

# AP<sup>®</sup> Seminar 2015 End-of-Course Exam Questions and Sources

© 2015 The College Board. College Board, Advanced Placement Program, AP, AP Central, and the acorn logo are registered trademarks of the College Board.

Visit the College Board on the Web: www.collegeboard.org.

AP Central is the official online home for the AP Program: apcentral.collegeboard.org.



# AP SEMINAR SECTION I

#### Part A

### Suggested time — 30 minutes

**Directions:** Read the passage below and then respond to the following three questions.

- 1. Identify the author's argument, main idea, or thesis. (3 points)
- 2. Explain the author's line of reasoning by identifying the claims used to build the argument and the connections between them. (6 points)
- 3. Evaluate the effectiveness of the evidence the author uses to support the claims made in the argument. (6 points)

Write your responses to Part A on the designated pages in the Section I: Free Response booklet.

From "Snoozers Are, in Fact, Losers" by Maria Konnikova (*The New Yorker*, December 10, 2013)

On a typical workday morning, if you're like most people, you don't wake up naturally. Instead, the ring of an alarm clock probably jerks you out of sleep. Depending on when you went to bed, what day of the week it is, and how deeply you were sleeping, you may not understand where you are, or why there's an infernal chiming sound. Then you throw out your arm and hit the snooze button, silencing the noise for at least a few moments. Just another couple of minutes, you think. Then maybe a few minutes more.

It may seem like you're giving yourself a few extra minutes to collect your thoughts. But what you're actually doing is making the wake-up process more difficult and drawn out. If you manage to drift off again, you are likely plunging your brain back into the beginning of the sleep cycle, which is the worst point to be woken up—and the harder we feel it is for us to wake up, the worse we think we've slept. . . .

One of the consequences of waking up suddenly, and too early, is a phenomenon called sleep inertia. First given a name in 1976, sleep inertia refers to that period between waking and being fully awake when you feel groggy. The more abruptly you are awakened, the more severe the sleep inertia. While we may feel that we wake up quickly enough, transitioning easily between sleep mode and awake

mode, the process is in reality far more gradual. Our brain-stem arousal systems (the parts of the brain responsible for basic physiological functioning) are activated almost instantly. But our cortical regions, especially the prefrontal cortex (the part of the brain involved in decision-making and self-control), take longer to come on board.

In those early waking minutes, our memory, reaction time, ability to perform basic mathematical tasks, and alertness and attention all suffer. Even simple tasks, like finding and turning on the light switch, become far more complicated. As a result, our decisions are neither rational nor optimal. In fact, according to Kenneth Wright, a neuroscientist and chronobiology expert, "Cognition is best several hours prior to habitual sleep time, and worst near habitual wake time." In the grip of sleep inertia, we may well do something we know we shouldn't. Whether or not to hit the snooze button is just about the first decision we make. Little wonder that it's not always the optimal one.

Other research has found that sleep inertia can last two hours or longer. In one study that monitored people for three days in a row, the sleep researchers Charles Czeisler and Megan Jewett and their colleagues at Harvard Medical School found that

sleep inertia took anywhere from two to four hours to disappear completely. While the participants said they *felt* awake after two-thirds of an hour, their cognitive faculties didn't entirely catch up for several hours. Eating breakfast, showering, or turning on all the lights for maximum morning brightness didn't mitigate the results. No matter what, our brains take far longer than we might expect to get up to speed.

When we do wake up naturally, as on a relaxed weekend morning, we do so based mainly on two factors: the amount of external light and the setting of our internal alarm clock—our circadian rhythm. The internal clock isn't perfectly correlated with the external one, and so every day, we use outside time cues, called zeitgebers, to make fine adjustments that mimic the changes in light and dark that take place throughout the year.

The difference between one's actual, socially mandated wake-up time and one's natural, biologically optimal wake-up time is something that Till Roenneberg, a professor of chronobiology at Ludwig-Maximilians University in Munich, calls "social jetlag." It's a measurement not of sleep duration but of sleep timing: Are we sleeping in the windows of time that are best for our bodies? According to Roenneberg's most recent estimates, based on a database of more than sixty-five thousand people, approximately a third of the population suffers from extreme social jetlag—an average difference of over two hours between their natural waking time and their socially obligated one. Sixty-nine per cent suffer from a milder form, of at least one hour.

