1913-14 St. Xavier College of Commerce, Accounts and Finance Catalogue

Xavier University, Cincinnati, OH

Follow this and additional works at: http://www.exhibit.xavier.edu/coursecatalog

Recommended Citation
Xavier University, Cincinnati, OH, "1913-14 St. Xavier College of Commerce, Accounts and Finance Catalogue" (1914). Course Catalogs. Book 89.
http://www.exhibit.xavier.edu/coursecatalog/89
Third year opens Monday, September 15th.

The Alumni of St. Xavier College have made the opening of this department a great success. Their efforts are deeply appreciated by the College, and their continued interest is solicited especially in securing new students in this and all the other departments.

Send for copies of prospectus or send in addresses to which copies should be mailed.
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Statement</td>
<td>3</td>
</tr>
<tr>
<td>Degrees</td>
<td>5</td>
</tr>
<tr>
<td>Registration</td>
<td>5</td>
</tr>
<tr>
<td>Entrance Requirements</td>
<td>6</td>
</tr>
<tr>
<td>Tuition</td>
<td>6</td>
</tr>
<tr>
<td>Faculty</td>
<td>7</td>
</tr>
<tr>
<td>Outline of Courses</td>
<td>8</td>
</tr>
<tr>
<td>Ethics and Economics</td>
<td>8</td>
</tr>
<tr>
<td>Commerce and Finance</td>
<td>9</td>
</tr>
<tr>
<td>Accounting</td>
<td>10</td>
</tr>
<tr>
<td>Commercial Law</td>
<td>13</td>
</tr>
<tr>
<td>Journalism</td>
<td>15</td>
</tr>
<tr>
<td>Lectures on Timely Topics</td>
<td>17</td>
</tr>
<tr>
<td>Register of Students</td>
<td>18</td>
</tr>
<tr>
<td>Social Circle</td>
<td>19</td>
</tr>
</tbody>
</table>
General Statement.

St. Xavier College of Commerce, Accounts and Finance was opened in October, 1911, for the benefit of young men, irrespective of their religious adherence, who have brains, energy and the ambition to succeed in business, 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 second year the number of students enrolled in the different courses increased to 140.

The work of this new department of St. Xavier College is distinctively practical. Its instructors are men of affairs. Its aim is to educate men in the methods of present-day business and thereby to add to their efficiency, keeping in mind, however, the eternal principles of truth and honesty as laid down in sound ethics and general doctrines of political economy which are based on correct ethics.

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 of information which will form a business mind able to grasp in a given business scheme and situation the principles involved, to apply his trained talent at once to essentials and to determine upon the best business methods.
The College is especially well equipped to train men for:

- Public Accounting.
- Banking.
- Manufacturing.
- Mercantile Business.
- Stock, Bond and Produce Brokerage.
- Fire and Life Insurance.
- Credit Work.
- Real Estate Brokerage.
- Journalism.
- Advertising, Salesmanship.

The different subjects selected to give a thorough business preparation aim at something much broader than that which is usually the object of the ordinary business college. The courses will appeal, it is hoped, also to those men actually engaged already in business who wish to understand the science of commerce and finance in order to arrive at greater efficiency.

The subjects of instruction may be broadly classified under four groups:

- Ethics and Political Economy with its subdivision economic resources, industrial organization, capital and labor, political science, sociology.

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

- Commerce and Finance, viz: Credits and collections, investments, money and banking, transportation, specific kinds of business and manufactures, foreign exchange, real estate, etc.

- Law for the Business Man. 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. The law subjects are those which are of the greatest importance to the practical businessman and will help him to become his own lawyer in the ordinary legal affairs of his business. Starting with the ground work of all law, contracts, agency and sales are studied during the first year. Negotiable Instruments, Bailments and Carriers, Law of Bankruptcy will be the subjects of the second year. Corporation, Tenancy and Insurance, Taxation, Property will complete the law in the third year.
The methods of instruction in law eliminate purely technical details, but retain all the rules and principles of each subject. Actual cases upon which the courts have rendered their decisions will be explained and discussed.

**Commercial Spanish and German.**

Commercial Spanish and Commercial German will be offered. Other special courses may be given, but the College reserves at all times the right to withdraw any course in which there are not enrolled at least ten students.

**Third Year Branches.**

In September, 1913, this new department will enter upon its third year. The branches of the first year will remain as last year. Students who have taken the work of the first two years will be very much interested in the courses outlined for the third year. For each branch very competent instructors have been selected.

