not only they wanted explaining, but the very explanation itself required explaining too.

"He would now enter upon another branch of the subject. As a merchant, when doing well, was accumulating capital—so everybody in the world was accumulating character. The expression might seem strange, but it was justified by experience. Many men, the majority of mankind in fact, had no other capital than this. Some persons had a

large amount of capital in the form of their being poor or bankrupt of Debit and Credit in a moral sense; observe that every man had a certain amount of credit or debit; all were placed in a position of indebtedness; some possessed a certain amount of credit, which every one had to debit; they could perform an enormous amount of work, require very little sleep. One liable to be out of health and out of himself. The strong constitution might be put down to the credit of his debit. But in the case of a man of credit, the constitution abused it by drinking. When he saw a young lad in that way, he always thought in life to put something to the credit of his debit, hand, exercise in the open air, and an easy conscience, all of which were the result of health was concerned, and the result of constitutional bankruptcy. Letting things slide, he was only about thirty-fifty years of age, and in the last stanza:

"My days  
The bloom  
The worm  
Are mine

A pretty story for a man of life to make out!

"Coming next to talent was practical insight into the world, unless combined with caution, patience and industry in the practical life. Some had a talent all to read a book would give them very valuable information.

"Looking to the opposite side, a man of credit would go to a man's debit; a man of credit was little good in a man of debit too idle to apply them. The idle character of their intellect was some time ago, owing to

Courage and honesty to go through a list of in the most desirable compass was watched with book-keeping in

for cash, and did not however, he supposed, in from time to time, accounts. Moreover, that books should be in a business done, both credit either given or be honest, to keep an

s, and particularly if might by that means and conduct all their

inal expenditure. It but they would find He had always done out of. Sometimes were easy he was le,' however, he had oing so for a short ing an accurate ac- d balance their ac- o over the totals of effect would be that ably modified.

keeping, was that it n such a way that o kept them, could ce, in conducting ooks kept, with the railways and pub- ey wanted explain- ing too.

the subject. As a l—so everybody in ession might seem men, the majority ome persons had a

large amount of capital in cash, but it was all neutralized by the fact of their being poor or bankrupt in character. Considering the subject of Debit and Credit in a moral and spiritual point of view, he had to observe that every man had a certain amount of bodily stamina or constitution; all were placed in certain surroundings or circumstances; all had a certain amount, more or less, of talent and education, and some possessed a certain amount of money. These were the elements which every one had to deal. Some men had an iron constitution, they could perform an enormous amount of work, and they seemed to require very little sleep. Others were weakly and delicate, constantly liable to be out of health and requiring to take perpetual care of themselves. The strong constitution was like capital to a merchant and might be put down to the credit of a man. Similarly a weakly one was to his debit. But in the course of time some men of fine constitution abused it by drinking, smoking and other injurious habits. When he saw a young lad of sixteen or so draining away his vitality in that way, he always thought, 'young man, you are beginning early in life to put something to the debit of your account.' On the other hand, exercise in the open air, careful, sober living, cheerful company and an easy conscience, all went to a man's credit. Drinking, smoking and chewing were the great debit items of life, so far as the bodily health was concerned, and would bring a man, if persisted in, constitutional bankruptcy. Lord Byron had lived such a life that when he was only about thirty-four years of age he wrote the melancholy stanza:

" My days are in the yellow leaf,  
The blossom and the fruit are gone,  
The worm, the canker and the grub,  
Are mine alone!"

A pretty story for a man of pleasure to tell! A pretty balance sheet of life to make out!

" Coming next to *talents*, one of the most important to a young man was practical insight into men and things. Another was courage, but unless combined with caution, it was apt to be dangerous. Perseverance, patience and industry were large items to a man's credit in practical life. Some had a talent for buying and selling. He would like them all to read a book entitled "The Successful Merchant," which would give them very valuable hints on this subject.

" Looking to the opposite side and considering the qualities which would go to a man's debit in life, he would first name idleness. There was little good in a man possessing talents if at the same time he were too idle to apply them. Some countries were specially noted for the idle character of their inhabitants. This might have been said of Italy some time ago, owing partly to bad government and partly to a deli-

icious climate. Canada, however, did not suffer from that reproach, as a whole, though there were numbers of young men in it, throwing away their lives in loafing. Too idle to work for themselves, they had the miserable meanness to sponge on the good nature of hard working fathers.

"Others were restless, they never persevered long enough in any pursuit to succeed. They invariably, however, exemplified how deep and wise was the old proverb, 'A rolling stone gathers no moss.'

"Some were impatient of steady labor and desired to grasp a large fortune at a stroke. Speculative men generally made disastrous failures, and sometimes became miserable suicides. He remembered, at that moment two men, who, with great talents, through a mania for speculation, had been ruined and ended their career in suicide. A speculative tendency was a heavy item on the debit side, just as patience and perseverance were on the credit. Their chairman had wisely said that education was one of the most important things that a man could possess. He (the lecturer) did not know of anything that had a larger or more permanent value on the credit side of a man's life. It was almost wholly without drawback. It was to be remembered that a man did not finish his education when he left school. He was, or should, be always learning. Sir Isaac Newton, at the time he made the remark that he felt like a child picking up pebbles on the sea shore, was one of the wisest men in the world. Every man who had prospered might be a lesson to them. Business, however, should not be neglected through an excessive desire for study, and through reading at unsuitable hours.

"It was generally supposed that it was an advantage to a man, something to be placed to his credit to start in life with money. He doubted it. Men who commenced life with nothing, knew the value of money when they had made a little, and they gradually acquired those habits which made the successful man. It might be an uphill journey, but it was not an unpleasant one. Nearly all our farmers had toiled through many years of very hard work before they succeeded in attaining competence, but on looking back they generally seemed to think that such a course had had its full share of enjoyment after all. They felt they were progressing. If the way was uphill, they were getting higher every year, and when a man gets to the top nothing gives him greater pleasure than to look back upon the struggles of early years.

