

# BOK EDWARD WILLIAM

SUCCESSWARD: A YOUNG  
MAN'S BOOK FOR YOUNG  
MEN

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Man's Book for Young Men**

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Successward: A Young Man's Book for Young Men:*

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# **Edward W. Bok**

## **Successward: A Young Man's Book for Young Men**

### **A FEW PREFATORY WORDS**

THE average young man is apt to think that success is not for him. To his mind it is a gift to the few, not to the many. "The rich, the fortunate – they are the only people who can be successful," is the way one young fellow recently expressed it to me, and he thought as many do. It is this wrong conception of success which this book aims to remove. It has no other purpose save to show that success – and the truest and best success – is possible to any young man of honorable motives. The subject is not new, I know. All that is hoped for from this book is that it may have for young men a certain sense of nearness to their own lives and thoughts, from the fact that it is not written by a patriarch whose young manhood is far behind him. It is written to young men by a young man to whom the noise of the battle is not a recollection, but an every-day living reality. He thinks he knows what a fight for success means to a young fellow, and he writes with the smoke of the battle around him and from the very thick of the fight.

*E. W. B.*

PHILADELPHIA, 1895.

# I

## A CORRECT KNOWLEDGE OF HIMSELF

THE first, the most essential, and the greatest element of success with a young man starting out to make a career is a correct knowledge of himself. He should, before he attempts anything, understand himself. He should study himself. He should be sure that, no matter whom else he may misunderstand, he has a correct knowledge of his own nature, his own character, and his own capabilities. And it is because so few young men have this knowledge of self that so many make disastrous failures, or fail in achieving what they set out for themselves at the beginning.

Every man in this world is created differently; no two are alike. Therefore, the nature, the thoughts, the character, the capacity of one man is utterly unlike that of another. What one man can understand another cannot. The success of one man indicates nothing to a second man. What one is capable of doing is beyond the power of another. Hence it is important that, first of all, a young man should look into himself, find out what has been given him, and come to a clear understanding of what he can do and what he cannot do.

It is one of the most pitiable sights imaginable to see, as one

does so constantly, young men floundering and fluttering from one phase of life to another, unable to fasten upon any one, simply because a knowledge of themselves is absent. The result is that we see so many round men trying to fit themselves into square holes.

"But," some one will say, as asked a young fellow recently, "how in the world do you get at an understanding of yourself? How do you go about it?" No definite answer can be given to the question, any more than can a certain rule be laid down. An understanding of one's self is reached by different methods by different people, generally each method being personal to one's self. But this much can be said: every thought, every taste, every action, reveals ourselves to ourselves, and it is in the expression of these that we best learn our natures and our characters. We see ourselves with unmistakable accuracy, for example, in what we most enjoy in reading, in the people whose company pleases us most, in the things that interest us; and where our tastes and interest lead us we are generally truest to ourselves.

Some writer has said that most people find themselves out best while they are at play, upon the basis that a man shows his real side in the pleasures which he seeks and enjoys. This is true in a large measure. And the character of his pleasures will have both an indirect and a direct bearing upon the more practical side of his nature. If a young man visits an art gallery, for example, and finds that the pleasure he derives from the pictures takes the form of recreation to the mind, that he is delighted and interested in

the canvases he sees so long as he is before them, but feels simply refreshed after he leaves the gallery, it is plain that his nature is not one suited to art as a vocation. He employs the picture as a means of recreation from some other study which has engrossed him most. If, on the other hand, his instincts lead him to an art gallery, and he studies rather than enjoys the pictures that he sees, is curious as to the methods of the artist, and goes away with his mind charged with the intention of getting further knowledge of what he has seen from books or other authorities, it is natural to assume that the art instinct is within him, and he should give it the fullest chance of development. But he should in every way feel, realize, and know that a love of art possesses him before he adopts it as a profession. And thus, in a way, a young man has an opportunity to study himself through his pleasures.

