

to heart: "My observation of men has shown me that one of the most prolific roots of evil and one of the hardest to eradicate is the desire to get something for nothing. From this spring all forms of dishonesty and financial rascality, all cheating in trade, all gambling devices, and it enters largely into the composition of all shams. If we can bring a youth to the point of refusing to receive anything of value without giving a fair equivalent much has been gained. I would teach a boy that by withholding his car fare when he is overlooked by the conductor he violates a contract which should be held all the more binding because unwritten, and the act injures him more than it does the railway company, because he thereby impairs his own integrity — the last thing he can afford to do."

Our daily papers are sad commentaries on this terrible evil. Hardly ever do I take one up without seeing something about the last forgery or defalcation or embezzlement. It is not a solitary explosion here and there, at long intervals, but our ears are deafened and our hearts are made sick by the explosion of these mines, where character,