

“And in the smaller details of our daily lives it is our own individual sense of responsibility upon which we must rely. If we save something of what we earn and prudently avoid the troubles that come to the individual who lives beyond his means, it is because we ourselves wisely determine upon such a course. .. I like to think of you young people as honest, industrious and dependable. If you are, it is true that you owe the fact in part perhaps to your religious upbringing, the precept and example of parents, the influence of your school and college, but in the final analysis if you are honest and upright it is because you, yourself, have determined to be that kind of person. When the temptation came to shirk a duty, to betray a friend, to seek personal advantage unfairly to fail to keep your word, to present a slip shod piece of work, the decision was yours. It will always be yours. It will always be yours...”