Xavier University Newswire

Xavier University - Cincinnati

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WHO AM I?

I am more powerful than the combined armies of the world.
I am more deadly than bullets, and I have wrecked more homes than the mightiest of slave cars.
I steal in the United States alone over $300,000,000 each year.
I spare no one, and I am the victor—among rich and poor alike; the young and the old; the strong and the weak; widows and orphans know me.
I massacre thousands upon thousands of wage earners in a year.
I lurk in unseen places and do most of my work silently. You are warned nothing, but take all.
I am with you at college and at home, and hover above your textbooks.
I am with you when you retire and I rise with you in the morning.
I am more powerful than the combined armies of the world.
I am more deadly than bullets, and I have wrecked more homes than the mightiest of slave cars.
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I am with you at college and at home, and hover above your textbooks.
I am with you when you retire and I rise with you in the morning.
I am your worst enemy.

My name is —?

Study of English

There are very few persons, even among those who could be shocked at being told that they were not well educated, who are not given to cultivating, perhaps unconsciously, the vernacular of the street. "The English language," as one poet pastestingly termed it, pervades our daily life. Children display persistent aptitude in acquiring expressive phrases, and their parents in cordoning them sometimes make mottos worse by the way they set about it. The Philadelphia "Telegraph" recently printed a good example of this: "The other night at dinner in West Philadelphia a little girl surprised her mother by saying, 'I'm not stuck on this bread,' 'Marge,' said her mother reprovingly, 'you want to cut that big out.' 'That's a peach of a way of correcting the child,' remarked the father. 'I know,' replied the mother, 'but I just wanted to put her wise."


And The Future?

In Robinson and Fairbanks' Directory of Cincinnati, for 1829, the following entry is found on page 106: "Roman Catholic Cathedral. The Cathedral is under the charge of Rt. Rev. Dr. Fenwick, Bishop of the Diocese of Cincinnati, which comprises the State of Ohio and ad provisionum, the Michigan and Northwest territory. The Bishop is assisted by Rev. S. H. Montgomery, Rev. J. Mullen, Rev. M. Knecht, and Rev. C. G. Gieser. The Cathedral is attached to a Theological Seminary, which has recently commenced operations and of which Rev. S. H. Montgomery is Superio Now the Cathedral was the one Catholic Church in Cincinnati in 1829 and the Theological Seminary was conducted in the Athenaeum—the predecessor of Old St. Xavier College.

In Denning's Directory of Cincinnati for 1832, this entry is found on page 258: "Catholic Cathedral, Bishop Purcell, Sycamore near Seventh." And that is all.

In Cist's "Cincinnati for 1842," this is found on page 66: "Roman Catholic Cathedral, west side of Sycamore, between Sixth and Seventh streets. Very Rev. E. T. Collins and Rev. Edward Purcell officiate in the services of this church.

"Church of the Holy Trinity, south side of Fifth, between Smith and Park streets. This is occupied by a German congregation. Cist, Very Rev. J. E. Henning, Rev. Francis L. Hopper, Rev. Francis L. Hamm. Cincinnati is an episcopal see of the Roman Catholic Church. Rt. Rev. J. E. Purcell, Bishop." On page 118, of Cist's, the following entry is made: "The Catholics of Cincinnati, under the care of Bishop Purcell, have founded a College, now called St. Xavier College, for the instruction of youth. This Institution is now presided over by the Rev. Mr. Ete, recently of the College of St. Louis. The pupils are now about 160 in number, and connected with the institution is a large library, containing 4,000 or 5,000 volumes. St. Xavier College has, as yet, no charter, but it is understood that one will be obtained shortly. The St. Francis Xavier Theological Seminary belongs to the Roman Catholic society. There

(Continued on page five)
CLASS NOTES

Third Year Accounting.

The Third Year Accounting Class, under the splendid teaching of Mr. Cloud, has practically completed its study of Cost Accounting, which was found to be a very interesting course.

The class is now entering upon the study of Auditing, and it is hoped that the members will be able to grasp the elements pertaining to the latter as well as they did of the Cost Accounting.

The class as a whole has kept up its attendance as well as could be expected, the majority not having missed one evening, and it is hoped that this splendid attendance will continue to the end of the school year, which is but a few months hence.

The class is also glad to announce that we have again with us Mr. Gardiner, who returned to take up the study of Auditing.

Leo Austing.

