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perhaps, a minister of the Gospel can talk about that with some propriety.

And the first thought which occurs to me is the value of what I may call Self-Respect in Business. I once heard a man can't believe in other men, it's people to believe the Gospel; and his answer was, "First believe it yourself." So, if a business man wants other people's

respect, he must first respect himself. In other words, it is not enough that he should be honest simply because "it's the best policy," and because he wants to keep out of the sheriff's hands, but because he is too honorable a man, because he has too much respect for himself—for his own manhood—to stoop to what is even dishonorable and mean, to say nothing of what is dishonest. Perhaps a man doesn't realize at first how important a factor such self-respect is in mere business success.

But, then, there's another side to the matter. If a man wants other people's respect, he's got not only to respect himself, but he's got to respect other men, too. When I hear a man say that he's lost all faith in the virtue of women, I not only wonder what sort of a mother and sister and wife he has had, but I know instantly what sort of a man he is himself; and I wouldn't touch him afterwards, in any relation in life, with a ten foot pole. And so, if you ever hear a man say that he no longer has any faith in men's business virtue and see him act as if every other man was a scoundrel until he is proved innocent—I say, don't you ever trust that man again in business matters. He stands instantly self-condemned. For if a man can't believe in other men, it's because he can't believe in himself. But when he knows that he not only can be, but is, an honest and honorable man himself, and demands that others shall believe that of him, then he will be just as ready to believe as much of other men, too, until he is compelled to believe the contrary. Undoubtedly, there are scoundrels and dead beats in the business

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world, just as there are in the ministry, and in every other relation in life; and because "credit" is so indispensable in the modern business world, such an association as yours for self-protection is a clear necessity. But what I want to beg of you is not to make exceptions the rule, and not to let any number of scoundrels destroy your faith in the honor and trustworthiness of men as a whole.

The last thought is the value of Good Manners in Business. I believe in making money—righteously; and I believe in spending it—conscientiously and nobly. But only think what the dangers are in making it. Think how the spirit of selfishness it engenders can utterly per-

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