**Preliminary Bookkeeping.**

For students who need a preliminary course in Bookkeeping in order to follow the freshman class in Accounting, a special course in Bookkeeping will be opened, beginning Monday, August 18th. Applicants for this preliminary branch should apply not later than Sunday, August 17th. Sessions will be held on at least three evenings, Monday, Wednesday and Friday, during the week.

**Registration.**

Registration week, Monday, September 8th to 15th. Opening, Monday, September 15th.

**Degrees for Regular Students.**

The degree of Bachelor of Commercial Science will be conferred on those who have done satisfactorily three years work of 180 hours each year. The program is so arranged as to prepare for the examination of the Ohio State Board of Accountancy. Accountancy is a profession in which many able young men may find employment as it is not overcrowded like the professions of law and medicine.
Special Students.

Special students are those who do not work for a degree but wish to study one or the other branch of the complete course. A certificate will be given for the successful completion of each branch.

Entrance Requirements.

The minimum requirement for the degree student is a certificate of having completed a high school of four years or its equivalent. It is desirable that the applicant have obtained the degree of Bachelor of Arts or have finished some college work.

Entrance requirements for special students are: Minimum age of 18 years; ability to follow with profit the selected branches.

Location and Time of Sessions.

The sessions are held in the College buildings, situated on Seventh and Sycamore, on evenings from 7:30 to 9:30. The place is easily reached from all parts of the city.

A reference library may be consulted by the students not only in the evenings but also during the day.

Tuition for Regular Students.

$30.00 per year for the full course of 30 weeks, three evenings a week, payable in advance to the amount of $15.00 per semester. This low tuition fee was decided on for the present in order to bring this splendid opportunity to the door of every aspiring young man.

Tuition for Special Students.

One evening per week (2 hours) for 30 weeks................$15.00
Two evenings per week (4 hours) for 30 weeks..............$25.00

Commercial Spanish or German, 50 cents per week for two hours.

Special Lectures.

Special lectures on practical business problems will be given from time to time as far as the regular work permits.

Lectures delivered 1912-13, see page 17.
Faculty.

Rev. Francis Heiermann, S. J...................... President.
Frederick R. Leach, C. P. A....................... Accounting.
J. D. Cloud, A. M......................... Cost Accounting, Auditing.
Harry J. Frey.......................... Assistant Professor in Accounting.
Denis F. Cash, A. M. LL. B............... Contracts, Agency.
William A. Geoghegan, A. M. LL. B.............. Sales.
Secretary The Miller, DuBrul & Peters Mfg. Co.

James Heekin............................... Business Management.
of The James Heekin Co.

Richard Crane.............................. Credits and Collections.
Dun Agency.

Theodore J. Geisler................... Investments and Banking; Money.
Secretary Central Trust & Safe Deposit Co.

........................................... Law of Bankruptcy.
John E. Fitzpatrick, LL. B..................... Property.
William T. Burns, A. M................ Preliminary Bookkeeping.
Francisco de Soler........................ Commercial Spanish.
L. J. Blakely................................ Journalism.
Outline of Courses.

ETHICS AND ECONOMICS.

First Year.

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.
   Thirty hours; Monday at 7:30.
   Professor McCormick. Text, Coppens.

2. Economics.
   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.
   Thirty hours; Monday at 8:30.
   Professor McCormick. Text, Devas.

Second Year.

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.
   Lectures illustrated with specimens of raw materials and finished products when feasible.
   Fifteen hours; Monday at 7:30.
   Professor Morrissey. Text, Toothaker.

4. Industrial Organization.
   Brief historical survey. Extractive industries; transportation; manufacture; forms of industrial organization; commercial institutions; fundamental principles of administration; State interference and regulation; Government ownership.
The students will be directed to do research work and to propose it to the class for discussion.

Ernest F. DuBrul. Fifteen hours. Text, McVey.
James Heekin, of the Heekin Can Co., will lecture on Business Management.

**COMMERCE AND FINANCE.**

**Second Year.**

1. **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.

Richard Crane. Fifteen hours.

2. **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.


**Third Year.**

3. **Finance.**

Money and Banking. Practical exposition of the principles of Finance and Banking; domestic and foreign exchange; na-
ture and value of money; credit and the relation of money and credit to the prices and rates of interest; monometalism and bimetallism; fiat money; the currency system of the United States; brokerage; the nature and the importance of banking operations; the receiving and deposits; the paying-teller and his cash; departments of the bank—collections, discounts, collateral, 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. Thirty hours. Text, Dunbar, History and Theory of Banking.