Roenneberg and the psychologist Marc Wittmann have found that the chronic mismatch between biological and social sleep time comes at a high cost: alcohol, cigarette, and caffeine use increase—and each hour of social jetlag correlates with a roughly thirty-three per cent greater chance of obesity. "The practice of going to sleep and waking up at 'unnatural' times," Roenneberg says, "could be the most prevalent high-risk behaviour in modern society." According to Roenneberg, poor sleep timing stresses our system so much that it is one of the reasons that night-shift workers often suffer higher-than-normal rates of cancer, potentially fatal heart conditions, and other chronic diseases, like metabolic syndrome and diabetes. Another study, published earlier this year and focussing on medical-school performance, found that sleep timing, more than length or quality, affected how well

students performed in class and on their preclinical board exams. It didn't really matter how long they had slept or whether they saw themselves as morning people or not; what made a difference was when they actually went to bed—and when they woke up. It's bad to sleep too little; it's also bad, and maybe even worse, to wake up when it's dark.

Fortunately, the effects of sleep inertia and social jetlag seem to be reversible. When Wright asked a group of young adults to embark on a weeklong camping trip, he discovered a striking pattern: before the week was out, the negative sleep patterns that he'd previously observed disappeared. In the days leading up to the trip, he had noted that the subjects' bodies would begin releasing the sleep hormone melatonin about two hours prior to sleep, around 10:30 P.M. A decrease in the hormone, on the other hand, took place after wake-up, around 8 A.M. After the camping trip, those patterns had changed significantly. Now the melatonin levels increased around sunset-and decreased just after sunrise, an average of fifty minutes before wake-up time. In other words, not only did the time outside, in the absence of artificial light and alarm clocks, make it easier for people to fall asleep, it made it easier for them to wake up: the subjects' sleep rhythms would start preparing for wake-up just after sunrise, so that by the time they got up, they were far more awake than they would have otherwise been. The sleep inertia was largely gone.

Wright concluded that much of our early morning grogginess is a result of displaced melatonin—of the fact that, under current social-jetlag conditions, the hormone typically dissipates two hours after waking, as opposed to while we're still asleep. If we could just synchronize our sleep more closely with natural light patterns, it would become far easier to wake up. It wouldn't be unprecedented. In the early nineteenth century, the United States had a hundred and forty-four separate time zones. Cities set their own local time, typically so that noon would correspond to the moment the sun reached its apex in the sky; when it was noon in Manhattan, it was five till in Philadelphia. But on November 18, 1883, the country settled on four standard time zones; railroads and interstate commerce had made the prior arrangement impractical. By 1884, the entire globe would be divided into twenty-four time zones. Reverting to hyperlocal time zones might seem like it could lead to a terrible loss of productivity. But who knows what

could happen if people started work without a two-hour lag, during which their cognitive abilities are only shadows of their full selves?

Theodore Roethke had the right idea when he wrote his famous line "I wake to sleep, and take my waking slow." We do wake to a sleep of sorts: a state of not-quite-alertness, more akin to a sleepwalker's unconscious autopilot than the vigilance and care we'd most like to associate with our own thinking. And taking our waking slow, without the jar of an

alarm and with the rhythms of light and biology, may be our best defense against the thoughtlessness of a sleep-addled brain, a way to insure that, when we do wake fully, we are making the most of what our minds have to offer.

© The New Yorker/Maria Konnikova/Condé Nast

END OF PART A
GO ON TO PART B.

### Part B

## Suggested time — 60 minutes

**Directions:** Read the following <u>two</u> articles carefully, paying attention to their perspectives, implications, and limitations. Then, write an essay that compares the <u>two</u> arguments by evaluating their effectiveness. In your essay, address the relevance and credibility of the evidence each presents to support the authors' lines of reasoning.

Write your response to Part B on the designated pages in the Section I: Free Response booklet.

### Article A

From "Antisocial networks: how to avoid Facebook 'friends' and irritate people" by Gareth Rubin (*The Observer*, May 31, 2014)

Think that Facebook, Twitter, Instagram and their ilk are out of control, and you would like to regain some of the privacy you once enjoyed? Help may be at hand in the form of "antisocial networking"—a clutch of new apps and websites designed to hide you from the seemingly irresistible march of technological intrusion.

Proudly billing itself as "the antisocial network," Cloak works by turning social media against itself, mining real-time geographical location data from Facebook, Twitter, Instagram and Foursquare accounts to warn you if your "friends" are nearby. This enables you to take a different route and avoid meeting them. While it may be of particular use to cheating spouses, its creators insist that its purpose is broad: "Avoid exes, co-workers, that guy who likes to stop and chat, anyone you'd rather not run into," it says.

