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THE CRISIS IN CHARACTER

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HERE in America we have talked about "the depression" until most of us are heartily sick of the topic. In spite of all the talk, however, I have not heard much discussion of the third of the three crises through which we are passing simultaneously—the economic and political crises and the crisis in character.

The economic crisis is the easiest to understand and probably the easiest from which to emerge normally. There has, indeed, been nothing abnormal about it. By anyone who did not give himself up to mere wishful thinking but who relied upon economic laws and the many precedents in the past, the crash of 1929 could have been foreseen and guarded against. This was done by not a few, whose warnings, nevertheless, went unheeded by the speculation-mad public. Business cycles and primary and secondary post-war depressions are nothing new. It was the unwarranted assumption that the era was "new" that

lost so many people not merely their jobs but their accumulated savings.

Coincident with this normal business depression, there has occurred what I call the political crisis, that is, a deepening of the economic crisis brought about by political and not economic factors. Among these may be mentioned the disastrous interference with the business life of a large part of Europe by the redrawing of the map of that part of the world on the basis of nationalism, racialism, and hatreds instead of economics and established methods and channels of trade; the depressing effect on business of revolutions and political uncertainty, including the constant threats of war; the tariffs, debts, reparations, currency controls, and other hindrances to international commerce. This crisis is more difficult of cure than the normal economic one because it has its seat in the unreasoning emotions and passions of the great modern democracies.

It is, however, the third crisis—that in character—with which I wish to deal in this article, a crisis which has received less attention than the other two but which has complicated our unhappy situation, and which may continue to have far-reaching effects after we have surmounted the other crises and regained a certain degree of material prosperity.

There is nothing new about the demoralizing effects of both wars and boom times. Every war is succeeded by a shoddy decade, and under the strain of speculative orgies there are always weaklings who go under morally. The conditions among our people in the last few years, however, have been somewhat different and more sinister. Symptoms of this may be found in the absence of trusted leaders, in the lack of courage on the part of the people at large, and in the more universal corruption of all classes in either coarse or subtle form.

Until Mr. Roosevelt entered the White House and made a profound impression not only upon us at home but upon the world, the absence of leadership throughout the entire crisis since 1929 had been remarkable. As a young man I was in business in the short but very severe panic of 1907, and well recall the way in which the elder J. P. Morgan and, more quietly, the late George F. Baker took hold of the situation, the saving of which was successfully directed from Mr. Morgan's library. On the other hand, in these last three years and more of financial chaos there has not been a banker whose entire weight has been equal to that of the late Mr. Morgan's little finger. The old man unquestionably had his faults, but there was a driving power about him, a granitelike character, a knowledge and strength, a willingness to assume supreme responsibility, which not only inspired but compelled confidence. Not one of the

bankers who might have been expected to lead in the past three years has succeeded in doing so.

One reason, but only one, for this was suggested in the hearings in Washington on the Harriman Bank case. Explaining why the government had not taken action against the bank and its officers, Mr. John W. Pole, Comptroller of the Currency under Hoover, informed the investigating committee under oath that "defalcations are very common in the Comptroller's office. It is a routine matter." "Do you mean to say," exclaimed Senator Robinson of Indiana [I am quoting from the record], "that defalcations by bank presidents are common?" "Yes," Pole replied. "Well," Robinson said, "if defalcations by bank presidents are common in the Comptroller's office it is no wonder, is it, that the people have no confidence in banks?" The former Comptroller merely replied, "No."

But it is not simply that some bank presidents have thus betrayed their trust; that the president of so vast an institution as the National City Bank of New York is being tried for evasion of the income tax when his annual income was a capital fortune beyond the wildest dreams of most depositors; that the greatest power in the financing of our public utilities is now a fugitive from justice in Greece; that a house of the superb reputation of Lee, Higginson & Company should, by their apparent carelessness, to say the least, have half ruined a whole section of the country. We have always had prominent figures who could not stand the pressure of easy money, and the long list of defalcations and misdemeanors following the panic of 1837, almost a century ago, is perhaps no shorter in comparison than the disgraceful list of to-day. Certainly there has been nothing worse than the doings of the Goulds, Drews, Vanderbilts, and others in the post-Civil War period. Individual corrup-

tion is, I repeat, nothing new. What is new is that not a single banker has had the ability or strength of character to become a national leader in our present crisis, and that all too many of them have acted like frightened children or boys caught in some dirty act behind a fence.

