

# VANDERLIP'S RISE FROM MACHINE APPRENTICE TO HEAD OF GREAT BANK

BY C. B. FORBES IN LESLIE'S WEEKLY.

"What has been the hardest step of all in your career?"

"To get out of my overalls."

That was the reply flashed back by the former farm boy and machine shop apprentice who is today head of the greatest national bank in the United States, head of the American International corporation which is to conquer foreign markets for American commerce, head of the International Banking corporation with its branches in many lands, head of the Midvale Steel & Ordnance company, a director and constructive force in leading railroads and upbuilder of industry.

The story of Frank A. Vanderlip's rise from poverty and obscurity to wealth and power is rich with lessons for both young America and mature America. It is a record of difficulties overcome by uncomparable perseverance, of zeal and efficiency in every station of life, of fair dealing and foresight.

"What lessons have your experiences taught you?" I recently asked Mr. Vanderlip.

"That power is nothing but a responsibility to do the right thing. Since nothing is ever settled until it is settled right, no matter how unlimited power a man may have, unless he exercises it fairly and justly, his actions will return to plague him.

"Also, in order to succeed, a young man must not only spend a full day at his work, but must devote another day learning what his work means, its relation to the scheme of things."

Mr. Vanderlip today is the most aggressive financier in America, Europe and the Orient. From his brain has come the \$50,000,000 financial corporation which plans to develop new fields for American products, for American capital and for American men. The transformation of the American dollar from a national to an international coin is in no small measure the work of his institution. He is doing more than any other man to make New York an international financial center comparable only to London. The National City bank with its deposits of more than \$550,000,000, today ranks sixth among the largest banks in the world, and it does more business in its head office than is done under any other non-governmental banking roof on the face of the earth.

That is the Vanderlip the world knows.

## Silent Philanthropist.

There is a Frank A. Vanderlip the world does not know, one he never mentions even to intimates. Perhaps the work of this unknown Vanderlip may have had something to do with the success of Banker Vanderlip. It at least reveals why he deserved to succeed.

The Unknown Vanderlip is Vanderlip the silent philanthropist.

When a struggling reporter in Chicago, supporting six dependents, he used to rent a place near his birthplace and send group after group of city waifs there in the summer time. At Christmas, instead of "exchanging" presents, he and his sister played Santa Claus among the poor on a scale that involved real self-sacrifice.

On entering the treasury department at Washington he took several of his poor boy friends with him, found them work and brought them up in his own home. Several of them have since made their mark.

He has put and is putting numbers of deserving young men through college.

At present he is, out of his own pocket, building a model school at a cost of \$200,000 on his estate at Scarborough-on-the-Hudson, where he is providing scholarships for children of exceptional ability who are unable to pay the low tuition fees.

The City bank's comprehensive plan for educating its employees and for giving a course of training to selected students from the leading universities, a vitally important movement, is a growth of this same spirit.

A friend told me the other day how he was motoring in the White mountains not long ago with Mr. Vanderlip when they met a poor, barefoot lad whose face appealed to the banker. The car was stopped and Mr. Vanderlip chatted with the little fellow. "And Mr. Vanderlip spent the rest of the afternoon cogitating how he could take that barefoot child out of his unpromising surroundings and give him a chance to make his way in the world," he added.

Mr. Vanderlip is one of the increasing number of eminent business leaders who are more interested in making men than in making millions.

In his youth Vanderlip had to mold circumstances to his will. He had to find the bonds of an environment that was a strait jacket.

Let us follow his career from the beginning.

## Early Career.

Of pioneer stock, he was born on a large farm not far from Aurora, Ill., 52 years ago. His father died when Frank, the eldest of three children, was only 12. Duties and responsibilities early became his lot, for the farm yielded but a scanty livelihood. He had an intense thirst for knowledge and read every one of the few books he could lay his hands on. These included a complete edition of Shakespeare, the Arabian Nights and a few old-fashioned magazines.

Since incidents illumine careers, it was significant how he spent the first money he earned.

For faithfully acting as nursemaid to 37 calves during a whole summer he was allowed to choose one of them, and he sold it for \$12. In a nearby hamlet hung a poster announcing that \$10 would bring the New York Weekly Tribune for five years and, as a premium, a Webster's Unabridged Dictionary. The \$10 bill was promptly dispatched, and for five years the country lad devoured every line appearing in the Tribune.