If, as a further example, a young man finds himself seeking the company of men older than himself, men of affairs of the world, is happiest when he can be in their company and hear them talk of business, chooses the reading of the lives of successful men as his literature, and leans toward the practical side of life, finding more real enjoyment amid the bustle of the mart than in the quiet of lane or park, the indications are that his nature points him to a business career rather than to a professional calling. If he feels this way, it is well for him to give his developing tastes full play, and follow where his instincts lead him. After a while what was at first a mere instinct or an unformed taste will develop and point him to something definite in the business



world, and if he be true to himself he will sooner or later find himself in that particular position which he is best fitted to occupy and fill. His capacities will reveal themselves to him, and they will teach him his limitations. This knowledge need not thwart his ambitions, but I believe that ambition should always be just a trifle behind judgment, if possible, or, at all events, not in advance of it. Ambition is a splendid quality if properly guided and kept within check; it is a fatal possession when it is allowed too full development or sway. Like fire or water, it is a capital servant, but it makes a poor master.

I do not counsel, nor do I believe in, a blind following of one's self, particularly during the formative years of life. But I do believe most earnestly that every man is given a certain thing to do in the world, and that, by a proper study of himself, he, and he alone, can arrive at the clearest and surest knowledge of that particular object. I am a firm believer in the molding of character through the influence of another; but my conviction is equally strong that every man is the architect of his own fortune, and that his truest course in life is to follow not the guidance of another, but his own instincts. In other words, I think young men should, as early in life as possible, get into touch with the idea of their own responsibility, and be taught the great lesson that, however well others may advise, they, and they alone, must carve out their own careers. The most successful careers, the most honorable lives in the history of the world are those which have been shaped by their own hands. There is an element of danger in this, of

course, but the element is small in comparison with the greater danger which lies in the foundation of a character against one's own instincts.

The aspirations of the young are not to be checked by the experience of the old. No matter how rich or full a man's experience may have been, it counts only in a sense of general application to another career which stands upon its threshold. Years should teach wisdom; but if we all waited for years to bring us wisdom, this world would be a sorry place to live in. Youthful imaginings may lead to mistakes, youthful enthusiasm may encounter disappointment, but only experience, real and actual, can demonstrate these things to a young man. And the experience is good for him if it teaches him a better and truer knowledge of himself and his capacities. The greatest figures in the world's history show that they were made through experience, and what experience taught them. This is not saying that the young have no use for the old. They have. But the rule should be, "Young men for action, old men for counsel." Experience looks backward; enthusiasm looks forward. And, as between the two, enthusiasm is worth more than experience, since it is the former which is brave and strong and attempts the impossible. If we attempted only the possible in this world we should soon stop where we are; it is for the young man, with his enthusiasm, to battle with the impossible and carry the world a step farther on in discovery, if not in actual accomplishment.

I say all this because I want every young fellow to feel that, to

a large extent, he stands alone for himself in the world. Counsel he may seek and he should seek, but the action is his, and his alone. And to make that action sure and wise it is necessary that the workman should understand his tools. He must know with what he has to work; and once sure of his tools, he must learn the thing he has set for himself to do, having a distinct purpose in view, and, being fully conscious that he is right and capable, not allowing himself to be swerved from his aim. After acquiring true knowledge of himself, I know of nothing so valuable to a young man as an absolute distinctness of purpose, and then pursuing that purpose to success. In natural sequence comes, therefore, the question of "What, really, is success?"

## II

# WHAT, REALLY, IS SUCCESS?

BEFORE a young man goes into business it is necessary, I think, that he should set himself straight on one very important point, and that is what success in business really is and means. Unfortunately, not enough has been written on this phase of the topic. It is idle for a young man to seek out the methods of success before he is really clear in his mind just what constitutes success – until, in other words, he finds out the true definition of the word. And very few of us have a proper and correct conception of it. On the other hand, thousands of us have the wrong notion.

In this age of big things, particularly, we are inclined to regard success as synonymous only with the higher walks of life, with great achievements. Success, in the minds of some, is something which is only given for the fortunate to achieve. Or we think that if we cannot do something which sets people talking or wondering about us, if our heads do not tower above those of our fellow-beings, our lives, if not altogether negative, are still not successful. In other words, we feel that a successful life is the doing of something momentous; the becoming known of all men and women; the being exceptional to the rest of the human race. Ask ten people their idea of success, and I warrant that eight will give a definition of it along these lines. And yet, when we look at

the matter closely and study it carefully, scarcely a more incorrect interpretation of a successful life can be imagined. Along this line of thought, not one person in ten thousand lives a successful life, since statistics have informed us that it is only this percentage of the human race that is ever heard of outside of its immediate circle of relatives and friends.