4. 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 seaport; passenger and freight traffic; classifications, 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.

Thirty hours.

Accounting.

Preliminary Bookkeeping.

Beginning on Monday, August 18th.

This course is given as a necessary preparation for course in Accounting. The course covers, in a graded and rational way, all transactions which are likely to occur in the conduct of a business.

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.

Application should be made as soon as possible, not later than Sunday, August 17th.

Professor W. T. Burns.
First Year.

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.

F. R. Leach. Assistant Professor, Harry J. Frey. Sixty hours.

Second Year.

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 asset 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-partnership 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.

F. R. Leach. Sixty hours.

Third Year.

Advanced Problems in Accounting. (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.) 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 in 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.

F. R. Leach. Sixty hours.

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, co-partnerships and corporations.

J. D. Cloud. Thirty hours. Text, Wildman, Cost Accounting.
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.

J. D. Cloud. Thirty hours. Text, Montgomery, Auditing.

Commercial Law.

First Year.

1. Contracts.

Elements of a contract; kinds of consideration; illegal, fraudulent and other void contracts; construction of contracts; verbal and written contracts; statute of the frauds; how contracts may be terminated; specific performance; breach of contract; damages.

Text, Bays. Denis F. Cash. Thirty hours.

2. Agency.

The contract of agency; agency by ratification or estoppel; principals 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-partnership; 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.

Text, Bays. Denis F. Cash. Fifteen hours.
3. 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 of samples, by description, etc.

Text, Bays. William A. Geoghegan. Fifteen hours.

Second Year.


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.

Mutual rights and duties of bailor and bailee; pledges; storage of goods; warehousemen; warehouse receipts, etc.

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.


Third Year.

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.

Text, Bays. Edmund T. Dixon. Twenty hours.

7. 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 of corporations and how effected.

Text, Edward J. Babbitt. Twenty hours.

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 interest, mortgages, deeds, consequences, title by descent, devise, purchase and prescription, abstracts, remedies of purchaser and seller, taxation, assessments.

John E. Fitzpatrick. Twenty hours.

Journalism.

The course in Journalism will include theory and practice. Assignments will be made to cover actual or suggested news items. The rule will lead from the writing of news to the writing of headlines, advertisements, feature stories and editorials. As the lawyer, the physician and the business man required training for the successful following of his calling so does the journalist.

First Year.

Spelling; English composition; punctuation; history of the United States; the Ordinance of 1787; the alien and sedition laws of the administration of John Adams; the "Place of Publication" and its determination; the law of libel; the newspaper office and its organization and departments; the wholesome and the unwholesome news or editorial column; practical lessons; the ethics of Journalism.

L. J. Blakely. Sixty hours.
Second Year.

English composition; synonyms and antonyms; the uses and abuses of Rhetoric; the political conventions of 1860; the press and censorship during the War between the States; the change in journalism, following the close of the war; the loss of its personality and the coming of impersonality; change in the influence of the press and the causes; the journalistic constituency; the advertiser and his influence on the press; the business office and the editorial department; the advertising solicitor and the advertising writer and agency; specialization; practical lessons and illustrations; magazine writing and feature work; the trend to and from the magazine; the reasons; the encyclopedia and the library; the index and the original document; solid foundations and superficiality; the religious press; accuracy the foundation-stone of the news item and fairness in the editorial comment; ethics of journalism.

L. J. Blakely. Sixty hours.

Third Year.

English composition; political economy; partisanship; what a newspaper can do for the betterment or the lowering of its constituency; the editorial department; the editor; the managing editor; the editorial writer; the city editor, etc.; necessity for study of history; corporations and their influence on the press; the moulding of public opinion before the War between the States and since; the early editors and the later; the fallacies and the strength of public opinion; qualities demanded of an editor—courage, impartiality, alertness, quickness of judgment; vigor of expression; patience in investigation; practical lessons; History is not "a censored dispatch to posterity"; the files of the newspaper, sought and used as evidence; the influence of the old files; ethics of journalism.

L. J. Blakely. Sixty hours.

References: Dana's History of Journalism; Oliver's Journalism; Rose, The Writing of News; Hyde, Newspaper Reporting and Correspondence.

Hanson, Two Years' Course in English Composition.
Harrington & Frankenberg, Essentials in Journalism.
The following lectures on timely topics were delivered under the auspices of the College of Commerce, Accounts and Finance:


*We regret to record the untimely death of L. H. Martin. The Faculty and students gratefully remember the excellent services rendered to the College and express to the surviving members of the family, especially to Mrs. Martin, their sincerest sympathy.
Register of Students.

