1920 September Xavier University Course Catalog
School of Commerce and Sociology - Monthly

Xavier University, Cincinnati, OH
St. Xavier College
Bulletin

Published monthly from May to October by
St. Xavier College, Cincinnati, Ohio

New Series. Vol. IV. September, 1920 No. 5

School of
Commerce and Sociology

Commerce, Accounts and Finance
1919-1920

Entered as second-class matter July 26, 1917, at the post office at
Cincinnati, Ohio, under the Act of August 24, 1912
## Calendar 1920

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
<th>APRIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
</tr>
<tr>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>8 9 10 11 12 13 14</td>
<td>7 8 9 10 11 12 13</td>
<td>6 7 8 9 10 11 12</td>
<td>5 6 7 8 9 10 11</td>
</tr>
<tr>
<td>15 16 17 18 19 20 21</td>
<td>14 15 16 17 18 19 20</td>
<td>13 14 15 16 17 18 19</td>
<td>12 13 14 15 16 17 18</td>
</tr>
<tr>
<td>29 30 31</td>
<td>28 29 30 31</td>
<td>27 28 29 30</td>
<td>26 27 28 29</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MAY</th>
<th>JUNE</th>
<th>JULY</th>
<th>AUGUST</th>
</tr>
</thead>
<tbody>
<tr>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
</tr>
<tr>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>8 9 10 11 12 13 14</td>
<td>7 8 9 10 11 12 13</td>
<td>6 7 8 9 10 11 12</td>
<td>5 6 7 8 9 10 11</td>
</tr>
<tr>
<td>15 16 17 18 19 20 21</td>
<td>14 15 16 17 18 19 20</td>
<td>13 14 15 16 17 18 19</td>
<td>12 13 14 15 16 17 18</td>
</tr>
<tr>
<td>29 30 31</td>
<td>28 29 30 31</td>
<td>27 28 29 30</td>
<td>26 27 28 29</td>
</tr>
</tbody>
</table>

## Calendar 1921

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
<th>APRIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
</tr>
<tr>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>8 9 10 11 12 13 14</td>
<td>7 8 9 10 11 12 13</td>
<td>6 7 8 9 10 11 12</td>
<td>5 6 7 8 9 10 11</td>
</tr>
<tr>
<td>15 16 17 18 19 20 21</td>
<td>14 15 16 17 18 19 20</td>
<td>13 14 15 16 17 18 19</td>
<td>12 13 14 15 16 17 18</td>
</tr>
<tr>
<td>29 30 31</td>
<td>28 29 30 31</td>
<td>27 28 29 30</td>
<td>26 27 28 29</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MAY</th>
<th>JUNE</th>
<th>JULY</th>
<th>AUGUST</th>
</tr>
</thead>
<tbody>
<tr>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
</tr>
<tr>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>8 9 10 11 12 13 14</td>
<td>7 8 9 10 11 12 13</td>
<td>6 7 8 9 10 11 12</td>
<td>5 6 7 8 9 10 11</td>
</tr>
<tr>
<td>15 16 17 18 19 20 21</td>
<td>14 15 16 17 18 19 20</td>
<td>13 14 15 16 17 18 19</td>
<td>12 13 14 15 16 17 18</td>
</tr>
<tr>
<td>29 30 31</td>
<td>28 29 30 31</td>
<td>27 28 29 30</td>
<td>26 27 28 29</td>
</tr>
</tbody>
</table>

## Calendar 1921

<table>
<thead>
<tr>
<th>SEPTEMBER</th>
<th>OCTOBER</th>
<th>NOVEMBER</th>
<th>DECEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
<td>S M T W T F S</td>
</tr>
<tr>
<td>1 2 3 4</td>
<td>1 2 3 4 5 6</td>
<td>1 2 3 4</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>8 9 10 11 12 13 14</td>
<td>7 8 9 10 11 12 13</td>
<td>6 7 8 9 10 11 12</td>
<td>5 6 7 8 9 10 11</td>
</tr>
<tr>
<td>15 16 17 18 19 20 21</td>
<td>14 15 16 17 18 19 20</td>
<td>13 14 15 16 17 18 19</td>
<td>12 13 14 15 16 17 18</td>
</tr>
<tr>
<td>29 30 31</td>
<td>28 29 30 31</td>
<td>27 28 29 30</td>
<td>26 27 28 29</td>
</tr>
</tbody>
</table>
CALENDAR, 1910-1921

1920

Friday, September 10.
Monday, September 20.
Friday, September 24, 8 P.M.
Monday, September 27.
Tuesday, November 2.
Monday, December 20, 9:45 P.M.

1921

Monday, January 3.
Monday, January 17-21.
Monday, January 24.
Tuesday, February 22.
Monday, February 28.
Wednesday, March 23, 9:45 P.M.
Tuesday, March 29.
Friday, April 16.
Monday, May 3.
Monday, May 23.
Friday, May 27.
Monday, May 30
Sunday, June 12.
Tuesday, June 17.
<table>
<thead>
<tr>
<th>CONTENTS</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar</td>
<td>3</td>
</tr>
<tr>
<td>Historical Sketch</td>
<td>5</td>
</tr>
<tr>
<td>Departments of Instruction</td>
<td>6</td>
</tr>
<tr>
<td>Entrance Requirements</td>
<td>8</td>
</tr>
<tr>
<td>Location and Time of Sessions</td>
<td>8</td>
</tr>
<tr>
<td>Registration</td>
<td>9</td>
</tr>
<tr>
<td>Hours of Consultation and Registration</td>
<td>9</td>
</tr>
<tr>
<td>Opening Exercises</td>
<td>9</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>10</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>10</td>
</tr>
<tr>
<td>Attendance</td>
<td>11</td>
</tr>
<tr>
<td>Special Lectures</td>
<td>11</td>
</tr>
<tr>
<td>Library and Reading Room Facilities</td>
<td>11</td>
</tr>
<tr>
<td>Examinations</td>
<td>12</td>
</tr>
<tr>
<td>Prizes</td>
<td>12</td>
</tr>
<tr>
<td>Degrees and Certificates</td>
<td>12</td>
</tr>
<tr>
<td>Student Activities</td>
<td>14</td>
</tr>
<tr>
<td>St. Xavier Commerce Graduates' Association</td>
<td>16</td>
</tr>
<tr>
<td>Synopsis of Degree Courses</td>
<td>16</td>
</tr>
<tr>
<td>Officers and Faculty</td>
<td>18</td>
</tr>
<tr>
<td>Special Lecturers and Instructors</td>
<td>20</td>
</tr>
<tr>
<td>Outline of Courses</td>
<td>22</td>
</tr>
<tr>
<td>Economics and Business Administration</td>
<td>22</td>
</tr>
<tr>
<td>Bookkeeping and Preparatory Accounting</td>
<td>24</td>
</tr>
<tr>
<td>Accounting</td>
<td>24</td>
</tr>
<tr>
<td>Commercial Law</td>
<td>27</td>
</tr>
<tr>
<td>English</td>
<td>28</td>
</tr>
<tr>
<td>Psychology</td>
<td>29</td>
</tr>
<tr>
<td>Advertising and Salesmanship</td>
<td>30</td>
</tr>
<tr>
<td>Mechanical Devices</td>
<td>31</td>
</tr>
<tr>
<td>Effective Speaking and Parliamentary Practice</td>
<td>30</td>
</tr>
<tr>
<td>Commercial Spanish</td>
<td>31</td>
</tr>
<tr>
<td>Confering of Degrees and Certificates</td>
<td>32</td>
</tr>
<tr>
<td>Award of Prizes</td>
<td>32</td>
</tr>
<tr>
<td>Degrees Confurred</td>
<td>84</td>
</tr>
<tr>
<td>Register of Students</td>
<td>85</td>
</tr>
<tr>
<td>The Certified Public Accountant Law of Ohio</td>
<td>40</td>
</tr>
<tr>
<td>Index</td>
<td>48</td>
</tr>
</tbody>
</table>
HISTORICAL SKETCH

Organization

The School of Commerce of St. Xavier College was opened in October, 1911, for the benefit of young men, irrespective of their religious adherence, who have more than ordinary intelligence, energy and ambition, and who realize that thorough preparation is essential to success.

That there was a demand for a higher and more adequate system of education adapted to the requirements of modern commercial life was proved by the gratifying enrollment of a hundred young men during this first year who, either as regular or special students, kept up their interest to the end of the session.

During the following years the number of students in the different courses increased considerably. In 1914 the first students—twelve in number—graduated with the degree of Bachelor of Commercial Science. Several have since taken the examinations of the Ohio Board of Accountancy.

