



1890

Annual Announcement  
of the


# NORTHERN BUSINESS COLLEGE

OWEN SOUND,

ONTARIO.






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

## **CALENDAR.**

Dec. 24, 1889.	Closing day for Christmas week.
Jan. 2, 1890.	Re-opening day for Winter session
June 30, "	Closing day for Holidays.
Sept. 1, "	Re-opening day for Fall session.
Dec. 24, "	Closing day for Christmas holidays.
Jan. 5, 1891.	Re-opening day for Winter session

 *Students admitted any time except during Holidays.*

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## *Do you want to know?*

1. About the Business Course of Study, read from page 12 to page 28.
2. About the Shorthand and Typewriting Course, read from page 42 to 50.
3. About the Ornamental Penmanship Course, read pages 51 and 52.
4. About Rates of Tuition and other matters of Expense, read pages 9 and 10.
5. About things in general in reference to the College, such as time of entering, hours of study, board, classification, qualifications for entering, etc., read from page 5 to 12, and pages 28 to 42.
6. About our lady students, read from page 36 to 39.
7. About what the newspapers say relative to us, read pages 56, 57 and 58.
8. About what our students and others think of the Institution, read from page 58 to 67.
9. About Telegraphing, read paragraph on page 35.
10. About Specimens of Penmanship, etc., read pages 7 and 35.









# ANNUAL ANNOUNCEMENT

OF THE

»\*NORTHERN\*«

## BUSINESS COLLEGE,

Owen Sound, Ont.

C. A. FLEMING .. .. Principal.



LABOR OMNIA VINCIT.



OWEN SOUND:

Northern Business College Steam Press.

1889.





Entered according to Act of the Parliament of Canada,  
in the year one thousand eight hundred and eighty-nine, by  
C. A. FLEMING, in the Office of the Minister of Agri-  
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## ANNUAL ANNOUNCEMENT.

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### Introductory.

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*We desire at the beginning of the New Year, 1890, to return our thanks to the public for the liberal patronage bestowed on this institution during the past year. The attendance has been larger than that of any previous year.*

*The increase has been steady; from a small beginning, to we believe, the largest, and we are sure, the best equipped and most practical Business College in Canada. The premises occupied have been enlarged from two small RENTED rooms to the commodious, four storey, stone and brick block now OWNED AND OCCUPIED BY THE COLLEGE.*

*We trust the course of study and other particulars as set forth in the pages of this volume will receive the careful attention of the reader. They are a plain statement of the work done and the advantages offered by the institution. They are not idle notions but sober, earnest statement of facts and promises well considered, all of which we are prepared to carry out to the letter.*

*The education suited to the advanced, practical spirit of the latter part of the afternoon of the nineteenth century, is carefully outlined in the courses of study in this little book. That they may have a careful reading by all who wish to keep pace with time, trade and commerce, is the request of*

*Your obedient Servant,*



*Principal.*

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WE EDUCATE FOR BUSINESS.



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Reduced from "Fleming's Self-Instructor in Penmanship."



Important to Young Men and Women.

The course of study as laid down in this book is a fair description of the work done in the school, and is rather understated than exaggerated. We do not do *puff advertising and little teaching*. We are prepared to fully carry out all the promises and statements we make in our advertisements, and that too, in the most approved manner.

The principal is a practical book-keeper and business man having been years in active office work; is a Chartered Accountant and an expert in matters of finance, and has been auditor for several large companies.

The best teaching talent is employed ; each one is a specialist in the department under his charge.

The college giving the best course of study and having an established reputation, first of all gives the student the best training to equip him for his life work, and second the standing of the college gives the student a prestige not obtained by attendance at an obscure or "one horse" institution.

The Northern Business College is the foremost both in reputation and course of study, as shown in the following pages.

Our Prizes, Medals, Diplomas, &c.

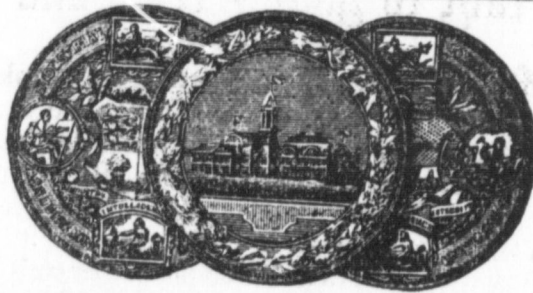
The following is a list of our awards at the principal exhibitions up to the end of 1889 for Penmanship.



The above cut represents two Medals received at the Colonial and Indian Exhibition, London, England. The engraving is much reduced in size.

KNOWLEDGE IS POWER.





The above cut is a reduced representation of a medal received at the Industrial Exhibition, Toronto.



The above represents a medal received at the provincial Exhibition in 1886.



The above represents a Silver medal received at the Provincial Exhibition, 1888.

—DIPLOMAS—

TWO at the Colonial Exhibition, London, England.

ONE at the Provincial Exhibition.

THREE at Industrial Exhibition, Toronto.

—FIRST AND SPECIAL PRIZES—

THREE at Industrial Exhibition, Toronto.

ELEVEN at Provincial Exhibition.

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## Written Cards and Specimens.

Our Correspondence has become so large that we have been forced to adopt the modern rapid Business Method of dictating our letters to a shorthand writer who afterwards transcribes them on the typewriter. The demand for written letters to keep as specimens by persons who have no interest in business Education except to obtain nicely written letters, also samples of flourishing card writing, &c. has become so great that we have been forced to decline the honor of supplying these either on post card or letter requests. We prefer that our energies and those of our teachers be devoted to the interests of the pupils under our charge, we therefore cannot comply with the desires of many correspondents without employing a man specially to do such work for us, and this we have no intention of doing. There was a time in our history when our college was small that we could supply the wants of the *specimen hunters* but that day is past we confine ourselves therefore strictly to business. We will however be pleased to send a *Photo Engraved Copy* of one of our first prize specimens of penmanship 18x24 inches to any person wishing to have an idea of our work, who sends 10 cents to cover postage, mailing tube &c.

## Which College.

The number of new Business Colleges loudly claiming to be the very best in existence makes it necessary sometimes for the young man or woman who has determined on taking a course, to ask "*Which College will do the best for me?*"

Young men with *only a little* school room experience and none whatever as business men or accountants start up colleges. About all they can do in some cases is to flourish the name of the applicant on the wrapper of the college advertisement, write letter after letter and almost every week to know what time the young man or woman can be expected "to join their classes."

The contents of this book are the advertisement of the Northern Business College, and tell,—

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IS THE DEVELOPMENT OF CHARACTER.



- (1) In the Course of Study, what kind and how much education is given at the College.
- (2) It also gives other information regarding the experience of the principal as public accountant and auditor, and a member of the Institute of Accountants for Ontario.
- (3) The author of several standard works
- (4) The Medals, Diplomas and Prizes awarded at the leading Exhibitions for Penmanship.
- (5) The reputation of the College away from home, as shown by the distance students come to attend it.
- (6) The reputation it has among its graduates and students, as shown by a few letters published herein.
- (7) The reputation of the College in our own town and among business men
- (8) The fact that the College owns the large stone and brick building which they occupy.
- (9) The best course for the least expenditure of money, as shown by the rates, tuition, board, &c.
- (10) The situation of the College is a healthy progressive town situated on the water—the Liverpool of Canada.

### FROM THE ATLANTIC TO THE PACIFIC.

During the year just closing (1889), students have been in attendance from both the Atlantic and Pacific coasts. New York on the one side and British Columbia on the other. Michigan, Idaho, Wisconsin and several other States were also represented. Almost every county in Ontario contributed to our number; the other provinces contributed a very fair percentage of our students. We do not indulge in boasting about where our students have come from, nor publish lists showing what great distances our pupils have come, nor do we offer reductions for railway fare, travelling expenses, &c., to induce students to come a distance, but we do offer the best and most practical course of study in Canada at a very reasonable figure. We do good work and pride ourselves in it. Our students after we have done with them are our best advertisements. We have a reputation for good, honest, faithful hard work.

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## Definiteness about our Course.

We direct your attention to our Course of Study beginning on page 13 of this book. The reader will please notice that the work of the course is definitely laid out, and properly graded, and divided into three departments, viz: Junior, Senior, and Business Practice Departments.

We do not do business in a slipshod, haphazard style. The student who enters upon the Business Course must be prepared to work systematically and earnestly, and of such work he may expect to devote from four to six months according to his previous attainments, to secure the College Diploma.

The course of study in this institution is not an experiment. Hundreds of our graduates have entered lucrative positions immediately on leaving college, and many before graduation, both ladies and gentlemen. To these we can with pleasure refer as to the value of the instruction.

## Rates of Tuition.

<b>Business Course Full Scholarship</b> , payable in advance, entitling holder to a thorough course in Book-keeping in all its forms, Commercial Arithmetic, Practical Mensuration, Business Papers and Commercial Law, Spelling and Composition, Business Letter Writing, Lectures, Banking, Joint Stock Companies, Penmanship, Partnership Settlements, Conveyancing, &c., and a review at any time, also to consult us by letter or otherwise		\$35.00
Business Course, per month		10.00
Graduates of other Schools who desire our Business Practice, Banking and Office Drill, (which are certainly the best in Canada), per month		12.00
<b>Ornamental Penmanship Course</b> , time unlimited		25.00
per month		10.00
<b>Shorthand and Type-writing</b> , (Caligraph, Remington or Hammond), per 3 months		25.00
Shorthand and Type-writing, per single month		10.00
Shorthand and Type-writing, after the first three month term, per month		5.00
Type-writing (Remington, Caligraph or Hammond), including one hour's practice each day on the machine, per month		5.00
Type-writing, to students in the Business Course, including practice on machine, per month		4.00
<b>Plain Penmanship</b> , taken alone, 3 months		12.00
per month		5.00

TO HELP THEMSELVES



## Reductions to Clubs.

It is very pleasant for several young men or women that are acquainted, to form a club and enter the College. To such persons we make a reduction, as follows:

(1) When two students enter from the same place at the same time we make a reduction of ten per cent. from each scholarship.

(2) When three or more enter at the same time from the same place we make a reduction of \$5.00 on each scholarship.

Clubs sometimes take furnished rooms and board themselves at less than the ordinary expense of board, etc.

## Estimated Cost of a Full Course,

Scholarship, full course,	\$ 35.00
Text Books and Stationery, Blanks, etc., from	8 to 10.00
Board 20 weeks in private families, at 2.50 per week	50.00
Washing (say) 25 cents per week	5.00
Total	100.00

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

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

Tuition	\$ 35.00
Books and Stationery	8 to 10.00
Board (say 14 weeks) at 1.75 per week	24.50
Washing (say)	2.50
Total	72.00

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

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EDUCATION IS THE GOLDEN KEY

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## An Education Useful to All.