At school he was dux in mathematics, but a duffer at spelling. When he was 16 the farm, heavily mortgaged, was sold and the family moved to Aurora. On Frank the duty of supporting the household mainly devolved, for the life insurance of his father was not touched by his prudent mother, not even to send him to college.

He took a job in a machine shop, and for reaming a lathe 10 hours he received 75 cents a day. "I took this job, not because it was the kind of work

I wanted, but because it was the only job I could get," he has since said.

He at once began to study his new task and the things related to it. The two things that interested him most were the new force that was beginning to create a furor in the world, electricity, and drawing. He watched the draughtsmen using mathematics, and he determined to study advanced mathematics and drawing. But there were no evening schools and no teachers. However, by paying a man 50 cents an hour—two-thirds of what the boy earned all day—he got lessons in descriptive geometry and draughting. The family purse sorely needed the 50 cents, so Vanderlip turned tutor, teaching algebra to other fellows in the shop.

His ambition spurring him on, the apprentice resolved, at no matter what cost in pinching, scraping and saving, he would go to college for a year. He went to the University of Illinois. Miss Scribner, a typical Dickens character, boarded him for \$2.25 a week, not of course, in Delmo style. His carefully kept cash book shows that Vanderlip's total expenditures for the student year reached \$265. By working as a machinist on Saturdays, he earned \$1.50 each week; this paid more than half his boarding-lodging bill.

Somewhat disappointed because the university could not give him a course in electricity (Cornell then having the only class of this kind in the country), Vanderlip, having successfully completed a course in mechanical engineering, returned home. He wrote to Edison for a job, but received a stereotyped "nothing doing" reply—a disappointment for which Mr. Vanderlip has since chided the inventor.

Back to the machine shop he had to go, at \$1.35 a day. It was not long before the superintendent informed him that promotion to a foreman was in store. Instead of feeling elated, Vanderlip there and then deliberately made up his mind that he would not rest until he became something more than a foreman in a machine shop.

Shorthand lessons by mail, he concluded, might open the door leading from mechanical toil to some mental occupation. The "teacher" sent him from Chicago a book and did nothing more except to correct in bright red ink the mistakes the machinist made. While attending to his lathe the gritty youth practiced writing shorthand characters with chalk on flat pieces of iron, a picture that would have delighted the heart of old Samuel Smiles, of "Self Help" fame. His mother patiently read to him by the hour to enable him to take dictation, and he succeeded in mastering "the winged art."

## Becomes a Newspaper Man.

Depression came and the machine shop shut down temporarily. Vanderlip did not let the grass grow under his feet; he immediately applied for a job with the local daily paper. "Perhaps the poorest daily paper in America," Mr. Vanderlip has since called it. The office was at the back of an undertaker's, the owner was the editor and Vanderlip was made city editor, reporter, bill collector and office boy. His pay was \$5 a week—but he didn't get it unless he could go out and collect it. He learned to write and also to set type. His salary was raised to \$8, but collections did not always reach this figure and on those sad occasions he had to go without pay.

Joseph French Johnson—now dean of the School of Commerce, Accounts and Finance, New York university—an Aurora boy who had been educated at home and foreign universities, met Vanderlip, while on a visit to his native town and, liking him, began to direct the young reporter's reading along economic lines. Later Mr. Johnson gave him a job as stenographer with Scudder's investigation agency in Chicago, of which Mr. Johnson had charge. This organization supplied brokers, bankers and others with analytical reports on corporations and other useful financial information. Here Mr. Vanderlip spent three or four very useful years, learning to analyze corporate accounts, mortgages, annual reports and so on. Mr. Johnson having accepted the financial editorship of the Chicago Tribune, Mr. Vanderlip became his successor as active head of the agency.

Johnson next got Vanderlip a job on the Tribune as a reporter. In two weeks his salary was raised, within a month he was assisting the city editor, and before long was assistant financial editor and, later, financial editor. Here, at 25, Vanderlip made his mark.

His training as an investigator enabled him to go to the roots of things financial. Charles T. Yerkes, the traction overlord, was plundering the city and Vanderlip ruthlessly exposed one nefarious deal after another until the whole city became aroused. Yerkes did Vanderlip the honor of calling him the worst enemy he had ever encountered.

