

was not necessary to bring along a herd of cattle when making purchases.

It is true there existed also in those times another substitute for money—barter, which is still in vogue among unscrupulous Europeans and Americans, for the philanthropic purpose of getting the better of uncivilized peoples. Barter, however, is indeed a very poor substitute for our money, as one may readily see upon a little consideration. For what one person desires to obtain, the other does not possess; or should he do so, perhaps wishes to retain, or he demands some other article in exchange, which the former has not got, and must first try to obtain by another barter, and so on *ad infinitum*.

Thus money is the only useful medium of exchange, and for this very reason, indispensable. So, since we cannot do without it, we are forced to use every effort to obtain it and, behold, we are the servants of money. Let us see, then, how this tyrant, "the almighty dollar," as he has been aptly termed, treats his subjects.

Of one he makes a spendthrift. The foolish fellow lays down as a principle that money ruins man, and therefore seeks to free himself as quickly as possible from his destroyer, without noticing that by this very means money demonstrates his destructive power. To surpass in everything is the spendthrift's passion. His house must be the grandest, his furniture the richest, his table the most sumptuous; for has he not the money for it? For a time all is well; then suddenly a low ebb is discovered in the spendthrift's treasury. Pride and habit forbid retrenchment and as a consequence, in order to raise the necessary money, he has recourse to usurers. This is the beginning of the end. Not long after, a mighty crash in the social world, and the poor spendthrift is homeless, friendless and penniless. His ultimate fate, who knows it? A pauper's death and the potter's field are the lot of many of his kind, while a suicide's grave contains many another. But we never see on the gravestone that money caused his ruin. Oh, no, the wily tyrant is too wise to let himself be caught.

Money is not only a tyrant, but the subtlest and most treacherous of all the species. He studies human nature, and