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

### FARMERS.

To those who desire to engage in Agricultural pursuits, it gives the necessary practical knowledge of business which enables them to meet the shrewd business man, the "oily-tongued agent," or the cunning land speculator, with a confidence in their own ability and knowledge of the principles and liabilities of contracts that secures them from fraud and imposition.

### MECHANICS.

The Mechanic who has mastered such a course of study has every opportunity to rise in his calling by reason of his superior ability to transact business correctly and with despatch. Too often we find young men starting for themselves who are master workmen at their trade, but who have not the least idea as to how business should be done. Nine out of every ten, at the least, of this class fail. Others, far-seeing at the start, take into partnership a man having a knowledge of office work. This could be avoided by spending a term in College.

### MERCHANTS.

To those engaged in mercantile pursuits it is invaluable. They gain a knowledge of the modes of conducting business properly in a few months that they would not acquire in years of actual work in the counting house. In the office they only learn what applies to one particular line of business, while at the College they get knowledge of the broad principles and usages of trade that are applicable to all classes of work.

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THAT UNLOCKS THE DOOR OF SUCCESS.



**TEACHERS.**

The Teacher who has completed our course of study commands a much better salary by his knowledge of Book-keeping, &c. Graduates are very much sought after in every public school, for their excellent style of writing, and proper methods of teaching it. Besides, should he determine to abandon teaching at any time, he is ready to accept a partnership in a business, or start one himself. Teachers who take our course can add a handsome sum yearly to their salary by doing conveyancing, posting up books, &c.

**PROFESSIONAL MEN.**

To professional men it is also invaluable. The thorough training in accounts, by both single and double entry enables the *lawyer* to handle his cases, about all of which have more or less connection with books of account, intelligently; to investigate any irregularities or peculiarities in the books of individuals, corporations, companies or municipalities. It enables the *Doctor*, the *Lawyer*, or the *Capitalist* to judge of the financial standing of monetary institutions from their published statements, and make their investments judiciously as well as to keep their own business in proper condition.

**YOUNG MEN AND WOMEN.**

To that large class of young men and women who are uncertain as to what course to pursue, it is not only the best means of commanding lucrative and permanent employment but is an excellent stepping stone to a permanent business of their own.




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## Course of Study.

The course of study is divided into three parts, as follows:

JUNIOR DEPARTMENT.

SENIOR DEPARTMENT.

BUSINESS PRACTICE DEPARTMENT.

And to understand the amount of work done in any one subject it is necessary to trace that subject through each of the three departments. By doing this carefully it will be found by comparison with other College Catalogues that there is not the equal of it in any College in Canada.

The following is an outline of the work in the

### JUNIOR DEPARTMENT.

**Book-keeping.**—The use of the Day Book, Journal and Ledger.

Form and important points of correct Day Book entries.

Journalizing simple transactions.

A thorough knowledge of Dr. and Cr.

Classification of accounts.

Posting.

Making of Trial Balances.

Detection of errors in Trial Balances.

A knowledge of the different errors that *will not* affect a Trial Balance.

Also those classes of errors that *will* affect a Trial Balance.

Making of Balance Sheets; exhibiting Losses and Gains, and Assets and Liabilities.

A thorough understanding of *Proprietor's Capital Account*, and those of *Simple Partnerships*.

A knowledge of the showing of the following accounts: Cash, Merchandise, Interest, Discount, Expense, Bank, Bills Payable, Bills Receivable, Real Estate, Loss and Gain, and Personal Accounts.

How to treat Accounts of Goods sold on commission.

Indexing of Ledger.

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BE THY COUNTRY'S THY GOD'S AND TRUTH'S.



**Arithmetic.**—Addition, Subtraction, Multiplication, Division, Fractions.

Reduction of Denominate Numbers. 1.

Decimals.

Simple Interest.

Bank Discount.

Bills and Invoices, and Trade Discounts connected therewith.

Profit and Loss.

Commission and Brokerage.

**Writing.**—Materials.

Position at Desk.

Position of Arm.

How to hold the Pen.

Position of Paper.

The different movements.

Practice in Muscular movement.

Classification, and principles and analysis of letters.

Form of Small and Capital Letters.

Slant of Letters.

Height of Letters.

Illustration and correction of faults, illustrated at the blackboard.

Daily exercises in Plain Writing to secure good movement and rapidity.

Figures.

Ledger Headings.

**Practical Grammar.**—How to use Capital letters.

Punctuation: use of the Comma.

Semicolon.

Colon.

Period.

Dash.

Quotation mark.

Interrogation mark.

Exclamation mark.

Correction of common errors in speech.

**Spelling.**—Written Exercises of words liable to be misspelled, and the correction of same from Dictionary.

Geographical proper names.

Commercial words.

Spelling Matches.

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**Business Correspondence.**—Materials—including colors and quality of Ink, Paper and Envelopes.

Heading of letter, Items, Punctuation, Correct Arrangement.

Name of Person addressed and his residence, with punctuation and correct arrangement.

Complimentary Address—different forms and the use of each.

Body of Letter, including Paragraphing and making of sentences.

Complimentary Closing, with various forms and the use of each.

Signature.

Margin.

Folding.

Addressing the Envelope.

Stamping.

Registering.

Easy Exercises in writing Business Letters.

**Commercial Law.**—Contracts—the principles, requirements and Liabilities thereof.

Negotiable Paper, including the liabilities and effects of Endorsements.

Acceptances.

Protests.

Guaranty

Interest and Usury.

Warehouse Receipts.

Bills of Lading, &c.

**Business Papers.**—Promissory Notes—Individual Notes, Joint Notes, Joint and Several Notes, with various forms of each, and a thorough understanding of their negotiability.

Various forms of Endorsements.

Time Drafts and their Acceptance.

Sight Drafts.

Bank Drafts.

Post Office Order.

Protests.

Due Bills.

Chattel Notes.



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 Deposit Receipts.  
 Warehouse Receipts.  
 Bills of Lading.  
 Receipts.  
 Invoices.  
 Bills.  
 Accounts, Statements, &c.

**Mensuration.**—Table of Weights and Measures.

Square Root.  
 Cube Root.  
 Measurement of Areas.  
 Circles.  
 Triangles.  
 Measurement of Land.  
 Plastering.  
 Carpeting.  
 Papering.  
 Roofing.  
 Measurement of Lumber.

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

## SENIOR DEPARTMENT.

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

**Book-keeping.**—Single and Double Entry, Changing Books from Single to Double Entry, Statements of Assets and Liabilities, and Losses and Gain.  
 Discussion of methods of finding worth of proprietor or firm.

Different methods of keeping Bank, Salary and Rent Accounts.

Various forms of ruling of Cash Book.

Posting from Cash Book.

Cash Journal.

Bill Book.

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Sales Book.  
Time Book, &c.  
Journalizing difficult entries.  
Special forms of Books used for Wholesale and Retail  
Merchandizing.  
Commission.  
Administration of Estates, &c.  
Detection of errors in Trial Balances.  
Proving parts of Trial Balances.  
Systematic Checking of Books for errors.  
Use of Cross Entries in correcting errors.

**Business Arithmetic.**—Simple and Compound Interest.

Investments.  
Sinking Fund Calculations for Loans, Mortgages and  
Debentures.  
Annual Payments.  
True Discount and Present worth.  
Partial Payments.  
Stocks and Bonds.  
Partnership Settlements.  
Settlement of Insolvent Estates.  
Equation of Payments.  
Averaging of Accounts.  
Taxes.  
Duty.  
Mental Arithmetic.

**Writing.**—Analysis of Letters.

Easy Rapid Business Writing, giving attention to sizes  
required for Correspondence, Ledger Headings, Ledger  
Entries, Journal Entries, Journal Explanations, &c.

Exercises on figures with a view to rapidity, neatness  
and legibility.

Rapid-marking Alphabets for box or package marking  
with brush or pen.

**Commercial Law.**—Affecting Agency.

Partnership.  
Joint Stock Companies.  
Sale of Chattel Property and Real Estate.

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TO CARRY ON THE VOYAGE OF LIFE.



**COMMERCIAL LAW—continued.**

Liens.  
 Marine Insurance.  
 Life and fire Insurance.

**Business Papers.**—Review of Junior Work, and Forms of Contract.

Lease.  
 Deed.  
 Mortgage.  
 Assignment of Mortgage.  
 Discharge.  
 Agreement for Sale of Land.  
 Chattel Mortgage, ordinary, and for security of an Endorser.  
 Chattel Mortgage, Renewal and Discharge.  
 Bill of sale.  
 Quit Claim Deed.  
 Statutory Declaration.

**Business Correspondence.**—Composition of Business Letters on subjects given from time to time.  
 Writing Business Letters.  
 Arranging parts in proper form, and Punctuation of same.

Making of Letter Press Copies.  
 Indexing of Letter Books.  
 Fyling of Letters in convenient ways for future reference.

**Practical Grammar.**—Exercises in Punctuation.  
 Correction of errors in Speech and Composition.  
 Correction of Sentences and reasons thereof.**Mensuration.**—The Measurements of the contents of solid bodies.

Practical Measurement of Brick and Stone Work.  
 Excavation of Cellars.  
 Foundations.  
 Drains.  
 Bins of Grain.  
 Cisterns.  
 Square Timber.  
 Saw-Logs.  
 Mows of Hay, etc.

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**BUSINESS PRACTICE DEPARTMENT.**

**Actual Business**—The student on entering this department takes upon himself the cares and duties of a business man, with a capital of College currency, admitting partners at different times and settling with others. He draws up a lease of a place of Business, pays rent and advertising in the "Bulletin," draws cheques on the Bank, makes out invoices, drafts, and all ordinary business papers. A general outline of business is given each student, and then he is allowed to carve his own fortune. All the work done is critically examined, and is not allowed to pass unless absolutely correct. Nothing is spared that will contribute to the efficiency of the work. A copying book and letter press is used by the students, each one having to copy letters, Invoices, &c., in the letter book. Each student is required to complete the business transactions laid down for him, to keep his books accurately and neatly, to take trial balances frequently, to balance his cash every night, to admit partners, to settle with partners, and make out proper balance sheets, &c. The students occupy, in turn, positions in the offices of this department, and keep the books and do the necessary office work in each case.

Our Business Practice is not such as is usually given to students. We use the best obtainable in the United States for part of the work in this department, also a new and valuable style of our own. In all of our work in this department we have it so arranged that it is impossible for students to "crib" answers and results from one another. The transactions are of the most practical nature and have to be fully carried out as in real business: letters written and copied invoices made out, accounts rendered, notes, cheques, drafts, receipts, &c., drawn. Statements handed daily to the teacher in charge of the work done. An accurate record of all transactions has to be kept in the student's books, and the books carefully balanced up at stated periods. The student is made to depend entirely on himself for his work.