Corporate publicity, then virtually unknown, owes its growth in no small measure to the pioneer work of Vanderlip. No reporters were allowed to attend annual meetings. The enterprising financial editor conceived an original and most effective idea. "If they won't let me in as a reporter, they are bound to let me in as a stockholder," he said to himself, and forthwith he purchased one share of stock in every local corporation. The Tribune regularly came out with exclusive reports of these meetings and its "scoops" became the talk of Chicago. It took the other newspapers a whole year to ferret out how it was done.

At 11 o'clock one night, Vanderlip, who had by this time become part owner of the Economist, was called out of bed and told to hasten to the home of Paul Armour. Arriving there on the run, he found the whole of financial Chicago, the governors of the Stock Exchange, the presidents of all the banks and other institutions, the Moore Brothers, Yerkes and other notables waiting to receive him. The astonished financial writer was told that Moore Brothers had failed, that the Diamond Match company had gone under, that the Stock Exchange would be closed next morning and that a financial cataclysm threatened Chicago. They wanted Vanderlip to handle the story.

"All right," he replied, "I'll do it on one condition: that every man here pledges himself not to answer one question from any newspaper man tonight." They agreed.

Rushing to the Tribune office, Vanderlip told the city editor to call up the editors of all the morning papers telling

them that Vanderlip had an exclusive story of transcendent importance but would give it only on the strictest understanding that it be printed exactly as Vanderlip wrote it and that he be allowed to edit the headlines.

Never had such a proposition been made to the newspapers. However, all but one paper sent responsible men to get the news. Vanderlip lined them up and pledged them to the conditions he laid down. Later he drove from office to office and censored the headlines.

"It was the poorest newspaper story I ever wrote," Mr. Vanderlip admitted afterwards. "The facts were told but not in a way the newspapers would have liked to tell them. The fact that the stock exchange would not open next morning was mentioned in an obscure paragraph near the end of the story. But it saved Chicago much unnecessary demoralization and disaster."

When the National Bank of Illinois failed, Vanderlip was again called upon to break the news.

Hard work, incessant study and little or no recreation characterized Vanderlip's life at this stage. Before starting his day's newspaper work, at 10:30, he attended morning classes in economics, financial history, etc., at the University of Chicago. He was still going to school. Besides, he had to do much outside work to eke out his salary, as the burden of supporting the household was on his shoulders—his grandmother, his mother, two aunts and little brother and sister were largely dependent upon his efforts.

When Lyman J. Gage was appointed secretary of the treasury it was not surprising that he wanted the brilliant and resourceful young financial authority to accompany him. He went as Mr. Gage's private secretary, but so valuable did he make himself that in one month he was elevated to the position of assistant secretary of the treasury. Mr. Gage was disgusted with the torrent of applications that poured in upon him by mail and by a constant stream of political wirepullers that he turned the handling of the whole appointment division over to a committee headed by Mr. Vanderlip. Before he had time to find his feet in Washington the ex-reporter found himself in charge of the 5,000 employes forming the treasury force. Instead of the responsibilities staggering him, he enjoyed the experience. A writer described the Vanderlip of that day as "generous, thoughtful of others, open minded, strong willed, unpretentious, just and big hearted." He was, moreover, good natured, enthusiastic and optimistic.

It was the generalship he displayed in handling the \$200,000,000 Spanish war loan in 1898 that gave Vanderlip a chance to win his spurs. He had to organize a special clerical staff and so efficiently did he select and train the men and systematize the statistical work that, although the subscriptions aggregated \$1,400,000,000 and numbered 320,000, he was able to announce within a week and one-half hours after the subscription closed within \$400 of where the line would be drawn between those who would get all the bonds they subscribed for and those who would get nothing. Over 25,000 envelopes were addressed in the one day and every unsuccessful bidder received by next morning's mail the check with which he had accompanied his bid.

Vanderlip's feat did not pass unnoticed by the nation's financiers. James Stillman, the alert head of the National City bank, told Mr. Gage that he would like to get Vanderlip as soon as he was finished at Washington. Mr. Gage and his aid assumed a private secretaryship was in Mr. Stillman's mind. But a year later, Mr. Stillman informed him a vice presidency of the great bank in the country for a newspaper writer who had never been behind a bank window a day in his life!

