

*Hallam*  
*Chatham*  
*Ont.*  
1882-1883.

ANNUAL + ANNOUNCEMENT

\*CANADA\*

Business College

Chatham, Ont.

KING ST., NEAR CORNER OF WILLIAM ST.

D. McLachlan, - - Principal.

A COURSE OF INSTRUCTION, SHORT, THOROUGH, PRACTICAL AND COMPLETE, HAS SECURED FOR THIS INSTITUTION THE CONFIDENCE OF THE BUSINESS COMMUNITY, AND HAS ENABLED US TO PLACE A GREATER PERCENTAGE OF OUR STUDENTS INTO GOOD SITUATIONS THAN ANY OTHER TWO COLLEGES IN THE DOMINION COMBINED. DURING THE PAST YEAR THE DEMAND FOR OUR GRADUATES EXCEEDED THE SUPPLY.

CHATHAM:  
PLANET PRINTING & BINDING ESTABLISHMENT.  
1882.

THE CHEAPEST SPOT IN CHATHAM

TO BUY  
CLOTHING & GENTS' FURNISHINGS

IS AT THE

READY MADE  
CLOTHING



GENTS'  
FURNISHINGS

LITTLE OLD MAN'S  
S. A. Heffernan & Co.,

GARNER HOUSE  
BLOCK.

E. J. NO. DEGGE

DEALER IN

SPECIALTIES IN FISH, OYSTERS, FRUIT,  
AND CANNED FRUIT.

FRESH OYSTERS THE YEAR ROUND.

No. 73 King Street, Chatham.

TATREAU & CO.,  
Wholesale Confectioners

AND MANUFACTURERS OF

IN ALL ITS POP CORN BRANCHES

122 King Street,

Chatham, Ont.

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# Thomas Stone's

STUDENTS WILL SAVE MONEY BY BUYING THEIR SUITS AT THOMAS STONE'S.  
FIT GUARANTEED. LARGE SELECTION OF GENUINE SCOTCH AND CANA-  
DIAN TWEEDS, FRENCH WORSTED SUITINGS, ETC.

## Gents' Furnishings

SOFT AND STIFF HATS, ETC.

## MILLINERY DEPARTMENT

IS STOCKED WITH THE LATEST AND MOST FASHIONABLE  
GOODS. NO FANCY PRICES. GOODS MARKED CLOSE.

THE STOCK OF

## BLACK & SILKS COLORED

AND DRESS GOODS

IS VERY LARGE, GIVING A FINE SELECTION. SPECIAL ATTENTION IS  
CALLED TO THIS DEPARTMENT.

GENERAL STOCK IS LARGE AND MARKED AT SUCH PRICES AS MUST MAKE  
THE GOODS MOVE.

## CARPETS

ARE IMPORTED DIRECT FROM THE MILLS IN ENGLAND. I HOLD THE LARGEST STOCK IN CHATHAM  
AND WILL NOT BE UNDERSOLD. YOU CONSULT YOUR OWN INTERESTS BY LOOKING  
THROUGH MY STOCK BEFORE BUYING.

WILL BE PLEASED TO HAVE A CALL WHEN YOU VISIT CHATHAM.

Respectfully,

Thomas Stone,

DIRECT IMPORTER.

# NEW YORK HOUSE.

IMPORTER OF  
Teas,  
Sugars,  
and  
Fancy  
English  
Groceries.  
Call and see  
them.

## H. MALCOLMSON

WHOLESALE AND RETAIL

## GROCER

DEALER IN

Wines, Spirits, Crockery,  
Glassware and China.

91 & 93 King St.,

CHATHAM.

DIRECT IMPORTATIONS OF  
Brandies,  
Wines,  
Gins,  
Whiskey  
and  
Porter  
from  
France,  
Spain,  
Holland  
and  
Gt. Britain

Having added to my present business a

CROCKERY, GLASSWARE AND CHINA STORE,

KNOWN AS THE

# CRYSTAL HALL

And importing the goods direct from England and France  
as I do, I am enabled to offer a

## Superior Class of Goods

For much less money than has ever been offered  
here before.

### CALL AND SEE THE CHINA SHOW ROOM,

*Which delights the hearts of all the Ladies.*

91 & 93 KING STREET, - - CHATHAM.

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# Canada Business College,

CHATHAM, ONTARIO.

## TO THE PUBLIC.

**A**NOTHER turn of the wheel of time has brought us to that season of the year when it is our custom and pleasure to return to our numerous patrons and friends our heartfelt thanks for their generous and liberal support during the year now past; a year which, we are pleased to be able to say, has been one of unprecedented success in the annals of our College, both with regard to the number of students in attendance, and the lucrative positions secured by our graduates.

In our last Annual Catalogue we mentioned that several important changes were to be made, which we considered would add much to our then efficient course of instruction; suffice it to say that the changes and improvements, then only in prospect and untried, have been tested, and have proved successful, beyond our most sanguine expectations. Not satisfied, however, with present attainments, and encouraged by the success of our past efforts, which have proved only an incentive to the accomplishment of still greater achievements, we purpose, this coming year, introducing a new and perfected system of actual business, which has been under preparation for some time by the Principal of the College. This new system we are confident will far outstrip any previous efforts made by the manager of this College to reach the pinnacle of perfection in practical education, and our entire course of instruction, as now arranged, together with the excellent qualifications of the teachers employed to impart such instruction, places our College foremost in the ranks of Canada's schools of business training, and on a par with the very best American Business Schools, where the rates of tuition are in some cases three and even four times as much as that charged by us.

We feel confident that our unceasing efforts to make our institution still more worthy of patronage will in the future, as in the past, meet with a hearty support from an appreciative public.

FROM THE LATH HON. D. CHRISTIE, PARIS, ONT.

MESSES. TRENT & McLACHLAN—My Dear Sirs:—I have great pleasure in saying that your Commercial College is an institution which deserves extensive patronage. The course of instruction is thorough and complete in all its parts, and the teaching is able and affective.

Wishing you much success, I remain, yours truly,

D. CHRISTIE,  
Speaker of the Senate.

### Our Aim and Object.

**T**HE aim and object of this institution is to give a thoroughly practical course of instruction, in the shortest possible period. There is no waste of valuable time on the part of the student in pursuing the study of branches which will be of little or no earthly use to him in the requirements of every day life, but every hour spent with us brings its store of useful and practical knowledge, which will prove of invaluable aid to him in the process of bread-earning, and our entire course is as full of such work and drill as an egg is full of meat. To sum it up in short, ten words will express it—**SHORT, PRACTICAL, THOROUGH AND REASONABLE**, devoted to every day necessities.