"Men who are prosperous, would do well to lend their aid to those who are struggling on. They ought, in fact, so use their means as to help the community in which they live. Help so rendered, with an honest motive, to individuals, to the community, to the church, would

undoubtedly accumulate to them for eternity.

"To sum up: care for health and perseverance, were the credit and make him prosperous; idleness, impatience, rashness on the debit side and might on the debit side with property let it be used for the result of life would be that those good servants who were

The CHAIRMAN said he had no objection to the matter, and he was preparing for a business career, and felt gratified with the practical coming into the College Hall, and blanks used in the school, and degree of perfection as was to meet the requirements of the no such schools but every year pick it up in store or office, day gave too much importance pertaining to every student, and he would advise life, to take advantage of thorough business education on them the importance never under any circumstances character thoroughly established here, you will surely make

undoubtedly accumulate to their credit account, not only in time but for eternity.

"To sum up: care for health, industry, patience, courage, caution and perseverance, were the qualities which would swell up to a man's credit and make him prosperous, while sensual indulgence, dissipation, idleness, impatience, rashness, speculation, would all count heavily on the debit side and might drag down to ruin. If God blessed them with property let it be used well, as stewards of His bounty, and the result of life would be that they would have performed the part of those good servants who were welcomed to a higher blessedness."

The CHAIRMAN said he had always taken a deep interest in educational matters, and he was highly pleased to see so many young men preparing for a business career. He was certain they must have all felt gratified with the practical remarks they had just heard. Before coming into the College Hall he had been examining the text books and blanks used in the school and was astonished to see such a high degree of perfection as was shown in the adaptation of those works to meet the requirements of the student. In his youthful days they had no such schools but every young man had to learn business as he could pick it up in store or office. He thought the schools of the present day gave too much importance to classics, and not enough to subjects pertaining to every day business matters. This school was evidently designed to fill a vacancy that was long felt in the field of education, and he would advise young men who wish to be successful in life, to take advantage of the facilities here offered, and obtain a thorough business education. Before sitting down, he would urge upon them the importance of being thoroughly honest and truthful, never under any circumstances deviate from the right path. Get your character thoroughly established and with the advantages you have here, you will surely make your mark.



## WHAT THE BUSINESS MEN OF CANADA THINK OF US.

We are frequently in receipt of letters from merchants, manufacturers, and traders in the various parts of the country who have been our students, or have our students in their employ. In addition to the uniformly kind and encouraging spirit of these communications, many of them contain direct testimony in approval of our methods of teaching, and commending our Business Course in the warmest terms for its thoroughness and efficiency. Those who have employed our graduates as Book-keepers, without any exception whatever, show themselves much gratified and pleased at their fitness and skill for the discharge of the various duties of their responsible position. We have not space for many of these letters, but give the following, which speak for themselves:—

OFFICE OF THE JOSEPH HALL MANUFACTURING CO.,  
OSHAWA, ONT., April 19, 1872.

Messrs. ODELL & TROUT, Toronto.

GENTLEMEN,—It gives me much pleasure to say that I have been acquainted with several of your graduates, and they have all given evidence of good training, both in their Penmanship and their knowledge of Accounts. Nothing is of more importance in the training of business men than a thorough knowledge of BOOK-KEEPING, a want of which causes more failures among them than anything else.

Yours truly, F. W. GLEN, President.

(From the Massey Manufacturing Company.)

THE MASSEY MANUFACTURING CO.,  
NEWCASTLE, ONT.

Messrs. ODELL & TROUT, B. A. College, Toronto.

We have much pleasure in giving our testimony in favor of your Institution for imparting a sound business education, one of our firm having received a diploma therefrom. The young man you sent us is doing very well. As a penman he excels.

GEO. METCALFE, Secretary and Treasurer.

(From Gooderham & Worts.)

TORONTO.

Messrs. ODELL & TROUT,

GENTLEMEN,—In answer to your enquiry, we have much pleasure in stating that, when in want of Accountants, we have always shown a decided preference for those educated in a Business College.

We now have a number of your students in our employ, and, judging by their accuracy and efficiency, we are confident that your business discipline and your system of combining "practice" with the

theory of accounts are of the  
calculated to produce a superior  
Yours

From C. S. Gzowski & Co. (C.)

Messrs. ODELL & TROUT.

GENTLEMEN,—Judging from  
which one of your students I  
have every reason to believe  
training for young men intended  
Yours

(From Messrs. R. M. Wanzel)

To Messrs. ODELL & TROUT.

GENTLEMEN,—In reply to  
stating that the young lad  
employed by us, has shown his  
books in our office.

(From Messrs. Frazer)

Messrs. ODELL & TROUT.

GENTLEMEN,—In answer  
your students in our employ  
employed.

Messrs. ODELL & TROUT,

Having taken the full course  
turing, Steamboating, &c.,  
a position to recommend  
of engaging in commercial  
ornamental penmanship,  
observed in the College,  
ments of a Public School  
the forms and details of

Picton, Oct. 3, 1873.

theory of accounts are of the highest character, and in every respect calculated to produce a superior class of accountants.

Yours, &c., GOODERHAM & WORTS.

*From C. S. Gzowski & Co. (C. S. Gzowski and Hon. D. L. Macpherson.)*  
TORONTO.

Messrs. ODELL & TROUT.

GENTLEMEN,—Judging from the careful and intelligent manner in which one of your students in our employ discharges his duties, we have every reason to believe your Institution provides a desirable training for young men intended for commercial life.