## Building Up Greatest Bank.

The stiffest test in Vanderlip's whole career came when he was installed at the City Bank. Mr. Stillman set down at an empty desk on the overcrowded officers' platform. He was given nothing to do and had four idle days.

Here he was drawing a large salary and not earning a penny of it. He must do something. An idea flashed into his mind. He would make the National City bank the representative of other banks throughout the country in government bond transactions. Vanderlip knew more about government bonds than any other man living. He knew other banks would like to be relieved of the red tape incidental to buying and putting up bonds to cover circulation, depositing reserves to cover note issues, etc., and he began to dictate a circular letter to be sent broadcast to the country's 4,000 national banks.

His plan becoming known, he was solemnly informed that it was one of the proudest traditions of the National City bank that it had never solicited new business.

"If you never went after new business before, it is time you started now," he replied. He resumed the dictating of his circular and the City bank became the bank for other banks to build up the greatest bond business in the whole country. Vanderlip's reward came in the form of elevation to the presidency eight years later.

When Mr. Vanderlip came to the City bank, in 1901, its capital was only \$10,000,000 and its deposits not far above \$150,000,000; but in the following year the capital was increased to \$25,000,000 while deposits had risen to over \$240,000,000 when Mr. Vanderlip became president, in January, 1909. This year deposits touched \$33,000,000, a figure not approached by any other American institution. "These deposits exceed one-seventh of all the money in circulation in the United States!"

The moment the federal reserve act was passed, permitting branch banking, the City bank seized the wide opportunities thus opened up. Today the bank has branches in Buenos Aires, Rio de Janeiro, Sao Paulo, Santos, Montevideo, Havana, Cuba, and Santiago, Cuba. Three more branches are contemplated, while surveys are being made in almost every civilized country with a view to dotting the world with American banks. To buttress this plan control of the International Banking corporation was acquired with its branches in the Far East and elsewhere.

Every robust American would like to see the United States become the greatest financial and commercial nation on earth. Mr. Vanderlip succeeded, in 1915, in bringing together the most influential capitalist interests in the land for the formation of the American International corporation as an instrument to aid in achieving

this end. Behind this \$50,000,000 corporation stand the resources and the brains not only of the City bank, but also of the Rockefeller, Kuhn, Loeb & Co., and other influential houses and individuals.

Ships are a nation's shoes. Hence the first step of the American International has been to acquire an interest in International Mercantile Marine, the United Fruit company, with its fleet of 90 steamers, the Pacific Mail company, etc. Plans for extending America's financial and commercial ramifications abroad and for strengthening home facilities are being perfected by the new enterprise on a scale transcending anything America has ever known.

Perhaps the greatest single factor in Mr. Vanderlip's phenomenal success in later years has been his extraordinary ability to inspire and develop the men serving with him and under him.

His love of the country still clings so strongly to Mr. Vanderlip that he has no city house. His home life is spent at Scarborough amid ideal domestic as well as scenic surroundings. Mrs. Vanderlip shares his interest in educational and philanthropic activities. They have six children.

## TURNU SEVERIN, RUMANIA

Washington, D. C.—Turnu Severin, the first town in Rumania to receive a baptism of iron after hostilities were declared between that country and Austria-Hungary, is described by the National Geographic society in a bulletin issued today from Washington.

"It is an 11 mile voyage down the Danube from the international boundary line at Vrdorova to a point opposite Turnu Severin upon which Austrian monitors opened fire two days after the declaration of war. This busy Rumanian town of 8,000 inhabitants, pleasantly situated on high ground and partly hidden from the river by trees, has important shipyards and repair shops for the Danube Steamship Navigation company, and is a center for trade in petroleum, cereals and preserved meats. It is supposed to derive its name from the ruins of an old tower in the vicinity which is said to have been built in commemoration of one of the victories of the Roman emperor Severus.

"It was at Turnu Severin that the late King Charles I, who died only a few weeks after the outbreak of the European war in 1914, first landed on Rumanian soil in May, 1866, and was hailed by the populace as the successor to their first prince, Colonel Cuza, who, as Alexandru John I, had been forced to abdicate a short time previously. Charles was the second son of Prince Charles Antony of Hohenzollern-Sigmaringen and at the time his name was submitted to a vote of 685,969 to 224, was chosen by the people of Rumania (he was an officer in the Prussian army. As the king of Prussia was pledged to support another for the Rumanian principality Charles could not be espoused openly, but upon the advice of Bismarck he resigned his commission in the Prussian army and, under an assumed name and with a forged passport, made his way down the Danube into the country over which he was to rule most successfully, first as prince and later as king, for more than half a century.

