

Annual Prospectus

1939

# Toronto Business College

TORONTO, CANADA

# COPY OF ILLUMINATED ADDRESS OF CONDOLENCE

Presented in book form by the Students of T. U. C. attending during March.

TORONTO, MARCH 15TH, 1891.

Mr. J. M. Crowley, Principal Toronto Business College:

Dear Friend and Teacher.—In this your hour of deep trial, when affliction like a mighty billow has swept over your life and taken from your side a dearly loved wife to dwell in realms celestial, we wish to express our deep sorrow at your bereavement, and to extend to you our heartfelt sympathy. As our teacher you have been generous and kind, and as our friend we have found you ever interested in our welfare, and now when this cloud of gloom has enshrouded your life it but knits more closely the ties which bind us. Death is the inevitable end of mortal man, so we should not mourn at parting with our loved ones whose eyes close in the sleep that knows no waking, when far through the gloom of sorrow and death we can joyfully anticipate that heavenly meeting with those dear ones who have gone before; that glorious immortality where sin, sorrow and death can never enter, and where our lives will be one grand hosannah of praise and happiness. But a few more years to roll and there we too shall have passed through the portals of the tomb into that bright beyond where on the golden shores of the chilly River of Death our loved ones wait our coming. May our lives be such that when this grim messenger comes we may be able to look back on a life's work well done—on a life's race well run. Again we offer our sincere and heartfelt sympathy in this your time of mourning.

T. G. Johnson  
S. Welsford  
Chas. Crombie  
Leo Gattman  
Chas. Brimmer  
C. Barnett  
A. Hasson  
K. Lindsay  
E. Cuffe  
A. Scott  
M. Morgan  
E. Stoddart  
S. Moran

E. Miller  
Robert H. Falconer  
Wellington Reesor  
Harry Kerr  
H. E. Cooper  
John Johnson  
C. Dutchburn  
C. Barnett  
C. W. Bailey  
J. Moat  
A. Pringle  
C. P. Read  
W. F. Baisley

\* And 60 others

W. Angus  
W. Tarleton  
S. Roynton  
N. T. Meek  
M. Seymour  
Howard E. Farr  
I. Harris  
Fred. H. Davis  
Martin Byrne  
A. G. Campbell  
H. Frankel  
T. Luby  
J. Cook

W. Richardson  
John T. Graves  
Wm. Bowman  
Maude Moat  
M. L. Beckett  
M. P. Gray  
R. E. Walbrook  
Minnie McGlone  
John McMullin  
J. W. Curren  
E. Blackhall  
Fred. Jeffery  
Minnie L. Munn

## A FEW EXTRACTS FROM THE OPINIONS OF THE PRESS

EMPIRE, AUGUST 31, 1889.

Among the business colleges of our country none stands more prominent than the Toronto Business College, situated at the corner of Yonge and Shuter Streets. It occupies the whole of that large red brick building. Its rooms are among the finest in Canada, both for appearance, comfort and ventilation. The specialties are: Actual Business, Book-keeping, Book-keeping, Commercial Law, Commercial Correspondence, Arithmetic, Business Penmanship, Selling, Telegraphy, Shorthand and Typewriting. The large number of graduates who are holding prominent positions both in the United States and Canada, are a sufficient guarantee that everything will be carried out to promote the students' best interests. Mr. Crowley's business abilities, with the aid of the efficient staff of teachers, makes it second to no similar institution of its kind in Canada.

THE DAILY ONTARIO, BELLEVILLE, SEPT. 30, 1887.

THE KING OF COMMERCIAL COLLEGES.—The Toronto Commercial College, the training school par excellence, for all who desire to enter any sort of business life. The College has been so long and favorably known. Its Principals and teaching staff of such well known reputation and its advantages are so fully set forth that any further commendation on our part is needless. The Toronto heads the list of Commercial Colleges.

Similar testimonials can be produced from the leading journals in Canada, among them may be mentioned the following:—"Mail," "Globe," "World," "Free Press," "Saturday Night," "Goderich Star," "British Whig," etc.



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1892  
no. 68.15

# PREFACE



**W**E ask your careful perusal and consideration of the following pages. Our course of study is the result of long and practical experience, consequently we think we need have no hesitation in saying WE HAVE THE **Best AND Shortest** COURSE OF STUDY! WE ALSO HAVE THE **Best Teachers! The most Pleasant Location!! And obtain more Situations for our Graduates than any other Business College in the Dominion!!!**

We intend to promise nothing that a student's experience with us will not fully confirm, nor to hold out hopes that may in any measure be disappointed. Our course of study and business practice requires *work*, and *plenty* of it. This college does not pretend to have found a NEW and EASY way whereby to avoid hard labor and still enjoy its fruits. The young man or young woman who *will not* attend to business with patience and fidelity, *will not* gain much from our course of study; and our advice to such is to stay away and save their money.

If, however, a student will do his or her share of the work, and thereby allow us to do ours, we are sure that the result will prove perfectly satisfactory to all.

**JOHN M. CROWLY,**  
General Manager.

## Opinions of Distinguished Men



Education should be regarded as capital invested for the future, from which a profit may be derived in subsequent life. It will pay an annual income without expense for insurance, repairs or taxes. Riches have wings, a good education is a more lasting resource.

If you can cultivate to perfection some art by which you can gain an independent livelihood, do it, whether there is present necessity for it or not; do it quietly if you will, but do it. There is no telling when or under what circumstances you may need it.—*Hyrace Mann.*

In a free country like ours, when so much work is to be done, no one need be idle, hungry or disreputable, who is able to work. We say then, parents, give your boys a good BUSINESS EDUCATION if you would insure their success in life, and guard them against vice and degradation.—*C. Coleman.*

That man is but a lower part of the world who is not brought up to understand business affairs.—*Owen Feltham.*

Young man, qualify yourself for business! The professions are full and the age demands it. Educate yourself for business! A business man for the farm, the counting-room and commercial pursuits, and you will succeed now and hereafter.—*Henry Clay.*

A counting-house education will be of advantage to every man, whatever his future occupation may be. To farmers it will teach business habits and attention to accounts, which will give them increased interest and success. To the mechanic it will teach order, system, management, the practical value of book-keeping, and remedy many of his deficiencies. To the professional man it will afford a clearer insight into the practical operations of business affairs, and give him facilities in obtaining practice.—*Edwin T. Freedy.*

This is the day of the merchant. Trade summons from the quarry the choicest marble and granite to build capacious warehouses which surpass the baronial castle, and sales-rooms which outdo the ducal palace. Every day the ideal of the true merchant increases in dignity and attraction. As a class, the merchants are the most wealthy men of our country; in social intercourse they are among the most refined. They mingle with those who are highest in intellectual standing and official position. There is no place in society, no post in the government from which the merchant is excluded. He should fill his sphere with a consciousness of his dignity and importance, and should qualify himself by an assiduous and liberal cultivation for its various duties and responsibilities.

I do not object to classical learning, far from it, but I would not have it exclude the living present. Therefore I welcome the Business College in the form it has taken, because it meets an acknowledged want, by affording to young people of only common scholastic attainments, and even to the classes that graduate from our Universities an opportunity to learn important and indispensable lessons before they go out into the business of life.—*J. A. Garfield.*

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# TORONTO \* BUSINESS \* COLLEGE

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## A PROGRESSIVE AND PROSPEROUS EDUCATIONAL INSTITUTION

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THE value of careful early training, manifested in every occupation, is of additional importance where active business life is selected as an ultimate calling. The realization by our youth of the many inducements trade and commerce hold out to enterprising and industrious young men have rendered a thorough training and discipline in business methods, a development of every talent and faculty all the more essential to pre-eminence and success.

Such a training as modern business demands, where the keenest intellects and brightest minds find congenial employment, is not, however, to be picked up by a graduation from a merely nominal position (*vide* the long cherished traditions of our forefathers and their apprentices); the story of the merchant prince commencing life as an office boy is hardly likely to be repeated, unless systematic training and education lend their aid. Integrity, industry and perseverance are as necessary now as ever, but they must be rendered available by the self-reliance that can only come through practical education.

As a recognition of the truth of these statements by our youths and their parents and guardians, the success of business colleges has been founded, and the influence exercised by these institutions has done much to create the present high standard of business ability which is the *sine qua non* of success. The leading position among these important institutions is undoubtedly occupied by the *Toronto Business College and Shorthand Institute*, at Toronto, Canada, from which have graduated young men who are taking high rank in the commercial communi-

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Mail will be distributed four times daily when addressed to students in care of College.

ties of our country. Established and conducted for the sole purpose of training young and middle-aged men and young ladies in the principles and methods of business life, it is to-day the chief and most successful exponent of this important work. The College buildings are spacious, commodious and replete with every comfort and convenience, and the system of instruction pursued under the supervision of men who have made this department of education their life study, is eminently calculated to prove of the utmost benefit to young men entering on a business career. The curriculum embraces, first, the English Department, which is arranged and designed to give the student whose previous advantages have been limited, an opportunity to qualify himself in the ordinary English branches before entering upon the regular business course. Second, the Theoretical Department, in which the student is instructed in business penmanship, practical grammar, commercial arithmetic, commercial law, correspondence, the form and use of all kinds of business paper, and book-keeping practically applied to every variety of business, form the simplest up to and exclusive of banking. Optional studies are shorthand, telegraphy, and typewriting. As soon as a reasonable degree of proficiency in the subjects considered in the Theoretical Department is attained, the student enters the department of business practice, and here his most valuable training occurs. By means of a Bank, Post Office, Exchange Office, and various mercantile offices and business concerns, conducted in turn by competent students, the actual transactions of modern business existence are reproduced in every detail, and each student becomes by actual practice proficient in every department, of both foreign and domestic trade, financial and commercial transactions, and the management of the business affairs of manufacturing establishments. The complete course, occupying a period of from four to six months, turns the student out with a proficient knowledge of business, prepared to meet the extraordinary occurrences of practical life philosophically and reliantly. The value of such a training cannot be overestimated, and must commend itself to all young men as strongly as to their parents and guardians. Even to those whose circumstances place them beyond the need of business care, the knowledge gained will be of the utmost importance in the direction of their private affairs.

