University of Notre Dame Religious Bulletin April 1, 1937.

Would You Steal?

"Nothing itchy about my fingers, neither in childhood nor since." Sez you. "It would be utterly impossible for me to take what belongs to another."

Let's hope so. But, anyway, consider for a moment these pertinent findings brought into booklet form by the United States Fidelity and Guaranty Company of Baltimore after a careful study of "1001 Embezzlers."

Employers in the United States lose some \$200,000,000 annually through employee dishonesty. Yet only 4.2 per cent of embezzlers are of the criminal type.

The typical peculator belongs to the white-collar class. Up to the time of his embezzlement he had lived normally and honestly. He had a clean record in previous employments. He had ability.

He had even been, in previous positions, subjected to the temptation to steal, and resisted it. He lived and worked with honest people. Those around him regarded him as being honest.

Then, one day, an unexpected emergency arose: he fancied that he needed money badly; and with the need there came an unusual opportunity to take money. He would not steal. No, mercy no. He would merely borrow with the intention of paying back. That is the typical attitude. First Friday: Mass, 6:25; Adoration all day. Benediction, 7 and 7:30.

motives which influenced these 1001 embezzlers.

For 17.6 per cent of them, gambling and/ or drinking brought the downfall; for 16.7, accumulation of debts was the cause; for 13.8, bad management of personal affairs; for 10.6, women; for 8.7, speculation,

Review that table. Be honest. Are you allowing any of those influences to take root in your life? According to the booklet, "There is in the character of your typical embezzler, a weakness which prevents him from standing up under temptations and difficulties which others seem successful in overcoming."

The typical embezzler is not able to face an ordinary crisis--need for money plus an opportunity to steal--and come off honestly. Some cause has been operating in his life to make him that way.

Here in the University you take examinations rather frequently, don't you? They sometimes present ordinary crises. You need a good mark very badly; to get it, under pressure, do you cheat?

If so, is not that a cause operating to make you more seriously dishonest? Is it not a crevice in your character that one day may widen into a moral canyon?

For the first time in his life he decides to "dip into the till." A few days run by, and he dips in again; and then, again and again. The typical embezzler goes from bad to worse, so the study informs us. His horse loses. His stocks slump. Or if he begins to live beyond his means in one respect " a growing appetite in another direction demands to be appeased."

"Go through the table of motives and for the most part they are merely those things which make up the ordinary hazards of life such as all have to face to greater or less degree."

Let us look more closely at the list of

Do you gamble or drink habitually? Bloodsuckers, those two! Do you live beyond your means and borrow from your companions to keep up the pretense? Are you so vain as to make girls think falsely that you are a financial big shot?

If so, you are by no means forming yourself to be staunchly honest. There is real danger ahead even if you are not a kleptomaniac. One day you, or someone dear to you, may need money badly. That day in the face of an "easy" opportunity you may decide to "borrow" just this once. In that decision you will disgrace your life before both God and man.

You know now the common causes of dishonesty. Take care that you do not foster them in your life.

PRAYERS: (Receased) mother of Luke Kelly '12; mother of Otty J. Cerney '34; mother of Arthur ('35) and Bert ('28) Korzeneski.