### Call and See Us.

**W**E are always pleased to receive visitors, and consider it a pleasure to have those interested in education in general, and business education in particular, call and examine our course of instruction, together with our methods of imparting it. We are far from claiming absolute excellence in our work, but in our case, where earnest efforts have been concentrated in the pursuit of a particular line of study, making such line a specialty for a number of years, a certain degree of perfection may reasonably be looked for, which we claim to have attained, and we now court investigation by all persons interested, so that they may be in a position to judge for themselves of the success or failure of our efforts. We solicit patronage only on the merits of our institution, and on that basis we are prepared to stand or fall.

### To Young Men.

**D**OES your ambition lead you to something beyond the common drudgery of an every day laborer? Are your means so limited as to make it appear an utter impossibility ever to reach anything higher than the position you now hold? Have you ever given your natural ability a thorough test, to know that there is not that within you which, if properly nurtured, would fit you for occupying a much higher position in the social scale than that which now is yours, and for which you might find yourself admirably suited? If not, then it is high time for you to awaken to the fact that you have been false to yourself, your country and Creator. The world, even in this age of rapid advancement, stands much in need of enterprising, educated, practical men to advance civilization, to cultivate reform,

FEDERAL BANK OF CANADA, CHATHAM, ONT.

D. McLACHLAN, Esq.—Dear Sir:—I have no hesitation in recommending your College to young men wishing to obtain a good business education—which your institution enables them to do in a very short time, and at a moderate cost. I have looked carefully into your system of teaching and consider it all that could be desired. I am much pleased by the progress made by my son while at your College. Yours truly

ROBT. N. ROGERS, Manager.

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to bring to light the many secrets of invention, which, without a doubt, will yet be wrought out by master intellects, and only await the cultivation of such intellects to unearth these many valuable and hidden secrets yet unknown to man.

"If you are poor, thank God for it," are the words which were frequently uttered by an eminent educator to the members of his class on different occasions, and we heartily endorse his statements.

If the above be the position of any reader of this article, we want him to take courage; his case is not a hopeless one by any means. We will agree with you so far, as to say that it may be a serious obstacle in your way, but certainly not an insurmountable one. Be careful not to magnify your disadvantages, such as poverty, ignorance, neglected opportunities, and others of a kind which may appear like mountains when they first present themselves, and often prove the shoal on which the weak-hearted make shipwreck, but will dwindle into mole-hills before the man of stout heart and earnest efforts, proving in after years his greatest source of gratification, when he can point back with a degree of pride and pleasure to the difficulties which were his on the outset, but which were surmounted by patience and perseverance—the foundation stones of success throughout all ages.

If your chief obstacle be ignorance, caused by neglected opportunities or circumstances over which you had no control, and you have reached the age of maturity, do not be discouraged, but remember the old and true saying, "We are never too old to learn." If there be that within you which urges you on to action, that which impels you to burst the thongs which have bound you a slave to ignorance and its accompanying burdens, then give heed to the voice within, which prompts you to nobler aspirations and achievements. Give vent to your ambitious desires by putting forth earnest efforts; lose no time in beginning to prepare yourself by a judicious course of training which will fit you for filling the position to which you aspire, and the prize will certainly be yours.

If your desires lead you towards one of the professions, and your means are limited, you will be compelled to use something as a stepping stone to enable you to secure the means necessary to carry out your object. In selecting this stepping stone care should be exercised in choosing that which can be put to practical use after your professional studies are completed, and it is just at this point where our course of training shows out its advantages.

## CANADIAN BANK OF COMMERCE, CHATHAM, ONT.

D. McLACHLAN, Esq.,—Dear Sir:—I have much pleasure in adding my testimony to the desirability of having in our midst an institution so efficiently conducted as your College. Those of your pupils whom I have met speak in the highest terms of the course of study and of the information acquired under your instruction. Wishing you continued success,

I am, yours very faithfully,

W. B. IRELAND, Manager.

Visiting Cards, elegantly written, only 35 cents per dozen. Send your order.

Not only are the services of the man with the practical education better paid than those of almost any other class, who depend upon their mental qualifications for the earning of their bread and butter, but the course of instruction is shorter, more easily acquired, and entirely void of useless branches, and therefore better suited to the individual whose object is to make the greatest amount of money in the least possible time. Again, its benefits do not cease when the stepping stone work is no longer required, as it will be found of incalculable advantage to its possessor through after years in his every day transactions with business men. We make the following statement without fear of successful contradiction: That the professional man who has spent a term in a thorough school of business training will find the drilling there obtained of more practical use to him in after years than the same time spent in the pursuit of any portion of his professional studies.

**Business Education for Young Women.**

**W**HEN do not more young women in Canada prepare themselves for cashiers, entry clerks, invoice clerks, book-keepers, and for general office work? The question is one well worth the careful consideration of every young woman whose condition is such as to compel her to earn her own living, as the remuneration in any of the afore mentioned capacities is nearly, if not altogether, three times that secured from any of the positions in which they at present give their services. And even to those upon whom fortune has been more lavish with her gifts, and whose circumstances have allowed them to complete the course of study in one of our modern seminaries for female education, would they not find it greatly to their advantage to be possessed of an education which would enable them to conduct their own affairs with the business world in a business-like manner? Or even supposing their means are such as to allow them to pay some other person for transacting their business for them, they should at least have sufficient knowledge of business customs to enable them to know, without a shadow of doubt, that their interests are being properly attended to by those in whose charge they have placed the management of their affairs.

How often do we hear of females who have been left alone in the world, with perhaps sufficient means to carry them safely through, if properly utilized, becoming the dupes of some villainous agent, who is perhaps void of even a single spark of humanity, and, it may be, as utterly unqualified for the duties he assumes as are those for whom they are assumed.

MERCHANTS' BANK OF CANADA, CHATHAM, ONT.

D. McLACHLAN, Esq.—Dear Sir:—With pleasure I can speak in favor of your course for young men; the clerk I secured from you succeeding, and mastering in three months a post he would otherwise have taken a much longer time to have understood. On this account and having looked into your system and compared the Banking Department, I can recommend it to those contemplating this or any similar pursuit.

Yours very truly,

FREDERICK S. JARVIS, Manager.