Courses Opened to Women

In 1918 the courses of the Department were opened to admit women to matriculation. The adoption of this policy of co-education was prompted by the increasing demand from the commercial world for trained women as well as from the women themselves.

Aim and Purpose

The work of the School of Commerce is distinctly practical. Its instructors are men of affairs. Its aim is to educate the student in the methods of present-day
business and thereby to add to his efficiency. The emphasis placed on the eternal principles of truth and honesty, as laid down in sound ethics, forms a distinct feature of the course.

Efficiency in this widest sense means a great deal more than mere skill in performing routine tasks. It implies breadth of view, keenness of observation, grasp of underlying principles—in one word, development of brain power for business activity.

The courses of instruction are so selected as to illustrate, correlate and draw together principles and facts which will form a mind able to grasp a given business scheme and situation and to determine upon the best methods to be applied.

A more detailed account of the Commerce courses, of methods employed, of professors, etc., is contained in a special booklet which will be sent on request.

DEPARTMENTS OF INSTRUCTION

Economics and Business Administration with the subdivisions: Ethics, political economy, economic resources, industrial organization, credits and collections, investments, finance, transportation, etc.

Accounting in its theory, practical problems, advanced and special accounting, cost accounting, auditing, preparing for the work of the professional accountant.

Commercial Law. Instruction in law has been designed not only for those who are preparing for the profession of Certified Public Accountancy, but also for men in general commercial or business life. Contracts, the groundwork of all law, and Corporations, are studied during the first year. Agency and Partnership, Negotiable Instruments and Bankruptcy follow. Sales, Insurance, Property, Bailments and Carriers complete the course in law.
Business English. The object of this course is to perfect the student in the command of correct, forceful and business-building English, oral and written. The classes are entirely thorough, beginning with a treatment of the fundamentals of the language and leading up to a systematized practice in the composition of every kind of effective letter and other literary forms used in modern business.

Advertising and Salesmanship. The economic, psychological and physical factors in advertising, together with the essential principle of artistic arrangement and English composition as applied to the construction of advertisements, are fully covered. The course also includes theoretical discussion and practical demonstration of the salesman's problems. A special booklet, giving detailed information regarding the course in Advertising and Salesmanship, will be sent on request.

Effective Speaking and Parliamentary Practice. Distinct enunciation, pleasant modulation of the voice, proper bearing and action, ease of expression, in conversation and in addresses to small or large groups, constitute an invaluable equipment for every business man and are to a greater or lesser degree indispensable in the attainment of success. With a view to assisting the student most effectively, the course includes both theory and practice of Effective Speaking. Class sessions are conducted according to parliamentary procedure. The student is thus enabled to acquire a theoretical as well as practical knowledge of parliamentary law.

Commercial Spanish is becoming of increasing importance on account of our growing trade with Latin America. The principal features of the course are conversation and letter writing.

Bookkeeping and Preparatory Accounting is offered to
accommodate such students as need this preliminary training in order to enter the Freshman class in accounting.

Sociology. Students of Commerce desiring to obtain more detailed information regarding social problems and social movements may arrange to take electives in the School of Sociology.

ENTRANCE REQUIREMENTS

St. Xavier School of Commerce is open to men and women who are at least 18 years of age and have sufficient education and experience to pursue the courses of instruction selected with profit. Students are divided into three classes according to the basis on which they enter the school.

1. Regular Student. A regular student is one who presents 15 units of high school credit or its equivalent and registers for a degree course.

2. Conditioned Student. A conditioned student is one who registers for a degree course, but has not the prescribed units of high school work or its equivalent. It is possible for such a student, through special study during the summer months or at some other convenient time, to make up his deficiencies. If he does so before graduation he becomes a regular or degree student. If he fulfills the high school requirements after graduation he is then entitled to receive the degree at the next regular commencement exercises of the College.

3. Special Student. A special student is one who registers for one or more subjects without any intention of obtaining a degree.

LOCATION AND TIME OF SESSIONS

Sessions are held at St. Xavier High School Building, Seventh and Sycamore streets, from 7:30 to 9:45 p.m. on Monday, Wednesday, and Friday evenings.
The School is conveniently located in the heart of the city, within two minutes walk of all city and over-the-river car terminals.

REGISTRATION

Students are required to register during the week September 20th to September 25th. A transcript of their credits should be filed by them when registering.

A student not registering during registration week is subject to a fee of two dollars for late registration.

HOURS OF CONSULTATION AND REGISTRATION

During registration week, September 20-25, the office of the School of Commerce and Sociology which is in the St. Xavier High School Building at Seventh and Sycamore Streets will be open daily from 9:00 a.m. to 9:00 p.m.

During the school year, September 27th to June 15th, 1:00 p.m. to 9:00 p.m., on Monday, Wednesday and Friday; from 1:00 p.m. to 5:00 p.m., on Tuesday and Thursday; from 9:00 a.m. to 1:00 p.m. on Saturday.

During the summer holidays, June 15th to September 12th, the office will be open from 9:00 a.m. to 5:00 p.m.

OPENING EXERCISES

The opening exercises of the school will be held on Friday evening, September 24th, at 8:00 o'clock, in the large auditorium of the High School Building. Addresses will be made by prominent business and professional men. The purpose of this initial meeting is to revive “the spirit of ‘Old St. Xavier’” in the old students and kindle it in those joining for the first time; it helps prospective students to become acquainted with their fellow students as well as with their professors.

This meeting is open to the public. Those who are
enrolled or who contemplate enrolling are strongly urged to attend.

TUITION AND FEES

A registration fee of $5.00 when registering for the first time is required of all students. This fee is paid but once and is not returnable.

All tuition is payable semi-annually in advance. Students may not attend classes until the registration fee and tuition for the current semester have been paid.

All graduation fees must be paid one week before commencement.

No student once enrolled in a course will be allowed to withdraw except for very weighty reasons; and in no event will any part of his tuition be returned to him except in case of protracted illness.

The schedule of tuition and fees is as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Fee</td>
<td>$5 00</td>
</tr>
<tr>
<td>Regular Schedule of Studies</td>
<td>$50 00 per year</td>
</tr>
<tr>
<td>Two Subjects</td>
<td>$40 00</td>
</tr>
<tr>
<td>Accounting</td>
<td>$30 00</td>
</tr>
<tr>
<td>Bookkeeping</td>
<td>$30 00</td>
</tr>
<tr>
<td>One Subject (three periods per week)</td>
<td>$20 00</td>
</tr>
<tr>
<td>Graduation Fee</td>
<td>$10 00</td>
</tr>
<tr>
<td>Certificate Fee</td>
<td>$5 00</td>
</tr>
<tr>
<td>Conditioned Examination</td>
<td>$2 00</td>
</tr>
<tr>
<td>Special Examination</td>
<td>$2 00</td>
</tr>
<tr>
<td>Late Registration</td>
<td>$2 00</td>
</tr>
</tbody>
</table>

OTHER EXPENSES

The expenses for books and stationery vary considerably according to the group of subjects taken. In no case should they exceed $13.00 per year. In many cases they will be less than $5.00. Books can be obtained at the Students’ Co-operative Store on the first floor.

Membership in the Social League is $2.00 per year entitling the student to membership in “The Xaverians,”
an inter-departmental organization of St. Xavier students. It publishes a bi-weekly publication, *The Xaverian News*, which is sent free to all members.

**ATTENDANCE**

No credit can be allowed a student who has not faithfully attended the various courses for which he enrolled and who has not satisfactorily passed the examinations. Attendance records are kept and absence from twenty per cent. of the lectures deprives the student of the right to examination.

It is understood that for every hour of class room work two hours of outside study is expected.

**SPECIAL LECTURES**

In order to render the largest possible measure of service to its students and to the business world, the School aims to identify itself closely with the business life of the community. Besides the regular lecturers other successful business men are invited to address the students on subjects in which they have specialized. A glance at the list of special lecturers will reveal to what extent this policy is carried out.

**LIBRARY AND READING ROOM FACILITIES**

A library containing well selected books on business subjects is at the disposal of the students. Those wishing to spend time between working hours and class periods in surroundings helpful to study are invited to avail themselves of the splendid opportunities offered by the spacious reading room on the second floor of the school building.

The main building of the Cincinnati Public Library is a short distance from the College. Every courtesy is extended students by the librarians and every facility is offered for taking home books, for consulting works of reference and for private study. The library building on Vine street contains 560,000 books about 7,000 of which treat of business and allied subjects.
EXAMINATIONS

In order to receive credit for their work all students must take the examinations which are held at the close of each semester. Students who are unavoidably absent from the regular examinations may arrange with the Regent for a special examination. A fee of two dollars is charged for such special examination.

