courts and the licentiousness of the great who in past centuries looked upon their inferiors as the natural servants of their pleasures, yet we have only to study the social history of Great Britain in order to realize that the great middle classes dominated by the teachings of a severe theology, engaged as they were till toward the end of the eighteenth century largely in agriculture and the handicrafts of innumerable village communities, lived under conditions which ensured a physical, mental and moral vigor which it has taken a hundred years and more of urbanization to break down or dissipate. On this continent until half a century ago, the older States of the American Union and the Provinces of Canada were largely agricultural, and the Puritans of New England, like settlers of other communities, practised a stern morality, which has only broken down under those demoralizing influences which have grown up with the rapid growth of industrialism, the congregating of immense populations in cities and the insidious and degenerative influences attaching to the rapid accumulation of centralized wealth in the hands of millionaires. These with modern facilities have ushered in a period of unparalleled luxury and vulgar ostentation which have permeated all modern society until moral values have become obscured by a hedonism and love of pleasure as potent as it is vicious and which has made wealth and what it will procure the almost sole standard which governs man and nations to-day. Its effects on the home are seen in the statistics of divorce, which in some States have reached one in every eight marriages, while both in England and Canada the newspapers retail daily accounts of marital unhappiness almost always the result of moral delinquencies. But bad as these notorious lapses are, they are only the eruptive evidence of the moral malady within the body politic. To me the most serious results of this debauch of luxury are seen in its effects upon the young men of our urban communities. Accustomed to conveniences, pleasures and luxuries in their homes, unknown even half a century ago to the rich, the logical effect has been to delay marriage long beyond what was formerly the custom or what the laws of nature teach, because of the lack of the income to maintain the social standing which such a man is accustomed to and which the social needs of his