Transportation.

Tuesday, February 1st, marked the opening of the class in Transportation, under the direction of Mr. P. T. Kilgariff. This is the first of a broad one, coming in contact with every one of us in our daily pursuits.

Mr. Kilgariff is a man very capable of handling this subject on account of his long experience as a railroad man. He is at present secretary to the Vice-President of the Queen & Crescent Railroad, the latter being the locale of the Cincinnati Southern. The lecturer has tackled his subject in a very interesting and entertaining manner, instructive by showing the different methods of handling and transporting goods and passengers, and entertaining on account of the humorous manner in which he imparts his knowledge to the members of the class.

It is hoped that some of the men who have had the misfortune of missing the preceding lectures will not lose courage, but will return to the class at once, and we can assure them that they will not be absent from any of the succeeding lectures after once having heard this talented professor expound upon them on some points of this subject.

Leo Austing.

Bookkeeping Notes.

Sessions are held each Wednesday and Friday evening from 7:30 to 8:30.

The Bookkeeping Class is held on Mersey street. All students are now getting well initiated into the mysteries of partnership bookkeeping. Interest in the work grows with each lesson and the evening sessions go by all too quickly.

The mid-year examination was held on the evening of January 26th. The subject of the examination was the making of a Trial Balance and a Financial Profit and Loss statement.

Thomas Hughes (in a stage whisper) —"Did you hear that noise? I wonder what it was?"

Frank Yanor (recalling "Pinafore")—"It was—I think—I think it was—it was—a cat!"

William Keaneley enrolled as a member of the Bookkeeping Class in January.

So interested was Henry Maguire the other evening "proving cash" that Paul Klein had to remind him of the fact that the bell had rung and that the professor was waiting to turn off the electric lights.

Paul Armstrong and Aloysius Schaefer are now reasonably certain of the difference between a Partner's Personal Account and General Administrative Expense.

Tommy Muiray has a "good line" on those Sales Tickets. It's hard to trip up Tommy.

W. T. B.

Journal Entries from First Year Accounting.

"Are you up to date?" This is the only question Mr. Heierman ever puts to our class.

On account of Mr. Frey's absence from the city on February 9th Mr. Cloud conducted the class.

Peculiar! Even after we are in the Accounting classroom we are entering.

Mr. Frey advises the students to work in pairs, for he says: "If there is something which one doesn't know, the other probably will, and both will get it wrong. All of which tends to prove that ancient and time-worn adage, 'two heads are better than one.'"

Our class is unique. Instead of electing men to the old-fashioned offices of President and Treasurer and as such, we have substituted an office of far greater importance.

Gentlemen, we have the honor to present Mr. Heringhaus, our official Window-Opener.

W. Curtin.

Second Year Accounting.

Great progress has been shown in the second year class of Accounting, which is far ahead of its schedule and shows that the members are down to business and nothing is missed by them.

The absence of Messrs. Grocig, Grocig, Anthony, 275 Eoosey Ave., Hogan, Charles, 526 Sixth Ave., Dayton, Ky.

Kehrer, Howard, 228 Ketter Ave. Morgan, Robert, 1613 Mansfield St. Sandor, Frank C., 4227 Kirby Ave.

Taske, William, 1019 Monastery Rd. Tierney, Vincent, 1336 Bascel Ave.

Wesler, Alvin, 2215 Ohio Ave. Yunker, Edward, 6224 Wren St.

Third Year Accounting.


Muiray, William J., 455 Fountain St. Segal, Benjamin, 650 E. Wade Ave. Sieker, Paul, 1408 Hackberry St.

Staatsburg, W. H., 683 E. Thirtieth St.

Yehr, Eimer, 2322 Leamun Rd. Kohler, Charles, 2612 Dennis St.

Gardner, Charles F., 1418 Banwick, Covington, Ky.

ROSTER OF 1915-1916 CLASS IN ACCOUNTING.

First Year Accounting.

Harrison, Alphonse, 1017 Jefferson Ave. Brockman, Raymond, 2659 Newton Ave.

Buschler, Edward, 4437 Coehler Ave. Curtin, William, 2411 Ashland Ave.

Farling, Bernard, 1116 Selsorave St. Hagemann, Andrew, 42 Clark St.

Herlinghaus, Alphonse, 223 Ward Ave. Kegele, Anthony, 2570 Cook St.