PRIZES

The J. D. Cloud gold medal is awarded to the Senior who attains the highest general average.

The C. V. Scully gold medal is awarded to the Junior who attains the highest general average.

The Joseph Berning gold medal is awarded to the Freshman who attains the highest general average.

Mr. Jesse Joseph, of the Joseph Advertising Agency, offers a gold, a silver, and a bronze medal to the students of the Advertising and Salesmanship class who show the greatest proficiency in laying out newspaper advertisements.

Callaghan & Company, of Chicago, present a valuable encyclopedia of law to the Senior showing the greatest proficiency in commercial law.

Besides these a number of other valuable prizes are offered by friends of the College to successful students in the various classes.

DEGREES AND CERTIFICATES

BACHELOR OF COMMERCIAL SCIENCE

The degree of Bachelor of Commercial Science will be conferred on regular students who have:

1. Successfully completed a four years' schedule of classes.
2. Submitted a satisfactory original thesis on some economic topic.

3. Had at least three years' successful experience in business.

**MASTER OF COMMERCIAL SCIENCE**

The degree of Master of Commercial Science will be conferred upon such candidates as have:

1. The degree of B. C. S.

2. Completed 15 semester hours of work in addition to that required for the Bachelor of Commercial Science degree.

3. Submitted a satisfactory thesis on a subject approved by the faculty.

**CERTIFICATES**

*A regular certificate* is granted to such students as have completed a degree course, but did not fulfill entrance requirements.

*A special certificate* is granted to special students who have completed the major part of the regular schedule.

**CERTIFIED PUBLIC ACCOUNTANT**

The title C. P. A. is not conferred by St. Xavier College, but by the Ohio State Board of Accountancy. The courses at St. Xavier are, however, so arranged as to give the students a thorough preparation for the examinations of the Board of Accountancy.
STUDENT ACTIVITIES

SOCIAL LEAGUE

Every effort is made to cultivate friendly relations among the students of the School of Commerce and Sociology. Organizations in individual classes, as well as among the students generally, contribute largely to bring about this effect. Principal among these is the Social League which, as its name indicates, is an organization for social purposes.

Purpose. It brings members of the various classes into close contact with one another, provides a common meeting ground for the entire school, enables the students as a body to wield an influence in the social and civic affairs of the community, is their instrument for promoting undertakings, conducting affairs of interest or importance to the student body. The League is affiliated with such important organizations as the Co-operative League of America, the Consumers' League, Better Housing League, etc.

Meetings. Meetings are held monthly. The evening is devoted to routine business, to an address by some prominent person on a topic of vital interest, to discussions by students of problems concerning themselves and their school, to entertainment and amusement.

Employment Bureau. The Social League conducts an employment bureau for the benefit of its members and the convenience of employers. Members are urged to refer to the secretary of the League all worth while vacancies that come to their attention. It is a slight, but all important means of exercising the spirit of service. A very marked degree of willingness to co-operate in this respect has been evidenced in the past and has been productive of most gratifying results.

Co-operative Store. All text books and materials needed by the students can be bought at the Students'
Co-operative Store conducted by the Social League. The store serves as a modest type and exemplification of co-operation. The Co-operative Movement is enthusiastically advocated by professors of Economics and Sociology as an important element in the solution of the Social Problem.

Committee on Reiner Library Section. In order to develop the Students' library and create greater interest in it a committee was formed and instructed to collect funds for the purchase of new books. Thanks to the enthusiasm of the committee members and the generosity of students and friends of the School a considerable number of valuable books have been procured. This new collection of books is to be known as "The Reiner Library Section," the students' token of appreciation of the Regent's efforts in their behalf. The committee is composed of the following: James R. Favret, Chairman; Charles Hagedorn, Secretary; Miss Florence Topmiller, Treasurer; Ellard B. Duane, Miss M. Catherine Carter, Edward Knecht, Mrs. Loretta E. Heitz.

The Annual Banquet. The most important social function of the school year is the annual banquet conducted by the League. The Ninth Annual Banquet held at the Gibson, on May 20, 1920, surpassed its predecessors in numbers attending, splendid spirit prevailing, galaxy of notables present. The climax of the evening was the oration delivered by Mr. James A. Dalton, president of the Dalton Adding Machine Company. The inspiration of the evening will be felt by all those who were present for many years to come.


Class Representatives. Ellard B. Duane, Richard J. Finn, Catherine Carter, Mrs. Loretta Heitz, George Koch,
ST. XAVIER COMMERCE GRADUATES' ASSOCIATION

St. Xavier Commerce Graduates’ Association is an organization of former students who completed a degree course. They meet quarterly to keep alive “the spirit of ‘Old St. Xavier,’” to discuss business questions of importance, to promote the interests of the College, particularly by assisting students who are preparing for the C. P. A. examinations.

SYNOPSIS OF DEGREE COURSES

ACCOUNTING COURSE

First Year

Accounting Principles (120)  Political Economy (45)
Ethics (45)  Corporations (30)
Contracts (36)

Second Year

Accounting Practice (90)  Business English (oral and written) (90)
Finance, Credits and Collections (90)

Third Year

Cost Accounting (90)  Agency and Partnership (36)
Investments (60)  Negotiable Instruments (30)
Transportation (30)  Bankruptcy (24)

Fourth Year

Auditing, Advanced Problems, Special Accounting (90)  Sales (27)
Economic Resources (36)  Insurance (18)
Industrial Organization (36)  Property (21)
Marketing (18)  Bailments and Carriers (24)
BUSINESS ADMINISTRATION COURSE

First Year

Accounting Principles (120)  Contracts (36)
Ethics (45)  Corporations (30)
Political Economy (45)

Second Year

Business English (oral and written, (90)
Finance, Credits and Collections (90)
Advertising, Salesmanship (90)

Third Year

Psychology (90) or
Effective Speaking and Parliamentary Law (90)
Investments (60)
Transportation (30)
Agency and Partnership (36)
Negotiable Instruments (30)
Bankruptcy (24)

Fourth Year

Social Problems or Social and Economic History (90)
Economic Resources (36)
Industrial Organization (36)
Marketing (18)
Sales (27)
Insurance (18)
Property (21)
Bailments and Carriers (24)

(N.B.—Numbers in parenthesis indicate number of hours per year.)
OFFICERS AND FACULTY

JAMES McCABE, S.J., A.M. .................. President of the College
JOSEPH S. REINER, S.J., A.M. .................. Regent
J. DOMINIC CLOUD, A.M., C.P.A. .................. Dean
EDWIN J. ANTHONY .................. Secretary

EDGAR BIGGS, C.P.A. .................. Lecturer on Accounting and Auditing.

MURTHA J. BOYLAN, S.J., A.M. .... Lecturer on Ethics and Psychology.
Professor of Philosophy, St. Xavier College.

ALFRED H. BRENDDEL, B.C.S., C.P.A. Lecturer on Accounting
J. D. Cloud & Co., Certified Public Accountants; President, Cincinnati Chapter Certified Public Accountants.

WILLIAM T. BURNS, A.B. .......... Lecturer on Bookkeeping and Preparatory Accounting
St. Xavier College.

J. DOMINIC CLOUD, A.M., C.P.A. .. Lecturer on Auditing
J. D. Cloud & Co., Certified Public Accountants.

ELMER L. CONWAY, A.M., LL.B. .... Lecturer on Contracts
Williams & Ragland; Secretary, St. Xavier College of Law.

FRANK J. CRANE, B.C.S., C.P.A. .... Lecturer on Accounting Practice and Cost Accounting
Public Accountant and Auditor, Member of Ohio State Board of Accountancy.

EDWARD T. DIXON, A.M., LL.D. .... Lecturer on Insurance
Judge of the Court of Common Pleas.

E. F. DuBRUL, A.M., Litt.M., LL.B. ... Lecturer on Industrial Organization
President, The Pyro Clay Products Co.

ALFRED T. GEISLER, LL.B. ........ Lecturer on Bailments, Carriers and Bankruptcy
Dolle, Taylor, O'Donnell and Geisler.

THEODORE J. GEISLER, B.C.S. ....... Lecturer on Investments, Finance, Credits and Collections
Secretary, The Central Trust Co.
WM A. GEOGHEGAN, A.M., LL.B. . Lecturer on Sales
Freiberg & Geoghegan.

STANLEY A. HITTNER, B.C.S. . . . . . Lecturer on Accounting
The John Church Co.

EDWARD J. KENNEDY, B.C.S., LL.B., Lecturer on Agency and Partnership
Attorney at Law.

PATRICK T. KILGARRIFF . . . . . . Lecturer on Transportation
The Fox Paper Co.