"I think that the age of mass social networking has reached its peak, at least for us first-worlders," said Cloak's co-creator Chris Baker, who also founded the hugely successful viral news platform BuzzFeed. "Platforms like Facebook and Twitter are public arenas where we cultivate versions of ourselves that are well-manicured, mostly false, and always 'on.' I think that is what's beginning to wane. We're exhausted from it and by it. Now platforms that enable ephemeral, private and very loose moments are starting to become hugely mainstream. Antisocial stuff is on the rise. Social has had its moment in the sun. Now people are beginning to revolt."

Similar in function to Cloak is Split. Its creator, Udi Dagan, echoed Baker's assessment. "Social networking has got to a stage where we have all realised this is just too much. We need to regain control over our lives," he said. "The virtual world and the real world—it's all a mix and it's becoming overwhelming. So we will see more and more technology that will help us reclaim our space and create the necessary separation."

Last year the American writer Jonathan Franzen bemoaned the omnipresence of social networking which forces us to interact constantly with others, rather than spending time in our own thoughts. "Who has time to read literature when there are so many blogs to keep up with, so many food fights to follow on Twitter?" he asked in a book, *The Kraus Project*.

There is evidence that Facebook and Twitter make many of us unhappy as they push us to maintain an unrealistically positive public persona. A recent University of London study explained: "The public nature of a user's Facebook profile means that users' social lives are particularly open to scrutiny from others." And the network can even break up relationships: "Site use can lead to increased jealousy and/or obsessive behaviour, as a result of the opportunities it provides users to access . . . information about their partner that would not otherwise be accessible."

The fear of being judged has resulted in social networking excluding many people who lack social confidence. For them there is Anomo, a social network for people who only want to reveal little bits of themselves at a time. Once users have built up a relationship with another, they can swap photos and personal details. Around 100,000 people have signed up worldwide.

James Sun, Anomo's co-founder, said the thinking behind Anomo was that social networking had become "too much, too fast . . . At the click of a button people can access your whole life, but in the real world people share things over time. So I set up an app with protective layers, one where people only reveal things when they want."

He believes the shift from the social to the antisocial is only just beginning. "We are going to see more ephemeral networking where things do not persist and where people can conceal their identities. So I don't think this is a blip, I think it's a pendulum swing."

For some, even Anomo can be too personal—sometimes you have something that you feel you cannot reveal even to your closest friends. If you have some gossip to spread or a sensitive subject to discuss, but you don't want it traced back to you, you can try two new services that allow you to post anonymous messages: Whisper and Secret.

Copyright © Guardian News & Media Ltd 2014.

#### Article B

From "Social Networking in the 1600s" by Tom Standage (*The New York Times*, June 22, 2013)

Social networks stand accused of being enemies of productivity. According to one popular (if questionable) infographic circulating online, the use of Facebook, Twitter and other such sites at work costs the American economy \$650 billion each year. Our attention spans are atrophying, our test scores declining, all because of these "weapons of mass distraction."

Yet such worries have arisen before. In England in the late 1600s, very similar concerns were expressed about another new media-sharing environment, the allure of which seemed to be undermining young people's ability to concentrate on their studies or their work: the coffeehouse. It was the social-networking site of its day.

Like coffee itself, coffeehouses were an import from the Arab world. England's first coffeehouse opened in Oxford in the early 1650s, and hundreds of similar establishments sprang up in London and other cities in the following years. People went to coffeehouses not just to drink coffee, but to read and discuss the latest pamphlets and news-sheets and to catch up on rumor and gossip. . . .

The diary of Samuel Pepys, a government official, is punctuated by variations of the phrase "thence to the coffeehouse." His entries give a sense of the wide-ranging conversations he found there. The ones for November 1663 alone include references to "a long and most passionate discourse between two doctors," discussions of Roman history, how to store beer, a new type of nautical weapon and an approaching legal trial.

One reason these conversations were so lively was that social distinctions were not recognized within the coffeehouse walls. Patrons were not merely permitted but encouraged to strike up conversations with strangers from entirely different walks of life. As the poet Samuel Butler put it, "gentleman, mechanic, lord, and scoundrel mix, and are all of a piece." . . .