Lambert, Fred, 320 Clark St. Linn, E. F., 3447 Woodburn Ave.


Schaefer, Frank, 3510 Boudinot Ave. Schnatti, Joseph, 25 Bremert St., Covington, Ky.

Sicking, E., 2006 Florida Ave. Sicking, Raymond, 2715 East Ave.

Stewart, Harry, 349 Clark St. Tillman, S. W., 755 Monroe Ave.

Varellman, M. A., 214 Main St. Wendeln, Paul, 3511 Washington Ave.

Wessel, Albert, 819 East St. Wieke, John, 1555 Central Ave.

Trane, Robert, 46 W. Fourth St., Covington, Ky.

Fayret, J. K., Owensville, Ohio. Dusam, Elbert, 251 McGregor Ave.

Schahill, John, 1641 Danzer Ave.

Second Year Accounting.

Carvis, Carl, 1820 Hampden St. Grocig, Anthony, 271 Eosey Ave.

Hogan, Charles, 500 Sixth Ave., Dayton, Ky.

Kehrer, Howard, 238 Ketter Ave. Morgan, Robert, 1612 Mansfield St.

Sandor, Frank C., 4227 Kirby Ave. Taske, William, 1019 Monastery Rd.

Tierney, Vincent, 1336 Bascel Ave.

Wesler, Alvin, 2215 Ohio Ave. Yunker, Edward, 6224 Wren St.

Third Year Accounting.

Austing, Leo, Mt. Healthy, Ohio. Baumann, John, 3570 Michigan Ave.


Hetler, John, 3433 Baun St. McCarthy, William, 1282 Pendleton St.

Muiray, William J., 455 Fountain St. Segal, Benjamin, 650 E. Wade Ave.

Sieker, Paul, 1408 Hackberry St. Staatsburg, W. H., 683 E. Thirtieth St.

Yehr, Eimer, 2322 Leamun Rd. Kohler, Charles, 2612 Dennis St.

Gardner, Charles F., 1418 Banwick, Covington, Ky.
Moving picture shows be closed from about 6:00 to 7:30 P.M.

Benefit of the "Gold Dust Twins," the Ladies of the Rosary Society, on January 27, in the Sinton Hotel, proved a success and a surprise beyond all expectation. It was evident that St. Xavier is held in profound esteem by thousands of Cincinnati and Covington friends. Hundreds were turned away. The sum handed over by the Rev. Director Fr. Thomas Nolan, to the Diamond Jubilee Fund Committee, amounted to $1,300.

We offer sincere congratulations to those energetic workers. Let us make their example an inspiration.

ALUMNI ASSOCIATION.

The second quarterly meeting of the Alumni Association of the Department of Commerce, Accounts and Finance and Journalism was held Monday evening, Feb. 7th, in the college library. As usual, a large quota of the membership were present to partake of the intellectual treat, as well as the general good time that such a meeting affords.

Ways and means of raising money for the "Diamond Jubilee Fund" were discussed. When the plans of the greater St. Xavier College were shown and explained by the President, the alumni manifested a wonderful interest. Their admiration will be as generous and real in deeds as it is in words. The organization has every reason to believe that it will do more than its share in contributing toward so worthy a cause. Mr. Breene spoke on "How To Get Rich Quick." He told us how he became wealthy over night by simply applying to practice what he had learned of Investments at college. Mr. O'relly, Mr. Kennedy, et al., burned with anxiety to add a few of their favorite topics of personal experience; but as the hour was waxing late, Mr. Brendel, our modest President, turned down the offer with deep regret.

Mr. Hy. Aloysius McSorley has recently returned from an extended honeymoon. He resides at 902 W. 8th street.

At our next business meeting, Mr. Tasker will read a paper on "Taxes in General," to be followed by questions and open discussion. It is not to be overlooked that the goal and ambition of every alumnus to become a certified public accountant, there will be a thorough thrashing out of all the questions of theory and practical problems, as presented in the last State examination. Don't be too serious.

EDW. A. M'Carthy, Historian.

FIRST YEAR LAW.

The students who "stuck it to us" after the first semester are focusing on PARTNERSHIPS and AGENCIES under the able guidance of Mr. Kennedy.

The outlook did not seem very bright as the subject was thought to be one that would prove monotonous but after a few sessions, when the interest of Mr. Kennedy became manifest the class regained consciousness and the boys are now on the way to recovery.