It is given to very few of us to say something or perform some action which will be heard of by the world. The greater part of the human race dies as it is born, unknown and unheard of by the world at large. Where you find one leader among men or women you will find a thousand who prefer to follow. The instinct of leadership is rare – rare even in these developing days. Hence, if success depended upon aggressive instinct, its votaries would be few. Success is as oftentimes quietly won. I think that young men are oftener misled by wrong notions of what constitutes success than by how to achieve success as they understand it.

The average young man's idea of success is like unto that of people of older growth, as I hinted in a preceding paragraph – it means the accomplishment of something great. He cannot understand that a successful life is just as possible in an obscure position as it is in a conspicuous one. It does not seem plain to him that a clerk earning five hundred dollars per year can make just as pronounced a success of his life as can his employer, whose income is ten thousand dollars, or even one hundred thousand dollars, per year. He is apt to measure success by dollars, and here is the rock upon which so many young men

split. To be a successful subject is as great an achievement for the subject as being a successful ruler is creditable to the ruler. Every man born into the world has his limitations, and beyond that line it is simply impossible for him to go. All of us know men capable of splendid work so long as they are under direction, but who have either made or would make absolute failures as directors. Other men chafe under direction; they must be leaders. But success is as possible with the one as with the other.

The correct definition of success is the favorable termination of anything attempted – a termination, in other words, which answers the purpose intended. The writing of a business letter can be made just as great a success as can be the drafting of a presidential proclamation. Success never depends upon conspicuity, and it never will. If we accepted as the successful men of the time only those who are in conspicuous places and of whom we know, we should narrow success down to a very few. Great successes have been made as often in quiet ways as with the blare of trumpets. A commercial success won on conservative lines, and maintained by cautious and prudent methods, is the success most highly regarded in the business world to-day. The meteoric commercial flash, so admired by the average young man, seldom has a firm foundation, and rarely commands the confidence of experienced business men. The truest success is that which is earned slowly, but which surely strengthens itself. Ostentation is never typical of a true success. It is always a good thing to remember that the vast majority of successful men are

never heard of. It is very important, therefore, that the first thing for a young man going into business to learn is to disassociate success from the more prominent walks in life, and get rid of that false theory. When he does that, successful living will have a deeper, fuller, and truer meaning for him. It will have for him then its correct meaning: that success is possible in every position, and can be made the possession of the humblest as well as the most powerful.

A successful life is nothing more nor less than living as well as we know how and doing the very best that we can. And upon that basis, which is the only true basis, naturally no success can be measured by fame, wealth, or station. Some of us must live for the few, as others again must live for the many, just as some are born to occupy important positions while others are intended for humbler places. But both lives are successful.

Let a young man be thoroughly fitted for the business position he occupies, alert to every opportunity, and embracing it to its fullest possibility, with his methods fixed on honorable principles, and he is a successful man. It does not matter whether he makes a thousand dollars or a hundred thousand dollars. He makes a success of his position. He carries to a successful termination that which it has been given him to do, be that great or small. If the work he does, and does well, is up to his limitations, he is a success. If he does not work up to his capacity, then he fails, just as he fails, too, if he attempts to go beyond his mental or physical limit. There is just as much danger on one side

of man's limit-line as there is on the other. The very realization of one's capacity is a sign of success. It is an old saying that it is a wise man who knows when he has enough, and it is a successful man who never goes beyond his depth in business. This is a truth which requires experience to see, perhaps, but it is a lesson which Success demands that her votaries shall learn, and learn well. Success is simply doing anything to the utmost of one's ability – making as much of one's position as it is possible to make.



### III

## THE YOUNG MAN IN BUSINESS

EVERY one conversant with the business life of any of our cities, large or small, will, I am sure, agree with me that more business opportunities exist to-day than there are young men capable of embracing them, and that the demand is far in excess of the supply. Positions of trust are constantly going begging for the right kind of young men to fill them. But the material does not exist, or, if it does, it certainly has a most unfortunate way of hiding its light under a bushel; so much so that business men cannot see even a glimmer of its rays. Let a position of any real importance become open, and it is the most difficult kind of a problem to find any one to fill it satisfactorily. Business men are constantly passing through this experience. Young men are desired in the great majority of positions because of their progressive ideas and capacity to endure work; in fact, "young blood," as it is called, is preferred nowadays in nine positions out of every ten. The young men capable of filling these positions are few. For the most part, the average young man is incapable, or, if he be not exactly incapable (I am willing to give him the benefit of the doubt), he is unwilling, which is even worse. That exceptions can be brought up to controvert this statement I know; but in these remarks I am dealing with the many, and not with the