Yours truly, C. S. GZOWSKI & Co.

*(From Messrs. R. M. Wanzer & Co., Sewing Machine Manufacturers.)*  
HAMILTON, ONT.

To Messrs. ODELL & TROUT.

GENTLEMEN,—In reply to your enquiry, we have much pleasure in stating that the young lady trained in your College, and now employed by us, has shown herself fully competent to take charge of the books in our office.

Yours, &c.,

R. M. WANZER & Co.

*(From Messrs. Frank Smith & Co., Wholesale Grocers.)*  
TORONTO.

Messrs. ODELL & TROUT.

GENTLEMEN,—In answer to your enquiry, we have found one of your students in our employment as satisfactory as any we have ever employed.

Yours truly,

F. SMITH & Co.

Messrs. ODELL & TROUT, B. A. C. C., Toronto.

Having taken the full course in Book-keeping, Banking, Manufacturing, Steamboating, &c., at the B. A. Commercial College, I am in a position to recommend its practical utility to young men desirous of engaging in commercial pursuits. The instruction in plain and ornamental penmanship, as well as the routine of business transactions observed in the College, gives students who have obtained the elements of a Public School education very great advantages in mastering the forms and details of actual business.

(Signed),

J. A. CLARKE,  
Head Master High and Public Schools.

Picton, Oct. 3, 1873.

*Office of the Beaver Mutual Insurance Company.*

TORONTO, 12th September, 1874.

MESSRS. ODELL &amp; TROUT.

GENTLEMEN,—In reply to your enquiry in reference to the graduates of the B. A. College now employed in this office, we have pleasure in stating that we have found them not only thoroughly competent to discharge their duties, but they have given abundant evidence of careful business training and thorough discipline. Young men contemplating business pursuits should attend your school.

Yours, &amp;c.,

W. T. O'REILLY,  
Secretary.

*(Canada Permanent Building and Savings Society.)*

TORONTO, Sep. 16, 1874.

MESSRS. ODELL &amp; TROUT :

GENTLEMEN,—I have much pleasure in stating in reply to your enquiry, that one of your students was about a year ago taken into this Office as Assistant Bookkeeper, that he has proved himself quite equal to the discharge of the duties of that position, which he now fills in a satisfactory manner.

Yours truly,

J. HERBERT MASON,  
*Secretary & Treasurer.*

We, the undersigned Bankers and Business men, after having examined the business forms adopted by the British American Commercial College, also a synopsis of the course of instruction, have pleasure in stating that we believe it admirably adapted to meet the requirements of those contemplating business pursuits, and, judging from what we know of the gentlemen connected with the Institution, we have no hesitation in commending it to those anxious to secure the necessary basis for the highest class of commercial attainments:—

HON. ALEX. MACKENZIE, *Premier of Canada.*HON. WM. McMASTER, *President Canadian Bank of Commerce.*HON. JOHN CRAWFORD, *Lieut.-Governor of Ontario.*W. H. HOWLAND, *President of the Dominion Board of Trade.*HON. JOHN SIMPSON, *President Ontario Bank.*HON. THOS. N. GIBBS, M.P., *Oshawa.*WM. GOODERHAM, ESQ., *President Bank of Toronto.*J. AUSTIN, ESQ., *President Dominion Bank.*HON. J. HILLYARD CAMERON, *President Provincial Insurance Co.*HON. JOHN McMURRICH, *President Dominion Telegraph Co.*P. HALDANE, ESQ., *General Manager Western Insurance Co.*

JOHN MAUGHAN, ESQ., *Man*  
HUGH SCOTT, ESQ., *General*  
DUN, WIMAN & CO., *Mercan*  
JAMES YOUNG, ESQ., M.P.,  
ADAM OLIVER, ESQ., M.P.,  
Our friends among the r  
mention, and we can only  
firms throughout every town

## TESTIMONI

MESSRS. ODELL &amp; TROUT.

GENTLEMEN,—I attended for the purpose of more per Book-keeping which were n course at another Commer I received in your College i found to be of great service G. H. Walton, Agent for th and in that position use th by you, which I believe t every style of business.

MESSRS. ODELL &amp; TROUT,

DEAR SIRS,—Having pe since in your College, I thorough system in whic minds of pupils. I cor which young men, on the themselves with the prac saving much valuable tin The general knowledge e the regular course of stu money spent, besides the of this miniature mercan graduates in my employ ing their duties to my s success and prosperity

JOHN MAUGHAN, Esq., *Manager Isolated Risk Insurance Co.*  
 HUGH SCOTT, Esq., *General Manager Queen City Fire Insurance Co.*  
 DUN, WIMAN & Co., *Mercantile Agency.*  
 JAMES YOUNG, Esq., M.P., Galt.  
 ADAM OLIVER, Esq., M.P., Ingersoll.

Our friends among the merchants are entirely too numerous to mention, and we can only refer our patrons to the leading business firms throughout every town and city in Ontario.

#### TESTIMONIALS FROM STUDENTS.

Toronto, Sept. 7, 1874.

Messrs. ODELL & TROUT.

GENTLEMEN,—I attended your College in the winter term of 1873, for the purpose of more perfectly understanding certain principles of Book-keeping which were not clear to me, although I had taken a full course at another Commercial College in Ontario. The instruction I received in your College in the Actual Business Department I have found to be of great service to me. I am now Book-keeper for Mr. G. H. Walton, Agent for the Wheeler & Wilson Manufacturing Co., and in that position use the Journal with special columns, as taught by you, which I believe to be invaluable in being adapted to nearly every style of business.

I remain,

Yours respectfully,

C. C. POMEROY.

Toronto, Sept. 15, 1874.

