

good name, fair fame, bright prospects, all, all are ruined. And yet, in every case, the sapper began his work years ago. The sly glance at the open book on examination day, the interlinear translation, the attempt to make one dollar buy two dollars worth of goods, the effort to live on ten dollars a week and appear to have twenty, the false shame of honest poverty; by all these methods the wiley sapper is slowly eating into the character, until the reckless speculation, the misappropriation of funds, the flight to Canada or the outlook from behind prison bars reveals how rotten and hopeless is the character. There is no reproach resting upon the American name today that compares with the reproach of financial dishonesty. Are we getting to be a nation of sharpers and swindlers? Our defaulted state bonds, and repudiated debts, our Readjusters and Scalpers in politics look like it. Is "American" to become a synonym for sharp practice and financial crookedness? Young men, you have something to do with the answer to that question. If you and those whom you represent are not on your guard the sappers and miners of dishonesty will not only