But what was the actual impact of coffeehouses on productivity, education and innovation? Rather than enemies of industry, coffeehouses were in fact crucibles of creativity, because of the way in which they facilitated the mixing of both people and ideas. Members of the Royal Society, England's pioneering scientific society, frequently retired to coffeehouses to extend their discussions. Scientists often conducted experiments and gave lectures in coffeehouses, and because admission cost just a penny (the price of a single cup), coffeehouses were sometimes referred to as "penny universities." It was a coffeehouse argument among several fellow scientists that spurred Isaac Newton to write his "Principia Mathematica," one of the foundational works of modern science. . . .

Now the spirit of the coffeehouse has been reborn in our social-media platforms. They, too, are open to all comers, and allow people from different walks of life to meet, debate, and share information with friends and strangers alike, forging new connections and sparking new ideas. Such conversations may be entirely virtual, but they have enormous potential to bring about change in the real world. . . .

The use of social media in education, meanwhile, is backed by studies showing that students learn more effectively when they interact with other learners. OpenWorm, a pioneering computational biology project started from a single tweet, now involves collaborators around the world who meet via Google+ Hangouts. Who knows what other innovations are brewing in the Internet's global coffeehouse?

There is always an adjustment period when new technologies appear. During this transitional phase, which can take several years, technologies are often criticized for disrupting existing ways of doing things. But the lesson of the coffeehouse is that modern fears about the dangers of social networking are overdone. This kind of media, in fact, has a long history: Martin Luther's use of pamphlets in the Reformation casts new light on the role of social media in the Arab Spring, for example, and there are parallels between

the gossipy poems that circulated in pre-Revolutionary France and the uses of microblogging in modern China. As we grapple with the issues raised by new technologies, there is much we can learn from the past.

From The New York Times, June 23, 2013. © 2013 The New York Times. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited.

**STOP** 

**END OF SECTION I** 

# AP SEMINAR SECTION II

### Time — 90 minutes

**Directions:** Read the <u>four</u> sources carefully, focusing on a theme or issue that connects them and the different perspective each represents. Then, write a logically organized, well-reasoned, and well-written argument that presents your own perspective on the theme or issue you identified. You must incorporate at least <u>two</u> of the sources provided and link the claims in your argument to supporting evidence. You may also use the other provided sources or draw upon your own knowledge. In your response, refer to the provided sources as Source A, Source B, Source C, or Source D, or by the author's name.

Write your response in the Section II: Free Response booklet.

### Source A

From "Credit in China: A Culture of Consumer Spending?" (Knowledge@Wharton, January 31, 2013)

"I'm a little embarrassed." Liu Jing leaned in closer and lowered her voice, revealing for the first time a hint of discomfort since the topic of credit cards had been broached. After a pause, she smiled, took a breath and said, "but let's chat."

Liu was born in Henan, a province in central China 600 miles northwest of Shanghai. Despite coming from a solidly working-class family, she was encouraged to study hard as a child and prepare for the *gao kao*, China's rigorous college-placement examination. She received high marks and earned a coveted position at a public university in Beijing . . . [after which] she landed a position as a junior executive at a digital advertising firm. . . .

Soon after entering the workforce, however, Liu began to grapple with economic reality. Her salary barely covered her rent and other basic necessities. She also realized that with Western friends came lifestyle choices. If she wanted to maintain her English skills, she would have to be comfortable accompanying her Western friends to restaurants and bars, which meant additional spending.

On the back of a napkin, Liu spelled out her financial conundrum. As a junior executive, she netted 5,000 RMB (US \$800) a month after taxes. From this, she paid 2,000 RMB (US \$320) per month in rent for a shared flat near Beijing's fourth ring road. This left her with 3,000 RMB (US \$480) a month in disposable income, or 100 RMB (US \$16) a day. With this sum, she had to cover her remaining living expenses. Liu tried to stretch her income as best she could, but when she suddenly lost her job due to a company acquisition, she was hard-pressed to make ends meet.

At this moment, a friend recommended that Liu apply for a UnionPay credit card from one of China's large state-owned banks. She was hesitant at first, given the Chinese cultural tendency to avoid borrowing, but this was the help she needed. As she was no longer employed and was in a weak position to apply for a line of credit, she begged a friend in the accounting department of her former company to forge the necessary documents to show she was still employed and had a monthly income. Begrudgingly, her friend helped. A month later, Liu had her first credit card.

At first, Liu used the card to make ends meet. She would borrow against her credit at the beginning of the month and pay off most of the balance within 30 days. But as time went on, the allure of this "extra" income and the social benefits it allowed compelled Liu to slowly increase her borrowing. She soon discovered that borrowing is a slippery slope. . . .