"A short distance below Turnu Severin is the little village of Kladova which in Roman times was known as Egeta, the station from which Trajan's two roads of conquest diverged, one up the banks of the Danube and the other striking north into Dacia. It was the latter road which necessitated the construction of the famous Trajan bridge across the Danube at this point, the largest in the Roman empire. How well the great Damascus architect Polydorus designed this structure is indicated by the fact that after more than 1,800 years portions of some of its 29 stone piles described by the historian Gibbon are still to be seen, and perhaps it would have done service for centuries had it not been destroyed to prevent the invasion of the territory south of the river by the Goths. The remains of this famous work were not discovered until 1834, the honor of the find being credited to Michael Joseph Quin who made a systematic search for the piers while accompanying the Hungarian road-builder Count Szechenyi on one of his journeys down the Danube. The stones which are now disclosed at low water are the ruins of piers 145 feet high, 58 feet broad and 163 feet apart. When the Roman sappers overthrew them to check the march of the barbarian enemy the masonry dammed the waters."

## Gasoline—A Bit of Optimism.

From the Brooklyn Eagle. It may be true that a railroad strike is only postponed by proposed plans of temporary settlement. It certainly would be true that if such a strike should come, soon or late, and the people of our large cities and big villages were cut off from their food supply and denied passenger transportation, the horrors of peace would rival the horrors of war. This is the prospect as the pessimist sees it. There is another view. A bit of optimism is worth while, now and then.

Our conjecture is that nobody would starve in a country with something like \$900,000,000 of automobiles, unless gasoline should be cut off. Let the railroads quit, and jitneys would multiply. Auto buses would work on a large scale. Auto trucks would keep farm products moving. In one day almost any chassis could be adapted to a new use.

Would gasoline be lacking? The Standard Oil men say "No." Their pipe lines from the Pennsylvania fields of oil gushers require no engineers, no brakemen, no trainmen, no pipe lines run at tidewater refineries at Bayonne and at Edgewater, the Delaware. The tank ship fleet of the Texas company with a vast refinery at Port Arthur, Tex., would offer a supplementary supply.

Gasoline is a product that almost in a literal sense transports itself, and is capable of transporting everything else. Doubtless in case of a railroad strike prices would go higher for the "juice" that feeds the auto. Doubtless the exportation of gasoline would practically cease. Doubtless transportation of foods would be less economical than by rail. But these are matters subordinate to the averting of starvation.

## Conditional Forgiveness.

From the Chicago Herald. Harry and James, brothers, were in their playground for a little recreation after supper. Harry hit James, and in the midst of the quarrel the nurse happened in with the new hat that was time for them to retire. James was put to bed first. The nurse said:

"You must forgive your brother before you go to bed. You might die in the night."

After a few minutes elapsed James replied:

"Well, I'll forgive him tonight, but if I don't die he'd better look out in the morning."

But Just Look at the Girls!

From the Kansas City Journal.

Five fathers often make the old man wear his suit another season.

## HE WAS ADMITTED

"What is a 'chose in action'?" said the presiding judge of a Nevada court to an applicant for admission to the bar.

"When a man has a right to choose which of two actions he will bring, the one he chooses is the chosen action," was the reply.

"What is the difference between a fee simple and a fee contingent?"

"Why, Judge, I knowed that before I ever looked into a law book. A fee simple is where you gets your fee in cash. A fee contingent is where you takes the case on shares."

"What remedy would you invoke against a tenant for life who insisted on holding over after the expiration of his lease?"

"I reckon I'd bury him," replied the applicant.

"Are the necessary funeral expenses of a deceased a charge against the estate or against the person ordering the same?"