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How many cases have come under your own personal notice of females who have been left in affluence and wealth, being reduced to destitute circumstances by gross mismanagement or wilful fraud on the part of their agents? These facts, which cannot be denied, make it a duty on the part of all parents to see that their children, whether males or females, be properly prepared, by a judicious course of practical training, to cope with the many difficulties which beset the pathways of life, and to protect them from the many pitfalls and snares which are laid for the unwary by the unprincipled vultures of society.

Every young woman, then, should be thoroughly trained for such emergencies, which, in the majority of cases, are inevitable by supplementing her academical course of training by one of practical study. It will be found invaluable to any girl whether rich or poor. To the poor it is an excellent means of gaining an honest livelihood, and to the rich it is a shield to protect her interests.

#### Short and Long Courses.

**N**O YOUNG man, if time and means will afford it, should be satisfied with a partial course of training, but should make a strenuous effort, if necessary, to thoroughly master our entire course of instruction, and thereby be in a position to successfully manage his own affairs or those of another where such duties are assumed. He should complete the entire course, not only for the sake of the position it places him in towards himself and his employer, but also for the honor of graduating. Our experience has taught us that a few weeks of study, however useful and important, do not suffice to make students competent for the counting room or business profession.

Many suppose that a course of commercial studies can be mastered in a few weeks. A great mistake! unless some of the short courses, mere smatterings, taught here and there, be called courses, to which, if the name commercial be applied, it would seem an impertinence. A commercial course in a first-class business college of to-day means vastly more than the mere mechanical operation of opening and closing a few sets of accounts.

We said above that the student should take a full course, as well for the credit of the institution as for his own benefit. Two parties are here interested—two reputations at stake. If a student, who has only a partial knowledge of accounts, undertakes to keep books and fail, he not only disparages the institution in the estimation of business men, but reflects badly upon himself.

D. McLACHLAN, Esq.—Dear Sir:—I can safely recommend young men who wish to enter a banking office to first enter the Canada Business College. I think the plan of instruction would prove beneficial to any young man, and as for those embarking in any mercantile pursuit it would be greatly to their advantage to first enter the College for practical training.

GRAYHAM,

A. RICHARDSON, Broker.

Finally, we would urge upon young men the importance of devoting sufficient time to master thoroughly the entire course of study. It will pay financially, for the student will meet with better success in his business career; it will pay reputationally both the student and the institution; it will pay in the abundant satisfaction of having mastered, at least, one course of study in one educational institution.

#### Business Education is the Best.

It is practical. It trains the mind and develops the reasoning faculties. It improves the hand-writing and familiarizes the student with business forms and dealings. Not only does it qualify him to be of service to his parents and employers, but fits him to earn a living, makes him capable of managing his own business, and of comprehending the work of his subordinates.

#### Situations.

A LARGE number of our students come here for the purpose of qualifying themselves to prosecute their own business or to fill positions already in view; but we are often asked if we guarantee situations to our graduates. In answer to this we say most emphatically "No;" nor is there any institution that can safely promise situations in advance. We do not wish to hold out any false inducement to young men entering upon our course of study; we wish to be plain and truthful. In the face of all this, however, it is with pleasure that we point to the large number of our graduates who are filling honorable positions in the business arena of life. It is almost superfluous to say that whenever the interests of our pupils can be advanced by our assistance, it will always be cheerfully given. We would also say that the securing of a situation should be a secondary consideration. First choose the best college, prepare yourself well by assiduous application, and if you are energetic, if you possess a good practical education, you need not wait long for employment, as the demand for first-class men is daily increasing, and during the last two years we have been unable to supply the call for our graduates for good positions.

ROD EAU.

D. McLACHLAN, Esq., Chatham—Dear Sir:—I have great pleasure in being able to say that my son has been greatly benefited by his attendance at your College. It is the institution for young men to obtain a good, solid, business education, however they may be employed; and I cannot too strongly recommend it to the patronage of the public.

Yours truly,

W. R. FELLOWS,

Clerk, Township of Harwich.

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## GOOD PENMANSHIP.

No Institution in Canada Can Offer the same Inducements in this Branch as we do.

**P**LAIN, rapid business writing is one of the most important elements in a business education. No other one thing will augur more for a young man's success in getting a start in life than a legible, rapid style of writing. Business men desirous to have their books, bills, letters, &c., well written will always give the preference to a good penman. Its utility is not only its indispensibility for the accountant, but it is also a matter of personal convenience and satisfaction for one's self. This alone makes it well worth the time and money requisite for such a valuable accomplishment. Cognizant of the value and importance of this branch, we pay particular attention to it, and can safely say that no other institution in Canada or the United States can turn out a better class of students in this line than we can do, and have done. D. McLachlan himself is reputed to be one of the best penmen in America to-day, and has taken more first prizes in business penmanship at the Provincial and other exhibitions, where he has competed during the past ten years, than all the other penmen in Canada combined. Further, almost all those who have risen to prominence as penmen in Canada during the past ten years are his pupils. This is the best proof we can give, not only of our own superior qualifications in this particular branch, but of the ability to impart such instruction to others.

## Business Calculations.

**T**HE business man must not only know how to perform arithmetical operations, but he must be able to get the results quickly and with unflinching accuracy. Very few young men when they enter our college can add rapidly or correctly long columns of figures, no matter what educational advantages they have had, and yet the ability to add rapidly is probably worth as much to the accountant as all the rest of his arithmetical knowledge combined. Such an acquisition, however, can only be acquired by practice, and, being aware of this, we have formed weekly competitions in this subject, the result of which is that, in an almost incredibly short time, the students become as expert as their instructors.

CHATHAM.

D. McLACHLAN, Esq.—Dear Sir:—Being very much pleased with the advancement made by me while a student at your College, I wish to express to the public my opinion as to the benefits to be derived from a course of instruction in your institution. To any young man who wishes a thorough business training, such as will enable him to take the financial management of any business concern and conduct it on sound business principles, I could not recommend a course of study more beneficial than the one at your College, as students there become familiar with every branch of trade, from a common retail business to that of the most intricate banking work. Wishing you every success in a work which is in every way commendable, and which cannot fail to be a great advantage to any community,

I remain, yours, &amp;c.

ANSOM WILSON,

Late of Morpeth.