Messrs. ODELL & TROUT,

DEAR SIRS,—Having passed through a student's course some years since in your College, I can with pleasure bear testimony to the thorough system in which business principles are instilled into the minds of pupils. I consider it a most excellent medium through which young men, on the threshold of a business career, can acquaint themselves with the practical details of a commercial education, thus saving much valuable time, and sparing their employers vast trouble. The general knowledge any intelligent young man can acquire during the regular course of study will fully compensate him for the time and money spent, besides the thorough training he receives in each branch of this miniature mercantile world. I have at different times had your graduates in my employ, and always found them capable of discharging their duties to my satisfaction. Wishing you the full measure of success and prosperity your efforts merit, I remain,

Very truly yours,

W. C. MATTHEWS,  
 Manager for Dun, Wiman & Co.

Messrs. ODELL & TROUT, B. A. College, Toronto.

GENTLEMEN,—I wish to express to you my heartfelt thanks for the interest taken in my behalf while attending your Business College. I am sure no young man can employ his time and money to better advantage than in acquiring a business education. I am still with the same firm, Messrs. Wm. Myles & Son of this city, where I have been for the last five years, which position is wholly due to my attendance at your Institution.

I am, respectfully, a Graduate,

J. E. JOHNSTON.

TORONTO, September, 12, 1874.

Messrs. ODELL & TROUT.

GENTLEMEN,—I have much pleasure in testifying to the excellence of your system of commercial tuition, and to the efficiency with which it is carried out. If a student fails to greatly improve his penmanship and to acquire a good general knowledge of Book-keeping, he must be naturally obtuse, or belong to that class of mankind who repudiate "laziness" but admit being "born tired."

Yours, &c., D. W. LAW, Ex-Student.

#### THE INTERNATIONAL BUSINESS COLLEGE ASSOCIATION.

This is a co-operative organization of the leading Business Colleges in the United States and Canada, having for its object the promotion of the cause of Business Education. It is the outgrowth of the chain of Business Colleges, established during the years intervening between 1856 and 1866, by Messrs. Bryant & Stratton. The death of Mr. Stratton, and the retirement of Mr. Bryant from connection with all the colleges, excepting the institution located in Chicago, disintegrated the chain, and necessitated a more permanent organization. In June, 1867, the proprietor of this institution, with the principals of seventeen other Business Colleges, located in every section of the United States and Canadas, met in Buffalo, and organized the International Business College Association, since which numerous accessions have been made, until there is scarcely a city on the continent of any commercial importance, which is not represented.

This combination of talent and interest has wrought wonders in advancing this department of education; and never before in the history of the enterprise was there such evidence of intelligent devotion to the real interests in hand.

#### OFFICERS OF THE INTERNATIONAL BUSINESS COLLEGE ASSOCIATION.

GEO. SOULE.....Ph  
L. L. WILLIAMS.....V  
W. H. SADLER.....T  
A. J. COLE.....C  
A. J. MONTAGUE.....I

#### COLLEGES BELONGING TO THE ASSOCIATION.

##### LOCATION.

Toronto, Ont.....  
Montreal, Quebec.....  
Rochester, New York.....  
Trenton, New Jersey.....  
New York City.....  
San Francisco, California.....  
New Orleans, Louisiana.....  
Chicago, Illinois.....  
Milwaukee, Wisconsin.....  
Baltimore, Maryland.....  
Albany, New York.....  
Cleveland, Ohio.....  
Brooklyn, New York.....  
Boston, Massachusetts.....  
Troy, N. Y.....  
Philadelphia, Pennsylvania.....  
Portland, Maine.....  
Meadville, Pennsylvania.....  
Nashville, Tenn.....  
Syracuse, New York.....  
Utica, New York.....  
Peoria, Illinois.....  
Davenport, Iowa.....  
Indianapolis, Indiana.....  
Detroit, Michigan.....  
Burlington, Iowa.....  
Cincinnati, Ohio.....  
St. Paul, Minnesota.....  
Providence, Rhode Island.....  
Springfield, Illinois.....  
Newark, New Jersey.....  
Louisville, Kentucky.....  
Washington, District of Columbia.....  
Quincy, Illinois.....  
St. Louis, Missouri.....  
Kansas City, Missouri.....

## OFFICERS OF THE INTERNATIONAL BUSINESS COLLEGE ASSOCIATION.

GEO. SOULE.....	President.....	New Orleans
L. L. WILLIAMS.....	Vice-President .....	Rochester, N. Y.
W. H. SADLER.....	Treasurer .....	Baltimore, Md.
A. J. COLE .....	Corresponding Sec'y .....	Peoria, Ill.
A. J. MONTAGUE.....	Recording Secretary .....	Davenport, Iowa.