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**Under no circumstances will the Tuition Fee, or any part thereof, be refunded.**

PRIN

Teache

Lecture

# FACULTY: TEACHING STAFF

**JOHN M. CROWLY**, Manager of the College,

*PRINCIPAL SHORTHAND-PHONOGRAPHIC DEPARTMENT—Conductor in Elementary and Advanced Principles, Dictation and Speed Drill. Teacher of Book-keeping and Correspondence.*

**R. DAVIDSON NIMMO**

*Teacher of Actual and Practical Business, Book-keeping Science of Accounts and Shorthand.*

**JAMES H. MCGHIE**

*(Barrister, Solicitors, etc., Toronto)  
Lecturer on Commercial Law, Legal Forms, Insurance,  
Shipping Agencies, etc.*



**R. D. NIMMO AND WM. DOUGLAS**  
*Teachers of Ornamental and Business Penmanship, Arithmetic and Practical Grammar.*

**J. W. REID**

*Teacher of Phonography,  
Instructor and Examiner in Actual Reporting and Dictation.*

**THOMAS CROWLY**

*Teacher of Telegraphy (Railway and Commercial)*

 **Competent Assistants are engaged from time to time** 





## ◀ Condensed Outline of the Course of Study of the Toronto Business College ▶

### COMMERCIAL DEPARTMENT

The course of study of this institution has become what it is by a process of growth and development. While it is the design of the officers to prepare those who seek practical knowledge at their hands, in the most complete manner, for the duties usually involved in the counting-room, it is their wish, also, to impart information as valuable to those who contemplate a business or professional career, without special reference to office work—to lay a foundation of sound business and economic principles, and to rear upon that a symmetrical structure embodying the every-day facts and details of mercantile affairs, and securing to the pupil increased powers of perception and greater mental poise and stability. To arrange such a course of study has, of necessity, required much careful thought, many experiments, and almost endless inquiry and research among the most intelligent and successful business men of the day. All of these efforts, however, have been devoted to it, and, with no idea that we have reached that point beyond which no further progress is impossible, we believe that our curriculum is perfectly calculated to develop the business powers of young men and women, to inculcate correct business ideas, and to promote the material welfare, in the largest

sense, of those who pursue it. Our estimate of it is not based so much upon a comparison of it with other systems as upon the almost universal success of our graduates, the enthusiasm of our pupils regarding it, the high esteem in which our graduates are held by the business community, and the cordial indorsement it has received from the most eminent and critical commercial teachers of the day.

The topics embraced in the course of study are such only as are of the greatest interest to every young man, whatever his position in life or contemplated vocation. It aims to place in his hands the means of achieving that success in life which is naturally his great ambition. It tolerates no superfluous study; contains no lumber, but deals with living, vital facts.

### BOOK-KEEPING

Book keeping, as is the case in all courses of commercial study, constitutes the framework of our business course. The work in this branch is divided into four departments:—Initiatory, Intermediate, Advanced, and Business Practice. The other branches named above, and described in this connection, are made to keep pace with the book-keeping, so that the pupil is prepared, when he completes the work in one of the four depart-

Books Supplied Students at Wholesale Prices.

ments named, to pass an examination, rendering his attainments at each stage of his work, uniform and symmetrical.

The Williams and Rogers Complete Book-keeping, the most popular, most widely used, and most practical treatise upon this subject now in print, is used as a text-book.

**Initiatory Department.**—In this department the pupil, by a most efficient process peculiar to this institution, is thoroughly grounded in the principles of book-keeping, forms of negotiable paper and the laws relating thereto, the nature of ordinary business documents, with forms and uses of books, and mercantile terms. He is also instructed in business penmanship, commercial orthography and arithmetic. After a thorough examination in all of these, he is, if found competent, promoted to the

**Intermediate Department.**—This department affords the pupil additional study in book-keeping, involving special form of books, other subjects in commercial law, additional study in arithmetic and more advanced features of accounts, with continued practice in penmanship.

Upon a successful result of an examination at this point, the pupil is promoted to the

**Advanced Department and Department of Business Practice.**—This is the crowning feature of the school, and that which perhaps has contributed largely to its reputation for efficiency.

The pupil here becomes, in all essential particulars a real business man. He is provided ample capital, the necessary blanks, documents and stationery, and is directed through a course

of transactions, correspondence and records the most perfect that has ever been prepared for such a drill.

It embraces almost every variety of transaction that can occur in business, the keeping of a practical set of books, the drawing of all kinds of documents, including notes, drafts, cheques, deposit tickets, leases, mortgages, discharges of mortgages, deeds, co-partnership and other contracts, receipts, orders and advertisements, as well as transactions in merchandise, etc.

The special advantages claimed for this department consist in the great variety of transactions illustrated, the number and character of documents employed, the labor-saving features of books, the collateral drill and examination, the manner in which it facilitates the work in the Counting-room department, and the ease with which the students' records may be examined by the teacher in charge.

It has challenged the unqualified admiration of all commercial educators and business men who have examined it, and we have been assured by them that it is, without question, the simplest, most direct and most effective means of illustrating business that has ever been devised.

**The College National Bank**—Sustains the same relation to the pupils engaged in the Business Practice Department that regular banks sustain to the business men upon the street. It receives the deposits and pay the cheques of the business students in the Business Practice Department, collects their notes and drafts, sells domestic and foreign exchange, issues certificates of deposit. etc.

Students are expected to be promptly in their places at each Roll Call.

The Wholesale Merchandise Emporium and the Commercial Exchange, are fully equipped offices, and illustrate new features and give additional drill in the various branches of book-keeping and other business branches.

## COMMERCIAL LAW

The aim of this department is to acquaint the pupil with those features of law that every business man should understand, and without a knowledge of which he is ever at the mercy of designing men.

The same degree of thoroughness is observed in this department, and as high a standard of qualification in the pupil is required as in any other branch in the course of study. It is regarded as one of the most important features of our school.

The subjects of law included in the Law Course are contracts, negotiable paper, agency, guaranty, corporations, insurance, interest and usury, liens, tender, payment, distribution of estates, etc., etc.,—just those topics which every business man should understand.

## BUSINESS ARITHMETIC

This is as distinct a department of the institution as that of Book-keeping or Commercial Law, and is provided with as efficient a faculty.

The instruction differs widely from that afforded by ordinary schools, both in the method of teaching and in matter taught. Prominence is given to those parts of Arithmetic which are of

great interest to business men, and many subjects that are merely touched upon in other schools, and in the ordinary text-books, are given the attention that their importance demands.

The aim is not only to enable the pupil to become familiar with the rules of arithmetic, but, what is of greater consequence, to give him facility in the application of those rules. When the test of business is applied, *the ability to do*, and that with lightning rapidity, must accompany the *knowledge of how to do*.

The text-book used in this department is the new Commercial Arithmetic (16th edition), by W. H. Sadler, of New York, which was prepared by him years ago, and which has been received with unusual favor by the commercial teachers in all parts of the country.

## PENMANSHIP

However well a young man may understand every other branch of our curriculum, such knowledge will be of limited value to him, especially in obtaining employment, unless it be accompanied by a neat, legible and rapid hand-writing.

In teaching Penmanship in our Business Course, we insist on the student acquiring a good hand-writing, combining the three qualities named—neatness, legibility and rapidity. We will not tolerate flourishes or display of any kind.

## PRACTICAL GRAMMAR

For the benefit of those pupils who are deficient in knowledge of the construction of our language, we teach the more practical parts of English Grammar.

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Candidates for Graduation must average not less than 90 per cent.

It is stripped of the tedious formality which usually surrounds it, and is made a pleasant and exceedingly profitable exercise. The course in Grammar covers: correction of false syntax, rules for spelling, uses and pronunciation of words, punctuation and rules for the use of capital letters.

It is, of course, useless to attempt to teach correspondence to a pupil who is ignorant of those features of English Grammar.

The text-book used in this department is the new Practical Grammar and Correspondence, another production of Williams & Rogers, and which has not only produced excellent results here, but which has secured great popularity among American and Canadian teachers.

## BUSINESS CORRESPONDENCE

The composition, form and appearance of business letters are made a prominent part of the course of study.