Fractions and the entire subject of percentage are thoroughly elucidated with a constant eye to their application. Persons who have been drilled in mental arithmetic will understand what we mean when we say that it is our ideal of the methods that should be employed in all arithmetical teaching. Rules will soon be forgotten, (let us consign many of them to oblivion), and while remembered, those who tarry to work by them gain no mental discipline. The memory only is called into play, while the reasoning powers lie dormant. Processes reasoned out by analysis, on the other hand, are retained, and the mental training so acquired is also invaluable.

Particular attention is paid to Per Centage, Insurance, Taxes, Duties, Profit and Loss, Interest, Discount, Exchange, General Average, Partial Payments, Equation of Payments, Cash Balances, Partnership Settlements, &c., &c.

**Why Young Men Should Patronize Our College.**

ITS facilities are unsurpassed, and it has one of the best systems of actual business ever introduced into any college. It has a full corps of thorough and practical teachers. Its graduates universally recommend the institution and its course of study. Its merits have placed it at the head of institutions of its class. It has the indorsement of all the leading business men of Chatham, who are its patrons.

It invites competition with any similar institution in the Dominion. Its diploma in the hands of a graduate is, in itself, evidence of proficiency, and is a passport to a good position. It is generally known that our course of instruction is complete, comprehensive, thorough and practical.

In conclusion we would say that it is a settled fact that no young man's education is complete without a business training. We therefore feel assured that with these facilities we will retain the continued patronage of an appreciative public.

**Our Relations with Business Men.**

WE owe a debt of gratitude to the business men of Chatham, and especially to the most prominent among them, for the decided interest they have taken in the welfare of our College since its establishment, and in speaking favorably of our institution and course of instruction to those who are unacquainted with its workings.

CHATHAM

D. McLAUGHLIN, Esq. — Dear Sir:—I have much pleasure in stating that I have taken a course in your College and graduated therefrom. The instruction I received while attending your institution has enabled me to fill successfully any position which I have since held. I can, therefore, with confidence recommend any young man to take a course in your College, and feel confident the fault will be his own if it does not thoroughly prepare him for any position in business life.

Yours respectfully,  
W. E. MERRITT,

Merritt's Banking Office, Fifth Street, Chatham.

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We hope constantly to bring the College into closer relationship with business men and outside business work, and so fit our students more fully for the business world, in which in later years they must play a leading part.

#### What the Leading Men of Chatham Say of the Canada Business College.

We, the undersigned, whose sons have attended the CANADA BUSINESS COLLEGE, or who have examined the course of instruction pursued in the Institution, appreciating the high character and usefulness of the College located in this place, take advantage of this opportunity of making its usefulness better known to the public.

We have watched, with no slight degree of interest, its advancement in Chatham. Although some of us on the outset were doubtful of the efforts to establish a Business College here being successful, yet the basis on which it is managed, the course of instruction pursued, and the earnest efforts which are being put forth by the proprietors, together with the public confidence which they have gained, have dispelled all clouds of doubt, and now we have a Business College as one of our permanent institutions.

We regard the establishment of this College as a most fortunate result for young men or boys, or even middle-aged men who have not had the desired advantages in their earlier days of acquiring a sound, practical education, and whereby our citizens, and those of our country, may enjoy the advantages of the excellent and comprehensive course of instruction pursued.

The institution is one well worthy of the name of a Business College, and is deserving of our best support, the course of instruction being of the most perfect and practical nature, and under superior management.

When we take into consideration the great and lasting advantages that must result from a complete knowledge of the rudiments of a business education, we are satisfied that the importance of the subject cannot be too often or too forcibly presented to the public.

D. McLACHLAN, Chatham, Ont.—Dear Sir:—It affords me much pleasure to testify to the good business qualifications of your school. During the term I spent in your institution I was much pleased to note the progress made by the other pupils. I must say the training I received while under your instruction has been of great service to me, and I can confidently recommend any young man in search of a good business education to patronize your College.

Very truly,

J. E. FELLOWS,

Book-keeper for J. A. Colby & Co., 217 and 219 State Street, Chicago.

All kinds of fancy Pen Work, such as Memorials, Resolutions, Addresses, Testimonials, etc., etc., executed in a masterly manner. Send us your orders.

A. Bell, Judge Co. Court, Kent.	Rufus Stephenson, ex M.P., Kent.
Ed. Robinson, M. P. P.	H. F. Cumming.
W. S. Ireland, Manager of Bank of Commerce.	Jno. Wall, Dry Goods Merchant.
Robt. N. Rogers, Manager Federal Bank.	Hugh Malcolmson, Wholesale & Retail Grocer.
F. S. Jarvis, Manager Merchants Bank.	Thomas H. Taylor, Woollen and Flour Mills.
Arthur Richardson, late Manager of Consolidated Bank.	Thos. Stone, Dry Goods Merch't.
Wm. Northwood, ex-Mayor.	A. Heyward, Grocer.
Wm. Gray, ex-Mayor.	E. W. Scane, Mayor.
Wm. Douglas, Clerk of the Peace.	Downie & Adam, Hardware Merchants.
John McKeough, } Hardware	Duncan McNaughton J. P.
Wm. McKeough, } Merchants.	J. R. Gemmill, Editor <i>Banner</i> .
	M. Houston (of Scane & Houston).

#### Commercial Law.

**L**ECTURES are delivered at regular intervals on this subject. The applicants for diplomas are required to attend these lectures, in which the leading features of commercial law are thoroughly elucidated, and, as far as possible, divested of all technicality. The following subjects are more particularly impressed upon the minds of the students, viz.: Contracts, Co-Partnerships, Corporations, Agencies, Bills of Exchange, Promissory Notes, Mortgages, Leases, Deeds, Policies of Insurance, Power of Attorney, Collateral Notes, etc., etc.

We do not make lawyers of our students, as we do not believe in the doctrine "Every man his own lawyer," but it must be admitted that a general knowledge of the principles of commercial law, such as relate to every-day transactions in business, is a necessary part of a thorough business education, and such being the case, it of necessity forms a part of our course of instruction.

To give an idea of the progress made by our students in this branch of their course, it is only necessary to say, that the questions given at our final examination were said by a member of a prominent law firm to be on a par with those submitted for a junior law examination, and 'be it said with credit that the majority of our students took nearly double the percentage required for such.

CHATHAM.

D. McLAUGHLIN, Esq.—Dear Sir:—I have pleasure in recommending your College to the public as being most thorough, practical and comprehensive in its work; just what every young man should have, no matter what his future intentions are. I consider the time and money I spent in your institution one of the best investments of my life, and wish you every success in your laudable enterprise.

