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## BANKERS

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Bankers are usually men of superior intelligence, and they possess an industry and a strength of character that should make their posterity strong and prominent for centuries. But the majority of the families of great bankers have not enough vitality or character to make an impress on the next generation.

Why is this so? Why should not the descendants of bankers be great men and women for generations? Let us examine their business methods, and see how they make their fortunes. A friend of the bankers would say they make them by "severe business methods." There certainly can be no objection to exact business methods, and the taking care of money is a legitimate business.

A banker, to be successful, must be cold and severe, repressing all generous and humane emotions. This severity shrivels up the finer and nobler sentiments. Gradually the man's

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character is changed, and in time he becomes a cold, shrewd, fierce money-getter. Greed enters every pore of his being, and he ceases to be anything but a financial hyena. To *get* something, not to *be* something, is his motto. The atmosphere of his household is such that in it no great thought can take root, no great soul can grow, no great character can be formed.

Sometime ago the writer had a conversation with one of Chicago's most successful men, a man of wide experience and the soul of honor. He was Scotch by birth, but he had spent the most of his life in this country, and he had by his own efforts accumulated a comfortable fortune. He had been in the banking business, but had given it up. The writer asked him why he quit banking; was he not making money? "Oh, yes," he replied, "I was making money, but it seemed to me that to be a successful banker would in time destroy all a man's finer nature, and would make him as hard as the

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money he handled ; and I did not care to trade *myself* off for money."

To make money fast, the banker must take advantage of the necessities of others. He drives severe bargains. He gets usurious interest. He secures excessive discounts, and sometimes helps to engineer schemes by which other men are driven to the wall, much to his profit. When the property of a debtor is slaughtered, he buys it. Wherever he puts his hand, he draws blood. Crops may fail and panics may destroy the value of the debtor's property, but the banker must have his per cent at any cost.

But, you will say, this is all legitimate ; the law allows it, customs and business methods permit it. And so they do ; but that does not help the matter. Who made the laws, the customs, and the rules of business ? In many cases, perhaps most, they were made by the bankers themselves, or at their dictation. They

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are always made by the strong, never by the weak or unfortunate; and the cold truth remains that every time a banker drives a sharp bargain, every time he takes advantage of another's necessities, he gets something for which he has not paid full value, and here the first seed of moral death is sown. From the moment he gets something for nothing, the microbe of injustice enters his soul and begins its deadly work.