

passing on to more interesting matters. He passes several years and expends a considerable sum of money in the study of a profession. If he would only approach business in the same spirit he would soon succeed. Within a year he would be making a living, in three or four years he would begin to see great possibilities ahead, and after that, his success would be largely the measure of his ability. Suppose for example that he enters a Trust company and begins the practical study of finance, at the same time that his fellow-graduate begins his law course. In four years the latter is a briefless barrister, in some small town, struggling to make ends meet and at the same time gain a little experience by looking after such petty collections and division court cases as he is fortunate enough to secure. Meanwhile his brother is beginning to grapple with the problems of the financial world and is already finding good use for all the judgment and mental strength which his previous training could give him. Incidentally, his salary has increased satisfactorily and he is perhaps able to lay aside a little from time to time as the nucleus of future investments.

But our first point is of the utmost importance; the graduate must enter upon the study of business as he would enter upon the study of law—knowing nothing about it, and prepared to do as well as he can, whatever work falls to his lot, be it of the simplest and most uninteresting kind. For the moment, he is of less value than the office boy who at least knows how to copy letters and stamp them expeditiously. If he comes thus prepared to learn, he will soon leave the

office boy far behind however. But it is absolutely necessary that he should learn the details of the business, and many of them he must learn by doing.

There is a great field for that kind of University man in business to-day. The head of one of the largest bond houses in the United States told me recently that they take only university men now, and this, I find, is true to a great extent of many financial institutions in that country. It is good for business life, that such men should enter it; they will help to broaden the outlook and bring the great practical world into closer touch with those influences which make for the ideal. It is good for the men themselves also, and for the universities. All life is one, the same purposes should run through it all, and the ideal which has not a practical, material foundation is of little service to mankind even as an ideal.

"But how can we get into business?" ask the graduates; "we have tried and failed." You mean that you have asked vaguely at a few places and been refused. You would spend several years and a good deal of money in getting into Law; suppose that you spend fifty dollars, and devote a month's good, honest work to the task of getting into business. Attack the problem intelligently; ask those likely to know how to go about it; then go to headquarters, determined to succeed; state your case as well as you can and refuse to be cast down. In all probability, you will be at work somewhere, within the month. There are several hundreds of bond houses in the United States and a few in Canada which are constantly look-