One evening when the subject "BROKERS" was being discussed one of the boys mentioned that the newest form of brokerage is the Marriage Broker, whereupon Mr. Kennedy, in his droll humor stated that the party furnishing this information must evidently be very much interested in the new profession.

JOHN A. VOGELE.

ETHICS AND ECONOMIC CLASSES.

The Ethics and Economic classes of St. Xavier's meet in usual session every Monday night. The students have manifested an unusual interest in the subjects since the first examination, and the attendance has been general throughout the year, there being twenty-four members in the class. Rev. McCormick teaches both subjects on Monday night, the first hour being devoted to Ethics and the second to Economics.

The subject discussed in Ethics was domestic sociology, marriage, divorce and polygamy. Rev. McCormick explained thoroughly the reasons and necessities of marriage, primary object being the perpetuation of the human race and secondary for the good of the contracting parties. Polygamy is directly opposed to the unity of marriage and must not exist under any circumstances. Divorces are opposed to object of marriage and run counter to the welfare of the family and society.

Credits, the bank and bank notes were the subjects in Economics. Credit is usually found to be backed up with confidence and securities. The chief uses and necessities of a bank are to receive deposits, balance indebtedness, loan of security and issue of currency in the form of notes. These are known as bank notes. The classes are a magnificent help to the student.

L. M. HEITZ.

THIRD YEAR LAW.

Under the able direction of Mr. Edward P. Mohrleiner the students of the second and third years are trying to master the subject of "Corporations." Just now, early in our lives, we who are business men in the making and who are soon to have business houses of our own, are learning all about the formation of "Corporations" and the tricks practiced on many provincial stockholders. You may be sure they will have a hard time "to put one over on us."
JOTTINGS
From the Class in Advertising and Salesmanship.

"The Record" has extended an invitation to any member or members of the class to call and see the publisher with regard to soliciting advertising copy for it. This invitation is most gracefully accepted.

Mr. Clarence W. Payne, of the Engraving, spoke at the Jan. 27 session of the Class in Advertising and Salesmanship. His topic was "Planning the Campaign."

Father Finn sent an invitation to any member of the class, who had the time and inclination, to see him with regard to taking care of the advertising end of the "St. Xavier Monthly Calendar."

On February 3Prof. L. G. Ogden, Instructor in Deep Breathing and Physical Culture, addressed the class. His talk was very interesting and practical, being mostly out of his own experience as a salesman. His topic was "Health and Its Relation To Success."

The advertising exhibit held last week in the lobby of the Hotel Gibson, adjoining the Fountain room, was reviewed with much interest by members of the class.

Mr. Broker's talk, in short, of the Association. All graduates in newspaper work, lectures given and lectures to come—the shop talk, in short, of the Association. All together, then, for the next issues!

C. O. C.

NEWSPAPER ORGANIZATION.
The successful newspaper must excel in its editorial, business, and mechanical departments, and neglect to live up to a high standard of perfection in each may result in failure. As a chain is no stronger than its weakest link, and depends for its value on the strength of each, so does the newspaper rely on the excellence of every unit of its variegated and widely distributed activity.

What makes a newspaper great and in the highest sense successful? The foundation is plainly the confidence of its readers, the respect of the community to which it appeals. It comes of many resolutions, of withdrawing the alurment of immediate advantage, of principles clearly formulated and unwaveringly adhered to, of ideals religiously cherished and never abandoned. When a newspaper conforms to such principles, when it is guided by such ideals, when conviction goes into its making, and when brains are added, illuminating and vitalizing all these, the newspaper that is the fruit of this blending wins the confidence of the public.

These conditions by their nature mean absolute independence of any outside control or influence. If to such a newspaper come the rewards of great circulation, large volume of advertising, and substantial profit, may not the student of journalism say that this reward has been earned because the journal is a newspaper of principles, the product of an intelligent and well-directed school organization? (Lewis Wiley.)

NO SHORTAGE OF MATERIAL

THANKS to Rev. Father Heiermann, "The Xavierian News" has been placed upon a good business basis. Editors and Business Managers have been appointed from every class. The editors are supplied with such an abundance of good material that it is necessary to increase this issue to six pages, with several good articles remaining for future series.

YOU are intensely interested in St. Xavier College, all its works and undertakings. Keep in touch with its activities, intellectual and social, its past history and present achievements. The College publishes two papers: "The Athenaeum" and "The Xavierian News."