A text-book, comprehending the simplest and most practical instruction upon this subject has been prepared for this institution, which constitutes the basis of the instruction provided, and this is supplemented by oral instruction, illustrations and exercises, and the practical work involved in the Business Practice Department as previously described.

Too much importance can hardly be attached to this feature of the course of study by the student.

## SPELLING

A work has been prepared for the institution for use in these

classes, which has also found great favor abroad. The book contains 3,500 words that are more commonly mis spelled, with pronunciation of all regarding which there is a question, the definitions, the rules for the use of capital letters and punctuation characters, and suggestions regarding the manner of conducting the exercises. The fact that imperfect orthography is usually unjustly exaggerated into general illiteracy, and correct spelling into good scholarship should inspire the pupil to determined vigilance in this direction. The method of conducting the exercises in this important subject has been productive of most satisfactory results.

## PRACTICAL ENGLISH DEPARTMENT

The character of the higher public schools has undergone marked and important change within the last decade. Institutions originally designed to prepare Canadian youth for the realities of life, have become schools having for their object the preparation of young men and women for college, or for professional life. While this change is, perhaps, the outgrowth of popular demand, it has seriously lessened the value of such schools to a large proportion of the school-going public.

The chief complaint made by those who expect to step from the door of the school-room into the office, the shop, the counting-room, or into any of the avenues of business activity is, that too much time is consumed upon methods, routine and topics that have no practical bearing upon the life they expect to lead—that the time thus consumed is a serious encroachment upon years

No Vacations. Day and Evening Sessions open the entire year.

that should be devoted to obtaining a foot-hold in business, and that, if they had the time, even these features of school work are, for them, almost valueless, either as preparation for the work of life or for mental development.

The object of this department in our school is to afford those who have completed the course of study in the public schools, and have no desire for a preparation for college, or for literary or professional life, a thorough, practical, available knowledge of those parts of the English branches that have direct and positive reference to the work of life. It is intended that the pupil's knowledge of the topics embraced in the course of study shall not rest on his ability to explain theories, but that he shall secure such familiarity with them, and become so expert in their explanation, that when the actual test comes his knowledge may be applied instantly and with a certainty that the application is correct.

The following topics have been selected as a course of study in this department, and it is believed that pupils of average intelligence and preparation can master them in a period of six months: Mental Arithmetic, Commercial Arithmetic, Rapid Arithmetical Calculations, Spelling, Practical English Grammar, Business Correspondence, and Business Writing.

COMBINED COMMERCIAL, ENGLISH AND STENOGRAPHIC COURSES.

Those pupils who enter for the Commercial Course or Shorthand, are entitled to any or all of the branches comprised in the English Course, without extra charge for tuition, and are

advised to take such parts as they are not already familiar with.

## STENOGRAPHIC DEPARTMENT

There was organized when Toronto Business College was established a Department of Shorthand in this institution for which we believe we are justified in claiming unusual character and efficiency.

The system of shorthand we teach and practice in our daily work, is the original phonetic shorthand invented by Isaac Pitman, of Bath, England, and, first published in 1837, called Phonography. All the other phonographic systems are merely modifications or imitations of this original invention. The most skilled reporter in the world, Mr. Thomas Allan Reed, London, England, writes this system; and among English-speaking people it is the most popular one extant. It possesses sterling merit and thorough reliability, the reporter's notes being more legible than in any other system.

It is thoroughly philosophic in the amplification of its principles. It possesses a literature of its own which is unique. The Holy Bible, Macaulay's Essays, Æsop's Fables, and many other standard works, can be had beautifully printed in Pitman's shorthand. Thus the pupil has the advantage of constant reading practice, while the reporter who uses Pitman's system has privileges which cannot be obtained by the adherents of any other system, and plenty of reading matter printed in the mystic characters of his art.

Students must execute their work with neatness.

In Canada, Isaac Pitman's Phonography is far in advance of all competitors, and it is gaining ground every day. This system our teachers have used for many years, and find it thoroughly reliable and invaluable in all kinds of work, such as private memoranda, correspondence, extracts from books, reports of lectures, sermons, speeches, law cases, etc. We can from experience and knowledge of this system confidently recommend Pitman's Phonography to all who wish a short and sure method of recording and preserving the utterances of orators and statesmen, and for every use to which Phonography is adapted.

The design of the proprietors of the Toronto Business College in organizing this department was to provide such facilities, and to conduct it in such a manner as would place it upon as substantial a footing as the other departments have secured, and to obtain for it as large a measure of public esteem, and it is a matter for great gratification that the design has been accomplished.

The demand for instruction in Shorthand and Type-writing, the outgrowth, of course, of a demand in business for shorthand writers and type-writer operators, had become so pressing that the proprietors of this institution were really forced to take this step, and with them to undertake the work was to make the most of the department.

It will be observed that the fee charged for tuition in shorthand comprehends also instruction in any or all of the other branches in the course of study. A good long-hand, correct orthography, and the ability to properly construct a business letter are fundamental

requisites in the education of a shorthand writer, and if the pupil has not these attainments he should acquire them here.

## TELEGRAPHY

We offer better advantages to those who desire to become good *sound* telegraph operators, than can be obtained in any similar institution in this country. The teacher is a practical operator permanently on the staff.

Our telegraph department is admirably arranged for instruction, and having all the required batteries, wires and sound instruments, messages are sent and received in the same manner as in regular offices. Students have the privilege of continual practice on these instruments, and are taught how to prepare the chemicals, put up batteries, build the line, the nature and use of ground wires, switches, and the whole routine of an operator's duties generally. Openings for operators on new railroads are constantly occurring.

## THE TYPE-WRITER

The Type-writer is intended to do the work of the pen. That such an instrument is the necessity of the age has long been acknowledged. Writing is done by touching keys, which are compactly arranged in rows, and may be operated by any finger of either hand. Only one motion is required to make a letter. On each key is plainly printed the letter or character it represents. By depressing the key the corresponding character is printed on the paper. The action is as rapid and easy as that of the piano.

The Type-writer effects a great saving of time in writing

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Corner Yonge and Shuter Streets, Toronto, Canada.

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letters, manuscripts, etc., and is coming into general use in all business houses where there is a large amount of correspondence to do.

A good operator can write seventy-five words per minute, which is two or three times as fast as expert penmen write, with the advantage of greater ease of execution and uniform legibility,

even with the highest attainable speed. Ladies learn to operate it with great rapidity, and find it much less tiresome than ordinary writing. With application a person can become very proficient in the use of the Type-writer in two months' time.

The use of the machine will steadily increase as persons become qualified to operate it, and take Shorthand from dictation.

## OUR CATALOGUE

IN gathering the matter for this Catalogue, which it has been the endeavour of the Principals to make replete with useful and general information, much hard work has necessarily been performed. No book of a similar character can show so much that is attractive. The aim has been to make this Catalogue one that would contain something more than a few stereotyped illustrations and a simple statement of rates, and our belief is that the unbiased critic will so adjudge it.

Space would not allow us to publish illustrations of our various departments, but the intending student will understand that the management recently re-furnished the school throughout, altering the Business Department so that we believe it a better counterfeit of a regular business house than any similar Department in Canada.

We wish here to tender our heartfelt thanks to each and every ex-student for the permission so kindly and cordially granted of using their names as references. We have hundreds of such testimonials, but we believe ample has been furnished to convince the most biased that the TORONTO BUSINESS COLLEGE heads the list of Commercial College.

### General Information.

#### WHEN TO ENTER

Since we instruct each and every student individually, we have no specified date for entering the College. You can enter on any day in the week throughout the whole year to equal advantage. We have no holidays. "Work, and plenty of it," is our motto.

Our Faculty are Men of Practical Business Ability.

## PREPARATORY DEPARTMENT.

It will be obvious to all that the better knowledge of the common English branches, and the more general cultivation the pupil has, upon beginning our Commercial course of study; the more profitable and satisfactory will be his connection with our school. Recognizing the fact, however, that there are many whose early opportunities for securing knowledge were limited or neglected, and who desire to remedy defects in their education thus occasioned, as well as to secure a knowledge of the Commercial branches, those parts of an English course which are essential to the mastery of our work are thoroughly taught, and in the shortest, most direct, and most practical manner, as described elsewhere.

TIME REQUIRED FOR COMPLETING THE COURSE OF  
COMMERCIAL STUDIES.

This depends greatly upon the pupil's preparation, ability, aptitude, application, energy, etc. A large proportion of those who are well prepared complete the course in four months, while those who are deficient in the English branches require five or six months.

A hastily pursued, imperfectly comprehended commercial course is an unprofitable investment, as is a superficial knowledge of anything that is worth learning, while a thorough, practical acquaintance with the branches comprised in our curriculum is invaluable to every young man.

We wish our pupils to regard *thoroughness of first importance*, without reference to time. Few young men can afford the time or money required to pursue such a course more than once. They should, therefore, not only be sure they are securing the *very best advantages that can be obtained*, but should be content to spend the time necessary to master every branch in the course.