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**Book-keeping**—Besides the vast amount of practice given in the various offices in this department, and in keeping the books of their own business as transacted with their fellow students, and with the officers, the student receives much valuable instruction regarding the special forms of books used for Societies.

Churches.

Joint Stock Companies.

Insurance Companies.

Steamboats.

Banks.

Manufacturing Concerns of all kinds.

Special Forms for Creamery and Cheese Factory Books, &c.

Expert Accountants work, Auditing.

**Arithmetic**—Private marking of Goods.

Insurance, ( Life fire and Marine ), including calculation of Premiums, adjustment of losses, &c.

Endowment Life Insurance, considered as an investment.

Foreign Exchange.

Ratio.

Proportion.

Alligation.

Savings Bank Accounts.

Mental Arithmetic.

General Average.

**Mensuration**—The measurement of Cylinders.

Cones.

Pyramids.

Frustrums of Pyramids and Cones.

Measurement of piles of Grain.

Tapering sticks of Timber.

Drains.

Difficult exercises in measuring irregular plots of ground, &c.

**Writing** of Exercises with a view of obtaining *neatness*, *rapidity*, and *legibility* in business writing.

Figures.

Package marking, &c.

Lettering.

Addressing Envelopes, Wrappers, &c.

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Distribution of Estates of deceased persons.

Patents.

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**Business Papers**—Special forms of Deeds for

(a) Unmarried Persons.

(b) Where Wife owns Property.

(c) Where sold subject to Mortgage.

Partnership Contracts, &c.

Auditors Statements.

Review of work of other departments.

The drawing up of all Notes, Cheques, Drafts, Invoices, Statements, Receipts, &c., required in the work of the Actual Business Department.

**Business Correspondence**—Discussion of various ways of fying correspondence for future reference.

Forms of Index for letters in large offices.

Précis Writing.

Writing of Circulars.

Telegrams.

Advertisements.

Postal Cards &c.

Addressing.

Wrapping articles for the Mail.

Postal rates and Laws.

## THE OFFICES.

The system of Banks and other offices in connection with the Business Practice Department are by far the most complete in Canada. Our Business Practice is such as to require especially large banking facilities. We have therefore three regularly organized banks:—The College Bank, the Traders Bank and the Merchants Bank. There are to be three officials

ARE ALWAYS IN DEMAND.



in each of these. They are always students, and are regularly promoted from one position to another. The students do all the work in the banks and other offices, and *every student has to take his turn in them, spending not less than a week in a position.* Our system of office work is so arranged that the students who are officers are *responsible* for the work in their department. There is nothing of the slipshod system in vogue in Colleges in Canada where students are responsible for nothing. We know of some colleges whose proprietors sound the praises of their "Actual Business Department" in anything but modest tones, where not one student in twenty ever get inside of the Banking offices and there are no books kept, as banks keep them, and in some, none at all. When a favored student gets into the bank in one of these "Happy-go-lucky" institutions he finds the banking and office systems in such are worse than useless when compared with what is done in business houses.

A large number of graduates of other schools have looked into our system during the past year, and all have expressed themselves very freely that our system is beyond comparison with the others. Business men who have examined the work thoroughly have expressed great admiration of the practical nature and completeness of the work done in this department.

**College Bank**—This institution is a regularly organized Joint Stock Company Bank, having a subscribed capital of \$500,000, and paid-up capital of \$300,000. A regular staff of officials is chosen from among the most advanced students in the Practical Department, to attend to just such business as is done in an ordinary bank every day. Deposits are received, Drafts issued, Cheques cashed, Notes discounted, renewed, &c.; besides banking practice there is the regular Joint Stock Company routine business—transferring stock, paying dividends, &c. The deposit ledger, general ledger, cash book and all necessary books are kept. In every case the student has to prove the correctness of his work, initial his accounts, and hand everything belonging to the department to his successor before being promoted to a higher office.

**Traders Bank**—This is also a regularly organized Joint Stock Company to give additional accommodation to our largely increased classes. Capital \$500,000. This bank has

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a special issue of currency. The banks have to settle with each other and to balance customers' pass books every evening and have them ready for delivery with the cheques in the morning. They have also to show to the teacher in charge correct trial balances every morning and a statement of the denomination of all cash on hand in each bank, the previous evening at the closing hour of the bank.

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

**Wholesale House (FLEMING & Co.)**—From this house the students purchase their supplies in large quantities as from an ordinary wholesale store, by letter. The letters have to be copied in the letter book. Each one takes charge of this department in turn as salesman, book-keeper, &c.

**Wholesale House (MELVILLE & Co., IMPORTERS).**—From this house, as well as the previously described house, the students purchase their goods, the one house being found inadequate to meet the increased requirements of the classes of students in this department.

**Commercial Exchange**—At this office goods are purchased from the students. Consignments of goods are received and sold on commission. Complete stocks of goods or surplus stocks handled for the students. A general jobbing and supply business is also carried on.

**The Agency Company**—At this office business stands, &c., are bought, sold, rented, &c., advertisements contracted for, rents and accounts of various kinds collected. Freight, Express, Insurance, and Telegraph business transacted, in short all business that cannot be done in the other, offices is done here so as to give all kinds of transactions to those engaged in the business outside the offices.

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IT WILL NOT COME TO YOU.



## Usefulness of the Subjects in the Course of Study.

We have grouped together in our Business Course, subjects of the most vital importance to every man and woman in the land. One subject is of comparatively trifling value by itself, but with the other subjects of the course, they each have a united value. As wheels, shafts, bolts, etc., are of little value separately, put together into a machine, they have a united value and usefulness. So Bookkeeping alone, without Arithmetic, Business Papers, &c., is of comparatively little use, but each of the subjects in the course thoroughly mastered, together they form a useful education. We are sometimes told, "I just want a little Book-keeping," "I do not want all the subjects in the course," &c. The use of one part without the others, except perhaps writing, is comparatively little.

Sometimes Teachers are under the impression that they know all that is worth knowing about Arithmetic, Letter Writing, &c. In our experience with Teachers taking the Commercial Course, we have always found that they require just as much training in commercial work as those pupils who had just passed the Entrance. Even those who have had the advantage of Commercial Departments in High School and Collegiate Institutes, find that they have to begin at the bottom again.

The idea that Book-keeping includes Letter Writing, Arithmetic, Business Papers, Commercial Law, &c., is perhaps brought about by some Canadian works on Book-keeping which contain all of these subjects jumbled together in one volume and labeled Book-keeping on the cover. Precis Writing is sometimes thrown in too, to make confusion more complete.

Our Course of Study tells what is taught. In these items we wish to draw attention to a few points of usefulness of some of the subjects.

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## BOOK-KEEPING.

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

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

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

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

It is all important that the groundwork of the first principles of the Science of Accounts should be thoroughly indoctrinated into the student at the very commencement of his course, both by single and double entry. This is essential to successful work.

From the laboring man, all the way along the line, to the wholesale merchant and the large manufacturer, Book-keeping is in constant use, or should be. The day of keeping accounts in a person's head is past. A record of the receipts and expenditures even kept by a boy will help to keep a check on many needless expenditures and teach principles of honesty and frugality.

## ARITHMETIC.

Our exercises in this department differ widely from those in ordinary schools, both in matter and method of teaching, prominence being given to those subjects which will be most useful to business men. We do not continue exercising the pupil on a lot of useless puzzles, such as never occur in active life. A reference to this subject, in "What we Teach," beginning on page 15, will convince any person of the utility of our work in this line.

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## MENSURATION.

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

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

## BUSINESS WRITING.

However well a young man understands all other subjects, they are only of limited value to him unless he is a neat, legible writer. A superior handwriting is the best introduction a young man can have to business life. All can acquire a beautiful, clear, steady handwriting. Writing is taught from the blackboard every day, and the students are required to do all writing carefully and neatly throughout their work, as well as during the writing lesson. We aim to make *good, plain, legible rapid penmen*. No superfluous flourishes are allowed; they do not belong to business writing and we only allow them in the Ornamental Penmanship department.

The Principal of the College is author of a standard work on Penmanship: "Fleming's Self-Instructor in Business and Ornamental Penmanship."

## BUSINESS CORRESPONDENCE.

To be able to express our thoughts in a logical and pleasing manner is a useful accomplishment. The lack of knowledge in this line is simply surprising. Students who have spent years in the leading Collegiate Institutes are really ignorant of this important subject. To be able to say just enough on paper in a business-like form is of immense value. Spoken words can be recalled, or are forgotten, but written words are beyond control. They may carry with them the idea of culture, refinement, education and business aptitude or the very reverse, ignorance, inability and boorishness.

We give instruction on the etiquette, composition, beginning, ending, paragraphing, folding and directing of business letters. Each student is required to write and

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submit for inspection and correction many letters during his stay with us. Thorough instruction is given in taking press copies of letters, and indexing of letter books. In the College office we have a handsome Letter-fyling Cabinet containing several of the best styles of Letter Fyles and labor saving appliances for properly handling a large and varied correspondence. The students are all taken into the office and taught the proper modes of arranging and disposing of letters, papers and documents, &c. Students all have a trial at fyling our own papers, letters, &c., in the cabinet which was made specially to our order with a view to properly teaching this important subject. The Principal is the author of a standard work on this subject.

#### BUSINESS PAPERS.

From the commencement of the course the student is taught to draw up accurately all kinds of business papers, such as notes, drafts, cheques, due bills, bills of exchange, receipts, invoices, accounts, statements, deeds, mortgages, (land and chattel), discharges of the same, etc. These are not learned merely by copying. The student in the senior and business practice departments is required to originate them himself. The Principal's former connection with a Loan Company as accountant enables him to give special training on this subject.

#### COMMERCIAL LAW.

We do not aim to make lawyers of our students, but to impart such a knowledge of the laws of trade as will in a measure insure them against falling into snares which are constantly set for the unwary, and enable them to transact business intelligently and correctly.

Students have often told us they have had value for all that their course cost them in a single lesson on this subject.

#### PRACTICAL GRAMMAR.

We have regular classes formed in this subject. While we do not expect to make perfect grammarians of our students, we use the very best methods to correct the ordinary errors in speech and composition, without burdening the mind with rules and exceptions to the rules,

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such as are given to the students in the ordinary methods of teaching the subject. Years of study in the High Schools will not make grammarians.

Punctuation is carefully studied as part of Practical Grammar, from a work on this subject of a very practical character by the Principal.

#### SPELLING.

Daily written exercises in books ruled especially, are given to the students. The errors are marked and the student required to search for himself, and correct all his errors, writing them out in his book. Besides this there are usually from two to four spelling matches each week, presided over and regulated by the principal or one of the staff, outside of College hours.