COLLEGE OF COMMERCE AND FINANCE, 1912-'13.

Agness, Joseph A.
Austing, Bernard J.
Barber, A. L.
Bergheger, H.
Berkemeyer, Edward
Bernens, Alfred J.
Berning, Norbert J.
Bradford, L. A.
Brendel, A. H.
Bridwell, Harry M.
Brinkmann, Harry B.
Brisben, Joseph A.
Buschmiller, Joseph C.
Callahan, Frank C.
Centner, Albert
Cloud, Frank C.
Coffin, C. Louis
Collis, William R.
Conlon, Colgan
Corcoran, Edward J.
Cosgrave, Philip P.
Crane, F. J.
Cremering, Bernard, Jr.
Czerwinski, Lee J.
Donnelly, John T.
Doyle, Howard
Dreyer, Oscar J.
Dunlap, Clark
Dunlap, Edward J.
Fallon, Dr. G. L.
Flanagan, John
Fox, Francis J.
Fox, W. E.
Frey, Harry J.
Fuess, Chris M.
Gallagher, Joseph A.
Ganster, George, Jr.
Ganster, Edward
Geisler, Alfred T.
Gilligan, Harry J.
Griszmer, George
Grollig, Joseph E.
Halloran, George
Harrigan, J. E.
Heckerman, A. W.
Heinrichsdorf, Paul
Heitz, M. C.
Herbort, Henry J.
Hoenemeyer, F. J.
Hoenemeyer, A. H.
Holters, Frank
Huller, George
Hussey, William
Ibold, Walter C.
Ireland, W. A.
Jacober, J. A.
Johannigmann, Elmer J.
Kammeron, Edward E.
Kennedy, Edward J.
Kilgariff, James
Kleimeyer, Larry C.
Kuhlman, Leo G.
Kunkemoeller, B.
Kunkemoeller, William
Lampe, George Henry
Lemker, Frederick J.
Leonard, Robert
Leonard, William E.
Linneman, A. J.
Lishawa, G. W., Jr.
Lohr, Matthew M.
Linder, G. Edward
Mahoney, John J., Jr.
Mahony, John T.
Manley, J. M.
Manley, William J.
Martin, John J.
McCann, J. M.
McCarthy, Edward A.
McCarthy, Joseph
McCarthy, John
McCarthy, Peter F.
McCormack, John H.
McCracken, M. L.
McDevitt, Dr. Charles A.
McFarland, L. A.
McSorley, H. A.
Meagher, Joseph A.
Moeller, Othmar A.
Monahan, John H.
Mueller, Frank J.
Mugavin, Albert S.
Muir, W. J.
Muir, James F.
Nicholson, J. W.
O'Brien, J. D.
The Social Circle of the St. Xavier College of Commerce, Accounts and Finance fostered a spirit of friendship and sociability among the students. Several smokers, two receptions and a banquet at the Sinton Hotel were held under its auspices. At the banquet the following toasts were answered on the invitation of the toastmaster, Mr. Edward J. Kennedy, President of the class:

Mr. B. H. Kroger, "Requirements of the Present-day Banker."

Mr. Ben. B. Nelson, "Every Business Man His Own Lawyer."

Mr. M. F. Molloy, "Railroad Accounting and the College of Commerce, Accounts and Finance."

Mr. James J. Heekin, "Scientific Basis of Modern Business."

Rev. F. Heiermann, S. J., "The Foundation of Business."

Impromptu addresses were made by Messrs. Edward Moulinier, Jos. B. Verkamp, William Geoghegan, Dr. Thomas P. Hart.

A detailed account of the formal opening in September will be found in The Xavier Athenaeum.
The session lasts thirty weeks. It is divided into two semesters, of fifteen weeks each.

The first semester begins Monday, September 15th, and ends Friday, January 17th.

The second semester begins Monday, January 19th, and ends the last week in May.

Registration week: Monday, September 8th, to Monday, September 15th.

Preliminary course in Bookkeeping, preparing for the Freshman Accounting, will open on Monday, August 18th, and will continue every Monday, Wednesday and Friday, until September 16th.

Applicants for Preliminary Bookkeeping should report not later than Sunday, August 17th.

The College has conducted very successfully one year of a course in Journalism, which seems to appeal to those young men of literary ability who do not take interest in Accounting. Names of applicants are desired.

For further information and application blank, apply to

St. Xavier College
Seventh and Sycamore Sts. CINCINNATI, O.