

fellow-men are in want. Some may say, that this want in a great measure arises from improvidence, wastefulness, idleness and intemperance. In connection with this we have the example of our Lord, who healed the sick, yet we are never told that He, any time inquired how they came by their sickness. It is acknowledged to-day that luxury cannot be excused by the plea that it gives employment to many engaged in its production. It has been shown that the expenditure of wealth on luxury is waste.

The ostentatious display of wealth is the parent of much evil.

Our system of *interest* is the occasion of much wrong. Some take advantage of another's need to demand exorbitant interest. Others foreclose mortgages, and take away farms, houses, business, &c., entailing much suffering on many, lest they lose their investments. Christian love should teach us to lend without interest and even without security, *to aid another man to stand on his feet*, desiring no return but that the one aided should likewise aid another in his turn if the opportunity comes. Excessive interest, to-day, rises from the intercourse between small traders and small buyers; in transactions on "change" in the formation of stock companies, and placing of shares.

Evil results follow from the contract system and from the kindred system of "sweating." "It is an evil that a large body of wage earners are in a position of permanent instability, and do not know when wages may be cut down, or themselves thrown out of work."

The tenement house system is an evil. A commission recently appointed in New York examined two thousand tenements chosen as samples by the inspector. All were condemned as unfit to live in. Some yield a profit of one hundred per cent. and the majority of them yield from twenty to twenty-five per cent. per annum. When we hear of such dwellings can we wonder at the spread of disease, and the increase of intemperance and crime.

*To be continued.*