few. It is the exception that we find in business to-day a young man who is something more than a plodder – a mere automatic machine. As a general rule, the average young man comes to his office at nine o'clock in the morning; is faithful in the duties he performs; goes to lunch at twelve; comes back at one; takes up whatever he is told to do until five, and then goes home. His work for the day is done. One day is the same to him as another; he has a certain routine of duties to do, and he does them day in and day out, month in and month out. His duties are regulated by the clock. As that points, so he points. Verily it is true of him that he is the same yesterday, to-day, and forever. No special fault can be found with his work. Given a particular piece of work to do, he does it just as a machine would. Such a young man, too, generally considers himself hard-worked – often overworked and under-paid – wondering all the time why his employer does not recognize his value and advance his salary. "I do everything I am told to do," he argues, "and I do it well. What more can I do?"

This is simply a type of a young man who exists in thousands of offices and stores. He comes to his work each day with no definite point or plan in view; he leaves it with nothing accomplished. He is a mere automaton. Let him die, and his position can be filled in twenty-four hours. If he detracts nothing from his employer's business he certainly adds nothing to it. He never advances an idea; is absolutely devoid of creative powers; his position remains the same after he has been in it for five years as when he came to it.

Now I would not for a moment be understood as belittling the value of faithfulness in an employee. But, after all, faithfulness is nothing more nor less than a negative quality. By faithfulness a man can hold a position a lifetime. He will keep it just where he found it. But by the exercise of this single quality he does not add to the importance of the position any more than he adds to his own value. It is not enough that it should be said of a young man that he is faithful; he must be something more. The willingness and capacity to be faithful to the smallest detail must be there, serving only, however, as a foundation upon which other qualities are built.

Altogether too many young men are content to remain in the positions in which they find themselves. The thought of studying the needs of the next position just above them never seems to enter into their minds. I believe it is possible for every young man to rise above his position, and I care not how humble that position may be, nor under what disadvantages he may be placed. But he must be alert. He must not be afraid of work, and of the hardest kind of work. He must study not only to please, but he must go a step beyond. It is essential, of course, that he should first of all fill the position for which he is engaged. No man can solve the problem of business before he understands the rudiments of the problem itself. Once the requirements of a position are understood and mastered, then its possibilities should be undertaken. It is foolish to argue, as some young men do, that to go beyond one's special position is made

impossible by an employer. The employer never existed who will prevent the cream of his establishment from rising to the surface. The advance of an employee always means the advance of the employer's interest. Every employer would rather pay a young man five thousand dollars a year than five hundred. What is to the young man's interests is in a far greater degree to the interests of his employer. A five-hundred-dollar clerkship is worth just that amount to an employer, and nothing more. But a five-thousand-dollar man is fully worth five times that sum to a business. A young man makes of a position exactly what he chooses, either a millstone around his neck or a stepping-stone to larger success. The possibilities lie in every position; seeing and embracing them rest with its occupant. The lowest position can be so filled as to lead up to the next and become a part of it. One position should only be the chrysalis for the development of new strength to master the other just above it.

A substantial success means several things. It calls, in the first place, for concentration. There is no truth so potent as that which tells us that we cannot serve God and Mammon. Nor can any young man successfully serve two business interests, no matter how closely allied; in fact, the more closely the interests the more dangerous are they. The human mind is capable of just so much clear thought, and generally it does not extend beyond the requirements of one position in these days of keen competition. If there exists a secret of success, it lies, perhaps, in concentration more than in any other single element. During

business hours a man should be in business. His thoughts should be on nothing else. Diversions of thought are killing to the best endeavors. The successful mastery of business questions calls for a personal interest, a forgetfulness of self, that can only come from the closest application and the most absolute concentration. I go so far in my belief of concentration to business interests in business hours as to argue that a young man's personal letters have no right to come to his office address, nor should he receive his social friends at his desk. Business hours are none too long in the great majority of our offices, and with a rest of one hour for luncheon, no one has a right to chop off fifteen minutes here to read an irrelevant personal letter, or fifteen minutes there to talk with a friend whose conversation distracts the mind from the problems before it. Digression is just as dangerous as stagnation in the career of a young man in business. There is absolutely no position worth the having in business life to-day to which a care of other interests can be added. Let a man attempt to serve the interests of one master, and if he serves him well he has his hands and his head full.