## ATTENDANCE.

Since promptness and regularity are the two characteristics of pre-eminent importance in the business man, we insist upon our pupils acquiring those qualities. Every student is expected to be in his or her seat at the opening of sessions, and absences, unless satisfactorily accounted for, will sever their connection with the school.

## PARTIAL AND ELECTIVE COURSES.

In case young men have but limited time to devote to study, and desire a knowledge of some particular features of our course, we are disposed to accommodate them. But our curriculum has been arranged with reference to affording *complete commercial knowledge*, and hence it is our judgment that it should be taken as laid down. Unless the pupil has a knowledge of some part of the course of study before coming here he should omit nothing included in it.

## INDIVIDUAL INSTRUCTION.

Each pupil receives individual instruction in the bookkeeping course. His progress is not retarded by less apt and less industrious pupils, nor is he urged forward faster than is consistent with

Evening Sessions Every Monday, Wednesday and Friday.



thoroughness by those who are able to make more rapid advancement.

#### SCHOOL SESSIONS.

The regular hours of study and recitation are from 9.30 to 12 noon, and from 1.30 to 4 p.m.; evenings, 7.30 to 9.30 p.m.

#### DEPARTMENT AND DISCIPLINE.

We assume that pupils are gentlemen when they enter the institution, and until that character is forfeited they are treated uniformly as such. The development of other characteristics will immediately sever the student's connection with the school. *We receive pupils on no other conditions.*

*This is not a Reformatory.* While we enforce as strict discipline as is necessary to the most efficient conduct of the school, require a regular and prompt attendance upon sessions, and endeavor to throw elevating influences and wholesome restraint around our pupils, we cannot undertake to strengthen weak characters or reform vicious ones. Whenever it shall appear that a pupil is conducting himself in such a manner as to bring discredit upon himself or the institution, or is exerting an injurious influence upon his fellow pupils, the officers will at once institute measures for his exclusion.

The uniform good conduct of our pupils, the almost entire absence of occasion for the exercise of authority, and the pleasant relations always existing between the pupils, faculty and officers of the institution, have been matters of wonder and comment by all who have been familiar with the circumstances. The cause of this

condition of things lies in the fact that the pupil is subjected to no unreasonable restraint, is required to do nothing inconsistent with his manhood, and is treated as a man instead of an irresponsible unreasonable child.

#### REPORTS OF ATTENDANCE.

A monthly report, exhibiting the attendance, department and general standing of the pupil are furnished his parents or guardians when desired. Parents are communicated with whenever occasion seems to demand.

#### EXAMINATIONS AND DIPLOMAS.

Upon the completion of the work in each department of the Commercial Course--Initiatory, Intermediate, Advanced and Business Practice--the pupil is subjected to a rigid examination in all branches, and, if found qualified, receives a certificate from the instructor in each department.

The diploma of the institution, an elegant work of art, is conferred only upon those who successfully pass the initiatory, intermediate and final examinations.

#### SAFETY OF STUDENT'S PROPERTY.

To ensure the safety of the pupils' books and other supplies, every desk has been supplied with a safety lock.

#### USE OF TOBACCO PROHIBITED.

The use of tobacco in any form in the halls or apartments of the institution will not be tolerated.

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Our mode of individual and personal instruction is unsurpassed.

## ALL DEPARTMENTS OPEN TO BOTH SEXES.

Ladies are admitted to all departments of the College, and are afforded precisely the same advantages as gentlemen, and at a cost of tuition of *twenty per cent. less than that of gentlemen.*

The proportion of lady pupils is steadily increasing, and their success in obtaining employment, and acceptably filling positions of responsibility, have been matters of gratification to the officers.

## BOARD.

Good board in respectable private families may be obtained at from \$3 to \$3.50 per week. Young men from abroad may have good accommodation secured in advance by notifying us when we may expect them.

## FITTING AND FURNISHING.

The apartments of the institution are fitted and furnished in the most elegant, convenient and attractive manner. Nothing has been omitted that can contribute to the comfort and accommodation of the pupils. Every department is well-lighted, properly ventilated and heated. Ladies and gentlemen's lavatories are fitted up in the most artistic manner.

## EMPLOYMENT FOR GRADUATES.

We do not wish to say a word upon this subject to induce anybody to pursue our course of study. Indeed we regret that it is necessary to refer to it at all, as it is a matter that should be considered apart from the question of the desirability of pursuing a course of commercial studies.

We wish it understood that the curriculum prescribed in this institution is designed to do much more than prepare those who pursue it for clerks or book-keepers. While every pupil who passes through the school is qualified, in the most thorough manner, for such positions, he is believed to possess a greater breadth of knowledge than is involved in filling a place at a book-keeper's desk. He is believed to have acquired such familiarity with business customs, business laws and business requirements as renders him a much more important factor in a business community than is a mere clerk or book-keeper.

Our pupils are in constant demand by business men—indeed we are often unable to respond to requisitions that are made upon us for book-keepers, clerks, shorthanders, etc., and locating our pupils in desirable positions always affords us the keenest pleasure.

As indicated, we do not guarantee situations, nor give any encouragement in that direction as an inducement to young men to pursue our course of study. We wish every pupil to enter here for the same reason he would enter Toronto University or Knox College—for the education.

## THERE ARE NO EXTRA EXPENSES.

Our prices for tuition and supplies cover everything necessary for the course specified. A longer course may involve a slight additional expense for stationery, but usually nothing for books and blanks.

## CIRCULARS TO FRIENDS.

We will cheerfully send documents to anybody who may de-

**Punctuality is strictly enforced in all departments of the College**

Corner Yonge and Shuter Streets, Toronto, Canada

17

sire to pursue a course of commercial training, or who has a desire to learn something of our school.

**TO CORRESPONDENTS.**

Write us frequently and as freely as you please about our school in general or in detail. The more perfectly the pupil understands, beforehand, what he may reasonably expect while here the better will we be pleased.

**CONTINUOUS ATTENDANCE NOT NECESSARY.**

While it is advisable to pursue the course of study as connectedly as possible, necessary interruptions will occur, and temporary absences are unavoidable. To provide against loss of time

by the pupil, an accurate record of his attendance is made, and all necessary absences, in entire weeks, are credited to him, so that he may make up such lost time.

Whenever it is known by the faculty that a pupil is to be away for any considerable length of time, a certificate is given him permitting him to return at his pleasure and attend during the period of time yet due him.

For further particulars address,

JOHN M. CROWLY, General Manager,  
Cor. Yonge and Shuter Sts.,  
Toronto, Can.

## POINTS

**That will Assist Young Men in Deciding when and where to Attend School.**

**Commercial Schools for all alike.**

There are all grades of Commercial Schools. The whole specialty should not be judged by the character of one nor by the results produced by one. Each individual school should be judged by its facilities and achievements. There have always been small, pretentious schools living on the reputation of efficient ones, and doubtless always will be.

**Some of the Advantages secured by attending the Toronto Business College.**

But few persons, excepting those who have attended the Toronto Business College, or who have felt sufficient interest in the matter to lead them to investigate it, realize what perfection commercial education has reached. Scores of times during the past two years parents have said to the officers of the institution that

**Those that can call at our Office are respectfully requested to do so.**

the elegant handwriting obtained was ample compensation for the time and money expended; that the practical knowledge of commercial arithmetic acquired was alone sufficient to render this the most profitable term ever spent in school; and last, but not least, that the knowledge of business ways and customs, and the general polishing and brightening, had changed the pupil radically, and developed him entirely beyond precedence or expectation; and when the fact that all these benefits are secured it becomes a matter of no surprise that the institution is thronged.

#### Work for Willing Hands.

There has never before within the history of the country been such a demand for strong, willing, active, honest, clear-headed, well-trained young men, as at present. Men of ignorance, yet of ability, stood some chance of success years ago; but business is now done upon a very different basis. A man to succeed must be posted on business methods—must start in life armed with a complete preparation for the work to be done. Life is too short to admit of learning all the details of business in business. The man who attempts to learn in that way is almost certain to be outstripped in the race.

#### Investigate Before You Determine.

But few young men can afford the time and money required to pursue more than one course of commercial studies. The greatest care should therefore be exercised in deciding what school to attend. The difference in cost between a really efficient school

and one of inferior facilities and influence is trifling, while the difference in results may be vast.

#### All of these are Possessed by the Toronto Business College

The accessories of a practical school consist first, of a course of study, every part in which has direct reference to availability during the life of the pupil; second, of a faculty, every man in which is the "end of the law" in his specialty; and third, of such a degree of enthusiasm, emulation and fraternity among pupils and teachers, as will awaken a generous and honorable ambition to achieve the fullest success in whatever is undertaken.

#### "Teach the Boys that which they will Practice when they become Men."

The above is an oft-repeated aphorism, but the inclination of some schools seems to be to teach boys that which they will not be required to use during life, and to keep them in ignorance of those things that will be of every-day importance to them. A thorough commercial education that may be obtained here in a few months, and at a trifling cost, will do vastly more for the average young man, so far as "getting on in life" is concerned, than half a dozen years and hundreds of dollars spent in study of the sciences and classics.

Culture is valuable and eminently desirable, but the paramount duty of every parent is to thoroughly equip his boy or girl for earning a livelihood. No matter what the present condition of the parent or child may be, a turn of the wheel of fortune may find

We issue Life Scholarships to Ladies and Gentlemen in Book-keeping and Shorthand.