### **A Variety of Credit Options**

MasterCard projects that annual credit card spending in China will more than double by 2025, and over the next decade, the country is expected to become the largest credit card market in the world by number of issued cards, overtaking the United States. Although the figure is high, it is worth noting that in China, credit cards are still used mostly for large-ticket items, while cash is still the predominant payment method for smaller purchases. . . .

... China's rapidly aging population and the government's one-child policy have created a "sandwich generation": those married with a young child and aging parents who have significant financial responsibilities that lead to higher credit card use. A Jiao Tong University study also examined attitude factors that drive credit card use, concluding that "social power," the desire to display material wealth, played a significant role in the willingness to take on debt. These findings point to the adoption of Western consumer-centric attitudes and the shedding of traditional reluctance to take on debt among young, urban Chinese.

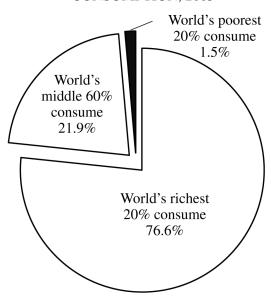
From Knowledge@Wharton, January 31, 2013. © 2013 Knowledge@Wharton. All rights reserved. Used by permission and protected by the Copyright Laws of the United States. The printing, copying, redistribution, or retransmission of this Content without express written permission is prohibited.

### Source B

From "Poverty Facts and Stats" by Anup Shah (Globalissues.org, January 7, 2013)

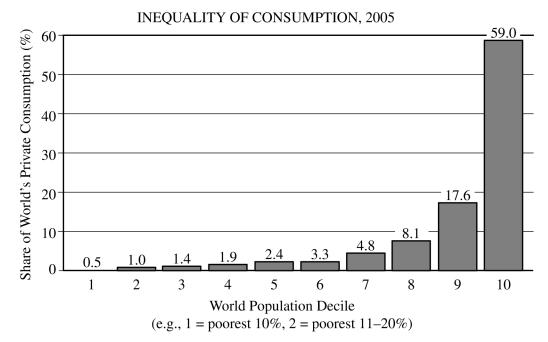
- At least 80% of humanity lives on less than \$10 a day.
- More than 80 percent of the world's population lives in countries where income differentials are widening.
- The poorest 40 percent of the world's population accounts for 5 percent of global income. The richest 20 percent accounts for three-quarters of world income.
- According to UNICEF, 22,000 children die each day due to poverty. And they "die quietly in some of the poorest villages on earth, far removed from the scrutiny and the conscience of the world. Being meek and weak in life makes these dying multitudes even more invisible in death." . . .
- In 2005, the wealthiest 20% of the world accounted for 76.6% of total private consumption. The poorest fifth just 1.5%:

# SHARE OF WORLD'S PRIVATE CONSUMPTION, 2005



Source: World Bank Development Indicators 2008

• The poorest 10% accounted for just 0.5% and the wealthiest 10% accounted for 59% of all [private] consumption:



Source: World Bank Development Indicators 2008

- The GDP (Gross Domestic Product) of the 41 Heavily Indebted Poor Countries (567 million people) is less than the wealth of the world's 7 richest people combined.
- World gross domestic product (world population approximately 6.5 billion) in 2006 was \$48.2 trillion in 2006.
  - The world's wealthiest countries (approximately 1 billion people) accounted for \$36.6 trillion dollars (76%).
  - The world's billionaires—just 497 people (approximately 0.000008% of the world's population)—were worth \$3.5 trillion (over 7% of world GDP).
  - Low income countries (2.4 billion people) accounted for just \$1.6 trillion of GDP (3.3%).
  - Middle income countries (3 billion people) made up the rest of GDP at just over \$10 trillion (20.7%).
- The world's low income countries (2.4 billion people) account for just 2.4% of world exports.
- The total wealth of the top 8.3 million people around the world "rose 8.2 percent to \$30.8 trillion in 2004, giving them control of nearly a quarter of the world's financial assets."
  - . . . [A]bout 0.13% of the world's population controlled 25% of the world's financial assets in 2004.
  - A conservative estimate for 2010 finds that at least a third of all private financial wealth, and nearly half of all offshore wealth, is now owned by the world's richest 91,000 people—just 0.001% of the world's population.