There is a class of ambitious young men who have what they choose to call "an anchor to the windward" in their business; that is, they maintain something in addition to their regular position. They do this from necessity, they claim. One position does not offer sufficient scope for their powers or talents, does not bring them sufficient income; they are "forced," they explain, to take on something in addition. I have known such young men. But so

far as I have been able to discern, the trouble does not lie so much with the position they occupy as with themselves. When a man turns away from the position he holds to outside affairs, he turns just so far away from the surest path of success. To do one thing perfectly is better than to do two things only fairly well. It was told me once, of one of our best-known actors, that outside of his stage-knowledge he knew absolutely nothing. But he acted well – so well that he stands to-day at the head of his profession, and has an income of five figures several times over. All-around geniuses are rare – so rare that we can hardly find them. It is a pleasant thing to be able to talk well on many topics; but, after all, that is but a social accomplishment. To know one thing absolutely means material success and commercial and mental superiority. I dare say that if some of our young men understood the needs of the positions they occupy more fully than they do, the necessity for outside work would not exist.

Right in line with this phase of a young man's work comes the necessity of his learning that he cannot do evening work and be employed the entire day as well. It is the most difficult thing for ambitious young men to understand that night-work is physically and mentally detrimental to the best business success. Let a machine run night and day, and before long it will break down; and what a mechanism of iron and steel cannot bear, the human organism certainly cannot stand. If a young man employs his evenings for work, he unfits himself for his work during the day. The mind needs diversion, recreation, rest; and any

mentality kept at a certain tension for more than seven or eight hours per day will sooner or later lose its keen perceptive powers. No young man true to his best and wisest interests will employ his evenings in the same line of thought as that which engrosses him during the day. Mental work is unlike manual labor in that it tires without physical exhaustion; and because the worker does not feel it as much when he uses his head for ten or twelve hours per day as he would if he used the muscles for that period of time, he goes, nevertheless, unconsciously beyond his powers of strength. Unknown to him, the strain leaves its mark upon the mind. Youthful vigor throws its effects off for a while, but not permanently; and a man's early breakdown when he should be at the zenith of his powers in middle life is very often directly traceable to an overtaking of his powers in early life. But not only is the effect of a future character; it is noticeable at the time of the indiscretion. It is seen in the inability of the mind to respond quickly to some suggestion at the office; and how can it be otherwise when the mind has been worked beyond its normal capacity? There is no question in my mind whatever that a young man is untrue to the interests of his employer when he allows himself to work during the evening hours. Although he may not be conscious of it himself, he does not come to his work the following morning as fresh as he might if the mind had been given a season of diversion and rest.

I know whereof I speak when I touch upon this subject. In common with other young men who are wiser than their best

advisers, I made the mistake of evening work. For several years I gave up four or five evenings of each week to literary work. My family, my best friends, my physician, warned me to desist. But I knew better. Others, I conceded, undoubtedly had suffered from what I was doing, but I should not. I was strong, young, and of excellent physique. I could stand it; others could not; in fact, I was an exception to the rest of the human race. Two or three years went by, and I was proud of proving to my advisers that I was right and they were wrong. But suddenly, with scarce a warning, the blow came. Irritability and nervousness came first; everything annoyed me. The closing of a door, or the sudden entrance of a person into the room, caused me to start. The harder I worked the less I seemed to accomplish. I could not understand it. Then I began to lie awake for a half-hour after I retired; after a while the half-hour lengthened into an hour, then into two hours. Finally I had insomnia. After a bit my digestion did not seem to be as regular; a heavy feeling possessed me after eating. I was ordered away; stayed a week when I was told I should remain for a month. But, of course, I knew better. And what is the result? For the past three years I have suffered from an indigestion as constant as it is keen; and to-day I have to regulate my food, my hours, and my habits, with the pleasing prospect that at least two years of such living are ahead of me before I can hope for relief. And why? Simply because of working, years ago, when I should have been resting. But then I did not understand it. I do now, and I wish that every young man who reads these words might profit by my



error. I am fortunate to get off with nothing more serious than indigestion, but even that affliction has pains which only those who have suffered them can begin to fully realize. Night-work, when employed in the day, does not pay; on the contrary, it kills. I wish fervently and sincerely that five, eight, or ten years ago I might have reached this point of wisdom. I did not, but I write it now and here as a warning to young fellows who value their health, their happiness, their peace of mind, and a comfortable feeling in the pits of their stomachs.

