phenomena may be briefly specified. Since Darwin's day, the grim law of the fittest surviving has been widely accepted as the method of development of life and the progress of society. The struggle for existence is recognized everywhere, and competition is kept keen and sleepless, out of which the best equipped bring the prizes; the weak to the wall; the slow to the rear; the crippled perish; and so, we are taught, life continually grows stronger, strength propagates itself with an increment, and civilization moves on and upward.

But recently, certain congeries of facts of natural history have been laboriously collated and displayed, tending to show that another law-" the law of mutual aid "-also prevails and is a factor in the advancement of life. For common defense, for the gathering of food, for the care of the injured and weaker, the females and young animals are shown to be living by this newly published "law of mutual aid." And it is declared consistently with this law that the individual, as the community, best develops in the end under a system where each stands by the other, and all combine against common foes.

However it fares in the scientific argument, we know that the principle of mutual aid is the law of procedure for the noblest life of man. Now times of panic exhibit men in a wild scramble for self-preservation. The temptation is almost irresistible, and is rarely resisted to feel if not to cry, "Every man for himself-God help, if not devil take, the hindmost." It cannot be good for us-this animal instinct of a mad rush anywhere, to any hole, for simple safety. It cannot be good for this ignoble impulse to have its inning so completely. It can hardly be anything but demoralizing for so many thousands of men, ordinarily generous and kind to their associates, to feel justified (in the widespread frenzy of fear) in knocking off every dependent hand which might take some of the decreasing strength, and in shaking a refusal to every appeal for succor, steel-

ing their hearts against compassionate impulses, and shutting themselves in their own tight shell of caution and distrust, and waiting for the storm to pass, then to look about and realize that many an old friend, possibly benefactor and relative, has gone down engulfed and they have, in self-preservation, done nothing in mercy and selfsacrifice. The dominance of the prudential, at least, is the blight of nobler human impulses, and to live for months, as men in panic times do, in an atmosphere of mutual distrust and anxious suspense and suspicion, is like breathing carbonic acid gas to the diviner sentiments men are called upon to cherish toward each other.

I allude, in closing, to the wonderful resiliency, or hopeful backspring, of our national spirits after a panic fright or period of industrial depression.

I do not regard it as purely temperamental in us as a people: it is not merely due to the consciousness of unexhausted resources: bright promises gleaming in the future and reinspiring us, even in the hour of disaster. I choose rather to regard it as having its spring in the essentially religious spirit of the American people, which great crises and agonizing struggles bring to sight and into activity. Ten thousand pulpits invoke trust in God in the day of storm. Children's children of hardy Christian pioneers remember with pride the heroic pluck and patient endurance of revered ancestors. We are, in ordinary times, an "irreverent lot," in a way. We are boastful and spendthrift and raw, and love money-getting almost to distraction. We resort to ignoble devices that break and let us into disaster. We use buncombe and prating about patriotism; are often full of political meanness and shortsighted statesmanship. But we can turn to virtuous industry and uncomplaining economies again with a soberer confidence in ourselves, and a sincere if somewhat demure trust in the Almighty.

Rufus Choate once said something like this: "In the spring freshets flood,