## So in their favour, and not for the



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So powerful can these combinations become that they will use their money and influence to sway elections, that they may be able to put into high offices of state men who will legislate in their favour, and not for the good of the country. Much harm is also done even by men who are actuated by the very best motives in the distribution of their money. They give it to unworthy charities which are foolishly administered, and by indiscriminate generosity teach the poor to be careless and thriftless.

If a strong and healthy beggar, to whom work does not appeal, finds that a display of squalor and a pitiful story he can draw money from the pockets of the rich, he will continue to beg and be a burden upon his fellow-citizens. This is not the worst evil. The hard-working who, in spite of their labours, fail to be as prosperous as the idle beggar will be tempted to follow his example.

It is then not enough to give money. Both for the rich and the poor the generous act must be guided by the thoughtful and enquiring mind, which will decide on the worthiness of those who put forward a claim for help. A man owes a duty to himself and his family as well as to others. He has to spend money upon their material wants and their amusements. Nothing should be grudged that will improve their health or help their education and prospects. He has to devote much thought to their welfare, and the time he can spare for others may be little.

He obviously cannot investigate the claims of all those who appeal for help, and, as has been pointed out, indiscriminate charity is often harmful. It will be best for him to take some particular line, say education, hospitals, the care of orphans or the support of religion, art or science, make himself well acquainted with one particular cause, and devote his surplus money only to schemes which he has investigated, and knows to be well considered and likely to be productive of good.