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him dependent upon his own unaided efforts. Again, culture is valuable, but when age and incapacity for duty comes, a competency will be much more satisfactory.

#### Boys who have become Discouraged at School.

and who have found ordinary courses of study tedious and irksome, or who have not accomplished all they could wish in other schools, have, in coming to us, found the change most beneficial.

The work in our departments is characterized by a greater degree of variety, has more interesting features and less of monotony and schoolroom drudgery than ordinary courses of study, and these qualities invariably inspire interest, and often enthusiasm, in young men who have become completely demoralized in regard to their education. It is useless to continue a boy or girl in school when it seems to him or her more like prison life than a course of preparation for the future.

#### A Business Education for Ladies.

"Why should not our girls, as they grow up to be women, go into some regular occupation, just as the boys do? is a question that is often asked."

"There is no good reason why they as well as the boys should not have preparation for doing something. And what preparation can a young lady have, to bring her into 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 the principles and usages of business life? In other

words, if a parent wishes to give a daughter something, as a part of her education, that will initiate her into the real economies of every day affairs—the actualities of business life—a business education is what she desires. An indulgent father will furnish the means freely for a musical education, fine art discipline, and for gaining a familiarity with foreign languages, but this most important discipline, the ability to assist in setting in motion the wheels of commerce, and properly recording the business involved in the interchange of commodities—the production of our income—is overlooked."

"If the widow, with her other 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 correctly, is of vital importance."

"Could each of our young ladies take a business course, then spend a few months in an office in charge of a set of books—long enough to fix the principles of trade well in her mind, and become proficient in the mechanical part of the book work—she would ever be better and stronger for it. And if a continuance at the desk should be decided upon, the position would be honorable and more genteel and profitable than that of a saleswoman. That young ladies are coming into favor with business men as book-keepers, shorthand writers, clerks, correspondents, etc., is very apparent. Our lady graduates have succeeded, almost without an exception, in securing satisfactory employment, and in every case have given their employers complete satisfaction. In addition to

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Students taking a full Scholarship can return at any time without extra charge

the value such an education possesses to young ladies as a means of obtaining a livelihood, it renders them more independent, more capable of looking after their own affairs, and more useful members of society." As will be found elsewhere, ladies are admitted on the same general conditions as gentlemen, and are given equal advantages, but are charged twenty per cent. less for tuition.

#### Cheap Education.

The more easily education can be reached by the masses, the better it is for the welfare of the country. Yet there is a kind of "cheap" education, arising from the employment of cheap talent in the school-room, which is especially disastrous in its effects on the minds of our youth. As a rule, cheap rates of tuition are looked upon with distrust by the public, and generally with reason, since, except in the case of schools liberally endowed, they can only result from the employment of poor teachers. An excellent authority on educational matters recently expressed himself in the following sensible and business-like manner: Cheap wages must result in cheap teachers; and cheap teachers will naturally cultivate cheap minds, which will fit the pupil for living a cheap life—that is, not attaining to any occupation above the mediocre. Let the subject of cheap teachers be thoroughly discussed, and it will be found at once that the great majority of the educated minds of the country are not in favor of cheap educators."

#### Homes for Students.

The Officers of this institution exercise the utmost care in se-

lecting suitable boarding places for pupils. Parents may trust their sons and daughters to us with perfect confidence that they will be placed where they will be comfortably accommodated, and be surrounded by elevating influences. We fully realize the anxiety felt by parents in sending their young men and young ladies among strangers, and we endeavor to exercise the same vigilance they would use in selecting proper boarding places.

We wish our pupils to regard us their friends and confidants while here, and to understand that we shall esteem it a privilege at all times, in and out of school, and to do anything in our power to promote their welfare and legitimate happiness.

#### Self Help.

"As a matter of practical philosophy, hardly anything can be more essential to the young than that they should set out in life with a correct understanding of how largely they hold their fortunes in their own keeping. Be courageous, be prudent; enterprising, but painstaking; industrious and persevering; always remembering that the proverb, though old, is still true, and will never wear out—"Providence helps those who help themselves."

#### Remarks.

In Toronto are to be found representative establishments in every line of commercial life. Did not want of space forbid, we could spread over pages, descriptions of the gigantic dry goods, publishing, grocery and other warehouses, the factories with their

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**Our Shorthand Department is the best equipped in Canada.**

multitude of employees, and all the various industries and interests that make up the many-sided phases of city life.

Sufficient has been given to satisfy the most prejudiced that a more suitable place for attending a business college could not have been selected, where so much business is transacted, and where, we may say, the atmosphere is full of business. For the above reasons the officers of the Toronto Business College selected this city for establishing a large commercial school where the youth of our country (of both sexes) could obtain a thorough and comprehensive knowledge of business principles.

The College is situated at the corner of Yonge and Shuter Sts., occupying the whole of the second flat of one of the largest and most pleasant red brick buildings in the city. It is divided into several departments and private rooms, with a large lecture room capable of accommodating 300 of an audience, the whole covering a space of 120x55 feet. It is without doubt the most comfortable, well-heated and thoroughly ventilated school of its kind in Canada.

### Special Announcements.

When you arrive at the Union Station take the street car labelled "North Toronto and Union Station," and ask the conductor to leave you off at the corner of Yonge and Shuter Streets. Our entrance is at 3 Shuter Street.

If notified in time we will look after your baggage, have a private boarding house in readiness, and, if desired, will meet you at the Union Station.

When two students enter from the same family or locality—outside of city—a discount of *ten per cent.* is allowed each.

As an evidence of the popularity of our College, we may mention that no less than thirteen ex-graduates of other Canadian Business Colleges have been in attendance during the past session.

Business men in want of a Book-keeper, Stenographer, Cashier or general office hand, would do well to write us before advertising for same.

Students have been in attendance from New York City and State, Bermuda Islands, West Indies, South America, and several other of the leading States, as well as from every Province of the Dominion of Canada. A noted fact that students have actually received our circulars in England and Scotland and attended our College.

All students receive individual instruction in each and every subject.

We teach a rapid system of business writing, which can be acquired in a period varying from four to twelve weeks. This system is the best in Canada.

### - - Explanation - -

As it will be noticed in this edition of our Annual Prospectus that we advocate "Life Scholarships," it is, therefore, absolutely necessary we should explain how we were so converted since we denounced it in very strong language in our last edition. The fact

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**Students are filling lucrative positions as Shorthanders and Book-keepers after ten weeks' study.**

is a great many farmers' sons and others attend our School, and are unable through other duties to remain till they have finished their course, so we thought it an excellent plan to give them an opportunity to return and complete their course when convenient; consequently we have inaugurated the "Life Scholarship" system, which enables any one by paying a reasonable sum to be guaranteed proficiency without additional cost.

In order to make this new departure a success we have adopted a fair system of tuition fee, about the usual cost of a three months' course. This is a grand opportunity, and should be taken advantage of by every person who contemplates a Business or Shorthand Course.

We have no hesitation in stating that our methods of instruction are not surpassed by any other similar institution. We base this fact on the ground that we use the latest and most practical commercial text-books, and employ the best and most experienced teachers in the several departments of the Institution.

### To Parents and Young Men

We are pleased to inform above that we have made arrangements with the managers of the Young Men's Christian Association where by all young men will receive a cordial invitation to visit and attend the Bible Classes, Library and Reading Rooms, etc. Those wishing to join the Gymnasium can do so by paying half-rates. We



would strongly advise all young men who patronize us to avail themselves in their spare time of the many inducements which the above Association offers which cannot be exceeded or excelled on this continent. Mr. Wm. McCulloch, one of the noblest of christian gentlemen, is the general secretary and is exceedingly anxious to meet all our gentlemen students, especially those from the country who have no friends here, and will make all feel perfectly at home in the Association.

#### Extract from Empire.

PROMISSORY NOTES.—The above was the title of a lecture on Commercial Law delivered last night at the Toronto Business College by Lawyer T. B. Browning, M.A., Law Lecturer. The chair was filled by Mr. R. C. McHarrie, Manager of the Canadian Bank of Commerce, College Street. After a few introductory remarks, Mr. Browning proceeded with his lecture, which was listened to, as usual, with marked attention by the large number of students present. The able manner, simplicity and thoroughness with which the lecturer presented notes, bills and drafts, in all their responsibilities, etc., clearly and concisely, shows that he (Mr. Browning) is thoroughly master of the subject of Commercial Law. No doubt these lectures which the management of the College give from time to time on business principles and other Commercial matters, will be thoroughly appreciated by those attending the College.

**Ladies we will guarantee you a practical knowledge of Shorthand and 100 words per minute for \$20**



 **WHERE A FEW OF THE HUNDREDS OF**   
**Our Ex-Lady Students and Graduates are to be found.**

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Miss Margaret McCarthy, Stenographer, to Snelling & Segswood,  
Barristers, Solicitors, Toronto.

Miss Lottie Murdoch, Stenographer, to W. R. Calloway, C. P. R.  
Office, Toronto.