FELIX J. KOCH, A.B. . . . . . . . Lecturer on Writing for Profit
Traveling Magazine and Newspaper Correspondent.

GEORGE R. LAMB, C.P.A. . . . . . Lecturer on Accounting
Haskins & Sells, Public Accountants and Auditors.

EDWARD A. McCARTHY, B.C.S. . . . . . Lecturer on Elementary Accounting
Ernst & Ernst, Public Accountants.

JAMES A. MILLER, C.P.A. . . . . . . Lecturer on Accounting
Public Accountant and Auditor.

EDWARD P. MOULINIER, A.M., LL.B. Lecturer on Negotiable Instruments and Corporations
Moulinier, Bettman & Hunt.

REN MULFORD, Jr., B.J. . . . . . . Lecturer on Advertising and Salesmanship
The Thompson-Koch Co.

J. E. O'CONNELL, A.B., LL.B. . . . . . Lecturer on Business English and Public Speaking
St. Xavier College.

JOSEPH S. REINER, S.J., A.M. . . . . . Lecturer on Political Economy
Professor of Social Sciences, St. Xavier College.

WALTER A. RYAN, LL.B. . . . . . . Lecturer on Property
Attorney at Law.

RICHARD SMETHURST, C.P.A. . . . . . Lecturer on Accounting
Public Accountant and Auditor.

L. STELTENPOHL, A.B., LL.B. . . . . . Lecturer on Business English
Kramer & Bettman.

EDWARD S. THOMAS, C.P.A. . . . . . Lecturer on Accounting
Public Accountant and Auditor; President, The Ohio State Board of Accountancy.

JOHN C. THOMPSON, A.M., LL.B. . . . . . Lecturer on Sales
Attorney at Law.

ALPHONSE VONDERAHE, A.B., B.S. . . Lecturer on Economic Resources
St. Xavier College.

CHARLES H. WENTZEL, C.P.A. . . . . . Lecturer on Accounting
President, The American Audit Co.
SPECIAL LECTURERS AND INSTRUCTORS

JOHN A. BAINSFATHER,
   The Thompson-Koch Co.

WILLIAM W. BEISER,
   Credit Manager, The Western Bank and Trust Co.

CHARLES E. BENNETT,
   Advertising Manager, The Times-Star.

HARRY MULLANE BRIDWELL,
   Bridwell & Straub.

OSCAR H. BROKER,
   The Photo Arts Engraving Co., Dayton, Ohio.

RICHARD CRANE,
   R. G. Dunn & Co.

ROBERT A. CROCKETT,
   The Procter & Collier Co.

JAMES A. DALTON,
   President, The Dalton Adding Machine Co.

A. DE MONTLUVIN,
   President, The DeMontluzin Advertising Co.

R. B. DISHMAN,
   Manager, Elliott-Fisher Co.

E. H. ENCH,
   Advertising Manager, The Mabley & Carew Co.

HARRY J. ESTERMAN,
   President, The Esterman-Verkamp Co.

MRS. EDITH FRANCE,
   The McAlpin Co.

HARRY W. GREIF.
   Advertising Manager, The John Shillito Co.

BEN B. GEORGE,
   The Procter & Gamble Co.

JAMES J. HEKIN,
   President, The James Heekin Co.

HENRY W. JENISCH,
   The Sentanel' Remedies Co.

JESSE J. JOSEPH,
   President, The Joseph Advertising Agency.

ARTHUR P. LOUNSBERY,
   George Baker, Brockton, Mass., Ex-President of the Ohio Gideons.
HARRISON S. MULFORD,
The Union Central Life Insurance Co.

CLARENCE W. PAYNE,
The Kemper-Thomas Co.

HARRY J. PLOGSTEDT,
The Union Savings Bank and Trust Co.

CHARLES H. PURDY,
The Horback Supply Co.

SMITH B. QUAYLE,
The Ph. Morton Bulletin System,
Ex-President, The Associated Advertising Clubs of the World.

BEN ROTH,
Specialist in Advertising Signs, Novelties and Souvenirs.

C. A. RADFORD,
Manager, Western Newspaper Union.

JOSEPH SCHMIDT,
Vice-President, The Blaine Thompson Co.

L. R. SCHOLL,
Manager, The Western Union Telegraph Co.

BENJAMIN F. SEXTON,
Sales Manager, Charles W. Breneman & Co.

GORDON E. SMALL,
The Direct Advertising System.

MRS. BRYCE L. SHURMAN,
The Procter & Collier Co.

JOSEPH R. TOMLIN,
The Times-Star.

MELVILLE SNOWDEN,
The Ph. Morton Bulletin System.

BRYANT VENABLE,
Secretary, The Whitaker Paper Co.

MARGARET A. WELSH,
Advertising Manager, The Newton Co.

CHARLES EDGAR WILSON,
President, The Wilson Paint Store,
Ex-President of the Paint Club of Cincinnati.

THOMAS WALSH,
The Fifth-Third National Bank.

H. M. ZIMMERMAN,
The Johnston-Albershart Co.
OUTLINE OF COURSES

ECONOMICS AND BUSINESS ADMINISTRATION

1. ETHICS.
   A study of the fundamental principles of morality with their application to conduct in individual and social life. Individual rights and duties; society, its nature, origin and purpose. Lectures, recitations and discussions. Murtha J. Boylan, S.J.

2. POLITICAL ECONOMY.
   The principles of economics. A treatment of the subject embracing the general theory of production, distribution, exchange and consumption. Lectures, problems and discussion, developing the meaning of economic questions. Joseph S. Reiner, S.J.

3. ECONOMIC RESOURCES.
   Raw materials; sources; geographical distribution; exploitation; transportation; treatment and preparation of natural products and by-products for market; various industries engaged in handling these materials; capital invested; men employed; uses of the output. Classification of subjects treated: food-yielding plants; plants producing textile materials, fiber, oils, gums, resins, dyes, drugs, wood. Animal products: animal food, oil, fiber, insect products. Inorganic products: minerals, building materials, fertilizers, pigments, lubricants, fibers, medical substances, acids, alkalis. Lectures illustrated with specimens of raw materials and finished products when feasible. Alphonse Von der Ahe.

4. INDUSTRIAL ORGANIZATION.
labor turnover, employment department, empirical method of selecting employees, reducing fluctuations in output. Compensation of labor; primary pay systems, day work, piece work, contract system, premium, bonus, efficiency plans; profit sharing methods. Corrective influences—employees' service; factory welfare work, health conservation, sanitation, ventilation and lighting, housing, accident prevention and relief, financial betterment, industrial education and legislation, labor unions. 

Ernest F. DuBrul.

5. CREDITS AND COLLECTIONS.
Nature and laws of mercantile credit; advantages and defects of the credit system; commercial rating; checks and safeguards; collections, exemptions and limitation. Theodore J. Geisler.

6. INVESTMENTS.
1. Definition of investment; investment and speculation compared; history of modern investment; the industrial system; present conditions of investment; security; income, general survey of various classes and grades of investment; market elements; premiums and discounts, rates and bases; prices and quotations; salability.
2. Government and State bonds; history; present conditions of security and income; market elements.
3. Municipal and county bonds; the various grades; security and income; municipal financial statements; consideration of the character of improvements to be made by the issue; sinking funds; State laws regulating issues.
4. Corporation bonds; the various classes of corporation mortgage bonds; the trust deed.
5. Corporation bonds; collateral bonds; guaranteed bonds; income bonds; convertible bonds; equipment bonds; analysis of corporation balance sheets and income accounts; security of corporation bonds; market elements.
6. Stocks; common and preferred stocks compared; history of modern stock investments; actual and possible security of preferred stocks. Theodore J. Geisler.

7. FINANCE.
Money and Banking. Practical exposition of the principles of Finance and Banking; domestic and foreign exchange; nature and value of money; credit and the relation of money and credit to the prices and rates of interest; monometallism and bimetallism; fiat money; the currency system of the United States; brokerages; the nature and the importance of banking opera-
tions; the receiving teller and deposits; the paying-teller and his cash; departments of the bank—collections, discounts, collaterals, the stock, its ownership and transfers; the circulation of the bank; foreign exchange; letters of credit; notes and drafts; national and State banks; the president, the cashier and the board of directors; the duties of each; meetings of directors; management; the clearing house; trust companies.

Theodore J. Geisler.

8. TRANSPORTATION.
Transportation the keynote of commercial success or failure; the economics of transportation; the river and the railroad; ocean transportation; import and export duties; inland waterways and transportation; the improvement of the rivers and harbors, inland and sea-port; passenger and freight traffic; classification, rates and charges; traffic policies; State and Federal regulations; intra-state and inter-state commerce; the constitutional power of the Congress to regulate inter-state commerce.