### COLLEGES BELONGING TO THE ASSOCIATION.

LOCATION.	PRINCIPALS OR PROPRIETORS.
Toronto, Ont .....	Odell & Trout.
Montreal, Quebec .....	James Tasker.
Rochester, New York.....	L. L. Williams.
Trenton, New Jersey .....	W. B. Allen.
New York City .....	S. S. Packard.
San Francisco, California .....	E. P. Heald.
New Orleans, Louisiana .....	Geo. Soule.
Chicago, Illinois.....	H. B. Bryant.
Milwaukee, Wisconsin.....	R. C. Spencer.
Baltimore, Maryland .....	W. H. Sadler.
Albany, New York .....	E. G. Folsom.
Cleveland, Ohio .....	E. R. Felton.
Brooklyn, New York.....	Mrs. W. H. Clark.
Boston, Massachusetts .....	H. E. Hibbard.
Troy, N. Y .....	Jno. R. Carnell.
Philadelphia, Pennsylvania.....	J. E. Soule.
Portland, Maine.....	L. A. Gray.
Meadville, Pennsylvania .....	A. W. Smith.
Nashville, Tenn .....	H. P. Earhart.
Syracuse, New York .....	C. P. Meads.
Utica, New York .....	McCreary & Shields,
Peoria, Illinois.....	A. J. Cole.
Davenport, Iowa .....	Montague & Curtis.
Indianapolis, Indiana .....	C. E. Hollenbeck.
Detroit, Michigan .....	J. H. Goldsmith.
Burlington, Iowa .....	Bonsall & Lillibridge.
Cincinnati, Ohio .....	Richard Nelson.
St. Paul, Minnesota .....	W. A. Faddis.
Providence, Rhode Island.....	W. W. Warner.
Springfield, Illinois.....	S. Bogardus.
Newark, New Jersey.....	W. C. Whitney.
Louisville, Kentucky .....	Carson & Warr.
Washington, District of Columbia .....	H. C. Spencer.
Quincy, Illinois .....	Howe & Musselman.
St. Louis, Missouri.....	W. M. Carpenter.
Kansas City, Missouri .....	J. F. Spaulding.

t thanks for the  
Business College.  
money to better  
I am still with  
y, where I have  
ne to my attend-

E. JOHNSTON.

ber, 12, 1874.

to the excellence  
ency with which  
his penmanship  
ing, he must be  
who repudiate

, Ex-Student.

ASSOCIATION.

Business Colleges  
et the promotion  
wth of the chain  
rvening between  
e death of Mr.  
nection with all  
go, disintegrated.  
ation. In June,  
pals of seventeen  
he United States  
ernational Busi-  
ssions have been  
of any commer-

ught wonders in  
r before in the  
elligent devotion

NAMES OF STUDENTS WHO HAVE BEEN IN ATTENDANCE  
DURING THE YEAR.

## A.

Anderson, Jno .....Everton, Ont.  
Atkinson, W. H .....Toronto, "

## B.

Beatty, A .....Toronto, "  
Brewer, Jno.....Toronto, "  
Brown, Jno .....  
Bell, W. A .....Toronto, "  
Bailey, Francis .....Toronto, "  
Bogart, Wellington .....Newmarket, "  
Berkinshaw, W .....Toronto, "  
Bolton, C .....Toronto, "  
Brannon, Rob .....Toronto, "  
Bull, Walter .....Downsview, "  
Byrne, Thos. G .....Ingersoll, "  
Brady, George.....Toronto, "  
Butt, C. E.....Toronto, "  
Bain, M .....Tilsonburg, "  
Boulden, C .....Millerburg, Va., U. S.  
Brown, J. H .....Port Hope, Ont.  
Ball, C .....Toronto, "  
Bertrands, Auguste .....St. Matthias, Que.

## C.

Coyne, J. H .....St. Mary's, Ont.  
Curran, A.....Toronto, "  
Cherry, Wesley .....Toronto, "  
Campbell, Jas. F .....Listowell, "  
Cook, Adam .....Clinton, "  
Collins, J. W .....Toronto, "  
Cooper, Rob. J.....Nanticoke, "  
Clarke, Wm .....Woodstock, "  
Coatsworth, Richard C .....Toronto, "  
Cochrane, R .....Durham, "  
Crysler, Alex .....Toronto, "  
Crowther, William .....Toronto, "  
Chisholm, A. J .....Meaford, "

## D.

Douglas, J.....  
Dow, Wm.....  
Duncan, Geo.....Britannia, Ont.  
Duncan, A .....Yorkville, "

Dawson, H. N.....  
Derrom, A., Jr .....  
Derrom, J. A .....  
Duncan, Jas .....  
Delaney, Jno .....  
Eagan, Patrick .....  
Elliot, W. M. C .....  
Evans, Jno .....  
Fisher, Thompson .....  
Field, E. C .....  
Fizzell, Jno .....  
Fidell, W. H .....  
Foy, P. C.....  
Foreman, Jas .....  
Forrest, David .....  
Gagen, George.....  
Gibson, Theron .....  
Gardner, Walter .....  
Gerrie, Thos.....  
Gray, Thomas .....  
Galbraith, Daniel .....  
Gamble, A .....  
Gilchrist, Jas. M.....

Hunt, R. W.....  
Hunt, G. K .....  
Harcourt, Jno .....  
Hawkins, T.....  
Hoar, Thos. J .....  
Harrison, A .....  
Hoofler, Jno.....  
Hayden, Henry.....  
Harrison, H. A .....  
Hall, Jno .....  
Holmes, John .....  
Hamilton, Andrew.....  
Hutton, J. O .....  
Howe, W. J.....  
Hieock, Albert .....  
Hughes, Wm .....  
Harvey, Alex .....  
Hunt, R. W.....  
Hunt, G. K .....  
Harcourt, Jno .....  
Hawkins, T.....  
Hoar, Thos. J .....  
Harrison, A .....  
Hoofler, Jno.....  
Hayden, Henry.....  
Harrison, H. A .....  
Hall, Jno .....  
Holmes, John .....  
Hamilton, Andrew.....  
Hutton, J. O .....  
Howe, W. J.....  
Hieock, Albert .....  
Hughes, Wm .....  
Harvey, Alex .....