But it is not alone in finance that the lack of character shows among those who should be leaders. The supineness of a large number of members of both houses of Congress had become notorious before either ex-Senator Smoot or Senator Owen made his recent remarks about the lack of courage displayed by the legislature in doing its duty by the people. This applies to the State legislatures as well; but the worst blow of all was struck at American character on May 29th, when the House of Representatives by an overwhelming vote did not hesitate to repudiate the plighted word of the nation, given over and over, to pay its debts in gold or its equivalent. In vain did Representative Luce of Massachusetts, one of the oldest, sanest, and most honest members of the House, point to the wording, among other Acts, of the Act of 1869, in which the nation through its representatives announced to those from whom it should borrow that "the faith of the United States is solemnly pledged" to such form of repayment. To his questions "what emergency can justify breaking the solemn pledge of a nation? Do 'solemn' and 'pledge' mean nothing?" the House voted for repudiation by 283 to 57.

When the great Federal Government itself breaks its plighted word and announces that a contract and a pledge mean nothing, is it any wonder that its citizens follow suit, and that we read, for example, that a group of stockholders of the banks in Detroit which failed are undertaking a legal fight to avoid paying the assessments on their stocks which are part of the legal assets

of the 800,000 depositors who trusted their money in the institutions? Their attorney is quoted in the *New York Times* as saying, "We cannot guarantee to anyone that we are going to win this case, but even if we did nothing but delay collection for a year or two that would be of some help to the stockholders." Quite so, but how about the depositors? What becomes of American character when both the government and leading citizens hasten to repudiate legal obligations and solemn pledges for the sake of gain, and contracts are considered mere scraps of paper binding only when convenient? As we still insist on the war debts being paid, apparently we do foreigners the honor of believing that they must live up to a moral standard which we have abandoned ourselves because it became too burdensome.

II

If we turn to the press we find the same flabbiness of fiber, when nothing worse. Although in a democracy opinion must be based on news, we have come to expect that a large part of the daily press will deliberately distort that news; but we used, not so long ago, to believe that certain journals would be above such debauchery. Yet recently one of the most distinguished in the country did not hesitate to publish false statements about certain happenings in a foreign capital, statements which had no appeal except sensationalism, and in doing so the paper disregarded the protests of its correspondent on the spot who, like all others who were there, knew the statements to be wholly false. Not long ago the editor of one of the holier-than-thou weeklies, not dependent even on advertising, published a deliberate misrepresentation for which a cub reporter would have lost his job on a reputable paper some years ago.

But if leadership is essential in a democracy, the rank and file cannot

complacently denounce the lack of it unless their own hands are reasonably clean and they will consent to follow a leader of the right sort if he appears. In the past dozen years John Doe and Richard Roe have had no right to throw stones at those higher up. The politics of the country village have been mostly those of Tammany Hall writ small. Our national system, like a tree, sends its minute roots deep into the soil, and anyone familiar with the workings and ideals of politics in rural town and county as well as in cities need look no farther for the sources of our national political infection. The terrific stench of the Harding regime, involving the proved criminality of some of the highest officers of the national government, including even a member of the President's Cabinet, made no impression whatever upon our smug complacency.