#### JOINT STOCK COMPANIES.

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

The Principal has a work, in press on The Book-keeping for Joint Stock Companies and Associations, Corporations, Churches, Manufactories, &c.

#### ADMINISTRATION OF ESTATES.

Forms of books adapted to the use of Administrators in charge of an estate, are included in the business course. Debts are collected, some fail and only pay part. Liabilities are paid off, and a final division of property is made among the heirs.

It is unnecessary to go into these and other subjects to any greater length, the size of this volume forbids it. A vast amount of instruction on Banks, Banking, Auditing, &c., has not been touched on, and only mentioned in our Course of Study. We do not want to even bring our verbal description up to the reality. We prefer to do much more than we promise rather than fall short of our representations in a single point.

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## General Information.

RELATIVE TO THE NORTHERN BUSINESS COLLEGE.

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

**Course of Study.**—The Course of Study is short and practical, not flashy or classic, but useful; and is just what every man and woman needs, and what every successful person uses no matter what their calling or profession may be.

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

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

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

### Hours of Study.—

Morning session.....from 9 to 12.

Afternoon session.....from 1.30 to 4.

Evening sessions, Jan. 1st to

April 1st.....7.30 to 9.30.

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NEGLECT BUSINESS, AND IT WILL NEGLECT YOU.



The roll is regularly called twice each day. Every student is expected to be present to answer to his name. Those not answering to their names are marked *absent*; if they come in after roll-call a satisfactory excuse must be rendered.

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

**Deportment and Discipline.**—All students are treated as gentlemen, and at all times expected to deport themselves in a gentlemanly manner. As the schoolrooms are sacred to the purpose of instruction, students who cannot conform to the regulations are respectfully requested to vacate their seats, and make room for those who can.

**Class Instruction.**—There are classes and daily recitations in all the branches taught in this institution. There are three class rooms in our new College building, specially for *class drill*, besides the regular study rooms. In many of the branches we have three and sometimes four grades. A pupil frequently takes two grades in the same subject if he finds himself deficient. Pupils may enter at any time and be accommodated with classes to suit their advancement.

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

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

**Rooms.**—Our School Rooms are large, well lighted and ventilated, and pleasant in every respect. We desire you to note the fact that *we own and occupy our entire*

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*building. It is no rented third or fourth flat over some business house. It has been fitted just to meet the requirements of our largely increasing school, and will accommodate comfortably 200 pupils. The entire building is heated by a 20 horse power steam boiler, which is placed in the basement.*

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

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

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

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

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

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ON THE LADDER EVERY DAY



*The school that advertises to give a complete business course in ten or twelve weeks is a deception, and should be avoided. A short, superficial course is worthless, and is therefore dear at any price, no matter how cheaply you may obtain it.*

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

**Good Board** may be had in private families for gentlemen at \$2.50 per week, and ladies at \$1.75 to \$2.25.

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

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

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

**Diploma.**—We have had a beautiful diploma engraved in New York, at great expense. This diploma is awarded to all students who complete the course, pass a satisfactory examination, and prove themselves able to keep a set of books intelligently and neatly. We wish it understood

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that we will not award it because a young man has attended a certain number of months, or completed a number of sets of books. He must be a *good accountant* first, thoroughly qualified to do accountants work. We have determined to make our diploma a first-class recommendation in itself—a passport to good situations.

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

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

**Books and Stationery.**—The total cost of Text Books, Stationery, Blank Books, Paper, Pens, Ink, &c., is from \$8 to \$10. A full line of College Stationery is kept in the College at very low rates.

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

**When You Come to Owen Sound.**—When you arrive at Owen Sound come immediately to the College. If you come by stage the stage will drive you to the College if requested. If you come by Railway or Boat, retain your Baggage Check and come directly to the College. You will always find some one there. You will be immediately directed to a boarding house. Your trunk can then be removed directly to your room from the station.

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

DON'T SHIRK A LITTLE EXTRA WORK.



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

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

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

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

**Our Premises.**—Having a building of our own which is used exclusively for college purposes, the student can rely on getting good accommodation. We have plenty of class rooms, besides large study rooms. Every department has its own place. The ladies have a dressing and cloak room for themselves. The business office is fitted up with modern office conveniences. The Principal's private office contains his library, etc. The whole building is heated by a twenty horse power boiler in the basement, which forces the steam through about five thousand feet of steam pipe. Each room has one or more heaters, each of which is controlled by a valve by which the steam can be shut off or let on in a moment. The light and ventilation are first-class.

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

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

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

**Sending Specimens.**—We have had to satisfy the idle curiosity so frequently, of persons who write on postal cards for "*Specimens of Plain and Ornamental Penmanship and Card Writing*" that we have had to discontinue sending them. We have had one of our prize specimens photo-engraved, a copy of which we will send to any person on receipt of *ten cents* to cover cost of postage and mailing. It is a handsome piece of work, 18 x 24 inches, suitable for framing. It is superior to what others are asking one dollar for.

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

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

*Young men qualify yourself for business! The professions are full and the age demands it. Educate yourself for business and you will succeed now and hereafter.*—Henry Clay.

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THEN GO STRAIGHT AHEAD.



## Choosing a College.

Too much care cannot be exercised in choosing a proper College to at end. Remember that the circulars are the advertisements of schools; some of them contain recklessly extravagant statements of the work done in the school, which they never intend to fulfil. Several things should be noticed. They should have:

- (1) Capable teachers and officers.
- (2) Practical, painstaking teachers.
- (3) Active, pushing, energetic teachers.
- (4) Comfortable and suitable premises.
- (5) Convenient furniture.
- (6) A proper course of study.
- (7) A recognized and deserved reputation.
- (8) A healthy location.
- (9) Reasonable cost of board.
- (10) Reasonable College Fees.
- (11) A reputation in the town where they are situated.
- (12) A reputation among the students and graduates.

## Business Colleges not all Alike.

There are good and bad in everything. Business Colleges are no exception to this general rule. Each school should be judged, not by the failures and misrepresentations of others, but upon its own facilities and achievements. There always has been small, pretentious schools living on the good name earned by others, yet not doing work worthy of recognition.

A student taking a course in such an institution does not receive a proper return for his money, and what is worse his time, which is valuable, is wasted and he is deceived. He is incompetent when graduated, and is likely to become discouraged or disgusted, and in some cases his life becomes a failure through disappointment.

It is not necessary for a good and properly managed school to give reductions for railway fare. Third-rate schools sometimes do this to get students from a distance, while they are unknown, and those near home know the

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school too well to patronize it. Others have their rates placed high, so that they can offer a discount and still get a good price for the education offered.

There is more to be considered in choosing a College to attend than cheap tuition or large discounts.

### Banking versus Nonsense.

We want it understood that our banking department is not like that in many far famed colleges in Canada, where *no books are kept except the students pass books*, and not one in a dozen being allowed to do any work in them even in the way above mentioned. This could scarcely be called an apology for a Bank. The ridiculous nonsense that is palmed off on students as banking by some institutions is a disgrace, and should be exposed by the press. In some cases it is due to the *ignorance* of the proprietors and in others to their *laziness*. The former class should be instructed in the *elements* they *pretend* to teach; the latter class should not be allowed to live on reputations built by others, or on the credulity of the public.

### Education for Ladies.

"Why should not our girls and young ladies, as they grow up to be young women, go into some regular occupation, just as boys do?" is a question that is often asked. There is no good reason why they should not, at least have the preparation for doing something, as well as young men. And what preparation can a young lady have to bring her in harmony with, and make her as self-reliant as her brothers, or other young men, unless it be the same daily training that they receive—the familiarizing of herself with principles and usages of actual business life. If a parent wishes to give a daughter something as a part of her education that would initiate her into the real economies of everyday affairs,—that something should be a thorough business education.

An indulgent father will furnish the means freely for musical and fine art discipline, but the most important discipline, the ability to assist in setting in motion the

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IS PAVED WITH GOOD INTENTIONS.



wheels of commerce, and properly recording the changes that occur in the interchange of commodities—the production of our income—is overlooked.

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

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

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

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

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

The following are a few of our recent graduates:

MISS DELIA WARRILOW, Book-keeper for Messrs. Redfern & LePain, Hardware, Owen Sound.

" MINNIE BRANSCOMBE, Head Book-keeper for Dominion Grange Mutual Fire Ins. Assoc., Owen Sound.

" LIZZIE JACKMAN, Assistant do.

" SADIE WARRILOW, Book-keeper, Times Office, Owen Sound, Ont.

" BAWTINHEIMER, Book-keeper for W. F. Wolfe, Dry Goods, Owen Sound.

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- " MAGGIE ELLIOTT, Book-keeper for R. P. Butchart & Bro., Hardware, Owen Sound.
- " KATE DONALD, Assistant Teacher in the Northern Business College, Owen Sound.
- " BESSIE SADLER, Book-keeper H. P. Adair & Co., Booksellers, Owen Sound.
- " M. COWIE, Book-keeper for Wilson Bros., Furniture, Owen Sound.
- " CLARA FLEMING, Book-keeper for J. A. Frost & Co., Boots and Shoes, Owen Sound.
- " JESSIE LLOYD, Book-keeper for Lloyd & Scully, Produce Merchants, Owen Sound.
- " TENA MORROW, Book-keeper for Franz Jahr, New York Hair Works, Toronto.
- " DOBIE, Book-keeper for J. B. Dobie, Merchant, Thessalon, Ont.
- " LORA MCINTYRE, Book-keeper for Scott Bros., Butchers, Owen Sound.

### TO PARENTS

#### *WHO HAVE SONS AND DAUGHTERS TO SEND TO BUSINESS COLLEGE.*

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

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

In this way they are made to feel quite at home, and interested in their school and studies from the very first. If once interested in their studies there is no difficulty concerning school discipline—there is no time or inclination for idling away the hours; their evenings will be spent in study in their rooms, and the day with profit at the College Hall.

#### *WHO SPENDS LESS THAN HE EARNS.*



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

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

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

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

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

## TO FARMERS.

We will make no excuse for urging upon the attention of the farmers the necessity of giving their sons a knowledge of business. It is just as important to the farmer as to the merchant or banker to have a thorough business education. The farmer of to-day, with the present competition in production and his relation to commerce and commercial men, should be possessed of a thorough systematic business education. The class to whom he sells his produce, and of whom he makes purchases, are men of shrewd business minds—thorough economists. Then how to meet this knowledge with equal knowledge, and conduct farming as any other business is conducted, is by being possessed of business information that will enable him to turn everything to the best advantage. We say, then, give your boys a chance: let them learn to figure their own way in the world, study the economy of trade, the law of supply and demand; send them to College, where they can learn Bookkeeping and Penmanship, where they can get a

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knowledge of Practical Arithmetic and Commercial Law, and become acquainted with the different business forms that are in constant use in both city and country, and learn their legal value.

