the civilized world to-day is the Christianizing of our commercial and financial methods.

We need men for the Gospel ministry, but even more we need men who will make an honest effort to carry the principles of Jesus Christ into the every-day business of life and into the high places of finance.

Leaving the Golden Rule out of the question altogether, do not the revelations made in the public press, with such startling frequency of late, indicate a very low standard of business honesty, almost no sense of honor between man and man in business relationships? Have we not had instances of employers and employees in certain lines of business combining to rob the public? Do we not all know of large business houses in this city where employees have combined to rob their employers—not an occasional instance of theft due to want or special temptation, but a number of persons uniting in a concerted system of robbery carried on week after And who shall say these men have not learned their lesson from the great combines which have effected a concerted and highlyorganized system of robbing the public? Then, in addition to the rascally schemes of professional promoters of joint stock companies who go up and down every side-line of the country preying upon the savings of the people, in addition to rascally manipulation of the stock market, have there not been many instances in recent months of men at the head of great financial institutions