The Athenaeum is published quarterly in November, February, April and June. The Xavierian News is a monthly, every month excepting July and August, published by the College of Commerce and Journalism.

We offer you a subscription to The Athenaeum, Vol. Numbers 2, 3, 4, at 75 cents. The Xavierian News, 5 issues, February to June, 40 cents. Subscribe for The Athenaeum or The Xavierian News. Better—subscribe for both. A combination price for both of the specified issues is offered at $1.00

Let Us Hear From You
To us, the students of St. Xavier College of Commerce, Accounts and Finance, Journalism and Advertising, and Salesmanship, Mr. Cash was more than to others. To us he was a kind father and a sincere friend. When the project of the College of Commerce was first proposed during the summer of 1911, Mr. Cash was one of the most enthusiastic advocates and volunteered to teach a branch of Commercial Law. He was one of the speakers at the formal opening, October, 1911. He selected Contracts, which he taught together with Agency and Partnership for four years. In the midst of this subject he broke down in October, to the great sorrow of his class. An able substitute was found in Mr. John E. Fitzpatrick. Nothing gave Mr. Cash more intense satisfaction.

In his able commencement address last June, when we could already observe some signs of failing health, he paid a glowing tribute to the College of Commerce, Accounts and Finance, Journalism, Advertising and Salesmanship which will never be forgotten.

"The number of students upon this platform tonight attests her interest in commercial education. Here are a number of young men who have been willing to sacrifice their evenings of rest—rest well earned after days of toil—to develop their minds and help them for business life. For three years they have toiled in season and out to better their conditions. Their ambitions have been worthy of all praise and St. Xavier is proud, as we all are, of the records. She has taught them the ethics of business. The business man is always claiming that it is the politician and the professional man that have need of ethical training. But I want to say here tonight that in my limited experience of nearly a quarter of a century no one needs such training more than the business man of the country."

Mr. Dennis F. Cash will stand out to us as a guide of noble aspirations of undaunted energy, of gentlemanly courtesy, of democratic simplicity, of courageous chivalry.

R. I. P.

AND THE FUTURE.

(Continued from page one)

There are fifteen students in this institution and three professors. Holy Scripture, doctrinal and moral theology and canon law are the chief objects of study. The Episcopal residence assents the Seminary. It is also the residence of the pastors of the congregation, who are generally three in number.

The epochs of 1829, 1832 and 1841 are interesting—but what of the future? The venerable and revered clergyman mentioned in the directories have gone to their eternal reward. St. Xavier has obtained the charter projected in 1841. There has been a diamond jubilee. The alumni and the student body of St. Xavier today will read these notes with interest but what of the future? The earnest efforts on behalf of the Diamond Jubilee Fund are slowly but surely approaching the summit of attainment.

"St. Xavier, for aye!" Put your shoulders to the wheels, boys, old and young. "St. Xavier, for aye!"

There is a puzzle somewhere in this paper. Try to answer it. Several answers may fit. Get the right one.

How To Tell a Story

A story must begin right; it must be told in the right order; it must end right, and it must contain only what is necessary. In writing a news-item, the what, where, when and how must be considered. It the item is not written in this order, it is not logically written, and will not draw the attention that it would otherwise, and if read, it will not be sufficiently interesting to the reader. When writing an article, it should be written in one of four styles; namely, the narrative, descriptive, expository, or argumentative. However, an article may contain more than one style. In fact, some articles might contain four elements.

The narrative style is an orderly and connected account of what has sometime taken place. It is important to have taken place. Keep the order in which the events occurred unless there is a good reason for following some other method. Mention every point that is needed to give the reader a clear idea of what happened. Make the narrative a connected whole, but do not string sentences together with "and." Write naturally as in conversation and use no words whose meanings are now known. Arrange the thoughts by topics, and make a separate paragraph of each distinct topic.

A description should be so written as to produce a clear picture in the mind of the reader. Learn all that can be learned about what is to be described. First give a general idea of the subject, then describe the details in a natural and logical order. As the description progresses, the reader should thoroughly understand the subject then far. Don't go back and pick up details that should have been covered earlier in the article.

In exposition, first make sure that the subject is understood, for how can a writer hope to make clear others what is not clear to himself? When the writer is sure he understands the subject, he should think of the different things he wants to say about it and set them down in proper order. A good way to begin an exposition is to state exactly what is to be explained and how it is to be explained. Then proceed to cover the subject completely.