Yours, &c.

JAS. MARENTETTE.

With A. Heyward, Grocer, Chatham, Ont.

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MARENTE  
Grocer, Chatham, Ont.

### Sending Specimens of Penmanship.

HAVING had so many calls for specimens of plain and ornamental penmanship, we have decided not to send any but samples of plain work in the future, the specimens of ornamental work requiring more time than we have to spare in satisfying idle curiosity. We have had a piece of ornamental work, which was executed by Mr. McLachlan, engraved, which will be sent to all who may desire it. And to those who are willing to pay for a piece of genuine ornamental work, fresh from the pen, we will send the same on receipt of 25c. or 50c. The work will be done in proportion to the amount of money received.

### Phonography.

THIS most beautiful and now universal art has become almost indispensable in the education of young men, and, once possessed, the fortunate student will find his services at a premium in the commercial mart—in the capacity of correspondent, reporter, editor, private secretary, and, in fact, in almost every department of business pursuits. The acquisition of this wonderful accomplishment adds hundreds of dollars to his salary, and it is invaluable to every profession, but more especially to those who have notes, memoranda, and outlines of business forms to preserve.

In this particular branch of study, we take the lead of all institutions in the Dominion, having carried on a large and successful class for several years, conducted by a practical teacher; and our students who were persevering in their studies now hold responsible positions, and command liberal salaries.

HORACE GREELEY says of it:—"Young men have only to master Phonography to make it a source of profit to themselves and their employers. It is an easy stepping stone on which young men may climb to fame and fortune more surely, perhaps, than in almost any other calling which is open to them. All eminent law, mercantile and manufacturing firms and railroad offices now employ Phonographic clerks when they can be had, and at larger salaries than others, however otherwise endowed, can command. There is no field of employment so certainly remunerative."

Mr. J. W. STREET, General Freight Agent, Michigan Central Railroad, Detroit, employs a Phonographic clerk, and some time ago found much delay in obtaining one at a salary of \$1200 a year. Mr. Wm. Edgar, General Passenger Agent, G. W. Railroad, Hamilton,

CHATHAM.

Ms. D. McLACHLAN.—Dear Sir:—I am more than pleased with the able and systematic manner in which the young man in our office, who spent a term at your College, discharges his duties as book-keeper. He is in every way qualified for the work he has undertaken. I take pleasure, therefore, in recommending you graduates to the business community, and in expressing to the public my opinion regarding the thoroughness of the course of instruction pursued in your College.

Wishing you every success, we are, yours, etc.,

H. A. PATTERSON & CO.

employs a Phonographer at \$95 per month. Mr. Geo. Hague, Gen'l Manager Merchants' Bank, Toronto, sent to England for a Phonographic clerk. Court Phonographer is a legal office in all the courts of Michigan, at a salary of \$2000 per year, fixed by law. Other examples might be given, but these are sufficient to show the lines of employment open to the competent Phonographer. There are many ladies who yearly earn as Phonographic clerks and reporters from \$1000 to \$2000. The business of reporting is the only one in all the branches of a professional education which is not, and is not likely to be, overcrowded.

#### Individual Instruction

As given in all branches, and is of a very great advantage. The progress of no student is retarded by the dullness or inattention of that of another. Persons who are, through misfortune or early neglect, deficient in any of the branches taught, will here find the readiest means to supply their wants, and should not under any consideration be influenced to stay away on account of such limited qualifications, as they will find the majority of their fellow students in a similar condition. It is never too late to make a successful start. No one except the teacher need be cognizant of your deficiencies.

#### GENERAL INFORMATION.

Students can enter at any time, as we have no term divisions, and each student receives individual instruction.

#### REQUIRED QUALIFICATIONS.

A common school education, or a knowledge of the English branches. However, a good education will add to the advancement of the pupil.

#### TIME REQUIRED.

The time required for completing a course depends upon the student's education at the time of entering, the diligence and perseverance with which he pursues his studies, etc. Generally about five or six months.

#### BOARD.

As we have always a list of good boarding houses, at from \$2.50 to \$2.75 per week, we would advise students on coming to town to retain their baggage checks and come at once to the College office, where they will receive assistance to obtain suitable board.

#### MENDON, MICH.

Having taken a six months' course of study in the Canada Business College, I take great pleasure in recommending it to those wishing a practical business education. I believe there is no college that has the facilities for imparting to its students a more thorough or practical course of study than at this institution. I have carefully examined the work of the best penmen in the States and I unhesitatingly say Prof. McLachlan has no equal as a penman, and as a superior teacher of the art he has thoroughly established his reputation.

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**DIPLOMA.**

A beautiful diploma will be given to each student successfully passing the prescribed examination.

**MAIL.**

The mail will be regularly distributed twice each day in the class room. Letters for the students addressed to the care of the Canada Business College will be safely delivered to them.

**SCHOOL SESSIONS.**

From 9.00 to 12.00 a.m.; from 1.30 to 4.00 p.m.  
During Evening Class—from 7.00 to 9.00 p.m.

**CURRICULUM.**

Book-keeping by single and double entry, wholesale and retail Mercantile Business, Actual Business Course, Banking, Commission Business, Foreign Exchange, Forwarding, Business Arithmetic, Business Penmanship, Business Correspondence, Spelling, Commercial Law, etc.

**TO BUSINESS MEN.**

Book-keepers, Salesmen and Clerks can always be furnished to merchants, and others desiring them, either for town or country, upon describing the nature of their duties, salary paid, etc.

**VISITORS.**

Visitors are welcome to the College rooms. Parents and guardians will confer a favor by calling from time to time to examine the progress of their sons and wards.

**DISCIPLINE.**

As it is impossible for any educational institution to maintain the highest degree of proficiency without rigorously adhering to the rules of order, it will be required of each student, whether young or old, to comply with the rules of the College, which are hanging on the walls of the class-rooms. Any want of conformity to, or violation of, said rules will render the perpetrator liable to suspension or expulsion, according to the nature of the misdemeanor.

**REMOVAL OF BOOKS.**

Each student has charge of his own books, and if absent at any time for more than two weeks, must remove them from the rooms. No student can occupy a drawer unless in regular attendance.

ROD EAU.

MR. D. McLACHLAN.—Dear Sir:—We are pleased to have an opportunity of recommending your institution to young men who may wish to acquire a sound business education. The young man who was in our employ, and who had taken a course in your College, gave proof of the practical benefit of your course of training. We would advise every young man, no matter what his future intentions may be, to take a course with you, and are satisfied it will be time and money well spent.