## ATTENDANCE

.....Everton, Ont.	Dawson, H. N.....	Brampton, Ont.
.....Toronto, "	Derrom, A., Jr .....	Toronto, "
.....Toronto, "	Derrom, J. A .....	Toronto, "
.....Toronto, "	Duncan, Jas .....	Arnott, "
.....Toronto, "	Delaney, Jno .....	Toronto, "
.....Toronto, "	E.	
.....Toronto, "	Eagan, Patrick .....	Toronto, "
.....Toronto, "	Elliot, W. M. C .....	Toronto, "
.....Toronto, "	Evans, Jno .....	Yelverton, "
.....Toronto, "	F.	
.....Toronto, "	Fisler, Thompson .....	Bondhead, "
.....Newmarket, "	Field, E. C .....	Oshawa, "
.....Toronto, "	Fizzell, Jno .....	Toronto, "
.....Toronto, "	Fidell, W. H .....	Queensville, "
.....Toronto, "	Foy, P. C.....	Port Perry, "
.....Downsview, "	Foreman, Jas .....	Toronto, "
.....Ingersoll, "	Forrest, David .....	Victoria Corners, "
.....Toronto, "	Gagen, George.....	Toronto, "
.....Toronto, "	Gibson, Theron .....	Galt, "
.....Toronto, "	Gardner, Walter .....	Britannia, "
.....Tilsonburg, "	Gerrie, Thos.....	Elora, "
.....Port Hope, Ont.	Gray, Thomas .....	Toronto, "
.....Toronto, "	Galbraith, Daniel .....	Kirby, "
.....St. Matthias, Que.	Gamble, A .....	Toronto, "
.....St. Mary's, Ont.	Gilchrist, Jas. M.....	Norway, "
.....Toronto, "	H.	
.....Toronto, "	Hunt, R. W.....	Port Hope, "
.....Listowell, "	Hunt, G. K .....	Listowell, "
.....Clinton, "	Harcourt, Jno .....	Toronto, "
.....Toronto, "	Hawkins, T.....	Hay, "
.....Nanticoke, "	Hoar, Thos. J .....	Christian Island, "
.....Woodstock, "	Harrison, A .....	Toronto, "
.....Durham, "	Hoofler, Jno.....	Toronto, "
.....Toronto, "	Hayden, Henry.....	Port Albert, "
.....Toronto, "	Harrison, H. A .....	Toronto, "
.....Toronto, "	Hall, Jno .....	Toronto, "
.....Toronto, "	Holmes, John .....	Toronto, "
.....Meaford, "	Hamilton, Andrew.....	Claremont, "
.....	Hutton, J. O .....	Huttonsville, "
.....	Howe, W. J.....	Farmersville, "
.....	Hicock, Albert .....	Delta, "
.....Britannia, Ont.	Hughes, Wm .....	Toronto, "
.....Yorkville, "	Harvey, Alex .....	Brampton, "



Hammell, W. J. .... Tecumseth, Ont.  
 Horsey, H. .... Lamoreaux, "  
 Hutton, A. .... Toronto, "

## I.

Irvin, Geo. .... Mt. Charles, "

## J.

Jeffery, A. .... Houghton, Mich.  
 James, Jos. .... Toronto, Ont.  
 Johnson, Chas. .... Toronto, "  
 Jenkinson, H. .... Toronto, "  
 Johnson, F. P. .... Toronto, "  
 Johnson, James. .... Burnhamthorpe, "

## K.

Kirpatrick, J. J. .... Toronto, "  
 Karley, John. .... Farmersville, "  
 Kennedy, J. .... St. Mary's, "

## L.

Larke, C. .... Oshawa, "  
 Lowes, Trueman. .... Brampton, "  
 Laurence, Rob. M. .... Bradford, "  
 Loveys, Samuel J. .... Toronto, "  
 Law, David W. .... Winterbourne, "  
 Linton, C. B. .... New Dundee, "  
 Langford, E. F. .... Toronto, "  
 Lloyd, Henry. .... Yorkville, "  
 Lougheed, Joseph. .... Tullamore, "

## M.

Moore, Jno. J. .... Caledon, "  
 Mathews, Alex. .... Teston, "  
 Maley, E. M. .... Kemptville, "  
 Montgomery, Chas. A. .... Toronto, "  
 Morley, Geo. B. .... Kingston, "  
 Milne, Thomas. .... Claremont, "  
 May, Playter. .... Pine Orchard, "  
 Munroe, Murdoch. .... Martintown, "  
 Mackie, Thos. .... Toronto, "  
 Mullin, Alex. .... Toronto, "  
 Munn, William. .... Newmarket, "  
 Macdonell, H. .... Collingwood, "

## Mc.

McLean, A. .... Eardley, "  
 McDonald, J. A. .... Toronto, "  
 McKay, Hugh. .... Harrington, "

McGee, Jas. ....  
 McTavish, A. ....  
 McKown, A. H. ....  
 McInnes, J. ....  
 McNair, S. B. ....  
 McKenzie, Frederick. ....  
 McRae, Samuel. ....  
 McGee, A. ....  
 McGee, J. ....  
 McEachren, F. ....

Neelands, C. R. ....  
 Nordheimer, Wm. ....  
 Newton, W. Mc. D. ....  
 Newton, Clarence. ....

Ough, Richard. ....  
 Oxley, Jno. ....

Pepper, A. R. ....  
 Paterson, D. ....  
 Paxton, Jas. D. ....  
 Pearn, Jno. ....  
 Percy, S. ....  
 Percy, Chas. ....  
 Pherrell, Tilmoth. ....  
 Pound, Walter. ....  
 Paterson, John. ....  
 Price, W. H. ....

Rawlings, Jas. ....  
 Rogers, Wm. ....  
 Ranson, R. ....  
 Rise, John G. ....  
 Redford, Jas. ....  
 Reardon, D. M. ....  
 Russell, Aaron. ....  
 Rowland, B. ....  
 Robb, Jas. ....  
 Sangster, C. H. ....  
 Stewart, S. R. ....  
 Shaw, J. H. ....  
 Snowdon, Wm. ....