Patrick T. Kilgarriff.

ACCOUNTING

1. BOOKKEEPING AND PREPARATORY ACCOUNTING.
The course covers, in a graded and rational way, transactions which are likely to occur in the conduct of a business. Its purpose is to prepare students for admission to Accounting.

Special attention is given to journalizing, single entry, double entry, the development of the original journal into modern journals, such as cash, sales, purchases, notes, bills receivable and payable, controlling accounts.

W. T. Burns.

2. PRINCIPLES OF ACCOUNTING.
Thorough foundation in the fundamental principles. Laboratory practice by the student under the guidance of the instructor. A complete series of transactions in books of account to be worked out by the student. The matter is analyzed and demonstrated; demonstration supplemented by elementary theory and principles involved.

The transactions are founded on cases taken from actual practice. Beginning with accounts of a sole proprietor in single entry method, the change is made to double entry. The books are changed from cash basis to accrued basis. Simple trading goes over into manufacturing; partnership is added; a participation in the profits is sold to a third party; the original
proprietor's part is taken by a new partner; the other partner dies; the remaining partner incorporates; the business of the co-partnership is taken over by a corporation; good will is involved in the transaction. The latest and best methods are introduced; a simple cost system is installed; goods are shipped and received on consignment; new capital is secured by a bond issue with a sinking fund clause; the corporation gets into financial difficulties; a receiver is appointed and the company is liquidated. Financial statements are interspersed; balance sheets; statements of income; profit and loss, of receipts and disbursements; of affairs and deficiency, of realization and liquidation.

Alfred H. Brendel.
Stanley A. Hittner.

3. ACCOUNTING PRACTICE.
Principles taught in the first year are illustrated by practical problems. These problems are divided into two groups, those for demonstration, worked in the class room, and for practice, required as independent work of the students.

Special attention is given to problems relating to sole proprietorship, co-partnership, corporation, consolidations and holding companies. The assets and liability method is carefully compared with the profit and loss method; the relation of the statement of income and profit and loss on the balance sheet is explained. Rule for finding missing accounts. Co-partnerships problems. Corporation problems relating to organization, receiverships, reorganization and sale relating to different kinds of capital stock, various assets, bonds, debentures, various liabilities, depreciation of property and plant accounts, valuation of raw material, goods in different stages of production expenses, taxes.

Miscellaneous problems, involving fiduciary accounts of executors, trustees, agents.

Frank J. Crane.

4. COST ACCOUNTING.
The sources of cost and their analysis from the raw material through all processes of manufacture to the finished product; the units of cost and their apportionment; application of the principles advanced during the first year; cost of labor, skilled or unskilled; cost of storage, management and marketing; the cost of each department from production to market and the determination of the relative efficiency of each and the relation to the product; the cost of trading as distinguished from the cost of production of the finished product; the efficient method of cost keeping and comparative estimates of various systems of cost accounting; cost in relation to individual enterprises, copartnerships and corporations.

Frank J. Crane.
5. ADVANCED PROBLEMS IN ACCOUNTING.
The course of Advanced Problems in Accounting includes treatment of the newer vehicles and methods of business transactions; the growth of the corporation as a great factor in commercial, financial and industrial enterprises, as distinguished from the establishment owned and operated by the individual; the practical substitution of the corporation for the individual business; the advantages of the corporate form and operation over the individual method; the uses of the corporate method and its liability to abuses; the trust and the combine; their uses and their abuses; the right of capital to concentrate; development of natural resources through the corporation; natural and statute law in their application to the business problems presented by modern methods of business; the law of supply and demand; statutory powers and privileges of the corporation and its consequent responsibilities to the State and the business world.
In all reports submitted by the students the language must be clear, direct and concise, avoiding the use of technical terms and phrases where unnecessary. Edgar Biggs.

6. AUDITING.
Auditing in its relation to cost; the consequent duties of an auditor; the responsibility of an auditor; the basic principle of an audit; how it is made; papers, books, accounts with creditors and debtors, banks and trust companies; vouchers; the auditor supreme in all departments of accounts, stock taking, etc., from the beginning to the completion of his work; compilation of his report and its submission; absolute independence and integrity required in an auditing official, whether in State, municipal or private work; clearness, conciseness and directness the characteristics required in the report of an auditor with reference to the accounts, books, papers, etc., on which it is based; the several kinds of audits required in the newer methods of business today—banks, trust companies, corporations, fiduciary accounts, manufacturing establishments, commercial enterprises, insurance and railway companies, etc.
Edgar Biggs.

7. SPECIAL ACCOUNTING.
Public Accountants who through years of special study, research and practice have become recognized authorities in some particular department of accounting will give practical demonstrations of their work to the students.
COMMERCIAL LAW

1. CONTRACTS.
   Elements of a contract; kinds of consideration; illegal, fraudulent and other void contracts; construction of contracts; verbal and written contracts; Statute of Frauds; how contracts may be terminated; specific performance; breach of contract; damages.

2. CORPORATIONS.
   Forming a corporation; stock subscriptions; how a charter is obtained; rights and liabilities of corporation in States other than where chartered; by-laws; meetings of stockholders and directors; forms of corporate stock and rights of stockholders thereunder; common and preferred stock; corporate elections; rights of minority stockholders; acts beyond corporate powers; voting trusts; liabilities of stockholders and directors; rights of creditors; dissolution or corporations and how effected.

3. AGENCY AND PARTNERSHIPS.
   Agency. The contract of agency; agency by ratification or estoppel; principles and agents; rights and duties of agents; termination of the contract of agency; what agencies may be revoked; remedies of agent and principal.

   Partnerships. Articles of co-partnerships; rights and liabilities of co-partners; rights of creditors against co-partners and against the firm; special partners; silent partners; termination of co-partnerships; commercial paper of a co-partnership; accounting between co-partners; liquidation of assets.

4. NEGOTIABLE INSTRUMENTS.
   What instruments are negotiable; bills, notes, drafts and checks; acceptance of drafts, certified checks; defenses and suits brought on negotiable paper; partnership and corporation paper; rights and liabilities of endorsers; presentment; notice of dishonor, protest; certificates of deposit; bonds certificates of stock; warehouse receipts, bills of lading, etc.

5. BAILMENTS AND CARRIERS; BANKRUPTCY.
   Bailments. Mutual rights and duties of bailor and bailee; pledges; storage of goods; warehousemen; warehouse receipts, etc.
Carriers. Public and private carriers; shipment of goods; rights and duties of shipper, consignee and carrier; stoppage and loss in transit; bills of lading; State and Federal regulation, etc.

Bankruptcy. Who may become bankrupt; voluntary and involuntary bankrupts; acts of bankruptcy; claims, preferences; discharges, etc.
Appointment; purposes, rights and duties of receivers and creditors.

6. INSURANCE.
The fundamental nature of the contract of insurance; its requisites; interests insurable and not insurable; effect of concealment of fact by the applicant for insurance; representations and warranties by the insurance company; insurance agents, their duties and their powers; rights of the insured under the policy; the standard fire policy and the standard life policy; development of the insurance field—accident, tornado, etc.; guaranty, credit and liability insurance; bonding companies and their operations; premiums and assessments; stock, mutual and beneficial insurance companies and associations.

Edward T. Dixon.

7. SALES.
The contract of sale; memoranda; immediate and future sales, time of delivery; shipment, rights and duties of consignee, consignor and carrier; stoppage and loss in transit; when the contract is closed; setting aside sales; warranties; sales by samples, by description, etc.

John C. Thompson.

8. PROPERTY.
Realty; personalty; mixed; acquiring title to personalty by purchase, gift, finding and other means; estates in realty—fee simple, life, leasehold, dower, contingent interests, mortgages, deeds, conveyances, title by descent, devise, purchase and prescription, abstracts, remedies of purchaser and seller, taxation, assessments.

Walter A. Ryan.

ENGLISH

1. BUSINESS ENGLISH.
The principles of English composition, as related to commercial enterprise, are presented in detail. Correctness is the primary aim, particular attention being given to form. Practice is had in the preparation of outlines, composition of business letters, and criticism.

Lawrence H. Steltenpohl.
2. BUSINESS ENGLISH.

The more advanced topics of business composition are considered. The discussions concern tone, exactness, accuracy in diction and effectiveness. Letters of credit, collection, adjustment, sales, application, etc., are thoroughly analyzed. Dictation, advertisement English, and reports are covered. Comprehensive practice is given in the writing of letters and reports. Individual and class criticism. James E. O'Connell.