Every winter we have a large number of farmers' sons in attendance. They enter College in November, December, or at the beginning of January, and drop out again in time for seeding in the spring. The possession of a business education does not take away any of a young man's qualifications as a farmer, and it adds greatly to his ability to manage a farm. We need more educated farmers in this country. There are perhaps more possibilities of success open before the farmer who can keep accounts, write a good business letter, draw up a note, a cheque, a mortgage, or a deed; calculate interest, quantities, measurements, etc., than before any other person. If he remain on the farm he will not only be able to look after his own business successfully, but he will be wanted for a Municipal Officer or manager of Joint Stock Company, Cheese Factory, Creamery, etc.

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

## THE TOWN OF OWEN SOUND.

The Liverpool of Canada, the greatest shipping port on fresh water, is situated at the head of a deeply indented and well sheltered arm of the Georgian Bay. It is unsurpassed in the grandeur and beauty of its scenery and surroundings by any town in Ontario. It lies nestled in a valley, flanked by bluffs which run to an elevation of 200 feet, and through it flow two deep and limpid rivers—the Sydenham and Pottawattamie. It is distant from Toronto about 120 miles, and is now the Ontario terminus of the Canadian Pacific Railway, and the focus into which run the leading gravel roads of the country. It is the leading lake port of the North, and has regular steamboat connec-

WHEN GUIDED BY ORDER AND METHOD.



tion with Chicago, Killarney, Manitowaning, Sheguindah, Little Current, Kagawong, Gore Bay, Spanish River, Thessalon, Cockburn Island, Bruce Mines, Hilton, St. Joseph's Island, Garden River, Sault Ste. Marie, Michipicoton, Port Arthur and Duluth. A direct line of steel boats is expected to run between Owen Sound and Chicago next summer. Its water power is unsurpassed, and it offers excellent facilities for manufacturing industries, being on the highway between the Eastern centres of trade and the great North West. Always a number of well-established manufactories are in operation, with a demand beyond their producing capabilities.

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

GREELY says "I wish every man had such an education—every young man, especially. And if either of my sons had lived and I had trained him, as I should have tried to do, to be a great and good farmer, I should have wanted to send him at least one or two months to a business school, to give him the aptitude and habits and forms of a thorough business man."

### HARRIETT BEECHER STOWE'S OPINION

"No young lady could have a better safe guard against the adversities of Fortune, or a better resource in time of need than a knowledge of Book-keeping and business affairs."

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## Shorthand and Type-Writing Course.

FOR TERMS, &C., SEE PAGE 7.

The transactions of many business houses have assumed such vast proportions that it is found impossible to get through with the correspondence in the ordinary way. To meet this demand for rapidity and convenience of handling such a number of letters, Shorthand and Type writing have been introduced and are now used very largely in offices.

With a shorthand amanuensis at his command, the business man has merely to dictate what he wishes said, and the stenographer takes down his sentences in short hand, frequently receiving in this way from twenty-five to fifty letters at one sitting. This ends the proprietors work for the day, so far as correspondence is concerned, and he can henceforth devote his energies to the other departments of his business. From his shorthand notes the stenographer writes out the letters and various documents in longhand or on the Type-writer at his leisure.

**The System.**—The system we teach is that invented by Isaac Pitman, of Bath, England. All other systems are modifications of it. It is the best for many reasons: (1st), It is the most legible system; (2nd), It has much literature in shorthand characters, such as The Bible and Testament, The Book of Common Prayer, Essays, Speeches, Aesop's Fables, Gulliver's Travels, and many more useful and entertaining books; (3rd), The most rapid reporter known, Mr. Thomas Allen Reed, uses this system.

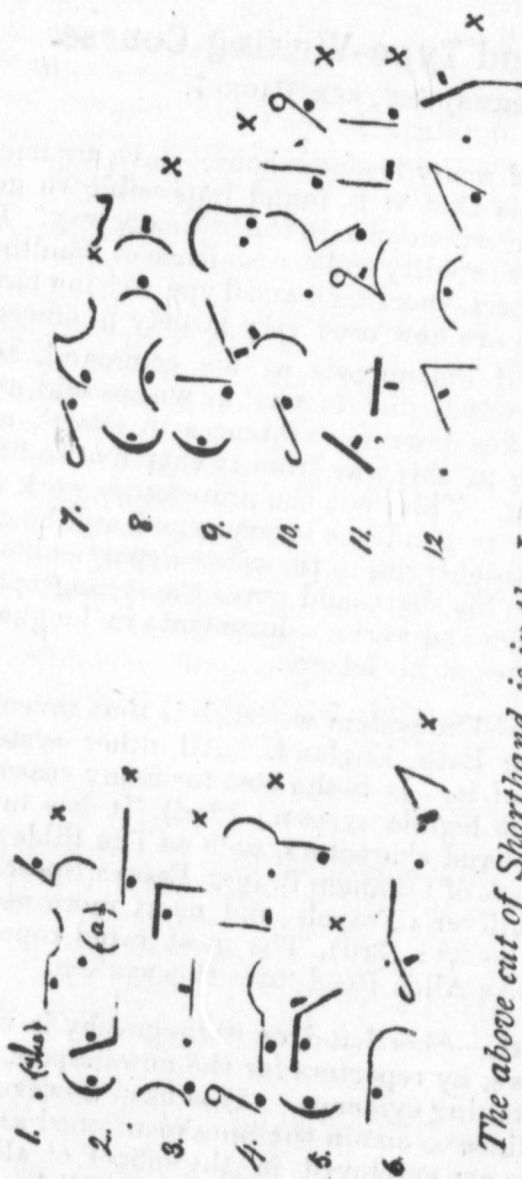
**Where Used.**—Shorthand or Stenography is used, as everyone knows, by reporters for the newspapers, and in the courts for taking evidence. It is used however by twenty in other lines to one in the lines mentioned above. Shorthand clerks are employed in the offices of all the larger mercantile houses and manufacturing establishments, in railroad, express and shipping offices, in the departments of government, and in offices. They take the letters and

WILL DO NOTHING.



other work in shorthand and afterwards transcribe it in longhand on a Type-writer. This is a pleasant and profitable occupation for both ladies and gentlemen.

### Specimen of Shorthand:



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

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

SAVE THE CENTS,

The following  
ment :

**Shorthand**  
Learner's  
Blackboard  
Easy exercise  
Easy exercise  
Shorthand book  
Grammar  
Correspondence  
Writing from  
Contraction  
Reporting  
Exercises on  
Phraseography  
Amanuensis  
Dictation and

**Business**  
hand it is necessary  
Letter Writing  
its composition  
use letter files  
ances, and to  
letters, &c.

The following  
Materials—in  
and Envelopes.  
Heading of  
ment.

Name of Person  
uation and cor  
Complimentary  
each.  
Body of Letter  
sentences.  
Complimentary  
of each.

THE DOLL



## Course of Instruction.

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

### Shorthand.—ISAAC PITMAN'S SYSTEM.

Learner's style.

Blackboard exercises.

Easy exercises in reading.

Easy exercises in translation into shorthand, and from Shorthand back to ordinary writing.

Grammalogues.

Corresponding style.

Writing from dictation.

Contractions and outlines.

Reporting style.

Exercises on difficult outlines.

Phraseograms.

Amanuensis work and reporting.

Dictation and translation.

**Business Correspondence.**—Along with shorthand it is necessary to have a good knowledge of Business Letter Writing, both as to the structure of the letter and its composition. It is also of importance to know how to use letter fyles and all kinds of labor saving office appliances, and to be able to make good letter press copies of letters, &c.

The following is an outline of the work in this subject :

Materials—including colors and quality of Ink, Paper and Envelopes.

Heading of letter, Items, Punctuation, Correct Arrangement.

Name of Person addressed and his residence, with punctuation and correct arrangement.

Complimentary Address—different forms and the use of each.

Body of Letter, including Paragraphing and making of sentences.

Complimentary Closing, with various forms and the use of each.

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THE DOLLARS WILL SAVE THEMSELVES.



Signature.  
Margin.  
Folding.  
Addressing the Envelope.  
Stamping.  
Registering.  
Easy Exercises in writing Business Letters.  
Writing business letters.  
Making of letter press copies.  
Indexing of letter books.  
Filing of letters in convenient ways for future reference.

**Business Writing.**—Shorthand writers should also be good business writers. All students in this department can have instruction in penmanship in our regular classes. The work is as follows:

Materials.  
Position at Desk.  
Position of Arm.  
How to hold the Pen.  
Position of Paper.  
The different movements.  
Practice in Muscular movement.  
Classification, and principles and analysis of letters.  
Form of Small and Capital Letters.  
Slant of Letters.  
Height of Letters.  
Illustration and correction of faults, illustrated on the blackboard.  
Daily exercises in Plain Writing to secure good movement and rapidity.  
Figures.  
Ledger Headings.

## TYPE WRITING.

The machines shown in the accompanying Engravings are designed to take the place of the pen in all ordinary work, except in writing in books. They are operated by touching keys similar to a piano, and are coming into use as rapidly as good operators can be found to use them.

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ONE CIGAR A DAY

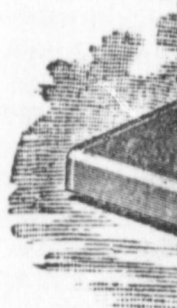
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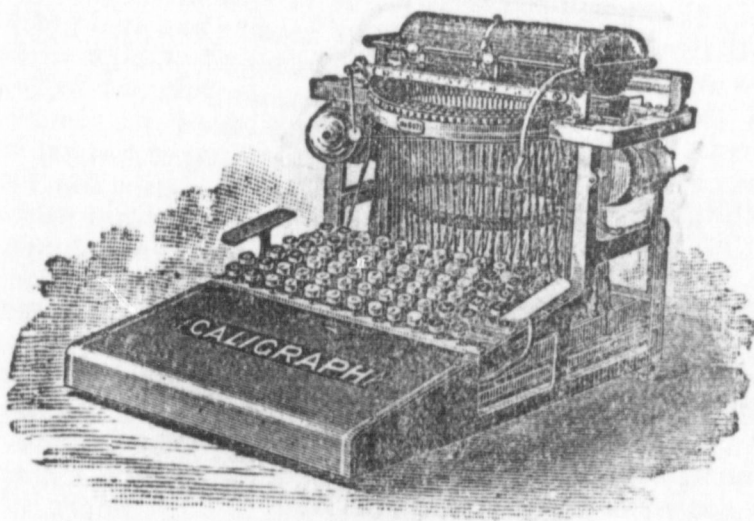
A good operator can write seventy-five to ninety words per minute, which is three times as fast as an expert penman and not as fatiguing as pen writing.