Yours, etc.,

JACKSON, FULLER & CO.

We ask it as a favor of those who send us orders for any kind of Engraving or Fancy Pen Work to give us ample time so that we can do the work and ourselves justice.

## AMUSEMENTS.

While we attend to the intellectual wants of the students, we by no means look with impunity upon their physical requirements. On the 16th of June the Steamer Steinhoff was chartered by the principal of the College, and a gratuitous excursion to Detroit was given to all students who had been in attendance at the College during the year. One was also given last year on the 31st of May. This is only one of the ways in which the time spent with us is made pleasant as well as profitable to the student.

## Our Course of Procedure.

**ON** entering our College for a course of instruction, the student is shown a copy of the rules and regulations of the College, and is also made acquainted with the position in which he stands towards his instructors.

If he feels that he can conform to the rules laid down, his signature and that of his parent or guardian is required, signifying a willingness to be governed by the same, in order that there may be no misunderstanding afterwards. As thorough discipline is one of the first requisites in an educational institution, we promise each and every student a strict and impartial enforcement of our rules and regulations.

## Our Theory Course.

**A**FTER an understanding has been arrived at concerning the foregoing, the student then begins his course of instruction, by acquainting himself with the different classes of accounts, and the way in which they are affected by certain transactions through exercises prepared for that purpose. From this he is advanced to work a little more intricate, and in which he applies the knowledge obtained in the exercises, by entering up day book work, journalizing and posting, etc. He is then called on to make out his trial balance, statements of resources and liabilities, losses and gains, and close up his ledger, receiving from his instructors such hints and aid as will enable him to do the work correctly. After it is completed, examined and passed by one of the teachers, he is then allowed to proceed to another set, no more intricate than the last, but more on his own responsibility. There is nothing particularly difficult in the first five sets, and the student who has mastered the work so far has obtained a degree of confidence in himself, which will enable him to cope successfully with the difficulties which follow. In the sixth set the day book and journal are combined and written as one book. The transactions are those of a CHEESE AND BUTTER DEALER.

WALLACEBURG, ONT.

D. McLAGHAN, Esq. - Dear Sir: - The very satisfactory manner in which Mr. E. Parker has performed the duties devolving on him in the different departments of our office work prompts us to say that such efficiency is largely due to the thorough training he received before graduating from your College.

Yours truly,  
STEINHOFF & LILLIE.

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**7TH SET.**—In this set the student is required to make his own calculations and produce the proper results, otherwise he will not be allowed to proceed. This set, in this respect, is no exception to the general rule, as each one must be checked before the student can be allowed to advance to subsequent work.

**8TH SET** introduces shipments and consignments. The business is that of a dealer in DRY GOODS.

**9TH AND 10TH SETS** are posted under the same ledger titles. The accounts showing resources and liabilities are not closed in the 9th, but remain open through the 10th, at the end of which they are closed. The business is that of a PRODUCE DEALER AND COMMISSION MERCHANT.

**11TH SET** is kept in single entry, and is a continuation of the business of the two previous sets. At its close a statement of resources and liabilities are made out, and the student then makes such entries and opens such accounts as are necessary in changing from single to double entry, when he proceeds with the business of the 12th set. In the 9th, 10th, 11th and 12th sets the student is required to write up all the forms of notes and drafts occurring in the transactions connected with them, and keep a cash book and bill book. He is also required to write up the com. sales book and account sales for all the consignments.

**13TH AND 14TH SETS** are designed to give the student a thorough drilling in journal entries, relating to notes and drafts. Business is that of a BROKER.

**16TH SET** is kept in six column journal form, which is acknowledged by the best book-keepers to be the shortest and most systematic method extant for keeping books for a retail house. The business is DRY GOODS. Merchandise and cash debits and credits being kept in separate columns and posted in total sums.

**16TH SET, RETAIL BOOT AND SHOE BUSINESS**, illustrates the cash journal system, embracing all the features of the day book, journal, and cash book in one book, and posting directly to the ledger.

**17TH SET, CROCKERY BUSINESS, WHOLESALE AND RETAIL**, in which the cash journal and sales book are used as principal books and posted directly to the ledger.

**18TH SET, DRY GOODS BUSINESS**: invoice book, sales book, cash book, journal and ledger, illustrating the most modern practical method as now used in the best business houses, posting directly from each of the other four books to the ledger.

**19TH AND 20TH**, day book and journal combined. The work of these sets being that of a large COMMISSION BUSINESS.

LLACBURG, ONT.  
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CHATHAM,  
D. McLACHLAN, Esq.—Dear Sir:—The thorough drilling received by the first of my sons  
who attended your College induced me to send the other, and I now take pleasure in recom-  
mending your institution and course of instruction to every young man as being one exactly  
suited to the wants of every-day life, no matter what business or profession he may wish to  
follow.  
WM. GRAY,  
Carrriage Builder.

### Our New and Improved Actual Business Course.

**T**HIS new system of conducting the Actual Business department in our College, which is to be introduced this coming year, will, we are confident, prove one of the greatest strides ever made by this institution in advance of those of its kind towards the goal of its ambition, viz.: perfection in business training.

The great aim of every commercial school should be to have the work done, in its practical department, an exact counterpart of the work performed in the offices of any of our best business houses. With this object in view, the manager of this College has, during the past year, been engaged in arranging and systematizing a course of practical training, which is a great improvement on the one heretofore in use in the College, and which is intended to fully meet the above requirements. He feels positive that the result of his labors will give unbounded satisfaction when put to the test.

We, though perhaps biased in our opinion, feel confident that any young man who completes our entire course of instruction, as now arranged, and whose natural qualifications fit him for such work, will, after filling the positions in the different offices of the practical department, be prepared to accept a situation in any wholesale, retail, or banking house, and fill the same in a manner alike creditable to himself and all parties interested.

Space will not allow us to fully describe the system, but we will endeavor to give a short synopsis of it. Each student is supplied with a guide which instructs him as to the works he has to perform and how it has to be performed; whom to order goods from, whom to sell goods to, how and where the entries are to be made, what books are to be kept as auxiliary, what books are to be kept as books of original entry, and how the entries are to be made in such books; also the different ways in which entries may be affected by circumstances in connection with the transaction; whom to draw drafts on; when to discount, and what notes are to be discounted, etc., etc. The great aim throughout the entire system being to shorten the work and yet have it perfectly plain and easily understood. On the first leaf of the guide is a list of wholesale prices of the different classes of goods in which the student deals in the work laid out, and on receiving goods ordered he should go carefully over each item and extension to see that no mistakes have been made in the bill.