3. WRITING FOR PROFIT.

A practical course in the art of writing for magazines, newspapers, trade, technical and secular publications, as well as the juveniles, and in teaching the marketing of such material in this country and abroad in such wise as to make the class-work pay for itself from the start. The first half of each session is given over to a lecture, the theme being amplified with abundant references to topics of the hour. This is followed by a query period and a review of the previous lecture, after which there is protracted discussion of such material as the students may bring in, and suggestions for marketing and for manner of sale. How to gather the data; how to make it appeal to the specific class of readers reached by the given publication; how to prepare the manuscript and give it the professional touches that go so far toward effecting sale; how to maintain a market so established; the use of unsold material, and the securing of new clients in other fields, will be taught. Felix J. Koch.

PSYCHOLOGY

1. PHYSIOLOGICAL PSYCHOLOGY.

Beginning with an explanation of the cerebro-spinal nervous system, this course leads on to the study of the phenomena of sensuous life; sense perception, imagination and memory, sensuous appetite, movement and feeling. Application to modern business and social problems is stressed throughout.

2. RATIONAL PSYCHOLOGY.

Phenomena of rational life. The origin and development of intellectual concepts; rational appetency; free will and determinism. The origin, nature and destiny of the human soul, the union of the soul and body. Murtha Boylan, S.J.
ADVERTISING AND SALESMANSHIP

The course in Advertising and Salesmanship is intensely practical. It deals with Advertising and Salesmanship as their results are written in the story of business successes and failures. Subjects include: history of advertising, principles of advertising, the place of advertising in modern business, comparative studies of great successes and diagnoses of some failures, psychology of advertising, copy preparation, the importance of illustration, choice of mediums, force of newspaper appeal, mapping out campaigns, street car advertising, direct by mail advertising, magazines, class journals, house organs; principles of salesmanship, personal qualities that influence others, the salesman's creed "know your goods", preparation of sales talks, winning confidence, suggestion and reason, sales demonstrations, ways of closing sales, salesmanship a profession.

Class instructions are supplemented by talks given by representative men in the advertising and selling field who bring into the class the rich fruits of their experience. A special booklet giving a detailed account of this course will be mailed upon request.

Ren Mulford, Jr.

EFFECTIVE SPEAKING AND PARLIAMENTARY PRACTICE

EFFECTIVE SPEAKING.

This is not a course in flamboyant, grandiloquent oratory or elocution but a practical course designed to meet the requirements of those who wish to improve their articulation, enunciation, inflexion, general bearing, in every day conversation and business discussion; who wish to be able to play their part at the meetings of the organizations or societies to which they belong and are desirous of acquiring facility in giving direct, straight from the shoulder talks or addresses to larger or smaller groups.

PARLIAMENTARY PRACTICE.

In connection with Effective Speaking, Parliamentary Science is taught. As a competent knowledge of parliamentary procedure is of tremendous importance to almost every person today this opportunity for acquiring a practical knowledge is offered to the student. Meetings of the class are conducted in accordance with parliamentary practice.

A special booklet, containing full details regarding the course in Effective Speaking and Parliamentary Law will be sent upon request.

James E. O'Connell.
COMMERCIAL SPANISH

1. ELEMENTARY SPANISH.
   Grammar: De Vitis. Parts of speech; regular conjugations; study of the Indicative Mood, difference of tense meanings; Imperative; use of the simpler idioms. Pronunciation, composition and conversation. Pittaro's Spanish Reader. Credit not given unless the full course is completed.

2. INTERMEDIATE SPANISH.
   Advanced grammar; idiomatic uses of the prepositions; irregular verbs, verbs requiring a preposition. Composition and conversation. Reading: Alarcon, El Capitan Veneno; Colona, Lectures Recreativas.

3. COMMERCIAL SPANISH.
   Practice in colloquial Spanish, commercial forms, letter writing and advertisements. Luria, Correspondencia Commercial; current journals and other literature.

   The College reserves the right to discontinue temporarily any course for which the number of applicants is too small.

MECHANICAL DEVICES

Elliott-Fisher Billing and Bookkeeping Machines, a Dalton Adding Machine, have been installed in the Accounting Department in order to acquaint students with these labor saving and accuracy insuring devices and in order to facilitate and expedite class-room work. Demonstrations will be given before each class and opportunities to become expert operators on one or all will be offered.
CONFERRING OF DEGREES AND CERTIFICATES

AT THE ANNUAL COMMENCEMENT ON JUNE 16, 1920

The Degree of Bachelor of Commercial Science was conferred upon

ELLARD B. DUANE, JAMES R. FAVRET, W. PAUL WENDELN.

A General Certificate was awarded to JOSEPH E. SCHMITT.

A Special Certificate was awarded to WALTER J. GEBHART.

AWARD OF PRIZES

The J. D. Cloud Gold Medal for Excellence in Senior Accounting for the school year 1919-1920 was awarded to JAMES R. FAVRET.

Next in merit ex aequo: JOSEPH E. SCHMITT and ELLARD DUANE.

The C. V. Scully Gold Medal for Excellence in Junior Accounting for the school year 1919-1920 was awarded to EMILE C. FUSSINGER.

Next in merit:

GEORGE SELZER,

RICHARD J. FINN, REGINA ELSTRO, FLORENCE TOPMILLER.
The Joseph Berning Gold Medal for Excellence in Freshman Accounting for the school year 1919-1920 was awarded to

WILLIAM J. SCHRIMPF.

Next in merit:

MISS CARRIE DAVIS, EDWARD SCHUERMANN, EDWIN ELLIG.

The J. D. Cloud Gold Medal for Excellence in Junior Accounting for the school year 1918-1919 was awarded to

ROBERT HARTMAN.

The Joseph Berning Gold Medal for Excellence in Freshman Accounting for the school year 1918-1919 was awarded to

MISS FLORENCE TOPMILLER.

The Premium for Excellence in Senior Law was awarded to

ROBERT HARTMAN.

Donor: Callaghan & Co., Chicago, Ill.

The Jesse Joseph Gold Medal for Excellence in Advertising was awarded to

JOHN J. MCCABE.

The Jesse Joseph Silver Medal for Excellence in Advertising was awarded to

CARROLL C. SEGHERS.

Next in merit:

JAMES LAVELL.

33
## DEGREES CONFERRED

<table>
<thead>
<tr>
<th>NAMES</th>
<th>B.C.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brendel, Alfred H.</td>
<td>1914</td>
</tr>
<tr>
<td>Crane, Frank J.</td>
<td>1914</td>
</tr>
<tr>
<td>Grollig, Joseph E.</td>
<td>1914</td>
</tr>
<tr>
<td>Heinrichsdorf, Paul</td>
<td>1914</td>
</tr>
<tr>
<td>Hoenemeyer, Frank J.</td>
<td>1914</td>
</tr>
<tr>
<td>Kennedy, Edward J.</td>
<td>1914</td>
</tr>
<tr>
<td>McCarthy, Edward</td>
<td>1914</td>
</tr>
<tr>
<td>McSorley, Henry A.</td>
<td>1914</td>
</tr>
<tr>
<td>Schmits, H. W.</td>
<td>1914</td>
</tr>
<tr>
<td>Schmits, Luke F.</td>
<td>1914</td>
</tr>
<tr>
<td>Suire, Ambrose B.</td>
<td>1914</td>
</tr>
<tr>
<td>Taske, Augustine E.</td>
<td>1914</td>
</tr>
<tr>
<td>Bernens, Alfred J.</td>
<td>1915</td>
</tr>
<tr>
<td>Berning, Norbert J. (in Journalism)</td>
<td>1915</td>
</tr>
<tr>
<td>Buschmiller, Joseph C.</td>
<td>1915</td>
</tr>
<tr>
<td>Centner, Alexis F.</td>
<td>1915</td>
</tr>
<tr>
<td>Cloud, Francis C. (in Journalism)</td>
<td>1915</td>
</tr>
<tr>
<td>Cremering, Bernard C. (in Journalism)</td>
<td>1915</td>
</tr>
<tr>
<td>Donnelly, John F.</td>
<td>1915</td>
</tr>
<tr>
<td>*Freer, Guy M.</td>
<td>1915</td>
</tr>
<tr>
<td>Gauster, Edward</td>
<td>1915</td>
</tr>
<tr>
<td>Gilligan, Henry J.</td>
<td>1915</td>
</tr>
<tr>
<td>Harrigan, Joseph E.</td>
<td>1915</td>
</tr>
<tr>
<td>MacCormack, John H.</td>
<td>1915</td>
</tr>
<tr>
<td>Moeller, Othmar A.</td>
<td>1915</td>
</tr>
<tr>
<td>Mulroy, James F.</td>
<td>1915</td>
</tr>
<tr>
<td>*Austing, Leo J.</td>
<td>1916</td>
</tr>
<tr>
<td>Heitker, John H.</td>
<td>1916</td>
</tr>
<tr>
<td>Johannigman, Elmer J.</td>
<td>1916</td>
</tr>
<tr>
<td>Heitz, Mathias C. (in Journalism)</td>
<td>1916</td>
</tr>
<tr>
<td>Mulford, Ren, Jr. (Bachelor of Journalism)</td>
<td>1916</td>
</tr>
<tr>
<td>Hittner, Stanley A.</td>
<td>1917</td>
</tr>
<tr>
<td>Knodel, Howard F.</td>
<td>1917</td>
</tr>
<tr>
<td>Plogman, Frank (in Journalism)</td>
<td>1917</td>
</tr>
<tr>
<td>Weber, Alvin</td>
<td>1917</td>
</tr>
<tr>
<td>Ahlers, Joseph A.</td>
<td>1918</td>
</tr>
<tr>
<td>Berning, Alphonse G.</td>
<td>1918</td>
</tr>
<tr>
<td>Hagemann, Andrew W.</td>
<td>1918</td>
</tr>
<tr>
<td>Nieman, Herbert A.</td>
<td>1918</td>
</tr>
<tr>
<td>Segal, Benjamin</td>
<td>1918</td>
</tr>
<tr>
<td>Duane, Ellard B.</td>
<td>1920</td>
</tr>
<tr>
<td>Favret, James R.</td>
<td>1920</td>
</tr>
<tr>
<td>Wendeln, W. Paul</td>
<td>1920</td>
</tr>
</tbody>
</table>

