The pivotal point is reached when the millionaire-saint proposes to build a large settlement house. "for the poor," in connection with St. John's church. The young rector has sacrificed a summer's sail over the sea, as the guest of Eidon Parr, and devoted the months of his mid-year vacation studying the social conditions immediately surrounding the church which he has been appointed overseer and spiritual guide. In his perambulations he has learned a fact or two concerning the business methods of his leading church officials added somewhat to his stock of in-formation concerning the peculiar formation concerning needs of the people who throng the st. ets adjacent to the venerable pile of ecclesiastical architecture known as "St. John's church."

When Eidon Parr approaches, once again, his f vorite scheme of erecting a settlement house for the destitute and needy, there are two present, John Hodder and the millionaire's daughter—Alison Parr. The scene is in the dining hali of the great mansion. The light of a magnificent electric chandiler fails softly on snow white linen, cut glass and gleaming silver. It is upon this occasion that the daughter of the millionaire, who happens to be home on a icie visit, addresses to her father, a stinging sentence, which forms one of the most striking paragraphs to be found in he whole books. "Your true creed is the survival of the fittest. You grind these people down into what is really an economic slavery and dependence, and then you insuit and degrade them by inviting them to exercise and read books and sing hymns in your settlement house, and give their children crackers and milk and kindergartens and sunlight! I don't blame them for not becoming Christians on that basis. Why, the very day I left New York a man over eighty, who had been swindled out of all he had, rather than go to one of those Christian institutions deliberately forged a check and demanded to be sent to the penitentiary. He said he could live and die there with some self-respect."

Such language and such courage reminds us of the timely affirmation of Shailer Matthews: "The world will never be saved by tact." Somebody must speak. Somebody must dure. Somebody must dure. The is that in mere wealth, success and power which tends to create an empty, shailow and superficial regard which rests not on truth, character or righteousness. Why stand on ceremony? Speak out! The hour demands it!