Moral issues appear to have ceased to make the slightest appeal to the ordinary citizen. Although I have grown somewhat accustomed to this indifference, I was frankly shocked last year, when Judge Seabury was making his fight against the Mayor of New York and for decent government, to hear a group of club men, far above the average in position and intelligence, sympathize with Walker as against Seabury on the ground that the latter was all right but "too much like George Washington," whereas Jimmy Walker was always amusing and good company. The conversation was not ironical and the vote clearly went for an amusing "wise crack" as contrasted with honesty and character. In both of our greatest cities, New York and Chicago, we have apparently abdicated completely to the forces of evil. We have given up hope of turning Tammany out. We only ask it politely to be not quite so grasping. A recent editorial in one of the leading papers of New York on "City Finances" ends

thus: "Without credit there can be no bond issues, without bonds no public improvements, without public improvements no contracts—and without contracts no jobs, and none of those marginal emoluments on which the politician thrives." To such a level of appeal has the greatest city in America fallen. As for Chicago, what leadership has been developed in the literally damnable situation which has now existed there for year after year? An earlier generation could rise from the ashes of an all-consuming fire and build a nobler city, but the present one appears utterly unable to emerge from the political filth in which it wallows; and when the unpaid school teachers appeal to its best known citizen they are met, if the papers report correctly, not with help but with curses.

There is to-day a strong resentment against those leaders in finance who betrayed their trust or are considered as having done so, but I doubt if there would be any such feeling in the average man did he not think that he personally had lost money by the actions of the others. Except for this he would not feel resentment because character has ceased to count, and he himself has the same philosophy of life as those he now blames, namely that it is permissible to squeeze as much money out of any given situation as is possible regardless of the ethical aspects of the case. Commenting on the repudiation of the promise to pay in gold, one of the leading New York newspapers, a journal once noted for its independence and high standards, stated in its financial column that "after all is said and done, few investors ever expected to collect their interest and principal in gold when they bought government or other types of bonds, having regarded the clause calling for payment in the yellow metal as just so much promotion." Of course the writer wholly overlooked the fact

that conservative investors bought "gold bonds" not necessarily with the idea of receiving gold but of receiving, if the contract came to a default, the assets of the company instead of having them go, in case of heavy currency depreciation, to the common stockholders. The interesting point of the above financial comment in one of the chief papers of our greatest financial center is that the paper assumes that when the Federal Government or corporations gave solemn pledges to do a certain thing which it is admitted had an apparent value for investors, such investors took it for granted that the pledges were not to "be taken seriously" but were mere "promotion" dodges to deceive such trustful or naive persons as widows or orphans or trustees, the said solemn pledges being understood at their worthless, lying value by any real business man.

The huge bonuses in addition to salaries, such as the several millions it has been stated that Mitchell received from the City Bank or Mr. Grace received from the Bethlehem Steel, said to have been \$6,000,000 in six years, or those received from the American Tobacco by executives, over \$2,500,000 in one year in one case according to the *Times*, have created a great stir, and justly so. It would seem as though in a country in which business men prate about "service," a business president could be found to run a company for less than \$2,500,000 a year when the President of the United States gets \$75,000. Nevertheless, this immorality, now so roundly denounced in the great, of trying to get everything possible as quickly as possible out of a given situation, goes straight down throughout the whole nation, not only in the big and lesser corporations but down to the "small man" who skimps on his labor for a day's pay or gives short weight or charges for a full load when he hauls a half of one.

Perhaps nothing illustrates better the new morality or immorality than the steady growth in the last few years of pension scandals and the bonus grabs. Almost entirely those interested in them have been men at the opposite end of the economic scale from the Mitchells and Graces and Insulls; but their insistence on getting something for themselves at the expense of others is precisely the same. It is clear that if a citizen has certain rights, nevertheless, no government can exist unless he also performs certain duties, one of the chief and most onerous of which is defense of his country when called upon. The method of selection in the last war was the fairest which could be devised, that of drawing by lot regardless of the wealth or social position of those so drawn. No soldiers have ever received the pay and other benefits, such as low-cost insurance, vocational training, etc., which ours did. Only a little over three per cent of our men were killed and but a small percentage wounded. About half never left America and many served for only a few months or less. Nobody in the country would object to a liberal pension system for those who were incapacitated for civil life or for the dependents of those killed; but it would seem to be pretty close to highway robbery when tens of thousands of sound and husky men demand payment after payment from the government on the mere score of having done their duty when called upon. Of course jobs had to be abandoned and careers interrupted, but in the years of prosperity which followed the War there could have been few sound men who could not have got work. Nor were these men the only ones who suffered from the War. Let us take one village as a sample. All the men there who went to the War were young. Only one was harmed. The rest came out of the experience healthier and bet-