Besides the advantages of speed the work is always clear and legible, there are no delays or mistakes in ordering, through bad penmanship. This work is especially adapted for ladies, as they make excellent correspondents. In a month any ordinary person should attain a speed of 35 words per minute. With three months' practice they should learn to write from 60 to 75 words per minute.

Every shorthand should also be a type writer, as he would command a much higher salary and find employment more readily, as all the larger Business Houses, Law Firms, and Manufacturing Establishments use them in their offices. We find it necessary to use it for the correspondence in the College office.

Several copies can be made at once by using Carbon paper. The writing of this machine can be applied to such duplicating apparatus as the Lithograph, Lithograph, &c., and hundreds of copies made from one writing.

This course cannot be taken satisfactorily at the same time a student is taking the Business Course, as it requires the entire time and attention of the student.

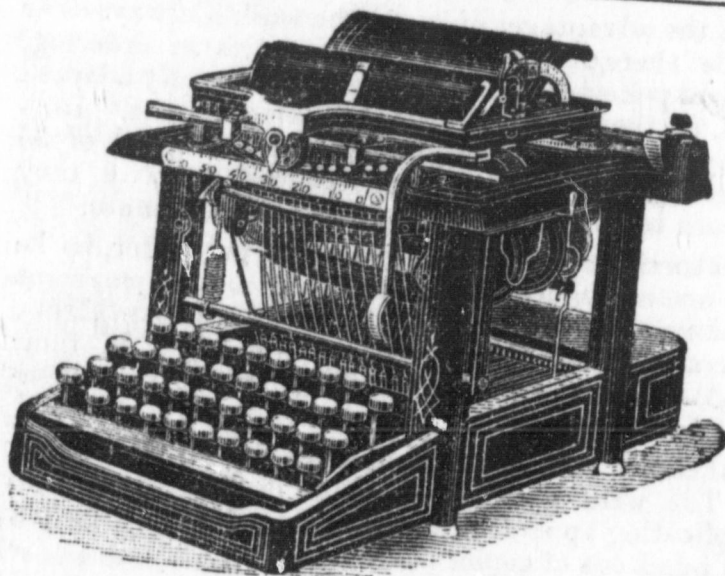


THE CALIGRAPH.

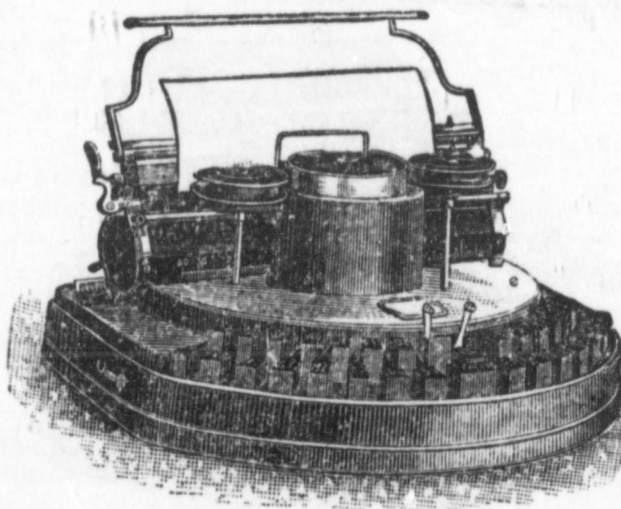
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WOULD SOON BUY A FARM.





V.G.TON.



H.A.D.

Our students have the advantage of the Caligraph, Remington and Hammond machines. They can learn to operate either they desire, so that they will be able to use either machine that an employer might have.

WORK BEFORE BOASTING.

In this age of labor are so crowded but are increasing at a rate for shorthand and is certain since business advantages which

In order that we subjoin a few

"Until recently Phonography, a successful issue the fact that it is a gifted few could not so plain and was thought to be a thing of the North changed; the business now no mystery fixed and certain philosophical, and in common use, of the common arithmetic, geography, perseverance to enough for report, accomplishment, a relief ear and the hand but a little of the of longhand."

"Mc. Stanley, a tired President boy, working for graphy during his for Congressmen



## An Uncrowded Profession.

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

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

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

"Mr. Stanley Brown, late private secretary of the martyred President Garfield, was, five years ago, a carpenter's boy, working for his father at \$1 a day; learning Phonography during his evening hours, he became an amanuensis for Congressmen and when his patron became President

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KNOW THYSELF.



he followed him into the White House, on a salary that no ordinary long hand writer can ever command."

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

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

"AN EASY STEPPING STONE from a lower to a higher condition; a ladder on which young men may climb to fame and fortune more surely, perhaps, than in almost any other calling which is open to them. This is a calling not likely to be crowded, and there must continue to be a greater demand than supply."

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



### OPINION OF THE LATE PRESIDENT GARFIELD

GARFIELD says "These Business Colleges furnish their graduates with better education for a practical purposes than either Princeton, Harvard or Yale."

BE ABSENT FROM BAD COMPANY.

## Pen

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## Ornamental Penmanship Department.

The design of this department is to give more than ordinary attention to Penmanship, and Pen Drawing, to prepare those who desire to devote themselves exclusively to Pen Work, and to train those who desire to become special teachers of this most important art. The Course includes—

Plain Business Writing  
Card Writing  
Scrolling.

Letter Writing  
Off-hand Flourishing

LETTERING, including

Roman      Italic

German Text      Rustic

Initial Letters      Monograms

Old English

Ribbon Alphabets.

Pen Sketching

Fine Pen Shading

Preparation of Pen Work for Framing

Preparation of Pen Work for Engraving

Engrossing, etc.

The Course also includes the study of light and shade  
Perspective Drawing and Lettering

The study of form receives careful attention

The pupil is taught to design and lay out new styles of work for himself, not merely to copy the work of others.

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

Thorough instruction in the formation letters:

Slant

Spacing

Shading

Pen-holding

Position

Etc.

Each letter is taken up and carefully explained and analyzed, careful training in the use of the blackboard is given, together with the best analysis, grouping, etc., and the best modes of teaching. Our prizes in penmanship are

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PRESENT WITH GOOD.



sufficient evidence of the quality of our work. The students have the advantage a thorough penman to attend to them.

Up to January 1st, 1890, we have been awarded prizes at the Industrial Exhibition, Toronto; the Provincial Exhibition; and the Colonial Exhibition, London, England, as follows:

Eight First Prizes.

Six Diplomas.

Four Special Prizes.

Five Medals.

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

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

### The Finest and Largest Collection of Pen-work in Canada.

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

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

We will send a Photo Engraved copy of a Specimen, 18 x 24 inches, post paid on receipt of 10 cents to cover postage and cost of mailing tube, &c. Address, C. A. FLEMING, Owen Sound, Ont.

See terms for the Course on page 9.

YOU CANNOT AVOID YOUR OWN SOCIETY,

### A War

In one of the intimate that e tion, be he sma or without brai an immediate s —and wonderfu promises are fre out as inducen Sometimes prom situation on gra book agency aw

We know of "teens." It has prietors claim g catalogue that t their letters the get them places three young men They all returned offer of a "book

Another fallacy that a young man paying a fee and into a "full-file might as well ad free of charge. a premium on the three companions come a nothing. faithful work on will avail.

A certain colle announcement in the Mail:

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## A Warning--Deceptive Advertising.

In one of the forms of misleading advertisements they intimate that every young man who enters their institution, be he smart or dull, active and pushing, or lazy, with or without brains or previous education, is foreordained to an immediate situation at a salary of \$1,000 a year or more—and wonderful success ever after. These huge gas bag promises are frequently implied in letters, and often held out as inducements to attend a particular institution. Sometimes promises if not expressed, are understood of a situation on graduation. The student will probably find a book agency awaiting him.

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

Another fallacy we would like to mention is the idea that a young man, however green or uneducated, can, by paying a fee and attending THREE MONTHS, be converted into a "full-fledged business man." Such institutions might as well advertise that they *furnish brain* to students free of charge. Such advertising and such work only puts a premium on *laziness, idleness and incompetency*. With three companions of this kind a young man is sure to become a *nothing*. We are sure that nothing short of hard faithful work on the part of both teachers and students will avail.

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

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MAKE IT GOOD COMPANY.



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

The above from Professor "*Blouhard*," shows the extent to which gas bag business is carried even in Western Ontario. It is needless to ask anyone in their senses to believe the above or even a small fraction of it. Is it true that the concern is three stories from the ground, above other places of business, and that there is room enough above the third story to give such vast comparisons of students standing room, that is, if the building were extended up a storey or two. Such stories before being put in print should be properly washed of the smell of FISH that so tenaciously adheres to them and they will appear in a more contracted and reasonable form: "*Advertise only facts.*"

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

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

"Bogus advertising for book-keepers in newspapers, pretending to come from business firms but inserted by the college itself, stating that the graduates of a certain college will be preferred, it is an old dodge adopted to deceive those having little experience of the world. It has again been resorted to in Canada, the proof being in our possession. The trick is to insert in weekly Canadian newspapers an advertisement pretending to come from a firm in an American city for a book keeper, possessing certain qualifications, a graduate of the college which inserts the bogus advertisement preferred. The deceivers are shrewd enough to give no firm's name, but ask applicants

THE TOP IS REACHED.

to apply to a box made of the trick in circulars as printed in Colleges of Canada. The trick is copied practice the 'gu' situations are gu agency awaiting

Another scheme headed "Situations" hundreds of additional education, so that of the college using names.

We visited a college where we were attracted by daily papers and the many superior the way was abundant which contained brought to bear attention to the reader easier imagined story of an old boy and were ushered beardless youth study rooms, class small room, about were worth, with experience on our

Another scheme

"Visit all other colleges fail to produce a better suite of rooms than instruction free of charge

The publisher have neither the the proof, and for asked to give a judge of matters serves to himself

BY ADV



to apply to a box at the newspaper office. Further use is made of the tricks; the advertisements are actually printed in circulars as press notices. The old established Business Colleges of Canada have not resorted to such deceit. The trick is copied from obscure American colleges which practice the 'guarantee situation' dodge largely. When situations are guaranteed the graduate will find a book agency awaiting the exercise of his skill."

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

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

Another scheme reads as follows :

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

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

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BY ADVANCING A LITTLE EACH DAY.



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



### Opinions from the Press,

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

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

*The "MAIL" has the following:*

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

*The "GREY REVIEW" puts a strong case:*

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

*The "SOUTHAMPTON BEACON" speaks:*

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

KNOWLEDGE OBTAINED IN YOUTH,

*The "OWEN SOUND BRITISH"*

"The Owen Sound Business College is for itself a credit to the community. It has been a great help to a student. It has attended the needs of the community, that the coming knowledge."