*Deceased.*
Alban, Frank J.
Albers, Florence C.
Altenberg, Eleanor
Ammann, Charles B.
Amberger, F. J.
Ante, Laura
Anthony, Mary
Arnold, Elmer H.

Baechle, William J.
Bambeck, Bart C.
Barry, James
Baumer, Edward J.
Bechtold, Albert J.
Bechtold, Clarence
Bender, Marie
Bernert, Charles J.
Bersen, Walter
Bertram, Alvina A.
Brockman, Joseph W.
Brockman, Frank X.
Brockman, Robert
Broerma, Fred L.
Bruder, Frank A.
Bruewer, Edward
Budde, Loretto
Buddeke, Howard
Bunker, Henry
Busemeyer, Frank W.
Buzek, Alphonse L.
Bieli, Louise
Birk, Richard
Bokenkotter, Anthony J.
Bokenkotter, Elizabeth
Bosse, Edward B.
Boyle, Charles C.
Bradley, Thomas J.
Bramlage, Louis
Brancamp, Walter

Braun, A. E.
Breitenbach, Edward J.
Breitenbach, Eleanor
Breitenbach, Margaret
Brelsford, Albert
Breslin, Leo J.
Brider, Frank A.
Brinkman, Irvin J.
Brokamp, William J.
Caeden, Arthur
Calahan, Joseph D.
Campbell, Henry K.
Carpenter, Stella M.
Carroll, Clifford J.
Carter, M. Catherine
Cash, Oscar
Cassidy, William
Clark, William P.
Cloud, Eugene V.
Collins, Maurice
Conlon, Frank
Conway, Joseph M.
Conway, Margaret
Cook, Coleman F.
Corcoran, Edward J.
Crute, Joseph K.
Curtin, Catherine A.

Daunt, Edward
Davis, Carrie
Davis, James J.
Davoran, Raymond A.
Deddens, William
Denning, Bernard
Diener, Ida
Dodd, Stanley
Dossman, Oscar J.
Doyle, Margaret C.
Drees, Anna
Driscoll, John R.
Droege, John
Duane, Ellard B.
Dulle, George, Jr.
Dunn, Charles L.
Dyer, Julius J.
Elstro, Francis A.
Elstro, Regina
Egan, John P.
Ehrman, Albert H.
Eisenman, Francis
Ellig, Edwin
Emmerich, Frank A.
Erpenbeck, Ann
Fairbanks, Richard G.
Fallon, George L.
Farfsing, Hilda
Favret, James R.
Finn, Richard
Finnegan, John
Fischer, John J.
Fischer, Melinda
Fisher, Carl
Fisher, Joseph
Fitzmaurice, Charles A.
Fitzmorris, Mary E.
Flaherty, Louis
Flanagan, Nora
Flamm, Helen
Fynn, Mary
Folz, Lucille
Freiberg, Marie
Freking, Edward
Frey, George H.
Frey, Francis H.
Frizzell, Arthur
Frizzell, Helen M.
Funch, Carl J.
Funch, Frank F.
Fussinger, Emile C.
Gaede, Lawrence
Gardner, E. J.
Gardner, Louis E.
Gebhart, W. J.
Geier, Fred A.
Garaghan, Edward
Gerding, Lawrence
Gerver, Louis
Gibbons, Rose
Gott, Hubert
Grace, Catherine
Grainger, Walter T.
Gross, Agnes
Gross, Albert E.
Grote, Elizabeth
Grote, Leo J.
Grote, Marie
Grote, Robert C.
Grunder, Amelia
Grunder, Anna
Haeussler, Fred A.
Hagedorn, Charles
Hall, C. L.
Hamilton, Peter W.
Hardig, John B.
Hartke, Agnes
Hartman, Robert
Hauser, Edwin
Healy, Joseph C.
Henkel, Louis J.
Hessling, Anthony
Hetteberg, Raymond C.
Hey, William
Hildebrandt, Irwin H.
Hoch, Edna
Hoelscher, Edna
Hoenemeyer, Harry
Hoganc, John
Hotopp, George
Holohan, Cecilia
Holohan, Minnie A.
Hummel, Elmer
Husman, Fred
Huster, William J.
Moran, Nellie H.
Moran, Sallie
Moriarity, Michael J.
Moser, Edward Ralph
Mountel, Edward H.
Mountel, Eugene T.
Mulvey, Joseph
Murphy, Mary L.
Murray, Raymond
Murray, William
Nahrup, Robert
Nann, Carolyn
Neyer, Alphonse
Niehaus, Clara
Niehaus, William J.
Niemeier, Albert
Nobbe, Paul T.
Noppenberger, John
Nolan, Margaret E.
Oberschmidt, F. J.
O'Brien, Robert W.
O'Connell, J. C.
O'Day, John W.
O'Leary, May
Overberg, J. H.
Overmole, Ferdinand
Peitz, Rosalind
Pennyworth, Ivan P.
Perk, Marie
Poetker, Rose
Pund, Frank J.
Purcell, Katherine
Quinlan, Robert
Raiter, Helen
Rake, Robert
Ranz, Aloysius
Raters, William H., Jr.
Redmond, Grace
Reedy, Lawrence H.
Remelin, Louis
Reidel, George R.
Resch, Fred
Reuter, Edwin
Reynolds, Anna
Richardson, Irene
Rieckelman, Harold E.
Rinck, William
Rolfes, John
Roth, Oscar J.
Ruff, Norman
Rummel, Gertrude
Ruttle, R. H.
Ryan, Maurice
Ryan, Mark J.
Ryan, Mary
Salt, Ray G.
Sanker, Louis J.
Santen, John
Sauer, Christopher
Schaefer, Frank G.
Schehl, Justin
Scheidler, Alfred
Schenkel, Paul
Schipper, Emma
Schmidlin, Alphonse A.
Schmidlin George
Schmitt, Dorothy
Schmitt, Joseph E.
Schmitt, Ophelia
Schmitz, Rosalia E.
Schneiders, Fred D.
Schoepf, Charles
Schrimpf, William J.
Schroot, Edward Henry
Schuerman, Edward
Schuh, Marie
Schulte, Albert A.
Schulte, Cyril
Schulte, C. Stephen
Schulte, Theodore
Schulte, Walter J.
Schwab, Frank, Jr.
Scola, Wilber J.
Scully, Mary
Sebastiani, Joseph
Seglers, Carroll
Seibel, A. A.
Selzer, George C.
Sherrer, Harold
Shields, William B.
Shonessy, William
Sicking, Raymond
Sieve, Arnold
Siever, Edna
Simmes, Orlando A.
Skahen, Lillian
Skahen, Urban E.
Smith, Edward N.
Smith, Fred R.
Snider, Stanley F.
Stahl, Joseph H.
Stauder, John P.
Stautberg, Joseph L.
Stautberg, W. H.
Steiber, Maysie
Steiber, Robert L.
Steibel, William
Stelzer, Paul C.
Stewart, Andrew
Sticksel, Gertrude
Stober, Harry
Stritch, Michael J.
Strubbe, Louis N.
Stump, Hugh R.
Sudbrack, Arthur
Suhre, Aloysius
Sweeney, Edward A.
Taney, Thomas E.
Thaman, Harry L.
Thelen, William
Thoben, Cecelia
Topmiller, Florence

Torbeck, John
Trefzger, Francis F.
Trub, William
Twomey, James M.
Uckotter, Alma
Uckotter, Florence
Ulrich, Arthur J.
Van Frank, Mabel
Vehr, Francis R.
Vesper, Joseph G.
Vivier, Joseph A.
Voet, H. G.
Vogele, Edward
Vogt, Theodore
Volker, Raymond
Vonderbrink, Louis
Vonderhaar, George
Vonderheide, Bertha
Vosmeier, Cecilia
Webeler, Raymond W.
Weber, Frances C.
Wegenhart, B. A.
Weghorn, Francis C.
Wendeln, W. Paul
Wesselman, Edward
Wettstein, Edwin
White, Leo
Wimberg, William J.
Wittekind, Sylvester
Wolf, Elsie
Wolpert, Robert
Wood, R. J.
Wulfekuhl, Louis
Wurzelbacher, Ida M.