ter equipped than they entered it. In that same village there were not a few old women, living on tiny incomes, whose lives were disrupted permanently by the inroads made on those little incomes from the rise in the cost of living. In that village *they* were the ones who really suffered from the War, but such as they have no organization to bring pressure to bear on Congress. Yet last year, and again this, thousands of young men marched on Washington in the "Bonus Expeditionary Force" to demand money from the government solely for themselves, the very name of their organization signifying that they would be willing to use "force" to get money out of the people's treasury for their private benefit.

We may turn to other aspects of the situation. Take advertising. It is not necessary to point to society people who lend their names to the exploiting of goods, which they may or may not ever use themselves, for the sake of a cheap notoriety or a handsome check. Advertising is directed at the mass of men, and the motives on which the advertiser plays will be those which exert the greatest influence. Some time ago a group of advertising men listed such motives in their order of appeal. They all agreed that the trait in American mentality which should be aimed at to get the largest sales results was snobbishness. Other highly classed traits or motives all showed an equal lack of character in the "prospect," such as vanity, the wish to have some article because others had it, fear of what neighbors might think if the household were without it, the desire to make a show without real basis, and so on. In fact the character of the American citizen as envisaged by the advertiser is a sorry spectacle of spiritual shoddiness; and there is perhaps no other group of business men who know their business so well as do the advertisers.

We like to think of the American as a

rugged individual who will meet and conquer every obstacle, try one career after another, rise after every fall, and so on; but I could continue to give examples of the way in which something seems to have happened to the American character in the past few years, whether it is a passing phase or a permanent change. One is the amount of talk, sometimes by the youngsters and sometimes by their elders, about those who have come out of college or have otherwise reached the time for work since the depression began as a "lost generation." I have the deepest sympathy with the boy or girl who has had the will to work and who has found the job missing in these past three years, but I have none with those who talk about the lost generation. The boy or girl—there were not so many of the latter then—who had reached the "job age" in 1837 had very hard sledding until there began to be some jobs again in 1841, and those who came along in 1873 had to wait nearly six years, not to speak of shorter depressions in other generations; but none of these was "lost." It is true that in earlier periods we had the frontier and free land; but it must be remembered that those to whom that sort of life appealed or who were capable of enduring its hardships were but a small proportion of the total who wanted jobs. I have, as I say, very great sympathy for those who wish to get started on a job or a career, and to whom the door seems closed at present; but there must be in this country, I should guess, many tens of thousands of boys who want a paying job and cannot find one and who yet are not destitute, that is, who are living at home. If I were one of them I should try to do precisely what I did when I started many years ago. I should take a job at no pay if I could not get one that would cover lunch and carfare, in order to keep my mind at work, to learn some business, to make

acquaintances, to be in the very front line when jobs come around again, to have a reference. In these days of expense paring and curtailed staffs it would not be very hard to find such a job, and the boy who did so would be a long step ahead of his fellows. The paying job which I eventually got as a result of my non-paying one was with a man who would never have thought or known of me had he not seen me at work. I am not afraid that a sufficient number would do this to undermine the security of those who are receiving wages or salaries; but there is no "lost generation" for those who have the stuff in them.