"Agin either, accordin' to where you can collect them," said the applicant. "But I helped Doc Strothers collect his embalmin' fee, where there weren't any estate nor no relatives of the deceased in Nevada. The boys in our town found the body of ole Jack Burton on the trail where he drapped. They brought the stiff into the camp. There was \$2 on him, which the boys blew in at the bar of the Fashion saloon. Doc Strothers said he would embalm the body and take a long chance on gettin' his pay from Jack Burton's brother, who was a rich merchant in San Francisco. He doped the remains in fine shape and stood them up in his office in a fine coffin with a glass front. I planned to send them by express to his sorrowin' brother, but the embalmin' fee attached C. O. D. But the express company refused to receive the stiff unless their charges were paid in advance. He was too heavy to send by parcel post, so I wrot to the brother, and he answered that he had no use for ole Jack, dead or alive, and would pay noth' and the county could bury him."

"Then I had the front of the box where Jack was stored painted and lettered as follows: 'Within are the remains of John Burton, who died at the camp of Hell's Delight in Nevada. His low down cuss of a brother, who lives at 2317 Grand street, San Francisco, welched on the embalmin' bill, and the stiff is sent for exhibition at the San Francisco Panama-Pacific exposition. At the close of the exhibition there will be a raffle for the remains, 200 chances at 50 cents a chance. Buy a ticket and let the winner start a dime museum with ole Jack."

"I had the coffin with this inscription photographed and sent the photo to the sorrowin' brother. He telegraphed the money to pay all bills with instructions to bury ole Jack without any display. We complied, but there was a display funeral all the same. The town turned out and escorted the deceased to the graveyard, singing 'Johnny Comes Marching Home.'"

"Let the applicant be admitted," ruled the judge.

## Farm Boys.

From the Indianapolis News. The boy on the farm has a good many friends. But, not always on the farm. Men who have been studying the problems of farmers for years have urged, as a means of keeping farm boys on farms, better treatment of them, more regard for their ambitions, more sympathy for their longings, desires and aspirations. The Country Gentleman, in this connection, asks some pertinent questions. "Is your boy getting his chance?" it inquires. And, it continues:

Are you merely giving him food, clothes and shelter as the law requires, or does he have work that he likes because he earns praise and pocket money, or does he merely work because you command him? Do you work with him or merely talk at him? Do you make him feel that he has the chance to earn more, do more and be more than you if he will try? These queries are not amiss. Every father of a farm boy will do well to study them and answer them honestly and fairly. They ought to be faced and disposed of. How important they are, the Country Gentleman tries to make plain by reciting two instances, both true. In one, "the father and son were as country as schoolboys. They work to each other's interests. The father calls his boy his partner. In the other, the father had two sons. Both ran away from home. There was no regard for 'each other's interests.' Only the father's interests were considered—'as he blindly thought."

In a short time, the farmer's boy will be on his way to school. He will experience, in the next few months, many of the heartening drawbacks to life on the farm. And not the least of these is the dullness of winter days and winter evenings. It should be remembered that the farm boy of today is in closer touch with the outside world than his father was. He knows of pleasant and harmless diversions that were not beyond his reach, as they were, to a great extent, beyond the reach of his father. And, as any boy would, he craves them. The list of questions proffered by the Country Gentleman might well have included some query relating to the farm boy's amusement, and no play, even if there is a reward in sight for the work, is a bad policy whether it is applied to the boy of the country or to the boy of the city. Some thought directed along this line will profit many a farmer father.

## The Infallible Test.

From the Montgomery Advertiser. "Can he save money?" This was the test which James J. Hill applied to the individual. He practiced himself the severe virtues of life, such as thrift and hard work. He exemplified in his life the success of these virtues when coupled with common sense. This hard and sturdy common sense, in the opinion of Collier's Weekly, contributed to his wonderful achievements as the master builder of the northwest. Let us remember that while James J. Hill was a money maker, that the making of money was not the greatest of his achievements; more than any other man or combination of men, he built the great empire of the northwest.

In the wisdom of a long and successful life, he said:

"If you want to know whether you will be a success or not you can find out the test is easy and infallible: Are you able to save money? If not, drop out—you will lose. You may think not, but you will lose as sure as fate. The seed of success is not in you."

This is the simple "infallible test" of a man who was in every sense a success. Let the young men apply it to himself. "Am I able to save money?"

## Hopelessly Ignorant.

From the Louisville Courier-Journal. "I dunno how that boy of mine got through college."

"Why, he can't even read the Latin on his diploma."

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