- The next 51 percent of all wealth is owned by the next 8.4 million—just 0.14% of the world's population. Almost all of it has managed to avoid all income and estate taxes, either by the countries where it has been invested and or where it comes from.
- For every \$1 in aid a developing country receives, over \$25 is spent on debt repayment.
- [Fifty-one] percent of the world's . . . hundred wealthiest bodies are corporations.
- The wealthiest nation on Earth has the widest gap between rich and poor of any industrialized nation.
- The poorer the country, the more likely it is that debt repayments are being extracted directly from people who neither contracted the loans nor received any of the money.
- In 1960, the 20% of the world's people in the richest countries had 30 times the income of the poorest 20%—in 1997, 74 times as much.

An analysis of long-term trends shows the distance between the richest and poorest countries was about:

- a. 3 to 1 in 1820
- b. 11 to 1 in 1913
- c. 35 to 1 in 1950
- d. 44 to 1 in 1973
- e. 72 to 1 in 1992
- Consider the global priorities in spending in 1998:

Global Priority	\$ U.S. Billions
Cosmetics in the United States	8
Ice cream in Europe	11
Perfumes in Europe and the United States	12
Pet foods in Europe and the United States	17
Business entertainment in Japan	35
Cigarettes in Europe	50
Alcoholic drinks in Europe	105
Narcotic drugs in the world	400
Military spending in the world	780

• And compare that to what was estimated as *additional* costs to achieve universal access to basic social services in all developing countries:

Global Priority	\$ U.S. Billions
Basic education for all	6
Water and sanitation for all	9
Reproductive health for all women	12
Basic health and nutrition	13

Used with permission of Globalissues.org. (http://www.globalissues.org/article/26/poverty-facts-and-stats)

### Source C

"Professional Middle-class Couple, 1927" by Adam Kirsch



What justifies the inequality That issues her a tastefully square-cut Ruby for her finger, him a suit Whose rumpled, unemphatic dignity Declares a life of working sitting down, While someone in a sweatshop has to squint And palsy sewing, and a continent Sheds blood to pry the gemstone from the ground, Could not be justice. Nothing but the use To which they put prosperity can speak In their defense: the faces money makes, They demonstrate, don't have to be obtuse, Entitled, vapid, arrogantly strong; Only among the burghers do you find A glance so frank, engaging, and refined, So tentative, so conscious of its wrong.

Photograph by August Sander, Professional Middle-class Couple [Bürgerliches berufstätiges Ehepaar] [Dr. A. Herbig, Jr., and His Wife, Cologne], Gelatin silver print, 21.9 x 17 cm (8 5/8 x 6 11/16 in.) Mounted (original beige mount): 42.2 x 33.8 cm (16 5/8 x 13 5/16 in.). The J. Paul Getty Museum, Los Angeles. © J. Paul Getty Trust. Poem used with permission of Adam Kirsch.

### Source D

From "The Gospel of Wealth" by Andrew Carnegie (1889)

This, then, is held to be the duty of the man of Wealth: First, to set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and after doing so to consider all surplus revenues which come to him simply as trust funds, which he is called upon to administer, and strictly bound as a matter of duty to administer in the manner which, in his judgment, is best calculated to produce the most beneficial results for the community—the man of wealth thus becoming the mere agent and trustee for his poorer brethren, bringing to their service his superior wisdom, experience and ability to administer, doing for them better than they would or could do for themselves. . . .

In bestowing charity, the main consideration should be to help those who will help themselves; to provide part of the means by which those who desire to improve may do so; to give those who desire to rise the aids by which they may rise; to assist, but rarely or never to do all. Neither the individual nor the race is improved by alms-giving. . . .

... [T]he best means of benefiting the community is to place within its reach the ladders upon which the aspiring can rise—parks, and means of recreation, by which men are helped in body and minds; works of art, certain to give pleasure and improve the public taste, and public institutions of various kinds, which will improve the general condition of the people;—in this manner returning their surplus wealth to the mass of their fellows in the forms best calculated to do them lasting good.

Thus is the problem of Rich and Poor to be solved. The laws of accumulation will be left free; the laws of distribution free. Individualism will continue, but the millionaire will be but a trustee for the poor; intrusted for a season with a great part of the increased wealth of the community, but administering it for the community far better than it could or would have done for itself. The best minds will thus have reached a stage in the development of the race in which it is clearly seen that there is no mode of disposing of surplus wealth creditable to thoughtful and earnest men into whose hands it flows save by using it year by year for the general good. This day already dawns....

Such, in my opinion, is the true Gospel concerning Wealth, obedience to which is destined some day to solve the problem of the Rich and the Poor, and to bring "Peace on earth, among men Good-Will."

STOP

**END OF EXAM**