. Tecumseth, Ont.  
 . Lamoreaux, "  
 . Toronto, "  
 . Mt. Charles, "  
 . Houghton, Mich.  
 . Toronto, Ont.  
 . Toronto, "  
 . Toronto, "  
 . Toronto, "  
 . rhamthorpe, "  
 . Toronto, "  
 . Farmersville, "  
 . St. Mary's, "  
 . Oshawa, "  
 . Brampton, "  
 . Bradford, "  
 . Toronto, "  
 . Winterbourne, "  
 . New Dundee, "  
 . Toronto, "  
 . Yorkville, "  
 . Tullamore, "  
 . Caledon, "  
 . Teston, "  
 . Kemptville, "  
 . Toronto, "  
 . Kingston, "  
 . Claremont, "  
 . Pine Orchard, "  
 . Martintown, "  
 . Toronto, "  
 . Toronto, "  
 . Newmarket, "  
 . Collingwood, "  
 . Eardley, "  
 . Toronto, "  
 . Harrington, "

McGee, Jas ..... Toronto, Ont.  
 McTavish, A. .... Toronto, "  
 McKown, A. H. .... San Francisco, Cal.  
 McInnes, J ..... Egbert, Ont.  
 McNair, S. B ..... Hornby, "  
 McKenzie, Frederick ..... Whitby, "  
 McRae, Samuel ..... Blair, "  
 McGee, A ..... Toronto, "  
 McGee, J ..... Toronto, "  
 McEachren, F ..... Toronto, "

## N.

Neelands, C. R ..... Brampton, "  
 Nordheimer, Wm ..... Toronto, "  
 Newton, W. Mc. D ..... Toronto, "  
 Newton, Clarence ..... Toronto, "

## O.

Ough, Richard ..... Toronto, "  
 Oxley, Jno ..... Toronto, "

## P.

Pepper, A. R ..... Vernon, "  
 Paterson, D ..... Toronto, "  
 Paxton, Jas. D ..... Port Perry, "  
 Pearn, Jno ..... Toronto, "  
 Pearcy, S ..... Toronto, "  
 Pearey, Chas ..... Toronto, "  
 Pherrell, Tilmoth ..... Yorkville, "  
 Pound, Walter ..... Port Perry, "  
 Paterson, John ..... Galt, "  
 Price, W. H. .... Toronto, "

## R.

Rawlings, Jas ..... Laskey, "  
 Rogers, Wm. .... Toronto, "  
 Ranson, R ..... Toronto, "  
 Rise, John G ..... Embro, "  
 Redford, Jas ..... Stratford, "  
 Reardon, D. M ..... New York City.  
 Russell, Aaron ..... Stevensville, Ont.  
 Rowland, B ..... Toronto, "  
 Robb, Jas ..... Stratford, "  
 Sangster, C. H ..... Toronto, "  
 Stewart, S. R ..... Toronto, "  
 Shaw, J. H ..... Clarendon Centre, "  
 Snowdon, Wm ..... Thornhill, "

Sinclair, A .....	Toronto, Ont.
Shand, Wm.....	Toronto, "
Smith, Frank .....	Victoria, "
Sinclair, Jas .....	Toronto, "
Stewart, A .....	Stouffville, "
Sims, Wm.....	Hamilton, "
Sullivan, J. F .....	Toronto, "
Shaw, Hugh.....	Toronto, "
Silverthorn, N.....	Summerville, "
Stewart, C. F .....	Galt, "
Slater, Jno. C .....	Galt, "
Stinson, Alex. ....	Toronto, "
Slater, Richard.....	Toronto, "
Switzer, Jno. H. ....	Norval, "
Sheridan, Jno.....	Toronto, "
Scott, Jno. ....	Scottsville, Texas.
Scott, Wm. T. ....	Scottsville, "

## T

Taylor, Chas. ....	Toronto, Ont.
Taylor, Nelson .....	Toronto, "
Taylor, A.....	Toronto, "
Thorndyke, Wm .....	Toronto, "
Trueman, T .....	Lefroy, "
Toy, Samuel.....	Toronto, "
Thompson, Graham .....	Toronto, "
Taylor, Theo. W .....	Orillia, "
Townsley, Wm.....	Yorkville, "
Tyrull, Jno. ....	Weston, "

## W.

Whittier, O. O .....	St. Louis, Mo.
Williams, Robert.....	Toronto, Ont.
Woolway, Thos. ....	St. Mary's, "
Weatherall, Jno. ....	Eglinton, "
Whiteside, J. ....	Yorkville, "
Woodland, Joshua.....	Toronto, "
Whitelaw, Jos. C .....	Meaford, "
Woods, W. P.....	Thornhill, "
Wheeler, Edward.....	Stouffville, "
Wilson, Wm .....	Woodstock, "
Wannofe, Chas. ....	Toronto, "
Watkins, Jas. ....	Toronto, "
Watson, C. J .....	Guelph, "
Webster, Frank .....	Toronto, "
Watts, A. O .....	Merrickville, "

Wright, Jas. ....	
Wenger, Amos. ....	
Wells, Thos. ....	
Miss S. J. Webster.....	
Miss Mary Chisholm.....	
Miss Ida B Odell.....	
Miss A. McIntosh.....	

## NAMES OF GRADUATES

Rogerson, J. W .....	
Leng, Jas. ....	
Stuart, S. R .....	
Williams, R. S.....	
Beatty, Arthur.....	
Gagen, George.....	
Smelser, F. A .....	
Whittier, O. D .....	
Irwin, George.....	
Cook, Adam.....	
Fidell, W. H .....	
Slater, J. C .....	
Duncan George.....	
Gibson, Theron.....	
Redford, James.....	
Stewart, A. ....	
Lawrence, R. M .....	
Hicock, Albert. ....	
Woolway, Thos. ....	
Watkins, James.....	