III

Without adding more examples of the breakdown, if there is such at the moment, in American character, we may pass on to consider some of the possible reasons for it. For one thing, we may return to the point at which we began, the question of leadership. Some time ago the similar question was being discussed, in connection with the mass arts of the movies and broadcast music: as to where we should eventually look for highly trained and competent artists when, instead of the innumerable theatrical companies and orchestras all over the country which are now to be found, there would remain only a few stars at Hollywood and in broadcasting companies. Nature is wasteful perhaps but certainly prodigal. It is her way. She scatters countless seeds, only a few of which develop. Occasionally in the arts we have a genius born, but for the most part the competent artists rise by a slow process of selection from a vast number of obscure ones. In the past our leaders have arisen in the same way. The qualities of leadership, however, cannot be developed without the exercise of responsibility and free scope for initiative. The field has been much nar-

rowed by the transformation of individual enterprises into corporate business, extending, I believe, in the case of manufacturing to ninety per cent of the whole, and, I presume, even farther in the case of banking. A man in business for himself, however small the enterprise may be, has to make all his own decisions. He gets used to making them and to taking the responsibility for them. A man who works up through all the stages of corporation executive work has such an experience only to a minor degree. At each stage there is always somebody higher up to fall back upon and who gives orders. A man at any stage may be an autocrat to those below him, but he tends to become a "yes man" to those higher up, on whose good will and approval his position depends. As his salary increases, and his social position, his real independence tends to become even less rather than greater, however pompously he may face the public, because his fall may be greater if he offends the powers that be in his particular world. With the vast extension of corporate ownership or control by a comparatively small group this has come to apply to the heads of corporations as well as to those lower in the executive scale. Even the presidents of great banks in New York are in many cases dependent on the will of those invisible powers that control the bank. The office boy is far more independent, for if he offends his boss he can get another job as office boy, but a bank president who offends *his* bosses may find it impossible to get another presidency.

It is said that in ninety per cent of the cases the passing through the academic grind to get a Ph.D. degree ruins the scholarship and intellectual initiative of the victim. The corporation grind is equally likely to ruin the qualities of genuine leadership. It is notable that of the two great financial

leaders of the crisis of 1907, one, J. P. Morgan, was a private banker at the head of his firm, and the other, Baker, owned his bank and was his own "boss." In this connection it may well be questioned whether the great change which in the last generation has come over our business life with the almost universal adoption of the corporate form has not exercised, and may continue to do so, a pernicious influence. It is the same problem which faces a socialistic or communistic society in which initiative and qualities of leadership are lost by the individuals who are regimented into merely obeying orders from above and do only what they are told to do. Such a society may carry along for a while under leaders produced by the preceding individualistic society, but after a few generations of deadened initiative where are the new leaders to be bred?

To account for the change in the ordinary American, the herd of followers rather than leaders, we must seek to some extent for other causes. One of these may be the equally vast change which has occurred in our private lives owing to the progress of invention. So far as we have gone, this has been bad for character in two ways. As I have discussed the first of these elsewhere, I need touch upon it only briefly here. Until practically the opening of this century, the range of purchasable goods for the ordinary man was narrow, both for the rich and poor. A man might own a house, clothes, books, pictures, other furnishings, perhaps a horse and carriage, and so on. As he prospered he might increase the size, quality, or costliness of all these, but his range as to *kind* of things was limited. Rising above the poverty line, he was not called upon to make more money to buy different but only better things, if he chose. With the sudden flood of new inventions, however, the demands upon his purse became practi-

cally unlimited and impossible of prediction. Every year brought new "goods" of which he and his wife had never thought before. In the pressure to sell these goods not only every appetite but every emotion, good and bad, social and personal, was played upon in the average man; and he found that if he were not even to rise, but merely to remain in the same position relative to his neighbors and friends, he had to provide a larger and larger income. The need for more and ever more money became irresistible to him. It became necessary, or so it seemed to him, to make money at any cost of effort or principle. The effect on character was all too obvious.

But many of the things he bought had their own effect on character, and the old Greek saying that "good things are hard" became transformed for him into "easy things are good." Let us take a simple example or two. To-day if one lives in an apartment in the city the heat comes on in the radiators with no effort on our part, or in a country house one can have a thermostat which will tend the furnace while we sleep, with like result. Twenty years ago thermostats were not in use. I lived in the country, and my father, then an old man, lived with me. On cold mornings I had to get out of my warm bed to go down to the cellar to stoke the furnace, so that the house might be warm when he got up. Now, it is much pleasanter to lie in bed while the thermostat works than it is to stoke the furnace early on a cold day; but forcing one's self to do the latter has an effect on character which waiting for the thermostat has not. In the first place, I had to use my will to get up, which strengthened will. In the second place I was doing something for someone else at the expense of my own comfort, which also had its effect.