Miss Madge Asling, Stenographer to Beatty, Chadwick, Black-  
stock & Galt, Barristers, Toronto.

Miss Ada Priestman, Stenographer to G. Gardiner, Barrister,  
Toronto.

Miss Ettie Rowley, Stenographer to Commercial Travellers'  
Association, Toronto.

Miss Walsh, School Teacher, Toronto.

Miss D. Greeney, School Teacher, Stratford, Ont.

Miss Stanley, Stenographer, Berlin, Ont.

Miss M. Stanley, Stenographer to Metallic Roofing Co., Toronto.

Miss Jennie Graham, Stenographer to Coatsworth, Hodgins &  
Campbell, Barristers, Toronto.

Miss McIlwain, Stenographer to Bank of Hamilton, Hamilton.

Miss Belle Stewart, Stenographer to Richard Caddick, Barrister,  
Toronto.

Miss Helen Slocumbe, Stenographer, Toronto.

Miss Annie Regan, Stenographer to H. Bowes, Buffalo, N.Y.

Miss B. Campbell, Book-keeper to Berkinshaw & Gain, Toronto.

Miss Alice Arcscott, Clerk, T. Eaton & Co., Toronto.

Miss Mary Reid, Stenographer to Reeve & Woodworth, Toronto.

Miss MacConachie, Book-keeper to F. Britton, Grocer, Toronto.

Miss Meadows, Book-keeper to Meadows & Son, Plumbers, Toronto

Miss Hawkin, Stenographer to Drayton & Dunbar, Barristers,  
Toronto.

Miss Armitage, School Teacher, Michigan, U.S.

Miss N. Taylor, School Teacher, Singhampton, Ont.

Miss Edith Charlton, Stenographer to MacDonald & Corley,  
Barristers, Toronto.

Miss Mamie Hall, Stenographer to Edward Meek, Barrister,  
Toronto.

Miss Minnie Munn, Stenographer to Home Circle Assot'n, Toronto

Miss Ethel Stodart, Book-keeper to Reeve & Child, Decorators,  
Toronto.

Miss Bertha Haight, Stenographer to T. Eaton & Co., Toronto.

Miss Ida Griffin, School Teacher, Toronto.

Miss Pearl Gray, with T. Eaton & Co., Toronto.

Miss Fannie Sim, Clerk, with T. Eaton & Co., Toronto.

Miss Cunningham, with A. Burnet, Toronto.

Miss Susie McRoberts, with T. McRoberts, Lucan, Ont.

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This Prospectus contains true statements, and is by no means gotten up for show.

# TESTIMONIALS

∴ ∴ A FEW OF THOUSANDS ∴ ∴

Mr. J. M. Crowley.

Sir,—Having taking a six months' course in the Toronto Business College at book-keeping and general Commercial instruction, I deem it a great pleasure in being able to testify to the merits of the institution, and that I have been greatly pleased with the results. The management of the institution is deserving of the highest commendation, and if a student fails to derive substantial benefit from the course the responsibility rests with himself and not with the Toronto Business College. The knowledge of business affairs which I gained have proved of great service to me.

Yours respectfully,

SAMUEL WELSFORD.

Hagersville, May 30th, 1891.

J. M. Crowley, Esq.

Dear Sir,—I am fully satisfied with my success at the Toronto Business College, and I know from practical experience that the instruction is thorough and that the teachers are gentlemen of the highest attainments in their profession, and I am of the opinion that I could not have received the same amount of instruction in the time at any other institution, and feel it a duty as well as a pleasure to express myself as highly pleased.

(Miss) B. E. WALBROCK.

J. M. Crowley, Esq.

Dear Sir,—Having just completed a commercial course at your college, I take great pleasure in recommending the Toronto Business College to all who want a first-class business training. Any person taking a course at your college and failing to improve cannot truthfully attach any blame to you or to your college.

I am,

Yours respectfully,

CHAS. CROMBIE, (late of New Brunswick).

Office of Messrs. Beatty, Chadwick, Blackstock & Galt,  
Barristers, etc.,

Toronto, December 11th, 1889.

Messrs. J. M. Crowley & Co., Toronto.

Dear Sirs,—It affords me great pleasure to let my friends and the hundreds of strangers who may read this, know that after a four months' course at your college I received a Diploma and secured a situation as Stonegraver and Type-writer, and if I do my work fairly well in this office it has been through the careful training which I received from your staff. Hoping your school may prosper in the future as it has in the past, I remain,

Yours truly,

(Miss) MADGE ASLING.

(Miss Asling is still with above firm over two years.)

We possess the most Comfortable Suite of Rooms of any Commercial Institution.

To whom it may concern :

Having recently completed a course of instruction in the Shorthand and Book-keeping departments of the Toronto Business College, we deem it our duty to leave some memento of our gratitude to Mr. Crowley and take this opportunity of doing so. We highly recommend this college to all young ladies contemplating taking a course of instruction in order to prepare them to enter the business world, and feel confident that this is the only commercial college capable of producing such a result, and as regards the capabilities of the faculty they cannot be excelled. Wishing Mr. Crowley and his college all the success in the future that they have enjoyed in the past, we are,

Yours, truly,

EDITH E. CHARLTON, Stenographer with Macdoneil & Corley,  
Barristers, Solicitors, etc.

MAMIE HALL, Stenographer with Edward Meek, Barrister,  
Solicitor, etc.

Office of the Western Commission Co.  
Toronto, December 22nd, 1890.

Mr. J. M. Crowley, General Manager Toronto Business College, Toronto.

My Dear Sir,—It gives me great pleasure indeed to testify to the merits of your worthy institution. Having taken a six months' course can truthfully state that no pains were spared on you or your assistants' part to make my stay with you as pleasant, and put me forward as much as possible in so short a time.

You will please accept my sincere thanks for procuring me the very good position which I now hold, and which you obtained for me before my term had expired. I must confess again, no greater courtesy or interest could be shown to me. Heartily recommending the Toronto Business College to all in need of a thorough commercial training. I remain,

Yours respectfully,

ROBERT ELLIS.

Toronto, June 1st, 1891.

Moose Factory, Algoma,

Office of the Hudson Bay Co, Sept. 15, 1888.

J. M. Crowley, Esq., Manager Toronto Business College, Toronto.

Dear Sir—Having completed a course in Shorthand and Telegraphy in four months, it is with much pleasure that I certify to the merits of your College. Your teachers are the best, and they seem to deem it a pleasure to assist students as much as they can. From my experience I would certainly recommend your College to all young ladies and gentlemen as the best place to secure a good sound business training. The Shorthand will be a wonderful help to me in my studies, as I can take down the lectures at the University, which alone will improve me in both speed and theory of my work. As I leave here to attend the Toronto University next week, I trust to see you soon, and if I can afford the time will avail myself of the opportunity of taking a course in Book-keeping in the evenings. Thanking you for the kind attention and good instruction I received from you and your competent staff, and wishing the Toronto Business College every success, I remain,

Yours truly,

GEORGE M. ROSS.

Toronto, Sept. 31st, 1889.

Mr. J. M. Crowley, Manager Toronto Business College.

Dear Sir,—The three months' Evening Course I took at above Institution was highly satisfactory in every way, and I am only sorry I could not stay to finish my course.

W. A. DOVER,

Book-keeper with Chas. Stark & Co.

Toronto, March 16, 1888.

Messrs. J. M. Crowley & Co., Toronto.

Dear Sirs,—Having taken a six months' course of instruction at the Toronto Business College, it is with pleasure I testify to the merits of that institution. If a student fails to derive substantial benefit from a course in the T. B. C., the responsibility rests with himself, and not with the Institution.

Yours truly,

A. S. CRYSDALE, Baker and Confectioner.

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We assist all our Lady and Gentlemen Graduates to Positions Free of Charge.

Toronto, Oct. 10th, 1890.

To the Teachers of the Toronto Business College.

This is to certify that I have taken a six months' course at the above College, and have much pleasure in testifying to your ability and success in teaching various subjects. I attained a good speed in Shorthand, and also made rapid progress in book-keeping and other subjects, under your tuition. I shall have great pleasure in recommending others to your College, as under your mode of individual instruction they are certain to make rapid advancement.

Wishing you every success, I remain,

Yours truly,

MARION McMICHAEL (Late of Seaforth.)

Woodstock, Ont., June 2, 1891.

J. M. Crowley, Esq., Toronto.

This certifies that I have taken a course in Book-keeping, Business Practice and Penmanship at the Toronto Business College. I can recommend the institution as one in which thorough and efficient work is done. Any person who desires a good business education will find the right place at the corner of Yonge and Shuter Streets

W. C. SUTHERLAND, School Teacher.

Toronto, May 3, 1888.

Toronto Business College, Toronto.

Dear Sir,—I have much pleasure in certifying that I took a course in Shorthand and Typewriting at your Institution, and found it highly satisfactory in every way, being able to take a position as stenographer after a comparatively short period of study. From my experience I would recommend this College to all young ladies and gentlemen who are wanting to get a thorough business training.

Yours truly,

(Miss) M. McILWAINE,  
Stenographer to Bank of Hamilton, Hamilton.

New York, Sept., 1889.