*The "DURHAM"*

"This is a great help to the community, and before going on."

*The "GRANBY"*

"The teaching of the college will get a great help to the community, for Counting House on the farm."

*The "WEST"*

"The Northern Business College is celebrated and according to the community that have taken."

*The "GLOBE"*

"Mr. C. A. Fleming's exhibit specimen of the designs and the college."

*The "TORONTO"*

"The Northern Business College teach that special knowledge and in Mr. C. A. Fleming's position. The college fill the position. The college all the branches of shorthand."

*Strong recommendation*

"We cannot but recommend the college for practical training. The college a course of six months in mechanic or farm."

*The "FLESH"*

"Mr. Fleming's college is in the habit of letting the college now the largest and the college been something."



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

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

*The "DURHAM CHRONICLE" furnishes the following:*

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

*The "GRANGE BULLETIN" gives an opinion:*

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

*The "WESTERN ADVERTISER" says:*

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

*The "GLOBE" gives its verdict:*

"**BEAUTIFUL PENMANSHIP.**"  
"Mr. C. A. Fleming, of the Northern Business College, Owen Sound, exhibit specimens of plain and ornamental penmanship of rare excellence. The designs and workmanship would be difficult to match anywhere."

*The "TORONTO NEWS" furnishes a few words:*

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

*Strong recommendation from the "MARKDALE STANDARD."*

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

*The "FLESHERTON ADVANCE" remarks:*

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

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IS FOOD FOR LIFE.



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

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

*From the "COLLINGWOOD BULLETIN."*

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

*The "EMPIRE" testifies:*

"Particularly to be drawn to the attention of the studiously inclined is the Northern Business College of Owen Sound, Mr. C. A. Fleming, principal. This institution is now so well known that scholars are entering it from all parts of Ontario, and even from points outside the province. With a splendid situation, most perfect and comfortable accommodation for students, its complete and thorough staff of teachers, and with the most improved and advanced methods of instruction, this college has made a reputation that is daily being enhanced. In no other college of the class are there, perhaps, the same results from students after graduation. Penmanship appears to be a feature of instruction, as the college has taken numerous first prizes for proficiency in this art. Mr. C. A. Fleming, the principal, well understands the method of successful management of a college, and to him is due the name which the college has obtained for itself."

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

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## DOCUMENTARY EVIDENCE.

### From Representative Men.

Owen Sound, 20th July, 1885.

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

S. J. PARKER, Treas. Co. Grey.

W. J. GRAHAM, Col. Inland Revenue.

D. CREIGHTON, M.P.P. N. Grey, Mgr. "Empire."

D. MORRISON, Barrister at-law, Mayor.

CHAS. H. MOORE, Sheriff Co. Grey.

B. ALLEN, M.P. N. Grey.

JNO. RUTHERFORD, Ex-Mayor.

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

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

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

The Principal is a thoroughly experienced teacher of untiring diligence and perseverance, who devotes his whole time and energies to the interests of his pupils, by whom

YOU INTEND TO HIT.



he is highly esteemed. We cheerfully bear record to the kind, upright and courteous manner, and the genuine interest in our welfare, which he has always displayed.

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

—ANOTHER—

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

Owen Sound, Feb. 19, 1887.

To whom it may concern :

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

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

A. R. Elliott	Jos. W. Buchanan	Minnie Branscombe
A. Lumburner	C. Culbertson	Delia Warrilow
F. Wilkinson	A. Matthews	W. McAleer
Edward W. Wood	Geo. H. Keys	H. Lemon
James McBride	D. Hammond	Maggie R. Wilson
David J. Wil on	R. B. Miller	John J. Wilson
D. N. Lawrence	A. Goodwin	Mary G. Dobie

EDUCATION AND PLUCK ARE THE

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W. Strut  
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A. D. Roadhouse	S. Chalmers	Geo. Hepburn
W. Struthers	W. J. Abercrombie	E. F. Heming
T. Heddle	W. A. Telford	M. McGregor
J. Kincaid	Jas. W. Elliott	Tena Morrow
W. G. Neilson	E. J. Kose	A. Morrow
John Ferguson	F. H. Anckorn	A. Cunningham.
Joseph Webster	E. Lawrence	J. C. Rielly
W. Breen	Lydia Hill	H. C. Stephens
Wm Davidson	Alice E. Burnett	William Bond
B. A. Arens	Maggie E. McKenzie	

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

The first student enrolled in the N. B. C., Mr. J. Tolton, gives his opinion :

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

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

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

From W. H. McClarty, with D. R. Duncan. Grocer, Owen Sound, for five years past.

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

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

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BUSINESS MAN'S GATLING GUNS.



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

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

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

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

W. L. Trotter, of Sheguindah, writes us,

"Am keeping books, helping my brother in the store and am having a good deal of experience in business, and I must say the instruction given at your institution are just what are necessary to fit one for Business life."

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

"It affords me much pleasure to testify to the merits of the Northern Business College, Owen Sound. I can truthfully say that I do not regret having chosen the N.B.C. as the place to finish my education. Success to the old college and her corps of teachers."

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

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

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

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

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#### THE BEST LEGACY TO LEAVE A SON

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From W. G. Neilson, now Book keeper in Battleford, North West Territory.

"I have no hesitation in saying that I believe it to be the best and cheapest Business College in Canada. I graduated on the 12th June, and have since been engaged as accountant for the Ontario People's Salt Co., (Limited), and in which position I find no difficulty whatever; and I may further say with confidence, that if I had graduated at any other Business College in Ontario I would not have been able to manage such a set of books, but the thorough business training received at the Northern Business College enables us to manage such a set of books, whether Joint Stock, Wholesale or Retail, with confidence in ourselves.

The Minister of Agriculture's opinion of Mr. Neilson's work when employed by the Ontario People's Salt Co.

"We found the books and other records in the Secretary's office in a very satisfactory condition, reflecting credit on that office and the accountant."

(Sgd.) (HON.) CHARLES DRURY, }  
RALPH CRAWFORD, } Auditors.

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

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

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

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

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IS A BUSINESS EDUCATION.



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

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

From A. D. Roadhouse, first with Smith & Keighley, Toronto, now with McLauchlin & Son, Owen Sound

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

"I have compared the work of the N.B.C. with that of other Business Colleges and find that comparing books and other general work of students, the N.B.C. course seems to be the most thorough and practical."

From T. W. Boughner, Delhi, Ont.

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

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

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

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HAVE AN OPINION OF YOUR OWN.

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From J. J. B.

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From Mr. W. H.

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

"The halls are commodious, furniture convenient, ventilation and light perfect. The teachers are very courteous, painstaking and obliging. The principal brings to bear upon his work a well-informed mind on all matters in connection with business and is always willing to give those under his care the benefit of his superior knowledge."

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

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

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

From Mr. Geo. Swanton, Flesherton.

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

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

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

From Mr. W. R. Davidson, Skipper.

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



From James A. Briggs, Teacher.

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

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

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

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

"If it had not been for the knowledge of business and business principles as well as the instructions in penmanship and book-keeping that I received from you at the Northern Business College, Owen Sound, Ont. I could not have had the position of trust that I have with this company in the office and travelling all over the country for them. The Secretary and other officers are among the best gentlemen the city affords. Please accept my sincere thanks for your kind attention and instructions to me while in college."

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

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

BE SLOW TO PROMISE,

From Miss  
past for J. C.  
&c.

"I have been  
the past year  
work I deem  
to all young  
education."

OWEN SOUND

To whom it may  
I know Mr.  
accountant, and  
books.

OWEN SOUND

This is to certify  
Northern Business  
for our Company  
to be an adept

T.  
We, the Directors,  
confidently recommend  
Book keeper, h  
Company in a v  
years.

WM. CLARK, W



From Miss Lora McIntyre, Book-keeper for three years past for J. C. Griffiths & Co., Harness Makers, Tanner, &c.

"I have been book keeper for J. C. Griffiths & Co., for the past year; and having been getting along well with my work I deem it my duty to commend the above institution to all young men and women desiring a practical business education."

OWEN SOUND, GREY AND BRUCE LOAN AND SAVINGS CO.

OWEN SOUND, Dec. 4th, 1889.

To whom it may concern:

I know Mr. C. A. Fleming to be a thoroughly competent accountant, and an expert in opening complicated sets of books.

W. P. TELFORD,

*Manager O. S. G. & B. L. & S. Co.*

OWEN SOUND STONE QUARRY & CONSTRUCTION CO. (LTD.)

OWEN SOUND, December 4, 1889.

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

W. B. STEPHENS,

*Sec. Treas. O. S. Q. & C. Co. (Ltd.)*

THE GRANGE TRUST (LIMITED.)

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

THOS. BLIZZARD, M.P.P., *President.*

R. J. DOYLE, *Sec. and Manager.*

WM. CLARK, W. EYRES, W. O'NEIL, J. TRULL, *Directors.*

BUT QUICK TO PERFORM.



## Where to find some of our recent Students.

The following are names of a few of our gentlemen students in positions of trust. A few of our lady students may be found on page 33 and 39

- J. J. Gibbings with W. Doherty & Co., Organ Manufacturer, Clinton.  
 D. N. Lawrence, with J. Lawrence, Hardware Merchant, Lucknow.  
 Jas. Elliott, with Brennan & Son, Lumber Merchants, Sundridge.  
 H. Stephens, with C. P. Railway, Owen Sound.  
 D. L. Stephens, " " "  
 J. S. Knechtel, Traveller, Knechtel Furniture Co. Hanover.  
 E. J. Kose, Book keeper " "  
 R. F. Ahrens, of Knechtel & Ahrens, Hardware Merchants, Hanover.  
 J. J. Ball Book-keeper Boston Cash Dry Goods Store, Chicago.  
 N. McQuarrie, " " "  
 L. B. Johnston, " " "  
 W. Struthers, with S. Graham & Co., Boots and Shoes, Owen Sound.  
 D. R. Hammond, with R. Christie, Solicitor, Owen Sound.  
 R. O. Wright, with John Catto & Co., Dry Goods Merchants, Toronto.  
 R. N. Corbet, with Merchants Bank, Brampton.  
 Thomas Holmes, with W. A. Gerolamy, Founder and General Merchant, Tara.  
 E. A. Gerolamy, " " "  
 W. H. Allen, with D. S. Perrin, Wholesale Confectioner, London.  
 A. D. Roadhouse, with J. McLauchlan & Son, Wholesale Confectioners, Owen Sound.  
 D. W. McDougal, " " "  
 J. G. Elmsie, Registry Office, Devils Lake, Dakota.  
 J. Wright, with J. Wright & Sons, Flour and Oatmeal Mills, Owen Sound.  
 Wm. Wright " " "