.....Toronto, Ont.  
 .....Toronto, "  
 .....Victoria, "  
 .....Toronto, "  
 .....Stouffville, "  
 .....Hamilton, "  
 .....Toronto, "  
 .....Toronto, "  
 .....Toronto, "  
 .....Summerville, "  
 .....Galt, "  
 .....Galt, "  
 .....Toronto, "  
 .....Toronto, "  
 .....Norval, "  
 .....Toronto, "  
 .....Scottsville, Texas.  
 .....Scottsville, "  
 .....Toronto, Ont.  
 .....Toronto, "  
 .....Toronto, "  
 .....Toronto, "  
 .....Lefroy, "  
 .....Toronto, "  
 .....Toronto, "  
 .....Orillia, "  
 .....Yorkville, "  
 .....Weston, "  
 .....St. Louis, Mo.  
 .....Toronto, Ont.  
 .....St. Mary's, "  
 .....Eglinton, "  
 .....Yorkville, "  
 .....Toronto, "  
 .....Meaford, "  
 .....Thornhill, "  
 .....Stouffville, "  
 .....Woodstock, "  
 .....Toronto, "  
 .....Toronto, "  
 .....Guelph, "  
 .....Toronto, "  
 .....Merrickville, "

Wright, Jas. .... Toronto, Ont.  
 Wenger, Amos. .... Elmira, "  
 Wells, Thos. .... Toronto, "

## LADIES.

Miss S. J. Webster..... Toronto, "  
 Miss Mary Chisholm..... Toronto, "  
 Miss Ida B Odell..... Toronto, "  
 Miss A. McIntosh..... Toronto, "

NAMES OF GRADUATES FOR THE YEAR ENDING SEPT. 15,  
 1874.

Rogerson, J. W .....Lefroy, Ont.  
 Leng, Jas. .... Pickering, "  
 Stuart, S. R ..... Toronto, "  
 Williams, R. S..... Toronto, "  
 Beatty, Arthur..... Toronto, "  
 Gagen, George..... Laskey, "  
 Smelser, F. A ..... St. Louis, Mo.  
 Whittier, O. D ..... Mt. Charles, Ont.  
 Irwin, George..... Clinton, "  
 Cook, Adam..... Queensville, "  
 Fidell, W. H ..... Galt, "  
 Slater, J. C ..... Britannia, "  
 Duncan George..... Galt, "  
 Gibson, Theron..... Stratford, "  
 Redford, James..... Stouffville, "  
 Stewart, A. .... Bradford, "  
 Lawrence, R. M ..... Delta, "  
 Hicoek, Albert..... St. Mary's, "  
 Woolway, Thos. .... Toronto, "  
 Watkins, James..... Toronto, "

C. BEATY,  
*Boot and Shoe Manufacturer,*

No. 162 YONGE STREET,

TORONTO.

---

**CLOTHING EMPORIUM,**

16 KING STREET EAST.

SUITS MADE TO ORDER AT SIX HOURS' NOTICE.

Also a large and well assorted stock of READY-MADE CHEAP.

H. Matheson's great system of Cutting for sale here.

H. MATHESON,  
Proprietor.

---

McCROSSON & Co.,

111 King St. East.

HATS,

CAPS,

FURS,

**Manufacturers & Importers,**

HIGHEST CASH PRICE FOR RAW FURS.

McCROSSON & Co.,

111 King Street East.

W. S. FINCH  
CLOTHING

4, 6 and 8 KING

STREET

LARGE STOCK CHOICE GOODS

W. D. M. FINCH.

---

H. J. MATHESON

MANAGER

**PICTURE**

FRAMES

Importers of Engravings  
Looking Glasses

97 YONGE

---

FRE

**MERCHANDISE**

201 Yonge

Late Cutter for C. M.

THE

---

GEO

**OPTIC**

51 1/2 King

Genuine Pebbles

To Suit all Sights.  
advan

**W. S. FINCH & SON'S  
CLOTHING HOUSE,**

**4, 6 and 8 KING ST. (near Yonge)  
TORONTO.**

*LARGE STOCK CHOICE GOODS, TIES, COLLARS, SHIRTS, GLOVES.*

W. D. M. FINCH.

C. S. FINCH.

---

**H. J. MATTHEWS & BRO.,**

MANUFACTURERS OF

**PICTURE MOULDINGS,**

FRAMES OF ALL KINDS, &c.

*Importers of Engravings, Photographs, Lithographs, Chromos,  
Looking Glass Plates, Frames, &c.*

**97 YONGE STREET, TORONTO.**

---

FRED. GAUDIN,

**MERCHANT TAILOR,**

**201 Yonge Street, Toronto.**

*Late Cutter for C. Martin & Co., "Flags of all Nations."*

**TERMS CASH.**

---

GEO. MICHAEL,

**OPTICIAN,**

**51 $\frac{1}{2}$  King St. East. Toronto.**

**Genuine Pebble Spectacles & Eye Glasses**

*To Suit all Sights. Optical Instruments of all kinds at a small  
advance on the cost of importation.*

# GOLDEN GRIFFIN

128, 130 & 132 King Street East,  
TORONTO, ONT.



COSTUMES,  
SILKS,  
DRESS GOODS,  
HOSIERY,  
FANCY GOODS,  
CARPETS,

SHAWLS,  
VELVETS,  
MOURNING GOODS,  
GLOVES,  
DOMESTIC GOODS,  
HOUSE FURNISHINGS.

*CLOTHING HOUSE.*

CLOTHS, COATINGS, TWEEDS,  
READY-MADE CLOTHING,  
CUSTOM TAILORING.

PETLEY & DINEEN, - MANAGERS.