J. M. Crowley, Esq.

Dear Sir.—To-day finds me in a first class position which I would never have been able to retain were it not for the careful training I received while a pupil of your institution. I highly appreciate the benefit derived from a commercial education, which, in my opinion, can only be thoroughly and properly acquired at Toronto Business College. Trusting the institution will receive the patronage it so justly deserves, I remain your friend,

GIVEN DOHERTY.

Office of Jackes & Jackes, Solicitors,  
Toronto, June 4th, 1891.

Mr. J. M. Crowley.

Dear Sir,—Having taken a six months course of instruction at the Toronto Business College, it is with pleasure I testify to the merits of that institution. If a student fails to derive substantial benefit from a course in the Toronto Business College the responsibility rests with himself and not with the institution.

Yours truly,

C. O. BRIMER.

Toronto, June 1st, 1891.

Mr. J. M. Crowley, Principal Toronto Business College.

My Dear Sir,—I can assure you it gives me very great pleasure to be able to testify with thousands of others to the grand results obtained through a course at your worthy Commercial College. The thorough and practical knowledge of business practice and bookkeeping imparted by your very efficient staff of teachers is highly commendable and could not be improved upon. Thanking you for your deep interest in me while at the College, and for the lucrative position I obtained through you, and wishing you every success,

I remain, very truly yours,

W. A. DOUPE.

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Some of our students in Shorthand attain speed of over 100 words a minute in two months' training

Peterboro', Ont., Oct., 1889.

Messrs. J. M. Crowley & Co., Toronto Business College.

Dear Sirs,—I shall never forget the kindness shown me while a member of Toronto Business College. I now hold the position you procured me and believe I am giving satisfaction, which I never could have done had I not pursued the excellent course of study offered by your school. The institution stands second to none in training young men for business and assisting them to a start in business life. Wishing you success, which I am sure you will have, I remain,

Yours truly,

GEO. BRETOVEN.

Office of J. A. Halsted & Co., Bankers, etc.,

Mount Forest, Ont., March 29th, 1890.

J. M. Crowley, Esq., Manager Toronto Business College, Toronto.

Dear Sir,—Having taken a course in your College, it is with the greatest pleasure that I express my entire satisfaction with the course of tuition given at the said school, and I would highly recommend it to any young man wishing a thorough and practical business education.

Yours truly,

F. J. McDOWELL,

Book-keeper.

St. Davids, Ont., May 28th, 1891.

Mr. J. M. Crowley.

Dear Sir,—It gives me great pleasure to recommend your College to all young men who wish to obtain a thorough knowledge of business in all its forms, and I consider it the one college out of many where a practical knowledge of such can be obtained. I consider your business department surpasses any of the kind that can be found.

Yours truly,

T. G. JOHNSON.

Mount Forest, Ont., 7th Dec., 1889.

The Principal of the Toronto Business College.

Dear Sir,—I am in want of a junior accountant, and if you have any smart young men attending your College, who would like a situation of that kind, and who would be at liberty to take a situation at this time I would be glad to hear from them. I would want a young man about 21 years of age, who writes a good hand.

Yours truly,

J. A. HALSTED & Co., Bankers.

(The above is one of many applications for young men. See Mr. McDowell's testimony elsewhere; who is now holding the position for over a year and a half, and giving entire satisfaction).

Toronto, Oct., 1889.

J. M. Crowley, Esq.

I can never forget you. Once I thought you were too hard on us, and expected too much, but how different my mind is now. I can now see what you did was for our good, and whenever I can speak a good word for the College I shall be more than pleased to do so.

(Miss) ADA PRIESTMAN.

Walkerton, Ont., Sept. 22, 1888.

Messrs. J. M. Crowley & Co., Toronto Business College, Toronto.

Gentlemen,—After completing a summer course under your tuition I have no hesitation in stating that I am satisfied with the attention paid me. I can recommend your College to any student desiring a sound training in business principles.

Yours truly,

T. E. ELLIOTT, B.A.,

High School Teacher.

**IMPORTANT**—On page 32 you will find complete cost of course, etc., etc.

Commercial Travellers' Association,

Secretary's Office, Toronto, May 1, 1888.

J. M. Crowley, Esq., Manager Toronto Business College, Toronto.

Dear Sir,—I take much pleasure in expressing my entire satisfaction with the course of tuition I have received at the Toronto Business College. Your excellent staff of teachers are not only kind and attentive, but thoroughly understand and are fully competent to teach the branches they undertake. I have received full and careful instruction in the several branches I have taken up, viz.: Shorthand, Typewriting, Bookkeeping and Penmanship, and can say with pleasure that no time or pains have been spared to give me a thorough knowledge of them.

Yours truly,

(Miss) ETTIE M. ROWLEY,

Stenographer to the above Association.

Office of Richard Tew & Co.,

19 Front St. West, Toronto, Oct., 1889.

Prof. J. M. Crowley,

It is a pleasure to me to add my testimony to thousands of others who have graduated at Toronto Business College. I cannot speak too highly of the College, for I appreciate the benefit derived from the course of training. Any young man wishing to pursue a commercial course cannot make any mistake if he patronizes the Toronto Business College.

Respectfully yours,

J. A. ROBB.

Owen Sound, Ont., Oct., 1889.

Prof. J. M. Crowley,

Your name and face are still pleasantly remembered in connection with the College to which I owe so much. I am a great advocate of business colleges. When first placed under your care I was a green country lad, but made rapid progress. Since I left I have never been out of a good situation for a day.

GEORGE CLODE.

Office of Messrs. Eckardt, Kyle & Co.,

2 Front St. E., Toronto, Sept. 20, 1888.

J. M. Crowley, Esq., Toronto Business College, Toronto.

Dear Sir,—Having taken a course in Telegraphy at your institution, I can frankly state that no pains were spared on the teacher's part to give me entire satisfaction. Your telegraph operator is a sound, practical teacher and operator, and takes pleasure in educating the students' interests. All young men and women could not do better than take a course at your college, as I believe the Toronto Business College stands at the head of all Commercial Colleges. Wishing you all success, I am yours respectfully,

JAMES CAINE.

Toronto, Sept., 1889.

J. M. Crowley, Esq.

It certainly affords me great pleasure to recommend your worthy institution to any person who may wish a thorough, practical business education, for I know by actual experience that you offer facilities not to be found elsewhere. The knowledge of business affairs I obtained at the College under your guidance has been of great service to me in my business.

Yours respectfully,

R. E. WALKER,

Walker, McBean & Co., Dry Goods Merchants.

Office of Edgar & Malone, Barristers, Toronto.

Messrs. J. M. Crowley & Co., Toronto.

Dear Sirs.—I consider Toronto Business College one of the best institutions for the training of young men for business. The knowledge acquired while at the College enabled me to fill the position I now hold.

Yours truly,

H. GOWAN.

Our aim in publishing this Catalogue is to give facts and general information.

WHERE A FEW OF OUR THOUSANDS OF  
Gentlemen Students and Graduates are to be Found.



Ed. Cross, Clerk, Wyld, Graset & Darling, Dry Goods Merchants,  
Toronto.

A. B. Scott, Printer, Toronto.

R. H. Chalkley, with R. Chalkley, Builder, Toronto.

C. R. Stewart, with Wm. Davies & Co., Provision Dealers, Toronto

John Shaw, Bookkeeper, Parrish & Co., Coal Merchants, Toronto.

George Chamberlain, with Chamberlain & Son, Pump Manufac-  
turers, Nelson, Ont.

Joseph Riddell, with Bell Telephone Co., Toronto.

Newman Hall, Cheese Manufacturer, Brantford, Ont.

J. H. Phillipean, with Postmaster, Whiby, Ont.

Herbert Elsworth, with Cleveland *Free Press*, Cleveland, Ohio.

James Fraser, Telegraph Operator, Toronto.

Archie and Alex. Orr, Builders, Toronto.

E. V. Kennedy, Stenographer to Supt. of Railways, St. Augustine,  
Florida.

Wm. Stanley, with Brown Bros., Stationers, Toronto.

Henry Boucher, Chicago, Ill.

Ed. Ledyard, Telegraph Operator, G. N. W., Toronto.

Fred. Foster, Bookkeeper to Foster & Co., Opticians, Toronto.

Arthur Whale, Clerk, C. Gilpin, Druggist, Toronto.

Wm. McWhinney, S. T., Kintoss, Ont.

Wm. Crowley, Bookkeeper, with Pure Gold Manufacturing Co.,  
Toronto.

John Sirr, Farmer, New Westminster, British Columbia.

W. H. Thomas, Fruit Merchant, Liverpool and Manchester, Eng.

H. Frankel, Wholesale Iron Dealer, Toronto.

Mr. J. Curran, with Symons & Co., Butchers, City.

W. J. Bain, Clerk, with John Bain, Woollen Mill, Elora, Ont.

Ernest Cooper, Clerk, with Central Press Agency, Toronto.

Harvey Browning, Clerk, with C. P. R. Offices, Toronto.

WONDERFUL RECORD—337 Students enrolled past year.