A fatal error in the case of many young men is that they reach a point where they make no progress. Now stagnation in a young man's career is but a synonym for starvation, since there is no such thing as standing still in the business world of to-day. Either we go backward or we go forward. When a young man fails to keep abreast of the possibilities of his position he recedes constantly, if unconsciously, perhaps. The young man who progresses is he who enters into the spirit of the business of his employer, and who points out new methods to him, advances new ideas, suggests new channels and outputs. There is not a more direct road to the confidence of an employer than for that employer to see that any one of his clerks understands the details of his business better than himself. That young man commands the attention of his chief at once, and when a vacancy occurs he is apt to step into it, if he does not forge over the shoulders of others. Young men who think clearly, who can conceive, create, and carry out, are not so plentiful that even a single one will be

lost sight of. It is no special art, and it reflects but little credit upon any man, to simply fill a position. That is expected of him; he is engaged to do that, and it is only a fair return for a certain payment made. The art lies in doing more than was bargained for; in proving greater than was expected; in making more of a position than has ever been made before. A quick conception is needed here, the ability to view a broad horizon; for it is the liberal-minded man, not the man of narrow limitations, who makes the success of to-day. A young man showing such qualities to an employer does not remain in one position long.

Two traps in which young men in business often fall are a disregard for small things, and an absolute fear of making mistakes. One of the surest keys to success lies in thoroughness. No matter how great may be the enterprise undertaken, a regard for the small things is necessary. Just as the little courtesies of every-day life make life worth the living, so the little details form the bone and sinew of a great success. A thing half or three-quarters done is worse than not done at all. Let a man be careful of the small things in business, and he can generally be relied upon for the greater ones, provided, of course, that he possesses broadness of mind. The man who can overcome small worries is greater than the man who can override great obstacles. When a young man becomes so ambitious for large success that he overlooks the small things, he is pretty apt to encounter failure. There is nothing in business so infinitesimal that we can afford to do it in a slipshod fashion. It is no art to

answer twenty letters in a morning when they are, in reality, only half answered. When we commend brevity in business letters we do not mean brusqueness. Nothing stamps the character of a house so clearly as the letters it sends out.

The fear of making mistakes keeps many a young man down. Of course errors in business are costly, and it is better not to make them. But, at the same time, I would not give a snap of the finger for a young man who has never made mistakes. But there are mistakes and mistakes; some easy to be overlooked, and others it is better not to blink at in an employee. A mistake of judgment is possible with us all; the best of us are not above a wrong decision. And a young man who holds back for fear of making mistakes loses the first point of success.

I know there are thousands of young men who feel themselves incompetent for a business career because of a lack of early education. And here might come in – if I chose to discuss the subject, which I do not – the oft-mooted question of the exact value of a college education to the young man in business. Far abler pens than mine have treated of this; it is certainly not for me to enter into it here. But I will say this: a young man need not feel that the lack of a college education will stand in any respect whatever in the way of his success in the business world. No college on earth ever made a business man. The knowledge acquired in college has fitted thousands of men for professional success, but it has also unfitted other thousands for a practical business career. A college training is never wasted, although I

have seen again and again five-thousand-dollar educations spent on five-hundred-dollar men. Where a young man can bring a college education to the requirements of a practical business knowledge it is an advantage. But before our American colleges become an absolute factor in the business capacities of men, their methods of study and learning will have to be radically changed. I have had associated with me both kinds of young men, collegiate and non-collegiate, and I must confess that the ones who had a better knowledge of the practical part of life have been those who never saw the inside of a college and whose feet never stood upon a campus. College-bred men and men who never had college advantages have succeeded in about equal ratios. The men occupying the most important commercial positions in New York to-day are self-made, whose only education has come to them from contact with that greatest college of all, the business world. Far be it from me to depreciate the value of a college education. I believe in its advantages too firmly. But no young man need feel hampered because of the lack of it. If business qualities are in him they will come to the surface. It is not the college education; it is the young man. Without its possession as great and honorable successes have been made as with it. Men are not accepted in the business world upon their collegiate diplomas, nor on the knowledge these imply. They are taken for what they are, for what they know.

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