Zeil, Edward A.
Zink, Charles J.
Zurlage, Marie
The State Board of Accountancy.

Section 1370. There shall be a state board of accountancy consisting of three members not more than two of whom shall belong to the same political party. Each member of the board shall be a person skilled in the knowledge and practice of accounting and actively engaged as a professional public accountant within this state. (99 v. 332 ¶2.)

Appointment and term of members. Section 1371. Each year the governor shall appoint one member of the state board of accountancy who shall serve for a term of three years and until his successor is appointed and qualified. A vacancy in the board shall be filled by the governor by appointment for the unexpired term. (99 v. 332 ¶2.)

Organization of the board. Section 1372. The state board of accountancy shall organize by the election of one of its members as president and one as secretary and treasurer. The secretary and treasurer shall give a bond in such sum and with sureties as the board directs. The board shall keep a record of its proceedings. (99 v. 332 ¶2.)

Certified public accountant. Section 1373. A citizen of the United States or a person who has duly declared his intention to become such citizen, not less than twenty-one years of age, of good moral character, a graduate of a high school or having received an equivalent education, with at least three years' experience in the practice of accounting and who has received from the state board of accountancy as herein provided a certificate...
of his qualifications to practice as a public accountant shall be styled and known as a certified public accountant. No other person shall assume such title or use the abbreviation "C. P. A.,” or other words or letters to indicate that he is a certified public accountant. (99 v. 332 ¶1.)

Examination. Section 1874. Each year, the state board of accountancy shall hold an examination for such certificate. Each applicant shall be examined in theory of accounts, practical accounting, auditing and commercial law as affecting accountancy. If three or more persons apply for certificate within not less than five months after the annual examination, the board shall hold an examination for them. The time and place of each examination shall be fixed by the board. (99 v. 332 ¶3.)

Fee for examination. Section 1875. At the time of filing the application for such examination and certificate, each applicant shall pay to the treasurer of the state board of accountancy a fee of twenty-five dollars. Such examination fee shall not be refunded, but an applicant may be re-examined without the payment of an additional fee within eighteen months from the date of his application. (99 v. 332 ¶4.)

Certificates of other states, territories or foreign nations. Section 1876. A person who is a citizen of the United States or has declared his intention of becoming such citizen, who is at least twenty-one years of age, of good moral character, who has complied with the rules and regulations of the state board of accountancy, and who holds a valid and unrevoked certificate as a certified public accountant issued under the authority of another state or territory of the United States or the District of Columbia, or of a foreign nation, may receive from the board a certificate as a certified public accountant if the board is satisfied that the standards and requirements for a
certificate as a certified public accountant thereof are substantially equivalent to those established by this chapter. Such person may thereafter practice in this state as a certified public accountant and assume and use the name, title and style of “certified public accountant” or any abbreviation or abbreviations thereof. (99 v. 333 ¶6.)

Revocation of Certificates. Section 1877. For sufficient cause the state board of accountancy may revoke a certificate issued under this chapter if a written notice has been mailed to the holder thereof at his last known address at least twenty days before hearing thereon. Such notice shall state the cause of such contemplated action and appoint a time for hearing thereon by the board. No certificate issued under this chapter shall be revoked until after such hearing. (99 v. 333 ¶7.)

Compensation and expenses. Section 1878. From fees collected under this chapter the board shall pay the expenses incident to its examinations and the expense of preparing and issuing certificates, and to each member of the board for the time actually expended in the performance of his duties a sum not exceeding five dollars per day and his necessary traveling expenses. In no case shall the expenses of the board or the compensation or traveling expenses of the members thereof be a charge against any fund of the state. (99 v. 333 ¶4.)

How this chapter construed. Section 1879. Nothing contained in this chapter shall be construed so as to prevent any person from being employed within this state as a public accountant. (99 v. 334 ¶9.)
# INDEX

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td>24</td>
</tr>
<tr>
<td>Activities, Student</td>
<td>14</td>
</tr>
<tr>
<td>Advertising</td>
<td>30</td>
</tr>
<tr>
<td>Attendance</td>
<td>11</td>
</tr>
<tr>
<td>Auditing</td>
<td>26</td>
</tr>
<tr>
<td>Bookkeeping</td>
<td>24</td>
</tr>
<tr>
<td>Business Administration Course</td>
<td>17</td>
</tr>
<tr>
<td>Calendar</td>
<td>3</td>
</tr>
<tr>
<td>Certified Public Accountant Law of Ohio</td>
<td>40</td>
</tr>
<tr>
<td>Certificates</td>
<td>12</td>
</tr>
<tr>
<td>Certificates Awarded</td>
<td>32</td>
</tr>
<tr>
<td>Cooperative Store</td>
<td>14</td>
</tr>
<tr>
<td>Contents</td>
<td>4</td>
</tr>
<tr>
<td>Departments of Instruction</td>
<td>6</td>
</tr>
<tr>
<td>Degree Courses, Synopsis of</td>
<td>16</td>
</tr>
<tr>
<td>Degrees</td>
<td>12</td>
</tr>
<tr>
<td>Degrees Conferred</td>
<td>32, 34</td>
</tr>
<tr>
<td>Economics</td>
<td>22</td>
</tr>
<tr>
<td>Employment Bureau</td>
<td>14</td>
</tr>
<tr>
<td>Entrance Requirements</td>
<td>8</td>
</tr>
<tr>
<td>Effective Speaking</td>
<td>30</td>
</tr>
<tr>
<td>English, Business</td>
<td>28</td>
</tr>
<tr>
<td>Examinations</td>
<td>12</td>
</tr>
<tr>
<td>Expenses</td>
<td>10</td>
</tr>
<tr>
<td>Graduates' Association</td>
<td>16</td>
</tr>
<tr>
<td>Hours of Consultation and Registration</td>
<td>9</td>
</tr>
<tr>
<td>Historical Sketch</td>
<td>5</td>
</tr>
<tr>
<td>Law, Commercial</td>
<td>27</td>
</tr>
<tr>
<td>Lecturers and Instructors</td>
<td>20</td>
</tr>
<tr>
<td>Library and Reading Room Facilities</td>
<td>11</td>
</tr>
<tr>
<td>Location and Time of Sessions</td>
<td>8</td>
</tr>
<tr>
<td>Mechanical Devices</td>
<td>31</td>
</tr>
<tr>
<td>News, The Xaverian</td>
<td>10</td>
</tr>
<tr>
<td>Officers and Faculty</td>
<td>18</td>
</tr>
<tr>
<td>Opening Exercises</td>
<td>9</td>
</tr>
<tr>
<td>Outline of Courses</td>
<td>22</td>
</tr>
<tr>
<td>Parliamentary Practice</td>
<td>30</td>
</tr>
<tr>
<td>Prizes</td>
<td>12</td>
</tr>
<tr>
<td>Prizes Awarded</td>
<td>32</td>
</tr>
<tr>
<td>Psychology</td>
<td>29</td>
</tr>
<tr>
<td>Register of Students</td>
<td>35</td>
</tr>
<tr>
<td>Registration</td>
<td>8</td>
</tr>
<tr>
<td>Salesmanship</td>
<td>30</td>
</tr>
<tr>
<td>Social League</td>
<td>10, 14</td>
</tr>
<tr>
<td>Spanish, Commercial</td>
<td>31</td>
</tr>
<tr>
<td>Special Lectures</td>
<td>11</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>10</td>
</tr>
<tr>
<td>Women, Open to</td>
<td>5</td>
</tr>
</tbody>
</table>

43