

In the social and commercial relations between individuals and nations we see evidence of a mutual business integrity without which everything would be chaos and confusion.

It may be said that this is only the natural evolution of man from lower to higher ideals of life, and is quite irrespective of religious teaching. I do not so regard it. There can be no doubt that Christian teaching, imperfect though it may be, is the foundation upon which the whole fabric of our modern civilization rests. The fundamental basis of all civilization is egoism or selfishness and the growth of altruism or love of others. This is a purely psychological process, but must receive its impetus from some transcendent spiritualizing force which is foreign to man's human nature.

#### INTELLECTUALITY.

The literature of a race is a fair criterion of its intellectual vigor. Measured by this test we may fairly say that the Anglo-Saxon has exceeded all other races in the wealth of literature it has produced. On the other hand, we must not forget that the standard of mental superiority must be determined more by the quality than the quantity of its literature. The whole history of civilization, both ancient and modern, has been one of action and reaction, of development and decay. European civilization slumbered for one thousand years in darkness and gloom after the fall of the Roman Empire. The moral, social and intellectual forces of the people were exhausted, and a long process of rest was necessary for recuperation.

The dawn of the Renaissance and the revival of learning were the watch-word that Europe was rested, and that she had recovered from her social decrepitude and mental bankruptcy. In the meantime a new Teutonic civilization had engrafted itself on the old effete system, and bursting forth on the wings of a new inspiration, a mighty impetus was at once given to every branch of art, literature and science, light was evolved out of darkness, and the wheels of progress again began to revolve. It has gone on with an ever-increasing momentum until the last half of the present century has witnessed such a triumph of mind over matter that we stand appalled and confounded at the very richness and magnitude of our patrimony. The whole commercial, industrial and social conditions have so changed that we find ourselves at once face to face with complex conditions and problems requiring the very highest type of mental development for their solution.

That a large mass of the people are unequal to the task of adjusting themselves to the operation of such dynamic forces, and falter by the way, is not to be wondered at. It is only the