F. R. Crowley, Clerk, with Pure Gold Manufacturing Co., Toronto  
 H. M. Clark, with Toronto Street Railway.  
 F. A. Lount, Clerk, with Bank of Commerce.  
 F. H. Cooper, Clerk, with Imperial Bank.  
 John Bulman, Clerk, with Copp, Clark & Co., City.  
 Geo. Tait, with C. B. Robinson, Publisher, City.  
 Harry Reburn, Clerk, with City Treasurer, Toronto.  
 C. O. Brimer, Clerk, with Jackes & Jackes, Solicitors, Toronto.  
 Robert Brimer, Clerk with Traders Bank, Toronto.  
 S. Coombes, Clerk with G. T. R.  
 T. W. G. Vanwinkle, Clerk with Holmes & Best, Solicitors, Toronto  
 W. C. Sutherland, with McGill University, Montreal.  
 N. C. Miller, Bookkeeper, Vancouver, B.C.  
 Wm. Bowman, with Timms & Co., Toronto.  
 W. F. Meek, Bookkeeper, Winnipeg, Manitoba.  
 Fred N. Bendelari, Cashier, Rice Lewis & Son, Toronto.  
 C. P. Reid, Wholesale Lumber Merchant, Toronto.  
 Ashworth Bros., Students-at-Law, Toronto.  
 Arthur Nichol, Clerk, with Lancashire Insurance Co., Toronto.  
 A. E. Brownlee, Cutter, Hunter & Co., Toronto.  
 W. Rosebrugh, of Wm. Rosebrugh & Sons, Hardware Merchants,  
 Toronto.  
 A. J. Brown, Clerk, with A. J. Brown, Contractor, Toronto.  
 W. A. Dover, Bookkeeper for Chas. Stark & Co., Toronto.  
 W. C. Woodward, Bookkeeper for M. J. Woodward & Co., Oil  
 Refiners, Petrolea, Ont.  
 Nathan Levy, Optician, Toronto.  
 J. A. Robb, Clerk to Richard Tew & Co., Merchants, Toronto.  
 C. N. Crown, Clerk, Owen Sound, Ont.  
 John Dempsey, Bookkeeper, Owen Sound, Ont.  
 N. J. Clarke, Clerk with Ontario Bureau of Industries, Toronto.  
 N. Toppin, Stenographer, Hamilton, Ont.

G. J. Crysdale, Baker, etc., Toronto.  
 G. Warnica, Warnica Bros., Butchers, Toronto.  
 H. Hooper, Clerk, with Imperial Bank of Canada, Toronto.  
 H. Gowan, with Edgar & Malone, Barristers, Toronto.  
 G. W. Wilson, with Merchants' Bank of Canada, Toronto.  
 Chas. Atkinson, Tel. Operator, G. T. Railway, Newmarket, Ont.  
 James Cain, Tel. Operator, G. T. Railway, Scarboro' Junction, Ont.  
 J. Robb, Clerk, with Messrs. Tew & Co., Toronto.  
 G. Brown, Stenographer, Chicago, Ill., U. S. A.  
 D. Kitcher, Book-keeper, Chicago, Ill., U. S. A.  
 C. Gale, Stenographer, New York, U. S. A.  
 G. Doherty, Clerk, New York, U. S. A.  
 Alex. Finlay, with O. V. College, Toronto.  
 B. Beasley, Confectioner, Toronto.  
 T. Wathlington, Hamilton, Bermuda.  
 R. E. Walker, Dry Goods Merchant, Toronto.  
 S. P. Ross, Manager H. B. Co.'s Office, Sudbury.  
 T. E. Elliot, High School Teacher, Walkerton, Ont.  
 A. H. Richardson, Book-keeper, with J. Ritchie, Esq., Toronto.  
 John Woodburn, with Bell Telephone Co., Toronto.  
 C. Ingleby, Clerk, with Elliot & Co., Druggists, Toronto.  
 George Bird, Clerk, Chatham, Ont.  
 M. J. Clode, Stenographer, Chatham, Ont.  
 H. Howard (late of Belleville), Book-keeper with Kerr & Breeze,  
 Real Estate Agents, Toronto.  
 Thos. Cullen, Book-keeper with Jas. Morrison (Brass Works),  
 Toronto.  
 J. Gosnell, of Gosnell Bros., Flour and Feed, Toronto.  
 W. G. Turner, with O. V. College, Toronto.  
 D. Fitzgibbon, Book keeper, Sarnia, Ont.  
 Geo. Pearsall, Manager for Geo. Pearsall & Son, Hardware Mer-  
 chants, Toronto.

**We extend a Special Invitation to You—VISIT OUR INSTITUTION.**







✦ ✦ ✦

# J. M. CROWLY'S

# TORONTO BUSINESS COLLEGE

✦ ✦ ✦

A LEADING EXPONENT OF PRACTICAL COMMERCIAL EDUCATION

*Devoted to the Preparation of Young Men and Women for the Duties of Active Business Life.*

Its course of study embraces only those branches a knowledge of which is absolutely necessary to success in life, and a few months afford ample time in which to acquire such knowledge.

#### THE FACULTY

Is composed of men eminent for their attainments and experience in their specialties.

#### THE COURSE OF STUDY

Has borne the test of years, and has been found pre-eminently adapted to the wants of those desiring such preparation as it contemplates.

#### ITS PATRONAGE

Is composed of an older, more mature and more cultivated class of young men and women than that of any other commercial school.

#### ITS GRADUATES

Have been found competent, have been sought by business men, and are the tireless advocates of the Institution.

#### ITS ATTENDANCE

Is very large, is steadily increasing, and is composed of young men and women of education, ability and ambition, from all parts of the Dominion and United States.

#### ITS BUILDING

Is well heated, well lighted and ventilated, and elegantly furnished in every department.

#### ITS LOCATION

Is in a pleasant part of one of the most pleasant, most beautiful and most prosperous cities in Canada.

#### ITS CLAIMS

Besides giving the students a practical business education the greatest interest is taken in their welfare, and everything is done to aid them in their future business career. We are ready to give satisfactory evidence of everything we claim, and make no boast, and have no hesitation in saying that the Toronto Business College can take its stand second to no other institution of its kind.

TORONTO, CANADA.

### To whom it may Concern

This is to Certify that we, the undersigned committee of the students who are at present attending the Toronto Business College, desire to make it known that everything that has been represented by the management before we entered said College has been justly and fully carried out by the practical instruction imparted, thoroughness of the course pursued, and above all the kind attention bestowed, and the interest taken in general by the faculty.

We would honestly recommend this College as a practical commercial school, and anyone undertaking a course of instruction in any of its departments and failing to derive benefit from same cannot conscientiously attach any blame to the management or Faculty.

Signed,

Henry Reburn  
W. T. Yull  
Albert J. Golden  
E. R. Leith  
E. S. Taylor  
Herbert Ellis  
S. Geddes  
Margaret McCarthy  
Lottie Oliver  
Annie Bell  
A. Johnston  
Herbert N. Carpenter  
E. J. Dingman

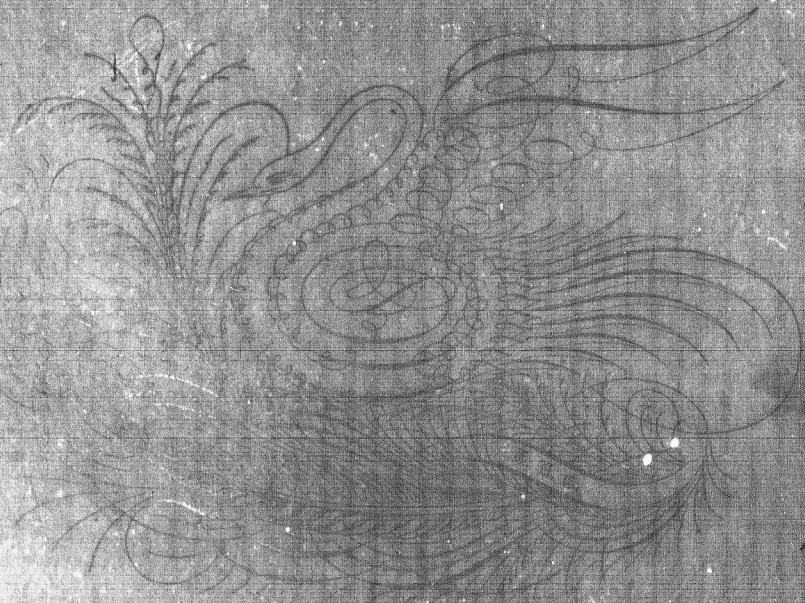
C. J. Appellee  
N. McLoosell  
Gifford Wigg  
Wm. Docherty  
Robert Lee  
Eduar Smith  
Daniel Sedgewick  
Robert H. Williamson  
Emma Maud Wilkes  
E. D. Ledyard  
W. Porree  
A. E. Brownlee  
J. Matthews

F. Hynes  
Neilie Taylor  
J. H. Miller  
Hettie M. Andrews  
J. S. Robertson  
Bertha Haight  
R. Learmonth  
J. McPhie  
George Trout  
James Swan  
Wm. Stanley  
G. H. Booth  
W. Rosebrugh

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Special Terms to Teachers and Students during the months of June, July and August of every year

Our Penmanship Department is the Best in America



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