## CONDUCT AND COURAGE

- A. F. Armstrong, Confectioner  
 A. E. Rutledge, For. W.  
 D. Rutledge  
 Alex. Cameron, etc. Toronto  
 M. McGregor  
 Jas. Steel, with  
 J. Tolten, Asst.  
 Erastus Miller, tion, St.  
 A. F. Burchan, Bethany.  
 W. L. Trotter, uindah.  
 W. McLarty,  
 H. McGillivray  
 R. Johnson,  
 A. J. Howell, Seaforth.  
 A. W. McFall, Owen Sound.  
 A. Stuart, with  
 D. J. Cameron, Sound.  
 W. Neelands, Sound.  
 J. H. Wickham  
 R. O. Bunt, with



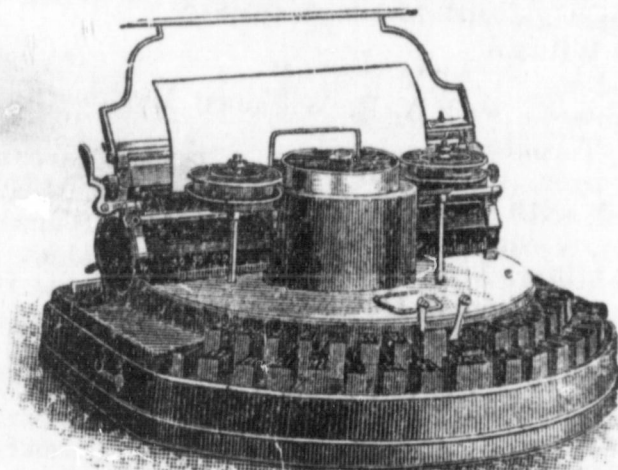
- A. F. Armstrong, with J. McLaughlan & Sons, Wholesale Confectioners, Owen Sound.
- A. E. Rutledge, with Rutledge Bros., General Merchants, Forc William.
- D. Rutledge " " " "
- Alex. Cameron, with A. R. Williams, Machinery Broker, etc. Toronto.
- M. McGregor, Accountant Citizen's Bank, Marcus, Iowa.
- Jas. Steel, with W. Steel, Lumber Merchant, Michigan.
- J. Tolten, Accountant, Grange Trust, Owen Sound.
- Erastus Miller, Secretary, Provincial Provident Institution, St. Thomas, Ont.
- A. F. Burchard, with R. J. Johnson, General Merchant, Bethany.
- W. L. Trotter, with J. Trottar, General Merchant Shiguindah.
- W. McLarty, with D. R. Duncan, Grocer, Owen Sound.
- H. McGillivray, Civil Service, Ottawa.
- R. Johnson, " " P.O. Department.
- A. J. Howell, with Broadfoot & Box, Furniture Co., Seaforth.
- A. W. McFall, with W. A. McClean & Co., Grocers, etc., Owen Sound.
- A. Stuart, with J. Frost, Boots and Shoes, Owen Sound.
- D. J. Cameron, with Melville & Co., Dry Goods, Owen Sound.
- W. Neelands, with H. Robinson & Co., Dry Goods, Owen Sound.
- J. H. Wickham, with J. Bruce, Barrister, Toronto.
- R. O. Bunt, with Copeland & Sons, Millers, Elmvale, Ont.

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LEAD TO HONOR.



# "HAMMOND"



## TYPEWRITER.

AWARDED THE  
**GOLD MEDAL;**  
PARIS EXPOSITION, 1889.

At a grand concours of Type-writers in Paris, called by several prominent scientists of France at the Mayoralty Hall, Second Arrondissement, the HAMMOND made a record of 170 words per minute, but the others although present, declined to compete.

### THE HAMMOND TYPEWRITER CO.,

447-449 East 52nd St., New York.

77 Nassau St., New York.

198 La Salle St., Chicago.

116 S. 6th St., Philadelphia.

300 Washington St., Boston.



Every pen  
good pen to  
manufactured  
by the best  
uniform and  
you were to u  
find no differ  
not equalled  
or at home.  
offices.

They are put  
in the engraving  
sent by mail po  
Sound, Ont.

Our friends w  
orders until Fe  
before our new  
on Nov. 1st, 188  
user in England  
have been accor  
our customers a



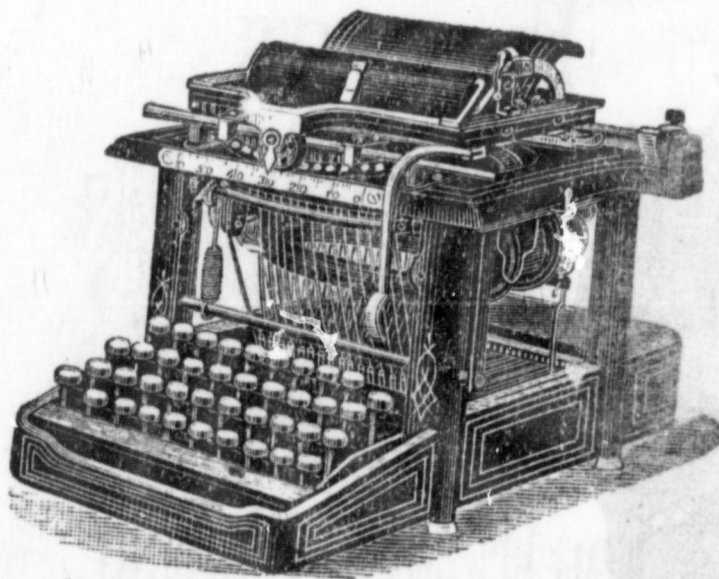


Every person who writes, little or much, likes a good pen to work with. These pens have been manufactured in England under my careful direction by the best pen maker in the world. They are uniform and smooth pointed, fine and flexible. If you were to use one pen or twenty gross you would find no difference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

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

Our friends who wish these pens will please withhold their orders until February 1st, 1890, as it will be that time before our new supply reaches us. The last lot we received on Nov. 1st, 1889, had all to be returned on the manufacturer in England, as they were not as good as they should have been according to contract, and we would not sell to our customers an inferior article.





## Remington Standard Typewriter

Has been for 15 YEARS the Standard and embraces the highest latest achievements of inventive skill. Taught in all the leading Business Colleges.

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## WATERMAN'S Ideal Fountain Pen

Guaranteed to give satisfaction on thirty days trial or money refunded.

"Most satisfactory instrument of its kind."—

Chauncey M. Depew, Pres. N.Y.C. & H.R.R.

"Always ready for duty."—

Col. Hy. C. Deming, Stenographer, Harrisburg, Pa.

"The best—I have tried them all."—

E. A. Bradford, N.Y. Times.

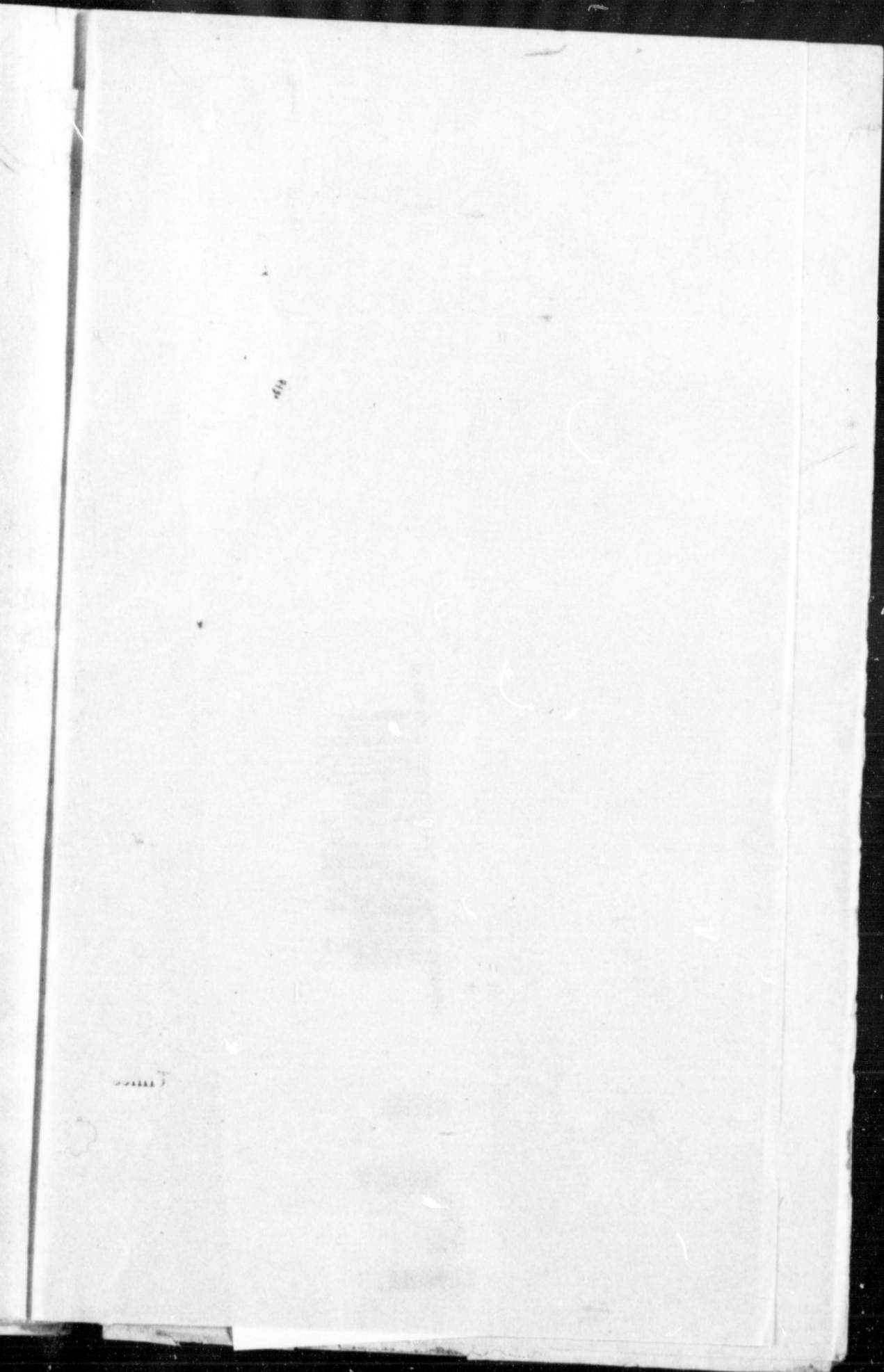
ILLUSTRATED CIRCULARS ON APPLICATION.

**GEORGE BENGOUGH,**

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1890

Annual Announcement  
of the

# NORTHERN BUSINESS COLLEGE

OWEN SOUND,

ONTARIO

A. Fleming

PRINCIPAL