DETROIT.

D. McLACHLAN, Esq., Chatham, Ont.—Dear Sir:—I take pleasure in adding my testimony to that of the many others you have received, and speak from experience when I say that your course of instruction is most perfect and complete. Your teachers are well qualified, painstaking and earnest in their work. I have had opportunities of comparing the advantages you offer with those of other institutions located in the larger cities, where much greater pretensions are made, and your College is certainly superior. The short time I spent with you has been, and will no doubt still be, of great advantage to me. I have, therefore, great pleasure in recommending your institution to young men wishing a thorough business education.

A. J. ROBINSON,

With Detroit News Co., Detroit, Mich.

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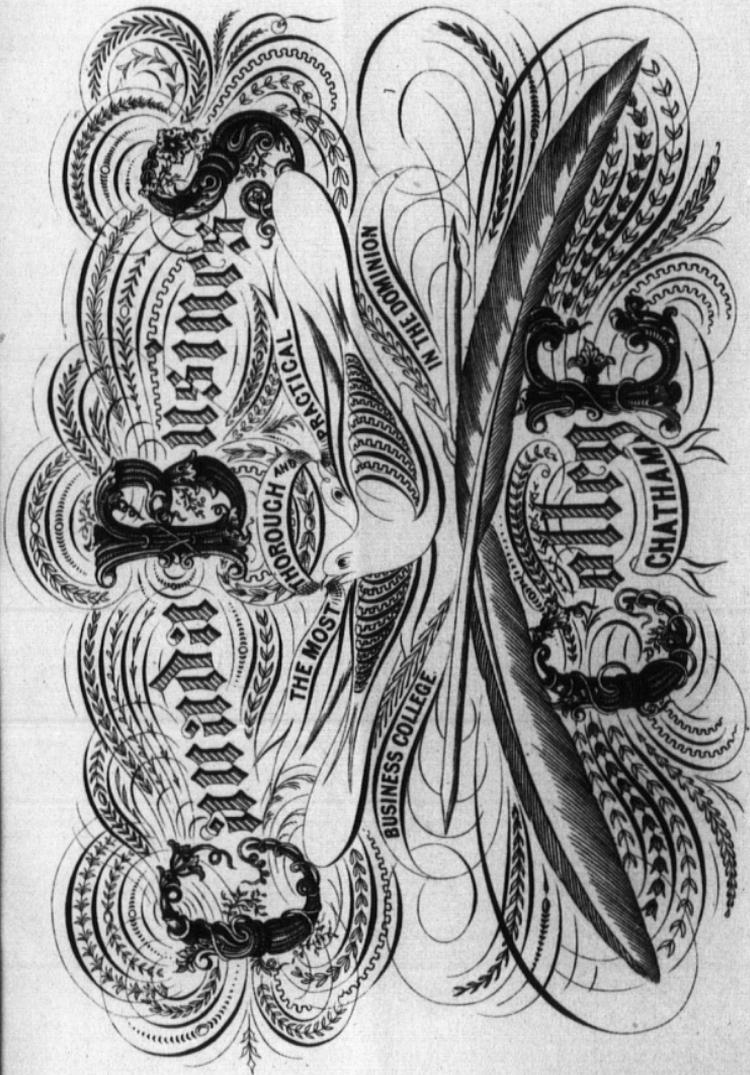
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**OBINSON,**  
Detroit, Mich.

ever branch of business I can recommend the Canada Business College as the most thorough one in the Dominion.

Very truly yours,

**GEO. BRADBEER.**



ever branch of business I can recommend the Canada Business College as the most thorough one in the Dominion.  
 Very truly yours,  
 GEO. BRADBEER.

*A course of instruction, wisely practical, & well managed.*

Courses of instruction, purely practical, a live manage-  
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Just all other **Business Colleges** in the Dominion  
then visit us and if we fail to produce a better staff of  
teachers a better course of instruction and suite of rooms  
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of instruction free of charge. Good board \$2 per week  
Special rates to students from a distance

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is recommending your institution to young men wishing a thorough business education.

Yours, &c.,

A. J. ROBINSON,  
With Detroit News Co., Detroit, Mich.

All communications between the students in this department and the clerks in the general office who represent the men with whom they are dealing, must be by letter, which will give them an excellent drilling in letter writing—one of the most desirable and pleasing accomplishments in a business man's education. A business letter should be clear and concise, so that no possible doubt could exist as to the intentions. On this particular point students will be called upon to exercise as much care in every respect as if they were the medium of genuine operations.

Again, those who occupy the positions in the general offices will have to perform exactly the same work as an entry clerk, invoice clerk or general office hand in any wholesale house, while the work to be performed by those in the banking department is a fac simile of that done in any of our chartered banks. Our drilling in theory, which is most thorough and comprehensive, followed by the practical training in the actual business department, cannot fail to give any intelligent student who is anxious to profit by his opportunities a valuable knowledge of business affairs and customs.

#### Advanced Theory Sets.

**B**ESIDES the afore mentioned, we have two advanced theory sets, which are brought in after the completion of the practical course. The first of these is a large MANUFACTURING BUSINESS, with nearly thirty pages of matter in day book, where a foundry smith shop, machine shop and store are all carried on under the one firm and one set of books. Books used being Day Book, Cash Book, Bill Book, Sales Book, Time Book, Journal, Workman's Ledger and General Ledger. The work of this set is most perfect and complete, and is admirably suited to the wants of any person interested in manufacturing.

The second of the advanced theory sets represents the books of a large firm importing direct from the English markets, and keeping the accounts in both sterling money and dollars and cents.

Persons interested, who will take the trouble to examine the extent and variety of the work done in our theory department, which is followed by so complete a course of practical training, applying the principles already taught, must agree with us in saying that any young man who has completed our entire course cannot fail to be benefited by so thorough and comprehensive a drilling in business matters

CADILLAC, MICH.

D. McLACHLAN,—Dear Sir:—It affords me great pleasure to announce to the many readers of your circular my high appreciation of your estimable institution, and of the very efficient staff of teachers in connection. Although scarcely completing a four months' course with you, the general knowledge acquired in that time I consider as invaluable to me in whatever branch of business I engage, and to any who may contemplate taking a commercial course I can recommend the Canada Business College as the most thorough one in the Dominion.