Again, take the contrast of the horse and the car. One has nothing to do

with a car but to go out to the garage and step on the self-starter. If one does not want to use it, the car will wait patiently until one does. In the days of the horse one had the responsibility for a living creature. One had to go out and feed it and attend otherwise to it whether one felt like it or not. Like the furnace, it made for daily training of the will and subordinated one's own casual wishes to the needs of another. If we multiply these two simple instances by countless more in our press-the-button age, it seems to me that in the aggregate there has been a very considerable lessening in the number of things in daily life which build up character. We have comfort (at the expense of the incessant money-urge), but we slacken instead of strengthen the muscles of the will and the fibers of character.

What strikes me most, perhaps, as I return home year after year from a stay abroad is the almost inevitable materialization of every *idea* started here. There are exceptions, of course, but on the whole, and to an appalling extent, "conspicuous expenditure" seems to overtake us like fate in everything, in our hotels, clubs, universities, even in informal entertaining among friends. The stories of two organizations with which I happen to be familiar illustrate in part what I mean. One was a group of men who many years ago agreed to meet at intervals for the interchange of thought. It was decided, to keep the thing on a simple and easy scale, that the only refreshments should consist of cheese and beer. The object aimed at was good-fellowship and the exchange of ideas. When the members met at the house of one and another the meeting was not to be a burden on anyone. Little by little, almost imperceptibly, one host and another added something special, until now in the middle of the evening the members adjourn to the

dining room for an elaborate and often costly meal. The same almost inevitable fate overtook another organization devoted to science. It has a large membership but meets at private houses in a city. Like the smaller club just mentioned, it too started out with things of the mind and not of the table; but little by little each hostess tried to serve just a bit better and more elaborate supper until it now costs three or four hundred dollars to entertain the members, and it has become difficult to arrange a meeting because even wealthy hostesses fear the expense. Probably many of my readers can match such cases. That is what we seem to do with everything. In other words, we tend to live for show, for the material things, however nobly we start out on an enterprise, and end by living on the surface of life instead of in its depths.

IV

It might be expected that if we had any sane ideals, and particularly those of education, that the schools and colleges at least might try to inculcate the doctrine that life may be very good even if simple; but they do not. The students at our oldest and most important universities are being taught, by the luxury of the common rooms, which resemble frequently the ostentatious lobbies of expensive hotels, that the proper ideal in life is that of costly display, and that for intellectual conversation and ease one must sit in tapestried period chairs. The false taste for such things is likely to be the chief effect on the minds of many in the four years which they spend at the institutions which are supposed to form their ideals and "educate" them. If one were led in blindfold and then released it would often be difficult to say whether one were in a college faculty "lounge," a banker's private office, a hotel de luxe, a university

graduates' club, or a particularly luxurious house of ill fame. That appears to be the ideal of materialization which our leading institutions of learning are bent on instilling into a generation which never even knew the simplicities of a pre-thermostat age. Nowhere is there evident that individuality which is one of the marked signs of character; everywhere the idea seems to be submerged by the uniformity of the caterer and the interior decorator, symbols, if you will, but sinister ones of what is happening to American character.

That character is opposed, as I have said, by several forces now operating, including a few I have mentioned, such as the corporate form of business, the flood of new inventions forced upon us by high-powered salesmanship, and the resources of mass production bent on making us conform to their ideal (as shown on their balance sheets, which must be kept out of the red whatever happens to the mind and soul of the consumer). From whatever angle we view it, whether that of the hostess who tries to out-do her friend by just a little, the pressure of the advertising man, the opinion of a neighborhood as to what kind of car is "right," the question as to how we shall spend our money in our household regardless of how our friend or customer thinks we ought to spend it, the problem always comes back to the rebuilding of what we used to call our "rugged individualism," not in the sense of seeking an individual profit at the expense perhaps of society, but of saving our own souls and characters from the deadening pressure of conformity and false ideals. In spite of nearly four years of enforced economies and, one would suppose, sufficient leisure from spending to be able to think out a better philosophy, I see little result as yet from the depression. I recently expressed this point of view in an article elsewhere, and my stack

