

with the wonder-tales I have on the ends of my fingers — wonder-tales of Opportunity!

There is just one man whom I must mention as I close — my old partner, Sanford Higgins. He is the European partner to-day of the Lombard-Broadhurst Corporation. I commend him to you as the type of business man to emulate. He was young when I first introduced him to you; he is older and wiser to-day. In all the land I know of no brighter example of the truth that a man can come up out of failure.

THE END