Very truly yours,

GEO. BRADBEER,

### An Explanation.

WE owe an explanation to a few of our patrons of the latter part of last season for not sending the reports out as regularly as they should have been sent, but the fault was not ours, as, according to some new regulations in the P. O. department at Ottawa, they were not allowed to go for the usual postage, &c., and were in consequence returned to us for insufficient postage, which caused a great deal of delay. We mentioned it to the students at the time, and trust the parents will now accept our explanation.

### Monthly Reports.

PERHAPS there is nothing in the curriculum of our College that receives more rigid attention than our monthly reports. We find them to be not only of great benefit to the student, but also of the fullest satisfaction to parents and guardians, who are very often under the impression that their sons attending College, waste away their precious time after school hours. To avoid this, which is perchance very often the case, we exact from each student a certain amount of work to be done at home, the result of which is carefully submitted to the parent or guardian in our monthly report, the contents of which are as follows, viz.: Business Penmanship, Business Arithmetic, Commercial Law, Commercial Correspondence, Department, Neatness and Accuracy in Book-keeping, Progress in General, days, hours and minutes lost.

The marks in the different branches will, of course, depend upon the degrees of merit, which as aforesaid will be faithfully submitted to the parent.

Any who may wish to have the reports sent to them more frequently than monthly can notify the principal of their desires, and they will be sent either weekly or fortnightly.

### Gold and Silver Medals for Competition.

PAST year we offered two medals to be competed for at the close of the year, one of gold, the other of silver. The successful competitors were Chas. E. Bell, of Morpeth, Ont., for the gold medal, and Ezra H. Stafford, of Corseley, Ont., for the silver medal. This coming year we intend offering a NUMBER OF MEDALS, BOTH GOLD AND SILVER, to be competed for at our closing next June, both to students of the highest standing in all branches, and also in some of the separate branches. These prizes create a great emulation among our students, and each person exerts himself to carry off the palm.

CHATHAM.

MR. D. McLACHLAN,—Sir:—I have much pleasure in testifying to the excellent course of instruction pursued at your College. Although the time I spent with you was very short, yet it was sufficient to give me such a knowledge of book keeping as has and will still be of inestimable value to me through life. I consider the time and money spent in taking a course in your institution the best investment a young man can make.

Yours, etc.

JOHN MCCORVIE,  
(Of McCorvie & Foreman, Grocers, North Chatham.)

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CLASS ROOM RULES.

- 1.—Class room doors will be opened ten minutes before the opening of each session, and closed ten minutes after the opening for one hour.
- 2.—All students entering for the regular course are expected to be constant in their attendance, and punctually in their places at the opening hours.
- 3.—When any class is called, the members thereof will take their places promptly; any unnecessary delay on the part of any Student will submit him to exclusion from the class for the time.
- 4.—Students after entering are not allowed to absent themselves before the hour of closing without permission from the Principal.
- 5.—No smoking, chewing tobacco or spitting on the floor will be tolerated in the College.
- 6.—Students will not be permitted to misappropriate the use of the College furniture, by lounging upon or defacing the same, and any Student injuring property will be required to pay for damage done.
- 7.—On no pretext whatever will students be permitted to take from the rooms any manuscript or other article belonging to the College.
- 8.—Quietness, order and diligence during the hours of business are strictly enjoined.
- 9.—No Student is permitted to interfere with the property of another.
- 10.—Students occupying official or other positions in the Business Department will forfeit the same by absenting themselves without permission.
- 11.—Students must conduct themselves in a quiet and orderly manner while entering or leaving the building. No running up or down the stairs or standing at the street entrance will be tolerated.
- 12.—Students are required to be perfect in deportment. All communication is strictly prohibited in the College Hall and Class Rooms, except in transacting business at the offices.
- 13.—Upon the completion of each set, the student must submit his books for examination, and receive a progress check before he will be allowed to proceed. All work must be executed with as much neatness, accuracy and dispatch as the student's ability will admit.
- 14.—A correct standing of each student will be kept in all his studies, and monthly reports rendered on the last Saturday of each month. Acknowledgments of them are required to be signed by the parent or guardian and returned immediately to the principal.
- 15.—Students obtaining a standing of less than 38—50 (about 75 per cent.) in any one study two consecutive weeks will be subject to suspension. THESE REPORTS WILL FORM A BASIS FOR GRANTING ANY LETTER OF RECOMMENDATION OR CERTIFICATE OF QUALIFICATION.
- 16.—Students disregarding any of the rules will be required to report in the office and give satisfactory assurance of strict compliance in the future. A second offence will subject the student to suspension until the parent or guardian shall call and arrange matters satisfactorily, and a third offence will subject him to unconditional expulsion.

CHARING CROSS.

D. McLACHLAN, Esq.—Dear Sir: During my attendance as a pupil at the Canada Business College I found the arrangements throughout the school such as to enable the student to make the best use of his time in acquiring a thorough knowledge of the various branches taught. The curriculum of the College is comprehensive, and the instruction imparted thorough and practical. My faith in the integrity and ability of its staff of teachers renders it a pleasure to me to recommend a course in the C. B. C. to all young men desirous of obtaining a thorough business training.

J. M. MORRIS,  
Formerly of Lambton Co.

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D. McLACHLAN, Esq.—Dear Sir: This is to certify that I have been an evening student of the Canada Business College for a term of three months, and feel well satisfied with the proficiency acquired in book-keeping during that time. I would strongly advise any young man who purposes following a mercantile or professional pursuit to avail himself of such a judicious and almost indispensable course of study.

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D. McLACHLAN, Esq.—Dear Sir: Having attended your evening classes for a term of two quarters, it affords me great pleasure to speak of it in the highest possible manner. Suffice it to say that although I attended but a comparatively short time I would not exchange the knowledge acquired during that time for the sum of one hundred dollars.

Yours, &c.,  
JOS. U. THIBODEAU,  
With J. Ferguson & Co.

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D. McLACHLAN, Esq.—Dear Sir: I am highly pleased with your system of training young men for a business career. I can speak from experience, having had two of my sons take a course in your College, which has fitted them for almost any business calling. I can cheerfully recommend all young men wishing to prepare themselves for business pursuits to take a course at your College. I know of no other means whereby they can do so, in so short a time and small outlay.

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