of mail from all parts of the country about it endorsed my view in every letter, without a dissident voice. It may be said that the very unanimity of the views and the interest shown in the article are in themselves encouraging signs. Possibly they are, but rather feeble ones. The entire absence of violence, as yet, throughout this depression as contrasted with all previous ones, may also be considered as encouraging, though there are not a few who construe this phenomenon from precisely the opposite point of view. The President's firm stand on the bonus grab was highly encouraging as going far beyond what any preceding President had dared; but he had the country, if not the veterans, behind him in that, and the effect has been somewhat modified by his later demand for repudiation of the national faith.

Unless we can gird up our loins, in spite of all, and each individual assert again his individuality, and unless that individuality is motivated by the willingness, if necessary, to live simply in order that one should live nobly and well, there would seem to be little reason to anticipate an early renaissance of American character. In the present situation there is danger for the State as well as for the citizen. We began after the Civil War with a considerable number of new rich. The rapid development of the country created more, until they had swamped what was called "society," a situation not to be too much lamented. But since the late war the entire nation, poor as well as wealthy, came to have the complex and the ideals of new rich. Looking to the future, we may expect a still greater flood of new inventions, a still greater luxury possible of attainment, an increased "push-the-button" mentality, as we may expect also a greater extension of the corporate form of business.

Is there any prospect in all this of any strengthening of our characters, and if not, what will the result be? Without character in its citizenry, a democracy must inevitably fail. Demands upon the public credit cannot be unlimited if that credit is to survive. The struggle to attain wealth on the part of each against all cannot become steadily fiercer if private morality is not to perish. For a society to exist, however, particularly with the increasing complexity of a modern industrial one, there must be order maintained by someone. A nation composed solely of go-getters bent on individual gain regardless of how obtained, of people trying to get as much for as little as possible, of citizens insisting solely on their rights and refusing to perform duties unless heavily paid, can come to but one end. It is bound to finish in a reign of force instead of consent, whether that force be applied by a dictatorship of one, of an oligarchy, or of a proletariat. The form which our life is taking in some of its aspects does not conduce, it would appear, to the formation of character. The problem would seem to be how the effects of some of these new influences could be neutralized. This is a problem, however, which appears to be shelved by everyone, even by those who make such a bother about having the future in charge through the education of the young and yet who align themselves with the forces undermining instead of building up that character which is as essential for the safety of the nation as it is for a sane and satisfying life for the individual.

Is the problem insoluble and is the future necessarily as dark as the present situation would indicate? I refuse to believe so. A man cannot lose faith in his country any more than in his

wife and children without serious spiritual damage to his whole life. Those are things one holds fast to until the last gasp. I have spoken in this article of many groups of all sorts and of the national character, but the national character is only the sum total of the characters of all the individuals in those and other groups. One really knows little of what makes the character of different generations or periods vary.

One of the most striking changes which I know of in history is the change in English political life from the time of the Georges to that of Victoria. In the first, England had one of the most venal public services in the world; in a generation or two she had a civil service which has never been surpassed for honesty, patriotism, and efficiency. What wrought the change? There is no explanation in any history and no Englishman has supplied me with even a plausible reason. The change just came, so far as we know, as a similar change has begun with us in spite of all the depressing factors in our life. There are still the spoils of office, but our national service has vastly improved in this respect within a generation. It is the most promising sign in our life, and possibly the spirit of the best of our public servants in scientific and other departments in Washington may come to animate other classes of citizens. One thing is certain. If there is to be a regeneration of the national character it can come about only by the regeneration of each of us as individuals. It is not a matter of committees and machinery and organization. It can come only from some subtle change in the heart of the individual American man and woman, a change which one cannot predict but of which one need not despair.