The argumentative style is the most difficult. It should be logical and complete. No details should be left unnoticed. The subject must be thoroughly understood. All points should be brought out. The best way to make the subject clear is for the writer to state it in his own words in a clear and concise manner.

M. C. Heitz, '16.
IT PAYS TO ADVERTISE.

We see so much advertising being done today that the question which naturally comes to our minds is: does all this advertising pay?

Consider the business house that advertises principally through the mails. What percent of their advertising pays? Fully fifty to ninety percent of the average mail advertising goes into the waste basket without being read. Mr. Buyer does not have to display a wonderful amount of mental telepathy to judge the most of the “stuff” before him is something that he cannot or does not care to use. In cases of meritorious articles, poorly or improperly advertised, receive the same judgment along with the rest. It leads to the question of “not more advertising; but better advertising.”

The man who pays for good advertising and receives in exchange material that finds its way into the waste basket without being read, is not one who will long be a believer in that motto, “If in Advertising.” What his business and every successful business today needs is scientific advertising. Not the cheap poster or amateur work. Good business depends upon good attractive literature that will be read.

A successful advertising man or firm today must be a good student of literature and psychology. He must read the minds of his customers; grasp their wants and desires and then supply their demand in a most efficient and capable manner. It must be remembered that advertising is a medium by which the quality, quantity, value or price of any commodity is featured. Its power as a selling agency is equal to the amount of want attraction it is able to produce in the consumer. It is the stepping stone between production and consumption.

Good advertising is a universal salesman. His territory is everywhere. He is on the job twenty-four hours a day, three hundred and sixty-five and one-quarter days a year. And his “home” never sends him word to “come in.”

E. A. Nieman, ’18

The Xavier Athenaeum.

We are pleased to receive from our brothers in the day classes a copy of their splendid periodical, “The Xavier Athenaeum.” Further description of the “Athenaeum” is futile, as very one already knows of its high quality. If they do not, they should lose no time in becoming acquainted with it. The February issue contains among other fine articles the prize oration of Mr. John E. Reardon on “A Minimum Wage in the United States.”

The February issue contains among other fine articles the prize oration of Mr. John E. Reardon on “A Minimum Wage in the United States.”

A slightly disgruntled subscriber to the News writes us that: “It seems funny to me that there aren’t more jokes in the News.” But then, Arthur dear, the jokes that were in the News were funny, even as you may possibly be.

Professor Blakely is credited with telling his class in Journalism that the North has not produced an orator since the war save Daniel Webster. As Dan'l was produced before the war, how about it Professor? And then, attend some of the oratorical contests in Moeller Hall and floods of eloquence will beam upon you.

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“One for all and all for one” and “St. Xavier, for aye,” and while in the jokefest department it is the slogan of the News, and of the student body of St. Xavier—and ever will be.

The Educational Review suggests the establishment of a projectoscope in all colleges. But, dear neighbor, kindly define the project and the scope thereof.

It may be a long lane that has no turning—but length is a pleasure compared with the short street of slippery sidewalks. Will our Patres Conscript—our Fathers Concerned of the Council of Cincinnati kindly take the hint?

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The Joke Fest

Students of Massachusetts Agricultural College have begun a series of "chop-feed stories of campus activities." Choppy, however, is sure to be better. At least more appetizing.

No, Josephus—you are mistaken, Style Books in Journalism do not refer to the latest mode a la Parem.

If anyone in his "big, would rise, had better quickly advertise—your the Xaverian News.

She—"Doesn't that candy look good?"

"He—"Yes! Let's stand here and look at it a while." (And Cupid Sulked).

Teacher—"Willie, what is your greatest ambition?"

Willie—"To wash mother's ears just once!"—Pennsylvania Punch Bowl.

Really the Ohio State Lantern shines as brightly as the Kentucky Torchlight. (Thanks unnecessary).

Your subscription—cash in advance—will bring happiness to your heart. That is of course, a subscription to the News.

THERE IS A REASON

for the low cost of insurance to policy-holders in the

Union Central Life Insurance Co.

of Cincinnati. Its farm mortgage loans yield a high rate of interest, its death rate is very low and its management expenses moderate. Agents everywhere invite you to our Monthly Income Policies.

Jesse B. Clark, President.

John L. Shurr, Manager.

Home Office, General Agency.

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