own business training, your own determination, is capital to you vastly more valuable than any chance bequest. Use these diligently in achieving success, and when that crowns your efforts you will be able to realize that you have been the architect of your own fortune.

Be patient. You cannot all go into business; you cannot all be merchants. But you can all rise to positions of trust and responsibility. The man who occupies a confidential position in any house occupies a proud position, one preferred by many because it is in many respects freed from responsibilities which attach themselves to large business obligations. Aim at such positions; for these your training in this college should eminently qualify you.

But one says, You have omitted speaking of the Bible as a business hand-book. I have, and the omission has been intentional. I have