can no more be expected to make adequate provision for them than employees can be expected successfully to avoid them.

They are social fears bred of social conditions.

It cannot be denied that, under existing conditions, there are multitudes who have little or no chance to begin with; and many who, at some time in their lives, find themselves seemingly robbed of all chance through circumstances wholly beyond their own control.

In the changes industrial evolution has wrought, whilst the wealth of the world has vastly increased, its distribution has become increasingly disproportionate. Wealth may fabulously increase in the hands of a few, and the many continue to have their lot determined by prevailing levels of wages and hours. Through community considerations which afford opportunities to some and impose handicaps on others, the economically strong very often tend to become stronger in the industrial struggle, while the economically weak tend to become weaker. The weak sometimes become brutalized and degraded physically, morally, and spiritually. As respects material wealth and all that it brings, unregulated competition makes possible to-day, as never before, that "unto him that hath shall be givenze; it occasions also, as never before, that "from him that hath not, shall be taken away, even that which he hath."

In the new order of things, emphasis must be placed